

ENIF 2015

National Survey for Financial Inclusion

Mexico

Financial Inclusion

Tabulated book



INSTITUTO NACIONAL
DE ESTADÍSTICA Y GEOGRAFÍA



COMISIÓN NACIONAL
BANCARIA Y DE VALORES

Mexico

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Preface



Financial inclusion grants all segments of the population the opportunity to better manage their economic resources through the use of financial services and products, such as savings, credit, insurance and pensions. Better management of economic resources benefits and protects households' patrimonies. Thus, part of the National Banking and Securities Commission (CNBV, for its acronym in Spanish) mission and vision is to foster the sound and balanced development of the financial system so that each Mexican family can have access to more and better financial services.

Several efforts have been deployed to increase the number of Mexicans financially included. A cornerstone of these efforts has been the generation of data to measure the level of access and usage of financial services. Financial inclusion data is a key element for the design of public policies as it allows for the identification of barriers, development of solutions, regulatory changes, as well as, monitoring and evaluation. For this reason, at CNBV we are committed to continuously perform financial inclusion measurement efforts. As part of these efforts, in 2015 the CNBV, in collaboration with the National Institute of Statistics and Geography (INEGI, for its acronym in Spanish) carried out the second installment of the National Survey for Financial Inclusion (ENIF, for its acronym in Spanish).

The ENIF is the main source of nationally representative data on access and usage of financial services from the demand-side. The results of the survey can also be disaggregated by type of locality (urban and rural) and by gender, which contributes to generate awareness around the importance of developing differentiate strategies and actions to incorporate those segments of the population that are currently excluded from the formal financial system. Additionally, it is important to note that the results of the 2015 survey will allow us to assess progress of the results obtained during the first survey conducted in 2012. Furthermore, the questionnaire of ENIF 2015 generates new information on topics such as the users' satisfaction with certain financial products and channels, frequency of usage of mobile financial services and the identification of former users of financial services, among other new topics incorporated into the survey.

Thus, it is with great pleasure that the CNBV publishes the results of the 2015 ENIF in this book. In addition, INEGI provides access to the database in its webpage. Finally, it should be noted that ENIF represents a reliable and accurate measurement tool to guide policy makers and financial services providers in their efforts to promote greater financial inclusion.

Jaime González Aguadé

President of the National Banking and Securities Commission.

Contributors



This book was prepared by the Access to Financial Services Department at CNBV. The team was led by María Fernanda Trigo Alegre, with the collaboration of Marco Antonio Del Rio Chivardi, Andy Steve Pineda Villegas and Laura Karina Ramos Torres. Administrative and editorial support provided by Zaira Badillo Luna and José Antonio González Carrancá. Design of the book by the Special Projects and Social Communication Department, with the collaboration of Ricardo Gómez Ortega.

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We are grateful for the collaboration from the members of the National Council for Financial Inclusion (CONAIF, for its acronym in Spanish) in the design of the questionnaire, specially to the members of the Working Group on Measurement, Analysis and Public Dissemination: María Fernanda Trigo Alegre (Head of the Working Group – CNBV), Ricardo Acosta Carrete (Ministry of Finance), Raúl Castro Montiel (Bank Savings Protection Institute), Galia Borja Gómez (Federal Treasury Office), José Luis Negrín Muñoz (Central Bank of Mexico), Carlos Arturo Marmolejo Trujillo (National Commission for the Pension System), Luis Fabre Pruneda (National Commission for the Protection of Users of Financial Services) and Héctor Romero Gatica (National Insurance and Surety Bond Commission).

A special recognition deserves the team of the National Institute of Statistics and Geography (INEGI), led by the General Directorate of Sociodemographic Statistics, in particular to the Assistant General Directorate of Sociodemographic Surveys and Administrative Registers, Eduardo Ríos Mimgramm as well as all interviewers, responsible for the survey, and Heads of Departments of Sociodemographic Statistics. INEGI's team not only enriched the content of the questionnaire, but also carried out the survey with great professionalism and responsibility. Moreover, they contributed to the dissemination of the methodological design of the ENIF through their participation in financial inclusion seminars for personal of regulatory entities and international financial institutions.

We are grateful to our colleagues at CNBV who gave their support to the survey: Carlos Orta Tejada, Valerie de la Fuente, Emmanuel Alvarado Carbajal and Edgar Roger Alvarez Bravo. We also express our gratitude to former colleagues for their support: Bernardo González Rosas, Hayeth Cárdenas Calva, Sara Gutiérrez López Portillo, David Esaú López Campos, Mariana Monge Rodríguez and Javier Suárez Luengas. Finally, we acknowledge the support of private entities and international organizations for their valuable comments, especially to: Jesús Alejandro Cervantes González, Carlos López-Moctezuma Jassan, Rodrigo Navarro Ramos, María O'Keefe, Gabriel Velazco Robles and Gabriela Zapata Álvarez.

Introduction



In Mexico financial inclusion is defined as the access and usage of formal financial services under appropriate regulation that guarantees financial users protection and fosters financial education in order to increase the financial capability of all segments of the population.

The degree of progress in financial inclusion can be measured by the evolution of a country's key indicator over time. Also, it can be measure by contrasting the country data against the indicators of countries with similar levels of development. Notwithstanding the type of analysis, it is necessary to have information from two sources: the supply and the demand of financial services.

Supply-side data is provided by supervised financial institutions, this data includes the number of branches, ATMs, banking agents, point of sale terminals, credit contracts and debit or credit cards, among others. Meanwhile, demand-side data must be obtained directly from the population through surveys.

Thus, in 2012 the CNBV and INEGI implemented the first National Survey for Financial Inclusion, which focused exclusively on measuring the demand of financial services in Mexico. To continue with these efforts a second survey was carried out in 2015 with the aim of measuring the impact of actions, programs and policies implemented to promote greater access and usage of financial services.

The questionnaire was revised in order to measure the impact of non-banking institutions. Additionally new questions were incorporated to analyze new topics. Six criteria were followed to adjust the questionnaire:

- i. Minimize the number of changes to allow the greatest possible comparability between 2012 and 2015 survey results.
- ii. Not overextend the number of questions and the total survey time so as not to tire the respondent and maintain the quality of the information.
- iii. Add questions on topics or 2012 survey results that called for follow-up (i.e. deep dive on users of mobile financial services).



















- iv. Add questions to gather information about new topics (i.e. satisfaction with financial services, frequency of use of financial services, identification of former users and asset ownership, among others).
- v. Modify or eliminate 2012 survey questions that did not provide relevant information.
- vi. Modify the wording of certain questions in order to facilitate their comprehension and to include other financial intermediaries (for example, “bank product” was substituted for “a financial institution product”).

It is important to note that the questionnaire was revised with the support of the Measurement, Diagnosis and Disclosure Working Group of the National Council for Financial Inclusion. Also, international organizations and the private sector made valuable contributions. The final questionnaire was refined with the results of the field test carried out by INEGI. The questionnaire grew from 88 to 147 questions organized in ten sections (See Figure 1). Among the new topics included into the questionnaire are: education for savings, reason for the use, or non-use, of mobile banking services, asset ownership, response time to complaints, and satisfaction with certain products, services and channels.

The results of the survey will allow the identification in greater detail of the progress and challenges in financial inclusion. On this matter, results provide information on the characteristics of the users, non-users and former users of financial products and services, formal and informal, the degree of growth in mobile financial services, the size of the population excluded from the formal financial system and the satisfaction of the population with certain financial services, among many other topics.

Figure 1.
Comparative of ENIF 2012 and 2015



ENIF 2012			ENIF 2015		
Questions			Questions		
	Sociodemographic characteristics	19		Sociodemographic characteristics	20 Persons in the dwelling, common expenditures and number of households
	Expenditure management	4		Expenditure management	8 Expenses record and payment for unforeseen events
	Savings	18		Savings	39 Formal and informal
	Credit	20		Credit	22 Barriers Products
	Insurance	6		Insurance	11 Life, health, house, education, among others
	Retirement savings account	5		Retirement savings account	8 AFORE and voluntary, contributions
	International remittances	4		International remittances	7 Formal savings of remittances
	Usage of financial channels	12		Usage of financial channels	22 Branches, ATMs and banking agents
Total		88		Protection of financial users	5 Time of claim response Claim institution
				Property ownership	5 Freedom to dispose of savings and property
			Total		147

Fuente: CNBV, based on ENIF 2012 and 2015.

Methodological references and statistical design

The target population of the survey were adults 18 to 70 years of age, who live permanently on dwellings in the national territory. ENIF was applied to roughly 7,000 households distributed all over the country in localities of less than 15,000 inhabitants (rural from here onwards) and of 15,000 or more inhabitants (urban from here onwards). The survey was conducted from July 20 to August 28, 2015.

Three reference time periods were used to measure with greater accuracy the ownership of products, the activity or inactivity of savings accounts and the common habits of the users of financial services: last year, last quarter and at the time of the survey.

The method to gather information was direct interviews through an electronic questionnaire in a mini laptop, structured with questions posed to the respondent in an orderly fashion, mostly with closed response options.

The sampling framework was based on INEGI's 2012 National Housing Framework (known as Marco Nacional de Viviendas in Spanish), which is elaborated based on the cartography and demographic information obtained in the Population Census of 2010. This sampling framework is called "master sample" and is comprised of Primary Sample Units (UPM, for its acronym in Spanish) formed by clusters of house blocks or Basic Geostatistics Areas, that were stratified according to their physical characteristics and geographic position, as well as the sociodemographic characteristics of the inhabitants.

The sample size was calculated taking into account a confidence interval of 90%, a design effect of 3.15^{1/}, an expected maximum relative error of 15%^{2/}, a maximum non-response rate of 15%^{3/} and a minimum proportion of 6%^{4/}, resulting in a sample size of 6,983 dwellings, which was adjusted to 7,000 (4,200 in urban areas and 2,800 y rural areas). The sample was equally distributed among the 31 states and Mexico City, and proportional

^{1/} The design effect is defined as the ratio of the sampling variance of an estimator under a given design to the sampling variance of an estimator under simple random sampling of the same sample size. It can be interpreted as homogeneity (uniformity) between the elements that compose each primary sampling unit. It can also be understood as the number of times the sampling should be increased in comparison to a simple random sampling, given the sampling design used. The design value effect is always positive and greater than 1.

^{2/} The expected maximum relative error is a measurement of dispersion that sets the maximum accepted variability for any estimation, taking into account the value of its mean.

^{3/} The maximum expected rate of no response refers to the maximum percentage of dwellings that were visited by the interviewer and where it was not possible to obtain information. The main reasons for not being able to gather information are associated to the sampling framework (uninhabited dwellings or of temporary use, non-residential use, among others) and the informant (the interview was postponed; the informant was not the correct one to provide information, refusal, among others).

^{4/} The estimation of the interest proportion is the precision of the minimum proportion of the phenomena, in other words, the value from which the estimations tend to have the expected variability or a lesser dispersion with respect to the potential information. In case the phenomena under study (for example the percentage of adults that signed up for mobile bank services) is less than the interest proportion, there are greater possibilities of not having a very precise estimation, and therefore, it is imperative to observe the coefficient of variation. In general terms, the interest proportion is expressed as a percentage, and is determined by information of previous studies or surveys, information of variables with similar characteristics or a value of 5% is usually considered.

within each of them according to the size of the stratum of the National Housing Framework.

The survey design was made up of three stages: Primary Sample Unit, dwellings and adults. After an interview was conducted, an expansion factor was associated to each sampling unit (adults) in order to scale the results to the entire adult population. This factor is calculated as the inverse of the probability of selection of each sampling unit and is adjusted for non-response and demographic projection. Finally, sampling errors were calculated for every single estimation.

Field survey results

The application of the survey yielded favorable outcomes considering the thresholds established by INEGI in terms of non-completed interviews, rate of non-response and rate of response (See Figure 2).

First, complete interviews represented 87.3% of the total. This indicator measures the effectiveness of the field operative in relation to its capacity to obtain information, in a partial or complete manner, and it is expected to be at least 86%. In other words, it indicates how successful is the process of the interview and, in a certain degree, the willingness of the informant to give information. It includes completed interviews and those cases in which there were no residents between 18 and 70 years of age.

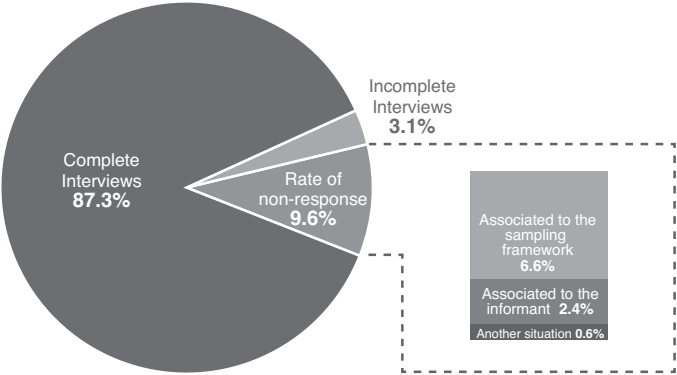
Second, the rate of no response was 9.5%, which is below the maximum threshold of 10%. The non-response can be attributed to either the sampling framework or the respondent. The sampling framework represents 6.6% and accounted for inhabited dwellings, those situated in insecure areas or on temporary use. The non-response condition was 2.4% and it includes: a) postponed interview, b) the informant was not the correct one to provide information, c) absence of the occupant of the dwelling or d) refusal to give information. It is worth noting that the percentage of interviews where the informant refused to provide information represented only 1.3% of the total. Therefore, the majority of no-responses were due to the sampling framework in contrast with respondent's refusal.

Third, the percentage of incomplete interviews was 3.1%, which is adequate since it must be below 4%. An incomplete interview is registered when the selected respondent interrupted the interview before it concluded, the selected respondent was ill or had a disability that prevented him or her from completing the interview, or when the respondent refused to provide certain information. It also considers the case when there were no residents between 18 and 70 years old in the

dwelling or when two or more households coexisted within the same dwelling but complete information was not collected from all households.

As a consequence of all the above, the number of valid questionnaires that make up the database was 6,039.

Figure 2.
Operative Results of the Survey



Source: INEGI. Informe Operativo de la Encuesta Nacional de Inclusión Financiera 2015.
*The rate on non-response associated to the sampling framework is composed of three situations: dwellings not inhabited (4.3%), temporary use dwellings (1.5%), non-residential, demolished, in ruins or dwellings that were not found (0.7%).
** The rate of non-response associated to the respondent (2.4%) is composed of four situations: the refusal to answer, (1.3%), the absence of occupants (0.8%), not the right respondent (0.2%) and postponed interview (0.1%).

Questionnaire ENIF 2015



**National Survey for Financial Inclusion
ENIF 2015**

Introduction: Good morning, my name is _____, I work for the INEGI and we are conducting the 2015 National Survey for Financial Inclusion (ENIF, for its abbreviation in Spanish), which will allow us to know the usage and problems faced by the people in regards to services provided by banks and financial institutions.

1. GEOGRAPHICAL ID

FEDERAL STATE _____

MUNICIPALITY OR BOROUGH _____

LOCALITY _____

AGEB _____

2. UPM AND SELECTED DWELLING

UPM _____

NUMBER OF SELECTED
DWELLING _____

3. DWELLING ADDRESS

TYPE AND NAME OF ROADWAY (STREET, AVENUE, ALLEY, HIGHWAY, ROAD) _____

STREET NUMBER _____ INTERIOR NUMBER _____ HUMAN SETTLEMENT
(NEIGHBORHOOD, DEVELOPMENT, DISTRICT, HOUSING UNIT)

4. HOUSEHOLD AND QUESTIONNAIRE CONTROL

HOUSEHOLD _____ OUT OF _____ IN THE DWELLING

QUESTIONNAIRE _____ OUT OF _____ IN THE
HOUSEHOLD

TOTAL QUESTIONNAIRES IN THE DWELLING _____

5. RESULTS OF THE INTERVIEW AT THE DWELLING

HOUSEHOLD	VISIT NUMBER / RESULTS					ELIGIBILITY DATE	
	1 st	2 nd	3 rd	4 th	5 th	DAY	MONTH
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____

HOUSEHOLD CODES

A Full interview
B Full interview with no selected person
C Incomplete interview or interview with no information on selected person
D Interview with incomplete household information
E Household with no information

6. RESULTS OF THE VISIT TO THE DWELLING

VISIT NUMBER	RESULTS	DATE		INTERVIEW DURATION	
		DAY	MONTH	START	END
1 st	_____	_____	_____	_____	_____
2 nd	_____	_____	_____	_____	_____
3 rd	_____	_____	_____	_____	_____
4 th	_____	_____	_____	_____	_____
5 th	_____	_____	_____	_____	_____

DWELLING CODES

01 Full interview
02 Full interview with no selected person
03 Incomplete interview or interview with no information on selected person
04 Incomplete interview
05 Dwelling with household with no information
06 Dwelling with no information about number of households

7. RESPONSIBLE PERSONS

INTERVIEWER _____

SURVEY RESPONSIBLE PERSON _____

8. PACKAGE CONTROL

PACKAGE FOLIO _____

CONSECUTIVE IN PACKAGE _____

CONFIDENTIALITY

Pursuant to the provisions of Article 37, first paragraph, of the National System of Statistical and Geographical Information Law in effect: "The data provided for statistical purposes by the System respondents to the Units under this Law, shall be strictly confidential and under no circumstance may be used for any purpose other than for statistical purposes."

BINDING EFFECT

Pursuant to Article 45, first paragraph, of the National System of Statistical and Geographical Information Law in effect: "The System respondents shall be bound to provide, in a truthful and timely fashion, the data and reports requested by the competent authorities for statistical, census and geographical purposes, and shall also aid such authorities."

SECTION 1. RESIDENTS AND HOUSEHOLDS IN DWELLING

PERSONS IN THE DWELLING	COMMON EXPENDITURES	NUMBER OF HOUSEHOLDS
<p>1.1 How many persons usually live in this dwelling, taking into account small children and elders? (Include any domestic employees living here)</p> <p>RECORD THE NUMBER</p> <p>_____</p>	<p>1.2 Do all persons living in this dwelling share the same meal expenses?</p> <p>CIRCLE ONE CODE ONLY</p> <p>Yes 1 ➔ GO TO 2.2</p> <p>No 2</p>	<p>1.3 So, how many households or groups of people have separate meal expenses, taking into consideration your own expenses?</p> <p>RECORD THE NUMBER</p> <p>_____</p>

IF THERE IS MORE THAN ONE HOUSEHOLD IN THE DWELLING, AS OF THE SECOND PERSON START IN QUESTION 2.2

SECTION 2. SOCIODEMOGRAPHIC CHARACTERISTICS OF HOUSEHOLD MEMBERS

FOR ALL PERSONS						
LIST OF PERSONS		GENDER	AGE	ELIGIBILITY		
Line number	<p>2.2 Please tell me the name of the persons who are part of your household, starting with the head; include small children, elders.</p> <p>CIRCLE THE LINE NUMBER OF THE RESPONDENT</p> <p>↓</p>	<p>2.3 (NAME) is a man</p> <p>(NAME) is a woman</p> <p>RECORD ONE CODE ONLY</p> <p>Man 1</p> <p>Woman 2</p> <p>→</p>	<p>2.4 What is the exact age of (NAME)?</p> <p>RECORD THE NUMBER</p> <p>Less than one year 00</p> <p>97 years old or older 97</p> <p>Age not specified 99</p> <p>→</p>	<p>2.5 On what day and month was (NAME) born?</p> <p>RECORD THE NUMBER</p> <p>Person selected (whose birthday will be immediately after the date of the interview) 1</p> <p>Rest of the persons from 18 to 70 years old 2</p>		
	NAME	CODE	YEARS	DAY	MONTH	CODE
1	_____	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____	_____
5	_____	_____	_____	_____	_____	_____
6	_____	_____	_____	_____	_____	_____
7	_____	_____	_____	_____	_____	_____
8	_____	_____	_____	_____	_____	_____

SECTION 3. SOCIODEMOGRAPHIC CHARACTERISTICS OF THE SELECTED MEMBER

Name of selected person _____

Line number

KINSHIP

3.1 What relationship do you have with the head of household?

CIRCLE ONE CODE ONLY

- Head 1
Spouse or partner 2
Son (daughter)..... 3
Grandson (granddaughter)..... 4
Other kinship: son-in-law, nephew (niece), parent, parent-in-law, uncle (aunt), grandfather (grandmother), etc..... 5
No kinship..... 6

MARITAL STATUS

3.2 Currently, are you...

READ UNTIL OBTAINING AN AFFIRMATIVE ANSWER AND CIRCLE ONE CODE ONLY

- living together with your partner? 1
separated? 2
divorced? 3
a widow (widower)? 4
married? 5
single? 6

LITERACY

3.3 Do you know how to read and write a message?

CIRCLE ONE CODE ONLY

- Yes 1
No 2

EDUCATION

3.4 Which is the last school year or grade you passed at school?

CIRCLE THE LEVEL AND RECORD THE GRADE

- | | LEVEL | GRADE |
|---|-------|----------------------|
| None | 0 | <input type="text"/> |
| Preschool | 1 | <input type="text"/> |
| Elementary School | 2 | <input type="text"/> |
| Secondary School | 3 | <input type="text"/> |
| Technical degree with finished secondary school | 4 | <input type="text"/> |
| Bachelor's degree in education | 5 | <input type="text"/> |
| High School | 6 | <input type="text"/> |
| Technical degree with finished high school | 7 | <input type="text"/> |
| Bachelor's or professional degree | 8 | <input type="text"/> |
| Master's or PhD degree | 9 | <input type="text"/> |

ACTIVITY STATUS

3.5 During the past month, did you...

READ UNTIL OBTAINING AN AFFIRMATIVE ANSWER AND CIRCLE ONE CODE ONLY

- work? 1 } GO TO 3.7
have a job, but did not work? 2 }
look for a job? 3
Are you a student? 4
Are you in charge of the housekeeping? 5
Are you retired or pensioner? 6
Are you permanently disabled to work? 7 GO TO 3.11
You did not work? 8

ACTIVITY VERIFICATION

3.6 Although you already told me that (STATUS IN 3.5), during the past month...

READ UNTIL OBTAINING AN AFFIRMATIVE ANSWER AND CIRCLE ONE CODE ONLY

- did you sell or made any product for sale? 1
did you provide any service in exchange for payment (hair cutting, giving classes, washing or ironing other people's clothes)? 2
did you help working at the parcels or business of a relative or any other person? 3
So, you did not work? 4 GO TO 3.11

POSITION AT THE JOB

3.7 In your job, activity or business, are you...

READ UNTIL OBTAINING AN AFFIRMATIVE ANSWER AND CIRCLE ONE CODE ONLY

- an unpaid worker in a family or non-family business? 1 GO TO 3.10
an employee or worker? 2
a day laborer or farm worker? 3
an independent worker (not contracting workers)? 4
a boss or employer (contracting workers)? 5

INCOME FROM WORK						
3.8a How much do you earn or receive for performing (your activity)?						
RECORD THE NUMBER						
\$98 000 and more 98 000	} GO TO 3.10					
You do not earn income ... 00 000						
No answer 99 999						
\$ <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>						
3.8b How often?						
CIRCLE ONE CODE ONLY						
Once per week	1					
Once every two weeks	2					
Once per month	3					
Once per year	4					

INCOME VARIABILITY	
3.9 The income you earn or receive is...	
CIRCLE ONE CODE ONLY	
fixed?	1
variable?	2

HEALTH SERVICES	
3.10 Are you entitled to health care at...	
READ UNTIL OBTAINING AN AFFIRMATIVE ANSWER AND CIRCLE ONE CODE ONLY	
the Seguro Popular?	1
the IMSS or Seguro Social?	2
the Federal or State ISSSTE?	3
PEMEX, the Ministries of Defense or Navy?	4
a private medical insurance?	5
any other medical institution?	6
Not entitled to health care	7
You do not know	9

MOBILE PHONE OWNERSHIP	
3.11 Do you have a mobile phone?	
CIRCLE ONE CODE ONLY	
Yes	1
No	2
GO TO SECTION 4	

TYPE OF MOBILE PHONE	
3.12 Does your mobile phone allow downloading apps such as whatsapp, facebook or twitter?	
CIRCLE ONE CODE ONLY	
Yes	1
No	2
You do not know	9

SECTION 4. EXPENDITURE MANAGEMENT

Now I will ask you about the way you organize your expenditures.

EXPENDITURE BUDGET	
4.1 Do you keep a record or account of your expenses?	
CIRCLE ONE CODE ONLY	
Yes	1
No	2
GO TO 4.3	

RECORDING METHOD	
4.2 Do you keep such record...	
CIRCLE ONE CODE ONLY	
in your mind?	1
written down?	2
in a computer?	3

UNPLANNED PURCHASES	
4.3 In a month, do you make unplanned purchases or purchases outside your budget...	
CIRCLE ONE CODE ONLY	
always?	1
almost always?	2
sometimes?	3
hardly ever?	4
never?	5

FORMS OF PAYMENT FOR UNFORESEEN EVENTS		
4.4 If you had an economic emergency today, equivalent to what you earn or receive in a month, could you afford to pay for it with...		
RECORD THE RESPECTIVE CODE FOR EACH OPTION		
Yes	1	
No	2	
1 your savings?	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> </tr> </table>	
2 a salary advance?	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> </tr> </table>	
3 selling or pawning any property?	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> </tr> </table>	
4 a loan from relatives, friends or acquaintances?	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> </tr> </table>	
5 your credit card or a loan from a financial institution?	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> </tr> </table>	
6 a temporary job or the sale of a product?	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> </tr> </table>	
7 Other	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 20px; height: 20px;"></td> </tr> </table> SPECIFY	

SAVINGS EDUCATION	
4.5 When you were underage did someone teach you how to save money?	
CIRCLE ONE CODE ONLY	
Yes.....	1
No.....	2
➡ GO TO 4.8	

SOURCE OF SAVINGS EDUCATION	
4.6 Who taught you how to save money?	
CIRCLE THE RESPECTIVE CODES	
Parents	1
A relative	2
A friend or acquaintance	3
At school or a teacher	4
Other	5

SAVINGS EDUCATION METHODS	
4.7 How did they teach you how to save money?	
CIRCLE THE RESPECTIVE CODES	
Using a piggy bank	1
Opening a savings account for you	2
Setting goals for you	3
Speaking to you about the importance of saving	4
Setting an example	5
Other	6
SPECIFY	

FORM OF PAYMENT	
4.8 When you make purchases, what form of payment do you use more frequently?	
CIRCLE ONE CODE ONLY	
Cash	1
Debit card	2
Credit card	3
Checks	4
Other	5
SPECIFY	

SECTION 5. INFORMAL AND FORMAL SAVINGS

Next, I will ask you about your habits to save or keep money.

FORMS OF INFORMAL SAVINGS	
5.1 During the past year, from July of last year to date, did you...	
RECORD THE RESPECTIVE CODE FOR EACH OPTION	
Yes	1
No	2
1 keep money in a <u>savings association</u> of work colleagues or acquaintances?	<input type="checkbox"/>
2 keep money with relatives or acquaintances?	<input type="checkbox"/>
3 kept money in your house?	<input type="checkbox"/>
4 save money in a group savings (tanda/rosca)?	<input type="checkbox"/>
5 save money by lending?	<input type="checkbox"/>
6 save money by purchasing animals or property?	<input type="checkbox"/>
IF ALL HAVE CODE 2, GO TO 5.3	

USE OF INFORMAL SAVINGS	
5.2 For what purpose did you save money during last year?	
CIRCLE THE RESPECTIVE CODES	
Meal or personal expenses or payment of utilities	1
Dealing with emergencies or unforeseen events	2
Health expenses	3
Education expenses	4
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.	5
Paying for vacation or parties (XV years, weddings, etc.)	6
Starting, expanding or operating a business (raw material, machinery and equipment)	7
Other	8
SPECIFY	

Now I will ask you about the savings services and products offered by banks and other financial institutions.

KNOWLEDGE OF THE EXISTENCE OF A BASIC ACCOUNT	
5.3 Did you know that there are accounts that charge no fees, where you can save money, even if it is a little?	
CIRCLE ONE CODE ONLY	
Yes	1
No	2

ACCOUNT OWNERSHIP	
5.4 Do you have an account or payroll card, savings, pension or another type of account where you receive government transfers at some bank or financial institution?	
CIRCLE ONE CODE ONLY	
Yes	1
No	2
➡ GO TO 5.9	

FORMER USERS OF ACCOUNTS	
5.5 Did you ever have one?	
CIRCLE ONE CODE ONLY	
Yes	1
No	2
➡ GO TO 5.8	

REASON NOT TO HAVE AN ACCOUNT	
5.6 Why you do not have an account?	
CIRCLE ONE CODE ONLY	
You are not interested	1
You cannot afford it, your income is insufficient or variable.....	2
Interest are low or commissions are high	3
They ask for requirements you do not meet	4
You prefer other saving mechanisms (<i>tanda/rosca</i> , keeping money in your house, etc.).....	5
You don't need it	6
You do not trust financial institutions or these give you bad service	7
The branch is far away or there are no branches	8
Other	9
SPECIFY	

REASON FOR LACK OF INTEREST	
5.7 You are not interested because...	
CIRCLE THE RESPECTIVE CODES	
interest are low or commissions are high?	1
you do not trust financial institutions or these give you bad service?	2
they ask for requirements you do not meet?.....	3
you prefer other saving mechanisms (<i>tanda/rosca</i> , keeping money in your house, etc.)?.....	4
the branch is far away or there are no branches?.....	5
Other	6
SPECIFY	

REASONS OF FORMER USERS NOT TO USE ACCOUNTS	
5.8 Why did you stop having an account?	
CIRCLE THE RESPECTIVE CODES	
You had a bad experience with the financial institution	1
You did not use it	2
You did not keep the minimum balance.....	3
You stopped working and did not use it to receive your salary anymore.....	4
The financial institution or branch closed down	5
Interest paid were too low	6
Other	7
SPECIFY	

COMPARISON OF SAVINGS PRODUCTS	
5.9 Did you compare your account with other products or other financial institutions before acquiring it?	
CIRCLE ONE CODE ONLY	
Yes.....	1
No	2
GO TO 5.11	

METHODS USED TO COMPARE PRODUCTS	
5.10 What methods did you use to compare them?	
CIRCLE THE RESPECTIVE CODES	
Internet	1
Visit to branches	2
By telephone.....	3
Other	4
SPECIFY	

TYPE OF ACCOUNT	NUMBER OF PRODUCTS	FEES CHARGED	DEBIT CARD	INTEREST	SAVINGS IN PERIOD
5.11 Do you have a... <i>RECORD THE RESPECTIVE CODE FOR EACH OPTION</i> IF CODE 1, ASK FROM 5.12 TO 5.16 Yes 1 No 2	5.12 How many (ANSWER IN 5.11) do you have? <i>RECORD THE NUMBER</i> Yes 1 No 2 You are not charged 3	5.13 Without telling me the amount, do you know the fees charged for your (ANSWER IN 5.11)? <i>RECORD ONE CODE ONLY</i> Yes 1 No 2 You are not charged 3	5.14 With your (ANSWER IN 5.11), do you have a debit card? <i>RECORD ONE CODE ONLY</i> Yes 1 No 2	5.15 Does your (ANSWER IN 5.11) allow you to earn interest? <i>RECORD ONE CODE ONLY</i> Yes 1 No 2 You do not know 9	5.16 During the past year (from July of last year to date), did you keep money, made deposits to or save in your (ANSWER IN 5.11)? <i>RECORD ONE CODE ONLY</i> Yes 1 No 2
1 payroll or pension account (where your salary or pension is deposited)? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 savings account? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 checking account? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 fixed-term deposit (you may only withdraw on certain dates)? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
5 investment fund (having shares in a brokerage firm)? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
6 Other <input type="checkbox"/> <i>SPECIFY</i> IF ALL HAVE CODE 2, GO TO 5.31	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FILTER 5.17 IF CODE 1 IN ANY OPTION OF 5.16, CONTINUE; OTHERWISE, GO TO FILTER 5.18.

USE OF FORMAL SAVINGS

5.17 You told me that you did keep or save money during the past year, please tell me, what did you use that money for or what do you plan on using it for?

CIRCLE THE RESPECTIVE CODES

- Dealing with emergencies or unforeseen events 1
 Meal or personal expenses or payment of utilities 2
 Health expenses 3
 Education expenses 4
 Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles 5
 Paying for holidays or parties (XV years, weddings, etc.) 6
 Starting, expanding or operating a business (raw material, machinery and equipment) 7
 For old age or retirement 8
 Other 9

SPECIFY

FILTER 5.18 IF RESPONDENT HAS A PAYROLL ACCOUNT IN 5.11 (OPTION 1 WITH CODE 1) CONTINUE; OTHERWISE, GO TO FILTER 5.21.

CHANGE OF PAYROLL ACCOUNT

5.18 Do you know that you are entitled to change your payroll account to your preferred bank for free?

CIRCLE ONE CODE ONLY

- Yes 1
 No 2

GO TO FILTER 5.21

ATTEMPT TO CHANGE PAYROLL ACCOUNT

5.19 Have you tried to change it?

CIRCLE ONE CODE ONLY

- Yes 1
 No 2

GO TO FILTER 5.21

POSSIBLE CHANGE

5.20 Have you been able to change it?

CIRCLE ONE CODE ONLY

- Yes 1
 No 2

FILTER 5.21 IF RESPONDENT HAS A DEBIT CARD IN 5.14 (CODE 1 IN ANY OPTION) CONTINUE; OTHERWISE, GO TO 5.25.1.

Now I will ask you if you make purchases with your debit card.

USE OF DEBIT CARD	FREQUENCY OF USE OF DEBIT CARD
<p>5.21 During the past three months (from April to date), did you use your debit card(s) to make purchases at business establishments, stores or restaurants?</p> <p>CIRCLE ONE CODE ONLY</p> <p>Yes.....1</p> <p>No.....2 → GO TO 5.23</p>	<p>5.22 On average, how many times per month do you use your debit card to make purchases at business establishments, stores or restaurants?</p> <p>RECORD THE NUMBER</p> <p><input type="text"/> <input type="text"/> → GO TO 5.25.1</p>

REASON NOT TO PURCHASE WITH DEBIT CARD	USE OF CASH
<p>5.23 Why don't you use your card to make purchases?</p> <p>CIRCLE ONE CODE ONLY</p> <p>You prefer to pay in cash.....1</p> <p>Lack of trust.....2</p> <p>They are not accepted in the stores where you buy.....3</p> <p>Most of your payments are in small amounts.....4</p> <p>You do not keep a control of your expenditures.....5</p> <p>You prefer to pay with credit card.....6</p> <p>Other.....7</p> <p style="text-align: right;">GO TO 5.25.1</p> <p style="text-align: center;">SPECIFY</p>	<p>5.24 Why do you prefer to pay your purchases in cash?</p> <p>CIRCLE ONE CODE ONLY</p> <p>Lack of trust in debit cards.....1</p> <p>Only cash is accepted at the stores where you buy.....2</p> <p>Most of your payments are in small amounts.....2</p> <p>It allows you to keep a better control of your expenditures.....4</p> <p>You are used to it.....5</p> <p>Other.....6</p> <p style="text-align: center;">SPECIFY</p>

INTERNET BANKING	PLACE WHERE YOU CONTRACTED THE SERVICE	TYPE OF INTERNET BANKING SERVICE	FREQUENCY OF USE	REASON NOT TO USE IT	REASON NOT TO HAVE THE SERVICE
<p>5.25.1 Have you contracted the Internet Banking service for any of your bank accounts?</p> <p>CIRCLE ONE CODE ONLY</p> <p>Yes.....1</p> <p>No.....2 → GO TO 5.30.1</p>	<p>5.26.1 Where did you contract your Internet Banking service?</p> <p>CIRCLE ONE CODE ONLY</p> <p>Branch.....1</p> <p>Store.....2</p> <p>Telephone.....3</p> <p>Internet.....4</p>	<p>5.27.1 Using Internet Banking, do you make...</p> <p>RECORD THE RESPECTIVE CODE FOR EACH OPTION</p> <p>Yes.....1</p> <p>No.....2</p> <p>1 transfers?.....<input type="checkbox"/></p> <p>2 payment of utilities (electric power, water, property tax, gas, etc.)?.....<input type="checkbox"/></p> <p>3 payment of credit card or bank loans?.....<input type="checkbox"/></p> <p>4 balance inquiry?.....<input type="checkbox"/></p> <p>5 purchase of airtime?.....<input type="checkbox"/></p> <p>6 purchase of insurance?.....<input type="checkbox"/></p> <p>7 withdrawal of loans?.....<input type="checkbox"/></p> <p>8 investments?.....<input type="checkbox"/></p> <p style="text-align: center;">IF ALL HAVE CODE 2, GO TO 5.29.1</p>	<p>5.28.1 On average, how many times per month do you use the Internet Banking service?</p> <p>RECORD THE NUMBER</p> <p>You did not use it.....00</p> <p><input type="text"/> <input type="text"/></p> <p>ANSWER OTHER THAN "00" GO TO 5.25.2</p>	<p>5.29.1 Why don't you use it?</p> <p>CIRCLE ONE CODE ONLY</p> <p>Lack of trust.....1</p> <p>You don't know how to use it.....2</p> <p>It is complicated.....3</p> <p>You don't keep a control of your expenditures.....4</p> <p>You prefer to pay with your credit card.....5</p> <p>Other.....6</p> <p style="text-align: center;">SPECIFY</p> <p style="text-align: right;">GO TO 5.25.2</p>	<p>5.30.1 Why haven't you contracted the Internet Banking service?</p> <p>CIRCLE ONE CODE ONLY</p> <p>Lack of trust.....1</p> <p>You don't know where to contract it.....2</p> <p>It is complicated.....3</p> <p>You don't need it.....4</p> <p>You don't have a computer.....5</p> <p>You don't have Internet.....6</p> <p>Other.....7</p> <p style="text-align: center;">SPECIFY</p>

MOBILE PHONE BANKING	PLACE WHERE YOU CONTRACTED THE SERVICE	TYPE OF MOBILE PHONE BANKING SERVICE	FREQUENCY OF USE	REASON NOT TO USE IT	REASON NOT TO HAVE THE SERVICE
5.25.2 Have you contracted the mobile phone banking service (mobile phone number associated to your account) for any of your bank accounts? CIRCLE ONE CODE ONLY Yes 1 No 2 GO TO 5.30.2	5.26.2 Where did you contract your mobile phone banking service? CIRCLE ONE CODE ONLY Branch 1 Store 2 Telephone 3 Internet 4	5.27.2 Using mobile phone banking, do you make... RECORD THE RESPECTIVE CODE FOR EACH OPTION Yes 1 No 2 1 transfers? <input type="checkbox"/> 2 payment of utilities (electric power, water, property tax, gas, etc.)? <input type="checkbox"/> 3 payment of credit card or bank loans? <input type="checkbox"/> 4 balance inquiry? <input type="checkbox"/> 5 purchase of airtime? <input type="checkbox"/> 6 purchase of insurance? <input type="checkbox"/> 7 withdrawal of loans? <input type="checkbox"/> 8 investments? <input type="checkbox"/> IF ALL HAVE CODE 2, GO TO 5.29.2	5.28.2 On average, how many times per month do you use the mobile phone banking service? RECORD THE NUMBER You did not use it...00 ANSWER OTHER THAN '00' GO TO 5.31	5.29.2 Why don't you use it? CIRCLE ONE CODE ONLY Lack of trust 1 You don't know how to use it 2 It is complicated 3 You don't keep a control of your expenditures 4 You prefer to pay with your credit card 5 Other 6 SPECIFY GO TO 5.31	5.30.2 Why haven't you contracted the mobile phone banking service? CIRCLE ONE CODE ONLY Lack of trust 1 You don't know where to contract it 2 It is complicated 3 You don't need it 4 You don't have a mobile phone 5 You don't have Internet 6 Other 7 SPECIFY

SAVINGS PROTECTION	INSTITUTION THAT INSURES SAVINGS
5.31 Banks or financial institutions, as all companies, may closed or become bankrupt, do you know if in any such case, savings would be protected? CIRCLE ONE CODE ONLY Yes 1 No 2 → GO TO SECTION 6	5.32a Do you know what institution insures them? CIRCLE ONE CODE ONLY Yes 1 No 2 → GO TO SECTION 6 5.32b Can you tell me the name of the institution? CIRCLE ONE CODE ONLY IPAB 1 Protection Fund 2 Other 3 SPECIFY

SECTION 6. INFORMAL AND FORMAL CREDIT

Next, I will ask you about any loan during the past year.

TYPE OF INFORMAL CREDIT	INTEREST COLLECTION
6.1 During the past year, from July of last year to date, did you borrow money from... RECORD THE RESPECTIVE CODE FOR EACH OPTION IF CODE 1, ASK 6.2 Yes 1 No 2 ↓	6.2 Without telling me the amount, is there or was there any interest charged on your (ANSWER IN 6.1)? RECORD THE RESPECTIVE CODE FOR EACH OPTION Yes 1 No 2 You do not know 9
1 relatives? <input type="checkbox"/> 2 friends or acquaintances? <input type="checkbox"/> 3 a savings association of work colleagues or acquaintances? <input type="checkbox"/> 4 a pawn shop? <input type="checkbox"/> 5 Other <input type="checkbox"/> SPECIFY IF ALL HAVE CODE 2, GO TO 6.4 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

USE OF INFORMAL CREDIT

6.3 What did you use the loan granted to you for or what do you plan on using it for?

CIRCLE THE RESPECTIVE CODES

- | | | | |
|---|---|--|---|
| Meal or personal expenses or payment of utilities | 1 | Paying a debt | 6 |
| Health expenses | 2 | Starting, expanding or operating a business
(raw material, machinery and equipment) | 7 |
| Education expenses | 3 | Paying for holidays or parties (XV years, weddings, etc.) | 8 |
| Dealing with an emergency or unforeseen events | 4 | Other | 9 |
| Buying, repairing, remodeling or enlarging a house; buying
pieces of land, vehicles, jewelry, animals, etc. | 5 | | |

Now, I will ask you about loans granted by banks, lending institutions or department stores.

FORMAL CREDIT

6.4 Do you have any bank loan, bank credit card, department store card, supermarket card or any card with another financial institution (*Infonavit, Fovissste, Fonacot*)?

CIRCLE ONE CODE ONLY

- Yes..... 1 ➡ GO TO 6.8
- No..... 2

FORMER USERS OF FORMAL CREDIT

6.5 Did you ever obtain a loan, credit or credit card with these kind of institutions?

CIRCLE ONE CODE ONLY

- Yes..... 1 ➡ GO TO 6.7
- No..... 2

REASON NOT TO HAVE FORMAL CREDIT

6.6 What is the reason why don't you have a loan, credit or credit card...

CIRCLE THE RESPECTIVE CODES

- | | | |
|--|---|--------------|
| you do not fulfill the requirements (no job, insufficient income)? | 1 | } GO TO 6.20 |
| interest or commissions are high? | 2 | |
| you do not trust in banks or these give you bad service? | 3 | |
| the branch is far away or there are no branches? | 4 | |
| you think you will be rejected? | 5 | |
| you do not like to be indebted? | 6 | |
| you are not interested or do not need it? | 7 | |
| Other | 8 | |

SPECIFY

REASON NOT TO USE IT BY FORMER USERS

6.7 Why did you stop having your credit or credit card?

CIRCLE THE RESPECTIVE CODES

- | | | |
|--|---|--------------|
| You had a bad experience with the financial institution | 1 | } GO TO 6.20 |
| Interests charged to you were too high | 2 | |
| You do not need it anymore (finished paying your credit, etc.) ... | 3 | |
| You do not fulfill the requirements anymore | 4 | |
| You do not want to be indebted again | 5 | |
| You prefer another type of loan (family or friends) | 6 | |
| Other | 7 | |

SPECIFY

COMPARISON OF CREDIT PRODUCTS

6.8 Did you compare your credit or credit card with other products or other financial institutions before acquiring it?

CIRCLE ONE CODE ONLY

- Yes..... 1
- No..... 2 ➡ GO TO 6.9

METHODS USED TO COMPARE PRODUCTS

6.8a What methods did you use to compare them?

CIRCLE ONE CODE ONLY

- Internet..... 1
- Visit to branches..... 2
- By telephone
- Other

SPECIFY

TYPE OF CREDIT	NUMBER OF PRODUCTS	INTEREST COLLECTION	FEES CHARGED	LATE PAYMENT
6.9 Do you have a... <small>RECORD THE RESPECTIVE CODE FOR EACH OPTION</small> <small>IF CODE 1, ASK FROM 6.10 TO 6.13</small> Yes 1 No 2	6.10 How many (ANSWER IN 6.9) do you have? <small>RECORD THE NUMBER</small> ↓	6.11 Without telling me the amount, do you know the interest charged for your (ANSWER IN 6.9)? <small>RECORD ONE CODE ONLY</small> Yes 1 No 2 You do not know 9 →	6.12 Without telling me the amount, do you know the fees or annual commission charged for your (ANSWER IN 6.9)? <small>RECORD ONE CODE ONLY</small> Yes 1 No 2 You do not know 9 →	6.13 During the past year (from July of last year to date), were you late in the payment of your (ANSWER IN 6.9)? <small>RECORD ONE CODE ONLY</small> Yes → Once? 1 More than once? 2 No 3 No answer 8 You do not know 9
1 department store or supermarket card? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2 bank credit card? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
3 payroll loan? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
4 personal loan? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
5 car loan? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
6 mortgage loan? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
7 group, communal or joint loan (as the one of Compartamos)? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
8 Other <input type="checkbox"/> <small>SPECIFY</small> <small>IF ALL HAVE CODE 2, GO TO 6.20</small> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

FILTER 6.14 IF RESPONDENT HAS A CREDIT CARD IN 6.9 (OPTIONS 1 OR 2 WITH CODE 1) CONTINUE; OTHERWISE, GO TO FILTER 6.18.

TYPE OF TRANSACTION
6.14 Do you use your bank or department store credit card(s) to... <small>RECORD THE RESPECTIVE CODE FOR EACH OPTION</small> Yes 1 No 2 1 withdraw money at ATMs? <input type="checkbox"/> 2 purchase at business establishments, stores or restaurants? <input type="checkbox"/> 3 pay for utilities (water, electric power, telephone)? <input type="checkbox"/> 4 pay for your business' expenses? <input type="checkbox"/>

CARD PAYMENTS
6.15 Regarding the payments you usually make of your credit card(s), each month, do you pay... <small>READ ALL THE OPTIONS AND CIRCLE ONE CODE ONLY</small> less than the minimum payment? 1 the minimum payment? 2 more than the minimum payment? 3 the amount required to not generate interests? 4 the full balance due? 5 You do not know 9

FREQUENCY OF USE
6.16 On average, how many times per month do you use your bank or department store credit card? <small>RECORD THE NUMBER</small> You do not use it 00 <input type="text"/> <input type="text"/> <small>ANSWER OTHER THAN "00" GO TO FILTER 6.18</small>

REASON NOT TO USE IT
6.17 Why don't you use your bank or department store credit card(s)? <small>CIRCLE ONE CODE ONLY</small> Interest or fees are high 1 They are not accepted in the establishment 2 Insecurity 3 You do not like to be indebted 4 You prefer to pay in cash 5 Other 6 <small>SPECIFY</small>

FILTER 6.18 IF RESPONDENT HAS A PAYROLL, PERSONAL OR GROUP LOAN IN 6.9 (OPTIONS 3, 4 OR 7 WITH CODE 1) CONTINUE; OTHERWISE, GO TO 6.20

TERM OF CREDIT

6.18 In connection with the loan(s) you have, which is the term of your (ANSWER IN 6.9)?

RECORD THE NUMBER

You do not know.....99 99

	YEARS	MONTHS
1. Payroll	<input type="text"/>	<input type="text"/>
2. Personal	<input type="text"/>	<input type="text"/>
3. Group	<input type="text"/>	<input type="text"/>

USE OF FORMAL CREDIT

6.19 For what purpose did you use or do you plan on using your loan(s)?

CIRCLE THE RESPECTIVE CODES

Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.	1
Meal or personal expenses or payment of utilities	2
Starting, expanding or operating a business (raw material, machinery and equipment)	3
Dealing with emergencies or unforeseen events	4
Paying a debt.....	5
Health expenses.....	6
Education expenses	7
Paying for holidays or parties (XV years, weddings, etc.)	8
Other	9

SPECIFY

REJECTION OF CREDIT APPLICATION

6.20 Has any of your credit applications ever been rejected?

CIRCLE ONE CODE ONLY

Yes.....	1	} GO TO SECTION 7
No.....	2	
You have never filed one....	3	

REASONS FOR REJECTION OF CREDIT

6.21 Why was the credit application denied?

CIRCLE THE RESPECTIVE CODES

Problems with the credit bureau.....	1
They ask for documents you do not have.....	2
You could not submit proof of income or income is insufficient.....	3
Lack of security interest, surety or guarantee.....	4
You do not have a credit record.....	5
Other	6
You do not know.....	9

SPECIFY

SECTION 7. INSURANCE

I will ask you about prevention insurance, such as life or car insurance.

INSURANCE

7.1 Do you have a car insurance, house insurance, life insurance, health insurance, among others?

CIRCLE ONE CODE ONLY

Yes	1	➔ GO TO 7.5
No	2	
You do not know	9	➔ GO TO SECTION 8

FORMER INSURANCE USERS

7.2 Did you ever have a car insurance, house insurance, life insurance, health insurance, among others?

CIRCLE ONE CODE ONLY

Yes.....	1	➔ GO TO 7.4
No.....	2	

BARRIERS FOR USAGE OF INSURANCE

7.3 Why don't you have any insurance?

CIRCLE THE RESPECTIVE CODES

Are they too expensive?	1	} GO TO SECTION 8
Are you not familiar with them or do not know how they work or where to apply for them?.....	2	
Do you not need them or are you not interested?.....	3	
Have they not been offered to you?	4	
Do you not trust insurance companies?.....	5	
Do you not have money or a job?	6	
Other	7	

SPECIFY

REASON NOT TO USE INSURANCE BY FORMER USERS	
7.4 Why did you stop having insurance?	
CIRCLE ONE CODE ONLY	
They are too expensive	1
You did not use it	2
You had a bad experience with the insurance company	3
You had it for a credit and you have repaid it	4
You stopped working or changed jobs	5
You stopped receiving a government subsidy	6
Other	7
SPECIFY	

GO TO SECTION 8

COMPARISON OF INSURANCE	
7.5 Did you compare your insurance with other products or other insurance companies, before acquiring it?	
CIRCLE ONE CODE ONLY	
Yes	1
No	2

TYPE OF INSURANCE	INSURANCE PREMIUM	COVERAGE	DECISION TO ACQUIRE OR CONTRACT	INSURANCE SATISFACTION	REASON FOR LACK OF SATISFACTION
7.6 Do you have... RECORD THE RESPECTIVE CODE FOR EACH OPTION CODE 1, ASK FROM 7.7 TO 7.11 AS APPLICABLE Yes1 No2 <div style="text-align: center;">↓</div>	7.7 Without telling me an amount, do you know what is the cost or premium for the (ANSWER IN 7.6)? RECORD ONE CODE ONLY Yes1 No2 <div style="text-align: center;">→</div>	7.8 Do you know what the (ANSWER IN 7.6) covers or protects you from? RECORD ONE CODE ONLY Yes1 No2 <div style="text-align: center;">→</div>	7.9 Did you purchase directly the (ANSWER IN 7.6)? RECORD ONE CODE ONLY Yes1 No2 <div style="text-align: center;">→</div>	7.10 Are you satisfied with the service provided to you with the (ANSWER IN 7.6)? RECORD ONE CODE ONLY Yes1 No2 You have not used it3 <div style="border: 1px solid black; padding: 2px; display: inline-block;"> WITH CODE 1 OR 3 GO TO THE NEXT OPTION </div>	7.11 Why are you not satisfied with the service received from the (ANSWER IN 7.6)? RECORD ONE CODE ONLY They did not fulfill the conditions agreed upon1 They took too long to solve or pay the claim2 They provided bad service3 They did not reimburse you the money you expected4 They did not explain correctly5 It is too expensive6 Other (SPECIFY)7
1 life insurance? <input type="checkbox"/> 2 health insurance? <input type="checkbox"/> 3 car insurance? <input type="checkbox"/> 4 personal accident insurance? <input type="checkbox"/> 5 house insurance? <input type="checkbox"/> 6 education insurance? <input type="checkbox"/> 7 private retirement plan (not Afore)? <input type="checkbox"/> 8 business or company insurance? <input type="checkbox"/> 9 Other <input type="checkbox"/> SPECIFY					
IF ALL HAVE CODE 2, GO TO SECTION 8					

SECTION 8. RETIREMENT SAVINGS ACCOUNT

I will ask you about your retirement savings account or Afore.

HAVING AFORE	
8.1 Do you have a retirement savings account or Afore?	
CIRCLE ONE CODE ONLY	
Yes	1
No	2
You do not know	9
SPECIFY	

GO TO SECTION 8.3

REASON WHY NOT TO HAVE AFORE	
8.2 Why don't you have a retirement savings account?	
CIRCLE THE RESPECTIVE CODES	
You are not interested	1
You do not know what a retirement savings account is	2
You have covered your future retirement needs (private retirement plan, savings, etc.)	3
You do not trust Afores	4
You think it is not convenient for you	5
You do not know how to obtain it	6
You do not have money or it is not enough to save	7
You do not work	8
Other	9
SPECIFY	

GO TO SECTION 9

TYPE OF AFORE	VOLUNTARY CONTRIBUTIONS	REASON NOT TO MAKE VOLUNTARY CONTRIBUTIONS
8.3 Which Afore are you registered with? <small>CIRCLE ONE CODE ONLY</small> Banorte-Siglo XXI 1 Banamex 2 Coppel 3 Sura 4 Profuturo 5 Principal 6 PensioniSSSTE 7 Other 8 <small>SPECIFY</small> You do not know 9 ➔ <small>GO TO SECTION 9</small>	8.4 Do you make voluntary contributions to your retirement savings account or Afore? <small>CIRCLE ONE CODE ONLY</small> Yes 1 ➔ <small>GO TO 8.6</small> No 2	8.5 Why don't you make any voluntary contributions? <small>CIRCLE ONE CODE ONLY</small> You have no money left to save 1 You do not know how to do it 2 You save in some other way 3 You are unaware of the benefits 4 You do not trust Afores 5 Other 6 <small>SPECIFY</small>

STATEMENTS OF ACCOUNT	SERVICE SATISFACTION
8.6 Do you receive statements of account of your Afore? <small>CIRCLE ONE CODE ONLY</small> Yes 1 No 2	8.7 Are you satisfied with the service provided by your Afore? <small>CIRCLE ONE CODE ONLY</small> Yes 1 ➔ <small>GO TO SECTION 9</small> No 2 You have not used it 3 ➔ <small>GO TO SECTION 9</small>

REASON FOR LACK OF SATISFACTION WITH THE AFORE
8.8 Why are you not satisfied? <small>CIRCLE ONE CODE ONLY</small> High commissions 1 Low yields 2 You were changed to another Afore without authorization 3 Bad service 4 The branch is far away or there are no branches 5 Other 6 <small>SPECIFY</small>

SECTION 9. INTERNATIONAL REMITTANCES

Now, I will ask you about remittances of money from another country.

RELATIVES LIVING ABROAD	RECEPTION OF REMITTANCES
9.1 Do you have any relatives or acquaintances living in another country? <small>CIRCLE ONE CODE ONLY</small> Yes 1 No 2 ➔ <small>GO TO SECTION 10</small>	9.2 During the past year, from July of last year to date, have you received money from relatives or acquaintances living in another country? <small>CIRCLE ONE CODE ONLY</small> Yes 1 No 2 ➔ <small>GO TO SECTION 10</small>

MEANS OF RECEPTION	USE OF REMITTANCES
9.3 How or through what means do you usually receive the money they send to you? <small>CIRCLE THE RESPECTIVE CODES</small> Remittance firm (Western Union, Money Gram, etc.) 1 Stores (Coppel, Elektra, Famsa) 2 In a bank account 3 Relative or acquaintance 4 In a bank branch (payment order or check) 5 Telecomm or Sepomex 6 Supermarket 7 Wire transfer 8 Other 9 <small>SPECIFY</small>	9.4 For what purpose do you use the money you receive? <small>CIRCLE THE RESPECTIVE CODES</small> Dealing with an illness, emergency or unforeseen event 1 Buying, repairing, enlarging or remodeling a house 2 Purchase a property or asset (animals, pieces of land, cars, etc.) 3 Education of your children 4 Investment in the business 5 Meal or personal expenses, payment of utilities 6 Paying debts 7 Other 8 <small>SPECIFY</small>

FORM OF MANAGEMENT	TRANSPORTATION EXPENSES	TRANSPORTATION TIME
9.5 Do you handle the money you receive... CIRCLE ONE CODE ONLY In cash? 1 In an account? 2 Other 3 SPECIFY _____	9.6 Approximately, how much money do you spend on going (round trip) to where you receive your money? RECORD THE NUMBER You spend no money 000 You do not know 999 _____ PESOS	9.7 How much time does it take you to get to the place where you receive your money? RECORD THE NUMBER You do not travel 00 00 You do not know 99 99 _____ HOURS MINUTES

SECTION 10. USAGE OF FINANCIAL CHANNELS

Now, I will ask you about the usage of ATMs and branches.

