

# ENIF 2018

National Survey for Financial Inclusion

# México

## Financial Inclusion

National and regional  
main findings



INSTITUTO NACIONAL  
DE ESTADÍSTICA Y GEOGRAFÍA



COMISIÓN NACIONAL  
BANCARIA Y DE VALORES

México

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# Contributors

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The design and content of the publication was prepared by the Access to Finance General Directorate of the National Banking and Securities Commission (CNBV, for its acronym in Spanish). The team was led by María Fernanda Trigo Alegre, with the collaboration of Marco Antonio del Río Chivardi, Christopher Edmundo Castro Solares, Laura Karina Ramos Torres and Javier Suárez Luengas.

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The design was produced by the Special Projects and Social Communication Assistant General Directorate, with the collaboration of Ricardo Gómez Ortega and Tonatiuh Estrada Sandoval.

# Acknowledgements

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We are grateful for the collaboration of the members of the National Council for Financial Inclusion (CONAIF, for its acronym in Spanish) in the design of the ENIF 2018 questionnaire, specially to José Luis Negrín Muñoz and Edgar Cortés Quiroz (Bank of Mexico), Gabriel Ángel Limón González, Iliana Salazar Escobar and Luis Maldonado Marquínez (Bank Deposit Protection Institute), Víctor Rafael Baeza Bravo, Alejandro Maldonado Viveros (National Commission for the Pension System), Luis Fabre Pruneda y Gerardo Escobedo (National Commission for the Protection and Defense of Users of Financial Services) and Héctor Romero Gatica, José Gerardo López Hoyo (National Insurance and Bond Commission).

A special recognition to the team of the National Institute of Statistics and Geography (INEGI, for its acronym in Spanish), headed by the General Directorate of Sociodemographic Statistics, led by Edgar Vielma Orozco; in particular, to the Assistant General Directorate of Sociodemographic Surveys and Administrative Registers, led by Octavio Heredia Hernández.

We are especially thankful to all interviewers, all responsible of surveys, and Heads of Departments of Sociodemographic Statistics, who not only enriched the content of the questionnaire, but also carried out the survey with great professionalism and responsibility. We are also thankful to Andy Steve Pineda Villegas, who participated as part of the CNBV's team and now works in INEGI.

We are grateful to our colleagues at CNBV who gave their support to the survey: Carlos Orta Tejada and Sergio Rubén Cano Vallejo. We also express our gratitude to our former colleague Ana Teresa Álvarez Hernández, who contributed to the design of the questionnaire.

# Introduction

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Financial inclusion is an enabler of inclusive and sustainable economic growth, as well as of a reduction in poverty and inequality, through the implementation of adequate public policies that seek to accelerate the access, and use, of financial products. Data indicate that financial inclusion is associated to higher rates of economic growth and lower poverty and inequality levels.

In Mexico financial inclusion encompasses the access and usage of formal financial services under appropriate regulation that guarantees the protection of the users of financial services and fosters financial education in order to increase the financial capability of all segments of the population<sup>1</sup>.

Successful public strategies or policies base their proposals in evidence, from its design and implementation, to its follow-up and evaluation. Similarly, to the extent that all the actors that intervene in the financial sector have better information it will be possible to design products and appropriate business models that respond to the needs of the financially included and excluded segments of the population, and this results in better quality products and services.

In this sense, the CNBV, as part of the efforts it carries out in financial inclusion matters, has generated robust and reliable information on the access to and use of financial services. The information about the offer refers to the data that supervised financial entities report to the regulatory authorities. The analysis of these data is presented annually in the National Report of Financial Inclusion developed by the members of the CONAIF. On the other hand, the information on demand is generated through the National Survey of Financial Inclusion (ENIF).

The first survey of the ENIF was carried out in 2012 and served to have, for the first time, information about the population that at least had one formal product, as well as data on the barriers that limit the access and use of financial services. In 2015, the second ENIF survey was carried and, in addition to the measurement of the level of financial inclusion of the country, it also included questions to

1/ Presidential Agreement that creates the National Council on Financial Inclusion, published in the Official Gazette of the Federation. October 3, 2011.

measure the result of actions, programs and policies generated to promote greater financial inclusion among the population.

Thanks to the results obtained in these exercises, it was possible to generate a robust diagnosis of financial inclusion in the country, as well as identifying the main challenges and barriers that prevent the population from benefiting from the formal financial system. From this, it was possible to formulate the National Policy on Financial Inclusion approved by the CONAIF in June 2016.

From April 30 to June 22 of 2018, the third ENIF survey was carried out, with the objective of generating information and official indicators at national and regional levels that allow financial authorities to make diagnoses; design and monitor public policies; and, set goals in terms of inclusion and financial education.

The specific objectives of the ENIF 2018 were to:

1. Generate national and regional level information, by size of locality and by gender on access and use of financial services, among which is the percentage of the population with at least one formal financial service.
2. Identify the needs of the population regarding the access and use of financial services at the national, regional, urban and rural, levels and by gender.
3. Gather data on the basic sociodemographic characteristics (gender, age, level of education, among others) of the users of financial products and services, as well as those who are not users and of ex-users.
4. Provide information about the frequency and behavior of the use of savings products, credit, insurance, savings for retirement, and their access channels.
5. Generate data on the level of knowledge of the population on financial issues, such as inflation, calculation of simple and compound interest, payroll portability, and deposit insurance, among others.
6. Evaluate the financial attitudes of the population, like, comparing products before acquiring them, data on their payment behavior, information on how they plan to finance their old age and how they face economic emergencies.
7. To gather the necessary information to be able to construct the financial literacy index proposed by the OECD/INFE, which is

composed of three sub-indices: financial knowledge, financial behavior and financial attitudes.

8. Identify the main barriers for not acquiring a formal financial product or service, as well as its low use for those who use them. Also, understand the reasons why people stopped having a financial product.
9. Identify the incidence of certain financial behaviors in the adult population, such as: keeping a record of expenditures, how to make a budget, savings, properly manage a credit, compare products before acquiring them, make voluntary contributions to the Retirement Fund Administrators (Afore), and use of means of payment different than cash, among others.
10. Measure the incidents of certain types of frauds, such as cloning, identity theft, participation in fraudulent investment schemes, as well as identifying the institutions where the users of financial product and services filed their complaints or grievances, and the resolution time of these.
11. Have the information to identify gender gaps with respect to financial decision making regarding money and assets.

Taking into account all these elements, the questionnaire was expanded for this edition of the ENIF, taking into consideration the following aspects:

- I. The comparability with the most important indicators of the 2012 and 2015 ENIF.
- II. Remove questions from the ENIF 2015 that did not provide relevant information, in order to free up space to include new sections in the questionnaire.
- III. Modify questions so as to capture higher quality information, in order to follow up the results, as is the case of mobile banking.
- IV. Add questions on new topics, such as on financial knowledge, behaviors and attitudes.
- V. Maintain a balance between the new topics, so that the total response time of the questions be adequate so as not to tire the informant and guarantee the quality of the information.