USAGE OF A BRANCH	BARRIERS FOR ACCESS TO A BRANCH
10.1 During the past year, from July of last year to date, have you visited a bank branch or from another financial institution? CIRCLE ONE CODE ONLY Yes 1 → GO TO 10.3 No 2	10.2 Why haven't you visited a branch? CIRCLE THE RESPECTIVE CODES You do not have an account or card 1 Insufficient or variable income 2 You prefer other means (ATMs, supermarkets, etc.) 3 They are very far away or there are none 4 They are unsafe or you do not trust them 5 GO TO 10.8 Another person carries out your financial operations or transactions 6 Bad service (long lines, poor service, etc.) 7 Other 8 SPECIFY _____
10.3 On average, how many times per month do you visit a branch? RECORD THE NUMBER _____ _____ _____ PESOS	10.4 For what purpose do you visit the branch? CIRCLE THE RESPECTIVE CODES Cash withdrawal 1 Deposits 2 Payment of utilities (electric power, water, property tax, gas, etc.) 3 Payment of credit card or loans 4 Check collection 5 Clarifications or claims (improper charges, verification of statement of account, etc.) 6 Other 7 SPECIFY _____
10.5 Approximately, how much money do you spend on going (round trip) to the branch you regularly use? RECORD THE NUMBER You spend no money 000 You do not know 999 _____ PESOS	10.6 How much time does it take you to get to the branch you regularly use? RECORD THE NUMBER You do not know 99 99 _____ HOURS MINUTES
10.7 How would you rate the service or attention received at the branch... CIRCLE ONE CODE ONLY too bad? 1 bad? 2 regular? 3 good? 4 very good? 5	10.8 During the past year (from July of last year to date), have you used ATMs of any bank or other financial institution? CIRCLE ONE CODE ONLY Yes 1 → GO TO 10.10 No 2

BARRIERS FOR ACCESS TO ATMS	
10.9 Why haven't you used ATMs?	
CIRCLE THE RESPECTIVE CODES	
You do not have an account or card	1
Insufficient or variable income	2
You are not familiar with them or do not know how to use them	3
You prefer other means (bank branches, supermarkets, etc.)	4
They are very far away or there are none	5
They are unsafe or you do not trust them	6
Another person carries out your financial operations or transactions	7
Other	8
SPECIFY	

GO TO 10.17

FREQUENCY OF USE
10.10 On average, how many times per month do you use ATMs?
RECORD THE NUMBER
<input type="text"/>

TRANSACTIONS CARRIED OUT AT AN ATM	
10.11 In general, at ATMs, do you make...	
RECORD THE RESPECTIVE CODE FOR EACH OPTION	
Yes	1
No	2
1 purchase of insurance?	<input type="checkbox"/>
2 withdrawal of loans?	<input type="checkbox"/>
3 payment of credit card or bank loans?	<input type="checkbox"/>
4 deposits?	<input type="checkbox"/>
5 payment of utilities (electric power, water, property tax, gas, etc.)?	<input type="checkbox"/>
6 purchase of airline?	<input type="checkbox"/>
7 balance inquiry?	<input type="checkbox"/>
8 cash withdrawal?	<input type="checkbox"/>

TRANSPORTATION EXPENSES
10.12 Approximately, how much money do you spend on going (round trip) to the ATM you regularly use?
RECORD THE NUMBER
You spend no money 000
You do not know 999
<input type="text"/>
PESOS

TRANSPORTATION TIME
10.13 How much time does it take you to go to the ATM you regularly use?
RECORD THE NUMBER
You do not know 99 99
<input type="text"/>
HOURS MINUTES

QUALITY OF THE SERVICE	
10.14 How would you rate the service or attention received at the ATM...	
CIRCLE ONE CODE ONLY	
too bad?	1
bad?	2
regular?	3
good?	4
very good?	5

USAGE OF ATM	
10.15 During the past year (from July of last year to date), have you used ATMs of other banks?	
CIRCLE ONE CODE ONLY	
Yes	1
No	2

GO TO 10.17

REASONS FOR PREFERENCE	
10.16 Why do you prefer using ATMs of your bank and not of other banks?	
CIRCLE THE RESPECTIVE CODES	
High commissions	1
They are unsafe or you do not trust them	2
They are very far away or there are none	3
Other	4
SPECIFY	

USAGE OF BANKING AGENTS	
10.17 During the past year (from July of last year to date), have you visited a store or business establishment to withdraw money, make cash deposits or pay for utilities (electric power, water, property tax, etc.)?	
CIRCLE ONE CODE ONLY	
Yes	1
No	2

GO TO 10.19

BARRIERS FOR USAGE OF BANKING AGENTS

10.18 Why haven't you visited these stores or business establishments for carrying out financial transactions?

CIRCLE THE RESPECTIVE CODES

- High commissions1
- You prefer using the ATM or branch of your bank or other financial institution.....2
- They are unsafe or you do not trust them3
- They are very far away or there are none4
- You did not know you could do it.....5
- Another person carries out your financial operations or transactions6
- Other7

GO TO
SECTION
11

SPECIFY

FREQUENCY OF USE OF BANKING AGENTS

10.19 On average, how many times per month do you make cash withdrawals, cash deposits or payment of utilities (electric power, water, property tax, etc.) at these stores or business establishments?

RECORD THE NUMBER

| | |

OPERATING CONDITIONS

10.20 Have you been able to carry out all the transactions you needed?

CIRCLE ONE CODE ONLY

- Yes.....1 → GO TO
10.22
- No.....2

TRANSACTIONS NOT CARRIED OUT

10.21 Which transaction were you unable to carry out?

CIRCLE THE RESPECTIVE CODES

- Any of them, due to lack of system or electric power.....01
- Cash withdrawal02
- Deposits.....03
- Payment of utilities (electric power, water, property tax, gas, etc.).....04
- Payment of credit card or loans.....05
- Balance inquiry.....06
- Purchase of airline.....07
- Purchase of insurance.....08
- Withdrawal of loans.....09
- Account opening.....10
- Other11

SPECIFY

QUALITY OF THE SERVICE

10.22 How would you rate the service received at the store or business establishment...

CIRCLE ONE CODE ONLY

- too bad?1
- bad?2
- regular?3
- good?4
- very good?5

SECTION 11. PROTECTION OF FINANCIAL USERS

Now, I will ask you about any claims or complaints related to financial products or services.

PLACE OF THE CLAIM

11.1 If you had a problem with a loan, credit card, your savings or other financial products (insurance or Afore), what institutions would you turn to in order to file your complaint?

CIRCLE THE RESPECTIVE CODES

- The bank or financial institution.....1
- The Condusef.....2
- Other3
- You do not know9

→ GO TO
SECTION
12

CLAIM CONDITIONS

11.2 Have you filed any complaint or claim against any financial institution?

CIRCLE ONE CODE ONLY

- Yes.....1
- No.....2 → GO TO
SECTION
12

CLAIM INSTITUTION	TIME OF CLAIM RESPONSE	TIME AFTER FILING CLAIM
11.3 Did you file it at... <small>RECORD THE RESPECTIVE CODE FOR EACH OPTION</small> <small>CODE 1, ASK 11.4 AND 11.5 AS APPLICABLE</small> Yes1 No2 <div style="text-align: right;">↓</div>	11.4 How much time did it take to solve your complaint or claim filed at (ANSWER IN 11.3)? <small>RECORD THE RESPECTIVE CODE FOR EACH OPTION</small> One week or less1 From more than one week to less than one month2 From one to six months3 More than six months4 It has not been solved yet5 <div style="text-align: right;"> GO TO THE NEXT OPTION ↘ </div>	11.5 How long ago did you file your complaint or claim? <small>RECORD THE RESPECTIVE CODE FOR EACH OPTION</small> One week or less1 From more than one week to less than one month2 From one to six months3 More than six months4
1 the bank or financial institution? <input type="checkbox"/> 2 the Conduse? <input type="checkbox"/> 3 the Profeco? <input type="checkbox"/> 4 the Ministry of Treasury and Public Credit? <input type="checkbox"/> 5 the National Banking and Securities Commission? <input type="checkbox"/> 6 some court authority? <input type="checkbox"/> <div style="text-align: center;">IF ALL HAVE CODE 2, GO TO SECTION 12</div> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

SECTION 12. PROPERTY OWNERSHIP

Following, I will ask you about the ownership and decisions related to savings and property.

CONDITION OF SAVINGS DISPOSAL	AUTHORIZING PERSON
12.1 In order to dispose of your money, must you request someone's authorization? <small>CIRCLE ONE CODE ONLY</small> Yes1 No2 <div style="text-align: right;">GO TO 12.3 →</div>	12.2 Whose authorization? <small>CIRCLE ONE CODE ONLY</small> Partner1 Some relative2 Another person3

PROPERTY OWNERSHIP	REASON NOT TO DISPOSE OF ASSETS	ASSET DISPOSAL
12.3 Are you the owner of... <small>RECORD THE RESPECTIVE CODE FOR EACH OPTION</small> <small>CODE 1, ASK 12.4 AND 12.5 AS APPLICABLE</small> Yes1 No2 <div style="text-align: right;">↓</div>	12.4 In order to pay for an economic emergency, would you be able to sell or rent your (ANSWER IN 12.3)? <small>RECORD ONE CODE ONLY</small> Yes1 No2 <div style="text-align: right;">GO TO THE NEXT OPTION 12.3 →</div>	12.5 Why? <small>RECORD ONE CODE ONLY</small> You have to ask your partner, a relative or another person for authorization1 The property is mortgaged2 The property is shared, is in the name of another person3 It is subject to litigation, subject to intestate succession4 Other (SPECIFY)5
1 pieces of land or agricultural lands? <input type="checkbox"/> 2 cars or vans? <input type="checkbox"/> 3 the dwelling you live in? <input type="checkbox"/> 4 commercial spaces, warehouses, offices? <input type="checkbox"/> 5 fixed or portable stalls? <input type="checkbox"/> 6 another type of property? <input type="checkbox"/> <div style="text-align: right;">WITH CODE 1 ASK</div> Which? <div style="text-align: center;">SPECIFY</div> <div style="text-align: center;">IF ALL HAVE CODE 2, END INTERVIEW</div> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

We have concluded the interview. On behalf of the INEGI, thank you for your time and cooperation.

[illegible]



Tabulated data

The following sections present the results obtained by the ENIF 2015 at the national level, disaggregated by gender and type of locality. The values obtained in each question are shown in absolute and relative terms. Additionally, to guide the interpretation of results, each table includes the total size of the adult population ages 18 to 70, as well as the size of the target population segment, to which each result relates. Thus, in some cases the target population segment does not coincide with the number of total adults 18 to 70 years old.



According to the topics under study, filters were placed alongside the questionnaire to deep dive on the results for certain groups of interest, that is why the size of the target population occasionally depends on the answers to previous questions. To facilitate understanding of the composition of the target population, questions 7.1 to 7.5 from the insurance section are shown as an example (See Figure 3).

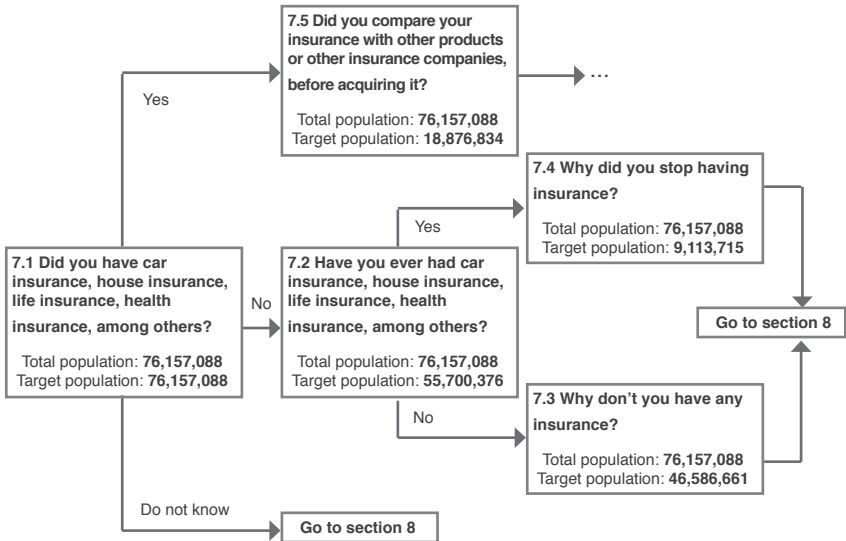
Figure 3.
Example of sequence of questions applied in the ENIF 2015



SECTION 7. INSURANCE		
I will ask you about prevention insurance, such as life or car insurance.		
<p style="text-align: center; background-color: #f2f2f2; font-size: small;">INSURANCE</p> <p>7.1 Do you have a car insurance, house insurance, life insurance, health insurance, among others?</p> <p style="text-align: center; font-size: x-small;">CIRCLE ONE CODE ONLY</p> <p>Yes 1 → GO TO 7.3</p> <p>No 2</p> <p>You do not know 3 → GO TO SECTION 8</p>	<p style="text-align: center; background-color: #f2f2f2; font-size: small;">FORMER INSURANCE USERS</p> <p>7.2 Did you ever have a car insurance, house insurance, life insurance, health insurance, among others?</p> <p style="text-align: center; font-size: x-small;">CIRCLE ONE CODE ONLY</p> <p>Yes 1 → GO TO 7.4</p> <p>No 2</p>	<p style="text-align: center; background-color: #f2f2f2; font-size: small;">BARRIERS FOR USAGE OF INSURANCE</p> <p>7.3 Why don't you have any insurance?</p> <p style="text-align: center; font-size: x-small;">CIRCLE THE RESPECTIVE CODES</p> <div style="display: flex; justify-content: space-between;"> <div> <p>Are they too expensive? 1</p> <p>Are you not familiar with them or do not know how they work or where to apply for them? 2</p> <p>Do you not need them or are you not interested? 3</p> <p>Have they not been offered to you? 4</p> <p>Do you not trust insurance companies? 5</p> <p>Do you not have money or a job? 6</p> <p>Other 7</p> <p style="text-align: center; font-size: x-small;">SPECIFY</p> </div> <div style="text-align: right; font-size: x-small;"> <p>GO TO SECTION 4</p> </div> </div>
<p style="text-align: center; background-color: #f2f2f2; font-size: small;">REASON NOT TO USE INSURANCE BY FORMER USERS</p> <p>7.4 Why did you stop having insurance?</p> <p style="text-align: center; font-size: x-small;">CIRCLE ONE CODE ONLY</p> <div style="display: flex; justify-content: space-between;"> <div> <p>They are too expensive 1</p> <p>You did not use it 2</p> <p>You had a bad experience with the insurance company 3</p> <p>You had it for a credit and you have repaid it 4</p> <p>You stopped working or changed jobs 5</p> <p>You stopped receiving a government subsidy 6</p> <p>Other 7</p> <p style="text-align: center; font-size: x-small;">SPECIFY</p> </div> <div style="text-align: right; font-size: x-small;"> <p>GO TO SECTION 4</p> </div> </div>	<p style="text-align: center; background-color: #f2f2f2; font-size: small;">COMPARISON OF INSURANCE</p> <p>7.5 Did you compare your insurance with other products or other insurance companies, before acquiring it?</p> <p style="text-align: center; font-size: x-small;">CIRCLE ONE CODE ONLY</p> <p>Yes 1</p> <p>No 2</p>	

Question 7.1 was applied to all adults 18 to 70 years of age (that is, 76.1 million adults), while the subsequent questions were applied to subgroups of this population. On the one hand, the number of adults with an insurance product was identified to investigate the main characteristics of this insurance users' group (questions 7.1 and 7.5). Moreover, it was relevant to identify those adults who previously had insurance, but currently do not have it, in order to understand why they no longer acquire these products (questions 7.2 and 7.4). Finally, it was also relevant to identify those adults who have never been insured to pinpoint the main barriers they faced to contract these products (question 7.3). Therefore, the target population segment varies according to the answers to previous questions (See Figure 4).

Figure 4.
Target population segment of Section 7



The following tables include information about the reliability of each estimation according to their coefficients of variation (cv). The coefficient of variation is depicted through a color code: results with cv less or equal than 15% are not shaded; those with a cv greater than 15%, but less or equal than 25% are shaded in light gray, finally, those with a cv higher than 25% are shaded in dark gray (See Figure 5).

Figure 5.
Example of tabulated results from the ENIF 2015



Question 7.1

Do you have a car insurance, house insurance, life insurance, health insurance, among others?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	18,876,834 (24.8%)	8,880,937 (22.2%)	9,995,897 (27.7%)
No	55,700,376 (73.1%)	30,256,892 (75.8%)	25,443,484 (70.4%)
You do not know	1,579,878 (2.1%)	889,743 (2.2%)	690,135 (1.9%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	14,846,399 (30.0%)	6,969,918 (26.3%)	7,876,481 (34.4%)
No	34,084,581 (69.0%)	19,306,327 (72.8%)	14,778,254 (64.5%)
You do not know	479,655 (1.0%)	233,203 (0.9%)	246,452 (1.1%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	4,030,435 (15.1%)	1,911,019 (14.1%)	2,119,416 (16.0%)
No	21,615,795 (80.8%)	10,950,565 (81.0%)	10,665,230 (80.6%)
You do not know	1,106,223 (4.1%)	656,540 (4.9%)	449,683 (3.4%)

Target population of the ENIF 2015

Target population of question 7.2 at a national level

Absolut values

Percentage terms

Estimation with a coefficient of variation less than or equal to 15%.
 Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.
 Estimation with a coefficient of variation greater than 25%.

Nomenclature of intervals for the coefficients of variation

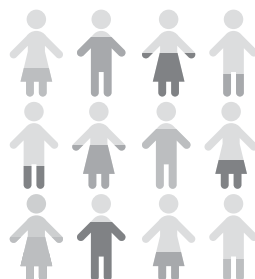
Residents, households in dwelling and sociodemographic characteristics of household members

The aim of the first two sections of the ENIF 2015 questionnaire is to count dwellings and resident of selected households, as well as to identify the selected respondent to answer the rest of the questionnaire. These sections were answered by a suitable respondent, which had to be a person over 15 years old who ordinarily resides in the dwelling and who knows information about all members of the household.

Sociodemographic characteristics of the selected individual

From this section onwards, questions were applied to the selected individual (a household member aged between 18 to 70 years). This adult provided information about his or her demographic characteristics and financial inclusion status. When the questionnaire was applied through an electronic device, the selected person was chosen by a randomized method. In the case of paper-based questionnaires, the person whose birthday was the immediate subsequent to the date of the interview was selected.

The purpose of this section is to obtain a sociodemographic profile of selected respondents using variables such as marital status, educational level, economic activity, income level, health services, ownership and type of cell phone, among others.



Question 3.1

What relationship do you have with the head of household?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Head	31,782,730 (41.7%)	8,530,928 (21.3%)	23,251,802 (64.4%)
Spouse or partner	20,570,119 (27.0%)	19,556,489 (48.9%)	1,013,630 (2.8%)
Son (daughter)	17,467,784 (22.9%)	8,326,825 (20.8%)	9,140,959 (25.3%)
Grandson (granddaughter)	1,037,111 (1.4%)	372,792 (0.9%)	664,319 (1.8%)
Other kinship: son-in-law, nephew (niece), parent, parent-in-law, uncle (aunt), grandfather (grandmother), etc.	4,783,593 (6.3%)	2,988,793 (7.5%)	1,794,800 (5.0%)
No kinship	515,751 (0.7%)	251,745 (0.6%)	264,006 (0.7%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Head	20,645,001 (41.8%)	5,987,601 (22.6%)	14,657,400 (64.0%)
Spouse or partner	12,990,833 (26.3%)	12,324,299 (46.5%)	666,534 (2.9%)
Son (daughter)	11,432,585 (23.1%)	5,765,767 (21.7%)	5,666,818 (24.7%)
Grandson (granddaughter)	586,576 (1.2%)	237,028 (0.9%)	349,548 (1.5%)
Other kinship: son-in-law, nephew (niece), parent, parent-in-law, uncle (aunt), grandfather (grandmother), etc.	3,375,648 (6.8%)	1,969,673 (7.4%)	1,405,975 (6.1%)
No kinship	379,992 (0.8%)	225,080 (0.8%)	154,912 (0.7%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Head	11,137,729 (41.6%)	2,543,327 (18.8%)	8,594,402 (65.0%)
Spouse or partner	7,579,286 (28.3%)	7,232,190 (53.5%)	347,096 (2.6%)
Son (daughter)	6,035,199 (22.6%)	2,561,058 (18.9%)	3,474,141 (26.3%)
Grandson (granddaughter)	450,535 (1.7%)	135,764 (1.0%)	314,771 (2.4%)
Other kinship: son-in-law, nephew (niece), parent, parent-in-law, uncle (aunt), grandfather (grandmother), etc.	1,407,945 (5.3%)	1,019,120 (7.5%)	388,825 (2.9%)
No kinship	135,759 (0.5%)	26,665 (0.2%)	109,094 (0.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 3.2

Currently, are you...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
living together with your partner?	14,532,848 (19.1%)	7,205,237 (18.0%)	7,327,611 (20.3%)
separated?	5,271,124 (6.9%)	3,601,142 (9.0%)	1,669,982 (4.6%)
divorced?	1,654,727 (2.2%)	1,174,577 (2.9%)	480,150 (1.3%)
a widow (widower)?	2,322,032 (3.0%)	2,011,831 (5.0%)	310,201 (0.9%)
married?	34,675,443 (45.5%)	17,393,495 (43.5%)	17,281,948 (47.8%)
single?	17,700,914 (23.2%)	8,641,290 (21.6%)	9,059,624 (25.1%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
living together with your partner?	8,562,740 (17.3%)	4,324,368 (16.3%)	4,238,372 (18.5%)
separated?	3,785,739 (7.7%)	2,601,497 (9.8%)	1,184,242 (5.2%)
divorced?	1,447,581 (2.9%)	1,011,006 (3.8%)	436,575 (1.9%)
a widow (widower)?	1,483,393 (3.0%)	1,347,358 (5.1%)	136,035 (0.6%)
married?	21,649,775 (43.8%)	10,913,919 (41.2%)	10,735,856 (46.9%)
single?	12,481,407 (25.3%)	6,311,300 (23.8%)	6,170,107 (26.9%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
living together with your partner?	5,970,108 (22.3%)	2,880,869 (21.3%)	3,089,239 (23.4%)
separated?	1,485,385 (5.6%)	999,645 (7.4%)	485,740 (3.7%)
divorced?	207,146 (0.8%)	163,571 (1.2%)	43,575 (0.3%)
a widow (widower)?	838,639 (3.1%)	664,473 (4.9%)	174,166 (1.3%)
married?	13,025,668 (48.7%)	6,479,576 (47.9%)	6,546,092 (49.5%)
single?	5,219,507 (19.5%)	2,329,990 (17.2%)	2,889,517 (21.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 3.3

Do you know how to read and write a message?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	72,262,238 (94.9%)	37,831,520 (94.5%)	34,430,718 (95.3%)
No	3,894,850 (5.1%)	2,196,052 (5.5%)	1,698,798 (4.7%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	48,085,116 (97.3%)	25,737,976 (97.1%)	22,347,140 (97.6%)
No	1,325,519 (2.7%)	771,472 (2.9%)	554,047 (2.4%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	24,177,122 (90.4%)	12,093,544 (89.5%)	12,083,578 (91.3%)
No	2,569,331 (9.6%)	1,424,580 (10.5%)	1,144,751 (8.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 3.4

Which is the last school year or grade you passed at school?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
None	2,801,549 (3.7%)	1,667,012 (4.2%)	1,134,537 (3.1%)
Preschool	86,831 (0.1%)	19,864 (0.0%)	66,967 (0.2%)
Elementary School	18,903,800 (24.8%)	10,264,398 (25.6%)	8,639,402 (23.9%)
Secondary School	21,246,738 (27.9%)	10,718,751 (26.8%)	10,527,987 (29.1%)
Technical degree with finished secondary school	1,894,245 (2.5%)	1,509,981 (3.8%)	384,264 (1.1%)
Bachelor's degree in education	94,919 (0.1%)	67,368 (0.2%)	27,551 (0.1%)
High School	14,141,197 (18.6%)	7,286,909 (18.2%)	6,854,288 (19.0%)
Technical degree with finished high school	2,207,872 (2.9%)	1,152,532 (2.9%)	1,055,340 (2.9%)
Bachelor's or professional degree	13,384,476 (17.6%)	6,718,352 (16.8%)	6,666,124 (18.5%)
Master's or PhD degree	1,395,461 (1.8%)	622,405 (1.6%)	773,056 (2.1%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
None	886,417 (1.8%)	497,198 (1.9%)	389,219 (1.7%)
Preschool	24,769 (0.1%)	0 * (0.0%)*	24,769 (0.1%)
Elementary School	8,946,400 (18.1%)	5,378,883 (20.3%)	3,567,517 (15.6%)
Secondary School	13,054,878 (26.4%)	6,701,236 (25.3%)	6,353,642 (27.7%)
Technical degree with finished secondary school	1,573,458 (3.2%)	1,293,422 (4.9%)	280,036 (1.2%)
Bachelor's degree in education	73,186 (0.1%)	45,635 (0.2%)	27,551 (0.1%)
High School	10,311,326 (20.9%)	5,325,912 (20.1%)	4,985,414 (21.8%)
Technical degree with finished high school	1,906,475 (3.9%)	974,821 (3.7%)	931,654 (4.1%)
Bachelor's or professional degree	11,404,521 (23.1%)	5,757,471 (21.7%)	5,647,050 (24.7%)
Master's or PhD degree	1,229,205 (2.5%)	534,870 (2.0%)	694,335 (3.0%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
None	1,915,132 (7.2%)	1,169,814 (8.7%)	745,318 (5.6%)
Preschool	62,062 (0.2%)	19,864 (0.1%)	42,198 (0.3%)
Elementary School	9,957,400 (37.2%)	4,885,515 (36.1%)	5,071,885 (38.3%)
Secondary School	8,191,860 (30.6%)	4,017,515 (29.7%)	4,174,345 (31.6%)
Technical degree with finished secondary school	320,787 (1.2%)	216,559 (1.6%)	104,228 (0.8%)
Bachelor's degree in education	21,733 (0.1%)	21,733 (0.2%)	0 * (0.0%)*
High School	3,829,871 (14.3%)	1,960,997 (14.5%)	1,868,874 (14.1%)
Technical degree with finished high school	301,397 (1.1%)	177,711 (1.3%)	123,686 (0.9%)
Bachelor's or professional degree	1,979,955 (7.4%)	960,881 (7.1%)	1,019,074 (7.7%)
Master's or PhD degree	166,256 (0.6%)	87,535 (0.6%)	78,721 (0.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 3.5

During the past month, did you...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
work?	48,509,983 (63.7%)	18,453,368 (46.1%)	30,056,615 (83.2%)
have a job, but did not work?	560,358 (0.7%)	215,371 (0.5%)	344,987 (1.0%)
look for a job?	1,796,361 (2.4%)	627,938 (1.6%)	1,168,423 (3.2%)
Are you a student?	2,731,032 (3.6%)	1,660,930 (4.1%)	1,070,102 (3.0%)
Are you in charge of the housekeeping?	16,618,291 (21.8%)	16,515,067 (41.3%)	103,224 (0.3%)
Are you retired or pensioner?	2,061,914 (2.7%)	697,403 (1.7%)	1,364,511 (3.8%)
Are you permanently disabled to work?	394,510 (0.5%)	111,093 (0.3%)	283,417 (0.8%)
You did not work?	3,484,639 (4.6%)	1,746,402 (4.4%)	1,738,237 (4.8%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
work?	32,530,053 (65.8%)	13,921,913 (52.5%)	18,608,140 (81.3%)
have a job, but did not work?	348,571 (0.7%)	154,324 (0.6%)	194,247 (0.8%)
look for a job?	1,275,442 (2.6%)	481,167 (1.8%)	794,275 (3.5%)
Are you a student?	2,114,290 (4.3%)	1,313,767 (5.0%)	800,523 (3.5%)
Are you in charge of the housekeeping?	8,846,783 (17.9%)	8,822,261 (33.3%)	24,522 (0.1%)
Are you retired or pensioner?	1,750,349 (3.5%)	576,079 (2.2%)	1,174,270 (5.1%)
Are you permanently disabled to work?	245,753 (0.5%)	83,672 (0.3%)	162,081 (0.7%)
You did not work?	2,299,394 (4.7%)	1,156,265 (4.4%)	1,143,129 (5.0%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
work?	15,979,930 (59.7%)	4,531,455 (33.5%)	11,448,475 (86.5%)
have a job, but did not work?	211,787 (0.8%)	61,047 (0.5%)	150,740 (1.1%)
look for a job?	520,919 (1.9%)	146,771 (1.1%)	374,148 (2.8%)
Are you a student?	616,742 (2.3%)	347,163 (2.6%)	269,579 (2.0%)
Are you in charge of the housekeeping?	7,771,508 (29.1%)	7,692,806 (56.9%)	78,702 (0.6%)
Are you retired or pensioner?	311,565 (1.2%)	121,324 (0.9%)	190,241 (1.4%)
Are you permanently disabled to work?	148,757 (0.6%)	27,421 (0.2%)	121,336 (0.9%)
You did not work?	1,185,245 (4.4%)	590,137 (4.4%)	595,108 (4.5%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 3.6

Although you already told me that (STATUS IN 3.5), during the past month...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	26,692,237	21,247,740	5,444,497
did you sell or made any product for sale?	2,590,539 (9.7%)	2,368,275 (11.1%)	222,264 (4.1%)
did you provide any service in exchange for payment (hair cutting, giving classes, washing or ironing other people's clothes)?	1,377,439 (5.2%)	995,592 (4.7%)	381,847 (7.0%)
did you help working at the parcels or business of a relative or any other person?	2,043,877 (7.7%)	1,076,080 (5.1%)	967,797 (17.8%)
So, you did not work?	20,680,382 (77.5%)	16,807,793 (79.1%)	3,872,589 (71.1%)
Urban			
Target population	16,286,258	12,349,539	3,936,719
did you sell or made any product for sale?	1,522,102 (9.3%)	1,356,174 (11.0%)	165,928 (4.2%)
did you provide any service in exchange for payment (hair cutting, giving classes, washing or ironing other people's clothes)?	902,493 (5.5%)	605,904 (4.9%)	296,589 (7.5%)
did you help working at the parcels or business of a relative or any other person?	911,738 (5.6%)	341,558 (2.8%)	570,180 (14.5%)
So, you did not work?	12,949,925 (79.5%)	10,045,903 (81.3%)	2,904,022 (73.8%)
Rural			
Target population	10,405,979	8,898,201	1,507,778
did you sell or made any product for sale?	1,068,437 (10.3%)	1,012,101 (11.4%)	56,336 (3.7%)
did you provide any service in exchange for payment (hair cutting, giving classes, washing or ironing other people's clothes)?	474,946 (4.6%)	389,688 (4.4%)	85,258 (5.7%)
did you help working at the parcels or business of a relative or any other person?	1,132,139 (10.9%)	734,522 (8.3%)	397,617 (26.4%)
So, you did not work?	7,730,457 (74.3%)	6,761,890 (76.0%)	968,567 (64.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 3.7

In your job, activity or business, are you...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	55,082,196	23,108,686	31,973,510
an unpaid worker in a family or non-family business?	3,299,516 (6.0%)	1,753,787 (7.6%)	1,545,729 (4.8%)
an employee or worker?	34,607,341 (62.8%)	14,638,489 (63.3%)	19,968,852 (62.5%)
a day laborer or farm worker?	3,612,281 (6.6%)	417,119 (1.8%)	3,195,162 (10.0%)
an independent worker (not contracting workers)?	12,453,134 (22.6%)	6,030,613 (26.1%)	6,422,521 (20.1%)
a boss or employer (contracting workers)?	1,109,924 (2.0%)	268,678 (1.2%)	841,246 (2.6%)
Urban			
Target population	36,214,957	16,379,873	19,835,084
an unpaid worker in a family or non-family business?	1,321,792 (3.6%)	758,707 (4.6%)	563,085 (2.8%)
an employee or worker?	25,751,657 (71.1%)	11,476,038 (70.1%)	14,275,619 (72.0%)
a day laborer or farm worker?	495,411 (1.4%)	62,045 (0.4%)	433,366 (2.2%)
an independent worker (not contracting workers)?	7,835,507 (21.6%)	3,879,940 (23.7%)	3,955,567 (19.9%)
a boss or employer (contracting workers)?	810,590 (2.2%)	203,143 (1.2%)	607,447 (3.1%)
Rural			
Target population	18,867,239	6,728,813	12,138,426
an unpaid worker in a family or non-family business?	1,977,724 (10.5%)	995,080 (14.8%)	982,644 (8.1%)
an employee or worker?	8,855,684 (46.9%)	3,162,451 (47.0%)	5,693,233 (46.9%)
a day laborer or farm worker?	3,116,870 (16.5%)	355,074 (5.3%)	2,761,796 (22.8%)
an independent worker (not contracting workers)?	4,617,627 (24.5%)	2,150,673 (32.0%)	2,466,954 (20.3%)
a boss or employer (contracting workers)?	299,334 (1.6%)	65,535 (1.0%)	233,799 (1.9%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 3.8a

How much do you earn or receive for performing (your activity)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	51,782,680	21,354,899	30,427,781
You do not earn income	509,422 (1.0%)	202,913 (1.0%)	306,509 (1.0%)
Up to \$1,499 pesos	25,086,364 (48.4%)	11,831,260 (55.4%)	13,255,104 (43.6%)
\$1,500 - \$2,999 pesos	10,143,564 (19.6%)	3,294,831 (15.4%)	6,848,733 (22.5%)
\$3,000 - \$4,999 pesos	5,360,883 (10.4%)	2,162,032 (10.1%)	3,198,851 (10.5%)
\$5,000 - \$7,999 pesos	3,563,162 (6.9%)	1,528,504 (7.2%)	2,034,658 (6.7%)
\$8,000 - \$12,999 pesos	3,253,270 (6.3%)	1,153,784 (5.4%)	2,099,486 (6.9%)
\$13,000 - \$20,000 pesos	1,566,452 (3.0%)	411,002 (1.9%)	1,155,450 (3.8%)
More than \$20,000 pesos	629,845 (1.2%)	95,237 (0.4%)	534,608 (1.8%)
No answer	1,669,718 (3.2%)	675,336 (3.2%)	994,382 (3.3%)
Urban			
Target population	34,893,165	15,621,166	19,271,999
You do not earn income	213,120 (0.6%)	153,649 (1.0%)	59,471 (0.3%)
Up to \$1,499 pesos	13,680,649 (39.2%)	7,406,858 (47.4%)	6,273,791 (32.6%)
\$1,500 - \$2,999 pesos	7,285,966 (20.9%)	2,734,833 (17.5%)	4,551,133 (23.6%)
\$3,000 - \$4,999 pesos	4,451,187 (12.8%)	1,929,869 (12.4%)	2,521,318 (13.1%)
\$5,000 - \$7,999 pesos	3,094,993 (8.9%)	1,374,157 (8.8%)	1,720,836 (8.9%)
\$8,000 - \$12,999 pesos	2,806,390 (8.0%)	993,049 (6.4%)	1,813,341 (9.4%)
\$13,000 - \$20,000 pesos	1,419,692 (4.1%)	397,656 (2.5%)	1,022,036 (5.3%)
More than \$20,000 pesos	501,731 (1.4%)	75,300 (0.5%)	426,431 (2.2%)
No answer	1,439,437 (4.1%)	555,795 (3.6%)	883,642 (4.6%)
Rural			
Target population	16,889,515	5,733,733	11,155,782
You do not earn income	296,302 (1.8%)	49,264 (0.9%)	247,038 (2.2%)
Up to \$1,499 pesos	11,405,715 (67.5%)	4,424,402 (77.2%)	6,981,313 (62.6%)
\$1,500 - \$2,999 pesos	2,857,598 (16.9%)	559,998 (9.8%)	2,297,600 (20.6%)
\$3,000 - \$4,999 pesos	909,696 (5.4%)	232,163 (4.0%)	677,533 (6.1%)
\$5,000 - \$7,999 pesos	468,169 (2.8%)	154,347 (2.7%)	313,822 (2.8%)
\$8,000 - \$12,999 pesos	446,880 (2.6%)	160,735 (2.8%)	286,145 (2.6%)
\$13,000 - \$20,000 pesos	146,760 (0.9%)	13,346 (0.2%)	133,414 (1.2%)
More than \$20,000 pesos	128,114 (0.8%)	19,937 (0.3%)	108,177 (1.0%)
No answer	230,281 (1.4%)	119,541 (2.1%)	110,740 (1.0%)

Question 3.8b

How often?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	49,603,540	20,476,650	29,126,890
Once per week	28,680,226 (57.8%)	10,886,940 (53.2%)	17,793,286 (61.1%)
Once every two weeks	9,092,442 (18.3%)	4,502,334 (22.0%)	4,590,108 (15.8%)
Once per month	11,793,208 (23.8%)	5,087,376 (24.8%)	6,705,832 (23.0%)
Once per year	37,664 (0.1%)	0 * (0.0%)*	37,664 (0.1%)
Urban			
Target population	33,240,608	14,911,722	18,328,886
Once per week	16,515,249 (49.7%)	6,936,165 (46.5%)	9,579,084 (52.3%)
Once every two weeks	7,052,331 (21.2%)	3,717,433 (24.9%)	3,334,898 (18.2%)
Once per month	9,654,976 (29.0%)	4,258,124 (28.6%)	5,396,852 (29.4%)
Once per year	18,052 (0.1%)	0 * (0.0%)*	18,052 (0.1%)
Rural			
Target population	16,362,932	5,564,928	10,798,004
Once per week	12,164,977 (74.3%)	3,950,775 (71.0%)	8,214,202 (76.1%)
Once every two weeks	2,040,111 (12.5%)	784,901 (14.1%)	1,255,210 (11.6%)
Once per month	2,138,232 (13.1%)	829,252 (14.9%)	1,308,980 (12.1%)
Once per year	19,612 (0.1%)	0 * (0.0%)*	19,612 (0.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

How much do you earn or receive for performing (your activity) per month?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	51,782,680	21,354,899	30,427,781
You do not earn income	509,422 (1.0%)	202,913 (1.0%)	306,509 (1.0%)
Up to \$1,499 pesos	4,461,273 (8.6%)	3,447,584 (16.1%)	1,013,689 (3.3%)
\$1,500 - \$2,999 pesos	8,885,148 (17.2%)	4,719,941 (22.1%)	4,165,207 (13.7%)
\$3,000 - \$4,999 pesos	15,992,404 (30.9%)	6,112,429 (28.6%)	9,879,975 (32.5%)
\$5,000 - \$7,999 pesos	10,280,695 (19.9%)	3,227,817 (15.1%)	7,052,878 (23.2%)
\$8,000 - \$12,999 pesos	6,840,089 (13.2%)	2,145,553 (10.0%)	4,694,536 (15.4%)
\$13,000 - \$20,000 pesos	2,273,976 (4.4%)	687,752 (3.2%)	1,586,224 (5.2%)
More than \$20,000 pesos	869,955 (1.7%)	135,574 (0.6%)	734,381 (2.4%)
No answer	1,669,718 (3.2%)	675,336 (3.2%)	994,382 (3.3%)
Urban			
Target population	34,893,165	15,621,166	19,271,999
You do not earn income	213,120 (0.6%)	153,649 (1.0%)	59,471 (0.3%)
Up to \$1,499 pesos	2,271,155 (6.5%)	1,956,874 (12.5%)	314,281 (1.6%)
\$1,500 - \$2,999 pesos	4,554,989 (13.1%)	2,934,615 (18.8%)	1,620,374 (8.4%)
\$3,000 - \$4,999 pesos	10,162,289 (29.1%)	4,550,984 (29.1%)	5,611,305 (29.1%)
\$5,000 - \$7,999 pesos	7,934,790 (22.7%)	2,871,301 (18.4%)	5,063,489 (26.3%)
\$8,000 - \$12,999 pesos	5,576,855 (16.0%)	1,866,201 (11.9%)	3,710,654 (19.3%)
\$13,000 - \$20,000 pesos	2,020,173 (5.8%)	624,508 (4.0%)	1,395,665 (7.2%)
More than \$20,000 pesos	720,357 (2.1%)	107,239 (0.7%)	613,118 (3.2%)
No answer	1,439,437 (4.1%)	555,795 (3.6%)	883,642 (4.6%)
Rural			
Target population	16,889,515	5,733,733	11,155,782
You do not earn income	296,302 (1.8%)	49,264 (0.9%)	247,038 (2.2%)
Up to \$1,499 pesos	2,190,118 (13.0%)	1,490,710 (26.0%)	699,408 (6.3%)
\$1,500 - \$2,999 pesos	4,330,159 (25.6%)	1,785,326 (31.1%)	2,544,833 (22.8%)
\$3,000 - \$4,999 pesos	5,830,115 (34.5%)	1,561,445 (27.2%)	4,268,670 (38.3%)
\$5,000 - \$7,999 pesos	2,345,905 (13.9%)	356,516 (6.2%)	1,989,389 (17.8%)
\$8,000 - \$12,999 pesos	1,263,234 (7.5%)	279,352 (4.9%)	983,882 (8.8%)
\$13,000 - \$20,000 pesos	253,803 (1.5%)	63,244 (1.1%)	190,559 (1.7%)
More than \$20,000 pesos	149,598 (0.9%)	28,335 (0.5%)	121,263 (1.1%)
No answer	230,281 (1.4%)	119,541 (2.1%)	110,740 (1.0%)

Question 3.9

The income you earn or receive is...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	49,603,540	20,476,650	29,126,890
fixed?	23,479,280 (47.3%)	10,552,959 (51.5%)	12,926,321 (44.4%)
variable?	26,124,260 (52.7%)	9,923,691 (48.5%)	16,200,569 (55.6%)
Urban			
Target population	33,240,608	14,911,722	18,328,886
fixed?	17,881,656 (53.8%)	8,530,450 (57.2%)	9,351,206 (51.0%)
variable?	15,358,952 (46.2%)	6,381,272 (42.8%)	8,977,680 (49.0%)
Rural			
Target population	16,362,932	5,564,928	10,798,004
fixed?	5,597,624 (34.2%)	2,022,509 (36.3%)	3,575,115 (33.1%)
variable?	10,765,308 (65.8%)	3,542,419 (63.7%)	7,222,889 (66.9%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 3.10

Are you entitled to health care at...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	55,082,196	23,108,686	31,973,510
the Seguro Popular?	15,217,429 (27.6%)	6,894,192 (29.8%)	8,323,237 (26.0%)
the IMSS or Seguro Social?	20,068,259 (36.4%)	7,655,284 (33.1%)	12,412,975 (38.8%)
the Federal or State ISSSTE?	3,616,790 (6.6%)	1,916,937 (8.3%)	1,699,853 (5.3%)
PEMEX, the Ministries of Defense or Navy?	260,343 (0.5%)	95,469 (0.4%)	164,874 (0.5%)
a private medical insurance?	769,499 (1.4%)	283,923 (1.2%)	485,576 (1.5%)
any other medical institution?	359,045 (0.7%)	193,796 (0.8%)	165,249 (0.5%)
No entitled to health care	14,698,051 (26.7%)	6,042,476 (26.1%)	8,655,575 (27.1%)
You do not know	92,780 (0.2%)	26,609 (0.1%)	66,171 (0.2%)
Urban			
Target population	36,214,957	16,379,873	19,835,084
the Seguro Popular?	6,705,543 (18.5%)	3,564,597 (21.8%)	3,140,946 (15.8%)
the IMSS or Seguro Social?	16,095,317 (44.4%)	6,436,236 (39.3%)	9,659,081 (48.7%)
the Federal or State ISSSTE?	3,017,188 (8.3%)	1,636,974 (10.0%)	1,380,214 (7.0%)
PEMEX, the Ministries of Defense or Navy?	193,371 (0.5%)	95,469 (0.6%)	97,902 (0.5%)
a private medical insurance?	635,693 (1.8%)	248,656 (1.5%)	387,037 (2.0%)
any other medical institution?	249,777 (0.7%)	140,596 (0.9%)	109,181 (0.6%)
No entitled to health care	9,301,935 (25.7%)	4,251,750 (26.0%)	5,050,185 (25.5%)
You do not know	16,133 (0.0%)	5,595 (0.0%)	10,538 (0.1%)
Rural			
Target population	18,867,239	6,728,813	12,138,426
the Seguro Popular?	8,511,886 (45.1%)	3,329,595 (49.5%)	5,182,291 (42.7%)
the IMSS or Seguro Social?	3,972,942 (21.1%)	1,219,048 (18.1%)	2,753,894 (22.7%)
the Federal or State ISSSTE?	599,602 (3.2%)	279,963 (4.2%)	319,639 (2.6%)
PEMEX, the Ministries of Defense or Navy?	66,972 (0.4%)	0 * (0.0%)*	66,972 (0.6%)
a private medical insurance?	133,806 (0.7%)	35,267 (0.5%)	98,539 (0.8%)
any other medical institution?	109,268 (0.6%)	53,200 (0.8%)	56,068 (0.5%)
No entitled to health care	5,396,116 (28.6%)	1,790,726 (26.6%)	3,605,390 (29.7%)
You do not know	76,647 (0.4%)	21,014 (0.3%)	55,633 (0.5%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 3.11

Do you have a mobile phone?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	57,059,863 (74.9%)	29,286,882 (73.2%)	27,772,981 (76.9%)
No	19,097,225 (25.1%)	10,740,690 (26.8%)	8,356,535 (23.1%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	40,569,455 (82.1%)	21,284,153 (80.3%)	19,285,302 (84.2%)
No	8,841,180 (17.9%)	5,225,295 (19.7%)	3,615,885 (15.8%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	16,490,408 (61.7%)	8,002,729 (59.2%)	8,487,679 (64.2%)
No	10,256,045 (38.3%)	5,515,395 (40.8%)	4,740,650 (35.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 3.12

Does your mobile phone allow downloading apps such as whatsapp, facebook or twitter?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	57,059,863	29,286,882	27,772,981
Yes	37,730,928 (66.1%)	19,601,357 (66.9%)	18,129,571 (65.3%)
No	18,928,350 (33.2%)	9,434,712 (32.2%)	9,493,638 (34.2%)
You do not know	400,585 (0.7%)	250,813 (0.9%)	149,772 (0.5%)
Urban			
Target population	40,569,455	21,284,153	19,285,302
Yes	28,900,136 (71.2%)	15,347,697 (72.1%)	13,552,439 (70.3%)
No	11,440,474 (28.2%)	5,759,707 (27.1%)	5,680,767 (29.5%)
You do not know	228,845 (0.6%)	176,749 (0.8%)	52,096 (0.3%)
Rural			
Target population	16,490,408	8,002,729	8,487,679
Yes	8,830,792 (53.6%)	4,253,660 (53.2%)	4,577,132 (53.9%)
No	7,487,876 (45.4%)	3,675,005 (45.9%)	3,812,871 (44.9%)
You do not know	171,740 (1.0%)	74,064 (0.9%)	97,676 (1.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Expenditure management



The objective of this section is to outline the behavior of the population in managing their resources, and to identify the percentage of the population that keeps a record of their expenses including how they keep this record, as a first step in the evaluation of financial capabilities.

Futhermore, this section also aims to identify adults who have saved money to deal with an economic emergency or unforeseen event, equivalent to one month's salary or income earned in the same period, and in case of adults who do not have those savings, identify the strategies they would follow to face such an emergency.

Additionally, this section is designed to identify those who were taught about savings when they were children, the sources and means used for this type of financial education. Also, it identifies the means of payment most often used when making purchases and whether adults do unplanned purchases.



Question 4.1

Do you keep a record or account of your expenses?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	27,870,251 (36.6%)	16,039,491 (40.1%)	11,830,760 (32.7%)
No	48,286,837 (63.4%)	23,988,081 (59.9%)	24,298,756 (67.3%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	20,421,728 (41.3%)	11,848,707 (44.7%)	8,573,021 (37.4%)
No	28,988,907 (58.7%)	14,660,741 (55.3%)	14,328,166 (62.6%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	7,448,523 (27.8%)	4,190,784 (31.0%)	3,257,739 (24.6%)
No	19,297,930 (72.2%)	9,327,340 (69.0%)	9,970,590 (75.4%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 4.2

Do you keep such record...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	27,870,251	16,039,491	11,830,760
in your mind?	17,785,711 (63.8%)	10,285,689 (64.1%)	7,500,022 (63.4%)
written down?	7,706,203 (27.7%)	4,910,032 (30.6%)	2,796,171 (23.6%)
in a computer?	2,378,337 (8.5%)	843,770 (5.3%)	1,534,567 (13.0%)
Urban			
Target population	20,421,728	11,848,707	8,573,021
in your mind?	11,857,089 (58.1%)	6,853,951 (57.8%)	5,003,138 (58.4%)
written down?	6,450,549 (31.6%)	4,214,354 (35.6%)	2,236,195 (26.1%)
in a computer?	2,114,090 (10.4%)	780,402 (6.6%)	1,333,688 (15.6%)
Rural			
Target population	7,448,523	4,190,784	3,257,739
in your mind?	5,928,622 (79.6%)	3,431,738 (81.9%)	2,496,884 (76.6%)
written down?	1,255,654 (16.9%)	695,678 (16.6%)	559,976 (17.2%)
in a computer?	264,247 (3.5%)	63,368 (1.5%)	200,879 (6.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 4.3

In a month, do you make unplanned purchases or purchases outside your budget...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
always?	4,095,161 (5.4%)	1,994,066 (5.0%)	2,101,095 (5.8%)
almost always?	6,221,420 (8.2%)	3,381,657 (8.4%)	2,839,763 (7.9%)
sometimes?	27,755,764 (36.4%)	14,703,174 (36.7%)	13,052,590 (36.1%)
hardly ever?	19,961,991 (26.2%)	10,207,742 (25.5%)	9,754,249 (27.0%)
never?	18,122,752 (23.8%)	9,740,933 (24.3%)	8,381,819 (23.2%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
always?	3,003,048 (6.1%)	1,606,636 (6.1%)	1,396,412 (6.1%)
almost always?	4,668,361 (9.4%)	2,774,991 (10.5%)	1,893,370 (8.3%)
sometimes?	18,615,006 (37.7%)	9,937,001 (37.5%)	8,678,005 (37.9%)
hardly ever?	12,538,924 (25.4%)	6,313,792 (23.8%)	6,225,132 (27.2%)
never?	10,585,296 (21.4%)	5,877,028 (22.2%)	4,708,268 (20.6%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
always?	1,092,113 (4.1%)	387,430 (2.9%)	704,683 (5.3%)
almost always?	1,553,059 (5.8%)	606,666 (4.5%)	946,393 (7.2%)
sometimes?	9,140,758 (34.2%)	4,766,173 (35.3%)	4,374,585 (33.1%)
hardly ever?	7,423,067 (27.8%)	3,893,950 (28.8%)	3,529,117 (26.7%)
never?	7,537,456 (28.2%)	3,863,905 (28.6%)	3,673,551 (27.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

People who have an economic emergency, equivalent to what they earn or receive in a month, and they could afford to pay for it with any options of question 4.4.

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	68,089,536 (89.4%)	35,321,301 (88.2%)	32,768,235 (90.7%)
No	8,067,552 (10.6%)	4,706,271 (11.8%)	3,361,281 (9.3%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	44,202,442 (89.5%)	23,375,421 (88.2%)	20,827,021 (90.9%)
No	5,208,193 (10.5%)	3,134,027 (11.8%)	2,074,166 (9.1%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	23,887,094 (89.3%)	11,945,880 (88.4%)	11,941,214 (90.3%)
No	2,859,359 (10.7%)	1,572,244 (11.6%)	1,287,115 (9.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 4.4

If you had an economic emergency today, equivalent to what you earn or receive in a month, could you afford to pay for it with...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	68,089,536	35,321,301	32,768,235
your savings?	30,263,934 (44.4%)	14,993,168 (42.4%)	15,270,766 (46.6%)
a salary advance?	24,504,506 (36.0%)	10,200,191 (28.9%)	14,304,315 (43.7%)
selling or pawning any property?	32,608,850 (47.9%)	16,023,603 (45.4%)	16,585,247 (50.6%)
a loan from relatives, friends or acquaintances?	47,728,368 (70.1%)	24,924,723 (70.6%)	22,803,645 (69.6%)
your credit card or a loan from a financial institution?	14,137,996 (20.8%)	6,987,901 (19.8%)	7,150,095 (21.8%)
a temporary job or the sale of a product?	31,134,820 (45.7%)	16,290,153 (46.1%)	14,844,667 (45.3%)
Other	279,213 (0.4%)	162,665 (0.5%)	116,548 (0.4%)
Urban			
Target population	44,202,442	23,375,421	20,827,021
your savings?	20,811,674 (47.1%)	10,415,725 (44.6%)	10,395,949 (49.9%)
a salary advance?	17,767,003 (40.2%)	7,826,133 (33.5%)	9,940,870 (47.7%)
selling or pawning any property?	21,790,501 (49.3%)	10,994,121 (47.0%)	10,796,380 (51.8%)
a loan from relatives, friends or acquaintances?	29,673,146 (67.1%)	15,891,119 (68.0%)	13,782,027 (66.2%)
your credit card or a loan from a financial institution?	10,380,024 (23.5%)	5,231,236 (22.4%)	5,148,788 (24.7%)
a temporary job or the sale of a product?	19,933,520 (45.1%)	10,662,183 (45.6%)	9,271,337 (44.5%)
Other	180,287 (0.4%)	118,409 (0.5%)	61,878 (0.3%)
Rural			
Target population	23,887,094	11,945,880	11,941,214
your savings?	9,452,260 (39.6%)	4,577,443 (38.3%)	4,874,817 (40.8%)
a salary advance?	6,737,503 (28.2%)	2,374,058 (19.9%)	4,363,445 (36.5%)
selling or pawning any property?	10,818,349 (45.3%)	5,029,482 (42.1%)	5,788,867 (48.5%)
a loan from relatives, friends or acquaintances?	18,055,222 (75.6%)	9,033,604 (75.6%)	9,021,618 (75.6%)
your credit card or a loan from a financial institution?	3,757,972 (15.7%)	1,756,665 (14.7%)	2,001,307 (16.8%)
a temporary job or the sale of a product?	11,201,300 (46.9%)	5,627,970 (47.1%)	5,573,330 (46.7%)
Other	98,926 (0.4%)	44,256 (0.4%)	54,670 (0.5%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 4.5

When you were underage did someone teach you how to save money?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	50,378,943 (66.2%)	26,413,770 (66.0%)	23,965,173 (66.3%)
No	25,778,145 (33.8%)	13,613,802 (34.0%)	12,164,343 (33.7%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	33,593,740 (68.0%)	17,822,033 (67.2%)	15,771,707 (68.9%)
No	15,816,895 (32.0%)	8,687,415 (32.8%)	7,129,480 (31.1%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	16,785,203 (62.8%)	8,591,737 (63.6%)	8,193,466 (61.9%)
No	9,961,250 (37.2%)	4,926,387 (36.4%)	5,034,863 (38.1%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 4.6

Who taught you how to save money?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	50,378,943	26,413,770	23,965,173
Parents	45,546,745 (90.4%)	24,144,885 (91.4%)	21,401,860 (89.3%)
A relative	2,477,316 (4.9%)	1,095,336 (4.1%)	1,381,980 (5.8%)
A friend or acquaintance	198,581 (0.4%)	123,426 (0.5%)	75,155 (0.3%)
At school or a teacher	3,944,502 (7.8%)	2,033,589 (7.7%)	1,910,913 (8.0%)
Other	691,145 (1.4%)	306,752 (1.2%)	384,393 (1.6%)
Urban			
Target population	33,593,740	17,822,033	15,771,707
Parents	30,200,648 (89.9%)	16,267,338 (91.3%)	13,933,310 (88.3%)
A relative	1,906,809 (5.7%)	816,687 (4.6%)	1,090,122 (6.9%)
A friend or acquaintance	151,209 (0.5%)	94,079 (0.5%)	57,130 (0.4%)
At school or a teacher	2,757,345 (8.2%)	1,494,235 (8.4%)	1,263,110 (8.0%)
Other	492,320 (1.5%)	179,499 (1.0%)	312,821 (2.0%)
Rural			
Target population	16,785,203	8,591,737	8,193,466
Parents	15,346,097 (91.4%)	7,877,547 (91.7%)	7,468,550 (91.2%)
A relative	570,507 (3.4%)	278,649 (3.2%)	291,858 (3.6%)
A friend or acquaintance	47,372 (0.3%)	29,347 (0.3%)	18,025 (0.2%)
At school or a teacher	1,187,157 (7.1%)	539,354 (6.3%)	647,803 (7.9%)
Other	198,825 (1.2%)	127,253 (1.5%)	71,572 (0.9%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 4.7

How did they teach you how to save money?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	50,378,943	26,413,770	23,965,173
Using a piggy bank	29,834,497 (59.2%)	16,386,381 (62.0%)	13,448,116 (56.1%)
Opening a savings account for you	4,065,860 (8.1%)	1,908,439 (7.2%)	2,157,421 (9.0%)
Setting goals for you	3,379,992 (6.7%)	1,639,288 (6.2%)	1,740,704 (7.3%)
Speaking to you about the importance of saving	15,014,852 (29.8%)	7,883,819 (29.8%)	7,131,033 (29.8%)
Setting an example	7,354,588 (14.6%)	3,761,558 (14.2%)	3,593,030 (15.0%)
Other	2,416,291 (4.8%)	1,161,169 (4.4%)	1,255,122 (5.2%)
Urban			
Target population	33,593,740	17,822,033	15,771,707
Using a piggy bank	19,568,002 (58.2%)	10,903,141 (61.2%)	8,664,861 (54.9%)
Opening a savings account for you	3,422,692 (10.2%)	1,587,739 (8.9%)	1,834,953 (11.6%)
Setting goals for you	2,508,091 (7.5%)	1,215,945 (6.8%)	1,292,146 (8.2%)
Speaking to you about the importance of saving	9,582,585 (28.5%)	5,256,644 (29.5%)	4,325,941 (27.4%)
Setting an example	4,958,703 (14.8%)	2,622,374 (14.7%)	2,336,329 (14.8%)
Other	1,775,726 (5.3%)	823,000 (4.6%)	952,726 (6.0%)
Rural			
Target population	16,785,203	8,591,737	8,193,466
Using a piggy bank	10,266,495 (61.2%)	5,483,240 (63.8%)	4,783,255 (58.4%)
Opening a savings account for you	643,168 (3.8%)	320,700 (3.7%)	322,468 (3.9%)
Setting goals for you	871,901 (5.2%)	423,343 (4.9%)	448,558 (5.5%)
Speaking to you about the importance of saving	5,432,267 (32.4%)	2,627,175 (30.6%)	2,805,092 (34.2%)
Setting an example	2,395,885 (14.3%)	1,139,184 (13.3%)	1,256,701 (15.3%)
Other	640,565 (3.8%)	338,169 (3.9%)	302,396 (3.7%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 4.8

When you make purchases, what form of payment do you use more frequently?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Cash	70,165,063 (92.1%)	37,091,364 (92.7%)	33,073,699 (91.5%)
Debit card	3,531,901 (4.6%)	1,623,262 (4.1%)	1,908,639 (5.3%)
Credit card	2,069,388 (2.7%)	1,083,983 (2.7%)	985,405 (2.7%)
Checks	19,273 (0.0%)	0 * (0.0%)*	19,273 (0.1%)
Other	371,463 (0.5%)	228,963 (0.6%)	142,500 (0.4%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Cash	44,311,475 (89.7%)	23,917,104 (90.2%)	20,394,371 (89.1%)
Debit card	3,038,948 (6.2%)	1,424,532 (5.4%)	1,614,416 (7.0%)
Credit card	1,769,438 (3.6%)	963,393 (3.6%)	806,045 (3.5%)
Checks	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	290,774 (0.6%)	204,419 (0.8%)	86,355 (0.4%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Cash	25,853,588 (96.7%)	13,174,260 (97.5%)	12,679,328 (95.8%)
Debit card	492,953 (1.8%)	198,730 (1.5%)	294,223 (2.2%)
Credit card	299,950 (1.1%)	120,590 (0.9%)	179,360 (1.4%)
Checks	19,273 (0.1%)	0 * (0.0%)*	19,273 (0.1%)
Other	80,689 (0.3%)	24,544 (0.2%)	56,145 (0.4%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Informal and formal savings



The questions included in this section seek to depict adults' behavior in Mexico regarding their savings, namely whether they save through informal mechanisms, in products of formal financial institutions, or by a combination of both. It also investigates the intended use for each type of savings, the frequency of use and the perceptions of the users about the quality of financial services.