The modifications made to the measurement instrument were discussed and received feedback from the members of the Data



Measurement Group of the CONAIF. The results of field test carried out by INEGI improved the final questionnaire. The questionnaire contains fewer questions than the one used in 2015. However, more topics are addressed, so the final questionnaire is made up of 13 sections: 3 on socio-demographic information of the population surveyed and 10 sections on financial inclusion; therefore, it consists of 132 questions (see Figure 1).






























The sections that make up the questionnaire are: sociodemographic characteristics; expense management and financial behavior; savings; credit; payments; insurance; savings accounts for retirement; use of financial channels; protection of financial consumers; financial capabilities; and, decision making and ownership of assets.

The questions that formed the base of the previously calculated indicators were maintained. Among the new themes that are explored in this exercise, are: financial knowledge, such as inflation, diversification, value of money over time, simple and compound interest; financial behaviors, consider if you can pay something before acquiring it, payment behavior, establishment of long-term goals, among others; and financial attitudes such as the propensity to save for the future or retirement.

Also, there are questions about the number of years a person has held its oldest account, in order to identify who has been incorporated into the formal financial system most recently; actions related to transparency when acquiring the most recent credit, such as if they signed the authorization to consult the credit bureau, if you received the contract before acquiring a credit and if you used the Total Annual Cost (CAT) to make your decision; how the consumer compared products before acquiring them; and the means used to acquire assets.

**Graph 1.**  
**Comparative of ENIF 2012, 2015 and 2018**



ENIF 2012			ENIF 2015			ENIF 2018		
		Questions			Questions			Questions
	Sociodemographic characteristics	19		Sociodemographic characteristics	20		Sociodemographic characteristics	20
	Expenditure management	4		Expenditure management	8		Expenditure management	9
	Savings	18		Savings	39		Savings	30
	Credit	20		Credit	22		Credit	19
	Insurance	6		Insurance	11		Payments	1
	Individual retirement savings account	5		Retirement savings account	8		Insurance	14
	International remittances	4		International remittances	7		Retirement savings account	9
	Usage of financial channels	12		Usage of financial channels	22		Use of financial channels	16
	Total	88		Financial consumer protection	5		Financial consumer protection	6
				Asset ownership	5		Financial capabilities	4
				Total	147		Asset ownership	4
							Total	132

Source: CNBV with data of the 2012, 2015 and 2018 ENIF.

## Methodological references

The main methodological references associated with the objectives and goals of the ENIF 2018 are the following:

**Target population:** The survey was directed at the population from 18 to 70 years of age, who permanently resides in private homes within the national territory.

**Unit of analysis:** Residents of selected dwellings of 18 years of age and older, and people selected to answer the topics that are addressed starting on the third section of the questionnaire of the survey.

**Geographic coverage:** The survey was designed to provide nationally representative information and disaggregated by gender, size of the locality (of 15 thousand and more habitants and under 15 thousand habitants), and by regions: Northwest, Northeast, West and Bajío, Mexico City, South Central and East, and finally, South.

**Application of the survey:** The survey was applied from April 30 to June 22, 2018.

**Recollection method:** The method used to capture the information was through the application of an electronic questionnaire to members of each selected household resident of any of the 14,500 homes selected.

**Adequate informant:** Resident person of the dwelling 15 years of age or older who knows the information of the members of the household and who responds to the first two sections: 1) residents and households in the dwelling and 2) sociodemographic characteristics of the members of home.

**Selected informant:** The selected informant was selected by an algorithm integrated in the capture program of the mobile device, between 18 and 70 years of age and being a usual resident of the house.

In those cases, in which it was necessary to apply the questionnaire in printed format, the selection criteria for the appropriate informant consisted in choosing the resident of the house whose date of birth was the immediate one after the interview.

## Statistical design

The design of the sample for the ENIF 2018 was probabilistic and the results obtained by the survey were generalized to the entire population. At the same time, the design is three-staged, stratified and by conglomerates, where the minimum unit of selection is the dwelling and observation units are the home and the population from 18 to 70 years.

For the selection of the sample of ENIF 2018, the sampling framework used was the 2012 National Housing Framework of the INEGI, constructed on the basis of the cartography and demographic information obtained in the Population Census of 2010. A sample of said Framework is the basis for the selection of the subsamples for all the household surveys carried out by INEGI. The design is probabilistic, unit-staged, stratified and by conglomerates, these last ones are also considered Primary Sample Units (UPM for its acronym in Spanish), and it is in this sense that, in a second stage, the households for the surveys are selected.

The sample size was calculated, for the national and regional levels, taking into account the following common parameters: a confidence interval of 90%, an unexpected maximum relative error of 15%<sup>2</sup>, a maximum non-response rate of 15%<sup>3</sup>, considering a design effect of 3.07<sup>4</sup> and a minimum proportion of 2.91%<sup>5</sup>, resulting in a sample size of 14,439 dwellings, which was adjusted to 14,500 at the national level.

The parameters of each region are the following (see Table 1):

- **Northeast:** design effect of 1.41, minimum proportion of 7.01%, sample size of 2,647 homes, adjusted to 2,700 homes.
- **Northwest:** design effect of 1.71, minimum proportion of 8.25%, sample size of 2,691 homes, adjusted to 2,700 homes.

2/ The maximum expected relative error is a measure of dispersion that establishes the maximum accepted variability for an estimate, taking into account the value of its average.

3/ The maximum expected non-response rate 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 gathering the information are associated to the sampling framework (unoccupied dwellings, temporary use, use other than housing, among others) and the informant (deferred interview, inadequate informant, negative, among others).

4/ 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 one.

5/ 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.

- **West and Bajío:** design effect of 1.72, minimum proportion of 8.34%, sample size of 2,675 homes, adjusted to 2,700 homes.
- **Mexico City:** design effect of 1.66, proportion minimum of 19.42%, sample size of 975 homes, adjusted to 1,000 homes.
- **South Center and East:** design effect of 1.02, proportion minimum of 5.15%, sample size of 2,658 homes, adjusted to 2,700 homes.
- **South:** design effect of 2.23, minimum ratio of 10.68%, Sample size of 2,639 homes, adjusted to 2,700 households.

**Table 1.**  
**Distribution of the sample of ENIF 2018 by region and State**



REGION	STATE	SAMPLE SIZE	REAL SIMPLE SIZE
Northwest	Baja California	450	453
	Baja California Sur	450	450
	Chihuahua	450	451
	Durango	450	450
	Sinaloa	450	452
	Sonora	450	450
Northeast	Coahuila	675	674
	Nuevo León	675	677
	San Luis Potosí	675	678
	Tamaulipas	675	677
West and Bajío	Aguascalientes	335	335
	Colima	340	335
	Guanajuato	335	335
	Jalisco	335	340
	Michoacán	340	345
	Nayarit	340	336
	Querétaro	335	347
	Zacatecas	340	340
Mexico City	Ciudad de México	1,000	999

REGION	STATE	SAMPLE SIZE	REAL SIMPLE SIZE
South Center and East	Hidalgo	440	500
	México	500	442
	Morelos	440	444
	Puebla	440	441
	Tlaxcala	440	442
	Veracruz	440	443
South	Campeche	385	385
	Chiapas	390	386
	Guerrero	385	391
	Oaxaca	385	385
	Quintana Roo	385	385
	Tabasco	385	386
	Yucatán	385	385
<b>Total</b>		<b>14,500</b>	<b>14,539</b>

Source: INEGI.