To former users of formal financial services questions focus on the reasons why they closed their savings accounts, in order to identify possible improvements for services being offered.

For those adults with an account, there are additional questions regarding internet and mobile banking, what transactions they carry out in these services or the reasons for not using these services. Mobile banking entails a matter of increasingly importance around the world because it is transforming the financial inclusion landscape and represents a window of opportunity.

Additionally, this section includes questions related to financial literacy, such as measuring awareness of deposit insurance and the institution that provides this protection, knowledge of the basic accounts that charge no commissions and the mobility of payroll accounts.



How is the saving behavior in Mexico?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Only informal	24,705,272 (32.4%)	13,553,659 (33.9%)	11,151,613 (30.9%)
Only formal	11,513,460 (15.1%)	5,742,135 (14.3%)	5,771,325 (16.0%)
Both	22,039,493 (28.9%)	11,087,577 (27.7%)	10,951,916 (30.3%)
Do not save money	17,898,863 (23.5%)	9,644,201 (24.1%)	8,254,662 (22.8%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Only informal	14,534,189 (29.4%)	8,678,205 (32.7%)	5,855,984 (25.6%)
Only formal	8,329,329 (16.9%)	3,943,978 (14.9%)	4,385,351 (19.1%)
Both	15,802,819 (32.0%)	7,750,283 (29.2%)	8,052,536 (35.2%)
Do not save money	10,744,298 (21.7%)	6,136,982 (23.2%)	4,607,316 (20.1%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Only informal	10,171,083 (38.0%)	4,875,454 (36.1%)	5,295,629 (40.0%)
Only formal	3,184,131 (11.9%)	1,798,157 (13.3%)	1,385,974 (10.5%)
Both	6,236,674 (23.3%)	3,337,294 (24.7%)	2,899,380 (21.9%)
Do not save money	7,154,565 (26.7%)	3,507,219 (25.9%)	3,647,346 (27.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.1

During the past year, from July of last year to date, did you...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	46,744,765	24,641,236	22,103,529
keep money in a savings association of work colleagues or acquaintances?	10,825,303 (23.2%)	5,286,065 (21.5%)	5,539,238 (25.1%)
keep money with relatives or acquaintances?	6,906,387 (14.8%)	3,286,107 (13.3%)	3,620,280 (16.4%)
kept money in your house?	30,372,730 (65.0%)	15,964,914 (64.8%)	14,407,816 (65.2%)
save money in a group savings (tanda/rosca)?	15,175,736 (32.5%)	8,946,400 (36.3%)	6,229,336 (28.2%)
save money by lending?	3,880,428 (8.3%)	1,877,134 (7.6%)	2,003,294 (9.1%)
save money by purchasing animals or property?	5,949,430 (12.7%)	2,411,410 (9.8%)	3,538,020 (16.0%)
Urban			
Target population	30,337,008	16,428,488	13,908,520
keep money in a savings association of work colleagues or acquaintances?	8,577,906 (28.3%)	4,347,596 (26.5%)	4,230,310 (30.4%)
keep money with relatives or acquaintances?	4,776,550 (15.7%)	2,360,444 (14.4%)	2,416,106 (17.4%)
kept money in your house?	19,127,809 (63.1%)	10,320,871 (62.8%)	8,806,938 (63.3%)
save money in a group savings (tanda/rosca)?	10,343,276 (34.1%)	6,285,472 (38.3%)	4,057,804 (29.2%)
save money by lending?	2,607,867 (8.6%)	1,255,114 (7.6%)	1,352,753 (9.7%)
save money by purchasing animals or property?	2,790,565 (9.2%)	1,061,450 (6.5%)	1,729,115 (12.4%)
Rural			
Target population	16,407,757	8,212,748	8,195,009
keep money in a savings association of work colleagues or acquaintances?	2,247,397 (13.7%)	938,469 (11.4%)	1,308,928 (16.0%)
keep money with relatives or acquaintances?	2,129,837 (13.0%)	925,663 (11.3%)	1,204,174 (14.7%)
kept money in your house?	11,244,921 (68.5%)	5,644,043 (68.7%)	5,600,878 (68.3%)
save money in a group savings (tanda/rosca)?	4,832,460 (29.5%)	2,660,928 (32.4%)	2,171,532 (26.5%)
save money by lending?	1,272,561 (7.8%)	622,020 (7.6%)	650,541 (7.9%)
save money by purchasing animals or property?	3,158,865 (19.3%)	1,349,960 (16.4%)	1,808,905 (22.1%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.2

For what purpose did you save money during last year?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	46,744,765	24,641,236	22,103,529
Meal or personal expenses or payment of utilities	17,400,966 (37.2%)	8,890,362 (36.1%)	8,510,604 (38.5%)
Dealing with emergencies or unforeseen events	9,186,784 (19.7%)	4,869,110 (19.8%)	4,317,674 (19.5%)
Health expenses	5,906,474 (12.6%)	3,523,326 (14.3%)	2,383,148 (10.8%)
Education expenses	7,953,493 (17.0%)	4,870,516 (19.8%)	3,082,977 (13.9%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.	8,752,459 (18.7%)	3,862,917 (15.7%)	4,889,542 (22.1%)
Paying for vacation or parties (XV years, weddings, etc.)	4,120,937 (8.8%)	2,266,366 (9.2%)	1,854,571 (8.4%)
Starting, expanding or operating a business (raw material, machinery and equipment)	1,573,026 (3.4%)	660,408 (2.7%)	912,618 (4.1%)
Other	1,855,493 (4.0%)	1,072,281 (4.4%)	783,212 (3.5%)
Urban			
Target population	30,337,008	16,428,488	13,908,520
Meal or personal expenses or payment of utilities	10,811,279 (35.6%)	5,878,195 (35.8%)	4,933,084 (35.5%)
Dealing with emergencies or unforeseen events	6,159,782 (20.3%)	3,339,719 (20.3%)	2,820,063 (20.3%)
Health expenses	3,400,278 (11.2%)	2,177,723 (13.3%)	1,222,555 (8.8%)
Education expenses	5,149,606 (17.0%)	3,034,854 (18.5%)	2,114,752 (15.2%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.	5,889,236 (19.4%)	2,701,714 (16.4%)	3,187,522 (22.9%)
Paying for vacation or parties (XV years, weddings, etc.)	3,204,076 (10.6%)	1,773,426 (10.8%)	1,430,650 (10.3%)
Starting, expanding or operating a business (raw material, machinery and equipment)	887,272 (2.9%)	399,158 (2.4%)	488,114 (3.5%)
Other	1,389,677 (4.6%)	794,784 (4.8%)	594,893 (4.3%)
Rural			
Target population	16,407,757	8,212,748	8,195,009
Meal or personal expenses or payment of utilities	6,589,687 (40.2%)	3,012,167 (36.7%)	3,577,520 (43.7%)
Dealing with emergencies or unforeseen events	3,027,002 (18.4%)	1,529,391 (18.6%)	1,497,611 (18.3%)
Health expenses	2,506,196 (15.3%)	1,345,603 (16.4%)	1,160,593 (14.2%)
Education expenses	2,803,887 (17.1%)	1,835,662 (22.4%)	968,225 (11.8%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.	2,863,223 (17.5%)	1,161,203 (14.1%)	1,702,020 (20.8%)
Paying for vacation or parties (XV years, weddings, etc.)	916,861 (5.6%)	492,940 (6.0%)	423,921 (5.2%)
Starting, expanding or operating a business (raw material, machinery and equipment)	685,754 (4.2%)	261,250 (3.2%)	424,504 (5.2%)
Other	465,816 (2.8%)	277,497 (3.4%)	188,319 (2.3%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.3

Did you know that there are accounts that charge no fees, where you can save money, even if it is a little?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	36,946,869 (48.5%)	18,876,680 (47.2%)	18,070,189 (50.0%)
No	39,210,219 (51.5%)	21,150,892 (52.8%)	18,059,327 (50.0%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	25,752,334 (52.1%)	12,978,154 (49.0%)	12,774,180 (55.8%)
No	23,658,301 (47.9%)	13,531,294 (51.0%)	10,127,007 (44.2%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	11,194,535 (41.9%)	5,898,526 (43.6%)	5,296,009 (40.0%)
No	15,551,918 (58.1%)	7,619,598 (56.4%)	7,932,320 (60.0%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.4

Do you have an account or payroll card, savings, pension or another type of account where you receive government transfers at some bank or financial institution?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	33,552,953 (44.1%)	16,829,712 (42.0%)	16,723,241 (46.3%)
No	42,604,135 (55.9%)	23,197,860 (58.0%)	19,406,275 (53.7%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	24,132,148 (48.8%)	11,694,261 (44.1%)	12,437,887 (54.3%)
No	25,278,487 (51.2%)	14,815,187 (55.9%)	10,463,300 (45.7%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	9,420,805 (35.2%)	5,135,451 (38.0%)	4,285,354 (32.4%)
No	17,325,648 (64.8%)	8,382,673 (62.0%)	8,942,975 (67.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.5

Did you ever have one?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	42,604,135	23,197,860	19,406,275
Yes	11,032,832 (25.9%)	5,869,282 (25.3%)	5,163,550 (26.6%)
No	31,571,303 (74.1%)	17,328,578 (74.7%)	14,242,725 (73.4%)
Urban			
Target population	25,278,487	14,815,187	10,463,300
Yes	7,315,576 (28.9%)	4,091,839 (27.6%)	3,223,737 (30.8%)
No	17,962,911 (71.1%)	10,723,348 (72.4%)	7,239,563 (69.2%)
Rural			
Target population	17,325,648	8,382,673	8,942,975
Yes	3,717,256 (21.5%)	1,777,443 (21.2%)	1,939,813 (21.7%)
No	13,608,392 (78.5%)	6,605,230 (78.8%)	7,003,162 (78.3%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.6

Why you do not have an account?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	31,571,303	17,328,578	14,242,725
You are not interested	3,554,599 (11.3%)	1,769,744 (10.2%)	1,784,855 (12.5%)
You cannot afford it, your income is insufficient or variable	15,744,879 (49.9%)	8,387,885 (48.4%)	7,356,994 (51.7%)
Interest are low or commissions are high	622,017 (2.0%)	355,399 (2.1%)	266,618 (1.9%)
They ask for requirements you do not meet	1,911,137 (6.1%)	1,178,650 (6.8%)	732,487 (5.1%)
You prefer other saving mechanisms (tanda/rosca, keeping money in your house, etc.)	2,008,021 (6.4%)	1,159,746 (6.7%)	848,275 (6.0%)
You don't need it	2,749,131 (8.7%)	1,566,938 (9.0%)	1,182,193 (8.3%)
You do not trust financial institutions or these give you bad service	1,280,938 (4.1%)	664,493 (3.8%)	616,445 (4.3%)
The branch is far away or there are no branches	207,318 (0.7%)	176,337 (1.0%)	30,981 (0.2%)
Other	3,493,263 (11.1%)	2,069,386 (11.9%)	1,423,877 (10.0%)
Urban			
Target population	17,962,911	10,723,348	7,239,563
You are not interested	2,406,297 (13.4%)	1,237,081 (11.5%)	1,169,216 (16.2%)
You cannot afford it, your income is insufficient or variable	7,179,208 (40.0%)	4,353,557 (40.6%)	2,825,651 (39.0%)
Interest are low or commissions are high	508,259 (2.8%)	327,077 (3.1%)	181,182 (2.5%)
They ask for requirements you do not meet	1,339,562 (7.5%)	820,933 (7.7%)	518,629 (7.2%)
You prefer other saving mechanisms (tanda/rosca, keeping money in your house, etc.)	1,322,825 (7.4%)	805,390 (7.5%)	517,435 (7.1%)
You don't need it	1,958,762 (10.9%)	1,154,995 (10.8%)	803,767 (11.1%)
You do not trust financial institutions or these give you bad service	960,386 (5.3%)	533,158 (5.0%)	427,228 (5.9%)
The branch is far away or there are no branches	68,095 (0.4%)	54,490 (0.5%)	13,605 (0.2%)
Other	2,219,517 (12.4%)	1,436,667 (13.4%)	782,850 (10.8%)
Rural			
Target population	13,608,392	6,605,230	7,003,162
You are not interested	1,148,302 (8.4%)	532,663 (8.1%)	615,639 (8.8%)
You cannot afford it, your income is insufficient or variable	8,565,671 (62.9%)	4,034,328 (61.1%)	4,531,343 (64.7%)
Interest are low or commissions are high	113,758 (0.8%)	28,322 (0.4%)	85,436 (1.2%)
They ask for requirements you do not meet	571,575 (4.2%)	357,717 (5.4%)	213,858 (3.1%)
You prefer other saving mechanisms (tanda/rosca, keeping money in your house, etc.)	685,196 (5.0%)	354,356 (5.4%)	330,840 (4.7%)
You don't need it	790,369 (5.8%)	411,943 (6.2%)	378,426 (5.4%)
You do not trust financial institutions or these give you bad service	320,552 (2.4%)	131,335 (2.0%)	189,217 (2.7%)
The branch is far away or there are no branches	139,223 (1.0%)	121,847 (1.8%)	17,376 (0.2%)
Other	1,273,746 (9.4%)	632,719 (9.6%)	641,027 (9.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.7

You are not interested because...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	3,554,599	1,769,744	1,784,855
interest are low or commissions are high?	836,592 (23.5%)	372,775 (21.1%)	463,817 (26.0%)
you do not trust financial institutions or these give you bad service?	777,278 (21.9%)	380,981 (21.5%)	396,297 (22.2%)
they ask for requirements you do not meet?	451,430 (12.7%)	239,290 (13.5%)	212,140 (11.9%)
you prefer other saving mechanisms (tanda/rosca, keeping money in your house, etc.)?	1,209,707 (34.0%)	697,285 (39.4%)	512,422 (28.7%)
the branch is far away or there are no branches?	162,779 (4.6%)	77,414 (4.4%)	85,365 (4.8%)
Other	562,610 (15.8%)	241,694 (13.7%)	320,916 (18.0%)
Urban			
Target population	2,406,297	1,237,081	1,169,216
interest are low or commissions are high?	559,404 (23.2%)	259,624 (21.0%)	299,780 (25.6%)
you do not trust financial institutions or these give you bad service?	599,146 (24.9%)	288,369 (23.3%)	310,777 (26.6%)
they ask for requirements you do not meet?	276,489 (11.5%)	155,896 (12.6%)	120,593 (10.3%)
you prefer other saving mechanisms (tanda/rosca, keeping money in your house, etc.)?	847,752 (35.2%)	473,542 (38.3%)	374,210 (32.0%)
the branch is far away or there are no branches?	35,457 (1.5%)	22,215 (1.8%)	13,242 (1.1%)
Other	362,053 (15.0%)	178,423 (14.4%)	183,630 (15.7%)
Rural			
Target population	1,148,302	532,663	615,639
interest are low or commissions are high?	277,188 (24.1%)	113,151 (21.2%)	164,037 (26.6%)
you do not trust financial institutions or these give you bad service?	178,132 (15.5%)	92,612 (17.4%)	85,520 (13.9%)
they ask for requirements you do not meet?	174,941 (15.2%)	83,394 (15.7%)	91,547 (14.9%)
you prefer other saving mechanisms (tanda/rosca, keeping money in your house, etc.)?	361,955 (31.5%)	223,743 (42.0%)	138,212 (22.5%)
the branch is far away or there are no branches?	127,322 (11.1%)	55,199 (10.4%)	72,123 (11.7%)
Other	200,557 (17.5%)	63,271 (11.9%)	137,286 (22.3%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.8

Why did you stop having an account?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	11,032,832	5,869,282	5,163,550
You had a bad experience with the financial institution	1,123,443 (10.2%)	551,155 (9.4%)	572,288 (11.1%)
You did not use it	1,157,350 (10.5%)	634,342 (10.8%)	523,008 (10.1%)
You did not keep the minimum balance	503,274 (4.6%)	312,649 (5.3%)	190,625 (3.7%)
You stopped working and did not use it to receive your salary anymore	5,538,376 (50.2%)	2,616,338 (44.6%)	2,922,038 (56.6%)
The financial institution or branch closed down	75,828 (0.7%)	47,509 (0.8%)	28,319 (0.5%)
Interest paid were too low	343,023 (3.1%)	203,745 (3.5%)	139,278 (2.7%)
Other	2,808,324 (25.5%)	1,803,118 (30.7%)	1,005,206 (19.5%)
Urban			
Target population	7,315,576	4,091,839	3,223,737
You had a bad experience with the financial institution	796,016 (10.9%)	400,395 (9.8%)	395,621 (12.3%)
You did not use it	728,024 (10.0%)	507,583 (12.4%)	220,441 (6.8%)
You did not keep the minimum balance	320,132 (4.4%)	245,347 (6.0%)	74,785 (2.3%)
You stopped working and did not use it to receive your salary anymore	3,889,401 (53.2%)	1,950,610 (47.7%)	1,938,791 (60.1%)
The financial institution or branch closed down	54,127 (0.7%)	33,313 (0.8%)	20,814 (0.6%)
Interest paid were too low	293,011 (4.0%)	169,097 (4.1%)	123,914 (3.8%)
Other	1,643,135 (22.5%)	1,049,297 (25.6%)	593,838 (18.4%)
Rural			
Target population	3,717,256	1,777,443	1,939,813
You had a bad experience with the financial institution	327,427 (8.8%)	150,760 (8.5%)	176,667 (9.1%)
You did not use it	429,326 (11.5%)	126,759 (7.1%)	302,567 (15.6%)
You did not keep the minimum balance	183,142 (4.9%)	67,302 (3.8%)	115,840 (6.0%)
You stopped working and did not use it to receive your salary anymore	1,648,975 (44.4%)	665,728 (37.5%)	983,247 (50.7%)
The financial institution or branch closed down	21,701 (0.6%)	14,196 (0.8%)	7,505 (0.4%)
Interest paid were too low	50,012 (1.3%)	34,648 (1.9%)	15,364 (0.8%)
Other	1,165,189 (31.3%)	753,821 (42.4%)	411,368 (21.2%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.9

Did you compare your account with other products or other financial institutions before acquiring it?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	33,552,953	16,829,712	16,723,241
Yes	5,771,896 (17.2%)	2,749,324 (16.3%)	3,022,572 (18.1%)
No	27,781,057 (82.8%)	14,080,388 (83.7%)	13,700,669 (81.9%)
Urban			
Target population	24,132,148	11,694,261	12,437,887
Yes	4,898,902 (20.3%)	2,319,913 (19.8%)	2,578,989 (20.7%)
No	19,233,246 (79.7%)	9,374,348 (80.2%)	9,858,898 (79.3%)
Rural			
Target population	9,420,805	5,135,451	4,285,354
Yes	872,994 (9.3%)	429,411 (8.4%)	443,583 (10.4%)
No	8,547,811 (90.7%)	4,706,040 (91.6%)	3,841,771 (89.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.10

What methods did you use to compare them?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	5,771,896	2,749,324	3,022,572
Internet	1,364,738 (23.6%)	415,435 (15.1%)	949,303 (31.4%)
Visit to branches	4,312,915 (74.7%)	2,230,158 (81.1%)	2,082,757 (68.9%)
By telephone	84,496 (1.5%)	33,583 (1.2%)	50,913 (1.7%)
Other	562,794 (9.8%)	265,301 (9.6%)	297,493 (9.8%)
Urban			
Target population	4,898,902	2,319,913	2,578,989
Internet	1,224,984 (25.0%)	365,706 (15.8%)	859,278 (33.3%)
Visit to branches	3,676,786 (75.1%)	1,875,118 (80.8%)	1,801,668 (69.9%)
By telephone	84,496 (1.7%)	33,583 (1.4%)	50,913 (2.0%)
Other	433,203 (8.8%)	216,377 (9.3%)	216,826 (8.4%)
Rural			
Target population	872,994	429,411	443,583
Internet	139,754 (16.0%)	49,729 (11.6%)	90,025 (20.3%)
Visit to branches	636,129 (72.9%)	355,040 (82.7%)	281,089 (63.4%)
By telephone	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	129,591 (14.8%)	48,924 (11.4%)	80,667 (18.2%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 5.11

Do you have a...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	33,552,953	16,829,712	16,723,241
payroll or pension account (where your salary or pension is deposited)?	20,991,539 (62.6%)	8,763,828 (52.1%)	12,227,711 (73.1%)
savings account?	13,390,113 (39.9%)	7,145,351 (42.5%)	6,244,762 (37.3%)
checking account?	1,138,715 (3.4%)	369,446 (2.2%)	769,269 (4.6%)
fixed-term deposit (you may only withdraw on certain dates)?	1,133,123 (3.4%)	505,915 (3.0%)	627,208 (3.8%)
investment fund (having shares in a brokerage firm)?	401,061 (1.2%)	102,015 (0.6%)	299,046 (1.8%)
Other	4,747,552 (14.1%)	3,759,815 (22.3%)	987,737 (5.9%)
Urban			
Target population	24,132,148	11,694,261	12,437,887
payroll or pension account (where your salary or pension is deposited)?	16,722,987 (69.3%)	7,116,385 (60.9%)	9,606,602 (77.2%)
savings account?	10,091,032 (41.8%)	5,463,509 (46.7%)	4,627,523 (37.2%)
checking account?	945,079 (3.9%)	303,373 (2.6%)	641,706 (5.2%)
fixed-term deposit (you may only withdraw on certain dates)?	946,504 (3.9%)	394,055 (3.4%)	552,449 (4.4%)
investment fund (having shares in a brokerage firm)?	349,231 (1.4%)	69,638 (0.6%)	279,593 (2.2%)
Other	1,714,555 (7.1%)	1,428,238 (12.2%)	286,317 (2.3%)
Rural			
Target population	9,420,805	5,135,451	4,285,354
payroll or pension account (where your salary or pension is deposited)?	4,268,552 (45.3%)	1,647,443 (32.1%)	2,621,109 (61.2%)
savings account?	3,299,081 (35.0%)	1,681,842 (32.7%)	1,617,239 (37.7%)
checking account?	193,636 (2.1%)	66,073 (1.3%)	127,563 (3.0%)
fixed-term deposit (you may only withdraw on certain dates)?	186,619 (2.0%)	111,860 (2.2%)	74,759 (1.7%)
investment fund (having shares in a brokerage firm)?	51,830 (0.6%)	32,377 (0.6%)	19,453 (0.5%)
Other	3,032,997 (32.2%)	2,331,577 (45.4%)	701,420 (16.4%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.12

How many (ANSWER IN 5.11) do you have?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	33,552,953	16,829,712	16,723,241
payroll or pension account (where your salary or pension is deposited)?	20,991,539	8,763,828	12,227,711
1	19,807,606 (94.4%)	8,394,089 (95.8%)	11,413,517 (93.3%)
2	1,144,292 (5.5%)	364,697 (4.2%)	779,595 (6.4%)
More than 2	39,641 (0.2%)	5,042 (0.1%)	34,599 (0.3%)
savings account?	13,390,113	7,145,351	6,244,762
1	11,764,779 (87.9%)	6,282,210 (87.9%)	5,482,569 (87.8%)
2	1,376,600 (10.3%)	742,776 (10.4%)	633,824 (10.1%)
More than 2	248,734 (1.9%)	120,365 (1.7%)	128,369 (2.1%)
checking account?	1,138,715	369,446	769,269
1	1,029,171 (90.4%)	321,083 (86.9%)	708,088 (92.0%)
2	94,254 (8.3%)	48,363 (13.1%)	45,891 (6.0%)
More than 2	15,290 (1.3%)	0 (0.0%)	15,290 (2.0%)
fixed-term deposit (you may only withdraw on certain dates)?	1,133,123	505,915	627,208
1	964,688 (85.1%)	440,479 (87.1%)	524,209 (83.6%)
2	150,620 (13.3%)	65,436 (12.9%)	85,184 (13.6%)
More than 2	17,815 (1.6%)	0 (0.0%)	17,815 (2.8%)
investment fund (having shares in a brokerage firm)?	401,061	102,015	299,046
1	357,230 (89.1%)	102,015 (100.0%)	255,215 (85.3%)
2	43,831 (10.9%)	0 (0.0%)	43,831 (14.7%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
Other	4,747,552	3,759,815	987,737
1	4,702,065 (99.0%)	3,729,335 (99.2%)	972,730 (98.5%)
2	45,487 (1.0%)	30,480 (0.8%)	15,007 (1.5%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
Urban			
Target population	24,132,148	11,694,261	12,437,887
payroll or pension account (where your salary or pension is deposited)?	16,722,987	7,116,385	9,606,602
1	15,698,196 (93.9%)	6,786,396 (95.4%)	8,911,800 (92.8%)
2	993,680 (5.9%)	324,947 (4.6%)	668,733 (7.0%)
More than 2	31,111 (0.2%)	5,042 (0.1%)	26,069 (0.3%)
savings account?	10,091,032	5,463,509	4,627,523
1	8,698,741 (86.2%)	4,739,231 (86.7%)	3,959,510 (85.6%)
2	1,203,664 (11.9%)	644,509 (11.8%)	559,155 (12.1%)
More than 2	188,627 (1.9%)	79,769 (1.5%)	108,858 (2.4%)
checking account?	945,079	303,373	641,706
1	845,962 (89.5%)	255,010 (84.1%)	590,952 (92.1%)
2	83,827 (8.9%)	48,363 (15.9%)	35,464 (5.5%)
More than 2	15,290 (1.6%)	0 (0.0%)	15,290 (2.4%)
fixed-term deposit (you may only withdraw on certain dates)?	946,504	394,055	552,449
1	792,505 (83.7%)	333,591 (84.7%)	458,914 (83.1%)
2	136,184 (14.4%)	60,464 (15.3%)	75,720 (13.7%)
More than 2	17,815 (1.9%)	0 (0.0%)	17,815 (3.2%)

Question 5.12 (continued)

How many (ANSWER IN 5.11) do you have?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	24,132,148	11,694,261	12,437,887
investment fund (having shares in a brokerage firm)?	349,231	69,638	279,593
1	305,400 (87.4%)	69,638 (100.0%)	235,762 (84.3%)
2	43,831 (12.6%)	0 (0.0%)	43,831 (15.7%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
Other	1,714,555	1,428,238	286,317
1	1,682,663 (98.1%)	1,411,353 (98.8%)	271,310 (94.8%)
2	31,892 (1.9%)	16,885 (1.2%)	15,007 (5.2%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
Rural			
Target population	9,420,805	5,135,451	4,285,354
payroll or pension account (where your salary or pension is deposited)?	4,268,552	1,647,443	2,621,109
1	4,109,410 (96.3%)	1,607,693 (97.6%)	2,501,717 (95.4%)
2	150,612 (3.5%)	39,750 (2.4%)	110,862 (4.2%)
More than 2	8,530 (0.2%)	0 (0.0%)	8,530 (0.3%)
savings account?	3,299,081	1,681,842	1,617,239
1	3,066,038 (92.9%)	1,542,979 (91.7%)	1,523,059 (94.2%)
2	172,936 (5.2%)	98,267 (5.8%)	74,669 (4.6%)
More than 2	60,107 (1.8%)	40,596 (2.4%)	19,511 (1.2%)
checking account?	193,636	66,073	127,563
1	183,209 (94.6%)	66,073 (100.0%)	117,136 (91.8%)
2	10,427 (5.4%)	0 (0.0%)	10,427 (8.2%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
fixed-term deposit (you may only withdraw on certain dates)?	186,619	111,860	74,759
1	172,183 (92.3%)	106,888 (95.6%)	65,295 (87.3%)
2	14,436 (7.7%)	4,972 (4.4%)	9,464 (12.7%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
investment fund (having shares in a brokerage firm)?	51,830	32,377	19,453
1	51,830 (100.0%)	32,377 (100.0%)	19,453 (100.0%)
2	0 (0.0%)	0 (0.0%)	0 (0.0%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
Other	3,032,997	2,331,577	701,420
1	3,019,402 (99.6%)	2,317,982 (99.4%)	701,420 (100.0%)
2	13,595 (0.4%)	13,595 (0.6%)	0 (0.0%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)

Question 5.13

Without telling me the amount, do you know the fees charged for your (ANSWER IN 5.11)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	33,552,953	16,829,712	16,723,241
payroll or pension account (where your salary or pension is deposited)?	20,991,539	8,763,828	12,227,711
Yes	3,803,064 (18.1%)	1,405,751 (16.0%)	2,397,313 (19.6%)
No	11,058,292 (52.7%)	5,000,510 (57.1%)	6,057,782 (49.5%)
You are not charged	6,130,183 (29.2%)	2,357,567 (26.9%)	3,772,616 (30.9%)
savings account?	13,390,113	7,145,351	6,244,762
Yes	3,986,773 (29.8%)	2,050,188 (28.7%)	1,936,585 (31.0%)
No	5,922,230 (44.2%)	3,104,270 (43.4%)	2,817,960 (45.1%)
You are not charged	3,481,110 (26.0%)	1,990,893 (27.9%)	1,490,217 (23.9%)
checking account?	1,138,715	369,446	769,269
Yes	770,179 (67.6%)	200,760 (54.3%)	569,419 (74.0%)
No	345,147 (30.3%)	160,334 (43.4%)	184,813 (24.0%)
You are not charged	23,389 (2.1%)	8,352 (2.3%)	15,037 (2.0%)
fixed-term deposit (you may only withdraw on certain dates)?	1,133,123	505,915	627,208
Yes	505,422 (44.6%)	208,882 (41.3%)	296,540 (47.3%)
No	425,456 (37.5%)	221,289 (43.7%)	204,167 (32.6%)
You are not charged	202,245 (17.8%)	75,744 (15.0%)	126,501 (20.2%)
investment fund (having shares in a brokerage firm)?	401,061	102,015	299,046
Yes	276,490 (68.9%)	63,667 (62.4%)	212,823 (71.2%)
No	86,128 (21.5%)	38,348 (37.6%)	47,780 (16.0%)
You are not charged	38,443 (9.6%)	0 * (0.0%)*	38,443 (12.9%)
Other	4,747,552	3,759,815	987,737
Yes	272,294 (5.7%)	187,447 (5.0%)	84,847 (8.6%)
No	3,039,888 (64.0%)	2,439,262 (64.9%)	600,626 (60.8%)
You are not charged	1,435,370 (30.2%)	1,133,106 (30.1%)	302,264 (30.6%)
Urban			
Target population	24,132,148	11,694,261	12,437,887
payroll or pension account (where your salary or pension is deposited)?	16,722,987	7,116,385	9,606,602
Yes	3,019,483 (18.1%)	1,145,493 (16.1%)	1,873,990 (19.5%)
No	8,672,864 (51.9%)	4,029,865 (56.6%)	4,642,999 (48.3%)
You are not charged	5,030,640 (30.1%)	1,941,027 (27.3%)	3,089,613 (32.2%)
savings account?	10,091,032	5,463,509	4,627,523
Yes	3,207,408 (31.8%)	1,649,626 (30.2%)	1,557,782 (33.7%)
No	4,281,724 (42.4%)	2,197,800 (40.2%)	2,083,924 (45.0%)
You are not charged	2,601,900 (25.8%)	1,616,083 (29.6%)	985,817 (21.3%)
checking account?	945,079	303,373	641,706
Yes	666,981 (70.6%)	170,104 (56.1%)	496,877 (77.4%)
No	272,339 (28.8%)	133,269 (43.9%)	139,070 (21.7%)
You are not charged	5,759 (0.6%)	0 * (0.0%)*	5,759 (0.9%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 5.13 (continued)

Without telling me the amount, do you know the fees charged for your (ANSWER IN 5.11)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	24,132,148	11,694,261	12,437,887
fixed-term deposit (you may only withdraw on certain dates)?	946,504	394,055	552,449
Yes	452,971 (47.9%)	169,609 (43.0%)	283,362 (51.3%)
No	325,700 (34.4%)	165,452 (42.0%)	160,248 (29.0%)
You are not charged	167,833 (17.7%)	58,994 (15.0%)	108,839 (19.7%)
investment fund (having shares in a brokerage firm)?	349,231	69,638	279,593
Yes	238,109 (68.2%)	44,739 (64.2%)	193,370 (69.2%)
No	72,679 (20.8%)	24,899 (35.8%)	47,780 (17.1%)
You are not charged	38,443 (11.0%)	0 * (0.0%)*	38,443 (13.7%)
Other	1,714,555	1,428,238	286,317
Yes	193,606 (11.3%)	171,293 (12.0%)	22,313 (7.8%)
No	989,615 (57.7%)	840,746 (58.9%)	148,869 (52.0%)
You are not charged	531,334 (31.0%)	416,199 (29.1%)	115,135 (40.2%)
Rural			
Target population	9,420,805	5,135,451	4,285,354
payroll or pension account (where your salary or pension is deposited)?	4,268,552	1,647,443	2,621,109
Yes	783,581 (18.4%)	260,258 (15.8%)	523,323 (20.0%)
No	2,385,428 (55.9%)	970,645 (58.9%)	1,414,783 (54.0%)
You are not charged	1,099,543 (25.8%)	416,540 (25.3%)	683,003 (26.1%)
savings account?	3,299,081	1,681,842	1,617,239
Yes	779,365 (23.6%)	400,562 (23.8%)	378,803 (23.4%)
No	1,640,506 (49.7%)	906,470 (53.9%)	734,036 (45.4%)
You are not charged	879,210 (26.7%)	374,810 (22.3%)	504,400 (31.2%)
checking account?	193,636	66,073	127,563
Yes	103,198 (53.3%)	30,656 (46.4%)	72,542 (56.9%)
No	72,808 (37.6%)	27,065 (41.0%)	45,743 (35.9%)
You are not charged	17,630 (9.1%)	8,352 (12.6%)	9,278 (7.3%)
fixed-term deposit (you may only withdraw on certain dates)?	186,619	111,860	74,759
Yes	52,451 (28.1%)	39,273 (35.1%)	13,178 (17.6%)
No	99,756 (53.5%)	55,837 (49.9%)	43,919 (58.7%)
You are not charged	34,412 (18.4%)	16,750 (15.0%)	17,662 (23.6%)
investment fund (having shares in a brokerage firm)?	51,830	32,377	19,453
Yes	38,381 (74.1%)	18,928 (58.5%)	19,453 (100%)*
No	13,449 (25.9%)	13,449 (41.5%)	0 * (0.0%)*
You are not charged	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	3,032,997	2,331,577	701,420
Yes	78,688 (2.6%)	16,154 (0.7%)	62,534 (8.9%)
No	2,050,273 (67.6%)	1,598,516 (68.6%)	451,757 (64.4%)
You are not charged	904,036 (29.8%)	716,907 (30.7%)	187,129 (26.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 5.14

With your (ANSWER IN 5.11), do you have a debit card?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	33,552,953	16,829,712	16,723,241
payroll or pension account (where your salary or pension is deposited)?	20,991,539	8,763,828	12,227,711
Yes	18,775,449 (89.4%)	7,917,746 (90.3%)	10,857,703 (88.8%)
No	2,216,090 (10.6%)	846,082 (9.7%)	1,370,008 (11.2%)
savings account?	13,390,113	7,145,351	6,244,762
Yes	9,963,051 (74.4%)	5,207,875 (72.9%)	4,755,176 (76.1%)
No	3,427,062 (25.6%)	1,937,476 (27.1%)	1,489,586 (23.9%)
checking account?	1,138,715	369,446	769,269
Yes	947,883 (83.2%)	241,813 (65.5%)	706,070 (91.8%)
No	190,832 (16.8%)	127,633 (34.5%)	63,199 (8.2%)
fixed-term deposit (you may only withdraw on certain dates)?	1,133,123	505,915	627,208
Yes	426,408 (37.6%)	164,760 (32.6%)	261,648 (41.7%)
No	706,715 (62.4%)	341,155 (67.4%)	365,560 (58.3%)
investment fund (having shares in a brokerage firm)?	401,061	102,015	299,046
Yes	149,352 (37.2%)	13,957 (13.7%)	135,395 (45.3%)
No	251,709 (62.8%)	88,058 (86.3%)	163,651 (54.7%)
Other	4,747,552	3,759,815	987,737
Yes	3,077,662 (64.8%)	2,314,571 (61.6%)	763,091 (77.3%)
No	1,669,890 (35.2%)	1,445,244 (38.4%)	224,646 (22.7%)
Urban			
Target population	24,132,148	11,694,261	12,437,887
payroll or pension account (where your salary or pension is deposited)?	16,722,987	7,116,385	9,606,602
Yes	15,026,720 (89.9%)	6,494,911 (91.3%)	8,531,809 (88.8%)
No	1,696,267 (10.1%)	621,474 (8.7%)	1,074,793 (11.2%)
savings account?	10,091,032	5,463,509	4,627,523
Yes	7,663,658 (75.9%)	4,034,254 (73.8%)	3,629,404 (78.4%)
No	2,427,374 (24.1%)	1,429,255 (26.2%)	998,119 (21.6%)
checking account?	945,079	303,373	641,706
Yes	798,899 (84.5%)	220,392 (72.6%)	578,507 (90.2%)
No	146,180 (15.5%)	82,981 (27.4%)	63,199 (9.8%)
fixed-term deposit (you may only withdraw on certain dates)?	946,504	394,055	552,449
Yes	402,118 (42.5%)	152,390 (38.7%)	249,728 (45.2%)
No	544,386 (57.5%)	241,665 (61.3%)	302,721 (54.8%)
investment fund (having shares in a brokerage firm)?	349,231	69,638	279,593
Yes	125,728 (36.0%)	9,786 (14.1%)	115,942 (41.5%)
No	223,503 (64.0%)	59,852 (85.9%)	163,651 (58.5%)
Other	1,714,555	1,428,238	286,317
Yes	1,199,641 (70.0%)	967,938 (67.8%)	231,703 (80.9%)
No	514,914 (30.0%)	460,300 (32.2%)	54,614 (19.1%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.14 (continued)

With your (ANSWER IN 5.11), do you have a debit card?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	9,420,805	5,135,451	4,285,354
payroll or pension account (where your salary or pension is deposited)?	4,268,552	1,647,443	2,621,109
Yes	3,748,729 (87.8%)	1,422,835 (86.4%)	2,325,894 (88.7%)
No	519,823 (12.2%)	224,608 (13.6%)	295,215 (11.3%)
savings account?	3,299,081	1,681,842	1,617,239
Yes	2,299,393 (69.7%)	1,173,621 (69.8%)	1,125,772 (69.6%)
No	999,688 (30.3%)	508,221 (30.2%)	491,467 (30.4%)
checking account?	193,636	66,073	127,563
Yes	148,984 (76.9%)	21,421 (32.4%)	127,563 (100%)*
No	44,652 (23.1%)	44,652 (67.6%)	0 * (0.0%)*
fixed-term deposit (you may only withdraw on certain dates)?	186,619	111,860	74,759
Yes	24,290 (13.0%)	12,370 (11.1%)	11,920 (15.9%)
No	162,329 (87.0%)	99,490 (88.9%)	62,839 (84.1%)
investment fund (having shares in a brokerage firm)?	51,830	32,377	19,453
Yes	23,624 (45.6%)	4,171 (12.9%)	19,453 (100%)*
No	28,206 (54.4%)	28,206 (87.1%)	0 * (0.0%)*
Other	3,032,997	2,331,577	701,420
Yes	1,878,021 (61.9%)	1,346,633 (57.8%)	531,388 (75.8%)
No	1,154,976 (38.1%)	984,944 (42.2%)	170,032 (24.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 5.15

Does your (ANSWER IN 5.11) allow you to earn interest?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	33,552,953	16,829,712	16,723,241
payroll or pension account (where your salary or pension is deposited)?	20,991,539	8,763,828	12,227,711
Yes	1,441,114 (6.9%)	475,681 (5.4%)	965,433 (7.9%)
No	17,731,037 (84.5%)	7,428,356 (84.8%)	10,302,681 (84.3%)
You do not know	1,819,388 (8.7%)	859,791 (9.8%)	959,597 (7.8%)
savings account?	13,390,113	7,145,351	6,244,762
Yes	5,276,760 (39.4%)	2,915,916 (40.8%)	2,360,844 (37.8%)
No	7,051,559 (52.7%)	3,635,733 (50.9%)	3,415,826 (54.7%)
You do not know	1,061,794 (7.9%)	593,702 (8.3%)	468,092 (7.5%)
checking account?	1,138,715	369,446	769,269
Yes	189,168 (16.6%)	62,780 (17.0%)	126,388 (16.4%)
No	915,267 (80.4%)	289,241 (78.3%)	626,026 (81.4%)
You do not know	34,280 (3.0%)	17,425 (4.7%)	16,855 (2.2%)
Other	4,747,552	3,759,815	987,737
Yes	42,777 (0.9%)	31,201 (0.8%)	11,576 (1.2%)
No	3,831,763 (80.7%)	3,002,419 (79.9%)	829,344 (84.0%)
You do not know	873,012 (18.4%)	726,195 (19.3%)	146,817 (14.9%)
Urban			
Target population	24,132,148	11,694,261	12,437,887
payroll or pension account (where your salary or pension is deposited)?	16,722,987	7,116,385	9,606,602
Yes	1,253,216 (7.5%)	423,811 (6.0%)	829,405 (8.6%)
No	14,129,188 (84.5%)	6,065,774 (85.2%)	8,063,414 (83.9%)
You do not know	1,340,583 (8.0%)	626,800 (8.8%)	713,783 (7.4%)
savings account?	10,091,032	5,463,509	4,627,523
Yes	4,230,548 (41.9%)	2,349,134 (43.0%)	1,881,414 (40.7%)
No	5,067,462 (50.2%)	2,678,621 (49.0%)	2,388,841 (51.6%)
You do not know	793,022 (7.9%)	435,754 (8.0%)	357,268 (7.7%)
checking account?	945,079	303,373	641,706
Yes	174,009 (18.4%)	62,780 (20.7%)	111,229 (17.3%)
No	736,790 (78.0%)	223,168 (73.6%)	513,622 (80.0%)
You do not know	34,280 (3.6%)	17,425 (5.7%)	16,855 (2.6%)
Other	1,714,555	1,428,238	286,317
Yes	23,777 (1.4%)	12,201 (0.9%)	11,576 (4.0%)
No	1,529,085 (89.2%)	1,269,500 (88.9%)	259,585 (90.7%)
You do not know	161,693 (9.4%)	146,537 (10.3%)	15,156 (5.3%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.15 (continued)

Does your (ANSWER IN 5.11) allow you to earn interest?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	9,420,805	5,135,451	4,285,354
payroll or pension account (where your salary or pension is deposited)?	4,268,552	1,647,443	2,621,109
Yes	187,898 (4.4%)	51,870 (3.1%)	136,028 (5.2%)
No	3,601,849 (84.4%)	1,362,582 (82.7%)	2,239,267 (85.4%)
You do not know	478,805 (11.2%)	232,991 (14.1%)	245,814 (9.4%)
savings account?	3,299,081	1,681,842	1,617,239
Yes	1,046,212 (31.7%)	566,782 (33.7%)	479,430 (29.6%)
No	1,984,097 (60.1%)	957,112 (56.9%)	1,026,985 (63.5%)
You do not know	268,772 (8.1%)	157,948 (9.4%)	110,824 (6.9%)
checking account?	193,636	66,073	127,563
Yes	15,159 (7.8%)	0 * (0.0%)*	15,159 (11.9%)
No	178,477 (92.2%)	66,073 (100%)*	112,404 (88.1%)
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	3,032,997	2,331,577	701,420
Yes	19,000 (0.6%)	19,000 (0.8%)	0 * (0.0%)*
No	2,302,678 (75.9%)	1,732,919 (74.3%)	569,759 (81.2%)
You do not know	711,319 (23.5%)	579,658 (24.9%)	131,661 (18.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 5.16

During the past year (from July of last year to date), did you keep money, made deposits to or save in your (ANSWER IN 5.11)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	33,552,953	16,829,712	16,723,241
payroll or pension account (where your salary or pension is deposited)?	20,991,539	8,763,828	12,227,711
Yes	5,950,036 (28.3%)	2,558,361 (29.2%)	3,391,675 (27.7%)
No	15,041,503 (71.7%)	6,205,467 (70.8%)	8,836,036 (72.3%)
savings account?	13,390,113	7,145,351	6,244,762
Yes	9,358,327 (69.9%)	4,846,201 (67.8%)	4,512,126 (72.3%)
No	4,031,786 (30.1%)	2,299,150 (32.2%)	1,732,636 (27.7%)
checking account?	1,138,715	369,446	769,269
Yes	776,114 (68.2%)	232,575 (63.0%)	543,539 (70.7%)
No	362,601 (31.8%)	136,871 (37.0%)	225,730 (29.3%)
fixed-term deposit (you may only withdraw on certain dates)?	1,133,123	505,915	627,208
Yes	662,006 (58.4%)	207,206 (41.0%)	454,800 (72.5%)
No	471,117 (41.6%)	298,709 (59.0%)	172,408 (27.5%)
investment fund (having shares in a brokerage firm)?	401,061	102,015	299,046
Yes	310,300 (77.4%)	82,951 (81.3%)	227,349 (76.0%)
No	90,761 (22.6%)	19,064 (18.7%)	71,697 (24.0%)
Other	4,747,552	3,759,815	987,737
Yes	468,861 (9.9%)	362,192 (9.6%)	106,669 (10.8%)
No	4,278,691 (90.1%)	3,397,623 (90.4%)	881,068 (89.2%)
Urban			
Target population	24,132,148	11,694,261	12,437,887
payroll or pension account (where your salary or pension is deposited)?	16,722,987	7,116,385	9,606,602
Yes	4,872,741 (29.1%)	2,130,950 (29.9%)	2,741,791 (28.5%)
No	11,850,246 (70.9%)	4,985,435 (70.1%)	6,864,811 (71.5%)
savings account?	10,091,032	5,463,509	4,627,523
Yes	7,428,864 (73.6%)	3,899,208 (71.4%)	3,529,656 (76.3%)
No	2,662,168 (26.4%)	1,564,301 (28.6%)	1,097,867 (23.7%)
checking account?	945,079	303,373	641,706
Yes	656,491 (69.5%)	202,413 (66.7%)	454,078 (70.8%)
No	288,588 (30.5%)	100,960 (33.3%)	187,628 (29.2%)
fixed-term deposit (you may only withdraw on certain dates)?	946,504	394,055	552,449
Yes	589,458 (62.3%)	167,831 (42.6%)	421,627 (76.3%)
No	357,046 (37.7%)	226,224 (57.4%)	130,822 (23.7%)
investment fund (having shares in a brokerage firm)?	349,231	69,638	279,593
Yes	267,748 (76.7%)	59,852 (85.9%)	207,896 (74.4%)
No	81,483 (23.3%)	9,786 (14.1%)	71,697 (25.6%)
Other	1,714,555	1,428,238	286,317
Yes	251,582 (14.7%)	207,079 (14.5%)	44,503 (15.5%)
No	1,462,973 (85.3%)	1,221,159 (85.5%)	241,814 (84.5%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.16 (continued)

During the past year (from July of last year to date), did you keep money, made deposits to or save in your (ANSWER IN 5.11)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	9,420,805	5,135,451	4,285,354
payroll or pension account (where your salary or pension is deposited)?	4,268,552	1,647,443	2,621,109
Yes	1,077,295 (25.2%)	427,411 (25.9%)	649,884 (24.8%)
No	3,191,257 (74.8%)	1,220,032 (74.1%)	1,971,225 (75.2%)
savings account?	3,299,081	1,681,842	1,617,239
Yes	1,929,463 (58.5%)	946,993 (56.3%)	982,470 (60.7%)
No	1,369,618 (41.5%)	734,849 (43.7%)	634,769 (39.3%)
checking account?	193,636	66,073	127,563
Yes	119,623 (61.8%)	30,162 (45.6%)	89,461 (70.1%)
No	74,013 (38.2%)	35,911 (54.4%)	38,102 (29.9%)
fixed-term deposit (you may only withdraw on certain dates)?	186,619	111,860	74,759
Yes	72,548 (38.9%)	39,375 (35.2%)	33,173 (44.4%)
No	114,071 (61.1%)	72,485 (64.8%)	41,586 (55.6%)
investment fund (having shares in a brokerage firm)?	51,830	32,377	19,453
Yes	42,552 (82.1%)	23,099 (71.3%)	19,453 (100%)*
No	9,278 (17.9%)	9,278 (28.7%)	0 * (0.0%)*
Other	3,032,997	2,331,577	701,420
Yes	217,279 (7.2%)	155,113 (6.7%)	62,166 (8.9%)
No	2,815,718 (92.8%)	2,176,464 (93.3%)	639,254 (91.1%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 5.17

You told me that you did keep or save money during the past year, please tell me, what did you use that money for or what do you plan on using it for?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	14,540,912	7,114,380	7,426,532
Dealing with emergencies or unforeseen events	4,563,571 (31.4%)	2,269,527 (31.9%)	2,294,044 (30.9%)
Meal or personal expenses or payment of utilities	4,520,756 (31.1%)	2,111,598 (29.7%)	2,409,158 (32.4%)
Health expenses	1,610,442 (11.1%)	909,374 (12.8%)	701,068 (9.4%)
Education expenses	2,136,938 (14.7%)	1,162,082 (16.3%)	974,856 (13.1%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles	2,682,527 (18.4%)	1,128,337 (15.9%)	1,554,190 (20.9%)
Paying for holidays or parties (XV years, weddings, etc.)	1,827,429 (12.6%)	913,774 (12.8%)	913,655 (12.3%)
Starting, expanding or operating a business (raw material, machinery and equipment)	749,236 (5.2%)	180,884 (2.5%)	568,352 (7.7%)
For old age or retirement	169,384 (1.2%)	61,041 (0.9%)	108,343 (1.5%)
Other	478,906 (3.3%)	215,944 (3.0%)	262,962 (3.5%)
Urban			
Target population	11,589,798	5,697,519	5,892,279
Dealing with emergencies or unforeseen events	3,880,248 (33.5%)	1,943,937 (34.1%)	1,936,311 (32.9%)
Meal or personal expenses or payment of utilities	3,624,466 (31.3%)	1,650,682 (29.0%)	1,973,784 (33.5%)
Health expenses	1,119,059 (9.7%)	626,483 (11.0%)	492,576 (8.4%)
Education expenses	1,699,179 (14.7%)	947,715 (16.6%)	751,464 (12.8%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles	2,137,095 (18.4%)	910,384 (16.0%)	1,226,711 (20.8%)
Paying for holidays or parties (XV years, weddings, etc.)	1,605,500 (13.9%)	803,190 (14.1%)	802,310 (13.6%)
Starting, expanding or operating a business (raw material, machinery and equipment)	555,897 (4.8%)	161,922 (2.8%)	393,975 (6.7%)
For old age or retirement	139,604 (1.2%)	47,285 (0.8%)	92,319 (1.6%)
Other	378,850 (3.3%)	190,702 (3.3%)	188,148 (3.2%)
Rural			
Target population	2,951,114	1,416,861	1,534,253
Dealing with emergencies or unforeseen events	683,323 (23.2%)	325,590 (23.0%)	357,733 (23.3%)
Meal or personal expenses or payment of utilities	896,290 (30.4%)	460,916 (32.5%)	435,374 (28.4%)
Health expenses	491,383 (16.7%)	282,891 (20.0%)	208,492 (13.6%)
Education expenses	437,759 (14.8%)	214,367 (15.1%)	223,392 (14.6%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles	545,432 (18.5%)	217,953 (15.4%)	327,479 (21.3%)
Paying for holidays or parties (XV years, weddings, etc.)	221,929 (7.5%)	110,584 (7.8%)	111,345 (7.3%)
Starting, expanding or operating a business (raw material, machinery and equipment)	193,339 (6.6%)	18,962 (1.3%)	174,377 (11.4%)
For old age or retirement	29,780 (1.0%)	13,756 (1.0%)	16,024 (1.0%)
Other	100,056 (3.4%)	25,242 (1.8%)	74,814 (4.9%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.18

Do you know that you are entitled to change your payroll account to your preferred bank for free?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	20,991,539	8,763,828	12,227,711
Yes	9,790,616 (46.6%)	3,545,523 (40.5%)	6,245,093 (51.1%)
No	11,200,923 (53.4%)	5,218,305 (59.5%)	5,982,618 (48.9%)
Urban			
Target population	16,722,987	7,116,385	9,606,602
Yes	8,239,844 (49.3%)	3,112,996 (43.7%)	5,126,848 (53.4%)
No	8,483,143 (50.7%)	4,003,389 (56.3%)	4,479,754 (46.6%)
Rural			
Target population	4,268,552	1,647,443	2,621,109
Yes	1,550,772 (36.3%)	432,527 (26.3%)	1,118,245 (42.7%)
No	2,717,780 (63.7%)	1,214,916 (73.7%)	1,502,864 (57.3%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.19

Have you tried to change it?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	9,790,616	3,545,523	6,245,093
Yes	912,210 (9.3%)	385,320 (10.9%)	526,890 (8.4%)
No	8,878,406 (90.7%)	3,160,203 (89.1%)	5,718,203 (91.6%)
Urban			
Target population	8,239,844	3,112,996	5,126,848
Yes	718,096 (8.7%)	341,057 (11.0%)	377,039 (7.4%)
No	7,521,748 (91.3%)	2,771,939 (89.0%)	4,749,809 (92.6%)
Rural			
Target population	1,550,772	432,527	1,118,245
Yes	194,114 (12.5%)	44,263 (10.2%)	149,851 (13.4%)
No	1,356,658 (87.5%)	388,264 (89.8%)	968,394 (86.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.20

Have you been able to change it?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	912,210	385,320	526,890
Yes	633,860 (69.5%)	210,878 (54.7%)	422,982 (80.3%)
No	278,350 (30.5%)	174,442 (45.3%)	103,908 (19.7%)
Urban			
Target population	718,096	341,057	377,039
Yes	486,072 (67.7%)	192,090 (56.3%)	293,982 (78.0%)
No	232,024 (32.3%)	148,967 (43.7%)	83,057 (22.0%)
Rural			
Target population	194,114	44,263	149,851
Yes	147,788 (76.1%)	18,788 (42.4%)	129,000 (86.1%)
No	46,326 (23.9%)	25,475 (57.6%)	20,851 (13.9%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.21

During the past three months (from April to date), did you use your debit card(s) to make purchases at business establishments, stores or restaurants?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	28,069,526	13,591,771	14,477,755
Yes	13,858,797 (49.4%)	6,514,338 (47.9%)	7,344,459 (50.7%)
No	14,210,729 (50.6%)	7,077,433 (52.1%)	7,133,296 (49.3%)
Urban			
Target population	20,914,994	10,001,014	10,913,980
Yes	11,696,138 (55.9%)	5,661,120 (56.6%)	6,035,018 (55.3%)
No	9,218,856 (44.1%)	4,339,894 (43.4%)	4,878,962 (44.7%)
Rural			
Target population	7,154,532	3,590,757	3,563,775
Yes	2,162,659 (30.2%)	853,218 (23.8%)	1,309,441 (36.7%)
No	4,991,873 (69.8%)	2,737,539 (76.2%)	2,254,334 (63.3%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.22

On average, how many times per month do you use your debit card to make purchases at business establishments, stores or restaurants?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	13,858,797	6,514,338	7,344,459
Once	3,014,488 (21.8%)	1,658,980 (25.5%)	1,355,508 (18.5%)
2 - 4 times	6,161,085 (44.5%)	2,890,416 (44.4%)	3,270,669 (44.5%)
5 - 10 times	3,261,847 (23.5%)	1,371,973 (21.1%)	1,889,874 (25.7%)
More than 10 times	1,421,377 (10.3%)	592,969 (9.1%)	828,408 (11.3%)
Urban			
Target population	11,696,138	5,661,120	6,035,018
Once	2,426,488 (20.7%)	1,361,035 (24.0%)	1,065,453 (17.7%)
2 - 4 times	5,232,733 (44.7%)	2,558,817 (45.2%)	2,673,916 (44.3%)
5 - 10 times	2,742,476 (23.4%)	1,180,494 (20.9%)	1,561,982 (25.9%)
More than 10 times	1,294,441 (11.1%)	560,774 (9.9%)	733,667 (12.2%)
Rural			
Target population	2,162,659	853,218	1,309,441
Once	588,000 (27.2%)	297,945 (34.9%)	290,055 (22.2%)
2 - 4 times	928,352 (42.9%)	331,599 (38.9%)	596,753 (45.6%)
5 - 10 times	519,371 (24.0%)	191,479 (22.4%)	327,892 (25.0%)
More than 10 times	126,936 (5.9%)	32,195 (3.8%)	94,741 (7.2%)

Question 5.23

Why don't you use your card to make purchases?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	14,210,729	7,077,433	7,133,296
You prefer to pay in cash	8,693,316 (61.2%)	3,879,060 (54.8%)	4,814,256 (67.5%)
Lack of trust	902,899 (6.4%)	464,032 (6.6%)	438,867 (6.2%)
They are not accepted in the stores where you buy	883,070 (6.2%)	392,723 (5.5%)	490,347 (6.9%)
Most of your payments are in small amounts	273,444 (1.9%)	175,531 (2.5%)	97,913 (1.4%)
You do not keep a control of your expenditures	309,303 (2.2%)	175,857 (2.5%)	133,446 (1.9%)
You prefer to pay with credit card	367,821 (2.6%)	159,514 (2.3%)	208,307 (2.9%)
Other	2,780,876 (19.6%)	1,830,716 (25.9%)	950,160 (13.3%)
Urban			
Target population	9,218,856	4,339,894	4,878,962
You prefer to pay in cash	6,035,602 (65.5%)	2,636,485 (60.7%)	3,399,117 (69.7%)
Lack of trust	682,954 (7.4%)	343,804 (7.9%)	339,150 (7.0%)
They are not accepted in the stores where you buy	436,313 (4.7%)	113,025 (2.6%)	323,288 (6.6%)
Most of your payments are in small amounts	120,571 (1.3%)	83,781 (1.9%)	36,790 (0.8%)
You do not keep a control of your expenditures	253,112 (2.7%)	129,176 (3.0%)	123,936 (2.5%)
You prefer to pay with credit card	310,884 (3.4%)	142,252 (3.3%)	168,632 (3.5%)
Other	1,379,420 (15.0%)	891,371 (20.5%)	488,049 (10.0%)
Rural			
Target population	4,991,873	2,737,539	2,254,334
You prefer to pay in cash	2,657,714 (53.2%)	1,242,575 (45.4%)	1,415,139 (62.8%)
Lack of trust	219,945 (4.4%)	120,228 (4.4%)	99,717 (4.4%)
They are not accepted in the stores where you buy	446,757 (8.9%)	279,698 (10.2%)	167,059 (7.4%)
Most of your payments are in small amounts	152,873 (3.1%)	91,750 (3.4%)	61,123 (2.7%)
You do not keep a control of your expenditures	56,191 (1.1%)	46,681 (1.7%)	9,510 (0.4%)
You prefer to pay with credit card	56,937 (1.1%)	17,262 (0.6%)	39,675 (1.8%)
Other	1,401,456 (28.1%)	939,345 (34.3%)	462,111 (20.5%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.24

Why do you prefer to pay your purchases in cash?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	8,693,316	3,879,060	4,814,256
Lack of trust in debit cards	2,032,584 (23.4%)	842,024 (21.7%)	1,190,560 (24.7%)
Only cash is accepted at the stores where you buy	693,742 (8.0%)	429,692 (11.1%)	264,050 (5.5%)
Most of your payments are in small amounts	813,543 (9.4%)	434,473 (11.2%)	379,070 (7.9%)
It allows you to keep a better control of your expenditures	1,886,552 (21.7%)	767,463 (19.8%)	1,119,089 (23.2%)
You are used to it	2,489,353 (28.6%)	952,808 (24.6%)	1,536,545 (31.9%)
Other	777,542 (8.9%)	452,600 (11.7%)	324,942 (6.7%)
Urban			
Target population	6,035,602	2,636,485	3,399,117
Lack of trust in debit cards	1,516,110 (25.1%)	622,082 (23.6%)	894,028 (26.3%)
Only cash is accepted at the stores where you buy	340,313 (5.6%)	181,973 (6.9%)	158,340 (4.7%)
Most of your payments are in small amounts	523,272 (8.7%)	238,803 (9.1%)	284,469 (8.4%)
It allows you to keep a better control of your expenditures	1,465,992 (24.3%)	584,324 (22.2%)	881,668 (25.9%)
You are used to it	1,608,902 (26.7%)	619,824 (23.5%)	989,078 (29.1%)
Other	581,013 (9.6%)	389,479 (14.8%)	191,534 (5.6%)
Rural			
Target population	2,657,714	1,242,575	1,415,139
Lack of trust in debit cards	516,474 (19.4%)	219,942 (17.7%)	296,532 (21.0%)
Only cash is accepted at the stores where you buy	353,429 (13.3%)	247,719 (19.9%)	105,710 (7.5%)
Most of your payments are in small amounts	290,271 (10.9%)	195,670 (15.7%)	94,601 (6.7%)
It allows you to keep a better control of your expenditures	420,560 (15.8%)	183,139 (14.7%)	237,421 (16.8%)
You are used to it	880,451 (33.1%)	332,984 (26.8%)	547,467 (38.7%)
Other	196,529 (7.4%)	63,121 (5.1%)	133,408 (9.4%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.25.1

Have you contracted the Internet Banking service for any of your bank accounts?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	33,552,953	16,829,712	16,723,241
Yes	5,435,722 (16.2%)	2,222,991 (13.2%)	3,212,731 (19.2%)
No	28,117,231 (83.8%)	14,606,721 (86.8%)	13,510,510 (80.8%)
Urban			
Target population	24,132,148	11,694,261	12,437,887
Yes	4,667,247 (19.3%)	1,905,347 (16.3%)	2,761,900 (22.2%)
No	19,464,901 (80.7%)	9,788,914 (83.7%)	9,675,987 (77.8%)
Rural			
Target population	9,420,805	5,135,451	4,285,354
Yes	768,475 (8.2%)	317,644 (6.2%)	450,831 (10.5%)
No	8,652,330 (91.8%)	4,817,807 (93.8%)	3,834,523 (89.5%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.26.1

Where did you contract your Internet Banking service?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	5,435,722	2,222,991	3,212,731
Branch	4,792,772 (88.2%)	1,951,112 (87.8%)	2,841,660 (88.4%)
Store	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Telephone	86,200 (1.6%)	55,158 (2.5%)	31,042 (1.0%)
Internet	556,750 (10.2%)	216,721 (9.7%)	340,029 (10.6%)
Urban			
Target population	4,667,247	1,905,347	2,761,900
Branch	4,074,197 (87.3%)	1,654,021 (86.8%)	2,420,176 (87.6%)
Store	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Telephone	73,741 (1.6%)	42,699 (2.2%)	31,042 (1.1%)
Internet	519,309 (11.1%)	208,627 (10.9%)	310,682 (11.2%)
Rural			
Target population	768,475	317,644	450,831
Branch	718,575 (93.5%)	297,091 (93.5%)	421,484 (93.5%)
Store	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Telephone	12,459 (1.6%)	12,459 (3.9%)	0 * (0.0%)*
Internet	37,441 (4.9%)	8,094 (2.5%)	29,347 (6.5%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 5.27.1

Using Internet Banking, do you make...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	5,435,722	2,222,991	3,212,731
transfers?	2,780,751 (51.2%)	1,066,814 (48.0%)	1,713,937 (53.3%)
payment of utilities (electric power, water, property tax, gas, etc.)?	2,044,326 (37.6%)	792,804 (35.7%)	1,251,522 (39.0%)
payment of credit card or bank loans?	1,841,514 (33.9%)	661,680 (29.8%)	1,179,834 (36.7%)
balance inquiry?	4,632,883 (85.2%)	1,872,639 (84.2%)	2,760,244 (85.9%)
purchase of airline?	1,079,669 (19.9%)	430,573 (19.4%)	649,096 (20.2%)
purchase of insurance?	359,081 (6.6%)	109,675 (4.9%)	249,406 (7.8%)
withdrawal of loans?	575,797 (10.6%)	113,220 (5.1%)	462,577 (14.4%)
investments?	254,875 (4.7%)	50,805 (2.3%)	204,070 (6.4%)
Urban			
Target population	4,667,247	1,905,347	2,761,900
transfers?	2,384,298 (51.1%)	881,383 (46.3%)	1,502,915 (54.4%)
payment of utilities (electric power, water, property tax, gas, etc.)?	1,746,791 (37.4%)	674,608 (35.4%)	1,072,183 (38.8%)
payment of credit card or bank loans?	1,536,364 (32.9%)	531,012 (27.9%)	1,005,352 (36.4%)
balance inquiry?	3,968,538 (85.0%)	1,597,971 (83.9%)	2,370,567 (85.8%)
purchase of airline?	898,577 (19.3%)	370,990 (19.5%)	527,587 (19.1%)
purchase of insurance?	341,265 (7.3%)	101,323 (5.3%)	239,942 (8.7%)
withdrawal of loans?	503,485 (10.8%)	104,080 (5.5%)	399,405 (14.5%)
investments?	227,747 (4.9%)	31,581 (1.7%)	196,166 (7.1%)
Rural			
Target population	768,475	317,644	450,831
transfers?	396,453 (51.6%)	185,431 (58.4%)	211,022 (46.8%)
payment of utilities (electric power, water, property tax, gas, etc.)?	297,535 (38.7%)	118,196 (37.2%)	179,339 (39.8%)
payment of credit card or bank loans?	305,150 (39.7%)	130,668 (41.1%)	174,482 (38.7%)
balance inquiry?	664,345 (86.4%)	274,668 (86.5%)	389,677 (86.4%)
purchase of airline?	181,092 (23.6%)	59,583 (18.8%)	121,509 (27.0%)
purchase of insurance?	17,816 (2.3%)	8,352 (2.6%)	9,464 (2.1%)
withdrawal of loans?	72,312 (9.4%)	9,140 (2.9%)	63,172 (14.0%)
investments?	27,128 (3.5%)	19,224 (6.1%)	7,904 (1.8%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.28.1

On average, how many times per month do you use the Internet Banking service?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	4,929,649	1,970,999	2,958,650
You did not use it	159,756 (3.2%)	93,742 (4.8%)	66,014 (2.2%)
Once	1,018,874 (20.7%)	447,013 (22.7%)	571,861 (19.3%)
2 - 4 times	2,124,504 (43.1%)	993,451 (50.4%)	1,131,053 (38.2%)
5 -10 times	1,088,434 (22.1%)	265,796 (13.5%)	822,638 (27.8%)
More than 10 times	538,081 (10.9%)	170,997 (8.7%)	367,084 (12.4%)
Urban			
Target population	4,206,586	1,678,423	2,528,163
You did not use it	130,757 (3.1%)	84,332 (5.0%)	46,425 (1.8%)
Once	853,057 (20.3%)	360,021 (21.4%)	493,036 (19.5%)
2 - 4 times	1,763,937 (41.9%)	855,688 (51.0%)	908,249 (35.9%)
5 -10 times	975,040 (23.2%)	244,681 (14.6%)	730,359 (28.9%)
More than 10 times	483,795 (11.5%)	133,701 (8.0%)	350,094 (13.8%)
Rural			
Target population	723,063	292,576	430,487
You did not use it	28,999 (4.0%)	9,410 (3.2%)	19,589 (4.6%)
Once	165,817 (22.9%)	86,992 (29.7%)	78,825 (18.3%)
2 - 4 times	360,567 (49.9%)	137,763 (47.1%)	222,804 (51.8%)
5 -10 times	113,394 (15.7%)	21,115 (7.2%)	92,279 (21.4%)
More than 10 times	54,286 (7.5%)	37,296 (12.7%)	16,990 (3.9%)

Question 5.29.1

Why don't you use it?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	665,829	345,734	320,095
Lack of trust	140,130 (21.0%)	57,144 (16.5%)	82,986 (25.9%)
You don't know how to use it	76,610 (11.5%)	54,159 (15.7%)	22,451 (7.0%)
It is complicated	95,836 (14.4%)	69,741 (20.2%)	26,095 (8.2%)
You don't keep a control of your expenditures	28,164 (4.2%)	5,561 (1.6%)	22,603 (7.1%)
You prefer to pay with your credit card	90,841 (13.6%)	25,332 (7.3%)	65,509 (20.5%)
Other	234,248 (35.2%)	133,797 (38.7%)	100,451 (31.4%)
Urban			
Target population	591,418	311,256	280,162
Lack of trust	125,988 (21.3%)	47,734 (15.3%)	78,254 (27.9%)
You don't know how to use it	76,610 (13.0%)	54,159 (17.4%)	22,451 (8.0%)
It is complicated	73,647 (12.5%)	54,254 (17.4%)	19,393 (6.9%)
You don't keep a control of your expenditures	28,164 (4.8%)	5,561 (1.8%)	22,603 (8.1%)
You prefer to pay with your credit card	81,931 (13.9%)	25,332 (8.1%)	56,599 (20.2%)
Other	205,078 (34.7%)	124,216 (39.9%)	80,862 (28.9%)
Rural			
Target population	74,411	34,478	39,933
Lack of trust	14,142 (19.0%)	9,410 (27.3%)	4,732 (11.8%)
You don't know how to use it	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
It is complicated	22,189 (29.8%)	15,487 (44.9%)	6,702 (16.8%)
You don't keep a control of your expenditures	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You prefer to pay with your credit card	8,910 (12.0%)	0 * (0.0%)*	8,910 (22.3%)
Other	29,170 (39.2%)	9,581 (27.8%)	19,589 (49.1%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 5.30.1

Why haven't you contracted the Internet Banking service?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	28,117,231	14,606,721	13,510,510
Lack of trust	2,971,751 (10.6%)	1,547,695 (10.6%)	1,424,056 (10.5%)
You don't know where to contract it	4,332,277 (15.4%)	2,290,112 (15.7%)	2,042,165 (15.1%)
It is complicated	3,310,721 (11.8%)	1,692,479 (11.6%)	1,618,242 (12.0%)
You don't need it	8,758,587 (31.2%)	4,042,660 (27.7%)	4,715,927 (34.9%)
You don't have a computer	1,137,298 (4.0%)	550,228 (3.8%)	587,070 (4.3%)
You don't have Internet	2,592,700 (9.2%)	1,340,980 (9.2%)	1,251,720 (9.3%)
Other	5,013,897 (17.8%)	3,142,567 (21.5%)	1,871,330 (13.9%)
Urban			
Target population	19,464,901	9,788,914	9,675,987
Lack of trust	2,495,213 (12.8%)	1,271,301 (13.0%)	1,223,912 (12.6%)
You don't know where to contract it	2,972,600 (15.3%)	1,620,818 (16.6%)	1,351,782 (14.0%)
It is complicated	2,113,259 (10.9%)	986,534 (10.1%)	1,126,725 (11.6%)
You don't need it	6,737,162 (34.6%)	3,068,995 (31.4%)	3,668,167 (37.9%)
You don't have a computer	728,087 (3.7%)	320,689 (3.3%)	407,398 (4.2%)
You don't have Internet	1,565,691 (8.0%)	845,585 (8.6%)	720,106 (7.4%)
Other	2,852,889 (14.7%)	1,674,992 (17.1%)	1,177,897 (12.2%)
Rural			
Target population	8,652,330	4,817,807	3,834,523
Lack of trust	476,538 (5.5%)	276,394 (5.7%)	200,144 (5.2%)
You don't know where to contract it	1,359,677 (15.7%)	669,294 (13.9%)	690,383 (18.0%)
It is complicated	1,197,462 (13.8%)	705,945 (14.7%)	491,517 (12.8%)
You don't need it	2,021,425 (23.4%)	973,665 (20.2%)	1,047,760 (27.3%)
You don't have a computer	409,211 (4.7%)	229,539 (4.8%)	179,672 (4.7%)
You don't have Internet	1,027,009 (11.9%)	495,395 (10.3%)	531,614 (13.9%)
Other	2,161,008 (25.0%)	1,467,575 (30.5%)	693,433 (18.1%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.25.2

Have you contracted the mobile phone banking service (mobile phone number associated to your account) for any of your bank accounts?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	33,552,953	16,829,712	16,723,241
Yes	3,203,662 (9.5%)	1,211,878 (7.2%)	1,991,784 (11.9%)
No	30,349,291 (90.5%)	15,617,834 (92.8%)	14,731,457 (88.1%)
Urban			
Target population	24,132,148	11,694,261	12,437,887
Yes	2,742,420 (11.4%)	1,083,199 (9.3%)	1,659,221 (13.3%)
No	21,389,728 (88.6%)	10,611,062 (90.7%)	10,778,666 (86.7%)
Rural			
Target population	9,420,805	5,135,451	4,285,354
Yes	461,242 (4.9%)	128,679 (2.5%)	332,563 (7.8%)
No	8,959,563 (95.1%)	5,006,772 (97.5%)	3,952,791 (92.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.26.2

Where did you contract your mobile phone banking service?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	3,203,662	1,211,878	1,991,784
Branch	2,219,260 (69.3%)	843,099 (69.6%)	1,376,161 (69.1%)
Store	30,330 (0.9%)	10,474 (0.9%)	19,856 (1.0%)
Telephone	444,983 (13.9%)	148,709 (12.3%)	296,274 (14.9%)
Internet	509,089 (15.9%)	209,596 (17.3%)	299,493 (15.0%)
Urban			
Target population	2,742,420	1,083,199	1,659,221
Branch	1,858,002 (67.8%)	764,857 (70.6%)	1,093,145 (65.9%)
Store	21,398 (0.8%)	10,474 (1.0%)	10,924 (0.7%)
Telephone	407,752 (14.9%)	121,108 (11.2%)	286,644 (17.3%)
Internet	455,268 (16.6%)	186,760 (17.2%)	268,508 (16.2%)
Rural			
Target population	461,242	128,679	332,563
Branch	361,258 (78.3%)	78,242 (60.8%)	283,016 (85.1%)
Store	8,932 (1.9%)	0 * (0.0%)*	8,932 (2.7%)
Telephone	37,231 (8.1%)	27,601 (21.4%)	9,630 (2.9%)
Internet	53,821 (11.7%)	22,836 (17.7%)	30,985 (9.3%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 5.27.2

Using mobile phone banking, do you make...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	3,203,662	1,211,878	1,991,784
transfers?	1,273,473 (39.8%)	424,843 (35.1%)	848,630 (42.6%)
payment of utilities (electric power, water, property tax, gas, etc.)?	775,012 (24.2%)	277,321 (22.9%)	497,691 (25.0%)
payment of credit card or bank loans?	627,140 (19.6%)	135,292 (11.2%)	491,848 (24.7%)
balance inquiry?	2,464,418 (76.9%)	904,759 (74.7%)	1,559,659 (78.3%)
purchase of airline?	767,180 (23.9%)	300,588 (24.8%)	466,592 (23.4%)
purchase of insurance?	191,451 (6.0%)	51,865 (4.3%)	139,586 (7.0%)
withdrawal of loans?	217,298 (6.8%)	85,316 (7.0%)	131,982 (6.6%)
investments?	76,944 (2.4%)	32,629 (2.7%)	44,315 (2.2%)
Urban			
Target population	2,742,420	1,083,199	1,659,221
transfers?	1,111,067 (40.5%)	358,888 (33.1%)	752,179 (45.3%)
payment of utilities (electric power, water, property tax, gas, etc.)?	671,843 (24.5%)	253,371 (23.4%)	418,472 (25.2%)
payment of credit card or bank loans?	582,143 (21.2%)	123,316 (11.4%)	458,827 (27.7%)
balance inquiry?	2,137,716 (77.9%)	822,048 (75.9%)	1,315,668 (79.3%)
purchase of airline?	652,401 (23.8%)	283,620 (26.2%)	368,781 (22.2%)
purchase of insurance?	183,099 (6.7%)	51,865 (4.8%)	131,234 (7.9%)
withdrawal of loans?	193,868 (7.1%)	85,316 (7.9%)	108,552 (6.5%)
investments?	68,592 (2.5%)	32,629 (3.0%)	35,963 (2.2%)
Rural			
Target population	461,242	128,679	332,563
transfers?	162,406 (35.2%)	65,955 (51.3%)	96,451 (29.0%)
payment of utilities (electric power, water, property tax, gas, etc.)?	103,169 (22.4%)	23,950 (18.6%)	79,219 (23.8%)
payment of credit card or bank loans?	44,997 (9.8%)	11,976 (9.3%)	33,021 (9.9%)
balance inquiry?	326,702 (70.8%)	82,711 (64.3%)	243,991 (73.4%)
purchase of airline?	114,779 (24.9%)	16,968 (13.2%)	97,811 (29.4%)
purchase of insurance?	8,352 (1.8%)	0 * (0.0%)*	8,352 (2.5%)
withdrawal of loans?	23,430 (5.1%)	0 * (0.0%)*	23,430 (7.0%)
investments?	8,352 (1.8%)	0 * (0.0%)*	8,352 (2.5%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 5.28.2

On average, how many times per month do you use the mobile phone banking service?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	2,883,983	1,055,378	1,828,605
You did not use it	111,090 (3.9%)	80,281 (7.6%)	30,809 (1.7%)
Once	577,117 (20.0%)	257,671 (24.4%)	319,446 (17.5%)
2 - 4 times	1,000,487 (34.7%)	355,649 (33.7%)	644,838 (35.3%)
5 -10 times	752,221 (26.1%)	261,131 (24.7%)	491,090 (26.9%)
More than 10 times	443,068 (15.4%)	100,646 (9.5%)	342,422 (18.7%)
Urban			
Target population	2,447,810	945,066	1,502,744
You did not use it	101,680 (4.2%)	70,871 (7.5%)	30,809 (2.1%)
Once	467,857 (19.1%)	220,560 (23.3%)	247,297 (16.5%)
2 - 4 times	823,065 (33.6%)	321,676 (34.0%)	501,389 (33.4%)
5 -10 times	648,746 (26.5%)	241,299 (25.5%)	407,447 (27.1%)
More than 10 times	406,462 (16.6%)	90,660 (9.6%)	315,802 (21.0%)
Rural			
Target population	436,173	110,312	325,861
You did not use it	9,410 (2.2%)	9,410 (8.5%)	0 (0.0%)
Once	109,260 (25.0%)	37,111 (33.6%)	72,149 (22.1%)
2 - 4 times	177,422 (40.7%)	33,973 (30.8%)	143,449 (44.0%)
5 -10 times	103,475 (23.7%)	19,832 (18.0%)	83,643 (25.7%)
More than 10 times	36,606 (8.4%)	9,986 (9.1%)	26,620 (8.2%)

Question 5.29.2

Why don't you use it?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	430,769	236,781	193,988
Lack of trust	135,894 (31.5%)	82,178 (34.7%)	53,716 (27.7%)
You don't know how to use it	20,237 (4.7%)	20,237 (8.5%)	0 * (0.0%)*
It is complicated	63,837 (14.8%)	24,084 (10.2%)	39,753 (20.5%)
You don't keep a control of your expenditures	5,214 (1.2%)	5,214 (2.2%)	0 * (0.0%)*
You prefer to pay with your credit card	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	205,587 (47.7%)	105,068 (44.4%)	100,519 (51.8%)
Urban			
Target population	396,290	209,004	187,286
Lack of trust	126,484 (31.9%)	72,768 (34.8%)	53,716 (28.7%)
You don't know how to use it	20,237 (5.1%)	20,237 (9.7%)	0 * (0.0%)*
It is complicated	57,135 (14.4%)	24,084 (11.5%)	33,051 (17.6%)
You don't keep a control of your expenditures	5,214 (1.3%)	5,214 (2.5%)	0 * (0.0%)*
You prefer to pay with your credit card	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	187,220 (47.2%)	86,701 (41.5%)	100,519 (53.7%)
Rural			
Target population	34,479	27,777	6,702
Lack of trust	9,410 (27.3%)	9,410 (33.9%)	0 * (0.0%)*
You don't know how to use it	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
It is complicated	6,702 (19.4%)	0 * (0.0%)*	6,702 (100%)*
You don't keep a control of your expenditures	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You prefer to pay with your credit card	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	18,367 (53.3%)	18,367 (66.1%)	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 5.30.2

Why haven't you contracted the mobile phone banking service?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	30,349,291	15,617,834	14,731,457
Lack of trust	3,922,157 (12.9%)	1,895,385 (12.1%)	2,026,772 (13.8%)
You don't know where to contract it	3,762,945 (12.4%)	2,157,415 (13.8%)	1,605,530 (10.9%)
It is complicated	3,773,896 (12.4%)	1,871,509 (12.0%)	1,902,387 (12.9%)
You don't need it	10,227,248 (33.7%)	4,726,231 (30.3%)	5,501,017 (37.3%)
You don't have a mobile phone	2,614,442 (8.6%)	1,437,324 (9.2%)	1,177,118 (8.0%)
You don't have Internet	1,221,953 (4.0%)	608,053 (3.9%)	613,900 (4.2%)
Other	4,826,650 (15.9%)	2,921,917 (18.7%)	1,904,733 (12.9%)
Urban			
Target population	21,389,728	10,611,062	10,778,666
Lack of trust	3,265,609 (15.3%)	1,576,563 (14.9%)	1,689,046 (15.7%)
You don't know where to contract it	2,675,466 (12.5%)	1,617,225 (15.2%)	1,058,241 (9.8%)
It is complicated	2,402,256 (11.2%)	1,124,701 (10.6%)	1,277,555 (11.9%)
You don't need it	7,928,498 (37.1%)	3,588,426 (33.8%)	4,340,072 (40.3%)
You don't have a mobile phone	1,290,360 (6.0%)	661,857 (6.2%)	628,503 (5.8%)
You don't have Internet	892,814 (4.2%)	430,177 (4.1%)	462,637 (4.3%)
Other	2,934,725 (13.7%)	1,612,113 (15.2%)	1,322,612 (12.3%)
Rural			
Target population	8,959,563	5,006,772	3,952,791
Lack of trust	656,548 (7.3%)	318,822 (6.4%)	337,726 (8.5%)
You don't know where to contract it	1,087,479 (12.1%)	540,190 (10.8%)	547,289 (13.8%)
It is complicated	1,371,640 (15.3%)	746,808 (14.9%)	624,832 (15.8%)
You don't need it	2,298,750 (25.7%)	1,137,805 (22.7%)	1,160,945 (29.4%)
You don't have a mobile phone	1,324,082 (14.8%)	775,467 (15.5%)	548,615 (13.9%)
You don't have Internet	329,139 (3.7%)	177,876 (3.6%)	151,263 (3.8%)
Other	1,891,925 (21.1%)	1,309,804 (26.2%)	582,121 (14.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.31

Banks or financial institutions, as all companies, may closed or become bankrupt, do you know if in any such case, savings would be protected?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	18,963,414 (24.9%)	8,535,400 (21.3%)	10,428,014 (28.9%)
No	57,193,674 (75.1%)	31,492,172 (78.7%)	25,701,502 (71.1%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	13,966,070 (28.3%)	6,073,159 (22.9%)	7,892,911 (34.5%)
No	35,444,565 (71.7%)	20,436,289 (77.1%)	15,008,276 (65.5%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	4,997,344 (18.7%)	2,462,241 (18.2%)	2,535,103 (19.2%)
No	21,749,109 (81.3%)	11,055,883 (81.8%)	10,693,226 (80.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.32a

Do you know what institution insures them?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	18,963,414	8,535,400	10,428,014
Yes	3,679,280 (19.4%)	1,282,577 (15.0%)	2,396,703 (23.0%)
No	15,284,134 (80.6%)	7,252,823 (85.0%)	8,031,311 (77.0%)
Urban			
Target population	13,966,070	6,073,159	7,892,911
Yes	3,133,253 (22.4%)	1,014,922 (16.7%)	2,118,331 (26.8%)
No	10,832,817 (77.6%)	5,058,237 (83.3%)	5,774,580 (73.2%)
Rural			
Target population	4,997,344	2,462,241	2,535,103
Yes	546,027 (10.9%)	267,655 (10.9%)	278,372 (11.0%)
No	4,451,317 (89.1%)	2,194,586 (89.1%)	2,256,731 (89.0%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 5.32b

Can you tell me the name of the institution?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	3,679,280	1,282,577	2,396,703
IPAB	1,071,097 (29.1%)	275,484 (21.5%)	795,613 (33.2%)
Protection Fund	263,793 (7.2%)	95,313 (7.4%)	168,480 (7.0%)
Other	2,344,390 (63.7%)	911,780 (71.1%)	1,432,610 (59.8%)
Urban			
Target population	3,133,253	1,014,922	2,118,331
IPAB	955,871 (30.5%)	242,113 (23.9%)	713,758 (33.7%)
Protection Fund	247,150 (7.9%)	85,327 (8.4%)	161,823 (7.6%)
Other	1,930,232 (61.6%)	687,482 (67.7%)	1,242,750 (58.7%)
Rural			
Target population	546,027	267,655	278,372
IPAB	115,226 (21.1%)	33,371 (12.5%)	81,855 (29.4%)
Protection Fund	16,643 (3.0%)	9,986 (3.7%)	6,657 (2.4%)
Other	414,158 (75.8%)	224,298 (83.8%)	189,860 (68.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Informal and formal credit



One of the main objectives of this section is to identify how many adults in Mexico have credit through informal mechanisms. Also, it seeks to determine the number of persons that have credit from a formal financial institution and the type of credit products that are used most often.

In addition, the survey seeks to identify the percentage of the population that knows certain characteristics of the products they have, such as the interest rate and the commission they pay for these services.

Furthermore, the questions in the section also investigate the most common use of commercial and bank credits cards, as well as payment behavior, the terms of the credits and the intended use of the money received through credit.

Finally, this section asks former users of the main reasons why they no longer have credit at a formal institutions, and for those adults that have never used these services what are the main barriers they face.



How is credit in Mexico?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Only informal	19,333,111 (25.4%)	9,581,053 (23.9%)	9,752,058 (27.0%)
Only formal	12,498,537 (16.4%)	6,532,029 (16.3%)	5,966,508 (16.5%)
Both	9,625,386 (12.6%)	5,094,472 (12.7%)	4,530,914 (12.5%)
Do not have any loan or credit	34,700,054 (45.6%)	18,820,018 (47.0%)	15,880,036 (44.0%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Only informal	11,703,323 (23.7%)	6,062,716 (22.9%)	5,640,607 (24.6%)
Only formal	9,547,858 (19.3%)	4,746,061 (17.9%)	4,801,797 (21.0%)
Both	7,394,166 (15.0%)	4,120,723 (15.5%)	3,273,443 (14.3%)
Do not have any loan or credit	20,765,288 (42.0%)	11,579,948 (43.7%)	9,185,340 (40.1%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Only informal	7,629,788 (28.5%)	3,518,337 (26.0%)	4,111,451 (31.1%)
Only formal	2,950,679 (11.0%)	1,785,968 (13.2%)	1,164,711 (8.8%)
Both	2,231,220 (8.3%)	973,749 (7.2%)	1,257,471 (9.5%)
Do not have any loan or credit	13,934,766 (52.1%)	7,240,070 (53.6%)	6,694,696 (50.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

People that in last year, from July of last year to date, borrowed money by one or more options of question 6.1.

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	28,958,497 (38.0%)	14,675,525 (36.7%)	14,282,972 (39.5%)
No	47,198,591 (62.0%)	25,352,047 (63.3%)	21,846,544 (60.5%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	19,097,489 (38.7%)	10,183,439 (38.4%)	8,914,050 (38.9%)
No	30,313,146 (61.3%)	16,326,009 (61.6%)	13,987,137 (61.1%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	9,861,008 (36.9%)	4,492,086 (33.2%)	5,368,922 (40.6%)
No	16,885,445 (63.1%)	9,026,038 (66.8%)	7,859,407 (59.4%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.1

During the past year, from July of last year to date, did you borrow money from...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	28,958,497	14,675,525	14,282,972
relatives?	17,634,500 (60.9%)	9,180,891 (62.6%)	8,453,609 (59.2%)
friends or acquaintances?	9,437,770 (32.6%)	4,092,619 (27.9%)	5,345,151 (37.4%)
a savings association of work colleagues or acquaintances?	5,271,149 (18.2%)	2,600,422 (17.7%)	2,670,727 (18.7%)
a pawn shop?	5,751,356 (19.9%)	3,287,171 (22.4%)	2,464,185 (17.3%)
Other	1,103,722 (3.8%)	645,432 (4.4%)	458,290 (3.2%)
Urban			
Target population	19,097,489	10,183,439	8,914,050
relatives?	10,825,673 (56.7%)	5,860,462 (57.5%)	4,965,211 (55.7%)
friends or acquaintances?	5,657,624 (29.6%)	2,753,735 (27.0%)	2,903,889 (32.6%)
a savings association of work colleagues or acquaintances?	3,909,378 (20.5%)	2,110,850 (20.7%)	1,798,528 (20.2%)
a pawn shop?	4,449,145 (23.3%)	2,636,647 (25.9%)	1,812,498 (20.3%)
Other	862,674 (4.5%)	536,254 (5.3%)	326,420 (3.7%)
Rural			
Target population	9,861,008	4,492,086	5,368,922
relatives?	6,808,827 (69.0%)	3,320,429 (73.9%)	3,488,398 (65.0%)
friends or acquaintances?	3,780,146 (38.3%)	1,338,884 (29.8%)	2,441,262 (45.5%)
a savings association of work colleagues or acquaintances?	1,361,771 (13.8%)	489,572 (10.9%)	872,199 (16.2%)
a pawn shop?	1,302,211 (13.2%)	650,524 (14.5%)	651,687 (12.1%)
Other	241,048 (2.4%)	109,178 (2.4%)	131,870 (2.5%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.2

Without telling me the amount, is there or was there any interest charged on your
(ANSWER IN 6.1)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	28,958,497	14,675,525	14,282,972
relatives?	17,634,500	9,180,891	8,453,609
Yes	1,492,175 (8.5%)	742,149 (8.1%)	750,026 (8.9%)
No	16,109,714 (91.4%)	8,425,137 (91.8%)	7,684,577 (90.9%)
You do not know	32,611 (0.2%)	13,605 (0.1%)	19,006 (0.2%)
friends or acquaintances?	9,437,770	4,092,619	5,345,151
Yes	2,033,774 (21.5%)	982,604 (24.0%)	1,051,170 (19.7%)
No	7,381,638 (78.2%)	3,099,285 (75.7%)	4,282,353 (80.1%)
You do not know	22,358 (0.2%)	10,730 (0.3%)	11,628 (0.2%)
a savings association of work colleagues or acquaintances?	5,271,149	2,600,422	2,670,727
Yes	3,801,877 (72.1%)	1,973,901 (75.9%)	1,827,976 (68.4%)
No	1,446,907 (27.4%)	622,749 (23.9%)	824,158 (30.9%)
You do not know	22,365 (0.4%)	3,772 (0.1%)	18,593 (0.7%)
a pawn shop?	5,751,356	3,287,171	2,464,185
Yes	5,484,478 (95.4%)	3,131,633 (95.3%)	2,352,845 (95.5%)
No	266,878 (4.6%)	155,538 (4.7%)	111,340 (4.5%)
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	1,103,722	645,432	458,290
Yes	975,202 (88.4%)	580,906 (90.0%)	394,296 (86.0%)
No	123,754 (11.2%)	59,760 (9.3%)	63,994 (14.0%)
You do not know	4,766 (0.4%)	4,766 (0.7%)	0 * (0.0%)*
Urban			
Target population	19,097,489	10,183,439	8,914,050
relatives?	10,825,673	5,860,462	4,965,211
Yes	916,916 (8.5%)	526,719 (9.0%)	390,197 (7.9%)
No	9,897,129 (91.4%)	5,333,743 (91.0%)	4,563,386 (91.9%)
You do not know	11,628 (0.1%)	0 * (0.0%)*	11,628 (0.2%)
friends or acquaintances?	5,657,624	2,753,735	2,903,889
Yes	1,322,454 (23.4%)	719,433 (26.1%)	603,021 (20.8%)
No	4,323,542 (76.4%)	2,034,302 (73.9%)	2,289,240 (78.8%)
You do not know	11,628 (0.2%)	0 * (0.0%)*	11,628 (0.4%)
a savings association of work colleagues or acquaintances?	3,909,378	2,110,850	1,812,498
Yes	2,778,508 (71.1%)	1,552,790 (73.6%)	1,225,718 (68.2%)
No	1,113,050 (28.5%)	554,288 (26.3%)	558,762 (31.1%)
You do not know	17,820 (0.5%)	3,772 (0.2%)	14,048 (0.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.2 (continued)

Without telling me the amount, is there or was there any interest charged on your
(ANSWER IN 6.1)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	19,097,489	10,183,439	8,914,050
a pawn shop?	4,449,145	2,636,647	1,812,498
Yes	4,249,825 (95.5%)	2,539,107 (96.3%)	1,710,718 (94.4%)
No	199,320 (4.5%)	97,540 (3.7%)	101,780 (5.6%)
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	862,674	536,254	326,420
Yes	759,859 (88.1%)	483,438 (90.2%)	276,421 (84.7%)
No	102,815 (11.9%)	52,816 (9.8%)	49,999 (15.3%)
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Rural			
Target population	9,861,008	4,492,086	5,368,922
relatives?	6,808,827	3,320,429	3,488,398
Yes	575,259 (8.4%)	215,430 (6.5%)	359,829 (10.3%)
No	6,212,585 (91.2%)	3,091,394 (93.1%)	3,121,191 (89.5%)
You do not know	20,983 (0.3%)	13,605 (0.4%)	7,378 (0.2%)
friends or acquaintances?	3,780,146	1,338,884	2,441,262
Yes	711,320 (18.8%)	263,171 (19.7%)	448,149 (18.4%)
No	3,058,096 (80.9%)	1,064,983 (79.5%)	1,993,113 (81.6%)
You do not know	10,730 (0.3%)	10,730 (0.8%)	0 * (0.0%)*
a savings association of work colleagues or acquaintances?	1,361,771	489,572	872,199
Yes	1,023,369 (75.1%)	421,111 (86.0%)	602,258 (69.1%)
No	333,857 (24.5%)	68,461 (14.0%)	265,396 (30.4%)
You do not know	4,545 (0.3%)	0 * (0.0%)*	4,545 (0.5%)
a pawn shop?	1,302,211	650,524	651,687
Yes	1,234,653 (94.8%)	592,526 (91.1%)	642,127 (98.5%)
No	67,558 (5.2%)	57,998 (8.9%)	9,560 (1.5%)
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	241,048	109,178	131,870
Yes	215,343 (89.3%)	97,468 (89.3%)	117,875 (89.4%)
No	20,939 (8.7%)	6,944 (6.4%)	13,995 (10.6%)
You do not know	4,766 (2.0%)	4,766 (4.4%)	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.3

What did you use the loan granted to you for or what do you plan on using it for?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	28,958,497	14,675,525	14,282,972
Meal or personal expenses or payment of utilities	10,164,643 (35.1%)	5,088,639 (34.7%)	5,076,004 (35.5%)
Health expenses	5,814,340 (20.1%)	3,431,395 (23.4%)	2,382,945 (16.7%)
Education expenses	4,011,046 (13.9%)	2,250,470 (15.3%)	1,760,576 (12.3%)
Dealing with an emergency or unforeseen events	3,729,788 (12.9%)	1,543,292 (10.5%)	2,186,496 (15.3%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.	3,637,894 (12.6%)	1,451,477 (9.9%)	2,186,417 (15.3%)
Paying a debt	2,149,420 (7.4%)	1,332,619 (9.1%)	816,801 (5.7%)
Starting, expanding or operating a business (raw material, machinery and equipment)	1,860,953 (6.4%)	957,814 (6.5%)	903,139 (6.3%)
Paying for holidays or parties (XV years, weddings, etc.)	953,345 (3.3%)	540,421 (3.7%)	412,924 (2.9%)
Other	785,163 (2.7%)	348,557 (2.4%)	436,606 (3.1%)
Urban			
Target population	19,097,489	10,183,439	8,914,050
Meal or personal expenses or payment of utilities	6,627,046 (34.7%)	3,505,316 (34.4%)	3,121,730 (35.0%)
Health expenses	3,229,367 (16.9%)	2,145,786 (21.1%)	1,083,581 (12.2%)
Education expenses	2,919,045 (15.3%)	1,627,739 (16.0%)	1,291,306 (14.5%)
Dealing with an emergency or unforeseen events	2,474,018 (13.0%)	1,027,953 (10.1%)	1,446,065 (16.2%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.	2,555,762 (13.4%)	1,092,670 (10.7%)	1,463,092 (16.4%)
Paying a debt	1,578,653 (8.3%)	1,103,880 (10.8%)	474,773 (5.3%)
Starting, expanding or operating a business (raw material, machinery and equipment)	1,027,271 (5.4%)	616,397 (6.1%)	410,874 (4.6%)
Paying for holidays or parties (XV years, weddings, etc.)	830,356 (4.3%)	468,483 (4.6%)	361,873 (4.1%)
Other	538,556 (2.8%)	263,403 (2.6%)	275,153 (3.1%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.3 (continued)

What did you use the loan granted to you for or what do you plan on using it for?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	9,861,008	4,492,086	5,368,922
Meal or personal expenses or payment of utilities	3,537,597 (35.9%)	1,583,323 (35.2%)	1,954,274 (36.4%)
Health expenses	2,584,973 (26.2%)	1,285,609 (28.6%)	1,299,364 (24.2%)
Education expenses	1,092,001 (11.1%)	622,731 (13.9%)	469,270 (8.7%)
Dealing with an emergency or unforeseen events	1,255,770 (12.7%)	515,339 (11.5%)	740,431 (13.8%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.	1,082,132 (11.0%)	358,807 (8.0%)	723,325 (13.5%)
Paying a debt	570,767 (5.8%)	228,739 (5.1%)	342,028 (6.4%)
Starting, expanding or operating a business (raw material, machinery and equipment)	833,682 (8.5%)	341,417 (7.6%)	492,265 (9.2%)
Paying for holidays or parties (XV years, weddings, etc.)	122,989 (1.2%)	71,938 (1.6%)	51,051 (1.0%)
Other	246,607 (2.5%)	85,154 (1.9%)	161,453 (3.0%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.4

Do you have any bank loan, bank credit card, department store card, supermarket card or any card with another financial institution (Infonavit, Fovissste, Fonacot)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	22,123,923 (29.1%)	11,626,501 (29.0%)	10,497,422 (29.1%)
No	54,033,165 (70.9%)	28,401,071 (71.0%)	25,632,094 (70.9%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	16,942,024 (34.3%)	8,866,784 (33.4%)	8,075,240 (35.3%)
No	32,468,611 (65.7%)	17,642,664 (66.6%)	14,825,947 (64.7%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	5,181,899 (19.4%)	2,759,717 (20.4%)	2,422,182 (18.3%)
No	21,564,554 (80.6%)	10,758,407 (79.6%)	10,806,147 (81.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.5

Did you ever obtain a loan, credit or credit card with these kind of institutions?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	54,033,165	28,401,071	25,632,094
Yes	10,649,313 (19.7%)	5,648,713 (19.9%)	5,000,600 (19.5%)
No	43,383,852 (80.3%)	22,752,358 (80.1%)	20,631,494 (80.5%)
Urban			
Target population	32,468,611	17,642,664	14,825,947
Yes	8,010,517 (24.7%)	4,369,196 (24.8%)	3,641,321 (24.6%)
No	24,458,094 (75.3%)	13,273,468 (75.2%)	11,184,626 (75.4%)
Rural			
Target population	21,564,554	10,758,407	10,806,147
Yes	2,638,796 (12.2%)	1,279,517 (11.9%)	1,359,279 (12.6%)
No	18,925,758 (87.8%)	9,478,890 (88.1%)	9,446,868 (87.4%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.6

What is the reason why don't you have a loan, credit or credit card...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	43,383,852	22,752,358	20,631,494
you do not fulfill the requirements (no job, insufficient income)?	14,280,905 (32.9%)	7,771,157 (34.2%)	6,509,748 (31.6%)
interest or commissions are high?	6,146,829 (14.2%)	2,889,781 (12.7%)	3,257,048 (15.8%)
you do not trust in banks or these give you bad service?	2,128,993 (4.9%)	915,622 (4.0%)	1,213,371 (5.9%)
the branch is far away or there are no branches?	727,689 (1.7%)	376,168 (1.7%)	351,521 (1.7%)
you think you will be rejected?	891,901 (2.1%)	377,285 (1.7%)	514,616 (2.5%)
you do not like to be indebted?	17,153,276 (39.5%)	9,069,656 (39.9%)	8,083,620 (39.2%)
you are not interested or do not need it?	8,370,859 (19.3%)	4,390,466 (19.3%)	3,980,393 (19.3%)
Other	3,066,228 (7.1%)	1,647,316 (7.2%)	1,418,912 (6.9%)
Urban			
Target population	24,458,094	13,273,468	11,184,626
you do not fulfill the requirements (no job, insufficient income)?	6,902,752 (28.2%)	3,906,006 (29.4%)	2,996,746 (26.8%)
interest or commissions are high?	3,694,914 (15.1%)	1,943,957 (14.6%)	1,750,957 (15.7%)
you do not trust in banks or these give you bad service?	1,164,568 (4.8%)	498,386 (3.8%)	666,182 (6.0%)
the branch is far away or there are no branches?	32,212 (0.1%)	7,500 (0.1%)	24,712 (0.2%)
you think you will be rejected?	456,675 (1.9%)	211,015 (1.6%)	245,660 (2.2%)
you do not like to be indebted?	10,025,831 (41.0%)	5,477,330 (41.3%)	4,548,501 (40.7%)
you are not interested or do not need it?	5,238,710 (21.4%)	2,841,311 (21.4%)	2,397,399 (21.4%)
Other	1,579,016 (6.5%)	835,553 (6.3%)	743,463 (6.6%)
Rural			
Target population	18,925,758	9,478,890	9,446,868
you do not fulfill the requirements (no job, insufficient income)?	7,378,153 (39.0%)	3,865,151 (40.8%)	3,513,002 (37.2%)
interest or commissions are high?	2,451,915 (13.0%)	945,824 (10.0%)	1,506,091 (15.9%)
you do not trust in banks or these give you bad service?	964,425 (5.1%)	417,236 (4.4%)	547,189 (5.8%)
the branch is far away or there are no branches?	695,477 (3.7%)	368,668 (3.9%)	326,809 (3.5%)
you think you will be rejected?	435,226 (2.3%)	166,270 (1.8%)	268,956 (2.8%)
you do not like to be indebted?	7,127,445 (37.7%)	3,592,326 (37.9%)	3,535,119 (37.4%)
you are not interested or do not need it?	3,132,149 (16.5%)	1,549,155 (16.3%)	1,582,994 (16.8%)
Other	1,487,212 (7.9%)	811,763 (8.6%)	675,449 (7.1%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.7

Why did you stop having your credit or credit card?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	10,649,313	5,648,713	5,000,600
You had a bad experience with the financial institution	2,144,056 (20.1%)	1,101,258 (19.5%)	1,042,798 (20.9%)
Interests charged to you were too high	3,125,975 (29.4%)	1,779,405 (31.5%)	1,346,570 (26.9%)
You do not need it anymore (finished paying your credit, etc.)	2,452,206 (23.0%)	1,340,892 (23.7%)	1,111,314 (22.2%)
You do not fulfill the requirements anymore	362,185 (3.4%)	179,255 (3.2%)	182,930 (3.7%)
You do not want to be indebted again	2,647,962 (24.9%)	1,529,607 (27.1%)	1,118,355 (22.4%)
You prefer another type of loan (family or friends)	143,308 (1.3%)	31,738 (0.6%)	111,570 (2.2%)
Other	1,649,610 (15.5%)	733,831 (13.0%)	915,779 (18.3%)
Urban			
Target population	8,010,517	4,369,196	3,641,321
You had a bad experience with the financial institution	1,619,163 (20.2%)	832,039 (19.0%)	787,124 (21.6%)
Interests charged to you were too high	2,374,056 (29.6%)	1,388,904 (31.8%)	985,152 (27.1%)
You do not need it anymore (finished paying your credit, etc.)	1,701,732 (21.2%)	953,020 (21.8%)	748,712 (20.6%)
You do not fulfill the requirements anymore	275,941 (3.4%)	157,570 (3.6%)	118,371 (3.3%)
You do not want to be indebted again	1,981,667 (24.7%)	1,181,180 (27.0%)	800,487 (22.0%)
You prefer another type of loan (family or friends)	88,703 (1.1%)	26,075 (0.6%)	62,628 (1.7%)
Other	1,235,967 (15.4%)	564,871 (12.9%)	671,096 (18.4%)
Rural			
Target population	2,638,796	1,279,517	1,359,279
You had a bad experience with the financial institution	524,893 (19.9%)	269,219 (21.0%)	255,674 (18.8%)
Interests charged to you were too high	751,919 (28.5%)	390,501 (30.5%)	361,418 (26.6%)
You do not need it anymore (finished paying your credit, etc.)	750,474 (28.4%)	387,872 (30.3%)	362,602 (26.7%)
You do not fulfill the requirements anymore	86,244 (3.3%)	21,685 (1.7%)	64,559 (4.7%)
You do not want to be indebted again	666,295 (25.2%)	348,427 (27.2%)	317,868 (23.4%)
You prefer another type of loan (family or friends)	54,605 (2.1%)	5,663 (0.4%)	48,942 (3.6%)
Other	413,643 (15.7%)	168,960 (13.2%)	244,683 (18.0%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.8

Did you compare your credit or credit card with other products or other financial institutions before acquiring it?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	22,123,923	11,626,501	10,497,422
Yes	6,399,798 (28.9%)	3,132,023 (26.9%)	3,267,775 (31.1%)
No	15,724,125 (71.1%)	8,494,478 (73.1%)	7,229,647 (68.9%)
Urban			
Target population	16,942,024	8,866,784	8,075,240
Yes	5,349,250 (31.6%)	2,613,979 (29.5%)	2,735,271 (33.9%)
No	11,592,774 (68.4%)	6,252,805 (70.5%)	5,339,969 (66.1%)
Rural			
Target population	5,181,899	2,759,717	2,422,182
Yes	1,050,548 (20.3%)	518,044 (18.8%)	532,504 (22.0%)
No	4,131,351 (79.7%)	2,241,673 (81.2%)	1,889,678 (78.0%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.8a

What methods did you use to compare them?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	6,399,798	3,132,023	3,267,775
Internet	1,492,381 (23.3%)	559,201 (17.9%)	933,180 (28.6%)
Visit to branches	4,706,803 (73.5%)	2,359,578 (75.3%)	2,347,225 (71.8%)
By telephone	161,491 (2.5%)	107,577 (3.4%)	53,914 (1.6%)
Other	467,615 (7.3%)	284,998 (9.1%)	182,617 (5.6%)
Urban			
Target population	5,349,250	2,613,979	2,735,271
Internet	1,297,950 (24.3%)	465,655 (17.8%)	832,295 (30.4%)
Visit to branches	3,887,330 (72.7%)	1,950,453 (74.6%)	1,936,877 (70.8%)
By telephone	155,944 (2.9%)	107,577 (4.1%)	48,367 (1.8%)
Other	373,106 (7.0%)	240,671 (9.2%)	132,435 (4.8%)
Rural			
Target population	1,050,548	518,044	532,504
Internet	194,431 (18.5%)	93,546 (18.1%)	100,885 (18.9%)
Visit to branches	819,473 (78.0%)	409,125 (79.0%)	410,348 (77.1%)
By telephone	5,547 (0.5%)	0 * (0.0%)*	5,547 (1.0%)
Other	94,509 (9.0%)	44,327 (8.6%)	50,182 (9.4%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Instruction "circle one code only", which appears on printed questionnaire, was changed by "circle the respective codes" in both electronic questionnaire and interviewer manual, as it appears on question 5.10.