The selection of the sample was made independently for each stratum, in three stages: Primary Sample Unit, dwellings and finally residents interviewed from 18 to 70 years old. In turn, for each observed unit in the field, an expansion factor was associated to each sampling unit (adults) in order to scale his 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.

To determine the statistical quality of the estimates, sampling errors of the main proportions of population that make use of the different financial instruments captured in the survey were obtained.

## Results of the field survey

The results at the national and regional levels show that the parameters established in the design of the statistical project were met, in terms of the percentages of complete interviews, incomplete interviews and no response.

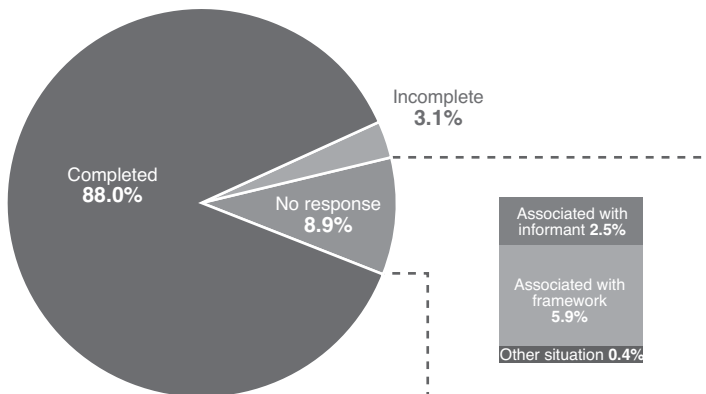
At the national level, the percentage of complete interviews reached

88.0%, incomplete interviews 3.1% and no response was 8.9% (see Figure 1). It is important to note that the complete interview is an indicator of operational effectiveness of the ability to obtain information; in ENIF 2015 the percentage of complete interviews amounted to 87.3%.

In relation to the interviews with no response, these are the comments:

- That associated with the informant was 2.5%, and includes the cases where the interview was postponed by the informant, when the occupants of the dwelling were absent or when the informant refused to provide the information.
- The one associated with the sampling framework was 5.9% and refers uninhabited houses, those of temporary use, different use from that of housing, among others.
- Houses that that could not be typified reached 0.4%, for example, insecure areas.

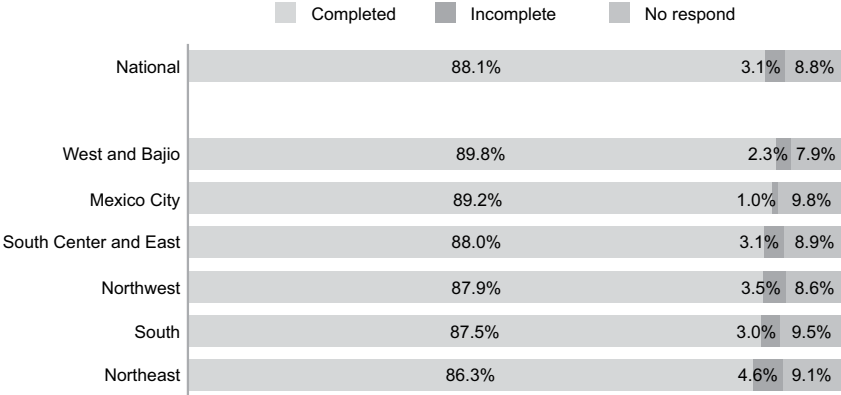
**Graph 2.**  
**Operative results of the survey**



Source: Operational Report of the ENIF 2018.

At the regional level, for all regions the completed interviews were higher than 86%, percentage higher than that foreseen in the design. The West and Bajío region was the one with the highest percentage, very close to 90%.

**Graph 3.**  
**Operative results of the survey at national and regional levels**



Source: Operational Report of the ENIF 2018.





# Questionnaire ENIF 2018







## National Survey for Financial Inclusion ENIF 2018



**Introduction:** Good morning, my name is \_\_\_\_\_, I work for the INEGI) and we are taking the 2018 National Survey for Financial Inclusion (ENIF, for its acronym in Spanish), which will allow us to learn about the usage and problems faced by the population with regard to services provided by banks and other financial institutions. All information you provide us will be confidential.

### 1. GEOGRAPHICAL ID

FEDERAL STATE \_\_\_\_\_

MUNICIPALITY \_\_\_\_\_

LOCALITY \_\_\_\_\_

AGEB<sup>1</sup> \_\_\_\_\_

### 2. CONTROL NUMBER AND SELECTED DWELLING

NUMBER OF 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

### 6. RESULTS OF THE VISIT TO THE DWELLING

HOUSEHOLD	VISIT NUMBER / RESULTS					ELIGIBILITY DATE		VISIT NUMBER	RESULTS	DATE		INTERVIEW DURATION		
	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	DAY	MONTH			DAY	MONTH	START	END	
_____	_____	_____	_____	_____	_____	_____	_____	1 <sup>st</sup>	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	2 <sup>nd</sup>	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	3 <sup>rd</sup>	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	4 <sup>th</sup>	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____	5 <sup>th</sup>	_____	_____	_____	_____	_____	_____

#### HOUSEHOLD CODES

- |   |                              |
|---|------------------------------|
| <b>A</b> Full interview   | <b>E</b> Interview postponed |
| <b>B</b> Full interview with no selected person                                   | <b>F</b> Absent              |
| <b>C</b> Incomplete interview or interview with no information on selected person | <b>G</b> Negative            |
| <b>D</b> Incomplete interview of the dwelling                                     | <b>H</b> Other situation     |

#### 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 \_\_\_\_\_

INTERVIEWER'S CHIEF \_\_\_\_\_

### 10. 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."

<sup>1</sup> Basic Statistical Geographic Area (AGEB, for its abbreviation in Spanish) .....

**SECTION 1. RESIDENTS AND HOUSEHOLDS IN THE DWELLING**

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

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

**SECTION 2. SOCIODEMOGRAPHIC CHARACTERISTICS OF HOUSEHOLD MEMBERS**

		FOR ALL PERSONS		FOR PERSONS FROM 18 TO 70 YEARS OLD			
		LIST OF PERSONS	GENDER	AGE	ELIGIBILITY		
2.1	Line number	<p><b>2.2</b> Please tell me the name of the persons who are part of your household, starting with the head; include small children, elders and disabled persons.</p> <p align="center">CIRCLE THE LINE NUMBER OF THE RESPONDENT</p> <p align="center">↓</p>	<p><b>2.3</b> (NAME) is a man</p> <p>(NAME) is a woman</p> <p align="center">RECORD ONE CODE ONLY</p> <p>Man..... 1</p> <p>Woman..... 2</p> <p align="center">→</p>	<p><b>2.4</b> What is the exact age of (NAME)?</p> <p align="center">RECORD THE NUMBER</p> <p>Less than one year..... 00</p> <p>97 years old or older..... 97</p> <p>Age not specified for 18 to 70 years old persons ..... 98</p> <p>Age not specified.....99</p> <p align="center">→</p>	<p><b>2.5</b> On what day and month was (NAME) born?</p> <p align="center">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
		[ ]	[ ] [ ]	[ ] [ ]	[ ] [ ]	[ ]	
		[ ]	[ ] [ ]	[ ] [ ]	[ ] [ ]	[ ]	
		[ ]	[ ] [ ]	[ ] [ ]	[ ] [ ]	[ ]	
		[ ]	[ ] [ ]	[ ] [ ]	[ ] [ ]	[ ]	
		[ ]	[ ] [ ]	[ ] [ ]	[ ] [ ]	[ ]	
		[ ]	[ ] [ ]	[ ] [ ]	[ ] [ ]	[ ]	
		[ ]	[ ] [ ]	[ ] [ ]	[ ] [ ]	[ ]	
		[ ]	[ ] [ ]	[ ] [ ]	[ ] [ ]	[ ]	

**SECTION 3. SOCIODEMOGRAPHIC CHARACTERISTICS OF THE SELECTED MEMBER**

Name of selected person \_\_\_\_\_ Line number [ ] [ ] Age [ ] [ ]

KINSHIP	MARITAL STATUS	FINANCIAL DEPENDENTS
<p><b>3.1 What relationship do you have with the head of household?</b></p> <p align="center"><i>CIRCLE ONE CODE ONLY</i></p> <p>Head .....1</p> <p>Spouse or companion.....2</p> <p>Son/Daughter.....3</p> <p>Grandson/Granddaughter.....4</p> <p>Other kinship.....5</p> <p>No kinship .....6</p>	<p><b>3.2 Currently, are you...</b></p> <p align="center"><i>READ UNTIL OBTAINING AN AFFIRMATIVE ANSWER AND CIRCLE ONE CODE ONLY</i></p> <p><b>living together with your couple?</b> ..... 1</p> <p><b>separated?</b> ..... 2</p> <p><b>divorced?</b> .....3</p> <p><b>a widow/widower?</b> ..... 4</p> <p><b>married?</b> ..... 5</p> <p><b>single?</b> ..... 6</p>	<p><b>3.3 How many people depend on you or receive financial help from you? Also include those who do not live here.</b></p> <p align="center"><i>CIRCLE ONE CODE ONLY</i></p> <p>Has no dependents.....1</p> <p>No answer.....2</p>

EDUCATION	ACTIVITY STATUS																																												
<p><b>3.4 Which is the last school year or grade you passed at school?</b></p> <p align="center"><i>CIRCLE THE LEVEL AND RECORD THE GRADE</i></p> <table border="0"> <thead> <tr> <th></th> <th align="center">LEVEL</th> <th align="center">GRADE</th> <th></th> </tr> </thead> <tbody> <tr> <td>None .....</td> <td align="center">0</td> <td align="center">-</td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>Preschool .....</td> <td align="center">1</td> <td align="center">-</td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>Elementary School .....</td> <td align="center">2</td> <td align="center">-</td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>Secondary School .....</td> <td align="center">3</td> <td align="center">-</td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>Technical studies with finished secondary school.....</td> <td align="center">4</td> <td align="center">-</td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>Bachelor's degree in education .....</td> <td align="center">5</td> <td align="center">-</td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>High School .....</td> <td align="center">6</td> <td align="center">-</td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>Technical degree with finished high school .....</td> <td align="center">7</td> <td align="center">-</td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>Bachelor's or professional degree .....</td> <td align="center">8</td> <td align="center">-</td> <td align="center"><input type="checkbox"/></td> </tr> <tr> <td>Master's or PhD degree .....</td> <td align="center">9</td> <td align="center">-</td> <td align="center"><input type="checkbox"/></td> </tr> </tbody> </table>		LEVEL	GRADE		None .....	0	-	<input type="checkbox"/>	Preschool .....	1	-	<input type="checkbox"/>	Elementary School .....	2	-	<input type="checkbox"/>	Secondary School .....	3	-	<input type="checkbox"/>	Technical studies with finished secondary school.....	4	-	<input type="checkbox"/>	Bachelor's degree in education .....	5	-	<input type="checkbox"/>	High School .....	6	-	<input type="checkbox"/>	Technical degree with finished high school .....	7	-	<input type="checkbox"/>	Bachelor's or professional degree .....	8	-	<input type="checkbox"/>	Master's or PhD degree .....	9	-	<input type="checkbox"/>	<p><b>3.5 During the past month, did you...</b></p> <p align="center"><i>READ UNTIL YOU OBTAIN AN AFFIRMATIVE ANSWER AND CIRCLE ONE CODE ONLY</i></p> <p><b>work?</b>..... 1 } <input type="checkbox"/> Go to 3.7</p> <p><b>had a job, but did not work?</b> ..... 2 }</p> <p><b>looked for a job?</b> ..... 3 }</p> <p><b>Are you a student?</b> ..... 4</p> <p><b>Are you in charge of the housekeeping?</b>..... 5</p> <p><b>Are you retired or pensioner?</b>..... 6</p> <p><b>Are you permanently disabled to work?</b> ..... 7 → <input type="checkbox"/> Go to 3.12</p> <p><b>You did not work?</b> ..... 8</p>
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None .....	0	-	<input type="checkbox"/>																																										
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ACTIVITY VERIFICATION	POSITION AT THE JOB
<p><b>3.6 Although you already told me that (STATUS IN 3.5), during the past month...</b></p> <p align="center"><i>READ UNTIL YOU OBTAIN AN AFFIRMATIVE ANSWER AND CIRCLE ONE CODE ONLY</i></p> <p><b>did you sell or make any product for sale?</b>.....1</p> <p><b>did you provide any service in exchange for payment</b> (hair cutting, giving classes, washing or ironing other people's clothes)?.....2</p> <p><b>did you help working at the parcels or business of a relative or any other person?</b>..... 3</p> <p><b>So, ¿you did not work?</b> .....4 → <input type="checkbox"/> Go to 3.12</p>	<p><b>3.7 In your job, activity or business, are you...</b></p> <p align="center"><i>READ UNTIL YOU OBTAIN AN AFFIRMATIVE ANSWER AND CIRCLE ONE CODE ONLY</i></p> <p><b>an unpaid worker in a family or non-family business?</b> ..... 1 → <input type="checkbox"/> Go to 3.12</p> <p><b>an employee or worker?</b> ..... 2</p> <p><b>a day laborer or farm worker?</b> ..... 3</p> <p><b>an independent worker? (do not hire workers)</b> ..... 4</p> <p><b>a boss or employer? (hire workers)</b> ..... 5</p>