Question 6.9

Do you have a...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	22,123,923	11,626,501	10,497,422
department store or supermarket card?	14,925,762 (67.5%)	8,247,275 (70.9%)	6,678,487 (63.6%)
bank credit card?	8,193,688 (37.0%)	3,837,097 (33.0%)	4,356,591 (41.5%)
payroll loan?	1,941,152 (8.8%)	794,974 (6.8%)	1,146,178 (10.9%)
personal loan?	2,915,644 (13.2%)	1,390,951 (12.0%)	1,524,693 (14.5%)
car loan?	990,485 (4.5%)	344,682 (3.0%)	645,803 (6.2%)
mortgage loan?	3,337,499 (15.1%)	1,344,571 (11.6%)	1,992,928 (19.0%)
group, communal or joint loan (as the one of Compartamos)?	1,546,553 (7.0%)	1,278,847 (11.0%)	267,706 (2.6%)
Other	424,455 (1.9%)	194,793 (1.7%)	229,662 (2.2%)
Urban			
Target population	16,942,024	8,866,784	8,075,240
department store or supermarket card?	11,458,399 (67.6%)	6,400,040 (72.2%)	5,058,359 (62.6%)
bank credit card?	6,749,336 (39.8%)	3,176,575 (35.8%)	3,572,761 (44.2%)
payroll loan?	1,617,387 (9.5%)	634,781 (7.2%)	982,606 (12.2%)
personal loan?	2,036,928 (12.0%)	930,085 (10.5%)	1,106,843 (13.7%)
car loan?	835,309 (4.9%)	295,763 (3.3%)	539,546 (6.7%)
mortgage loan?	3,002,056 (17.7%)	1,194,014 (13.5%)	1,808,042 (22.4%)
group, communal or joint loan (as the one of Compartamos)?	998,458 (5.9%)	832,098 (9.4%)	166,360 (2.1%)
Other	325,314 (1.9%)	156,831 (1.8%)	168,483 (2.1%)
Rural			
Target population	5,181,899	2,759,717	2,422,182
department store or supermarket card?	3,467,363 (66.9%)	1,847,235 (66.9%)	1,620,128 (66.9%)
bank credit card?	1,444,352 (27.9%)	660,522 (23.9%)	783,830 (32.4%)
payroll loan?	323,765 (6.2%)	160,193 (5.8%)	163,572 (6.8%)
personal loan?	878,716 (17.0%)	460,866 (16.7%)	417,850 (17.3%)
car loan?	155,176 (3.0%)	48,919 (1.8%)	106,257 (4.4%)
mortgage loan?	335,443 (6.5%)	150,557 (5.5%)	184,886 (7.6%)
group, communal or joint loan (as the one of Compartamos)?	548,095 (10.6%)	446,749 (16.2%)	101,346 (4.2%)
Other	99,141 (1.9%)	37,962 (1.4%)	61,179 (2.5%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.10

How many (ANSWER IN 6.9) do you have?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	22,123,923	11,626,501	10,497,422
department store or supermarket card?	14,925,762	8,247,275	6,678,487
1	11,048,944 (74.0%)	6,186,607 (75.0%)	4,862,337 (72.8%)
2	2,605,445 (17.5%)	1,455,551 (17.6%)	1,149,894 (17.2%)
More than 2	1,271,373 (8.5%)	605,117 (7.3%)	666,256 (10.0%)
bank credit card?	8,193,688	3,837,097	4,356,591
1	6,005,840 (73.3%)	2,924,791 (76.2%)	3,081,049 (70.7%)
2	1,364,194 (16.6%)	617,573 (16.1%)	746,621 (17.1%)
More than 2	823,654 (10.1%)	294,733 (7.7%)	528,921 (12.1%)
payroll loan?	1,941,152	794,974	1,146,178
1	1,734,563 (89.4%)	741,890 (93.3%)	992,673 (86.6%)
2	178,640 (9.2%)	47,364 (6.0%)	131,276 (11.5%)
More than 2	27,949 (1.4%)	5,720 (0.7%)	22,229 (1.9%)
personal loan?	2,915,644	1,390,951	1,524,693
1	2,479,871 (85.1%)	1,211,733 (87.1%)	1,268,138 (83.2%)
2	317,279 (10.9%)	140,367 (10.1%)	176,912 (11.6%)
More than 2	118,494 (4.1%)	38,851 (2.8%)	79,643 (5.2%)
car loan?	990,485	344,682	645,803
1	964,797 (97.4%)	333,183 (96.7%)	631,614 (97.8%)
2	25,688 (2.6%)	11,499 (3.3%)	14,189 (2.2%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
mortgage loan?	3,337,499	1,344,571	1,992,928
1	3,293,212 (98.7%)	1,312,190 (97.6%)	1,981,022 (99.4%)
2	44,287 (1.3%)	32,381 (2.4%)	11,906 (0.6%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
group, communal or joint loan (as the one of Compartamos)?	1,546,553	1,278,847	267,706
1	1,383,235 (89.4%)	1,115,529 (87.2%)	267,706 (100.0%)
2	155,535 (10.1%)	155,535 (12.2%)	0 (0.0%)
More than 2	7,783 (0.5%)	7,783 (0.6%)	0 (0.0%)
Other	424,455	194,793	229,662
1	424,455 (100.0%)	194,793 (100.0%)	229,662 (100.0%)
2	0 (0.0%)	0 (0.0%)	0 (0.0%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)

Question 6.10 (continued)

How many (ANSWER IN 6.9) do you have?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	16,942,024	8,866,784	8,075,240
department store or supermarket card?	11,458,399	6,400,040	5,058,359
1	8,024,406 (70.0%)	4,577,295 (71.5%)	3,447,111 (68.1%)
2	2,257,434 (19.7%)	1,287,470 (20.1%)	969,964 (19.2%)
More than 2	1,176,559 (10.3%)	535,275 (8.4%)	641,284 (12.7%)
bank credit card?	6,749,336	3,176,575	3,572,761
1	4,981,226 (73.8%)	2,461,427 (77.5%)	2,519,799 (70.5%)
2	1,111,728 (16.5%)	471,680 (14.8%)	640,048 (17.9%)
More than 2	656,382 (9.7%)	243,468 (7.7%)	412,914 (11.6%)
payroll loan?	1,617,387	634,781	982,606
1	1,442,251 (89.2%)	581,697 (91.6%)	860,554 (87.6%)
2	147,187 (9.1%)	47,364 (7.5%)	99,823 (10.2%)
More than 2	27,949 (1.7%)	5,720 (0.9%)	22,229 (2.3%)
personal loan?	2,036,928	930,085	1,106,843
1	1,689,674 (83.0%)	790,556 (85.0%)	899,118 (81.2%)
2	258,470 (12.7%)	105,446 (11.3%)	153,024 (13.8%)
More than 2	88,784 (4.4%)	34,083 (3.7%)	54,701 (4.9%)
car loan?	835,309	295,763	539,546
1	809,621 (96.9%)	284,264 (96.1%)	525,357 (97.4%)
2	25,688 (3.1%)	11,499 (3.9%)	14,189 (2.6%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
mortgage loan?	3,002,056	1,194,014	1,808,042
1	2,957,769 (98.5%)	1,161,633 (97.3%)	1,796,136 (99.3%)
2	44,287 (1.5%)	32,381 (2.7%)	11,906 (0.7%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
group, communal or joint loan (as the one of Compartamos)?	998,458	832,098	166,360
1	862,107 (86.3%)	695,747 (83.6%)	166,360 (100.0%)
2	128,568 (12.9%)	128,568 (15.5%)	0 (0.0%)
More than 2	7,783 (0.8%)	7,783 (0.9%)	0 (0.0%)
Other	325,314	156,831	168,483
1	325,314 (100.0%)	156,831 (100.0%)	168,483 (100.0%)
2	0 (0.0%)	0 (0.0%)	0 (0.0%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)

Question 6.10 (continued)

How many (ANSWER IN 6.9) do you have?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	5,181,899	2,759,717	2,422,182
department store or supermarket card?	3,467,363	1,847,235	1,620,128
1	3,024,538 (87.2%)	1,609,312 (87.1%)	1,415,226 (87.4%)
2	348,011 (10.0%)	168,081 (9.1%)	179,930 (11.1%)
More than 2	94,814 (2.7%)	69,842 (3.8%)	24,972 (1.5%)
bank credit card?	1,444,352	660,522	783,830
1	1,024,614 (70.9%)	463,364 (70.2%)	561,250 (71.6%)
2	252,466 (17.5%)	145,893 (22.1%)	106,573 (13.6%)
More than 2	167,272 (11.6%)	51,265 (7.8%)	116,007 (14.8%)
payroll loan?	323,765	160,193	163,572
1	292,312 (90.3%)	160,193 (100.0%)	132,119 (80.8%)
2	31,453 (9.7%)	0 (0.0%)	31,453 (19.2%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
personal loan?	878,716	460,866	417,850
1	790,197 (89.9%)	421,177 (91.4%)	369,020 (88.3%)
2	58,809 (6.7%)	34,921 (7.6%)	23,888 (5.7%)
More than 2	29,710 (3.4%)	4,768 (1.0%)	24,942 (6.0%)
car loan?	155,176	48,919	106,257
1	155,176 (100.0%)	48,919 (100.0%)	106,257 (100.0%)
2	0 (0.0%)	0 (0.0%)	0 (0.0%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
mortgage loan?	335,443	150,557	184,886
1	335,443 (100.0%)	150,557 (100.0%)	184,886 (100.0%)
2	0 (0.0%)	0 (0.0%)	0 (0.0%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
group, communal or joint loan (as the one of Compartamos)?	548,095	446,749	101,346
1	521,128 (95.1%)	419,782 (94.0%)	101,346 (100.0%)
2	26,967 (4.9%)	26,967 (6.0%)	0 (0.0%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)
Other	99,141	37,962	61,179
1	99,141 (100.0%)	37,962 (100.0%)	61,179 (100.0%)
2	0 (0.0%)	0 (0.0%)	0 (0.0%)
More than 2	0 (0.0%)	0 (0.0%)	0 (0.0%)

Question 6.11

Without telling me the amount, do you know the interest charged for your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	22,123,923	11,626,501	10,497,422
department store or supermarket card?	14,925,762	8,247,275	6,678,487
Yes	9,677,957 (64.8%)	5,240,000 (63.5%)	4,437,957 (66.5%)
No	4,359,072 (29.2%)	2,530,045 (30.7%)	1,829,027 (27.4%)
You do not know	888,733 (6.0%)	477,230 (5.8%)	411,503 (6.2%)
bank credit card?	8,193,688	3,837,097	4,356,591
Yes	6,658,153 (81.3%)	3,029,733 (79.0%)	3,628,420 (83.3%)
No	1,259,006 (15.4%)	631,182 (16.4%)	627,824 (14.4%)
You do not know	276,529 (3.4%)	176,182 (4.6%)	100,347 (2.3%)
payroll loan?	1,941,152	794,974	1,146,178
Yes	1,415,381 (72.9%)	551,694 (69.4%)	863,687 (75.4%)
No	452,282 (23.3%)	194,650 (24.5%)	257,632 (22.5%)
You do not know	73,489 (3.8%)	48,630 (6.1%)	24,859 (2.2%)
personal loan?	2,915,644	1,390,951	1,524,693
Yes	2,645,272 (90.7%)	1,213,938 (87.3%)	1,431,334 (93.9%)
No	236,425 (8.1%)	155,720 (11.2%)	80,705 (5.3%)
You do not know	33,947 (1.2%)	21,293 (1.5%)	12,654 (0.8%)
car loan?	990,485	344,682	645,803
Yes	862,546 (87.1%)	334,694 (97.1%)	527,852 (81.7%)
No	122,036 (12.3%)	9,988 (2.9%)	112,048 (17.4%)
You do not know	5,903 (0.6%)	0 * (0.0%)*	5,903 (0.9%)
mortgage loan?	3,337,499	1,344,571	1,992,928
Yes	2,872,126 (86.1%)	1,161,205 (86.4%)	1,710,921 (85.8%)
No	267,811 (8.0%)	87,750 (6.5%)	180,061 (9.0%)
You do not know	197,562 (5.9%)	95,616 (7.1%)	101,946 (5.1%)
group, communal or joint loan (as the one of Compartamos)?	1,546,553	1,278,847	267,706
Yes	1,510,563 (97.7%)	1,242,857 (97.2%)	267,706 (100%)*
No	20,511 (1.3%)	20,511 (1.6%)	0 * (0.0%)*
You do not know	15,479 (1.0%)	15,479 (1.2%)	0 * (0.0%)*
Other	424,455	194,793	229,662
Yes	339,030 (79.9%)	145,834 (74.9%)	193,196 (84.1%)
No	73,634 (17.3%)	43,408 (22.3%)	30,226 (13.2%)
You do not know	11,791 (2.8%)	5,551 (2.8%)	6,240 (2.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.11 (continued)

Without telling me the amount, do you know the interest charged for your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	16,942,024	8,866,784	8,075,240
department store or supermarket card?	11,458,399	6,400,040	5,058,359
Yes	7,618,276 (66.5%)	4,196,634 (65.6%)	3,421,642 (67.6%)
No	3,292,670 (28.7%)	1,907,050 (29.8%)	1,385,620 (27.4%)
You do not know	547,453 (4.8%)	296,356 (4.6%)	251,097 (5.0%)
bank credit card?	6,749,336	3,176,575	3,572,761
Yes	5,529,651 (81.9%)	2,530,093 (79.6%)	2,999,558 (84.0%)
No	997,608 (14.8%)	495,034 (15.6%)	502,574 (14.1%)
You do not know	222,077 (3.3%)	151,448 (4.8%)	70,629 (2.0%)
payroll loan?	1,617,387	634,781	982,606
Yes	1,187,232 (73.4%)	456,014 (71.8%)	731,218 (74.4%)
No	381,444 (23.6%)	151,020 (23.8%)	230,424 (23.5%)
You do not know	48,711 (3.0%)	27,747 (4.4%)	20,964 (2.1%)
personal loan?	2,036,928	930,085	1,106,843
Yes	1,857,486 (91.2%)	839,234 (90.2%)	1,018,252 (92.0%)
No	150,071 (7.4%)	74,134 (8.0%)	75,937 (6.9%)
You do not know	29,371 (1.4%)	16,717 (1.8%)	12,654 (1.1%)
car loan?	835,309	295,763	539,546
Yes	739,882 (88.6%)	295,763 (100%)*	444,119 (82.3%)
No	89,524 (10.7%)	0 * (0.0%)*	89,524 (16.6%)
You do not know	5,903 (0.7%)	0 * (0.0%)*	5,903 (1.1%)
mortgage loan?	3,002,056	1,194,014	1,808,042
Yes	2,585,037 (86.1%)	1,032,646 (86.5%)	1,552,391 (85.9%)
No	253,747 (8.5%)	83,150 (7.0%)	170,597 (9.4%)
You do not know	163,272 (5.4%)	78,218 (6.6%)	85,054 (4.7%)
group, communal or joint loan (as the one of Compartamos)?	998,458	832,098	166,360
Yes	981,998 (98.4%)	815,638 (98.0%)	166,360 (100%)*
No	11,579 (1.2%)	11,579 (1.4%)	0 * (0.0%)*
You do not know	4,881 (0.5%)	4,881 (0.6%)	0 * (0.0%)*
Other	325,314	156,831	168,483
Yes	253,494 (77.9%)	107,872 (68.8%)	145,622 (86.4%)
No	60,029 (18.5%)	43,408 (27.7%)	16,621 (9.9%)
You do not know	11,791 (3.6%)	5,551 (3.5%)	6,240 (3.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.11 (continued)

Without telling me the amount, do you know the interest charged for your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	5,181,899	2,759,717	2,422,182
department store or supermarket card?	3,467,363	1,847,235	1,620,128
Yes	2,059,681 (59.4%)	1,043,366 (56.5%)	1,016,315 (62.7%)
No	1,066,402 (30.8%)	622,995 (33.7%)	443,407 (27.4%)
You do not know	341,280 (9.8%)	180,874 (9.8%)	160,406 (9.9%)
bank credit card?	1,444,352	660,522	783,830
Yes	1,128,502 (78.1%)	499,640 (75.6%)	628,862 (80.2%)
No	261,398 (18.1%)	136,148 (20.6%)	125,250 (16.0%)
You do not know	54,452 (3.8%)	24,734 (3.7%)	29,718 (3.8%)
payroll loan?	323,765	160,193	163,572
Yes	228,149 (70.5%)	95,680 (59.7%)	132,469 (81.0%)
No	70,838 (21.9%)	43,630 (27.2%)	27,208 (16.6%)
You do not know	24,778 (7.7%)	20,883 (13.0%)	3,895 (2.4%)
personal loan?	878,716	460,866	417,850
Yes	787,786 (89.7%)	374,704 (81.3%)	413,082 (98.9%)
No	86,354 (9.8%)	81,586 (17.7%)	4,768 (1.1%)
You do not know	4,576 (0.5%)	4,576 (1.0%)	0 * (0.0%)*
car loan?	155,176	48,919	106,257
Yes	122,664 (79.0%)	38,931 (79.6%)	83,733 (78.8%)
No	32,512 (21.0%)	9,988 (20.4%)	22,524 (21.2%)
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
mortgage loan?	335,443	150,557	184,886
Yes	287,089 (85.6%)	128,559 (85.4%)	158,530 (85.7%)
No	14,064 (4.2%)	4,600 (3.1%)	9,464 (5.1%)
You do not know	34,290 (10.2%)	17,398 (11.6%)	16,892 (9.1%)
group, communal or joint loan (as the one of Compartamos)?	548,095	446,749	101,346
Yes	528,565 (96.4%)	427,219 (95.6%)	101,346 (100%)*
No	8,932 (1.6%)	8,932 (2.0%)	0 * (0.0%)*
You do not know	10,598 (1.9%)	10,598 (2.4%)	0 * (0.0%)*
Other	99,141	37,962	61,179
Yes	85,536 (86.3%)	37,962 (100%)*	47,574 (77.8%)
No	13,605 (13.7%)	0 * (0.0%)*	13,605 (22.2%)
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.12

Without telling me the amount, do you know the fees or annual commission charged for your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	22,123,923	11,626,501	10,497,422
department store or supermarket card?	14,925,762	8,247,275	6,678,487
Yes	4,732,216 (31.7%)	2,419,410 (29.3%)	2,312,806 (34.6%)
No	8,819,140 (59.1%)	4,989,428 (60.5%)	3,829,712 (57.3%)
You do not know	1,374,406 (9.2%)	838,437 (10.2%)	535,969 (8.0%)
bank credit card?	8,193,688	3,837,097	4,356,591
Yes	6,057,817 (73.9%)	2,905,120 (75.7%)	3,152,697 (72.4%)
No	1,753,211 (21.4%)	712,823 (18.6%)	1,040,388 (23.9%)
You do not know	382,660 (4.7%)	219,154 (5.7%)	163,506 (3.8%)
payroll loan?	1,941,152	794,974	1,146,178
Yes	554,978 (28.6%)	243,198 (30.6%)	311,780 (27.2%)
No	1,159,172 (59.7%)	423,965 (53.3%)	735,207 (64.1%)
You do not know	227,002 (11.7%)	127,811 (16.1%)	99,191 (8.7%)
personal loan?	2,915,644	1,390,951	1,524,693
Yes	938,911 (32.2%)	367,932 (26.5%)	570,979 (37.4%)
No	1,801,634 (61.8%)	933,068 (67.1%)	868,566 (57.0%)
You do not know	175,099 (6.0%)	89,951 (6.5%)	85,148 (5.6%)
car loan?	990,485	344,682	645,803
Yes	384,611 (38.8%)	120,338 (34.9%)	264,273 (40.9%)
No	605,874 (61.2%)	224,344 (65.1%)	381,530 (59.1%)
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
mortgage loan?	3,337,499	1,344,571	1,992,928
Yes	886,323 (26.6%)	392,008 (29.2%)	494,315 (24.8%)
No	1,828,207 (54.8%)	754,050 (56.1%)	1,074,157 (53.9%)
You do not know	622,969 (18.7%)	198,513 (14.8%)	424,456 (21.3%)
group, communal or joint loan (as the one of Compartamos)?	1,546,553	1,278,847	267,706
Yes	450,257 (29.1%)	311,947 (24.4%)	138,310 (51.7%)
No	982,232 (63.5%)	852,836 (66.7%)	129,396 (48.3%)
You do not know	114,064 (7.4%)	114,064 (8.9%)	0 * (0.0%)*
Other	424,455	194,793	229,662
Yes	65,959 (15.5%)	27,977 (14.4%)	37,982 (16.5%)
No	286,143 (67.4%)	113,988 (58.5%)	172,155 (75.0%)
You do not know	72,353 (17.0%)	52,828 (27.1%)	19,525 (8.5%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.12 (continued)

Without telling me the amount, do you know the fees or annual commission charged for your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	16,942,024	8,866,784	8,075,240
department store or supermarket card?	11,458,399	6,400,040	5,058,359
Yes	3,863,271 (33.7%)	1,976,912 (30.9%)	1,886,359 (37.3%)
No	6,629,316 (57.9%)	3,860,357 (60.3%)	2,768,959 (54.7%)
You do not know	965,812 (8.4%)	562,771 (8.8%)	403,041 (8.0%)
bank credit card?	6,749,336	3,176,575	3,572,761
Yes	5,127,386 (76.0%)	2,510,142 (79.0%)	2,617,244 (73.3%)
No	1,334,285 (19.8%)	496,234 (15.6%)	838,051 (23.5%)
You do not know	287,665 (4.3%)	170,199 (5.4%)	117,466 (3.3%)
payroll loan?	1,617,387	634,781	982,606
Yes	400,895 (24.8%)	167,245 (26.3%)	233,650 (23.8%)
No	1,026,963 (63.5%)	373,303 (58.8%)	653,660 (66.5%)
You do not know	189,529 (11.7%)	94,233 (14.8%)	95,296 (9.7%)
personal loan?	2,036,928	930,085	1,106,843
Yes	680,206 (33.4%)	299,928 (32.2%)	380,278 (34.4%)
No	1,257,825 (61.8%)	572,168 (61.5%)	685,657 (61.9%)
You do not know	98,897 (4.9%)	57,989 (6.2%)	40,908 (3.7%)
car loan?	835,309	295,763	539,546
Yes	329,593 (39.5%)	108,687 (36.7%)	220,906 (40.9%)
No	505,716 (60.5%)	187,076 (63.3%)	318,640 (59.1%)
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
mortgage loan?	3,002,056	1,194,014	1,808,042
Yes	805,435 (26.8%)	347,528 (29.1%)	457,907 (25.3%)
No	1,671,046 (55.7%)	676,819 (56.7%)	994,227 (55.0%)
You do not know	525,575 (17.5%)	169,667 (14.2%)	355,908 (19.7%)
group, communal or joint loan (as the one of Compartamos)?	998,458	832,098	166,360
Yes	252,991 (25.3%)	184,099 (22.1%)	68,892 (41.4%)
No	657,951 (65.9%)	560,483 (67.4%)	97,468 (58.6%)
You do not know	87,516 (8.8%)	87,516 (10.5%)	0 * (0.0%)*
Other	325,314	156,831	168,483
Yes	61,736 (19.0%)	23,754 (15.1%)	37,982 (22.5%)
No	195,264 (60.0%)	84,288 (53.7%)	110,976 (65.9%)
You do not know	68,314 (21.0%)	48,789 (31.1%)	19,525 (11.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.12 (continued)

Without telling me the amount, do you know the fees or annual commission charged for your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	5,181,899	2,759,717	2,422,182
department store or supermarket card?	3,467,363	1,847,235	1,620,128
Yes	868,945 (25.1%)	442,498 (24.0%)	426,447 (26.3%)
No	2,189,824 (63.2%)	1,129,071 (61.1%)	1,060,753 (65.5%)
You do not know	408,594 (11.8%)	275,666 (14.9%)	132,928 (8.2%)
bank credit card?	1,444,352	660,522	783,830
Yes	930,431 (64.4%)	394,978 (59.8%)	535,453 (68.3%)
No	418,926 (29.0%)	216,589 (32.8%)	202,337 (25.8%)
You do not know	94,995 (6.6%)	48,955 (7.4%)	46,040 (5.9%)
payroll loan?	323,765	160,193	163,572
Yes	154,083 (47.6%)	75,953 (47.4%)	78,130 (47.8%)
No	132,209 (40.8%)	50,662 (31.6%)	81,547 (49.9%)
You do not know	37,473 (11.6%)	33,578 (21.0%)	3,895 (2.4%)
personal loan?	878,716	460,866	417,850
Yes	258,705 (29.4%)	68,004 (14.8%)	190,701 (45.6%)
No	543,809 (61.9%)	360,900 (78.3%)	182,909 (43.8%)
You do not know	76,202 (8.7%)	31,962 (6.9%)	44,240 (10.6%)
car loan?	155,176	48,919	106,257
Yes	55,018 (35.5%)	11,651 (23.8%)	43,367 (40.8%)
No	100,158 (64.5%)	37,268 (76.2%)	62,890 (59.2%)
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
mortgage loan?	335,443	150,557	184,886
Yes	80,888 (24.1%)	44,480 (29.5%)	36,408 (19.7%)
No	157,161 (46.9%)	77,231 (51.3%)	79,930 (43.2%)
You do not know	97,394 (29.0%)	28,846 (19.2%)	68,548 (37.1%)
group, communal or joint loan (as the one of Compartamos)?	548,095	446,749	101,346
Yes	197,266 (36.0%)	127,848 (28.6%)	69,418 (68.5%)
No	324,281 (59.2%)	292,353 (65.4%)	31,928 (31.5%)
You do not know	26,548 (4.8%)	26,548 (5.9%)	0 * (0.0%)*
Other	99,141	37,962	61,179
Yes	4,223 (4.3%)	4,223 (11.1%)	0 * (0.0%)*
No	90,879 (91.7%)	29,700 (78.2%)	61,179 (100%)*
You do not know	4,039 (4.1%)	4,039 (10.6%)	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.13

During the past year (from July of last year to date), were you late in the payment of your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	22,123,923	11,626,501	10,497,422
department store or supermarket card?	14,925,762	8,247,275	6,678,487
Yes - Once?	1,994,942 (13.4%)	1,252,565 (15.2%)	742,377 (11.1%)
Yes - More than once?	3,654,996 (24.5%)	1,993,585 (24.2%)	1,661,411 (24.9%)
No	9,271,559 (62.1%)	4,996,860 (60.6%)	4,274,699 (64.0%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	4,265 (0.0%)	4,265 (0.1%)	0 * (0.0%)*
bank credit card?	8,193,688	3,837,097	4,356,591
Yes - Once?	967,211 (11.8%)	482,110 (12.6%)	485,101 (11.1%)
Yes - More than once?	1,415,016 (17.3%)	687,167 (17.9%)	727,849 (16.7%)
No	5,788,342 (70.6%)	2,656,711 (69.2%)	3,131,631 (71.9%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	23,119 (0.3%)	11,109 (0.3%)	12,010 (0.3%)
payroll loan?	1,941,152	794,974	1,146,178
Yes - Once?	40,016 (2.1%)	16,897 (2.1%)	23,119 (2.0%)
Yes - More than once?	49,061 (2.5%)	19,942 (2.5%)	29,119 (2.5%)
No	1,831,111 (94.3%)	758,135 (95.4%)	1,072,976 (93.8%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	20,964 (1.1%)	0 * (0.0%)*	20,964 (1.8%)
personal loan?	2,915,644	1,390,951	1,524,693
Yes - Once?	360,351 (12.4%)	170,093 (12.2%)	190,258 (12.5%)
Yes - More than once?	606,619 (20.8%)	213,656 (15.4%)	392,963 (25.8%)
No	1,948,674 (66.8%)	1,007,202 (72.4%)	941,472 (61.7%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
car loan?	990,485	344,682	645,803
Yes - Once?	106,565 (10.8%)	56,520 (16.4%)	50,045 (7.7%)
Yes - More than once?	65,336 (6.6%)	31,346 (9.1%)	33,990 (5.3%)
No	810,491 (81.8%)	248,723 (72.2%)	561,768 (87.0%)
No answer	8,093 (0.8%)	8,093 (2.3%)	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.13 (continued)

During the past year (from July of last year to date), were you late in the payment of your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	22,123,923	11,626,501	10,497,422
mortgage loan?	3,337,499	1,344,571	1,992,928
Yes - Once?	258,225 (7.7%)	107,420 (8.0%)	150,805 (7.6%)
Yes - More than once?	581,207 (17.4%)	253,374 (18.8%)	327,833 (16.4%)
No	2,479,638 (74.3%)	983,777 (73.2%)	1,495,861 (75.1%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	18,429 (0.6%)	0 * (0.0%)*	18,429 (0.9%)
group, communal or joint loan (as the one of Compartamos)?	1,546,553	1,278,847	267,706
Yes - Once?	61,610 (4.0%)	52,050 (4.1%)	9,560 (3.6%)
Yes - More than once?	145,716 (9.4%)	102,397 (8.0%)	43,319 (16.2%)
No	1,339,227 (86.6%)	1,124,400 (87.9%)	214,827 (80.2%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	424,455	194,793	229,662
Yes - Once?	5,551 (1.3%)	5,551 (2.8%)	0 * (0.0%)*
Yes - More than once?	118,777 (28.0%)	32,618 (16.7%)	86,159 (37.5%)
No	285,919 (67.4%)	142,416 (73.1%)	143,503 (62.5%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	14,208 (3.3%)	14,208 (7.3%)	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.13 (continued)

During the past year (from July of last year to date), were you late in the payment of your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	16,942,024	8,866,784	8,075,240
department store or supermarket card?	11,458,399	6,400,040	5,058,359
Yes - Once?	1,616,929 (14.1%)	997,681 (15.6%)	619,248 (12.2%)
Yes - More than once?	2,706,465 (23.6%)	1,554,076 (24.3%)	1,152,389 (22.8%)
No	7,135,005 (62.3%)	3,848,283 (60.1%)	3,286,722 (65.0%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
bank credit card?	6,749,336	3,176,575	3,572,761
Yes - Once?	828,282 (12.3%)	385,434 (12.1%)	442,848 (12.4%)
Yes - More than once?	1,090,014 (16.1%)	611,939 (19.3%)	478,075 (13.4%)
No	4,807,921 (71.2%)	2,168,093 (68.3%)	2,639,828 (73.9%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	23,119 (0.3%)	11,109 (0.3%)	12,010 (0.3%)
payroll loan?	1,617,387	634,781	982,606
Yes - Once?	40,016 (2.5%)	16,897 (2.7%)	23,119 (2.4%)
Yes - More than once?	36,800 (2.3%)	7,681 (1.2%)	29,119 (3.0%)
No	1,519,607 (94.0%)	610,203 (96.1%)	909,404 (92.6%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	20,964 (1.3%)	0 * (0.0%)*	20,964 (2.1%)
personal loan?	2,036,928	930,085	1,106,843
Yes - Once?	277,959 (13.6%)	129,418 (13.9%)	148,541 (13.4%)
Yes - More than once?	417,276 (20.5%)	145,361 (15.6%)	271,915 (24.6%)
No	1,341,693 (65.9%)	655,306 (70.5%)	686,387 (62.0%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
car loan?	835,309	295,763	539,546
Yes - Once?	106,565 (12.8%)	56,520 (19.1%)	50,045 (9.3%)
Yes - More than once?	42,404 (5.1%)	31,346 (10.6%)	11,058 (2.0%)
No	678,247 (81.2%)	199,804 (67.6%)	478,443 (88.7%)
No answer	8,093 (1.0%)	8,093 (2.7%)	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.13 (continued)

During the past year (from July of last year to date), were you late in the payment of your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	16,942,024	8,866,784	8,075,240
mortgage loan?	3,002,056	1,194,014	1,808,042
Yes - Once?	258,225 (8.6%)	107,420 (9.0%)	150,805 (8.3%)
Yes - More than once?	529,391 (17.6%)	230,905 (19.3%)	298,486 (16.5%)
No	2,196,011 (73.2%)	855,689 (71.7%)	1,340,322 (74.1%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	18,429 (0.6%)	0 * (0.0%)*	18,429 (1.0%)
group, communal or joint loan (as the one of Compartamos)?	998,458	832,098	166,360
Yes - Once?	26,500 (2.7%)	26,500 (3.2%)	0 * (0.0%)*
Yes - More than once?	126,969 (12.7%)	97,794 (11.8%)	29,175 (17.5%)
No	844,989 (84.6%)	707,804 (85.1%)	137,185 (82.5%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	325,314	156,831	168,483
Yes - Once?	5,551 (1.7%)	5,551 (3.5%)	0 * (0.0%)*
Yes - More than once?	103,730 (31.9%)	23,118 (14.7%)	80,612 (47.8%)
No	216,033 (66.4%)	128,162 (81.7%)	87,871 (52.2%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.13 (continued)

During the past year (from July of last year to date), were you late in the payment of your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	5,181,899	2,759,717	2,422,182
department store or supermarket card?	3,467,363	1,847,235	1,620,128
Yes - Once?	378,013 (10.9%)	254,884 (13.8%)	123,129 (7.6%)
Yes - More than once?	948,531 (27.4%)	439,509 (23.8%)	509,022 (31.4%)
No	2,136,554 (61.6%)	1,148,577 (62.2%)	987,977 (61.0%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	4,265 (0.1%)	4,265 (0.2%)	0 * (0.0%)*
bank credit card?	1,444,352	660,522	783,830
Yes - Once?	138,929 (9.6%)	96,676 (14.6%)	42,253 (5.4%)
Yes - More than once?	325,002 (22.5%)	75,228 (11.4%)	249,774 (31.9%)
No	980,421 (67.9%)	488,618 (74.0%)	491,803 (62.7%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
payroll loan?	323,765	160,193	163,572
Yes - Once?	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Yes - More than once?	12,261 (3.8%)	12,261 (7.7%)	0 * (0.0%)*
No	311,504 (96.2%)	147,932 (92.3%)	163,572 (100%)*
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
personal loan?	878,716	460,866	417,850
Yes - Once?	82,392 (9.4%)	40,675 (8.8%)	41,717 (10.0%)
Yes - More than once?	189,343 (21.5%)	68,295 (14.8%)	121,048 (29.0%)
No	606,981 (69.1%)	351,896 (76.4%)	255,085 (61.0%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
car loan?	155,176	48,919	106,257
Yes - Once?	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Yes - More than once?	22,932 (14.8%)	0 * (0.0%)*	22,932 (21.6%)
No	132,244 (85.2%)	48,919 (100%)*	83,325 (78.4%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.13 (continued)

During the past year (from July of last year to date), were you late in the payment of your (ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	5,181,899	2,759,717	2,422,182
mortgage loan?	335,443	150,557	184,886
Yes - Once?	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Yes - More than once?	51,816 (15.4%)	22,469 (14.9%)	29,347 (15.9%)
No	283,627 (84.6%)	128,088 (85.1%)	155,539 (84.1%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
group, communal or joint loan (as the one of Compartamos)?	548,095	446,749	101,346
Yes - Once?	35,110 (6.4%)	25,550 (5.7%)	9,560 (9.4%)
Yes - More than once?	18,747 (3.4%)	4,603 (1.0%)	14,144 (14.0%)
No	494,238 (90.2%)	416,596 (93.3%)	77,642 (76.6%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	99,141	37,962	61,179
Yes - Once?	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Yes - More than once?	15,047 (15.2%)	9,500 (25.0%)	5,547 (9.1%)
No	69,886 (70.5%)	14,254 (37.5%)	55,632 (90.9%)
No answer	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not know	14,208 (14.3%)	14,208 (37.4%)	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

People that use their bank or department store credit card(s) for one or more options of question 6.14.

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	18,435,985	9,739,327	8,696,658
Yes	13,346,646 (72.4%)	6,860,993 (70.4%)	6,485,653 (74.6%)
No	5,089,339 (27.6%)	2,878,334 (29.6%)	2,211,005 (25.4%)
Urban			
Target population	14,193,045	7,535,447	6,657,598
Yes	10,589,916 (74.6%)	5,468,247 (72.6%)	5,121,669 (76.9%)
No	3,603,129 (25.4%)	2,067,200 (27.4%)	1,535,929 (23.1%)
Rural			
Target population	4,242,940	2,203,880	2,039,060
Yes	2,756,730 (65.0%)	1,392,746 (63.2%)	1,363,984 (66.9%)
No	1,486,210 (35.0%)	811,134 (36.8%)	675,076 (33.1%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.14

Do you use your bank or department store credit card(s) to...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	13,346,646	6,860,993	6,485,653
withdraw money at ATMs?	2,626,652 (19.7%)	1,072,046 (15.6%)	1,554,606 (24.0%)
purchase at business establishments, stores or restaurants?	12,383,279 (92.8%)	6,442,402 (93.9%)	5,940,877 (91.6%)
pay for utilities (water, electric power, telephone)?	2,578,832 (19.3%)	1,074,579 (15.7%)	1,504,253 (23.2%)
pay for your business' expenses?	1,097,266 (8.2%)	376,832 (5.5%)	720,434 (11.1%)
Urban			
Target population	10,589,916	5,468,247	5,121,669
withdraw money at ATMs?	2,108,396 (19.9%)	829,322 (15.2%)	1,279,074 (25.0%)
purchase at business establishments, stores or restaurants?	9,878,398 (93.3%)	5,171,900 (94.6%)	4,706,498 (91.9%)
pay for utilities (water, electric power, telephone)?	2,165,853 (20.5%)	900,581 (16.5%)	1,265,272 (24.7%)
pay for your business' expenses?	820,534 (7.7%)	295,388 (5.4%)	525,146 (10.3%)
Rural			
Target population	2,756,730	1,392,746	1,363,984
withdraw money at ATMs?	518,256 (18.8%)	242,724 (17.4%)	275,532 (20.2%)
purchase at business establishments, stores or restaurants?	2,504,881 (90.9%)	1,270,502 (91.2%)	1,234,379 (90.5%)
pay for utilities (water, electric power, telephone)?	412,979 (15.0%)	173,998 (12.5%)	238,981 (17.5%)
pay for your business' expenses?	276,732 (10.0%)	81,444 (5.8%)	195,288 (14.3%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.15

Regarding the payments you usually make of your credit card(s), each month, do you pay...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	18,435,985	9,739,327	8,696,658
less than the minimum payment?	619,856 (3.4%)	367,074 (3.8%)	252,782 (2.9%)
the minimum payment?	4,018,660 (21.8%)	2,195,530 (22.5%)	1,823,130 (21.0%)
more than the minimum payment?	3,335,364 (18.1%)	1,560,882 (16.0%)	1,774,482 (20.4%)
the amount required to not generate interests?	8,150,667 (44.2%)	4,355,058 (44.7%)	3,795,609 (43.6%)
the full balance due?	1,938,294 (10.5%)	1,014,044 (10.4%)	924,250 (10.6%)
You do not know	373,144 (2.0%)	246,739 (2.5%)	126,405 (1.5%)
Urban			
Target population	14,193,045	7,535,447	6,657,598
less than the minimum payment?	448,616 (3.2%)	296,739 (3.9%)	151,877 (2.3%)
the minimum payment?	2,816,915 (19.8%)	1,619,533 (21.5%)	1,197,382 (18.0%)
more than the minimum payment?	2,937,357 (20.7%)	1,356,282 (18.0%)	1,581,075 (23.7%)
the amount required to not generate interests?	6,364,304 (44.8%)	3,388,120 (45.0%)	2,976,184 (44.7%)
the full balance due?	1,421,340 (10.0%)	764,507 (10.1%)	656,833 (9.9%)
You do not know	204,513 (1.4%)	110,266 (1.5%)	94,247 (1.4%)
Rural			
Target population	4,242,940	2,203,880	2,039,060
less than the minimum payment?	171,240 (4.0%)	70,335 (3.2%)	100,905 (4.9%)
the minimum payment?	1,201,745 (28.3%)	575,997 (26.1%)	625,748 (30.7%)
more than the minimum payment?	398,007 (9.4%)	204,600 (9.3%)	193,407 (9.5%)
the amount required to not generate interests?	1,786,363 (42.1%)	966,938 (43.9%)	819,425 (40.2%)
the full balance due?	516,954 (12.2%)	249,537 (11.3%)	267,417 (13.1%)
You do not know	168,631 (4.0%)	136,473 (6.2%)	32,158 (1.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.16

On average, how many times per month do you use your bank or department store credit card?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	18,435,985	9,739,327	8,696,658
You do not use it	5,058,628 (27.4%)	2,964,139 (30.4%)	2,094,489 (24.1%)
Once	6,950,406 (37.7%)	3,791,947 (38.9%)	3,158,459 (36.3%)
2 - 4 times	4,746,660 (25.7%)	2,241,678 (23.0%)	2,504,982 (28.8%)
5 - 10 times	1,196,101 (6.5%)	508,619 (5.2%)	687,482 (7.9%)
More than 10 times	484,190 (2.6%)	232,944 (2.4%)	251,246 (2.9%)
Urban			
Target population	14,193,045	7,535,447	6,657,598
You do not use it	3,661,019 (25.8%)	2,130,138 (28.3%)	1,530,881 (23.0%)
Once	5,168,451 (36.4%)	2,877,253 (38.2%)	2,291,198 (34.4%)
2 - 4 times	3,945,390 (27.8%)	1,890,332 (25.1%)	2,055,058 (30.9%)
5 - 10 times	1,036,758 (7.3%)	447,861 (5.9%)	588,897 (8.8%)
More than 10 times	381,427 (2.7%)	189,863 (2.5%)	191,564 (2.9%)
Rural			
Target population	4,242,940	2,203,880	2,039,060
You do not use it	1,397,609 (32.9%)	834,001 (37.8%)	563,608 (27.6%)
Once	1,781,955 (42.0%)	914,694 (41.5%)	867,261 (42.5%)
2 - 4 times	801,270 (18.9%)	351,346 (15.9%)	449,924 (22.1%)
5 - 10 times	159,343 (3.8%)	60,758 (2.8%)	98,585 (4.8%)
More than 10 times	102,763 (2.4%)	43,081 (2.0%)	59,682 (2.9%)

Question 6.17

Why don't you use your bank or department store credit card(s)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	5,058,628	2,964,139	2,094,489
Interest or fees are high	637,669 (12.6%)	246,682 (8.3%)	390,987 (18.7%)
They are not accepted in the establishment	50,629 (1.0%)	12,248 (0.4%)	38,381 (1.8%)
Insecurity	23,026 (0.5%)	13,652 (0.5%)	9,374 (0.4%)
You do not like to be indebted	2,506,340 (49.5%)	1,605,841 (54.2%)	900,499 (43.0%)
You prefer to pay in cash	612,937 (12.1%)	355,183 (12.0%)	257,754 (12.3%)
Other	1,228,027 (24.3%)	730,533 (24.6%)	497,494 (23.8%)
Urban			
Target population	3,661,019	2,130,138	1,530,881
Interest or fees are high	520,138 (14.2%)	182,414 (8.6%)	337,724 (22.1%)
They are not accepted in the establishment	30,929 (0.8%)	12,248 (0.6%)	18,681 (1.2%)
Insecurity	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You do not like to be indebted	1,770,747 (48.4%)	1,101,842 (51.7%)	668,905 (43.7%)
You prefer to pay in cash	537,813 (14.7%)	322,598 (15.1%)	215,215 (14.1%)
Other	801,392 (21.9%)	511,036 (24.0%)	290,356 (19.0%)
Rural			
Target population	1,397,609	834,001	563,608
Interest or fees are high	117,531 (8.4%)	64,268 (7.7%)	53,263 (9.5%)
They are not accepted in the establishment	19,700 (1.4%)	0 * (0.0%)*	19,700 (3.5%)
Insecurity	23,026 (1.6%)	13,652 (1.6%)	9,374 (1.7%)
You do not like to be indebted	735,593 (52.6%)	503,999 (60.4%)	231,594 (41.1%)
You prefer to pay in cash	75,124 (5.4%)	32,585 (3.9%)	42,539 (7.5%)
Other	426,635 (30.5%)	219,497 (26.3%)	207,138 (36.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 6.18

In connection with the loan(s) you have, which is the term of your
(ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	5,993,832	3,199,593	2,794,239
Payroll	1,941,152	794,974	1,146,178
Less than one year	240,930 (12.4%)	80,026 (10.1%)	160,904 (14.0%)
1 - 2 years	707,385 (36.4%)	272,923 (34.3%)	434,462 (37.9%)
More than 2 - 5 years	886,010 (45.6%)	394,420 (49.6%)	491,590 (42.9%)
More than 5 years	41,607 (2.1%)	18,097 (2.3%)	23,510 (2.1%)
You do not know	65,220 (3.4%)	29,508 (3.7%)	35,712 (3.1%)
Personal	2,915,644	1,390,951	1,524,693
Less than one year	432,185 (14.8%)	280,423 (20.2%)	151,762 (10.0%)
1 - 2 years	1,665,842 (57.1%)	791,586 (56.9%)	874,256 (57.3%)
More than 2 - 5 years	735,407 (25.2%)	273,040 (19.6%)	462,367 (30.3%)
More than 5 years	50,013 (1.7%)	26,312 (1.9%)	23,701 (1.6%)
You do not know	32,197 (1.1%)	19,590 (1.4%)	12,607 (0.8%)
Group	1,546,553	1,278,847	267,706
Less than one year	1,405,324 (90.9%)	1,228,500 (96.1%)	176,824 (66.1%)
1 - 2 years	121,657 (7.9%)	50,347 (3.9%)	71,310 (26.6%)
More than 2 - 5 years	19,572 (1.3%)	0 (0.0%)	19,572 (7.3%)
More than 5 years	0 (0.0%)	0 (0.0%)	0 (0.0%)
You do not know	0 (0.0%)	0 (0.0%)	0 (0.0%)
Urban			
Target population	4,355,436	2,221,363	2,134,073
Payroll	1,617,387	634,781	982,606
Less than one year	206,417 (12.8%)	58,911 (9.3%)	147,506 (15.0%)
1 - 2 years	536,591 (33.2%)	212,759 (33.5%)	323,832 (33.0%)
More than 2 - 5 years	776,191 (48.0%)	324,145 (51.1%)	452,046 (46.0%)
More than 5 years	32,968 (2.0%)	9,458 (1.5%)	23,510 (2.4%)
You do not know	65,220 (4.0%)	29,508 (4.6%)	35,712 (3.6%)
Personal	2,036,928	930,085	1,106,843
Less than one year	234,253 (11.5%)	131,538 (14.1%)	102,715 (9.3%)
1 - 2 years	1,110,519 (54.5%)	522,260 (56.2%)	588,259 (53.1%)
More than 2 - 5 years	626,069 (30.7%)	246,508 (26.5%)	379,561 (34.3%)
More than 5 years	44,350 (2.2%)	20,649 (2.2%)	23,701 (2.1%)
You do not know	21,737 (1.1%)	9,130 (1.0%)	12,607 (1.1%)
Group	998,458	832,098	166,360
Less than one year	928,663 (93.0%)	815,231 (98.0%)	113,432 (68.2%)
1 - 2 years	50,223 (5.0%)	16,867 (2.0%)	33,356 (20.1%)
More than 2 - 5 years	19,572 (2.0%)	0 (0.0%)	19,572 (11.8%)
More than 5 years	0 (0.0%)	0 (0.0%)	0 (0.0%)
You do not know	0 (0.0%)	0 (0.0%)	0 (0.0%)

Question 6.18 (continued)

In connection with the loan(s) you have, which is the term of your
(ANSWER IN 6.9)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	1,638,396	978,230	660,166
Payroll	323,765	160,193	163,572
Less than one year	34,513 (10.7%)	21,115 (13.2%)	13,398 (8.2%)
1 - 2 years	170,794 (52.8%)	60,164 (37.6%)	110,630 (67.6%)
More than 2 - 5 years	109,819 (33.9%)	70,275 (43.9%)	39,544 (24.2%)
More than 5 years	8,639 (2.7%)	8,639 (5.4%)	0 (0.0%)
You do not know	0 (0.0%)	0 (0.0%)	0 (0.0%)
Personal	878,716	460,866	417,850
Less than one year	197,932 (22.5%)	148,885 (32.3%)	49,047 (11.7%)
1 - 2 years	555,323 (63.2%)	269,326 (58.4%)	285,997 (68.4%)
More than 2 - 5 years	109,338 (12.4%)	26,532 (5.8%)	82,806 (19.8%)
More than 5 years	5,663 (0.6%)	5,663 (1.2%)	0 (0.0%)
You do not know	10,460 (1.2%)	10,460 (2.3%)	0 (0.0%)
Group	548,095	446,749	101,346
Less than one year	476,661 (87.0%)	413,269 (92.5%)	63,392 (62.6%)
1 - 2 years	71,434 (13.0%)	33,480 (7.5%)	37,954 (37.4%)
More than 2 - 5 years	0 (0.0%)	0 (0.0%)	0 (0.0%)
More than 5 years	0 (0.0%)	0 (0.0%)	0 (0.0%)
You do not know	0 (0.0%)	0 (0.0%)	0 (0.0%)

Question 6.19

For what purpose did you use or do you plan on using your loan(s)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	5,993,832	3,199,593	2,794,239
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.	1,771,969 (29.6%)	831,989 (26.0%)	939,980 (33.6%)
Meal or personal expenses or payment of utilities	1,681,336 (28.1%)	843,962 (26.4%)	837,374 (30.0%)
Starting, expanding or operating a business (raw material, machinery and equipment)	839,244 (14.0%)	487,537 (15.2%)	351,707 (12.6%)
Dealing with emergencies or unforeseen events	484,157 (8.1%)	243,969 (7.6%)	240,188 (8.6%)
Paying a debt	699,650 (11.7%)	433,925 (13.6%)	265,725 (9.5%)
Health expenses	453,375 (7.6%)	337,139 (10.5%)	116,236 (4.2%)
Education expenses	555,169 (9.3%)	279,868 (8.7%)	275,301 (9.9%)
Paying for holidays or parties (XV years, weddings, etc.)	381,191 (6.4%)	209,676 (6.6%)	171,515 (6.1%)
Other	177,290 (3.0%)	98,359 (3.1%)	78,931 (2.8%)
Urban			
Target population	4,355,436	2,221,363	2,134,073
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.	1,297,537 (29.8%)	574,645 (25.9%)	722,892 (33.9%)
Meal or personal expenses or payment of utilities	1,283,274 (29.5%)	598,817 (27.0%)	684,457 (32.1%)
Starting, expanding or operating a business (raw material, machinery and equipment)	475,153 (10.9%)	273,743 (12.3%)	201,410 (9.4%)
Dealing with emergencies or unforeseen events	425,134 (9.8%)	213,532 (9.6%)	211,602 (9.9%)
Paying a debt	530,371 (12.2%)	293,930 (13.2%)	236,441 (11.1%)
Health expenses	313,429 (7.2%)	254,690 (11.5%)	58,739 (2.8%)
Education expenses	393,008 (9.0%)	164,762 (7.4%)	228,246 (10.7%)
Paying for holidays or parties (XV years, weddings, etc.)	335,255 (7.7%)	185,581 (8.4%)	149,674 (7.0%)
Other	111,394 (2.6%)	69,668 (3.1%)	41,726 (2.0%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.19 (continued)

For what purpose did you use or do you plan on using your loan(s)?

	Total		Female		Male	
Adult population from 18 to 70 years old	76,157,088		40,027,572		36,129,516	
Rural						
Target population	1,638,396		978,230		660,166	
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.	474,432	(29.0%)	257,344	(26.3%)	217,088	(32.9%)
Meal or personal expenses or payment of utilities	398,062	(24.3%)	245,145	(25.1%)	152,917	(23.2%)
Starting, expanding or operating a business (raw material, machinery and equipment)	364,091	(22.2%)	213,794	(21.9%)	150,297	(22.8%)
Dealing with emergencies or unforeseen events	59,023	(3.6%)	30,437	(3.1%)	28,586	(4.3%)
Paying a debt	169,279	(10.3%)	139,995	(14.3%)	29,284	(4.4%)
Health expenses	139,946	(8.5%)	82,449	(8.4%)	57,497	(8.7%)
Education expenses	162,161	(9.9%)	115,106	(11.8%)	47,055	(7.1%)
Paying for holidays or parties (XV years, weddings, etc.)	45,936	(2.8%)	24,095	(2.5%)	21,841	(3.3%)
Other	65,896	(4.0%)	28,691	(2.9%)	37,205	(5.6%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.20

Has any of your credit applications ever been rejected?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	11,570,830 (15.2%)	5,636,419 (14.1%)	5,934,411 (16.4%)
No	25,877,644 (34.0%)	13,745,870 (34.3%)	12,131,774 (33.6%)
You have never filed one	38,708,614 (50.8%)	20,645,283 (51.6%)	18,063,331 (50.0%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	8,914,549 (18.0%)	4,563,562 (17.2%)	4,350,987 (19.0%)
No	18,742,100 (37.9%)	9,963,304 (37.6%)	8,778,796 (38.3%)
You have never filed one	21,753,986 (44.0%)	11,982,582 (45.2%)	9,771,404 (42.7%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	2,656,281 (9.9%)	1,072,857 (7.9%)	1,583,424 (12.0%)
No	7,135,544 (26.7%)	3,782,566 (28.0%)	3,352,978 (25.3%)
You have never filed one	16,954,628 (63.4%)	8,662,701 (64.1%)	8,291,927 (62.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 6.21

Why was the credit application denied?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	11,570,830	5,636,419	5,934,411
Problems with the credit bureau	3,993,473 (34.5%)	2,099,126 (37.2%)	1,894,347 (31.9%)
They ask for documents you do not have	1,534,131 (13.3%)	677,647 (12.0%)	856,484 (14.4%)
You could not submit proof of income or income is insufficient	2,452,144 (21.2%)	1,238,324 (22.0%)	1,213,820 (20.5%)
Lack of security interest, surety or guarantee	568,342 (4.9%)	318,631 (5.7%)	249,711 (4.2%)
You do not have a credit record	1,533,105 (13.2%)	735,142 (13.0%)	797,963 (13.4%)
Other	1,353,816 (11.7%)	559,328 (9.9%)	794,488 (13.4%)
You do not know	953,212 (8.2%)	439,290 (7.8%)	513,922 (8.7%)
Urban			
Target population	8,914,549	4,563,562	4,350,987
Problems with the credit bureau	3,395,965 (38.1%)	1,832,685 (40.2%)	1,563,280 (35.9%)
They ask for documents you do not have	985,820 (11.1%)	470,332 (10.3%)	515,488 (11.8%)
You could not submit proof of income or income is insufficient	1,801,882 (20.2%)	1,020,283 (22.4%)	781,599 (18.0%)
Lack of security interest, surety or guarantee	421,330 (4.7%)	256,318 (5.6%)	165,012 (3.8%)
You do not have a credit record	1,308,853 (14.7%)	658,919 (14.4%)	649,934 (14.9%)
Other	886,541 (9.9%)	398,930 (8.7%)	487,611 (11.2%)
You do not know	676,267 (7.6%)	299,723 (6.6%)	376,544 (8.7%)
Rural			
Target population	2,656,281	1,072,857	1,583,424
Problems with the credit bureau	597,508 (22.5%)	266,441 (24.8%)	331,067 (20.9%)
They ask for documents you do not have	548,311 (20.6%)	207,315 (19.3%)	340,996 (21.5%)
You could not submit proof of income or income is insufficient	650,262 (24.5%)	218,041 (20.3%)	432,221 (27.3%)
Lack of security interest, surety or guarantee	147,012 (5.5%)	62,313 (5.8%)	84,699 (5.3%)
You do not have a credit record	224,252 (8.4%)	76,223 (7.1%)	148,029 (9.3%)
Other	467,275 (17.6%)	160,398 (15.0%)	306,877 (19.4%)
You do not know	276,945 (10.4%)	139,567 (13.0%)	137,378 (8.7%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Insurance

The aim of this section is to identify the number of insured adults (excluding those covered by the social security mechanisms) and those that were insured in the past. It also seeks to determine the knowledge among users of these products with respect to crucial aspects such as the cost of the policy and the contracted coverage.

In addition, several questions were included to identify the number of adults that compared their insurance with other products and/or insurance companies before contracting the service. Also questions seek to identify adults that acquired the product directly, this becomes relevant especially as a large percentage of adults are insured as a benefit of their jobs.

Also, this section strives to determine the level of consumer's satisfaction with the product, the reasons of discontent and the most used types of insurance. Also, it contains questions related to the reasons why insurance products are not contracted or why adults stopped having insurance.