INCOME FROM WORK	INCOME VARIABILITY
<p><b>3.8a How much do you earn or receive for your work</b> (your activity)?</p> <p>RECORD THE NUMBER</p> <p>\$98 000 and more .....98 000            You do not earn income .....00 000            No answer .....99 999</p> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Go to 3.11</div> <p>\$                </p> <p><b>3.8b How often?</b></p> <p>CIRCLE ONE CODE ONLY</p> <p>Once per week .....1            Once every two weeks .....2            Once per month .....3            Once per year .....4</p>	<p><b>3.9 The income you earn or receive is...</b></p> <p>CIRCLE ONE CODE ONLY</p> <p>fixed? .....1            variable? .....2</p> <hr/> <p>MEANS OF PAYMENT</p> <p><b>3.10 Do you usually receive your payment or salary from your job...</b></p> <p>CIRCLE THE RESPECTIVE CODES</p> <p>in an account or payroll account? .....1            in a check? .....2            in cash? .....3            through coupons or food vouchers? .....4            Other .....5</p>
<p>ENTITLEMENT</p> <p><b>3.11 Because of your job, are you entitled to health care at...</b></p> <p>READ UNTIL YOU OBTAIN AN AFFIRMATIVE ANSWER AND CIRCLE ONE CODE ONLY</p> <p>the IMSS or Seguro Social<sup>2</sup>? .....1            the Federal or State ISSSTE<sup>3</sup>? .....2            PEMEX<sup>4</sup>, the Ministries of Defense or Navy? .....3            a private medical insurance? .....4            any other medical institution? .....5            Not entitled to health care (including Seguro Popular<sup>5</sup>) .....6            You do not know .....9</p>	<p>OWNERSHIP OF MOBILE PHONE</p> <p><b>3.12 Do you have a mobile phone?</b></p> <p>CIRCLE ONE CODE ONLY</p> <p>Yes .....1            No .....2</p>

<sup>2</sup> Mexican Institute of Social Security (*Instituto Mexicano del Seguro Social* or IMSS)

<sup>3</sup> Institute of Government Worker's Social Security and Services (*Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado* or ISSSTE)

<sup>4</sup> National Oil Company (*Petróleos Mexicanos* or PEMEX)

<sup>5</sup> Popular Insurance Program (*Seguro Popular*)

**SECTION 4. EXPENDITURE MANAGEMENT AND FINANCIAL BEHAVIOR**

**Now I will ask you about the way you organize your expenditures and the decisions you make regarding expenditures.**

EXPENDITURE BUDGET	RECORDING METHOD
<p><b>4.1 Do you keep a budget or record of your income and expenses?</b></p> <p align="center"><i>CIRCLE ONE CODE ONLY</i></p> <p>Yes .....1</p> <p>No .....2 → <span style="border: 1px solid black; padding: 2px;">Go to 4.4</span></p>	<p><b>4.2 Do you keep this budget or record ...</b></p> <p align="center"><i>CIRCLE ONE CODE ONLY</i></p> <p>in a computer?.....1</p> <p>written down?.....2</p> <p>in your mind? ..... 3</p> <p>in a mobile application?..... 4</p>
<p align="center">UNPLANNED PURCHASES</p> <p><b>4.3 In a month, do you make unplanned purchases or purchases outside your budget...</b></p> <p align="center"><i>CIRCLE ONE CODE ONLY</i></p> <p>always? .....1</p> <p>almost always?.....2</p> <p>sometimes?.....3</p> <p>hardly ever? .....4</p> <p>never?.....5</p>	<p align="center">FORMS OF PAYMENT FOR UNFORESEEN EVENTS</p> <p><b>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...</b></p> <p align="center"><i>RECORD THE RESPECTIVE CODE FOR EACH OPTION</i></p> <p>Yes .....1</p> <p>No .....2</p> <p>1 your savings?..... <input type="checkbox"/></p> <p>2 a salary advance?..... <input type="checkbox"/></p> <p>3 selling or pawning a property?..... <input type="checkbox"/></p> <p>4 a loan from relatives, friends or acquaintances?..... <input type="checkbox"/></p> <p>5 your credit card or a credit from a financial institution? ..... <input type="checkbox"/></p> <p>6 a temporary job or the sale of a product? ..... <input type="checkbox"/></p> <p>7 Other..... <input type="checkbox"/></p> <p align="center"><i>SPECIFY</i></p>
<p align="center">OVER EXPENDITURE</p> <p><b>4.5 From April 2017 to now ¿what your earned or received each month was it sufficient to cover your living cost?</b></p> <p align="center"><i>CIRCLE ONE CODE ONLY</i></p> <p>Yes .....1</p> <p>No .....2 → <span style="border: 1px solid black; padding: 2px;">Go to 4.7</span></p>	<p align="center">MENA TO COVER OVER EXPENDITURE</p> <p><b>4.6 The last time you could not cover your living costs, ¿you...</b></p> <p align="center"><i>RECORD THE RESPECTIVE CODE FOR EACH OPTION</i></p> <p>Yes .....1</p> <p>No .....2</p> <p>1 borrowed from family or acquaintances.....<input type="checkbox"/></p> <p>2 used your savings or cut back expenditures.....<input type="checkbox"/></p> <p>3 sold or pawn a good..... <input type="checkbox"/></p> <p>4 applied for a salary advance, worked overtime or took a temporary job.....<input type="checkbox"/></p> <p>5 used your credit card or applied for a credit from a bank or a financial institution.....<input type="checkbox"/></p> <p>6 fell behind in the payment of a credit or loan .....<input type="checkbox"/></p>



FINANCIAL EDUCATION COURSES

4.7 Have you taken a course on how to save, how to make a budget or on the responsible use of a credit?

CIRCLE ONE CODE ONLY

- Yes .....1  
 No .....2

FINANCIAL BEHAVIORS

4.8 Generally you .....

RECORD THE RESPECTIVE CODE FOR EACH OPTION

- Always?.....1  
 Some times?.....2  
 Never?.....3  
 No response.....4  
 Does not know.....

- 1 Do you carefully consider before buying something if you can pay it? .
- 2 Do you pay your bills on time (credit card, utilities, a credit, etc)?.
- 3 Do you prefer to spend your money than save it for the future?
4. Do you set long term financial goals and strive to accomplish them (buy a house, save for retirement, pay for a vacation or party, start a business, etc).?

RISK AND DIVERSIFICATION

4.9 Please indicate if the following statements are true or false

RECORD THE RESPECTIVE CODE FOR EACH OPTION

- True.....1  
 False.....2  
 No response.....3  
 Does not know...4

- 1 Inflation means that the cost of living increases.....|\_|
- 2 If someone offers you the possibility of making money easily, you can also loose it easily.....|\_|
- 3 It is better to save money in two or more ways or places, than just in one (a savings account, a group savings, with relatives or acquaintances, etc.)..... |\_|

**SECTION 5. INFORMAL AND FORMAL SAVINGS**

**Now I will ask you about your saving habits or how you keep your money**

FORMS OF INFORMAL SAVINGS	USE OF INFORMAL SAVINGS
<p><b>5.1 From April 2017 to now ¿you.....</b></p> <p align="center"><i>RECORD THE RESPECTIVE CODE FOR EACH OPTION</i></p> <p>Yes .....1</p> <p>No .....2</p> <p>1..Saved money by lending? <input type="checkbox"/></p> <p>2 Saved money by purchasing animals or property? <input type="checkbox"/></p> <p>3 Kept money in a <u>savings association</u> of work colleagues or acquaintances? <input type="checkbox"/></p> <p>4 Kept money with relatives or acquaintances? <input type="checkbox"/></p> <p>5 Saved money in a group savings (tanda/rosca)? <input type="checkbox"/></p> <p>6..Kept money in your house? <input type="checkbox"/></p> <p align="center">IF ALL HAVE CODE 2, GO TO 5.3</p>	<p><b>5.2 For what purpose did you save money during the last year?</b></p> <p align="center"><i>CIRCLE THE RESPECTIVE CODE</i></p> <p>Yes .....1</p> <p>No .....2</p> <p>Meal or personal expenses or payment of utilities 1</p> <p>Dealing with emergencies or unforeseen events 2</p> <p>Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc 3</p> <p>Health expenses 4</p> <p>Education expenses 5</p> <p>Paying for vacation or parties (XV years, weddings, etc.) 6</p> <p>Starting, expanding or operating a business (raw material, machinery and equipment) 7</p> <p>For old age or retirement 8</p> <p>Other _____ 9</p> <p align="center">SPECIFY</p>

**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	ACCOUNT OWNERSHIP
<p><b>5.3 Did you know that there are accounts that charge no fees, where you can save money, even if it is a little?</b></p> <p align="center"><i>CIRCLE THE RESPECTIVE CODE</i></p> <p>Yes .....1</p> <p>No .....2</p>	<p><b>5.4 Do you have a payroll, savings or pension account or card in a bank or other financial institution?</b></p> <p align="center"><i>CIRCLE THE RESPECTIVE CODE</i></p> <p>Yes .....1 → <span style="border: 1px solid black; padding: 2px;">Go to 5.9</span></p> <p>No .....2</p>

ACCOUNT OWNERSHIP	FORMER USERS OF ACCOUNTS
<p><b>5.5 Do you have an account or card in a bank or other financial institution where you receive government transfers</b></p> <p align="center"><i>CIRCLE THE RESPECTIVE CODE</i></p> <p>Yes .....1 → <span style="border: 1px solid black; padding: 2px;">Go to 5.9</span></p> <p>No .....2</p>	<p><b>5.6 Did you at any time have an account or card in a bank or other financial institution where you received government transfers?</b></p> <p align="center"><i>CIRCLE THE RESPECTIVE CODE</i></p> <p>Yes .....1 → <span style="border: 1px solid black; padding: 2px;">Go to 5.8</span></p> <p>No .....2</p>

REASON NOT TO HAVE AN ACCOUNT	USE OF INFORMAL SAVINGS
<b>5.7 What is the principal reason you do not have an account or card?</b> CIRCLE THE RESPECTIVE CODE Yes .....1 No .....2  The branch is far away or there are no branches 1 Interest are low or commissions are high 2 You do not trust financial institutions or these give you bad service 3 They ask for requirements you do not meet 4 You prefer other saving mechanisms (tanda/rosca, keeping money in your house, etc.) 5 you don't need it.....6 You cannot afford it, your income is insufficient or it is variable 7 You do not know what it is or how to use it 8 Other.....9 SPECIFY	<b>5.8 What is the main reason why you stopped having an account?</b> CIRCLE THE RESPECTIVE CODE Yes .....1 No .....2  You stopped working and did not use it to receive your salary anymore 1 You stopped receiving governmental transfers 2 You did not use it 3 You had a bad experience with the financial institution 4 You did not keep the minimum balance or due to the payment of commissions 5 The interest paid were too low 6 The financial institution or branch closed down 7 You were the victim of a fraud 8 Other.....9 SPECIFY

TYPE OF ACCOUNT	NUMBER OF PRODUCTS	PRODUCT	DEBIT CARD	SAVINGS IN PERIOD
<b>5.9 Do you have...</b>  RECORD THE RESPECTIVE CODE FOR EACH OPTION  IF CODE 1, ASK FROM 5.10 TO 5.13  Yes ..... 1 No ..... 2	<b>5.10 How many (ANSWER IN 5.9) do you have?</b>  RECORD THE NUMBER  Less than a year.....88 Does not know.....99  YEARS	<b>5.11 For how many years (ANSWER IN 5.9) have you held the product</b>  RECORD THE NUMBER  Less than a year.....88 Does not know.....99  YEARS	<b>5.12 With (ANSWER IN 5.9) do you have a debit card?</b>  RECORD ONE CODE ONLY  Yes ..... 1 No ..... 2	<b>5.13 From April of 2017 to today, you kept or saved in (ANSWER IN 5.9) ?</b>  RECORD ONE CODE ONLY  Yes ..... 1 No ..... 2
<b>1 payroll account or card</b> (where your salary is deposited) .....				
<b>2 pension account or card</b> (where your pension is deposited) .....				
<b>3 government transfer account or card</b> (where your government transfers are deposited) ? ....				
<b>4 savings account?</b> ..				
<b>5 cheking account?</b> ....				
<b>6 fixed-term deposit</b> (you may only withdraw on certain dates)?.....				
<b>6 investment fund</b> (have shares in a brokerage firm)? .....				
<b>7 Other</b> .....   SPECIFY				
IF ALL HAVE CODE 2, GO TO 5.29				

FILTER 1 YOU KEPT MONEY IN AN ACCOUNT (5.13 = 1 IN ANY OF THE OPTIONS)? CIRCLE A CODE YES .....1 → CONTINUE  
 NO .....2. → GO TO FILTER 2

**5.14 You told me that you did keep or save money from April of 2017 to this date, please tell me, what you used 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
- Buying, repairing, remodeling or enlarging a house; buying land, vehicles, jewelry, animals, etc.....3
- Education expenses.....4
- Paying for holidays or parties (XV years, weddings, etc.).....5
- Health expenses .....6
- Starting, expanding or operating a business (raw material, machinery and equipment) .....7
- For old age or retirement .....8
- Other .....9

SPECIFY

FILTER 2 YOU HAVE A PAYROLL ACCOUNT OR CARD (5.9.1 = 1) CIRCLE A CODE .... YES.....1 CONTINUE  
 .... NO.....2. → GO TO FILTER 3

CHANGE OF PAYROLL ACCOUNT

**5.15 ¿ 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 3

ATTEMPT TO CHANGE PAYROLL ACCOUNT

**5.16 ¿Have you tried to change it?**

CIRCLE ONE CODE ONLY

- Yes .....1
- No .....2 → GO TO FILTER 3

POSSIBLE CHANGE

**5.17 ¿Have you been able to change it?**

CIRCLE ONE CODE ONLY

- Yes .....1
- No .....2

FILTER 3 DO YOU HAVE A DEBIT CARD (5.12 = 1 IN ANY OPTION) CIRCLE A CODE .... YES .....1 → CONTINUE  
 NO .....2. → GO TO FILTER 4