Question 7.1

Do you have a car insurance, house insurance, life insurance, health insurance, among others?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	18,876,834 (24.8%)	8,880,937 (22.2%)	9,995,897 (27.7%)
No	55,700,376 (73.1%)	30,256,892 (75.6%)	25,443,484 (70.4%)
You do not know	1,579,878 (2.1%)	889,743 (2.2%)	690,135 (1.9%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	14,846,399 (30.0%)	6,969,918 (26.3%)	7,876,481 (34.4%)
No	34,084,581 (69.0%)	19,306,327 (72.8%)	14,778,254 (64.5%)
You do not know	479,655 (1.0%)	233,203 (0.9%)	246,452 (1.1%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	4,030,435 (15.1%)	1,911,019 (14.1%)	2,119,416 (16.0%)
No	21,615,795 (80.8%)	10,950,565 (81.0%)	10,665,230 (80.6%)
You do not know	1,100,223 (4.1%)	656,540 (4.9%)	443,683 (3.4%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 7.2

Did you ever have a car insurance, house insurance, life insurance, health insurance, among others?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	55,700,376	30,256,892	25,443,484
Yes	9,113,715 (16.4%)	3,795,204 (12.5%)	5,318,511 (20.9%)
No	46,586,661 (83.6%)	26,461,688 (87.5%)	20,124,973 (79.1%)
Urban			
Target population	34,084,581	19,306,327	14,778,254
Yes	6,450,649 (18.9%)	2,868,399 (14.9%)	3,582,250 (24.2%)
No	27,633,932 (81.1%)	16,437,928 (85.1%)	11,196,004 (75.8%)
Rural			
Target population	21,615,795	10,950,565	10,665,230
Yes	2,663,066 (12.3%)	926,805 (8.5%)	1,736,261 (16.3%)
No	18,952,729 (87.7%)	10,023,760 (91.5%)	8,928,969 (83.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 7.3

Why don't you have any insurance?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	46,586,661	26,461,688	20,124,973
Are they too expensive?	12,817,446 (27.5%)	7,041,854 (26.6%)	5,775,592 (28.7%)
Are you not familiar with them or do not know how they work or where to apply for them?	12,065,364 (25.9%)	6,637,797 (25.1%)	5,427,567 (27.0%)
Do you not need them or are you not interested?	11,039,675 (23.7%)	6,267,812 (23.7%)	4,771,863 (23.7%)
Have they not been offered to you?	5,003,153 (10.7%)	2,849,834 (10.8%)	2,153,319 (10.7%)
Do you not trust insurance companies?	2,322,543 (5.0%)	1,108,113 (4.2%)	1,214,430 (6.0%)
Do you not have money or a job?	10,787,996 (23.2%)	6,906,410 (26.1%)	3,881,586 (19.3%)
Other	2,076,598 (4.5%)	1,232,301 (4.7%)	844,297 (4.2%)
Urban			
Target population	27,633,932	16,437,928	11,196,004
Are they too expensive?	7,396,476 (26.8%)	4,283,795 (26.1%)	3,112,681 (27.8%)
Are you not familiar with them or do not know how they work or where to apply for them?	5,642,812 (20.4%)	3,356,234 (20.4%)	2,286,578 (20.4%)
Do you not need them or are you not interested?	7,734,745 (28.0%)	4,432,776 (27.0%)	3,301,969 (29.5%)
Have they not been offered to you?	2,820,740 (10.2%)	1,522,733 (9.3%)	1,298,007 (11.6%)
Do you not trust insurance companies?	1,725,931 (6.2%)	919,608 (5.6%)	806,323 (7.2%)
Do you not have money or a job?	5,777,188 (20.9%)	4,056,329 (24.7%)	1,720,859 (15.4%)
Other	1,424,900 (5.2%)	887,221 (5.4%)	537,679 (4.8%)
Rural			
Target population	18,952,729	10,023,760	8,928,969
Are they too expensive?	5,420,970 (28.6%)	2,758,059 (27.5%)	2,662,911 (29.8%)
Are you not familiar with them or do not know how they work or where to apply for them?	6,422,552 (33.9%)	3,281,563 (32.7%)	3,140,989 (35.2%)
Do you not need them or are you not interested?	3,304,930 (17.4%)	1,835,036 (18.3%)	1,469,894 (16.5%)
Have they not been offered to you?	2,182,413 (11.5%)	1,327,101 (13.2%)	855,312 (9.6%)
Do you not trust insurance companies?	596,612 (3.1%)	188,505 (1.9%)	408,107 (4.6%)
Do you not have money or a job?	5,010,808 (26.4%)	2,850,081 (28.4%)	2,160,727 (24.2%)
Other	651,698 (3.4%)	345,080 (3.4%)	306,618 (3.4%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 7.4

Why did you stop having insurance?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	9,113,715	3,795,204	5,318,511
They are too expensive	1,113,637 (12.2%)	536,127 (14.1%)	577,510 (10.9%)
You did not use it	913,627 (10.0%)	342,931 (9.0%)	570,696 (10.7%)
You had a bad experience with the insurance company	454,653 (5.0%)	204,839 (5.4%)	249,814 (4.7%)
You had it for a credit and you have repaid it	727,420 (8.0%)	443,789 (11.7%)	283,631 (5.3%)
You stopped working or changed jobs	4,005,737 (44.0%)	1,506,837 (39.7%)	2,498,900 (47.0%)
You stopped receiving a government subsidy	101,592 (1.1%)	71,925 (1.9%)	29,667 (0.6%)
Other	1,797,049 (19.7%)	688,756 (18.1%)	1,108,293 (20.8%)
Urban			
Target population	6,450,649	2,868,399	3,582,250
They are too expensive	879,562 (13.6%)	443,939 (15.5%)	435,623 (12.2%)
You did not use it	707,662 (11.0%)	260,990 (9.1%)	446,672 (12.5%)
You had a bad experience with the insurance company	341,574 (5.3%)	146,736 (5.1%)	194,838 (5.4%)
You had it for a credit and you have repaid it	521,943 (8.1%)	320,211 (11.2%)	201,732 (5.6%)
You stopped working or changed jobs	2,634,133 (40.8%)	1,092,990 (38.1%)	1,541,143 (43.0%)
You stopped receiving a government subsidy	88,920 (1.4%)	67,157 (2.3%)	21,763 (0.6%)
Other	1,276,855 (19.8%)	536,376 (18.7%)	740,479 (20.7%)
Rural			
Target population	2,663,066	926,805	1,736,261
They are too expensive	234,075 (8.8%)	92,188 (9.9%)	141,887 (8.2%)
You did not use it	205,965 (7.7%)	81,941 (8.8%)	124,024 (7.1%)
You had a bad experience with the insurance company	113,079 (4.2%)	58,103 (6.3%)	54,976 (3.2%)
You had it for a credit and you have repaid it	205,477 (7.7%)	123,578 (13.3%)	81,899 (4.7%)
You stopped working or changed jobs	1,371,604 (51.5%)	413,847 (44.7%)	957,757 (55.2%)
You stopped receiving a government subsidy	12,672 (0.5%)	4,768 (0.5%)	7,904 (0.5%)
Other	520,194 (19.5%)	152,380 (16.4%)	367,814 (21.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 7.5

Did you compare your insurance with other products or other insurance companies, before acquiring it?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	18,876,834	8,880,937	9,995,897
Yes	5,218,498 (27.6%)	2,278,972 (25.7%)	2,939,526 (29.4%)
No	13,658,336 (72.4%)	6,601,965 (74.3%)	7,056,371 (70.6%)
Urban			
Target population	14,846,399	6,969,918	7,876,481
Yes	4,493,841 (30.3%)	1,940,385 (27.8%)	2,553,456 (32.4%)
No	10,352,558 (69.7%)	5,029,533 (72.2%)	5,323,025 (67.6%)
Rural			
Target population	4,030,435	1,911,019	2,119,416
Yes	724,657 (18.0%)	338,587 (17.7%)	386,070 (18.2%)
No	3,305,778 (82.0%)	1,572,432 (82.3%)	1,733,346 (81.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 7.6

Do you have...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	18,876,834	8,880,937	9,995,897
life insurance?	14,071,916 (74.5%)	6,461,977 (72.8%)	7,609,939 (76.1%)
health insurance?	5,095,467 (27.0%)	2,332,337 (26.3%)	2,763,130 (27.6%)
car insurance?	6,855,609 (36.3%)	2,839,845 (32.0%)	4,015,764 (40.2%)
personal accident insurance?	2,715,925 (14.4%)	1,052,829 (11.9%)	1,663,096 (16.6%)
house insurance?	2,317,456 (12.3%)	972,472 (11.0%)	1,344,984 (13.5%)
education insurance?	529,038 (2.8%)	301,063 (3.4%)	227,975 (2.3%)
private retirement plan (not Afore)?	522,731 (2.8%)	201,818 (2.3%)	320,913 (3.2%)
business or company insurance?	217,976 (1.2%)	89,124 (1.0%)	128,852 (1.3%)
Other	211,413 (1.1%)	90,924 (1.0%)	120,489 (1.2%)
Urban			
Target population	14,846,399	6,969,918	7,876,481
life insurance?	10,640,174 (71.7%)	4,905,226 (70.4%)	5,734,948 (72.8%)
health insurance?	4,338,363 (29.2%)	1,951,998 (28.0%)	2,386,365 (30.3%)
car insurance?	5,941,941 (40.0%)	2,468,253 (35.4%)	3,473,688 (44.1%)
personal accident insurance?	2,392,613 (16.1%)	956,243 (13.7%)	1,436,370 (18.2%)
house insurance?	2,081,954 (14.0%)	853,439 (12.2%)	1,228,515 (15.6%)
education insurance?	438,590 (3.0%)	238,111 (3.4%)	200,479 (2.5%)
private retirement plan (not Afore)?	476,898 (3.2%)	176,920 (2.5%)	299,978 (3.8%)
business or company insurance?	182,689 (1.2%)	89,124 (1.3%)	93,565 (1.2%)
Other	201,700 (1.4%)	81,211 (1.2%)	120,489 (1.5%)
Rural			
Target population	4,030,435	1,911,019	2,119,416
life insurance?	3,431,742 (85.1%)	1,556,751 (81.5%)	1,874,991 (88.5%)
health insurance?	757,104 (18.8%)	380,339 (19.9%)	376,765 (17.8%)
car insurance?	913,668 (22.7%)	371,592 (19.4%)	542,076 (25.6%)
personal accident insurance?	323,312 (8.0%)	96,586 (5.1%)	226,726 (10.7%)
house insurance?	235,502 (5.8%)	119,033 (6.2%)	116,469 (5.5%)
education insurance?	90,448 (2.2%)	62,952 (3.3%)	27,496 (1.3%)
private retirement plan (not Afore)?	45,833 (1.1%)	24,898 (1.3%)	20,935 (1.0%)
business or company insurance?	35,287 (0.9%)	0 * (0.0%)*	35,287 (1.7%)
Other	9,713 (0.2%)	9,713 (0.5%)	0 * (0.0%)*

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 7.7

Without telling me an amount, do you know what is the cost or premium for the (ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	18,876,834	8,880,937	9,995,897
life insurance?	14,071,916	6,461,977	7,609,939
Yes	8,092,292 (57.5%)	3,572,826 (55.3%)	4,519,466 (59.4%)
No	5,979,624 (42.5%)	2,889,151 (44.7%)	3,090,473 (40.6%)
health insurance?	5,095,467	2,332,337	2,763,130
Yes	2,654,915 (52.1%)	1,134,472 (48.6%)	1,520,443 (55.0%)
No	2,440,552 (47.9%)	1,197,865 (51.4%)	1,242,687 (45.0%)
car insurance?	6,855,609	2,839,845	4,015,764
Yes	5,314,785 (77.5%)	2,031,321 (71.5%)	3,283,464 (81.8%)
No	1,540,824 (22.5%)	808,524 (28.5%)	732,300 (18.2%)
personal accident insurance?	2,715,925	1,052,829	1,663,096
Yes	1,686,581 (62.1%)	622,482 (59.1%)	1,064,099 (64.0%)
No	1,029,344 (37.9%)	430,347 (40.9%)	598,997 (36.0%)
house insurance?	2,317,456	972,472	1,344,984
Yes	1,077,891 (46.5%)	438,389 (45.1%)	639,502 (47.5%)
No	1,239,565 (53.5%)	534,083 (54.9%)	705,482 (52.5%)
education insurance?	529,038	301,063	227,975
Yes	271,648 (51.3%)	99,894 (33.2%)	171,754 (75.3%)
No	257,390 (48.7%)	201,169 (66.8%)	56,221 (24.7%)
private retirement plan (not Afore)?	522,731	201,818	320,913
Yes	351,445 (67.2%)	133,894 (66.3%)	217,551 (67.8%)
No	171,286 (32.8%)	67,924 (33.7%)	103,362 (32.2%)
business or company insurance?	217,976	89,124	128,852
Yes	182,039 (83.5%)	89,124 (100%)*	92,915 (72.1%)
No	35,937 (16.5%)	0 * (0.0%)*	35,937 (27.9%)
Other	211,413	90,924	120,489
Yes	52,765 (25.0%)	29,337 (32.3%)	23,428 (19.4%)
No	158,648 (75.0%)	61,587 (67.7%)	97,061 (80.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 7.7 (continued)

Without telling me an amount, do you know what is the cost or premium for the (ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	14,846,399	6,969,918	7,876,481
life insurance?	10,640,174	4,905,226	5,734,948
Yes	6,353,481 (59.7%)	2,814,714 (57.4%)	3,538,767 (61.7%)
No	4,286,693 (40.3%)	2,090,512 (42.6%)	2,196,181 (38.3%)
health insurance?	4,338,363	1,951,998	2,386,365
Yes	2,274,383 (52.4%)	943,461 (48.3%)	1,330,922 (55.8%)
No	2,063,980 (47.6%)	1,008,537 (51.7%)	1,055,443 (44.2%)
car insurance?	5,941,941	2,468,253	3,473,688
Yes	4,609,588 (77.6%)	1,741,208 (70.5%)	2,868,380 (82.6%)
No	1,332,353 (22.4%)	727,045 (29.5%)	605,308 (17.4%)
personal accident insurance?	2,392,613	956,243	1,436,370
Yes	1,491,505 (62.3%)	554,740 (58.0%)	936,765 (65.2%)
No	901,108 (37.7%)	401,503 (42.0%)	499,605 (34.8%)
house insurance?	2,081,954	853,439	1,228,515
Yes	968,853 (46.5%)	403,215 (47.2%)	565,638 (46.0%)
No	1,113,101 (53.5%)	450,224 (52.8%)	662,877 (54.0%)
education insurance?	438,590	238,111	200,479
Yes	244,152 (55.7%)	99,894 (42.0%)	144,258 (72.0%)
No	194,438 (44.3%)	138,217 (58.0%)	56,221 (28.0%)
private retirement plan (not Afore)?	476,898	176,920	299,978
Yes	333,758 (70.0%)	120,939 (68.4%)	212,819 (70.9%)
No	143,140 (30.0%)	55,981 (31.6%)	87,159 (29.1%)
business or company insurance?	182,689	89,124	93,565
Yes	146,752 (80.3%)	89,124 (100%)*	57,628 (61.6%)
No	35,937 (19.7%)	0* (0.0%)*	35,937 (38.4%)
Other	201,700	81,211	120,489
Yes	52,765 (26.2%)	29,337 (36.1%)	23,428 (19.4%)
No	148,935 (73.8%)	51,874 (63.9%)	97,061 (80.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 7.7 (continued)

Without telling me an amount, do you know what is the cost or premium for the (ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	4,030,435	1,911,019	2,119,416
life insurance?	3,431,742	1,556,751	1,874,991
Yes	1,738,811 (50.7%)	758,112 (48.7%)	980,699 (52.3%)
No	1,692,931 (49.3%)	798,639 (51.3%)	894,292 (47.7%)
health insurance?	757,104	380,339	376,765
Yes	380,532 (50.3%)	191,011 (50.2%)	189,521 (50.3%)
No	376,572 (49.7%)	189,328 (49.8%)	187,244 (49.7%)
car insurance?	913,668	371,592	542,076
Yes	705,197 (77.2%)	290,113 (78.1%)	415,084 (76.6%)
No	208,471 (22.8%)	81,479 (21.9%)	126,992 (23.4%)
personal accident insurance?	323,312	96,586	226,726
Yes	195,076 (60.3%)	67,742 (70.1%)	127,334 (56.2%)
No	128,236 (39.7%)	28,844 (29.9%)	99,392 (43.8%)
house insurance?	235,502	119,033	116,469
Yes	109,038 (46.3%)	35,174 (29.5%)	73,864 (63.4%)
No	126,464 (53.7%)	83,859 (70.5%)	42,605 (36.6%)
education insurance?	90,448	62,952	27,496
Yes	27,496 (30.4%)	0 * (0.0%)*	27,496 (100%)*
No	62,952 (69.6%)	62,952 (100%)*	0 * (0.0%)*
private retirement plan (not Afore)?	45,833	24,898	20,935
Yes	17,687 (38.6%)	12,955 (52.0%)	4,732 (22.6%)
No	28,146 (61.4%)	11,943 (48.0%)	16,203 (77.4%)
business or company insurance?	35,287	0 *	35,287
Yes	35,287 (100%)*	NA NA	35,287 (100%)*
No	0 * (0.0%)*	NA NA	0 * (0.0%)*
Other	9,713	9,713	0 *
Yes	0 * (0.0%)*	0 * (0.0%)*	NA NA
No	9,713 (100%)*	9,713 (100%)*	NA NA

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Question 7.8

Do you know what the (ANSWER IN 7.6) covers or protects you from?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	18,876,834	8,880,937	9,995,897
life insurance?	14,071,916	6,461,977	7,609,939
Yes	10,515,254 (74.7%)	4,808,452 (74.4%)	5,706,802 (75.0%)
No	3,556,662 (25.3%)	1,653,525 (25.6%)	1,903,137 (25.0%)
health insurance?	5,095,467	2,332,337	2,763,130
Yes	3,863,534 (75.8%)	1,773,896 (76.1%)	2,089,638 (75.6%)
No	1,231,933 (24.2%)	558,441 (23.9%)	673,492 (24.4%)
car insurance?	6,855,609	2,839,845	4,015,764
Yes	6,377,465 (93.0%)	2,587,252 (91.1%)	3,790,213 (94.4%)
No	478,144 (7.0%)	252,593 (8.9%)	225,551 (5.6%)
personal accident insurance?	2,715,925	1,052,829	1,663,096
Yes	2,219,600 (81.7%)	824,549 (78.3%)	1,395,051 (83.9%)
No	496,325 (18.3%)	228,280 (21.7%)	268,045 (16.1%)
house insurance?	2,317,456	972,472	1,344,984
Yes	1,761,082 (76.0%)	717,909 (73.8%)	1,043,173 (77.6%)
No	556,374 (24.0%)	254,563 (26.2%)	301,811 (22.4%)
education insurance?	529,038	301,063	227,975
Yes	357,863 (67.6%)	186,867 (62.1%)	170,996 (75.0%)
No	171,175 (32.4%)	114,196 (37.9%)	56,979 (25.0%)
private retirement plan (not Afore)?	522,731	201,818	320,913
Yes	400,480 (76.6%)	152,292 (75.5%)	248,188 (77.3%)
No	122,251 (23.4%)	49,526 (24.5%)	72,725 (22.7%)
business or company insurance?	217,976	89,124	128,852
Yes	205,311 (94.2%)	89,124 (100%)*	116,187 (90.2%)
No	12,665 (5.8%)	0 * (0.0%)*	12,665 (9.8%)
Other	211,413	90,924	120,489
Yes	106,152 (50.2%)	38,406 (42.2%)	67,746 (56.2%)
No	105,261 (49.8%)	52,518 (57.8%)	52,743 (43.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 7.8 (continued)

Do you know what the (ANSWER IN 7.6) covers or protects you from?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	14,846,399	6,969,918	7,876,481
life insurance?	10,640,174	4,905,226	5,734,948
Yes	8,167,614 (76.8%)	3,799,591 (77.5%)	4,368,023 (76.2%)
No	2,472,560 (23.2%)	1,105,635 (22.5%)	1,366,925 (23.8%)
health insurance?	4,338,363	1,951,998	2,386,365
Yes	3,361,289 (77.5%)	1,511,408 (77.4%)	1,849,881 (77.5%)
No	977,074 (22.5%)	440,590 (22.6%)	536,484 (22.5%)
car insurance?	5,941,941	2,468,253	3,473,688
Yes	5,529,842 (93.1%)	2,239,274 (90.7%)	3,290,568 (94.7%)
No	412,099 (6.9%)	228,979 (9.3%)	183,120 (5.3%)
personal accident insurance?	2,392,613	956,243	1,436,370
Yes	1,951,227 (81.6%)	751,813 (78.6%)	1,199,414 (83.5%)
No	441,386 (18.4%)	204,430 (21.4%)	236,956 (16.5%)
house insurance?	2,081,954	853,439	1,228,515
Yes	1,617,876 (77.7%)	659,084 (77.2%)	958,792 (78.0%)
No	464,078 (22.3%)	194,355 (22.8%)	269,723 (22.0%)
education insurance?	438,590	238,111	200,479
Yes	326,468 (74.4%)	182,968 (76.8%)	143,500 (71.6%)
No	112,122 (25.6%)	55,143 (23.2%)	56,979 (28.4%)
private retirement plan (not Afore)?	476,898	176,920	299,978
Yes	382,793 (80.3%)	139,337 (78.8%)	243,456 (81.2%)
No	94,105 (19.7%)	37,583 (21.2%)	56,522 (18.8%)
business or company insurance?	182,689	89,124	93,565
Yes	170,024 (93.1%)	89,124 (100%)*	80,900 (86.5%)
No	12,665 (6.9%)	0 * (0.0%)*	12,665 (13.5%)
Other	201,700	81,211	120,489
Yes	96,439 (47.8%)	28,693 (35.3%)	67,746 (56.2%)
No	105,261 (52.2%)	52,518 (64.7%)	52,743 (43.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 7.8 (continued)

Do you know what the (ANSWER IN 7.6) covers or protects you from?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	4,030,435	1,911,019	2,119,416
life insurance?	3,431,742	1,556,751	1,874,991
Yes	2,347,640 (68.4%)	1,008,861 (64.8%)	1,338,779 (71.4%)
No	1,084,102 (31.6%)	547,890 (35.2%)	536,212 (28.6%)
health insurance?	757,104	380,339	376,765
Yes	502,245 (66.3%)	262,488 (69.0%)	239,757 (63.6%)
No	254,859 (33.7%)	117,851 (31.0%)	137,008 (36.4%)
car insurance?	913,668	371,592	542,076
Yes	847,623 (92.8%)	347,978 (93.6%)	499,645 (92.2%)
No	66,045 (7.2%)	23,614 (6.4%)	42,431 (7.8%)
personal accident insurance?	323,312	96,586	226,726
Yes	268,373 (83.0%)	72,736 (75.3%)	195,637 (86.3%)
No	54,939 (17.0%)	23,850 (24.7%)	31,089 (13.7%)
house insurance?	235,502	119,033	116,469
Yes	143,206 (60.8%)	58,825 (49.4%)	84,381 (72.4%)
No	92,296 (39.2%)	60,208 (50.6%)	32,088 (27.6%)
education insurance?	90,448	62,952	27,496
Yes	31,395 (34.7%)	3,899 (6.2%)	27,496 (100%)*
No	59,053 (65.3%)	59,053 (93.8%)	0 * (0.0%)*
private retirement plan (not Afore)?	45,833	24,898	20,935
Yes	17,687 (38.6%)	12,955 (52.0%)	4,732 (22.6%)
No	28,146 (61.4%)	11,943 (48.0%)	16,203 (77.4%)
business or company insurance?	35,287	0 *	35,287
Yes	35,287 (100%)*	NA NA	35,287 (100%)*
No	0 * (0.0%)*	NA NA	0 * (0.0%)*
Other	9,713	9,713	0 *
Yes	9,713 (100%)*	9,713 (100%)*	NA NA
No	0 * (0.0%)*	0 * (0.0%)*	NA NA

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Question 7.9

Did you purchase directly the (ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	18,876,834	8,880,937	9,995,897
life insurance?	14,071,916	6,461,977	7,609,939
Yes	4,875,797 (34.6%)	2,221,258 (34.4%)	2,654,539 (34.9%)
No	9,196,119 (65.4%)	4,240,719 (65.6%)	4,955,400 (65.1%)
health insurance?	5,095,467	2,332,337	2,763,130
Yes	1,720,488 (33.8%)	676,044 (29.0%)	1,044,444 (37.8%)
No	3,374,979 (66.2%)	1,656,293 (71.0%)	1,718,686 (62.2%)
car insurance?	6,855,609	2,839,845	4,015,764
Yes	4,828,069 (70.4%)	1,784,711 (62.8%)	3,043,358 (75.8%)
No	2,027,540 (29.6%)	1,055,134 (37.2%)	972,406 (24.2%)
personal accident insurance?	2,715,925	1,052,829	1,663,096
Yes	1,537,815 (56.6%)	525,348 (49.9%)	1,012,467 (60.9%)
No	1,178,110 (43.4%)	527,481 (50.1%)	650,629 (39.1%)
house insurance?	2,317,456	972,472	1,344,984
Yes	683,523 (29.5%)	338,313 (34.8%)	345,210 (25.7%)
No	1,633,933 (70.5%)	634,159 (65.2%)	999,774 (74.3%)
education insurance?	529,038	301,063	227,975
Yes	225,192 (42.6%)	74,117 (24.6%)	151,075 (66.3%)
No	303,846 (57.4%)	226,946 (75.4%)	76,900 (33.7%)
private retirement plan (not Afore)?	522,731	201,818	320,913
Yes	270,878 (51.8%)	65,700 (32.6%)	205,178 (63.9%)
No	251,853 (48.2%)	136,118 (67.4%)	115,735 (36.1%)
business or company insurance?	217,976	89,124	128,852
Yes	183,811 (84.3%)	67,624 (75.9%)	116,187 (90.2%)
No	34,165 (15.7%)	21,500 (24.1%)	12,665 (9.8%)
Other	211,413	90,924	120,489
Yes	39,027 (18.5%)	13,402 (14.7%)	25,625 (21.3%)
No	172,386 (81.5%)	77,522 (85.3%)	94,864 (78.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 7.9 (continued)

Did you purchase directly the (ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	14,846,399	6,969,918	7,876,481
life insurance?	10,640,174	4,905,226	5,734,948
Yes	3,642,077 (34.2%)	1,668,929 (34.0%)	1,973,148 (34.4%)
No	6,998,097 (65.8%)	3,236,297 (66.0%)	3,761,800 (65.6%)
health insurance?	4,338,363	1,951,998	2,386,365
Yes	1,482,299 (34.2%)	571,007 (29.3%)	911,292 (38.2%)
No	2,856,064 (65.8%)	1,380,991 (70.7%)	1,475,073 (61.8%)
car insurance?	5,941,941	2,468,253	3,473,688
Yes	4,184,320 (70.4%)	1,531,735 (62.1%)	2,652,585 (76.4%)
No	1,757,621 (29.6%)	936,518 (37.9%)	821,103 (23.6%)
personal accident insurance?	2,392,613	956,243	1,436,370
Yes	1,327,068 (55.5%)	452,612 (47.3%)	874,456 (60.9%)
No	1,065,545 (44.5%)	503,631 (52.7%)	561,914 (39.1%)
house insurance?	2,081,954	853,439	1,228,515
Yes	587,095 (28.2%)	317,961 (37.3%)	269,134 (21.9%)
No	1,494,859 (71.8%)	535,478 (62.7%)	959,381 (78.1%)
education insurance?	438,590	238,111	200,479
Yes	197,696 (45.1%)	74,117 (31.1%)	123,579 (61.6%)
No	240,894 (54.9%)	163,994 (68.9%)	76,900 (38.4%)
private retirement plan (not Afore)?	476,898	176,920	299,978
Yes	245,998 (51.6%)	57,348 (32.4%)	188,650 (62.9%)
No	230,900 (48.4%)	119,572 (67.6%)	111,328 (37.1%)
business or company insurance?	182,689	89,124	93,565
Yes	148,524 (81.3%)	67,624 (75.9%)	80,900 (86.5%)
No	34,165 (18.7%)	21,500 (24.1%)	12,665 (13.5%)
Other	201,700	81,211	120,489
Yes	39,027 (19.3%)	13,402 (16.5%)	25,625 (21.3%)
No	162,673 (80.7%)	67,809 (83.5%)	94,864 (78.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 7.9 (continued)

Did you purchase directly the (ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	4,030,435	1,911,019	2,119,416
life insurance?	3,431,742	1,556,751	1,874,991
Yes	1,233,720 (36.0%)	552,329 (35.5%)	681,391 (36.3%)
No	2,198,022 (64.0%)	1,004,422 (64.5%)	1,193,600 (63.7%)
health insurance?	757,104	380,339	376,765
Yes	238,189 (31.5%)	105,037 (27.6%)	133,152 (35.3%)
No	518,915 (68.5%)	275,302 (72.4%)	243,613 (64.7%)
car insurance?	913,668	371,592	542,076
Yes	643,749 (70.5%)	252,976 (68.1%)	390,773 (72.1%)
No	269,919 (29.5%)	118,616 (31.9%)	151,303 (27.9%)
personal accident insurance?	323,312	96,586	226,726
Yes	210,747 (65.2%)	72,736 (75.3%)	138,011 (60.9%)
No	112,565 (34.8%)	23,850 (24.7%)	88,715 (39.1%)
house insurance?	235,502	119,033	116,469
Yes	96,428 (40.9%)	20,352 (17.1%)	76,076 (65.3%)
No	139,074 (59.1%)	98,681 (82.9%)	40,393 (34.7%)
education insurance?	90,448	62,952	27,496
Yes	27,496 (30.4%)	0 * (0.0%)*	27,496 (100%)*
No	62,952 (69.6%)	62,952 (100%)*	0 * (0.0%)*
private retirement plan (not Afore)?	45,833	24,898	20,935
Yes	24,880 (54.3%)	8,352 (33.5%)	16,528 (78.9%)
No	20,953 (45.7%)	16,546 (66.5%)	4,407 (21.1%)
business or company insurance?	35,287	0 *	35,287
Yes	35,287 (100%)*	NA NA	35,287 (100%)*
No	0 * (0.0%)*	NA NA	0 * (0.0%)*
Other	9,713	9,713	0 *
Yes	0 * (0.0%)*	0 * (0.0%)*	NA NA
No	9,713 (100%)*	9,713 (100%)*	NA NA

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Question 7.10

Are you satisfied with the service provided to you with the (ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	18,876,834	8,880,937	9,995,897
life insurance?	14,071,916	6,461,977	7,609,939
Yes	6,386,820 (45.4%)	2,875,234 (44.5%)	3,511,586 (46.1%)
No	821,517 (5.8%)	394,546 (6.1%)	426,971 (5.6%)
You have not used it	6,863,579 (48.8%)	3,192,197 (49.4%)	3,671,382 (48.2%)
health insurance?	5,095,467	2,332,337	2,763,130
Yes	3,110,713 (61.0%)	1,430,728 (61.3%)	1,679,985 (60.8%)
No	283,379 (5.6%)	73,101 (3.1%)	210,278 (7.6%)
You have not used it	1,701,375 (33.4%)	828,508 (35.5%)	872,867 (31.6%)
car insurance?	6,855,609	2,839,845	4,015,764
Yes	4,767,746 (69.5%)	1,828,657 (64.4%)	2,939,089 (73.2%)
No	344,096 (5.0%)	141,607 (5.0%)	202,489 (5.0%)
You have not used it	1,743,767 (25.4%)	869,581 (30.6%)	874,186 (21.8%)
personal accident insurance?	2,715,925	1,052,829	1,663,096
Yes	1,769,061 (65.1%)	638,018 (60.6%)	1,131,043 (68.0%)
No	107,893 (4.0%)	27,554 (2.6%)	80,339 (4.8%)
You have not used it	838,971 (30.9%)	387,257 (36.8%)	451,714 (27.2%)
house insurance?	2,317,456	972,472	1,344,984
Yes	1,002,350 (43.3%)	418,838 (43.1%)	583,512 (43.4%)
No	166,582 (7.2%)	37,279 (3.8%)	129,303 (9.6%)
You have not used it	1,148,524 (49.6%)	516,355 (53.1%)	632,169 (47.0%)
education insurance?	529,038	301,063	227,975
Yes	330,764 (62.5%)	152,649 (50.7%)	178,115 (78.1%)
No	4,507 (0.9%)	0 * (0.0%)*	4,507 (2.0%)
You have not used it	193,767 (36.6%)	148,414 (49.3%)	45,353 (19.9%)
private retirement plan (not Afore)?	522,731	201,818	320,913
Yes	314,881 (60.2%)	130,846 (64.8%)	184,035 (57.3%)
No	23,405 (4.5%)	12,391 (6.1%)	11,014 (3.4%)
You have not used it	184,445 (35.3%)	58,581 (29.0%)	125,864 (39.2%)
business or company insurance?	217,976	89,124	128,852
Yes	148,508 (68.1%)	57,408 (64.4%)	91,100 (70.7%)
No	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You have not used it	69,468 (31.9%)	31,716 (35.6%)	37,752 (29.3%)
Other	211,413	90,924	120,489
Yes	114,785 (54.3%)	21,087 (23.2%)	93,698 (77.8%)
No	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You have not used it	96,628 (45.7%)	69,837 (76.8%)	26,791 (22.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 7.10 (continued)

Are you satisfied with the service provided to you with the (ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	14,846,399	6,969,918	7,876,481
life insurance?	10,640,174	4,905,226	5,734,948
Yes	5,087,228 (47.8%)	2,241,559 (45.7%)	2,845,669 (49.6%)
No	671,286 (6.3%)	286,959 (5.9%)	384,327 (6.7%)
You have not used it	4,881,660 (45.9%)	2,376,708 (48.5%)	2,504,952 (43.7%)
health insurance?	4,338,363	1,951,998	2,386,365
Yes	2,574,956 (59.4%)	1,165,230 (59.7%)	1,409,726 (59.1%)
No	272,017 (6.3%)	73,101 (3.7%)	198,916 (8.3%)
You have not used it	1,491,390 (34.4%)	713,667 (36.6%)	777,723 (32.6%)
car insurance?	5,941,941	2,468,253	3,473,688
Yes	4,106,628 (69.1%)	1,548,521 (62.7%)	2,558,107 (73.6%)
No	275,636 (4.6%)	117,935 (4.8%)	157,701 (4.5%)
You have not used it	1,559,677 (26.2%)	801,797 (32.5%)	757,880 (21.8%)
personal accident insurance?	2,392,613	956,243	1,436,370
Yes	1,583,121 (66.2%)	603,225 (63.1%)	979,896 (68.2%)
No	97,976 (4.1%)	27,554 (2.9%)	70,422 (4.9%)
You have not used it	711,516 (29.7%)	325,464 (34.0%)	386,052 (26.9%)
house insurance?	2,081,954	853,439	1,228,515
Yes	816,540 (39.2%)	325,487 (38.1%)	491,053 (40.0%)
No	158,230 (7.6%)	28,927 (3.4%)	129,303 (10.5%)
You have not used it	1,107,184 (53.2%)	499,025 (58.5%)	608,159 (49.5%)
education insurance?	438,590	238,111	200,479
Yes	290,599 (66.3%)	139,980 (58.8%)	150,619 (75.1%)
No	4,507 (1.0%)	0 * (0.0%)*	4,507 (2.2%)
You have not used it	143,484 (32.7%)	98,131 (41.2%)	45,353 (22.6%)
private retirement plan (not Afore)?	476,898	176,920	299,978
Yes	293,750 (61.6%)	126,243 (71.4%)	167,507 (55.8%)
No	11,014 (2.3%)	0 * (0.0%)*	11,014 (3.7%)
You have not used it	172,134 (36.1%)	50,677 (28.6%)	121,457 (40.5%)
business or company insurance?	182,689	89,124	93,565
Yes	120,976 (66.2%)	57,408 (64.4%)	63,568 (67.9%)
No	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You have not used it	61,713 (33.8%)	31,716 (35.6%)	29,997 (32.1%)
Other	201,700	81,211	120,489
Yes	114,785 (56.9%)	21,087 (26.0%)	93,698 (77.8%)
No	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You have not used it	86,915 (43.1%)	60,124 (74.0%)	26,791 (22.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 7.10 (continued)

Are you satisfied with the service provided to you with the (ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	4,030,435	1,911,019	2,119,416
life insurance?	3,431,742	1,556,751	1,874,991
Yes	1,299,592 (37.9%)	633,675 (40.7%)	665,917 (35.5%)
No	150,231 (4.4%)	107,587 (6.9%)	42,644 (2.3%)
You have not used it	1,981,919 (57.8%)	815,489 (52.4%)	1,166,430 (62.2%)
health insurance?	757,104	380,339	376,765
Yes	535,757 (70.8%)	265,498 (69.8%)	270,259 (71.7%)
No	11,362 (1.5%)	0 * (0.0%)*	11,362 (3.0%)
You have not used it	209,985 (27.7%)	114,841 (30.2%)	95,144 (25.3%)
car insurance?	913,668	371,592	542,076
Yes	661,118 (72.4%)	280,136 (75.4%)	380,982 (70.3%)
No	68,460 (7.5%)	23,672 (6.4%)	44,788 (8.3%)
You have not used it	184,090 (20.1%)	67,784 (18.2%)	116,306 (21.5%)
personal accident insurance?	323,312	96,586	226,726
Yes	185,940 (57.5%)	34,793 (36.0%)	151,147 (66.7%)
No	9,917 (3.1%)	0 * (0.0%)*	9,917 (4.4%)
You have not used it	127,455 (39.4%)	61,793 (64.0%)	65,662 (29.0%)
house insurance?	235,502	119,033	116,469
Yes	185,810 (78.9%)	93,351 (78.4%)	92,459 (79.4%)
No	8,352 (3.5%)	8,352 (7.0%)	0 * (0.0%)*
You have not used it	41,340 (17.6%)	17,330 (14.6%)	24,010 (20.6%)
education insurance?	90,448	62,952	27,496
Yes	40,165 (44.4%)	12,669 (20.1%)	27,496 (100%)*
No	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
You have not used it	50,283 (55.6%)	50,283 (79.9%)	0 * (0.0%)*
private retirement plan (not Afore)?	45,833	24,898	20,935
Yes	21,131 (46.1%)	4,603 (18.5%)	16,528 (78.9%)
No	12,391 (27.0%)	12,391 (49.8%)	0 * (0.0%)*
You have not used it	12,311 (26.9%)	7,904 (31.7%)	4,407 (21.1%)
business or company insurance?	35,287	0 *	35,287
Yes	27,532 (78.0%)	NA NA	27,532 (78.0%)
No	0 * (0.0%)*	NA NA	0 * (0.0%)*
You have not used it	7,755 (22.0%)	NA NA	7,755 (22.0%)
Other	9,713	9,713	0 *
Yes	0 * (0.0%)*	0 * (0.0%)*	NA NA
No	0 * (0.0%)*	0 * (0.0%)*	NA NA
You have not used it	9,713 (100%)*	9,713 (100%)*	NA NA

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Question 7.11

Why are you not satisfied with the service received from the (ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	18,876,834	8,880,937	9,995,897
life insurance?	821,517	394,546	426,971
They did not fulfill the conditions agreed upon	208,965 (25.4%)	119,693 (30.3%)	89,272 (20.9%)
They took too long to solve or pay the claim	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They provided bad service	67,762 (8.2%)	11,586 (2.9%)	56,176 (13.2%)
They did not reimburse you the money you expected	23,014 (2.8%)	23,014 (5.8%)	0 * (0.0%)*
They did not explain correctly	262,134 (31.9%)	131,011 (33.2%)	131,123 (30.7%)
It is too expensive	24,999 (3.0%)	24,999 (6.3%)	0 * (0.0%)*
Other	234,643 (28.6%)	84,243 (21.4%)	150,400 (35.2%)
health insurance?	283,379	73,101	210,278
They did not fulfill the conditions agreed upon	90,954 (32.1%)	14,813 (20.3%)	76,141 (36.2%)
They took too long to solve or pay the claim	21,334 (7.5%)	21,334 (29.2%)	0 * (0.0%)*
They provided bad service	36,328 (12.8%)	23,165 (31.7%)	13,163 (6.3%)
They did not reimburse you the money you expected	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They did not explain correctly	127,293 (44.9%)	6,319 (8.6%)	120,974 (57.5%)
It is too expensive	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	7,470 (2.6%)	7,470 (10.2%)	0 * (0.0%)*
car insurance?	344,096	141,607	202,489
They did not fulfill the conditions agreed upon	62,688 (18.2%)	17,801 (12.6%)	44,887 (22.2%)
They took too long to solve or pay the claim	88,291 (25.7%)	34,806 (24.6%)	53,485 (26.4%)
They provided bad service	38,979 (11.3%)	12,643 (8.9%)	26,336 (13.0%)
They did not reimburse you the money you expected	6,702 (1.9%)	6,702 (4.7%)	0 * (0.0%)*
They did not explain correctly	25,435 (7.4%)	25,435 (18.0%)	0 * (0.0%)*
It is too expensive	27,464 (8.0%)	0 * (0.0%)*	27,464 (13.6%)
Other	94,537 (27.5%)	44,220 (31.2%)	50,317 (24.8%)
personal accident insurance?	107,893	27,554	80,339
They did not fulfill the conditions agreed upon	9,631 (8.9%)	0 * (0.0%)*	9,631 (12.0%)
They took too long to solve or pay the claim	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They provided bad service	22,228 (20.6%)	0 * (0.0%)*	22,228 (27.7%)
They did not reimburse you the money you expected	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They did not explain correctly	25,364 (23.5%)	15,447 (56.1%)	9,917 (12.3%)
It is too expensive	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	50,670 (47.0%)	12,107 (43.9%)	38,563 (48.0%)
house insurance?	166,582	37,279	129,303
They did not fulfill the conditions agreed upon	71,960 (43.2%)	24,783 (66.5%)	47,177 (36.5%)
They took too long to solve or pay the claim	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They provided bad service	57,060 (34.3%)	0 * (0.0%)*	57,060 (44.1%)
They did not reimburse you the money you expected	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They did not explain correctly	33,418 (20.1%)	8,352 (22.4%)	25,066 (19.4%)
It is too expensive	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	4,144 (2.5%)	4,144 (11.1%)	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 7.11 (continued)

Why are you not satisfied with the service received from the
(ANSWER IN 7.6)?

	Total		Female		Male	
Adult population from 18 to 70 years old	76,157,088		40,027,572		36,129,516	
National						
Target population	18,876,834		8,880,937		9,995,897	
education insurance?	4,507		0 *		4,507	
They did not fulfill the conditions agreed upon	0 * (0.0%)*		NA NA		0 * (0.0%)*	
They took too long to solve or pay the claim	0 * (0.0%)*		NA NA		0 * (0.0%)*	
They provided bad service	0 * (0.0%)*		NA NA		0 * (0.0%)*	
They did not reimburse you the money you expected	0 * (0.0%)*		NA NA		0 * (0.0%)*	
They did not explain correctly	0 * (0.0%)*		NA NA		0 * (0.0%)*	
It is too expensive	0 * (0.0%)*		NA NA		0 * (0.0%)*	
Other	4,507 (100%)*		NA NA		4,507 (100%)*	
private retirement plan (not Afore)?	23,405		12,391		11,014	
They did not fulfill the conditions agreed upon	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
They took too long to solve or pay the claim	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
They provided bad service	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
They did not reimburse you the money you expected	11,014 (47.1%)*		0 * (0.0%)*		11,014 (100%)*	
They did not explain correctly	4,039 (17.3%)*		4,039 (32.6%)*		0 * (0.0%)*	
It is too expensive	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
Other	8,352 (35.7%)*		8,352 (67.4%)*		0 * (0.0%)*	
business or company insurance?	0 *		0 *		0 *	
They did not fulfill the conditions agreed upon	NA NA		NA NA		NA NA	
They took too long to solve or pay the claim	NA NA		NA NA		NA NA	
They provided bad service	NA NA		NA NA		NA NA	
They did not reimburse you the money you expected	NA NA		NA NA		NA NA	
They did not explain correctly	NA NA		NA NA		NA NA	
It is too expensive	NA NA		NA NA		NA NA	
Other	NA NA		NA NA		NA NA	
Other	0 *		0 *		0 *	
They did not fulfill the conditions agreed upon	NA NA		NA NA		NA NA	
They took too long to solve or pay the claim	NA NA		NA NA		NA NA	
They provided bad service	NA NA		NA NA		NA NA	
They did not reimburse you the money you expected	NA NA		NA NA		NA NA	
They did not explain correctly	NA NA		NA NA		NA NA	
It is too expensive	NA NA		NA NA		NA NA	
Other	NA NA		NA NA		NA NA	

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Question 7.11 (continued)

Why are you not satisfied with the service received from the
(ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	14,846,399	6,969,918	7,876,481
life insurance?	671,286	286,959	384,327
They did not fulfill the conditions agreed upon	148,905 (22.2%)	64,040 (22.3%)	84,865 (22.1%)
They took too long to solve or pay the claim	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They provided bad service	67,762 (10.1%)	11,586 (4.0%)	56,176 (14.6%)
They did not reimburse you the money you expected	14,970 (2.2%)	14,970 (5.2%)	0 * (0.0%)*
They did not explain correctly	207,947 (31.0%)	95,651 (33.3%)	112,296 (29.2%)
It is too expensive	16,469 (2.5%)	16,469 (5.7%)	0 * (0.0%)*
Other	215,233 (32.1%)	84,243 (29.4%)	130,990 (34.1%)
health insurance?	272,017	73,101	198,916
They did not fulfill the conditions agreed upon	79,592 (29.3%)	14,813 (20.3%)	64,779 (32.6%)
They took too long to solve or pay the claim	21,334 (7.8%)	21,334 (29.2%)	0 * (0.0%)*
They provided bad service	36,328 (13.4%)	23,165 (31.7%)	13,163 (6.6%)
They did not reimburse you the money you expected	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They did not explain correctly	127,293 (46.8%)	6,319 (8.6%)	120,974 (60.8%)
It is too expensive	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	7,470 (2.7%)	7,470 (10.2%)	0 * (0.0%)*
car insurance?	275,636	117,935	157,701
They did not fulfill the conditions agreed upon	54,158 (19.6%)	17,801 (15.1%)	36,357 (23.1%)
They took too long to solve or pay the claim	60,385 (21.9%)	34,806 (29.5%)	25,579 (16.2%)
They provided bad service	30,627 (11.1%)	12,643 (10.7%)	17,984 (11.4%)
They did not reimburse you the money you expected	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They did not explain correctly	15,447 (5.6%)	15,447 (13.1%)	0 * (0.0%)*
It is too expensive	27,464 (10.0%)	0 * (0.0%)*	27,464 (17.4%)
Other	87,555 (31.8%)	37,238 (31.6%)	50,317 (31.9%)
personal accident insurance?	97,976	27,554	70,422
They did not fulfill the conditions agreed upon	9,631 (9.8%)	0 * (0.0%)*	9,631 (13.7%)
They took too long to solve or pay the claim	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They provided bad service	22,228 (22.7%)	0 * (0.0%)*	22,228 (31.6%)
They did not reimburse you the money you expected	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They did not explain correctly	15,447 (15.8%)	15,447 (56.1%)	0 * (0.0%)*
It is too expensive	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	50,670 (51.7%)	12,107 (43.9%)	38,563 (54.8%)
house insurance?	158,230	28,927	129,303
They did not fulfill the conditions agreed upon	71,960 (45.5%)	24,783 (85.7%)	47,177 (36.5%)
They took too long to solve or pay the claim	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They provided bad service	57,060 (36.1%)	0 * (0.0%)*	57,060 (44.1%)
They did not reimburse you the money you expected	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They did not explain correctly	25,066 (15.8%)	0 * (0.0%)*	25,066 (19.4%)
It is too expensive	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	4,144 (2.6%)	4,144 (14.3%)	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 7.11 (continued)

Why are you not satisfied with the service received from the
(ANSWER IN 7.6)?

	Total		Female		Male	
Adult population from 18 to 70 years old	76,157,088		40,027,572		36,129,516	
Urban						
Target population	14,846,399		6,969,918		7,876,481	
education insurance?	4,507		0 *		4,507	
They did not fulfill the conditions agreed upon	0 * (0.0%)*		NA NA		0 * (0.0%)*	
They took too long to solve or pay the claim	0 * (0.0%)*		NA NA		0 * (0.0%)*	
They provided bad service	0 * (0.0%)*		NA NA		0 * (0.0%)*	
They did not reimburse you the money you expected	0 * (0.0%)*		NA NA		0 * (0.0%)*	
They did not explain correctly	0 * (0.0%)*		NA NA		0 * (0.0%)*	
It is too expensive	0 * (0.0%)*		NA NA		0 * (0.0%)*	
Other	4,507 (100%)*		NA NA		4,507 (100%)*	
private retirement plan (not Afore)?	11,014		0 *		11,014	
They did not fulfill the conditions agreed upon	0 * (0.0%)*		NA NA		0 * (0.0%)*	
They took too long to solve or pay the claim	0 * (0.0%)*		NA NA		0 * (0.0%)*	
They provided bad service	0 * (0.0%)*		NA NA		0 * (0.0%)*	
They did not reimburse you the money you expected	11,014 (100%)*		NA NA		11,014 (100%)*	
They did not explain correctly	0 * (0.0%)*		NA NA		0 * (0.0%)*	
It is too expensive	0 * (0.0%)*		NA NA		0 * (0.0%)*	
Other	0 * (0.0%)*		NA NA		0 * (0.0%)*	
business or company insurance?	0 *		0 *		0 *	
They did not fulfill the conditions agreed upon	NA NA		NA NA		NA NA	
They took too long to solve or pay the claim	NA NA		NA NA		NA NA	
They provided bad service	NA NA		NA NA		NA NA	
They did not reimburse you the money you expected	NA NA		NA NA		NA NA	
They did not explain correctly	NA NA		NA NA		NA NA	
It is too expensive	NA NA		NA NA		NA NA	
Other	NA NA		NA NA		NA NA	
Other	0 *		0 *		0 *	
They did not fulfill the conditions agreed upon	NA NA		NA NA		NA NA	
They took too long to solve or pay the claim	NA NA		NA NA		NA NA	
They provided bad service	NA NA		NA NA		NA NA	
They did not reimburse you the money you expected	NA NA		NA NA		NA NA	
They did not explain correctly	NA NA		NA NA		NA NA	
It is too expensive	NA NA		NA NA		NA NA	
Other	NA NA		NA NA		NA NA	

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Question 7.11 (continued)

Why are you not satisfied with the service received from the
(ANSWER IN 7.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	4,030,435	1,911,019	2,119,416
life insurance?	150,231	107,587	42,644
They did not fulfill the conditions agreed upon	60,060 (40.0%)*	55,653 (51.7%)	4,407 (10.3%)
They took too long to solve or pay the claim	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They provided bad service	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
They did not reimburse you the money you expected	8,044 (5.4%)	8,044 (7.5%)	0 * (0.0%)*
They did not explain correctly	54,187 (36.1%)	35,360 (32.9%)	18,827 (44.1%)
It is too expensive	8,530 (5.7%)	8,530 (7.9%)	0 * (0.0%)*
Other	19,410 (12.9%)	0 * (0.0%)*	19,410 (45.5%)
health insurance?	11,362	0 *	11,362
They did not fulfill the conditions agreed upon	11,362 (100%)*	NA NA	11,362 (100%)*
They took too long to solve or pay the claim	0 * (0.0%)*	NA NA	0 * (0.0%)*
They provided bad service	0 * (0.0%)*	NA NA	0 * (0.0%)*
They did not reimburse you the money you expected	0 * (0.0%)*	NA NA	0 * (0.0%)*
They did not explain correctly	0 * (0.0%)*	NA NA	0 * (0.0%)*
It is too expensive	0 * (0.0%)*	NA NA	0 * (0.0%)*
Other	0 * (0.0%)*	NA NA	0 * (0.0%)*
car insurance?	68,460	23,672	44,788
They did not fulfill the conditions agreed upon	8,530 (12.5%)	0 * (0.0%)*	8,530 (19.0%)
They took too long to solve or pay the claim	27,906 (40.8%)	0 * (0.0%)*	27,906 (62.3%)
They provided bad service	8,352 (12.2%)	0 * (0.0%)*	8,352 (18.6%)
They did not reimburse you the money you expected	6,702 (9.8%)	6,702 (28.3%)	0 * (0.0%)*
They did not explain correctly	9,988 (14.6%)	9,988 (42.2%)	0 * (0.0%)*
It is too expensive	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	6,982 (10.2%)	6,982 (29.5%)	0 * (0.0%)*
personal accident insurance?	9,917	0 *	9,917
They did not fulfill the conditions agreed upon	0 * (0.0%)*	NA NA	0 * (0.0%)*
They took too long to solve or pay the claim	0 * (0.0%)*	NA NA	0 * (0.0%)*
They provided bad service	0 * (0.0%)*	NA NA	0 * (0.0%)*
They did not reimburse you the money you expected	0 * (0.0%)*	NA NA	0 * (0.0%)*
They did not explain correctly	9,917 (100%)*	NA NA	9,917 (100%)*
It is too expensive	0 * (0.0%)*	NA NA	0 * (0.0%)*
Other	0 * (0.0%)*	NA NA	0 * (0.0%)*
house insurance?	8,352	8,352	0 *
They did not fulfill the conditions agreed upon	0 * (0.0%)*	0 * (0.0%)*	NA NA
They took too long to solve or pay the claim	0 * (0.0%)*	0 * (0.0%)*	NA NA
They provided bad service	0 * (0.0%)*	0 * (0.0%)*	NA NA
They did not reimburse you the money you expected	0 * (0.0%)*	0 * (0.0%)*	NA NA
They did not explain correctly	8,352 (100%)*	8,352 (100%)*	NA NA
It is too expensive	0 * (0.0%)*	0 * (0.0%)*	NA NA
Other	0 * (0.0%)*	0 * (0.0%)*	NA NA

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Question 7.11 (continued)

Why are you not satisfied with the service received from the
(ANSWER IN 7.6)?

	Total		Female		Male	
Adult population from 18 to 70 years old	76,157,088		40,027,572		36,129,516	
Rural						
Target population	4,030,435		1,911,019		2,119,416	
education insurance?	0 *		0 *		0 *	
They did not fulfill the conditions agreed upon	NA	NA	NA	NA	NA	NA
They took too long to solve or pay the claim	NA	NA	NA	NA	NA	NA
They provided bad service	NA	NA	NA	NA	NA	NA
They did not reimburse you the money you expected	NA	NA	NA	NA	NA	NA
They did not explain correctly	NA	NA	NA	NA	NA	NA
It is too expensive	NA	NA	NA	NA	NA	NA
Other	NA	NA	NA	NA	NA	NA
private retirement plan (not Afore)?	12,391		12,391		0 *	
They did not fulfill the conditions agreed upon	0 *	(0.0%)*	0 *	(0.0%)*	NA	NA
They took too long to solve or pay the claim	0 *	(0.0%)*	0 *	(0.0%)*	NA	NA
They provided bad service	0 *	(0.0%)*	0 *	(0.0%)*	NA	NA
They did not reimburse you the money you expected	0 *	(0.0%)*	0 *	(0.0%)*	NA	NA
They did not explain correctly	4,039	(32.6%)	4,039	(32.6%)	NA	NA
It is too expensive	0 *	(0.0%)*	0 *	(0.0%)*	NA	NA
Other	8,352	(67.4%)	8,352	(67.4%)	NA	NA
business or company insurance?	0 *		NA		0 *	
They did not fulfill the conditions agreed upon	NA	NA	NA	NA	NA	NA
They took too long to solve or pay the claim	NA	NA	NA	NA	NA	NA
They provided bad service	NA	NA	NA	NA	NA	NA
They did not reimburse you the money you expected	NA	NA	NA	NA	NA	NA
They did not explain correctly	NA	NA	NA	NA	NA	NA
It is too expensive	NA	NA	NA	NA	NA	NA
Other	NA	NA	NA	NA	NA	NA
Other	0 *		0 *		NA	
They did not fulfill the conditions agreed upon	NA	NA	NA	NA	NA	NA
They took too long to solve or pay the claim	NA	NA	NA	NA	NA	NA
They provided bad service	NA	NA	NA	NA	NA	NA
They did not reimburse you the money you expected	NA	NA	NA	NA	NA	NA
They did not explain correctly	NA	NA	NA	NA	NA	NA
It is too expensive	NA	NA	NA	NA	NA	NA
Other	NA	NA	NA	NA	NA	NA

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Retirement savings account



The questions in this section aim to determine how many adults have a retirement savings account, as well as identify the barriers to owning these types of products which help people meet their financial needs during retirement.

To those adults that report having a retirement savings account, follow up questions inquire if they make voluntary deposits and the reasons for not doing so.

In order to measure the quality of the services offered by the Retirement Funds Administrators (known as Afores in Mexico), users were asked if they receive their account statements regularly, as well as their overall satisfaction with the service provided, and if contrary, the reasons for their discontent.



Question 8.1

Do you have a retirement savings account or Afore?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	31,341,581 (41.2%)	13,159,074 (32.9%)	18,182,507 (50.3%)
No	39,930,917 (52.4%)	24,550,485 (61.3%)	15,380,432 (42.6%)
You do not know	4,884,590 (6.4%)	2,318,013 (5.8%)	2,566,577 (7.1%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	24,599,626 (49.8%)	10,765,798 (40.6%)	13,833,828 (60.4%)
No	22,795,860 (46.1%)	14,731,476 (55.6%)	8,064,384 (35.2%)
You do not know	2,015,149 (4.1%)	1,012,174 (3.8%)	1,002,975 (4.4%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	6,741,955 (25.2%)	2,393,276 (17.7%)	4,348,679 (32.9%)
No	17,135,057 (64.1%)	9,819,009 (72.6%)	7,316,048 (55.3%)
You do not know	2,869,441 (10.7%)	1,305,839 (9.7%)	1,563,602 (11.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 8.2

Why don't you have a retirement savings account?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	39,930,917	24,550,485	15,380,432
You are not interested	2,499,963 (6.3%)	1,271,695 (5.2%)	1,228,268 (8.0%)
You do not know what a retirement savings account is	8,675,500 (21.7%)	4,647,382 (18.9%)	4,028,118 (26.2%)
You have covered your future retirement needs (private retirement plan, savings, etc.)	333,357 (0.8%)	198,804 (0.8%)	134,553 (0.9%)
You do not trust Afores	504,764 (1.3%)	153,280 (0.6%)	351,484 (2.3%)
You think it is not convenient for you	470,410 (1.2%)	210,482 (0.9%)	259,928 (1.7%)
You do not know how to obtain it	3,629,280 (9.1%)	2,221,514 (9.0%)	1,407,766 (9.2%)
You do not have money or it is not enough to save	3,990,493 (10.0%)	2,215,546 (9.0%)	1,774,947 (11.5%)
You do not work	13,533,912 (33.9%)	10,762,240 (43.8%)	2,771,672 (18.0%)
Other	6,293,238 (15.8%)	2,869,542 (11.7%)	3,423,696 (22.3%)
Urban			
Target population	22,795,860	14,731,476	8,064,384
You are not interested	1,686,989 (7.4%)	898,061 (6.1%)	788,928 (9.8%)
You do not know what a retirement savings account is	3,019,187 (13.2%)	1,794,544 (12.2%)	1,224,643 (15.2%)
You have covered your future retirement needs (private retirement plan, savings, etc.)	281,566 (1.2%)	186,115 (1.3%)	95,451 (1.2%)
You do not trust Afores	302,334 (1.3%)	95,448 (0.6%)	206,886 (2.6%)
You think it is not convenient for you	321,188 (1.4%)	152,656 (1.0%)	168,532 (2.1%)
You do not know how to obtain it	2,388,629 (10.5%)	1,618,900 (11.0%)	769,729 (9.5%)
You do not have money or it is not enough to save	1,779,882 (7.8%)	1,042,552 (7.1%)	737,330 (9.1%)
You do not work	8,780,670 (38.5%)	6,951,000 (47.2%)	1,829,670 (22.7%)
Other	4,235,415 (18.6%)	1,992,200 (13.5%)	2,243,215 (27.8%)
Rural			
Target population	17,135,057	9,819,009	7,316,048
You are not interested	812,974 (4.7%)	373,634 (3.8%)	439,340 (6.0%)
You do not know what a retirement savings account is	5,656,313 (33.0%)	2,852,838 (29.1%)	2,803,475 (38.3%)
You have covered your future retirement needs (private retirement plan, savings, etc.)	51,791 (0.3%)	12,689 (0.1%)	39,102 (0.5%)
You do not trust Afores	202,430 (1.2%)	57,832 (0.6%)	144,598 (2.0%)
You think it is not convenient for you	149,222 (0.9%)	57,826 (0.6%)	91,396 (1.2%)
You do not know how to obtain it	1,240,651 (7.2%)	602,614 (6.1%)	638,037 (8.7%)
You do not have money or it is not enough to save	2,210,611 (12.9%)	1,172,994 (11.9%)	1,037,617 (14.2%)
You do not work	4,753,242 (27.7%)	3,811,240 (38.8%)	942,002 (12.9%)
Other	2,057,823 (12.0%)	877,342 (8.9%)	1,180,481 (16.1%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

People who know in which Afore is registered with.

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	31,341,581	13,159,074	18,182,507
Yes	25,107,594 (80.1%)	10,622,028 (80.7%)	14,485,566 (79.7%)
No	6,233,987 (19.9%)	2,537,046 (19.3%)	3,696,941 (20.3%)
Urban			
Target population	24,599,626	10,765,798	13,833,828
Yes	20,192,062 (82.1%)	8,824,818 (82.0%)	11,367,244 (82.2%)
No	4,407,564 (17.9%)	1,940,980 (18.0%)	2,466,584 (17.8%)
Rural			
Target population	6,741,955	2,393,276	4,348,679
Yes	4,915,532 (72.9%)	1,797,210 (75.1%)	3,118,322 (71.7%)
No	1,826,423 (27.1%)	596,066 (24.9%)	1,230,357 (28.3%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 8.3

Which Afore are you registered with?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	31,341,581	13,159,074	18,182,507
Banorte-Siglo XXI	5,180,420 (16.5%)	2,246,581 (17.1%)	2,933,839 (16.1%)
Banamex	4,354,067 (13.9%)	1,972,992 (15.0%)	2,381,075 (13.1%)
Coppel	4,754,738 (15.2%)	2,065,568 (15.7%)	2,689,170 (14.8%)
Sura	1,430,654 (4.6%)	561,378 (4.3%)	869,276 (4.8%)
Profuturo	1,548,002 (4.9%)	635,401 (4.8%)	912,601 (5.0%)
Principal	578,852 (1.8%)	229,142 (1.7%)	349,710 (1.9%)
Pension/SSSTE	1,189,554 (3.8%)	645,364 (4.9%)	544,190 (3.0%)
Other	6,071,307 (19.4%)	2,265,602 (17.2%)	3,805,705 (20.9%)
You do not know	6,233,987 (19.9%)	2,537,046 (19.3%)	3,696,941 (20.3%)
Urban			
Target population	24,599,626	10,765,798	13,833,828
Banorte-Siglo XXI	4,511,764 (18.3%)	2,030,736 (18.9%)	2,481,028 (17.9%)
Banamex	3,356,822 (13.6%)	1,497,977 (13.9%)	1,858,845 (13.4%)
Coppel	3,331,645 (13.5%)	1,593,753 (14.8%)	1,737,892 (12.6%)
Sura	1,277,557 (5.2%)	486,009 (4.5%)	791,548 (5.7%)
Profuturo	1,283,793 (5.2%)	534,935 (5.0%)	748,858 (5.4%)
Principal	532,570 (2.2%)	223,595 (2.1%)	308,975 (2.2%)
Pension/SSSTE	1,005,663 (4.1%)	548,014 (5.1%)	457,649 (3.3%)
Other	4,892,248 (19.9%)	1,909,799 (17.7%)	2,982,449 (21.6%)
You do not know	4,407,564 (17.9%)	1,940,980 (18.0%)	2,466,584 (17.8%)
Rural			
Target population	6,741,955	2,393,276	4,348,679
Banorte-Siglo XXI	668,656 (9.9%)	215,845 (9.0%)	452,811 (10.4%)
Banamex	997,245 (14.8%)	475,015 (19.8%)	522,230 (12.0%)
Coppel	1,423,093 (21.1%)	471,815 (19.7%)	951,278 (21.9%)
Sura	153,097 (2.3%)	75,369 (3.1%)	77,728 (1.8%)
Profuturo	264,209 (3.9%)	100,466 (4.2%)	163,743 (3.8%)
Principal	46,282 (0.7%)	5,547 (0.2%)	40,735 (0.9%)
Pension/SSSTE	183,891 (2.7%)	97,350 (4.1%)	86,541 (2.0%)
Other	1,179,059 (17.5%)	355,803 (14.9%)	823,256 (18.9%)
You do not know	1,826,423 (27.1%)	596,066 (24.9%)	1,230,357 (28.3%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 8.4

Do you make voluntary contributions to your retirement savings account or Afore?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	25,107,594	10,622,028	14,485,566
Yes	1,059,688 (4.2%)	427,333 (4.0%)	632,355 (4.4%)
No	24,047,906 (95.8%)	10,194,695 (96.0%)	13,853,211 (95.6%)
Urban			
Target population	20,192,062	8,824,818	11,367,244
Yes	855,403 (4.2%)	392,747 (4.5%)	462,656 (4.1%)
No	19,336,659 (95.8%)	8,432,071 (95.5%)	10,904,588 (95.9%)
Rural			
Target population	4,915,532	1,797,210	3,118,322
Yes	204,285 (4.2%)	34,586 (1.9%)	169,699 (5.4%)
No	4,711,247 (95.8%)	1,762,624 (98.1%)	2,948,623 (94.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 8.5

Why don't you make any voluntary contributions?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	24,047,906	10,194,695	13,853,211
You have no money left to save	11,294,269 (47.0%)	4,650,682 (45.6%)	6,643,587 (48.0%)
You do not know how to do it	3,976,725 (16.5%)	1,810,433 (17.8%)	2,166,292 (15.6%)
You save in some other way	1,896,461 (7.9%)	789,561 (7.7%)	1,106,900 (8.0%)
You are unaware of the benefits	2,226,129 (9.3%)	1,022,792 (10.0%)	1,203,337 (8.7%)
You do not trust Afores	1,749,465 (7.3%)	764,983 (7.5%)	984,482 (7.1%)
Other	2,904,857 (12.1%)	1,156,244 (11.3%)	1,748,613 (12.6%)
Urban			
Target population	19,336,659	8,432,071	10,904,588
You have no money left to save	8,896,513 (46.0%)	3,907,633 (46.3%)	4,988,880 (45.8%)
You do not know how to do it	3,033,173 (15.7%)	1,428,797 (16.9%)	1,604,376 (14.7%)
You save in some other way	1,695,354 (8.8%)	754,909 (9.0%)	940,445 (8.6%)
You are unaware of the benefits	1,817,534 (9.4%)	866,408 (10.3%)	951,126 (8.7%)
You do not trust Afores	1,521,763 (7.9%)	616,646 (7.3%)	905,117 (8.3%)
Other	2,372,322 (12.3%)	857,678 (10.2%)	1,514,644 (13.9%)
Rural			
Target population	4,711,247	1,762,624	2,948,623
You have no money left to save	2,397,756 (50.9%)	743,049 (42.2%)	1,654,707 (56.1%)
You do not know how to do it	943,552 (20.0%)	381,636 (21.7%)	561,916 (19.1%)
You save in some other way	201,107 (4.3%)	34,652 (2.0%)	166,455 (5.6%)
You are unaware of the benefits	408,595 (8.7%)	156,384 (8.9%)	252,211 (8.6%)
You do not trust Afores	227,702 (4.8%)	148,337 (8.4%)	79,365 (2.7%)
Other	532,535 (11.3%)	298,566 (16.9%)	233,969 (7.9%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 8.6

Do you receive statements of account of your Afore?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	25,107,594	10,622,028	14,485,566
Yes	16,280,472 (64.8%)	6,934,568 (65.3%)	9,345,904 (64.5%)
No	8,827,122 (35.2%)	3,687,460 (34.7%)	5,139,662 (35.5%)
Urban			
Target population	20,192,062	8,824,818	11,367,244
Yes	14,144,030 (70.0%)	6,153,994 (69.7%)	7,990,036 (70.3%)
No	6,048,032 (30.0%)	2,670,824 (30.3%)	3,377,208 (29.7%)
Rural			
Target population	4,915,532	1,797,210	3,118,322
Yes	2,136,442 (43.5%)	780,574 (43.4%)	1,355,868 (43.5%)
No	2,779,090 (56.5%)	1,016,636 (56.6%)	1,762,454 (56.5%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 8.7

Are you satisfied with the service provided by your Afore?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	25,107,594	10,622,028	14,485,566
Yes	15,095,504 (60.1%)	6,499,338 (61.2%)	8,596,166 (59.3%)
No	5,293,440 (21.1%)	2,072,724 (19.5%)	3,220,716 (22.2%)
You have not used it	4,718,650 (18.8%)	2,049,966 (19.3%)	2,668,684 (18.4%)
Urban			
Target population	20,192,062	8,824,818	11,367,244
Yes	12,444,271 (61.6%)	5,505,138 (62.4%)	6,939,133 (61.0%)
No	4,076,731 (20.2%)	1,645,328 (18.6%)	2,431,403 (21.4%)
You have not used it	3,671,060 (18.2%)	1,674,352 (19.0%)	1,996,708 (17.6%)
Rural			
Target population	4,915,532	1,797,210	3,118,322
Yes	2,651,233 (53.9%)	994,200 (55.3%)	1,657,033 (53.1%)
No	1,216,709 (24.8%)	427,396 (23.8%)	789,313 (25.3%)
You have not used it	1,047,590 (21.3%)	375,614 (20.9%)	671,976 (21.5%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 8.8

Why are you not satisfied?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	5,293,440	2,072,724	3,220,716
High commissions	139,168 (2.6%)	5,449 (0.3%)	133,719 (4.2%)
Low yields	777,656 (14.7%)	390,236 (18.8%)	387,420 (12.0%)
You were changed to another Afore without authorization	273,571 (5.2%)	161,622 (7.8%)	111,949 (3.5%)
Bad service	3,103,336 (58.6%)	1,186,680 (57.3%)	1,916,656 (59.5%)
The branch is far away or there are no branches	79,197 (1.5%)	29,296 (1.4%)	49,901 (1.5%)
Other	920,512 (17.4%)	299,441 (14.4%)	621,071 (19.3%)
Urban			
Target population	4,076,731	1,645,328	2,431,403
High commissions	139,168 (3.4%)	5,449 (0.3%)	133,719 (5.5%)
Low yields	619,267 (15.2%)	281,165 (17.1%)	338,102 (13.9%)
You were changed to another Afore without authorization	273,571 (6.7%)	161,622 (9.8%)	111,949 (4.6%)
Bad service	2,359,413 (57.9%)	915,531 (55.6%)	1,443,882 (59.4%)
The branch is far away or there are no branches	66,121 (1.6%)	29,296 (1.8%)	36,825 (1.5%)
Other	619,191 (15.2%)	252,265 (15.3%)	366,926 (15.1%)
Rural			
Target population	1,216,709	427,396	789,313
High commissions	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Low yields	158,389 (13.0%)	109,071 (25.5%)	49,318 (6.2%)
You were changed to another Afore without authorization	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Bad service	743,923 (61.1%)	271,149 (63.4%)	472,774 (59.9%)
The branch is far away or there are no branches	13,076 (1.1%)	0 * (0.0%)*	13,076 (1.7%)
Other	301,321 (24.8%)	47,176 (11.0%)	254,145 (32.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

International remittances



This brief section presents information about the number of adults who receive international remittances from family members, friends or acquaintances. Moreover, it inquires about the channels used to send remittances (i.e. an electronic or cash channel) in order to identify the potential of new mechanisms to send and receive remittances, such as mobile financial services and electronic transfers.

Also, questions investigate the intended use of the money received through remittances and identify which portions of the population saves a fraction of these resources.

Finally, this section also seeks to determine the money and time spent to collect the remittance at the different disbursement channels.



Question 9.1

Do you have any relatives or acquaintances living in another country?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	37,410,090 (49.1%)	19,300,320 (48.2%)	18,109,770 (50.1%)
No	38,746,998 (50.9%)	20,727,252 (51.8%)	18,019,746 (49.9%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	24,288,397 (49.2%)	12,873,737 (48.6%)	11,414,660 (49.8%)
No	25,122,238 (50.8%)	13,635,711 (51.4%)	11,486,527 (50.2%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	13,121,693 (49.1%)	6,426,583 (47.5%)	6,695,110 (50.6%)
No	13,624,760 (50.9%)	7,091,541 (52.5%)	6,533,219 (49.4%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 9.2

During the past year, from July of last year to date, have you received money from relatives or acquaintances living in another country?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	37,410,090	19,300,320	18,109,770
Yes	6,488,872 (17.3%)	4,066,663 (21.1%)	2,422,209 (13.4%)
No	30,921,218 (82.7%)	15,233,657 (78.9%)	15,687,561 (86.6%)
Urban			
Target population	24,288,397	12,873,737	11,414,660
Yes	3,529,090 (14.5%)	2,349,657 (18.3%)	1,179,433 (10.3%)
No	20,759,307 (85.5%)	10,524,080 (81.7%)	10,235,227 (89.7%)
Rural			
Target population	13,121,693	6,426,583	6,695,110
Yes	2,959,782 (22.6%)	1,717,006 (26.7%)	1,242,776 (18.6%)
No	10,161,911 (77.4%)	4,709,577 (73.3%)	5,452,334 (81.4%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 9.3

How or through what means do you usually receive the money they send to you?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	6,488,872	4,066,663	2,422,209
Remittance firm (Western Union, Money Gram, etc.)	1,727,037 (26.6%)	1,035,319 (25.5%)	691,718 (28.6%)
Stores (Coppel, Elektra, Famsa)	2,384,725 (36.8%)	1,601,026 (39.4%)	783,699 (32.4%)
In a bank account	615,958 (9.5%)	404,652 (10.0%)	211,306 (8.7%)
Relative or acquaintance	410,494 (6.3%)	251,416 (6.2%)	159,078 (6.6%)
In a bank branch (payment order or check)	889,078 (13.7%)	556,158 (13.7%)	332,920 (13.7%)
Telecomm or Sepomex	377,086 (5.8%)	255,219 (6.3%)	121,867 (5.0%)
Supermarket	169,166 (2.6%)	83,649 (2.1%)	85,517 (3.5%)
Wire transfer	154,296 (2.4%)	71,845 (1.8%)	82,451 (3.4%)
Other	347,145 (5.3%)	191,743 (4.7%)	155,402 (6.4%)
Urban			
Target population	3,529,090	2,349,657	1,179,433
Remittance firm (Western Union, Money Gram, etc.)	1,139,201 (32.3%)	743,968 (31.7%)	395,233 (33.5%)
Stores (Coppel, Elektra, Famsa)	1,299,146 (36.8%)	943,444 (40.2%)	355,702 (30.2%)
In a bank account	452,476 (12.8%)	287,795 (12.2%)	164,681 (14.0%)
Relative or acquaintance	188,507 (5.3%)	120,970 (5.1%)	67,537 (5.7%)
In a bank branch (payment order or check)	329,593 (9.3%)	237,372 (10.1%)	92,221 (7.8%)
Telecomm or Sepomex	73,009 (2.1%)	61,433 (2.6%)	11,576 (1.0%)
Supermarket	152,462 (4.3%)	66,945 (2.8%)	85,517 (7.3%)
Wire transfer	126,069 (3.6%)	55,815 (2.4%)	70,254 (6.0%)
Other	146,262 (4.1%)	91,640 (3.9%)	54,622 (4.6%)
Rural			
Target population	2,959,782	1,717,006	1,242,776
Remittance firm (Western Union, Money Gram, etc.)	587,836 (19.9%)	291,351 (17.0%)	296,485 (23.9%)
Stores (Coppel, Elektra, Famsa)	1,085,579 (36.7%)	657,582 (38.3%)	427,997 (34.4%)
In a bank account	163,482 (5.5%)	116,857 (6.8%)	46,625 (3.8%)
Relative or acquaintance	221,987 (7.5%)	130,446 (7.6%)	91,541 (7.4%)
In a bank branch (payment order or check)	559,485 (18.9%)	318,786 (18.6%)	240,699 (19.4%)
Telecomm or Sepomex	304,077 (10.3%)	193,786 (11.3%)	110,291 (8.9%)
Supermarket	16,704 (0.6%)	16,704 (1.0%)	0 * (0.0%)*
Wire transfer	28,227 (1.0%)	16,030 (0.9%)	12,197 (1.0%)
Other	200,883 (6.8%)	100,103 (5.8%)	100,780 (8.1%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 9.4

For what purpose do you use the money you receive?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	6,488,872	4,066,663	2,422,209
Dealing with an illness, emergency or unforeseen event	1,648,745 (25.4%)	1,112,675 (27.4%)	536,070 (22.1%)
Buying, repairing, enlarging or remodeling a house	318,692 (4.9%)	212,420 (5.2%)	106,272 (4.4%)
Purchase a property or asset (animals, pieces of land, cars, etc.)	134,170 (2.1%)	55,725 (1.4%)	78,445 (3.2%)
Education of your children	459,569 (7.1%)	317,418 (7.8%)	142,151 (5.9%)
Investment in the business	161,686 (2.5%)	34,847 (0.9%)	126,839 (5.2%)
Meal or personal expenses, payment of utilities	3,850,959 (59.3%)	2,385,876 (58.7%)	1,465,083 (60.5%)
Paying debts	287,445 (4.4%)	173,749 (4.3%)	113,696 (4.7%)
Other	659,514 (10.2%)	437,631 (10.8%)	221,883 (9.2%)
Urban			
Target population	3,529,090	2,349,657	1,179,433
Dealing with an illness, emergency or unforeseen event	962,511 (27.3%)	727,717 (31.0%)	234,794 (19.9%)
Buying, repairing, enlarging or remodeling a house	143,868 (4.1%)	79,705 (3.4%)	64,163 (5.4%)
Purchase a property or asset (animals, pieces of land, cars, etc.)	82,187 (2.3%)	31,848 (1.4%)	50,339 (4.3%)
Education of your children	291,232 (8.3%)	198,683 (8.5%)	92,549 (7.8%)
Investment in the business	49,878 (1.4%)	12,148 (0.5%)	37,730 (3.2%)
Meal or personal expenses, payment of utilities	1,873,812 (53.1%)	1,226,519 (52.2%)	647,293 (54.9%)
Paying debts	175,887 (5.0%)	89,786 (3.8%)	86,101 (7.3%)
Other	383,641 (10.9%)	262,138 (11.2%)	121,503 (10.3%)
Rural			
Target population	2,959,782	1,717,006	1,242,776
Dealing with an illness, emergency or unforeseen event	686,234 (23.2%)	384,958 (22.4%)	301,276 (24.2%)
Buying, repairing, enlarging or remodeling a house	174,824 (5.9%)	132,715 (7.7%)	42,109 (3.4%)
Purchase a property or asset (animals, pieces of land, cars, etc.)	51,983 (1.8%)	23,877 (1.4%)	28,106 (2.3%)
Education of your children	168,337 (5.7%)	118,735 (6.9%)	49,602 (4.0%)
Investment in the business	111,808 (3.8%)	22,699 (1.3%)	89,109 (7.2%)
Meal or personal expenses, payment of utilities	1,977,147 (66.8%)	1,159,357 (67.5%)	817,790 (65.8%)
Paying debts	111,558 (3.8%)	83,963 (4.9%)	27,595 (2.2%)
Other	275,873 (9.3%)	175,493 (10.2%)	100,380 (8.1%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 9.5

Do you handle the money you receive...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	6,488,872	4,066,663	2,422,209
in cash?	6,104,377 (94.1%)	3,837,711 (94.4%)	2,266,666 (93.6%)
in an account?	378,500 (5.8%)	222,957 (5.5%)	155,543 (6.4%)
Other	5,995 (0.1%)	5,995 (0.1%)	0 * (0.0%)*
Urban			
Target population	3,529,090	2,349,657	1,179,433
in cash?	3,252,366 (92.2%)	2,187,827 (93.1%)	1,064,539 (90.3%)
in an account?	270,729 (7.7%)	155,835 (6.6%)	114,894 (9.7%)
Other	5,995 (0.2%)	5,995 (0.3%)	0 * (0.0%)*
Rural			
Target population	2,959,782	1,717,006	1,242,776
in cash?	2,852,011 (96.4%)	1,649,884 (96.1%)	1,202,127 (96.7%)
in an account?	107,771 (3.6%)	67,122 (3.9%)	40,649 (3.3%)
Other	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 9.6

Approximately, how much money do you spend on going (round trip) to where you receive your money?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	6,488,872	4,066,663	2,422,209
You spend no money	1,508,314 (23.2%)	976,563 (24.0%)	531,751 (22.0%)
\$1 - \$50 pesos	3,464,081 (53.4%)	2,206,094 (54.2%)	1,257,987 (51.9%)
\$51 - \$100 pesos	958,348 (14.8%)	549,971 (13.5%)	408,377 (16.9%)
More than \$100 pesos	464,483 (7.2%)	293,853 (7.2%)	170,630 (7.0%)
You do not know	93,646 (1.4%)	40,182 (1.0%)	53,464 (2.2%)
Urban			
Target population	3,529,090	2,349,657	1,179,433
You spend no money	1,016,996 (28.8%)	711,832 (30.3%)	305,164 (25.9%)
\$1 - \$50 pesos	2,202,024 (62.4%)	1,441,858 (61.4%)	760,166 (64.5%)
\$51 - \$100 pesos	203,653 (5.8%)	126,584 (5.4%)	77,069 (6.5%)
More than \$100 pesos	44,909 (1.3%)	44,909 (1.9%)	0 (0.0%)
You do not know	61,508 (1.7%)	24,474 (1.0%)	37,034 (3.1%)
Rural			
Target population	2,959,782	1,717,006	1,242,776
You spend no money	491,318 (16.6%)	264,731 (15.4%)	226,587 (18.2%)
\$1 - \$50 pesos	1,262,057 (42.6%)	764,236 (44.5%)	497,821 (40.1%)
\$51 - \$100 pesos	754,695 (25.5%)	423,387 (24.7%)	331,308 (26.7%)
More than \$100 pesos	419,574 (14.2%)	248,944 (14.5%)	170,630 (13.7%)
You do not know	32,138 (1.1%)	15,708 (0.9%)	16,430 (1.3%)

Question 9.7

How much time does it take you to get to the place where you receive your money?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	6,488,872	4,066,663	2,422,209
Less than 10 minutes	1,022,542 (15.8%)	554,993 (13.6%)	467,549 (19.3%)
10 - 30 minutes	3,921,017 (60.4%)	2,384,285 (58.6%)	1,536,732 (63.4%)
31 - 60 minutes	1,173,960 (18.1%)	896,179 (22.0%)	277,781 (11.5%)
More than 1 hour	367,762 (5.7%)	227,615 (5.6%)	140,147 (5.8%)
You do not know	3,591 (0.1%)	3,591 (0.1%)	0 (0.0%)
Urban			
Target population	3,529,090	2,349,657	1,179,433
Less than 10 minutes	749,631 (21.2%)	423,551 (18.0%)	326,080 (27.6%)
10 - 30 minutes	2,225,702 (63.1%)	1,483,064 (63.1%)	742,638 (63.0%)
31 - 60 minutes	475,966 (13.5%)	379,729 (16.2%)	96,237 (8.2%)
More than 1 hour	77,791 (2.2%)	63,313 (2.7%)	14,478 (1.2%)
You do not know	0 (0.0%)	0 (0.0%)	0 (0.0%)
Rural			
Target population	2,959,782	1,717,006	1,242,776
Less than 10 minutes	272,911 (9.2%)	131,442 (7.7%)	141,469 (11.4%)
10 - 30 minutes	1,695,315 (57.3%)	901,221 (52.5%)	794,094 (63.9%)
31 - 60 minutes	697,994 (23.6%)	516,450 (30.1%)	181,544 (14.6%)
More than 1 hour	289,971 (9.8%)	164,302 (9.6%)	125,669 (10.1%)
You do not know	3,591 (0.1%)	3,591 (0.2%)	0 (0.0%)

Use of financial channels



This section tries to identify the percentage of adults who have used the main financial infrastructure channels: branches, ATMs and banking agents during the previous year. Also, identifies the transactions most frequently carried out in each of the channels, as well as the customer's satisfaction with the service rendered.

Also, this section aims to inquire about travel time and money spent to reach these channels in order to estimate the impact of the existing financial infrastructure in different localities.

Additionally, questions investigate if the barriers people face to access financial services and products are related to the distance from financial system access points, or if they are related to other preferences.

In general, this section is relevant to analyze the conditions of the financial infrastructure in the country.



Question 10.1

During the past year, from July of last year to date, have you visited a bank branch or from another financial institution?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	29,941,599 (39.3%)	15,203,116 (38.0%)	14,738,483 (40.8%)
No	46,215,489 (60.7%)	24,824,456 (62.0%)	21,391,033 (59.2%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	22,656,916 (45.9%)	11,398,904 (43.0%)	11,258,012 (49.2%)
No	26,753,719 (54.1%)	15,110,544 (57.0%)	11,643,175 (50.8%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	7,284,683 (27.2%)	3,804,212 (28.1%)	3,480,471 (26.3%)
No	19,461,770 (72.8%)	9,713,912 (71.9%)	9,747,858 (73.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.2

Why haven't you visited a branch?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	46,215,489	24,824,456	21,391,033
You do not have an account or card	28,539,848 (61.8%)	16,229,376 (65.4%)	12,310,472 (57.5%)
Insufficient or variable income	6,874,469 (14.9%)	3,269,487 (13.2%)	3,604,982 (16.9%)
You prefer other means (ATMs, supermarkets, etc.)	6,059,835 (13.1%)	2,843,545 (11.5%)	3,216,290 (15.0%)
They are very far away or there are none	1,850,823 (4.0%)	974,908 (3.9%)	875,915 (4.1%)
They are unsafe or you do not trust them	1,075,424 (2.3%)	489,973 (2.0%)	585,451 (2.7%)
Another person carries out your financial operations or transactions	1,946,997 (4.2%)	1,186,025 (4.8%)	760,972 (3.6%)
Bad service (long lines, poor service, etc.)	975,861 (2.1%)	438,159 (1.8%)	537,702 (2.5%)
Other	4,666,864 (10.1%)	2,447,298 (9.9%)	2,219,566 (10.4%)
Urban			
Target population	26,753,719	15,110,544	11,643,175
You do not have an account or card	15,521,521 (58.0%)	9,536,669 (63.1%)	5,984,852 (51.4%)
Insufficient or variable income	2,979,863 (11.1%)	1,604,137 (10.6%)	1,375,726 (11.8%)
You prefer other means (ATMs, supermarkets, etc.)	4,606,478 (17.2%)	2,239,543 (14.8%)	2,366,935 (20.3%)
They are very far away or there are none	384,902 (1.4%)	224,420 (1.5%)	160,482 (1.4%)
They are unsafe or you do not trust them	720,817 (2.7%)	372,944 (2.5%)	347,873 (3.0%)
Another person carries out your financial operations or transactions	1,329,813 (5.0%)	861,216 (5.7%)	468,597 (4.0%)
Bad service (long lines, poor service, etc.)	744,240 (2.8%)	345,285 (2.3%)	398,955 (3.4%)
Other	2,861,371 (10.7%)	1,396,891 (9.2%)	1,464,480 (12.6%)
Rural			
Target population	19,461,770	9,713,912	9,747,858
You do not have an account or card	13,018,327 (66.9%)	6,692,707 (68.9%)	6,325,620 (64.9%)
Insufficient or variable income	3,894,606 (20.0%)	1,665,350 (17.1%)	2,229,256 (22.9%)
You prefer other means (ATMs, supermarkets, etc.)	1,453,357 (7.5%)	604,002 (6.2%)	849,355 (8.7%)
They are very far away or there are none	1,465,921 (7.5%)	750,488 (7.7%)	715,433 (7.3%)
They are unsafe or you do not trust them	354,607 (1.8%)	117,029 (1.2%)	237,578 (2.4%)
Another person carries out your financial operations or transactions	617,184 (3.2%)	324,809 (3.3%)	292,375 (3.0%)
Bad service (long lines, poor service, etc.)	231,621 (1.2%)	92,874 (1.0%)	138,747 (1.4%)
Other	1,805,493 (9.3%)	1,050,407 (10.8%)	755,086 (7.7%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.3

On average, how many times per month do you visit a branch?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	29,941,599	15,203,116	14,738,483
Less than 1	3,569,506 (11.9%)	1,853,897 (12.2%)	1,715,609 (11.6%)
1 - 3 times	21,643,267 (72.3%)	11,385,344 (74.9%)	10,257,923 (69.6%)
4 - 10 times	4,263,771 (14.2%)	1,828,802 (12.0%)	2,434,969 (16.5%)
More than 10 times	465,055 (1.6%)	135,073 (0.9%)	329,982 (2.2%)
Urban			
Target population	22,656,916	11,398,904	11,258,012
Less than 1	2,335,949 (10.3%)	1,276,546 (11.2%)	1,059,403 (9.4%)
1 - 3 times	16,284,395 (71.9%)	8,428,286 (73.9%)	7,856,109 (69.8%)
4 - 10 times	3,619,952 (16.0%)	1,576,989 (13.8%)	2,042,963 (18.1%)
More than 10 times	416,620 (1.8%)	117,083 (1.0%)	299,537 (2.7%)
Rural			
Target population	7,284,683	3,804,212	3,480,471
Less than 1	1,233,557 (16.9%)	577,351 (15.2%)	656,206 (18.9%)
1 - 3 times	5,358,872 (73.6%)	2,957,058 (77.7%)	2,401,814 (69.0%)
4 - 10 times	643,819 (8.8%)	251,813 (6.6%)	392,006 (11.3%)
More than 10 times	48,435 (0.7%)	17,990 (0.5%)	30,445 (0.9%)

Question 10.4

For what purpose do you visit the branch?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	29,941,599	15,203,116	14,738,483
Cash withdrawal	13,791,064 (46.1%)	6,774,464 (44.6%)	7,016,600 (47.6%)
Deposits	12,670,028 (42.3%)	6,071,127 (39.9%)	6,598,901 (44.8%)
Payment of utilities (electric power, water, property tax, gas, etc.)	4,656,783 (15.6%)	2,668,652 (17.6%)	1,988,131 (13.5%)
Payment of credit card or loans	3,092,918 (10.3%)	1,717,398 (11.3%)	1,375,520 (9.3%)
Check collection	1,621,110 (5.4%)	668,880 (4.4%)	952,230 (6.5%)
Clarifications or claims (improper charges, verification of statement of account, etc.)	2,684,505 (9.0%)	1,028,923 (6.8%)	1,655,582 (11.2%)
Other	1,420,393 (4.7%)	734,215 (4.8%)	686,178 (4.7%)
Urban			
Target population	22,656,916	11,398,904	11,258,012
Cash withdrawal	10,022,408 (44.2%)	4,715,734 (41.4%)	5,306,674 (47.1%)
Deposits	10,256,011 (45.3%)	4,887,338 (42.9%)	5,368,673 (47.7%)
Payment of utilities (electric power, water, property tax, gas, etc.)	3,845,792 (17.0%)	2,239,892 (19.7%)	1,605,900 (14.3%)
Payment of credit card or loans	2,448,947 (10.8%)	1,391,609 (12.2%)	1,057,338 (9.4%)
Check collection	1,327,567 (5.9%)	563,947 (4.9%)	763,620 (6.8%)
Clarifications or claims (improper charges, verification of statement of account, etc.)	2,094,601 (9.2%)	807,758 (7.1%)	1,286,843 (11.4%)
Other	1,090,068 (4.8%)	500,986 (4.4%)	589,082 (5.2%)
Rural			
Target population	7,284,683	3,804,212	3,480,471
Cash withdrawal	3,768,656 (51.7%)	2,058,730 (54.1%)	1,709,926 (49.1%)
Deposits	2,414,017 (33.1%)	1,183,789 (31.1%)	1,230,228 (35.3%)
Payment of utilities (electric power, water, property tax, gas, etc.)	810,991 (11.1%)	428,760 (11.3%)	382,231 (11.0%)
Payment of credit card or loans	643,971 (8.8%)	325,789 (8.6%)	318,182 (9.1%)
Check collection	293,543 (4.0%)	104,933 (2.8%)	188,610 (5.4%)
Clarifications or claims (improper charges, verification of statement of account, etc.)	589,904 (8.1%)	221,165 (5.8%)	368,739 (10.6%)
Other	330,325 (4.5%)	233,229 (6.1%)	97,096 (2.8%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.5

Approximately, how much money do you spend on going (round trip) to the branch you regularly use?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	29,941,599	15,203,116	14,738,483
You spend no money	7,568,758 (25.3%)	3,799,125 (25.0%)	3,769,633 (25.6%)
\$1 - \$50 pesos	18,121,874 (60.5%)	9,345,275 (61.5%)	8,776,599 (59.5%)
\$51 - \$100 pesos	2,581,544 (8.6%)	1,356,312 (8.9%)	1,225,232 (8.3%)
More than \$100 pesos	1,482,493 (5.0%)	613,698 (4.0%)	868,795 (5.9%)
You do not know	186,930 (0.6%)	88,706 (0.6%)	98,224 (0.7%)
Urban			
Target population	22,656,916	11,398,904	11,258,012
You spend no money	6,444,230 (28.4%)	3,276,526 (28.7%)	3,167,704 (28.1%)
\$1 - \$50 pesos	14,739,707 (65.1%)	7,368,295 (64.6%)	7,371,412 (65.5%)
\$51 - \$100 pesos	1,061,623 (4.7%)	572,158 (5.0%)	489,465 (4.3%)
More than \$100 pesos	243,484 (1.1%)	102,813 (0.9%)	140,671 (1.2%)
You do not know	167,872 (0.7%)	79,112 (0.7%)	88,760 (0.8%)
Rural			
Target population	7,284,683	3,804,212	3,480,471
You spend no money	1,124,528 (15.4%)	522,599 (13.7%)	601,929 (17.3%)
\$1 - \$50 pesos	3,382,167 (46.4%)	1,976,980 (52.0%)	1,405,187 (40.4%)
\$51 - \$100 pesos	1,519,921 (20.9%)	784,154 (20.6%)	735,767 (21.1%)
More than \$100 pesos	1,239,009 (17.0%)	510,885 (13.4%)	728,124 (20.9%)
You do not know	19,058 (0.3%)	9,594 (0.3%)	9,464 (0.3%)

Question 10.6

How much time does it take you to get to the branch you regularly use?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	29,941,599	15,203,116	14,738,483
Less than 10 minutes	5,399,342 (18.0%)	2,389,965 (15.7%)	3,009,377 (20.4%)
10 - 30 minutes	19,116,844 (63.8%)	10,006,637 (65.8%)	9,110,207 (61.8%)
31 - 60 minutes	3,674,072 (12.3%)	2,000,317 (13.2%)	1,673,755 (11.4%)
More than 1 hour	1,695,414 (5.7%)	792,129 (5.2%)	903,285 (6.1%)
You do not know	55,927 (0.2%)	14,068 (0.1%)	41,859 (0.3%)
Urban			
Target population	22,656,916	11,398,904	11,258,012
Less than 10 minutes	4,832,986 (21.3%)	2,073,072 (18.2%)	2,759,914 (24.5%)
10 - 30 minutes	15,313,572 (67.6%)	7,982,650 (70.0%)	7,330,922 (65.1%)
31 - 60 minutes	1,864,499 (8.2%)	1,003,382 (8.8%)	861,117 (7.6%)
More than 1 hour	604,000 (2.7%)	339,800 (3.0%)	264,200 (2.3%)
You do not know	41,859 (0.2%)	0 (0.0%)	41,859 (0.4%)
Rural			
Target population	7,284,683	3,804,212	3,480,471
Less than 10 minutes	566,356 (7.8%)	316,893 (8.3%)	249,463 (7.2%)
10 - 30 minutes	3,803,272 (52.2%)	2,023,987 (53.2%)	1,779,285 (51.1%)
31 - 60 minutes	1,809,573 (24.8%)	996,935 (26.2%)	812,638 (23.3%)
More than 1 hour	1,091,414 (15.0%)	452,329 (11.9%)	639,085 (18.4%)
You do not know	14,068 (0.2%)	14,068 (0.4%)	0 (0.0%)

Question 10.7

How would you rate the service or attention received at the branch...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	29,941,599	15,203,116	14,738,483
too bad?	215,326 (0.7%)	86,593 (0.6%)	128,733 (0.9%)
bad?	785,016 (2.6%)	363,793 (2.4%)	421,223 (2.9%)
regular?	5,524,229 (18.5%)	2,676,035 (17.6%)	2,848,194 (19.3%)
good?	20,533,435 (68.6%)	10,478,193 (68.9%)	10,055,242 (68.2%)
very good?	2,883,593 (9.6%)	1,598,502 (10.5%)	1,285,091 (8.7%)
Urban			
Target population	22,656,916	11,398,904	11,258,012
too bad?	176,455 (0.8%)	65,925 (0.6%)	110,530 (1.0%)
bad?	610,732 (2.7%)	277,337 (2.4%)	333,395 (3.0%)
regular?	4,125,350 (18.2%)	2,043,982 (17.9%)	2,081,368 (18.5%)
good?	15,439,823 (68.1%)	7,765,367 (68.1%)	7,674,456 (68.2%)
very good?	2,304,556 (10.2%)	1,246,293 (10.9%)	1,058,263 (9.4%)
Rural			
Target population	7,284,683	3,804,212	3,480,471
too bad?	38,871 (0.5%)	20,668 (0.5%)	18,203 (0.5%)
bad?	174,284 (2.4%)	86,456 (2.3%)	87,828 (2.5%)
regular?	1,398,879 (19.2%)	632,053 (16.6%)	766,826 (22.0%)
good?	5,093,612 (69.9%)	2,712,826 (71.3%)	2,380,786 (68.4%)
very good?	579,037 (7.9%)	352,209 (9.3%)	226,828 (6.5%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.8

During the past year (from July of last year to date), have you used ATMs of any bank or other financial institution?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	32,856,220 (43.1%)	15,850,761 (39.6%)	17,005,459 (47.1%)
No	43,300,868 (56.9%)	24,176,811 (60.4%)	19,124,057 (52.9%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	25,752,373 (52.1%)	12,791,830 (48.3%)	12,960,543 (56.6%)
No	23,658,262 (47.9%)	13,717,618 (51.7%)	9,940,644 (43.4%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	7,103,847 (26.6%)	3,058,931 (22.6%)	4,044,916 (30.6%)
No	19,642,606 (73.4%)	10,459,193 (77.4%)	9,183,413 (69.4%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.9

Why haven't you used ATMs?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	43,300,868	24,176,811	19,124,057
You do not have an account or card	31,541,755 (72.8%)	17,503,269 (72.4%)	14,038,486 (73.4%)
Insufficient or variable income	6,077,212 (14.0%)	2,907,953 (12.0%)	3,169,259 (16.6%)
You are not familiar with them or do not know how to use them	3,266,395 (7.5%)	2,216,159 (9.2%)	1,050,236 (5.5%)
You prefer other means (bank branches, supermarkets, etc.)	2,626,543 (6.1%)	1,643,360 (6.8%)	983,183 (5.1%)
They are very far away or there are none	975,546 (2.3%)	571,704 (2.4%)	403,842 (2.1%)
They are unsafe or you do not trust them	1,037,950 (2.4%)	378,895 (1.6%)	659,055 (3.4%)
Another person carries out your financial operations or transactions	1,594,220 (3.7%)	1,020,534 (4.2%)	573,686 (3.0%)
Other	2,713,548 (6.3%)	1,410,700 (5.8%)	1,302,848 (6.8%)
Urban			
Target population	23,658,262	13,717,618	9,940,644
You do not have an account or card	17,155,926 (72.5%)	10,012,928 (73.0%)	7,142,998 (71.9%)
Insufficient or variable income	2,269,959 (9.6%)	1,136,527 (8.3%)	1,133,432 (11.4%)
You are not familiar with them or do not know how to use them	1,221,082 (5.2%)	879,868 (6.4%)	341,214 (3.4%)
You prefer other means (bank branches, supermarkets, etc.)	2,069,205 (8.7%)	1,347,260 (9.8%)	721,945 (7.3%)
They are very far away or there are none	149,319 (0.6%)	99,217 (0.7%)	50,102 (0.5%)
They are unsafe or you do not trust them	763,982 (3.2%)	273,359 (2.0%)	490,623 (4.9%)
Another person carries out your financial operations or transactions	866,777 (3.7%)	611,911 (4.5%)	254,866 (2.6%)
Other	1,570,097 (6.6%)	731,045 (5.3%)	839,052 (8.4%)
Rural			
Target population	19,642,606	10,459,193	9,183,413
You do not have an account or card	14,385,829 (73.2%)	7,490,341 (71.6%)	6,895,488 (75.1%)
Insufficient or variable income	3,807,253 (19.4%)	1,771,426 (16.9%)	2,035,827 (22.2%)
You are not familiar with them or do not know how to use them	2,045,313 (10.4%)	1,336,291 (12.8%)	709,022 (7.7%)
You prefer other means (bank branches, supermarkets, etc.)	557,338 (2.8%)	296,100 (2.8%)	261,238 (2.8%)
They are very far away or there are none	826,227 (4.2%)	472,487 (4.5%)	353,740 (3.9%)
They are unsafe or you do not trust them	273,968 (1.4%)	105,536 (1.0%)	168,432 (1.8%)
Another person carries out your financial operations or transactions	727,443 (3.7%)	408,623 (3.9%)	318,820 (3.5%)
Other	1,143,451 (5.8%)	679,655 (6.5%)	463,796 (5.1%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.10

On average, how many times per month do you use ATMs?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	32,856,220	15,850,761	17,005,459
Less than 1	1,383,203 (4.2%)	684,547 (4.3%)	698,656 (4.1%)
1 - 3 times	18,161,288 (55.3%)	9,509,024 (60.0%)	8,652,264 (50.9%)
4 - 10 times	12,488,933 (38.0%)	5,475,522 (34.5%)	7,013,411 (41.2%)
More than 10 times	822,796 (2.5%)	181,668 (1.1%)	641,128 (3.8%)
Urban			
Target population	25,752,373	12,791,830	12,960,543
Less than 1	878,086 (3.4%)	513,235 (4.0%)	364,851 (2.8%)
1 - 3 times	14,098,079 (54.7%)	7,580,729 (59.3%)	6,517,350 (50.3%)
4 - 10 times	10,069,311 (39.1%)	4,520,930 (35.3%)	5,548,381 (42.8%)
More than 10 times	706,897 (2.7%)	176,936 (1.4%)	529,961 (4.1%)
Rural			
Target population	7,103,847	3,058,931	4,044,916
Less than 1	505,117 (7.1%)	171,312 (5.6%)	333,805 (8.3%)
1 - 3 times	4,063,209 (57.2%)	1,928,295 (63.0%)	2,134,914 (52.8%)
4 - 10 times	2,419,622 (34.1%)	954,592 (31.2%)	1,465,030 (36.2%)
More than 10 times	115,899 (1.6%)	4,732 (0.2%)	111,167 (2.7%)

Question 10.11

In general, at ATMs, do you make...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	32,856,220	15,850,761	17,005,459
purchase of insurance?	108,394 (0.3%)	39,675 (0.3%)	68,719 (0.4%)
withdrawal of loans?	485,044 (1.5%)	96,026 (0.6%)	389,018 (2.3%)
payment of credit card or bank loans?	984,434 (3.0%)	357,977 (2.3%)	626,457 (3.7%)
deposits?	2,485,813 (7.6%)	1,019,021 (6.4%)	1,466,792 (8.6%)
payment of utilities (electric power, water, property tax, gas, etc.)?	2,138,857 (6.5%)	1,101,179 (6.9%)	1,037,678 (6.1%)
purchase of airtime?	4,265,552 (13.0%)	1,922,716 (12.1%)	2,342,836 (13.8%)
balance inquiry?	23,601,254 (71.8%)	11,318,379 (71.4%)	12,282,875 (72.2%)
cash withdrawal?	31,932,666 (97.2%)	15,345,689 (96.8%)	16,586,977 (97.5%)
Urban			
Target population	25,752,373	12,791,830	12,960,543
purchase of insurance?	98,869 (0.4%)	39,675 (0.3%)	59,194 (0.5%)
withdrawal of loans?	444,823 (1.7%)	83,513 (0.7%)	361,310 (2.8%)
payment of credit card or bank loans?	800,332 (3.1%)	307,769 (2.4%)	492,563 (3.8%)
deposits?	2,008,900 (7.8%)	830,758 (6.5%)	1,178,142 (9.1%)
payment of utilities (electric power, water, property tax, gas, etc.)?	1,753,488 (6.8%)	973,861 (7.6%)	779,627 (6.0%)
purchase of airtime?	3,090,232 (12.0%)	1,425,780 (11.1%)	1,664,452 (12.8%)
balance inquiry?	18,608,619 (72.3%)	9,120,448 (71.3%)	9,488,171 (73.2%)
cash withdrawal?	24,929,021 (96.8%)	12,336,017 (96.4%)	12,593,004 (97.2%)
Rural			
Target population	7,103,847	3,058,931	4,044,916
purchase of insurance?	9,525 (0.1%)	0 * (0.0%)*	9,525 (0.2%)
withdrawal of loans?	40,221 (0.6%)	12,513 (0.4%)	27,708 (0.7%)
payment of credit card or bank loans?	184,102 (2.6%)	50,208 (1.6%)	133,894 (3.3%)
deposits?	476,913 (6.7%)	188,263 (6.2%)	288,650 (7.1%)
payment of utilities (electric power, water, property tax, gas, etc.)?	385,369 (5.4%)	127,318 (4.2%)	258,051 (6.4%)
purchase of airtime?	1,175,320 (16.5%)	496,936 (16.2%)	678,384 (16.8%)
balance inquiry?	4,992,635 (70.3%)	2,197,931 (71.9%)	2,794,704 (69.1%)
cash withdrawal?	7,003,645 (98.6%)	3,009,672 (98.4%)	3,993,973 (98.7%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 10.12

Approximately, how much money do you spend on going (round trip) to the ATM you regularly use?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	32,856,220	15,850,761	17,005,459
You spend no money	11,146,382 (33.9%)	5,417,948 (34.2%)	5,728,434 (33.7%)
\$1 - \$50 pesos	18,951,019 (57.7%)	9,283,987 (58.6%)	9,667,032 (56.8%)
\$51 - \$100 pesos	1,714,327 (5.2%)	773,741 (4.9%)	940,586 (5.5%)
More than \$100 pesos	774,895 (2.4%)	228,657 (1.4%)	546,238 (3.2%)
You do not know	269,597 (0.8%)	146,428 (0.9%)	123,169 (0.7%)
Urban			
Target population	25,752,373	12,791,830	12,960,543
You spend no money	9,281,360 (36.0%)	4,723,123 (36.9%)	4,558,237 (35.2%)
\$1 - \$50 pesos	15,347,667 (59.6%)	7,567,797 (59.2%)	7,779,870 (60.0%)
\$51 - \$100 pesos	776,880 (3.0%)	360,377 (2.8%)	416,503 (3.2%)
More than \$100 pesos	120,512 (0.5%)	11,777 (0.1%)	108,735 (0.8%)
You do not know	225,954 (0.9%)	128,756 (1.0%)	97,198 (0.7%)
Rural			
Target population	7,103,847	3,058,931	4,044,916
You spend no money	1,865,022 (26.3%)	694,825 (22.7%)	1,170,197 (28.9%)
\$1 - \$50 pesos	3,603,352 (50.7%)	1,716,190 (56.1%)	1,887,162 (46.7%)
\$51 - \$100 pesos	937,447 (13.2%)	413,364 (13.5%)	524,083 (13.0%)
More than \$100 pesos	654,383 (9.2%)	216,880 (7.1%)	437,503 (10.8%)
You do not know	43,643 (0.6%)	17,672 (0.6%)	25,971 (0.6%)

Question 10.13

How much time does it take you to go to the ATM you regularly use?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	32,856,220	15,850,761	17,005,459
Less than 10 minutes	8,108,094 (24.7%)	3,478,305 (21.9%)	4,629,789 (27.2%)
10 - 30 minutes	20,573,428 (62.6%)	10,404,125 (65.6%)	10,169,303 (59.8%)
31 - 60 minutes	3,078,041 (9.4%)	1,582,566 (10.0%)	1,495,475 (8.8%)
More than 1 hour	1,026,173 (3.1%)	335,615 (2.1%)	690,558 (4.1%)
You do not know	70,484 (0.2%)	50,150 (0.3%)	20,334 (0.1%)
Urban			
Target population	25,752,373	12,791,830	12,960,543
Less than 10 minutes	6,902,364 (26.8%)	2,994,428 (23.4%)	3,907,936 (30.2%)
10 - 30 minutes	16,531,744 (64.2%)	8,622,850 (67.4%)	7,908,894 (61.0%)
31 - 60 minutes	1,833,194 (7.1%)	931,692 (7.3%)	901,502 (7.0%)
More than 1 hour	423,865 (1.6%)	201,988 (1.6%)	221,877 (1.7%)
You do not know	61,206 (0.2%)	40,872 (0.3%)	20,334 (0.2%)
Rural			
Target population	7,103,847	3,058,931	4,044,916
Less than 10 minutes	1,205,730 (17.0%)	483,877 (15.8%)	721,853 (17.8%)
10 - 30 minutes	4,041,684 (56.9%)	1,781,275 (58.2%)	2,260,409 (55.9%)
31 - 60 minutes	1,244,847 (17.5%)	650,874 (21.3%)	593,973 (14.7%)
More than 1 hour	602,308 (8.5%)	133,627 (4.4%)	468,681 (11.6%)
You do not know	9,278 (0.1%)	9,278 (0.3%)	0 (0.0%)

Question 10.14

How would you rate the service or attention received at the ATM...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	32,856,220	15,850,761	17,005,459
too bad?	257,437 (0.8%)	170,877 (1.1%)	86,560 (0.5%)
bad?	758,534 (2.3%)	264,753 (1.7%)	493,781 (2.9%)
regular?	6,854,075 (20.9%)	3,119,816 (19.7%)	3,734,259 (22.0%)
good?	22,685,039 (69.0%)	11,259,179 (71.0%)	11,425,860 (67.2%)
very good?	2,301,135 (7.0%)	1,036,136 (6.5%)	1,264,999 (7.4%)
Urban			
Target population	25,752,373	12,791,830	12,960,543
too bad?	178,417 (0.7%)	128,827 (1.0%)	49,590 (0.4%)
bad?	596,498 (2.3%)	221,329 (1.7%)	375,169 (2.9%)
regular?	4,892,269 (19.0%)	2,472,698 (19.3%)	2,419,571 (18.7%)
good?	18,143,564 (70.5%)	9,166,900 (71.7%)	8,976,664 (69.3%)
very good?	1,941,625 (7.5%)	802,076 (6.3%)	1,139,549 (8.8%)
Rural			
Target population	7,103,847	3,058,931	4,044,916
too bad?	79,020 (1.1%)	42,050 (1.4%)	36,970 (0.9%)
bad?	162,036 (2.3%)	43,424 (1.4%)	118,612 (2.9%)
regular?	1,961,806 (27.6%)	647,118 (21.2%)	1,314,688 (32.5%)
good?	4,541,475 (63.9%)	2,092,279 (68.4%)	2,449,196 (60.5%)
very good?	359,510 (5.1%)	234,060 (7.7%)	125,450 (3.1%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.15

During the past year (from July of last year to date), have you used ATMs of other banks?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	32,856,220	15,850,761	17,005,459
Yes	8,876,411 (27.0%)	4,213,169 (26.6%)	4,663,242 (27.4%)
No	23,979,809 (73.0%)	11,637,592 (73.4%)	12,342,217 (72.6%)
Urban			
Target population	25,752,373	12,791,830	12,960,543
Yes	6,903,563 (26.8%)	3,459,744 (27.0%)	3,443,819 (26.6%)
No	18,848,810 (73.2%)	9,332,086 (73.0%)	9,516,724 (73.4%)
Rural			
Target population	7,103,847	3,058,931	4,044,916
Yes	1,972,848 (27.8%)	753,425 (24.6%)	1,219,423 (30.1%)
No	5,130,999 (72.2%)	2,305,506 (75.4%)	2,825,493 (69.9%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.16

Why do you prefer using ATMs of your bank and not of other banks?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	23,979,809	11,637,592	12,342,217
High commissions	17,553,245 (73.2%)	8,388,951 (72.1%)	9,164,294 (74.3%)
They are unsafe or you do not trust them	1,416,310 (5.9%)	731,250 (6.3%)	685,060 (5.6%)
They are very far away or there are none	2,100,680 (8.8%)	967,961 (8.3%)	1,132,719 (9.2%)
Other	3,675,982 (15.3%)	1,915,032 (16.5%)	1,760,950 (14.3%)
Urban			
Target population	18,848,810	9,332,086	9,516,724
High commissions	14,202,243 (75.3%)	6,931,830 (74.3%)	7,270,413 (76.4%)
They are unsafe or you do not trust them	957,264 (5.1%)	488,531 (5.2%)	468,733 (4.9%)
They are very far away or there are none	1,323,449 (7.0%)	679,624 (7.3%)	643,825 (6.8%)
Other	2,921,980 (15.5%)	1,505,873 (16.1%)	1,416,107 (14.9%)
Rural			
Target population	5,130,999	2,305,506	2,825,493
High commissions	3,351,002 (65.3%)	1,457,121 (63.2%)	1,893,881 (67.0%)
They are unsafe or you do not trust them	459,046 (8.9%)	242,719 (10.5%)	216,327 (7.7%)
They are very far away or there are none	777,231 (15.1%)	288,337 (12.5%)	488,894 (17.3%)
Other	754,002 (14.7%)	409,159 (17.7%)	344,843 (12.2%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.17

During the past year (from July of last year to date), have you visited a store or business establishment to withdraw money, make cash deposits or pay for utilities (electric power, water, property tax, etc.)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	26,191,802 (34.4%)	14,076,454 (35.2%)	12,115,348 (33.5%)
No	49,965,286 (65.6%)	25,951,118 (64.8%)	24,014,168 (66.5%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	19,648,387 (39.8%)	10,935,411 (41.3%)	8,712,976 (38.0%)
No	29,762,248 (60.2%)	15,574,037 (58.7%)	14,188,211 (62.0%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	6,543,415 (24.5%)	3,141,043 (23.2%)	3,402,372 (25.7%)
No	20,203,038 (75.5%)	10,377,081 (76.8%)	9,825,957 (74.3%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.18

Why haven't you visited these stores or business establishments for carrying out financial transactions?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	49,965,286	25,951,118	24,014,168
High commissions	7,515,429 (15.0%)	3,555,665 (13.7%)	3,959,764 (16.5%)
You prefer using the ATM or branch of your bank or other financial institution	12,815,389 (25.6%)	6,160,361 (23.7%)	6,655,028 (27.7%)
They are unsafe or you do not trust them	3,228,371 (6.5%)	1,804,027 (7.0%)	1,424,344 (5.9%)
They are very far away or there are none	5,428,101 (10.9%)	3,019,109 (11.6%)	2,408,992 (10.0%)
You did not know you could do it	5,859,313 (11.7%)	3,097,826 (11.9%)	2,761,487 (11.5%)
Another person carries out your financial operations or transactions	12,548,225 (25.1%)	7,037,220 (27.1%)	5,511,005 (22.9%)
Other	6,475,237 (13.0%)	3,397,623 (13.1%)	3,077,614 (12.8%)
Urban			
Target population	29,762,248	15,574,037	14,188,211
High commissions	5,305,480 (17.8%)	2,600,407 (16.7%)	2,705,073 (19.1%)
You prefer using the ATM or branch of your bank or other financial institution	8,811,606 (29.6%)	4,272,151 (27.4%)	4,539,455 (32.0%)
They are unsafe or you do not trust them	2,298,765 (7.7%)	1,229,765 (7.9%)	1,069,000 (7.5%)
They are very far away or there are none	783,114 (2.6%)	451,780 (2.9%)	331,334 (2.3%)
You did not know you could do it	2,496,789 (8.4%)	1,420,241 (9.1%)	1,076,548 (7.6%)
Another person carries out your financial operations or transactions	7,811,828 (26.2%)	4,428,399 (28.4%)	3,383,429 (23.8%)
Other	4,235,934 (14.2%)	2,198,966 (14.1%)	2,036,968 (14.4%)
Rural			
Target population	20,203,038	10,377,081	9,825,957
High commissions	2,209,949 (10.9%)	955,258 (9.2%)	1,254,691 (12.8%)
You prefer using the ATM or branch of your bank or other financial institution	4,003,783 (19.8%)	1,888,210 (18.2%)	2,115,573 (21.5%)
They are unsafe or you do not trust them	929,606 (4.6%)	574,262 (5.5%)	355,344 (3.6%)
They are very far away or there are none	4,644,987 (23.0%)	2,567,329 (24.7%)	2,077,658 (21.1%)
You did not know you could do it	3,362,524 (16.6%)	1,677,585 (16.2%)	1,684,939 (17.1%)
Another person carries out your financial operations or transactions	4,736,397 (23.4%)	2,608,821 (25.1%)	2,127,576 (21.7%)
Other	2,239,303 (11.1%)	1,198,657 (11.6%)	1,040,646 (10.6%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.19

On average, how many times per month do you make cash withdrawals, cash deposits or payment of utilities (electric power, water, property tax, etc.) at these stores or business establishments?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	26,191,802	14,076,454	12,115,348
Less than 1	1,972,464 (7.5%)	1,263,969 (9.0%)	708,495 (5.8%)
1 - 3 times	22,444,885 (85.7%)	11,901,703 (84.6%)	10,543,182 (87.0%)
4 - 10 times	1,709,958 (6.5%)	869,629 (6.2%)	840,329 (6.9%)
More than 10 times	64,495 (0.2%)	41,153 (0.3%)	23,342 (0.2%)
Urban			
Target population	19,648,387	10,935,411	8,712,976
Less than 1	1,299,992 (6.6%)	864,508 (7.9%)	435,484 (5.0%)
1 - 3 times	16,903,194 (86.0%)	9,316,624 (85.2%)	7,586,570 (87.1%)
4 - 10 times	1,380,706 (7.0%)	713,126 (6.5%)	667,580 (7.7%)
More than 10 times	64,495 (0.3%)	41,153 (0.4%)	23,342 (0.3%)
Rural			
Target population	6,543,415	3,141,043	3,402,372
Less than 1	672,472 (10.3%)	399,461 (12.7%)	273,011 (8.0%)
1 - 3 times	5,541,691 (84.7%)	2,585,079 (82.3%)	2,956,612 (86.9%)
4 - 10 times	329,252 (5.0%)	156,503 (5.0%)	172,749 (5.1%)
More than 10 times	0 (0.0%)	0 (0.0%)	0 (0.0%)

Question 10.20

Have you been able to carry out all the transactions you needed?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	26,191,802	14,076,454	12,115,348
Yes	24,182,916 (92.3%)	13,049,822 (92.7%)	11,133,094 (91.9%)
No	2,008,886 (7.7%)	1,026,632 (7.3%)	982,254 (8.1%)
Urban			
Target population	19,648,387	10,935,411	8,712,976
Yes	18,129,345 (92.3%)	10,052,448 (91.9%)	8,076,897 (92.7%)
No	1,519,042 (7.7%)	882,963 (8.1%)	636,079 (7.3%)
Rural			
Target population	6,543,415	3,141,043	3,402,372
Yes	6,053,571 (92.5%)	2,997,374 (95.4%)	3,056,197 (89.8%)
No	489,844 (7.5%)	143,669 (4.6%)	346,175 (10.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 10.21

Which transaction were you unable to carry out?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	2,008,886	1,026,632	982,254
Any of them, due to lack of system or electric power	380,079 (18.9%)	210,174 (20.5%)	169,905 (17.3%)
Cash withdrawal	574,315 (28.6%)	219,681 (21.4%)	354,634 (36.1%)
Deposits	417,444 (20.8%)	239,858 (23.4%)	177,586 (18.1%)
Payment of utilities (electric power, water, property tax, gas, etc.)	646,988 (32.2%)	357,339 (34.8%)	289,649 (29.5%)
Payment of credit card or loans	64,870 (3.2%)	12,270 (1.2%)	52,600 (5.4%)
Balance inquiry	72,252 (3.6%)	31,636 (3.1%)	40,616 (4.1%)
Purchase of airline	24,148 (1.2%)	4,837 (0.5%)	19,311 (2.0%)
Purchase of insurance	6,015 (0.3%)	0 * (0.0%)*	6,015 (0.6%)
Withdrawal of loans	36,030 (1.8%)	0 * (0.0%)*	36,030 (3.7%)
Account opening	14,075 (0.7%)	0 * (0.0%)*	14,075 (1.4%)
Other	62,413 (3.1%)	37,088 (3.6%)	25,325 (2.6%)
Urban			
Target population	1,519,042	882,963	636,079
Any of them, due to lack of system or electric power	292,986 (19.3%)	177,457 (20.1%)	115,529 (18.2%)
Cash withdrawal	328,900 (21.7%)	168,432 (19.1%)	160,468 (25.2%)
Deposits	350,176 (23.1%)	221,981 (25.1%)	128,195 (20.2%)
Payment of utilities (electric power, water, property tax, gas, etc.)	523,776 (34.5%)	307,161 (34.8%)	216,615 (34.1%)
Payment of credit card or loans	23,955 (1.6%)	12,270 (1.4%)	11,685 (1.8%)
Balance inquiry	67,797 (4.5%)	27,181 (3.1%)	40,616 (6.4%)
Purchase of airline	24,148 (1.6%)	4,837 (0.5%)	19,311 (3.0%)
Purchase of insurance	6,015 (0.4%)	0 * (0.0%)*	6,015 (0.9%)
Withdrawal of loans	36,030 (2.4%)	0 * (0.0%)*	36,030 (5.7%)
Account opening	14,075 (0.9%)	0 * (0.0%)*	14,075 (2.2%)
Other	62,413 (4.1%)	37,088 (4.2%)	25,325 (4.0%)
Rural			
Target population	489,844	143,669	346,175
Any of them, due to lack of system or electric power	87,093 (17.8%)	32,717 (22.8%)	54,376 (15.7%)
Cash withdrawal	245,415 (50.1%)	51,249 (35.7%)	194,166 (56.1%)
Deposits	67,268 (13.7%)	17,877 (12.4%)	49,391 (14.3%)
Payment of utilities (electric power, water, property tax, gas, etc.)	123,212 (25.2%)	50,178 (34.9%)	73,034 (21.1%)
Payment of credit card or loans	40,915 (8.4%)	0 * (0.0%)*	40,915 (11.8%)
Balance inquiry	4,455 (0.9%)	4,455 (3.1%)	0 * (0.0%)*
Purchase of airline	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Purchase of insurance	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Withdrawal of loans	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Account opening	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 10.22

How would you rate the service received at the store or business establishment...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	26,191,802	14,076,454	12,115,348
too bad?	59,212 (0.2%)	31,420 (0.2%)	27,792 (0.2%)
bad?	310,566 (1.2%)	154,528 (1.1%)	156,038 (1.3%)
regular?	4,794,345 (18.3%)	2,631,242 (18.7%)	2,163,103 (17.9%)
good?	19,477,547 (74.4%)	10,356,557 (73.6%)	9,120,990 (75.3%)
very good?	1,550,132 (5.9%)	902,707 (6.4%)	647,425 (5.3%)
Urban			
Target population	19,648,387	10,935,411	8,712,976
too bad?	34,525 (0.2%)	12,280 (0.1%)	22,245 (0.3%)
bad?	259,370 (1.3%)	154,528 (1.4%)	104,842 (1.2%)
regular?	3,434,360 (17.5%)	2,037,234 (18.6%)	1,397,126 (16.0%)
good?	14,836,857 (75.5%)	8,027,721 (73.4%)	6,809,136 (78.1%)
very good?	1,083,275 (5.5%)	703,648 (6.4%)	379,627 (4.4%)
Rural			
Target population	6,543,415	3,141,043	3,402,372
too bad?	24,687 (0.4%)	19,140 (0.6%)	5,547 (0.2%)
bad?	51,196 (0.8%)	0 * (0.0%)*	51,196 (1.5%)
regular?	1,359,985 (20.8%)	594,008 (18.9%)	765,977 (22.5%)
good?	4,640,690 (70.9%)	2,328,836 (74.1%)	2,311,854 (67.9%)
very good?	466,857 (7.1%)	199,059 (6.3%)	267,798 (7.9%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Financial consumer protection

The aim of this section is to know how many people know the institutions they should contact if they have a complaint about a financial product or service (savings, insurance, credit, among other products).