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

FREQUENCY OF THE USE OF OS A DEBIT CARD

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

RECORD A NUMBER

- Does not use it .....00
- Less than one time per month .....88

ANSWER GREATER THAN "00" GO TO FILTER 4

REASON FOR NOT MAKING PURCHASES WITH DEBIT CARD

**5.19 What is the main reason why you do not use your debit card for making purchases?**

RECORD ONE CODE ONLY

You prefer to pay in cash .....	1	} GO TO FILTER 4
Lack of trust.....	2	
It is not accepted in the store where you buy.....	3	
You prefer to pay with a credit card .....	4	
Most of your payments are in small amounts .....	5	
You do not keep a record of your expenses.....	6	
You do not know that you can use your card to make purchases or payments .....	7	
The establishment charges commissions.....	8	
Other.....	9	

SPECIFY

USE OF CASH

**5.20 What is the main reason you prefer to make your purchase with cash?**

RECORD ONE CODE ONLY

Only cash is accepted at the stores where you buy.....	1
Most of your payments are in small amounts .....	2
It allows you to better control your expenses .....	3
Lack of trust in debit card .....	4
You are used to it.....	5
The establishment charges commissions .....	6
Other.....	7

SPECIFY

**FILTER 4 DO YOU HAVE AN ACCOUNT TO RECEIVE GOVERNMENTAL TRANSFERS AND IS IT THE ONLY PRODUCT YOU HAVE (5.9.3 = AND ALL OTHER OPTIONS = 2).....CIRCLE A CODE... YES .....1.....GO FILTER 4  
.....NO.....2.....CONTINUE**

Now I will ask you about the comparison of accounts before opening an account

COMPARISON OF SAVING PRODUCTS

**5.21 Before opening your (most recent) account, ¿ did you compare it with other products, in other banks or in other financial institutions?**

REGISTER ONE CODE ONLY

Yes.....1

No.....2 → GO TO FILTER 5

MEANS USED TO COMPARE PRODUCTS

**5.22 To compare your account you used...?**

REGISTER THE CORRESPONDING CODE FOR EACH OPTION

Yes .....1

No .....2

**1 information provided by the bank or financial institution (branches, internet website of the bank or financial institution, etc).....**

**2 recommendation of friends or acquaintances.....**

**3. websites of institutions such as Condusef.....**

**4. commercial advertisement from banks or financial institutions .....**

**5. Recommendations from specialists or analysts.....**

FILTER 5 DO YOU HAVE A MOBILE PHONE (3.12 = 1) AND A SAVING ACCOUNT (5.9 = 1 IN ANY OPTION) .....CIRCLE A CODE.....  
 YES .....1 .....CONTINUE  
 NO .....2 .....GO TO 5.29

MOBILE PHONE BANKING	ACCESS MEANS	TYPE OF OPERATIONS	FREQUENCY OF USE	REASON NOT TO USE IT	REASON FOR NOT HAVING THE SERVICE
<b>5.23 Have you contracted the mobile phone banking service for any of your bank accounts?</b>  REGISTER ONE CODE ONLY Yes... 1 → GO TO 5.29 No ... 2	<b>5.24 Do you use a device, such as a token, physical or virtual, to access your mobile bank service or to carry out operations?</b>  REGISTER ONE CODE ONLY Yes.....1 No.....2 Does not know.....3	<b>5.25 Using mobile phone banking, do you make...</b>  RECORD THE RESPECTIVE CODE FOR EACH OPTION Yes ..... 1 No ..... 2  <b>1 transfers? .....</b> <input type="checkbox"/>  <b>2 payment of utilities</b> (electricity, water, property tax, gas, etc.)? ..... <input type="checkbox"/>  <b>3 payment of credits</b> (credit card, mortgage credit, etc) <input type="checkbox"/>  <b>4 balance inquiry? .....</b> <input type="checkbox"/>  <b>5 Other .....</b> <input type="checkbox"/> <i>SPECIFY</i>  <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: auto;">IF ALL HAVE CODE 2, GO TO 5.27</div>	<b>5.26 On average, how many times per month do you use your mobile phone banking service</b>  REGISTER A NUMBER Did not use it .....00 Less than one time per month.....88  <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: auto;">ANSWER ABOVE "00" GO TO 5.29</div>	<b>5.27 Why do you not use it?</b> REGISTER ONE CODE ONLY Lack of trust ..... 1 You prefer to pay with cash or your credit or debit card.....2 You don't know how to use it or is complicated to use.....3 Other.....4 <i>SPECIFY</i>	<b>5.28 Why haven't you opened the mobile phone banking service?</b>  REGISTER ONE CODE ONLY You prefer to use other means (branches, ATM, Internet, etc.).....1 Lack of trust .....2 It is complicated or you do not know how to use it.....3 You don't know where to acquire the service .....4 Your mobile phone does not permit the service.....5 You are not aware of the service.....6 You don't have Internet or signal.....7 Your account does not permit the mobile phone service.....8 Other.....9 <i>SPECIFY</i>

**SAVING DEPOSIT PROTECTION**

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

REGISTER ONE CODE ONLY

Yes .....1  
 No .....2 → GO TO SECTION 6

**INSTITUTION THAT PROTECTS DEPOSITS**

**5.30 ¿Can you tell me the name of the institution that insures or protect them?**

REGISTER ONE CODE ONLY

IPAB (instituto para la Protección al Ahorro Bancario).... 1  
 Protection fund ..... 2  
 Other.....3  
*SPECIFY*  
 Does not know.....9

## SECTION 6. INFORMAL AND FORMAL CREDIT

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

FORMS OF INFORMAL CREDIT	USE OF INFORMAL CREDIT
<p><b>6.1 From April 2017 to now ¿you did borrow money from.....</b></p> <p style="text-align: center;"><i>RECORD THE RESPECTIVE CODE FOR EACH OPTION IF CODE 1, ASK 6.2</i></p> <p>Yes .....1</p> <p>No .....2</p> <p><b>1. <u>savings association</u> of work colleagues or acquaintances?.....</b> <input type="checkbox"/></p> <p><b>2 a pawn shop?</b> <input type="checkbox"/></p> <p><b>3 friends or acquaintances?</b> <input type="checkbox"/></p> <p><b>4 relatives?</b> <input type="checkbox"/></p> <p><b>5 Other</b> _____ <input type="checkbox"/></p> <p style="text-align: center;"><i>SPECIFY</i></p> <p style="text-align: right; font-size: small;">IF ALL HAVE CODE 2, GO TO 6.3</p>	<p><b>6.2 What use did you give, or plan to give, to the loan you received?</b></p> <p style="text-align: center;"><i>CIRCLE THE RESPECTIVE CODES</i></p> <p>Yes .....1</p> <p>No .....2</p> <p>Meal or personal expenses or payment of utilities 1</p> <p>Dealing with an emergency or unforeseen events 2</p> <p>Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc 3</p> <p>Health expenses 4</p> <p>Education expenses 5</p> <p>Paying for vacation or parties (XV years, weddings, etc.) 6</p> <p>Starting, expanding or operating a business (raw material, machinery and equipment) 7</p> <p>Paying a debt 8</p> <p>Other 9</p> <p style="text-align: center;"><i>SPECIFY</i></p>

Next, I will ask you about bank credits, institutions that provide loans and department stores.