It also asks whether people have had any complaints, and if so, it seeks to identify the institution to which they presented their complaint, as well as the time it took to resolve the situation.

Moreover, this section determines the number of adults who recognize the National Commission for the Protection of Users of Financial Services (Condusef, for its acronym in Spanish) as the institution that defends their rights as users of financial services.



Question 11.1

If you had a problem with a loan, credit card, your savings or other financial products (insurance or Afore), what institutions would you turn to in order to file your complaint?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
The bank or financial institution	21,187,929 (27.8%)	10,647,414 (26.6%)	10,540,515 (29.2%)
The Condusef	8,672,938 (11.4%)	4,142,869 (10.4%)	4,530,069 (12.5%)
Other	7,618,546 (10.0%)	3,429,576 (8.6%)	4,188,970 (11.6%)
You do not know	40,044,597 (52.6%)	22,295,702 (55.7%)	17,748,895 (49.1%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
The bank or financial institution	15,389,231 (31.1%)	7,911,466 (29.8%)	7,477,765 (32.7%)
The Condusef	7,850,107 (15.9%)	3,782,360 (14.3%)	4,067,747 (17.8%)
Other	5,654,051 (11.4%)	2,492,251 (9.4%)	3,161,800 (13.8%)
You do not know	21,632,575 (43.8%)	12,732,638 (48.0%)	8,899,937 (38.9%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
The bank or financial institution	5,798,698 (21.7%)	2,735,948 (20.2%)	3,062,750 (23.2%)
The Condusef	822,831 (3.1%)	360,509 (2.7%)	462,322 (3.5%)
Other	1,964,495 (7.3%)	937,325 (6.9%)	1,027,170 (7.8%)
You do not know	18,412,022 (68.8%)	9,563,064 (70.7%)	8,848,958 (66.9%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

People that gave a different answer to "you do not know" in question 11.1.

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
The bank or financial institution, the Condusef or other	36,112,491 (47.4%)	17,731,870 (44.3%)	18,380,621 (50.9%)
You do not know	40,044,597 (52.6%)	22,295,702 (55.7%)	17,748,895 (49.1%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
The bank or financial institution, the Condusef or other	27,778,060 (56.2%)	13,776,810 (52.0%)	14,001,250 (61.1%)
You do not know	21,632,575 (43.8%)	12,732,638 (48.0%)	8,899,937 (38.9%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
The bank or financial institution, the Condusef or other	8,334,431 (31.2%)	3,955,060 (29.3%)	4,379,371 (33.1%)
You do not know	18,412,022 (68.8%)	9,563,064 (70.7%)	8,848,958 (66.9%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 11.2

Have you filed any complaint or claim against any financial institution?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	36,112,491	17,731,870	18,380,621
Yes	4,849,630 (13.4%)	2,360,123 (13.3%)	2,489,507 (13.5%)
No	31,262,861 (86.6%)	15,371,747 (86.7%)	15,891,114 (86.5%)
Urban			
Target population	27,778,060	13,776,810	14,001,250
Yes	3,975,665 (14.3%)	1,914,608 (13.9%)	2,061,057 (14.7%)
No	23,802,395 (85.7%)	11,862,202 (86.1%)	11,940,193 (85.3%)
Rural			
Target population	8,334,431	3,955,060	4,379,371
Yes	873,965 (10.5%)	445,515 (11.3%)	428,450 (9.8%)
No	7,460,466 (89.5%)	3,509,545 (88.7%)	3,950,921 (90.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 11.3

Did you file it at...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	4,849,630	2,360,123	2,489,507
the bank or financial institution?	3,832,062 (79.0%)	1,818,172 (77.0%)	2,013,890 (80.9%)
the Condusef?	1,600,599 (33.0%)	721,124 (30.6%)	879,475 (35.3%)
the Profeco?	408,726 (8.4%)	289,002 (12.2%)	119,724 (4.8%)
the Ministry of Treasury and Public Credit?	49,736 (1.0%)	21,372 (0.9%)	28,364 (1.1%)
the National Banking and Securities Commission?	32,928 (0.7%)	26,609 (1.1%)	6,319 (0.3%)
some court authority?	120,331 (2.5%)	73,381 (3.1%)	46,950 (1.9%)
Urban			
Target population	3,975,665	1,914,608	2,061,057
the bank or financial institution?	3,057,026 (76.9%)	1,413,034 (73.8%)	1,643,992 (79.8%)
the Condusef?	1,426,361 (35.9%)	661,894 (34.6%)	764,467 (37.1%)
the Profeco?	371,177 (9.3%)	251,453 (13.1%)	119,724 (5.8%)
the Ministry of Treasury and Public Credit?	49,736 (1.3%)	21,372 (1.1%)	28,364 (1.4%)
the National Banking and Securities Commission?	32,928 (0.8%)	26,609 (1.4%)	6,319 (0.3%)
some court authority?	100,608 (2.5%)	66,399 (3.5%)	34,209 (1.7%)
Rural			
Target population	873,965	445,515	428,450
the bank or financial institution?	775,036 (88.7%)	405,138 (90.9%)	369,898 (86.3%)
the Condusef?	174,238 (19.9%)	59,230 (13.3%)	115,008 (26.8%)*
the Profeco?	37,549 (4.3%)*	37,549 (8.4%)*	0 * (0.0%)*
the Ministry of Treasury and Public Credit?	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
the National Banking and Securities Commission?	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
some court authority?	19,723 (2.3%)	6,982 (1.6%)	12,741 (3.0%)

The sum of the percentages may be greater than 100%, as the informant could answer more than one option.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 11.4

How much time did it take to solve your complaint or claim filed at (ANSWER IN 11.3)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	4,849,630	2,360,123	2,489,507
the bank or financial institution?	3,832,062	1,818,172	2,013,890
One week or less	1,638,575 (42.8%)	834,090 (45.9%)	804,485 (39.9%)
From more than one week to less than one month	523,394 (13.7%)	248,739 (13.7%)	274,655 (13.6%)
From one to six months	649,339 (16.9%)	244,184 (13.4%)	405,155 (20.1%)
More than six months	123,856 (3.2%)	53,525 (2.9%)	70,331 (3.5%)
It has not been solved yet	896,898 (23.4%)	437,634 (24.1%)	459,264 (22.8%)
the Condusef?	1,600,599	721,124	879,475
One week or less	321,118 (20.1%)	189,031 (26.2%)	132,087 (15.0%)
From more than one week to less than one month	391,118 (24.4%)	137,360 (19.0%)	253,758 (28.9%)
From one to six months	302,499 (18.9%)	166,635 (23.1%)	135,864 (15.4%)
More than six months	110,975 (6.9%)	9,417 (1.3%)	101,558 (11.5%)
It has not been solved yet	474,889 (29.7%)	218,681 (30.3%)	256,208 (29.1%)
the Profeco?	408,726	289,002	119,724
One week or less	159,657 (39.1%)	142,383 (49.3%)	17,274 (14.4%)
From more than one week to less than one month	77,413 (18.9%)	42,004 (14.5%)	35,409 (29.6%)
From one to six months	72,807 (17.8%)	57,564 (19.9%)	15,243 (12.7%)
More than six months	6,240 (1.5%)	6,240 (2.2%)	0 * (0.0%)*
It has not been solved yet	92,609 (22.7%)	40,811 (14.1%)	51,798 (43.3%)
the Ministry of Treasury and Public Credit?	49,736	21,372	28,364
One week or less	21,372 (43.0%)	21,372 (100%)*	0 * (0.0%)*
From more than one week to less than one month	28,364 (57.0%)	0 * (0.0%)*	28,364 (100%)*
From one to six months	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
More than six months	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
It has not been solved yet	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
the National Banking and Securities Commission?	32,928	26,609	6,319
One week or less	26,609 (80.8%)	26,609 (100%)*	0 * (0.0%)*
From more than one week to less than one month	6,319 (19.2%)	0 * (0.0%)*	6,319 (100%)*
From one to six months	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
More than six months	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
It has not been solved yet	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
some court authority?	120,331	73,381	46,950
One week or less	11,074 (9.2%)	11,074 (15.1%)	0 * (0.0%)*
From more than one week to less than one month	37,544 (31.2%)	29,014 (39.5%)	8,530 (18.2%)
From one to six months	20,796 (17.3%)	20,796 (28.3%)	0 * (0.0%)*
More than six months	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
It has not been solved yet	50,917 (42.3%)	12,497 (17.0%)	38,420 (81.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 11.4 (continued)

How much time did it take to solve your complaint or claim filed at (ANSWER IN 11.3)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	3,975,665	1,914,608	2,061,057
the bank or financial institution?	3,057,026	1,413,034	1,643,992
One week or less	1,268,500 (41.5%)	613,316 (43.4%)	655,184 (39.9%)
From more than one week to less than one month	434,487 (14.2%)	179,784 (12.7%)	254,703 (15.5%)
From one to six months	542,236 (17.7%)	203,359 (14.4%)	338,877 (20.6%)
More than six months	108,166 (3.5%)	53,525 (3.8%)	54,641 (3.3%)
It has not been solved yet	703,637 (23.0%)	363,050 (25.7%)	340,587 (20.7%)
the Condusef?	1,426,361	661,894	764,467
One week or less	287,174 (20.1%)	189,031 (28.6%)	98,143 (12.8%)
From more than one week to less than one month	352,114 (24.7%)	137,360 (20.8%)	214,754 (28.1%)
From one to six months	262,736 (18.4%)	141,068 (21.3%)	121,668 (15.9%)
More than six months	110,975 (7.8%)	9,417 (1.4%)	101,558 (13.3%)
It has not been solved yet	413,362 (29.0%)	185,018 (28.0%)	228,344 (29.9%)
the Profeco?	371,177	251,453	119,724
One week or less	131,040 (35.3%)	113,766 (45.2%)	17,274 (14.4%)
From more than one week to less than one month	77,413 (20.9%)	42,004 (16.7%)	35,409 (29.6%)
From one to six months	72,807 (19.6%)	57,564 (22.9%)	15,243 (12.7%)
More than six months	6,240 (1.7%)	6,240 (2.5%)	0 * (0.0%)*
It has not been solved yet	83,677 (22.5%)	31,879 (12.7%)	51,798 (43.3%)
the Ministry of Treasury and Public Credit?	49,736	21,372	28,364
One week or less	21,372 (43.0%)	21,372 (100%)*	0 * (0.0%)*
From more than one week to less than one month	28,364 (57.0%)	0 * (0.0%)*	28,364 (100%)*
From one to six months	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
More than six months	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
It has not been solved yet	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
the National Banking and Securities Commission?	32,928	26,609	6,319
One week or less	26,609 (80.8%)	26,609 (100%)*	0 * (0.0%)*
From more than one week to less than one month	6,319 (19.2%)	0 * (0.0%)*	6,319 (100%)*
From one to six months	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
More than six months	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
It has not been solved yet	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
some court authority?	100,608	66,399	34,209
One week or less	11,074 (11.0%)	11,074 (16.7%)	0 * (0.0%)*
From more than one week to less than one month	22,032 (21.9%)	22,032 (33.2%)	0 * (0.0%)*
From one to six months	20,796 (20.7%)	20,796 (31.3%)	0 * (0.0%)*
More than six months	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
It has not been solved yet	46,706 (46.4%)	12,497 (18.8%)	34,209 (100%)*

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 11.4 (continued)

How much time did it take to solve your complaint or claim filed at (ANSWER IN 11.3)?

	Total		Female		Male	
Adult population from 18 to 70 years old	76,157,088		40,027,572		36,129,516	
Rural						
Target population	873,965		445,515		428,450	
the bank or financial institution?	775,036		405,138		369,898	
One week or less	370,075 (47.7%)		220,774 (54.5%)		149,301 (40.4%)	
From more than one week to less than one month	88,907 (11.5%)		68,955 (17.0%)		19,952 (5.4%)	
From one to six months	107,103 (13.8%)		40,825 (10.1%)		66,278 (17.9%)	
More than six months	15,690 (2.0%)*		0 * (0.0%)*		15,690 (4.2%)	
It has not been solved yet	193,261 (24.9%)		74,584 (18.4%)		118,677 (32.1%)	
the Condusef?	174,238		59,230		115,008	
One week or less	33,944 (19.5%)		0 * (0.0%)*		33,944 (29.5%)	
From more than one week to less than one month	39,004 (22.4%)		0 * (0.0%)*		39,004 (33.9%)	
From one to six months	39,763 (22.8%)		25,567 (43.2%)		14,196 (12.3%)	
More than six months	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
It has not been solved yet	61,527 (35.3%)		33,663 (56.8%)		27,864 (24.2%)	
the Profeco?	37,549		37,549		0 *	
One week or less	28,617 (76.2%)		28,617 (76.2%)		NA NA	
From more than one week to less than one month	0 * (0.0%)*		0 * (0.0%)*		NA NA	
From one to six months	0 * (0.0%)*		0 * (0.0%)*		NA NA	
More than six months	0 * (0.0%)*		0 * (0.0%)*		NA NA	
It has not been solved yet	8,932 (23.8%)		8,932 (23.8%)		NA NA	
the Ministry of Treasury and Public Credit?	0 *		0 *		0 *	
One week or less	NA NA		NA NA		NA NA	
From more than one week to less than one month	NA NA		NA NA		NA NA	
From one to six months	NA NA		NA NA		NA NA	
More than six months	NA NA		NA NA		NA NA	
It has not been solved yet	NA NA		NA NA		NA NA	
the National Banking and Securities Commission?	0 *		0 *		0 *	
One week or less	NA NA		NA NA		NA NA	
From more than one week to less than one month	NA NA		NA NA		NA NA	
From one to six months	NA NA		NA NA		NA NA	
More than six months	NA NA		NA NA		NA NA	
It has not been solved yet	NA NA		NA NA		NA NA	
some court authority?	19,723		6,982		12,741	
One week or less	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
From more than one week to less than one month	15,512 (78.6%)		6,982 (100%)*		8,530 (66.9%)	
From one to six months	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
More than six months	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
It has not been solved yet	4,211 (21.4%)		0 * (0.0%)*		4,211 (33.1%)	

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Question 11.5

How long ago did you file your complaint or claim?

	Total		Female		Male	
Adult population from 18 to 70 years old	76,157,088		40,027,572		36,129,516	
National	4,849,630		2,360,123		2,489,507	
Target population	896,898		437,634		459,264	
the bank or financial institution?	17,368 (1.9%)		0 * (0.0%)*		17,368 (3.8%)	
One week or less	47,136 (5.3%)		0 * (0.0%)*		47,136 (10.3%)	
From more than one week to less than one month	160,032 (17.8%)		100,381 (22.9%)		59,651 (13.0%)	
From one to six months	672,362 (75.0%)		337,253 (77.1%)		335,109 (73.0%)	
More than six months	474,889		218,681		256,208	
the Condesuf?	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
One week or less	20,896 (4.4%)		9,852 (4.5%)		11,044 (4.3%)	
From more than one week to less than one month	27,669 (5.8%)		18,139 (8.3%)		9,530 (3.7%)	
From one to six months	426,324 (89.8%)		190,690 (87.2%)		235,634 (92.0%)	
More than six months	92,609		40,811		51,798	
the Profeco?	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
One week or less	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
From more than one week to less than one month	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
From one to six months	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
More than six months	92,609 (100%)*		40,811 (100%)*		51,798 (100%)*	
the Ministry of Treasury and Public Credit?	0 * NA NA		0 * NA NA		0 * NA NA	
One week or less	NA NA		NA NA		NA NA	
From more than one week to less than one month	NA NA		NA NA		NA NA	
From one to six months	NA NA		NA NA		NA NA	
More than six months	NA NA		NA NA		NA NA	
the National Banking and Securities Commission?	0 *		0 *		0 *	
One week or less	NA NA		NA NA		NA NA	
From more than one week to less than one month	NA NA		NA NA		NA NA	
From one to six months	NA NA		NA NA		NA NA	
More than six months	NA NA		NA NA		NA NA	
some court authority?	50,917		12,497		38,420	
One week or less	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
From more than one week to less than one month	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
From one to six months	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
More than six months	50,917 (100%)*		12,497 (100%)*		38,420 (100%)*	

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Question 11.5 (continued)

How long ago did you file your complaint or claim?

	Total		Female		Male	
Adult population from 18 to 70 years old	76,157,088		40,027,572		36,129,516	
Urban						
Target population	3,975,665		1,914,608		2,061,057	
the bank or financial institution?	703,637		363,050		340,587	
One week or less	17,368 (2.5%)		0 * (0.0%)*		17,368 (5.1%)	
From more than one week to less than one month	38,746 (5.5%)		0 * (0.0%)*		38,746 (11.4%)	
From one to six months	106,784 (15.2%)		63,509 (17.5%)		43,275 (12.7%)	
More than six months	540,739 (76.8%)		299,541 (82.5%)		241,198 (70.8%)	
the Condusef?	413,362		185,018		228,344	
One week or less	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
From more than one week to less than one month	20,896 (5.1%)		9,852 (5.3%)		11,044 (4.8%)	
From one to six months	20,687 (5.0%)		11,157 (6.0%)		9,530 (4.2%)	
More than six months	371,779 (89.9%)		164,009 (88.6%)		207,770 (91.0%)	
the Profeco?	83,677		31,879		51,798	
One week or less	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
From more than one week to less than one month	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
From one to six months	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
More than six months	83,677 (100%)*		31,879 (100%)*		51,798 (100%)*	
the Ministry of Treasury and Public Credit?	0 *		0 *		0 *	
One week or less	NA NA		NA NA		NA NA	
From more than one week to less than one month	NA NA		NA NA		NA NA	
From one to six months	NA NA		NA NA		NA NA	
More than six months	NA NA		NA NA		NA NA	
the National Banking and Securities Commission?	0 *		0 *		0 *	
One week or less	NA NA		NA NA		NA NA	
From more than one week to less than one month	NA NA		NA NA		NA NA	
From one to six months	NA NA		NA NA		NA NA	
More than six months	NA NA		NA NA		NA NA	
some court authority?	46,706		12,497		34,209	
One week or less	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
From more than one week to less than one month	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
From one to six months	0 * (0.0%)*		0 * (0.0%)*		0 * (0.0%)*	
More than six months	46,706 (100%)*		12,497 (100%)*		34,209 (100%)*	

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Question 11.5 (continued)

How long ago did you file your complaint or claim?

	Total		Female		Male	
Adult population from 18 to 70 years old	76,157,088		40,027,572		36,129,516	
Rural	873,965		445,515		428,450	
Target population	193,261		74,584		118,677	
the bank or financial institution?	0 *		0 *		0 *	
One week or less	(0.0%)*		(0.0%)*		(0.0%)*	
From more than one week to less than one month	8,390		0 *		8,390	
	(4.3%)		(0.0%)*		(7.1%)	
From one to six months	53,248		36,872		16,376	
	(27.6%)		(49.4%)		(13.8%)	
More than six months	131,623		37,712		93,911	
	(68.1%)		(50.6%)		(79.1%)	
the Conduces?	61,527		33,663		27,864	
One week or less	0 *		0 *		0 *	
	(0.0%)*		(0.0%)*		(0.0%)*	
From more than one week to less than one month	0 *		0 *		0 *	
	(0.0%)*		(0.0%)*		(0.0%)*	
From one to six months	6,982		6,982		0 *	
	(11.3%)		(20.7%)		(0.0%)*	
More than six months	54,545		26,681		27,864	
	(88.7%)		(79.3%)		(100%)*	
the Profeco?	8,932		8,932		NA	
One week or less	0 *		0 *		NA	
	(0.0%)*		(0.0%)*		NA	
From more than one week to less than one month	0 *		0 *		NA	
	(0.0%)*		(0.0%)*		NA	
From one to six months	0 *		0 *		NA	
	(0.0%)*		(0.0%)*		NA	
More than six months	8,932		8,932		NA	
	(100%)*		(100%)*		NA	
the Ministry of Treasury and Public Credit?	NA		NA		NA	
One week or less	NA		NA		NA	
	NA		NA		NA	
From more than one week to less than one month	NA		NA		NA	
	NA		NA		NA	
From one to six months	NA		NA		NA	
	NA		NA		NA	
More than six months	NA		NA		NA	
	NA		NA		NA	
the National Banking and Securities Commission?	NA		NA		NA	
One week or less	NA		NA		NA	
	NA		NA		NA	
From more than one week to less than one month	NA		NA		NA	
	NA		NA		NA	
From one to six months	NA		NA		NA	
	NA		NA		NA	
More than six months	NA		NA		NA	
	NA		NA		NA	
some court authority?	4,211		0 *		4,211	
One week or less	0 *		NA		0 *	
	(0.0%)*		NA		(0.0%)*	
From more than one week to less than one month	0 *		NA		0 *	
	(0.0%)*		NA		(0.0%)*	
From one to six months	0 *		NA		0 *	
	(0.0%)*		NA		(0.0%)*	
More than six months	4,211		NA		4,211	
	(100%)*		NA		(100%)*	

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

NA: Not applicable.

Asset ownership

This section of the survey seeks to generate information regarding the existence of gender bias through questions about the usage of household savings and assets to face an economic emergency. Follow up questions are asked to those who have assets but report not being able to use them in case of emergency.



Question 12.1

In order to dispose of your money, must you request someone's authorization?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	9,054,204 (11.9%)	5,402,079 (13.5%)	3,652,125 (10.1%)
No	67,102,884 (88.1%)	34,625,493 (86.5%)	32,477,391 (89.9%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	4,742,955 (9.6%)	2,858,189 (10.8%)	1,884,766 (8.2%)
No	44,667,680 (90.4%)	23,651,259 (89.2%)	21,016,421 (91.8%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	4,311,249 (16.1%)	2,543,890 (18.8%)	1,767,359 (13.4%)
No	22,435,204 (83.9%)	10,974,234 (81.2%)	11,460,970 (86.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 12.2

Whose authorization?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	9,054,204	5,402,079	3,652,125
Partner	6,861,945 (75.8%)	4,322,187 (80.0%)	2,539,758 (69.5%)
Some relative	2,163,582 (23.9%)	1,079,892 (20.0%)	1,083,690 (29.7%)
Another person	28,677 (0.3%)	0 * (0.0%)*	28,677 (0.8%)
Urban			
Target population	4,742,955	2,858,189	1,884,766
Partner	3,459,708 (72.9%)	2,186,321 (76.5%)	1,273,387 (67.6%)
Some relative	1,263,722 (26.6%)	671,868 (23.5%)	591,854 (31.4%)
Another person	19,525 (0.4%)	0 * (0.0%)*	19,525 (1.0%)
Rural			
Target population	4,311,249	2,543,890	1,767,359
Partner	3,402,237 (78.9%)	2,135,866 (84.0%)	1,266,371 (71.7%)
Some relative	899,860 (20.9%)	408,024 (16.0%)	491,836 (27.8%)
Another person	9,152 (0.2%)	0 * (0.0%)*	9,152 (0.5%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

People who answered to be the owner of at least one option of question 12.3.

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
Yes	38,962,585 (51.2%)	16,988,512 (42.4%)	21,974,073 (60.8%)
No	37,194,503 (48.8%)	23,039,060 (57.6%)	14,155,443 (39.2%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
Yes	24,690,144 (50.0%)	10,883,271 (41.1%)	13,806,873 (60.3%)
No	24,720,491 (50.0%)	15,626,177 (58.9%)	9,094,314 (39.7%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
Yes	14,272,441 (53.4%)	6,105,241 (45.2%)	8,167,200 (61.7%)
No	12,474,012 (46.6%)	7,412,883 (54.8%)	5,061,129 (38.3%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 12.3

Are you the owner of...

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	76,157,088	40,027,572	36,129,516
pieces of land or agricultural lands?	7,716,203 (10.1%)	2,470,226 (6.2%)	5,245,977 (14.5%)
cars or vans?	17,480,693 (23.0%)	5,118,536 (12.8%)	12,362,157 (34.2%)
the dwelling you live in?	26,905,947 (35.3%)	12,273,916 (30.7%)	14,632,031 (40.5%)
commercial spaces, warehouses, offices?	1,389,050 (1.8%)	416,915 (1.0%)	972,135 (2.7%)
fixed or portable stalls?	1,812,378 (2.4%)	921,748 (2.3%)	890,630 (2.5%)
another type of property?	4,005,818 (5.3%)	1,462,888 (3.7%)	2,542,930 (7.0%)
Urban			
Target population	49,410,635	26,509,448	22,901,187
pieces of land or agricultural lands?	3,585,975 (7.3%)	1,311,424 (4.9%)	2,274,551 (9.9%)
cars or vans?	12,810,554 (25.9%)	4,126,209 (15.6%)	8,684,345 (37.9%)
the dwelling you live in?	16,055,996 (32.5%)	7,576,367 (28.6%)	8,479,629 (37.0%)
commercial spaces, warehouses, offices?	891,935 (1.8%)	273,966 (1.0%)	617,969 (2.7%)
fixed or portable stalls?	1,207,575 (2.4%)	617,391 (2.3%)	590,184 (2.6%)
another type of property?	2,581,793 (5.2%)	892,483 (3.4%)	1,689,310 (7.4%)
Rural			
Target population	26,746,453	13,518,124	13,228,329
pieces of land or agricultural lands?	4,130,228 (15.4%)	1,158,802 (8.6%)	2,971,426 (22.5%)
cars or vans?	4,670,139 (17.5%)	992,327 (7.3%)	3,677,812 (27.8%)
the dwelling you live in?	10,849,951 (40.6%)	4,697,549 (34.8%)	6,152,402 (46.5%)
commercial spaces, warehouses, offices?	497,115 (1.9%)	142,949 (1.1%)	354,166 (2.7%)
fixed or portable stalls?	604,803 (2.3%)	304,357 (2.3%)	300,446 (2.3%)
another type of property?	1,424,025 (5.3%)	570,405 (4.2%)	853,620 (6.5%)

The sum of percentages may be different to 100%, due to the informant may own one, more than one or any property.

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 12.4

In order to pay for an economic emergency, would you be able to sell or rent your (ANSWER IN 12.3)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	38,962,585	16,988,512	21,974,073
pieces of land or agricultural lands?	7,716,203	2,470,226	5,245,977
Yes	6,426,695 (83.3%)	2,010,176 (81.4%)	4,416,519 (84.2%)
No	1,289,508 (16.7%)	460,050 (18.6%)	829,458 (15.8%)
cars or vans?	17,480,693	5,118,536	12,362,157
Yes	16,342,970 (93.5%)	4,663,538 (91.1%)	11,679,432 (94.5%)
No	1,137,723 (6.5%)	454,998 (8.9%)	682,725 (5.5%)
the dwelling you live in?	26,905,947	12,273,916	14,632,031
Yes	14,412,589 (53.6%)	6,133,276 (50.0%)	8,279,313 (56.6%)
No	12,493,358 (46.4%)	6,140,640 (50.0%)	6,352,718 (43.4%)
commercial spaces, warehouses, offices?	1,389,050	416,915	972,135
Yes	1,064,252 (76.6%)	292,344 (70.1%)	771,908 (79.4%)
No	324,798 (23.4%)	124,571 (29.9%)	200,227 (20.6%)
fixed or portable stalls?	1,812,378	921,748	890,630
Yes	1,326,055 (73.2%)	602,614 (65.4%)	723,441 (81.2%)
No	486,323 (26.8%)	319,134 (34.6%)	167,189 (18.8%)
another type of property?	4,005,818	1,462,888	2,542,930
Yes	3,417,753 (85.3%)	1,200,866 (82.1%)	2,216,887 (87.2%)
No	588,065 (14.7%)	262,022 (17.9%)	326,043 (12.8%)
Urban			
Target population	24,690,144	10,883,271	13,806,873
pieces of land or agricultural lands?	3,585,975	1,311,424	2,274,551
Yes	3,174,978 (88.5%)	1,120,474 (85.4%)	2,054,504 (90.3%)
No	410,997 (11.5%)	190,950 (14.6%)	220,047 (9.7%)
cars or vans?	12,810,554	4,126,209	8,684,345
Yes	11,925,364 (93.1%)	3,728,275 (90.4%)	8,197,089 (94.4%)
No	885,190 (6.9%)	397,934 (9.6%)	487,256 (5.6%)
the dwelling you live in?	16,055,996	7,576,367	8,479,629
Yes	9,149,013 (57.0%)	4,069,683 (53.7%)	5,079,330 (59.9%)
No	6,906,983 (43.0%)	3,506,684 (46.3%)	3,400,299 (40.1%)
commercial spaces, warehouses, offices?	891,935	273,966	617,969
Yes	736,685 (82.6%)	202,121 (73.8%)	534,564 (86.5%)
No	155,250 (17.4%)	71,845 (26.2%)	83,405 (13.5%)
fixed or portable stalls?	1,207,575	617,391	590,184
Yes	953,662 (79.0%)	458,739 (74.3%)	494,923 (83.9%)
No	253,913 (21.0%)	158,652 (25.7%)	95,261 (16.1%)
another type of property?	2,581,793	892,483	1,689,310
Yes	2,195,453 (85.0%)	687,871 (77.1%)	1,507,582 (89.2%)
No	386,340 (15.0%)	204,612 (22.9%)	181,728 (10.8%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 12.4 (continued)

In order to pay for an economic emergency, would you be able to sell or rent your (ANSWER IN 12.3)?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	14,272,441	6,105,241	8,167,200
pieces of land or agricultural lands?	4,130,228	1,158,802	2,971,426
Yes	3,251,717 (78.7%)	889,702 (76.8%)	2,362,015 (79.5%)
No	878,511 (21.3%)	269,100 (23.2%)	609,411 (20.5%)
cars or vans?	4,670,139	992,327	3,677,812
Yes	4,417,606 (94.6%)	935,263 (94.2%)	3,482,343 (94.7%)
No	252,533 (5.4%)	57,064 (5.8%)	195,469 (5.3%)
the dwelling you live in?	10,849,951	4,697,549	6,152,402
Yes	5,263,576 (48.5%)	2,063,593 (43.9%)	3,199,983 (52.0%)
No	5,586,375 (51.5%)	2,633,956 (56.1%)	2,952,419 (48.0%)
commercial spaces, warehouses, offices?	497,115	142,949	354,166
Yes	327,567 (65.9%)	90,223 (63.1%)	237,344 (67.0%)
No	169,548 (34.1%)	52,726 (36.9%)	116,822 (33.0%)
fixed or portable stalls?	604,803	304,357	300,446
Yes	372,393 (61.6%)	143,875 (47.3%)	228,518 (76.1%)
No	232,410 (38.4%)	160,482 (52.7%)	71,928 (23.9%)
another type of property?	1,424,025	570,405	853,620
Yes	1,222,300 (85.8%)	512,995 (89.9%)	709,305 (83.1%)
No	201,725 (14.2%)	57,410 (10.1%)	144,315 (16.9%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

Question 12.5

Why?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	38,962,585	16,988,512	21,974,073
pieces of land or agricultural lands?	1,289,508	460,050	829,458
You have to ask your partner, a relative or another person for authorization	150,948 (11.7%)	86,849 (18.9%)	64,099 (7.7%)
The property is mortgaged	28,314 (2.2%)	11,480 (2.5%)	16,834 (2.0%)
The property is shared, is in the name of another person	259,082 (20.1%)	58,902 (12.8%)	200,180 (24.1%)
It is subject to litigation, subject to intestate succession	36,883 (2.9%)	12,090 (2.6%)	24,793 (3.0%)
Other	814,281 (63.1%)	290,729 (63.2%)	523,552 (63.1%)
cars or vans?	1,137,723	454,998	682,725
You have to ask your partner, a relative or another person for authorization	198,102 (17.4%)	82,362 (18.1%)	115,740 (17.0%)
The property is mortgaged	59,028 (5.2%)	43,416 (9.5%)	15,612 (2.3%)
The property is shared, is in the name of another person	34,387 (3.0%)	8,390 (1.8%)	25,997 (3.8%)
It is subject to litigation, subject to intestate succession	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	846,206 (74.4%)	320,830 (70.5%)	525,376 (77.0%)
the dwelling you live in?	12,493,358	6,140,640	6,352,718
You have to ask your partner, a relative or another person for authorization	1,354,859 (10.8%)	777,819 (12.7%)	577,040 (9.1%)
The property is mortgaged	769,590 (6.2%)	357,145 (5.8%)	412,445 (6.5%)
The property is shared, is in the name of another person	1,431,760 (11.5%)	662,072 (10.8%)	769,688 (12.1%)
It is subject to litigation, subject to intestate succession	95,400 (0.8%)	65,711 (1.1%)	29,689 (0.5%)
Other	8,841,749 (70.8%)	4,277,893 (69.7%)	4,563,856 (71.8%)
commercial spaces, warehouses, offices?	324,798	124,571	200,227
You have to ask your partner, a relative or another person for authorization	83,280 (25.6%)	53,574 (43.0%)	29,706 (14.8%)
The property is mortgaged	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
The property is shared, is in the name of another person	46,610 (14.4%)	5,094 (4.1%)	41,516 (20.7%)
It is subject to litigation, subject to intestate succession	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	194,908 (60.0%)	65,903 (52.9%)	129,005 (64.4%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 12.5 (continued)

Why?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
National			
Target population	38,962,585	16,988,512	21,974,073
fixed or portable stalls?	486,323	319,134	167,189
You have to ask your partner, a relative or another person for authorization	120,946 (24.9%)	89,742 (28.1%)	31,204 (18.7%)
The property is mortgaged	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
The property is shared, is in the name of another person	29,602 (6.1%)	18,068 (5.7%)	11,534 (6.9%)
It is subject to litigation, subject to intestate succession	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	335,775 (69.0%)	211,324 (66.2%)	124,451 (74.4%)
another type of property?	588,065	262,022	326,043
You have to ask your partner, a relative or another person for authorization	69,767 (11.9%)	17,071 (6.5%)	52,696 (16.2%)
The property is mortgaged	142,021 (24.2%)	43,914 (16.8%)	98,107 (30.1%)
The property is shared, is in the name of another person	57,142 (9.7%)	17,022 (6.5%)	40,120 (12.3%)
It is subject to litigation, subject to intestate succession	5,547 (0.9%)	0 * (0.0%)*	5,547 (1.7%)
Other	313,588 (53.3%)	184,015 (70.2%)	129,573 (39.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 12.5 (continued)

Why?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	24,690,144	10,883,271	13,806,873
pieces of land or agricultural lands?	410,997	190,950	220,047
You have to ask your partner, a relative or another person for authorization	76,435 (18.6%)	52,853 (27.7%)	23,582 (10.7%)
The property is mortgaged	28,314 (6.9%)	11,480 (6.0%)	16,834 (7.7%)
The property is shared, is in the name of another person	90,598 (22.0%)	28,170 (14.8%)	62,428 (28.4%)
It is subject to litigation, subject to intestate succession	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	215,650 (52.5%)	98,447 (51.6%)	117,203 (53.3%)
cars or vans?	885,190	397,934	487,256
You have to ask your partner, a relative or another person for authorization	179,666 (20.3%)	82,362 (20.7%)	97,304 (20.0%)
The property is mortgaged	59,028 (6.7%)	43,416 (10.9%)	15,612 (3.2%)
The property is shared, is in the name of another person	25,997 (2.9%)	0 * (0.0%)*	25,997 (5.3%)
It is subject to litigation, subject to intestate succession	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	620,499 (70.1%)	272,156 (68.4%)	348,343 (71.5%)
the dwelling you live in?	6,906,983	3,506,684	3,400,299
You have to ask your partner, a relative or another person for authorization	674,027 (9.8%)	414,762 (11.8%)	259,265 (7.6%)
The property is mortgaged	675,998 (9.8%)	306,710 (8.7%)	369,288 (10.9%)
The property is shared, is in the name of another person	805,647 (11.7%)	395,538 (11.3%)	410,109 (12.1%)
It is subject to litigation, subject to intestate succession	53,382 (0.8%)	38,909 (1.1%)	14,473 (0.4%)
Other	4,697,929 (68.0%)	2,350,765 (67.0%)	2,347,164 (69.0%)
commercial spaces, warehouses, offices?	155,250	71,845	83,405
You have to ask your partner, a relative or another person for authorization	60,716 (39.1%)	40,032 (55.7%)	20,684 (24.8%)
The property is mortgaged	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
The property is shared, is in the name of another person	17,772 (11.4%)	5,094 (7.1%)	12,678 (15.2%)
It is subject to litigation, subject to intestate succession	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	76,762 (49.4%)	26,719 (37.2%)	50,043 (60.0%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 12.5 (continued)

Why?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Urban			
Target population	24,690,144	10,883,271	13,806,873
fixed or portable stalls?	253,913	158,652	95,261
You have to ask your partner, a relative or another person for authorization	75,061 (29.6%)	43,857 (27.6%)	31,204 (32.8%)
The property is mortgaged	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
The property is shared, is in the name of another person	16,069 (6.3%)	4,535 (2.9%)	11,534 (12.1%)
It is subject to litigation, subject to intestate succession	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	162,783 (64.1%)	110,260 (69.5%)	52,523 (55.1%)
another type of property?	386,340	204,612	181,728
You have to ask your partner, a relative or another person for authorization	25,011 (6.5%)	17,071 (8.3%)	7,940 (4.4%)
The property is mortgaged	136,474 (35.3%)	38,367 (18.8%)	98,107 (54.0%)
The property is shared, is in the name of another person	23,341 (6.0%)	17,022 (8.3%)	6,319 (3.5%)
It is subject to litigation, subject to intestate succession	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	201,514 (52.2%)	132,152 (64.6%)	69,362 (38.2%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 12.5 (continued)

Why?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	14,272,441	6,105,241	8,167,200
pieces of land or agricultural lands?	878,511	269,100	609,411
You have to ask your partner, a relative or another person for authorization	74,513 (8.5%)	33,996 (12.6%)	40,517 (6.6%)
The property is mortgaged	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
The property is shared, is in the name of another person	168,484 (19.2%)	30,732 (11.4%)	137,752 (22.6%)
It is subject to litigation, subject to intestate succession	36,883 (4.2%)	12,090 (4.5%)	24,793 (4.1%)
Other	598,631 (68.1%)	192,282 (71.5%)	406,349 (66.7%)
cars or vans?	252,533	57,064	195,469
You have to ask your partner, a relative or another person for authorization	18,436 (7.3%)	0 * (0.0%)*	18,436 (9.4%)
The property is mortgaged	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
The property is shared, is in the name of another person	8,390 (3.3%)	8,390 (14.7%)	0 * (0.0%)*
It is subject to litigation, subject to intestate succession	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	225,707 (89.4%)	48,674 (85.3%)	177,033 (90.6%)
the dwelling you live in?	5,586,375	2,633,956	2,952,419
You have to ask your partner, a relative or another person for authorization	680,832 (12.2%)	363,057 (13.8%)	317,775 (10.8%)
The property is mortgaged	93,592 (1.7%)	50,435 (1.9%)	43,157 (1.5%)
The property is shared, is in the name of another person	626,113 (11.2%)	266,534 (10.1%)	359,579 (12.2%)
It is subject to litigation, subject to intestate succession	42,018 (0.8%)	26,802 (1.0%)	15,216 (0.5%)
Other	4,143,820 (74.2%)	1,927,128 (73.2%)	2,216,692 (75.1%)
commercial spaces, warehouses, offices?	169,548	52,726	116,822
You have to ask your partner, a relative or another person for authorization	22,564 (13.3%)	13,542 (25.7%)	9,022 (7.7%)
The property is mortgaged	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
The property is shared, is in the name of another person	28,838 (17.0%)	0 * (0.0%)*	28,838 (24.7%)
It is subject to litigation, subject to intestate succession	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	118,146 (69.7%)	39,184 (74.3%)	78,962 (67.6%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Question 12.5 (continued)

Why?

	Total	Female	Male
Adult population from 18 to 70 years old	76,157,088	40,027,572	36,129,516
Rural			
Target population	14,272,441	6,105,241	8,167,200
fixed or portable stalls?	232,410	160,482	71,928
You have to ask your partner, a relative or another person for authorization	45,885 (19.7%)	45,885 (28.6%)	0 * (0.0%)*
The property is mortgaged	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
The property is shared, is in the name of another person	13,533 (5.8%)	13,533 (8.4%)	0 * (0.0%)*
It is subject to litigation, subject to intestate succession	0 * (0.0%)*	0 * (0.0%)*	0 * (0.0%)*
Other	172,992 (74.4%)	101,064 (63.0%)	71,928 (100%)*
another type of property?	201,725	57,410	144,315
You have to ask your partner, a relative or another person for authorization	44,756 (22.2%)	0 * (0.0%)*	44,756 (31.0%)
The property is mortgaged	5,547 (2.7%)	5,547 (9.7%)	0 * (0.0%)*
The property is shared, is in the name of another person	33,801 (16.8%)	0 * (0.0%)*	33,801 (23.4%)
It is subject to litigation, subject to intestate succession	5,547 (2.7%)	0 * (0.0%)*	5,547 (3.8%)
Other	112,074 (55.6%)	51,863 (90.3%)	60,211 (41.7%)

Estimation with a coefficient of variation less than or equal to 15%.

Estimation with a coefficient of variation greater than 15% and less than or equal to 25%.

Estimation with a coefficient of variation greater than 25%.

* Non-representative estimation due to the sample size.

Glossary



Concept	Definition
Account (savings, payroll or pension)	A bank account is a contract with a financial institution that allows the individual (account holder) to make deposits or withdrawals of its money in accordance with its needs and may have profits, depending on the conditions agreed. For ENIF purposes, savings accounts are all those that are not checking, payroll or fixed term deposits or promissory notes.
Afore (Pension Funds Administrator)	Afore is a financial institution that manages money contributions made by the employees, their employers and the government in order to guarantee a pension for retirement.
Auto loan	An auto loan is a credit to acquire cars and automotive vehicles, the payment period range from six to 60 months. It is classify as a pawn loan, because the property title of the vehicle remains as a collateral. In some cases, banks offer this type of loans directly to car distributor companies which in turn they grant loans to customer for buying cars.
Bank credit card	The bank credit card is a financial product issued by a bank or financial institution and is given when opening a credit account. In other words, it is a plastic that serves as payment in some establishments, with the characteristic that the amount spent is a loan that must be paid on set dates.
Banking agent	A banking agent is a commercial establishment which has a business relationship with a bank and has the authorization of provide certain banking services. It is an extension of a bank branch, in the same way as an ATM is.
Basic accounts	A basic account is a deposit account free of commissions. The account holder may done deposits or withdrawals according to her/his needs and may, or may not receive a profit, depending on the terms and conditions of the contract or the products associated to it.
Car insurance	Auto insurance protects the car insured against risks such as collision or rollover, fire, theft, injuries to occupants and damage to third parties on their person and their property in case of vehicle accidents.
Checking account	A checking account is a bank account that includes checks. It may, or may not, include a debit card and its distinctive feature is that the funds can be withdrawn at any time. It is not a payroll account, since the salary is not deposit in there.

Concept	Definition
Condusef	The National Commission for the Protection and Defense of Financial Users is a public institution under the Ministry of Finance, in charge of protecting the rights of users of financial services and products. Its functions include the guidance, information and fostering of financial education, as well as address and settle complaints and claims by financial users.
Debit card	The debit card is a payment means generally linked to an account (checking or savings) where the user places their resources to have them available for withdrawal at a bank branch, ATMs and / or commercial establishments or Internet.
Education insurance	Education insurance is a product that, in addition to savings, constitutes a guarantee for the education of children, since its purpose is to have a capital to cover the costs of school.
Educational loan	An educational loan is a credit to finance undergraduate or graduate tuition fees. Their interest rates are generally lower than those of personal loans.
Electronic transfer	The electronic transfer is the movement of money that is made from one account to another. This movement is done through mobile banking or Internet banking.
Financial Institution	A financial institution is an entity that provides financial services to its clients or members through resource intermediation. Its function is to collect savings from the population and put the funds back into circulation by providing credit, the purchase of stocks or bonds by enterprises, among other services, to foster the economic development of the country. Financial institutions in Mexico are regulated by the Ministry of Finance and Public Credit, through the National Banking and Securities Commission, and supervised by the central bank (Bank of Mexico).
Fixed term deposit account	A fixed term deposit account is a deposit account in which the withdrawal of funds can only take place at certain terms (dates), with a small gain or return. These accounts include bank promissory notes, certificates of deposit and treasury bills (Cetes).
Formal loan	A formal loan is a credit provide by a formal financial institution. There are several types of loans granted by these institutions: credit cards, payroll loan, consumer loans, housing loans, mortgage loans, auto loans, business loans, agricultural loans, and so on. Likewise, there are also several types of financial institutions that can offer these products, such as banks, credit and cooperative savings associations (Socap), popular finance institution (Sofipo), credit unions, among others.
Group credit	A group credit is a loan provided to a group of three or more persons. It is offered by some banks (for example, Compartamos) and other institutions. In these type of credit, group members previously know each other, organize voluntarily and choose a group leader. The main collateral is a joint guarantee among the members of the group.

Concept	Definition
Health insurance	A health insurance is when the insurer pays as compensation for reimbursement of the costs incurred by the insured during an illness, surgery, maternity (birth or caesarean section), medical treatment or disability under the policy.
Home insurance	Home insurance is a product that provides coverage against the risk of physical damage suffered by housing. Coverage can be for theft, damage to furniture, or damage caused by natural disasters (earthquakes, hurricanes, volcanic eruptions, among others) or fire.
Informal loan	An informal credit is a loan between individuals or between them and pawn shops, which are not formal financial institutions that provide credit in exchange for a collateral of an asset or personal guarantee given by a third person.
Interest	Interest is the price paid for using money received on loan for a certain period, i.e., the amount the person who lends money (lender) charges to those who receive (borrowers). While for one party means remuneration for capital provided to the other is payment for use. In economic terms, it is the price of the money.
Internet banking	Internet banking is a financial service that financial institutions provide to their clients for making bank transactions through the Internet. Clients can access this service using a computer, a tablet, a smartphone and/or any other device or gadget with Internet access; the access can be done through the bank or financial institution website, or by an application (App).
Investment Fund	An investment fund is a financial instrument that gathers individuals that need to invest their money. The fund is formed with the money of the individuals and the institution invest the fund (charging a commission) in a series of assets, such as stocks, government issued securities, bank bonds, fixed income securities, derivatives or a combination of these products. The returns can be higher in comparison to a savings accounts, but there may also be a loss.
IPAB	<p>The Institute for the Protection of Bank Savings (IPAB) is a decentralized body of the Federal Public Administration, sectorized to the Secretariat of Finance and Public Credit, with legal personality and its own assets. It has legal mandate to administer the system of protection of bank savings in Mexico (deposit insurance) for the benefit of savers to conduct banking operations considered as secured obligations (deposits, loans) in accordance with the provisions of the Act Bank Savings Protection and the Law on Credit Institutions.</p> <p>One of the main missions of the IPAB is to guarantee bank deposits of small and medium savers, so there is a limit of coverage of deposits up to the equivalent in national currency of 400,000 Investment Units (Udi), per person, physical or moral, whatever the number and class of the secured obligations saver for and in charge of the commercial bank.</p>

Concept	Definition
Life insurance	Life insurance is an instrument that covers the risk of death, disability or incapacitation of the person insured. There is a beneficiary who receives the proceeds.
Loan or credit	The loan or credit is an act through which a person (creditor) trust money to another (debtor) for a specified period. After the deadline, the person who received the money returns to the creditor. Usually the loans are not free, so the debtor, when he returns the money to the creditor or earlier, must add an additional payment, which is called "interest" and it is expressed or disclosed through the interest rate.
Mobile phone banking	<p>Mobile phone banking is a financial service that allows electronic transfers from one account to another within the same bank and even between different institutions, also allows for making payments of bank loans, credit cards and utilities, checking statements of account and making clarifications.</p> <p>Unlike internet banking, on mobile phone banking has the mobile phone number of the user is linked to his bank account, so it is not possible to perform a bank operations through a mobile phone of someone else. Transfer or MiFon are examples of this kind of service.</p>
Mortgage loan	A mortgage loan is long term credit (5 to 30 years) offered by banks, public institutions and other financial institutions for the construction, purchase, or renovation of real estate (homes, apartments or land purchase).
Payment order	A payment order is a payment method that uses a sender to transfer money to another person, either to their bank account or to cash it personally.
Payroll loan	A payroll loan is a simple credit of a fixed amount that can be given to an employee who receives his salary regularly through a deposit into his payroll account. The warranty is his own salary and the term of this loan range from three to 30 months, this payment is automatically charged to the payroll account.
Pawn shop	A pawn shop is an institution or company that loans a certain amount of money in exchange for goods pledged as collateral; usually, the interest rates charged are high. Pawn shops are regulated by the Federal Attorney's Office of Consumer (Profeco, for its acronym in Spanish) and not by the National Banking and Securities Commission.
Personal accident insurance	Personal accident insurance is an instrument that covers expenses in case of accidents which cause death or disability of the insured as a result of activities previously established under the contract.

Concept	Definition
Personal loan	A personal loan is a fixed amount of money provided to an individual that requires a guarantor, an asset as a guarantee or a promissory note. The payment period range from 3 to 60 months (five years) and the payments can be done in a weekly, fortnightly or monthly manner.
Private Retirement Plan (Not an Afore)	A private retirement plan collects people savings to put them to work in a long term investment fund. This private savings scheme was created as a complement to the worker's account to increase the amount of retirement instrument.
Protection Fund	The Protection Fund is the Trust of Auxiliary Supervision of the Savings and Loan Cooperatives and of the Protection of their Savers (Fund). Its goal is to provide supplementary supervision of popular savings and loan entities (Socap), and take preventive measures to avoid financial problems that may arise in these entities and procure the compliance of the obligations relative to the savings deposits of their members. Each members enrolled in these institution is granted of an equivalent of 25,000 Investment Units (Udi), whatever the type and number of transactions on their behalf by the same Socap.
Protection Fund	The Protection Fund is the Trust of Auxiliary Supervision of the Savings and Loan Cooperatives and of the Protection of their Savers (Fund). Its goal is to provide supplementary supervision of popular savings and loan entities (Socap), and take preventive measures to avoid financial problems that may arise in these entities and procure the compliance of the obligations relative to the savings deposits of their members. Each members enrolled in these institution is granted of an equivalent of 25,000 Investment Units (Udi), whatever the type and number of transactions on their behalf by the same Socap.
Retirement savings account	A retirement savings account is an individual account of each employee administered by an Afore. The fees and contributions of the employee, his employer and the Federal Government are deposited in the individual accounts throughout the working years of the worker. The individual account is composed of three parts: retirement, unemployment and old age; housing and voluntary contributions. The individual account is considered as an assets of the worker and may be inherited.
Savings association of work colleagues or acquaintances	A savings association refers to the mechanism by which people organize to save money among coworkers, family, neighbors, friends or acquaintances. It includes the savings fund granted by companies to their employees.
Store branded credit card	Store branded credit card operates as a bank credit card, but instead it is issued by a commercial establishment. It is usually only accepted in certain establishments.

Concept	Definition
<i>Tanda</i>	The Tanda refers to the mechanism through which people organize to save a preset amount with a certain number of people and for a specific amount of time. The person who organizes collects the contribution of each member and delivers the amount saved to all those whose turn it is, according to the number that was previously assigned; generally the person who receives the whole saving didn't give it's whole contribution at that moment.
Voluntary contributions	Voluntary contributions are additional deposits done by employees in order to increase the amount of savings for retirement.
Wire transfer (international)	An international wire transfer is a transfer conduct through the telegraph branch network of a payment order of funds from a foreign country in favor of a beneficiary. The payment order may be cashed immediately in any telegraph branch. The order transfer is made by several agents in the United States (Western Union, Money Gram, Bancomer Transfer Services –BTS-, Dolex Envios, and Continental Exchange, among others).