FORMAL CREDIT
<p><b>6.3 Do you have a bank credit or a bank, departmental store or supermarket credit card, or a credit card with another financial institution?</b></p> <p style="text-align: center;"><i>REGISTER ONE CODE ONLY</i> → GO TO 6.8</p> <p>Yes .....1</p> <p>No .....2</p>

FORMAL CREDIT
<p><b>6.4 Do you have a credit with FONACOT or a mortgage credit with INFONAVIT or FOVISSSTE, or with another financial institution?</b></p> <p style="text-align: center;"><i>REGISTER ONE CODE ONLY</i></p> <p>Yes .....1 → GO TO 6.8</p> <p>No .....2</p>

FORMER USERS OF FORMAL CREDIT
<p><b>6.5 Did you ever have a loan, credit or credit card with a bank, a store or financial institution?</b></p> <p style="text-align: center;"><i>CIRCLE ONE CODE ONLY</i></p> <p>Yes .....1 → GO TO 6.7</p> <p>No .....2</p>

REASON FOR NOT HAVING A FORMAL CREDIT	
<b>6.6 What is the main reason you never had a loan, a credit or a credit card?</b>	
REGISTER ONE CODE ONLY	
You do not fulfill the requirements (no job, insufficient income).....1	} GO TO 6.18
The branch is far away or there are no branches.....2	
You think you will be rejected.....3	
You do not trust financial institutions or these give you bad service.....4	
Interest or commissions are high.....5	
You are not interested or do not need it.....6	
You do not like to be indebted .....7	
Other .....8	
SPECIFY	

REASON NOT TO USE IT BY FORMER USERS	
<b>6.7 What is the main reason you stopped having a credit or a credit card?</b>	
REGISTER ONE CODE ONLY	
Interests charged were too high.....1	} GO TO 6.18
You do not want to be indebted again.....2	
You do not need it anymore (finished paying your credit, etc.).....3	
You had a bad experience with the financial institution.....4	
You do not fulfill the requirements anymore.....5	
You prefer another type of loan (family or friends).....6	
Other .....7	
SPECIFY	

TYPE OF CREDIT	NUMBER OF PRODUCTS	LATE PAYMENT		
<b>6.8 Do you have...</b>  RECORD THE RESPECTIVE CODE FOR EACH OPTION IF CODE 1, ASK FROM 6.9 TO 6.10a AS CORRESPONDS  Yes ..... 1 No ..... 2	<b>6.9 How many (ANSWER IN 6.8) do you have?</b>  RECORD THE NUMBER	<b>6.10 From April of 2017 to today, were you late in your payment of your (ANSWER IN 6.8)</b>  RECORD ONE CODE ONLY Yes.....1 → <table border="1"> <tr> <td>6.10a Once.....1</td> </tr> <tr> <td>More than once.....2</td> </tr> </table> No.....2 Did not answer.....8 Does not know.....9 GO TO NEXT OPTION, OR TO QUESTION 6.11	6.10a Once.....1	More than once.....2
6.10a Once.....1				
More than once.....2				
<b>1 department store or supermarket credit card?</b> ..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>2 bank credit card</b> ..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>3 payroll loan</b> ..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>4 personal credit</b> ..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>5 car loan</b> ..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>6 mortgage loan</b> (INFONAVIT, FOVISSSTE, bank or other institution)..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>6 group, communal or joint loan</b> (as the one of Compartamos)..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<b>7 Other</b> ..... <input type="checkbox"/> SPECIFY IF ALL HAVE CODE 2, GO TO 6.18				



TRANSPARENCY WHEN ACQUIRING A PRODUCT

6.11 with regard to the last credit you acquired, did you.....?

RECORD THE RESPECTIVE CODE FOR EACH OPTION

Yes ..... 1

No ..... 2

1 sign the authorization so that your credit history could be verified with the credit bureau?.....

2 receive a copy of the contract or information of the conditions of the credit?.....

3 used the information about the Total Annual Cost (TAC) to make your decision?.....

FILTER 1 DO YOU HAVE A PAYROLL, PERSONAL OR GROUP CREDIT (6.8.3 = 1, 6.8.4 = 1 OR 6.8.7 = 1)

.....CIRCLE A CODE .... YES .....1..... → CONTINUE  
 ..... NO .....2..... → GO TO FILTER 2

USE OF FORMAL CREDIT

6.12 For what did you use, or plan to use, your credit(s).....?

RECORD THE RESPECTIVE CODE FOR EACH OPTION

Yes ..... 1

No ..... 2

Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc.....1

Meal, 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

FILTER 2 DO YOU HAVE A DEPARTMENTAL STORE OR BANK CREDIT CARD (6.8.1 = 1, 6.8.2 = 1)

.....CIRCLE A CODE .... YES .....1..... → CONTINUE  
 ..... NO .....2..... → GO TO 6.16

FREQUENCY OF USE

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

RECORD ONE CODE ONLY

Does not use it.....00

Less than one time per month.....88

ANSWER ABOVE "00" GO TO 6.15

REASON FOR NOT USING

6.14 What is the main reason why you don't use your bank or department store credit card(s)?

REGISTER ONE CODE ONLY

You only use it for emergencies.....1

Interest or fees are high .....2

You prefer to pay in cash .....3

They are not accepted in the establishment .....4

you do not like to be indebted .....5

Other ..... 6

SPECIFY

PAYMENT BEHAVIOUR

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

CIRCLE ONE CODE ONLY

- less than the minimum payment?..... 1
- the minimum payment? ..... 2
- more than the minimum payment? ..... 3
- the amount required to not generate interests? .....4
- you do not know ..... 9

Next, I will ask you about the comparison of credits before acquiring them.

COMPARISON OF CREDIT PRODUCTS

6.16 Before acquiring your (most recent) credit, did you compare it with other products, in other banks or in other financial institutions?

REGISTER ONE CODE ONLY

- .....Yes.....1
- .....No.....2 → GO TO 6.18

MEANS OF COMPARISON OF SAVING PRODUCTS

6.17 To compare your account you used...?

REGISTER THE CORRESPONDING CODE FOR EACH OPTION

- Yes .....1
- No .....2

1 Information provided by the bank or financial institution

(branches, inter website of the bank or financial institution, etc.).....|\_|

2 Recommendation of friends or acquaintances.....|\_|

3 Websites of institutions such as Condusef.....|\_|

4 Commercial advertisement from banks or financial institutions.....|\_|

5 Recommendations from specialist or analysts.....|\_|

REJECTION OF CREDIT APPLICATION

6.18 Has any of your credit applications ever been rejected?

CIRCLE ONE CODE ONLY

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

REASONS FOR REJECTION OF A CREDIT

6.19 Why was the credit application denied?

CIRCLE THE RESPECTIVE CODES

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

## SECTION 7. PAYMENTS

Next, I will ask you about forms of payment that you use.

MOST FREQUENT MEANS OF PAYMENT	
<b>7.1 What is the form of payment you use most frequently when.....</b>	
SHOW THE CARD AND REGISTER THE CORRESPONDING CODE FOR EACH OPTION	
	Cash.....1 Debit card .....2 Credit card .....3 Electronic transfer .....4 Checks.....5 Prepaid card .....6 Domiciled payment in an account or card .....7 Other .....8 You do not make these payments.....9
1 purchases of 500 pesos or less? .....	<input type="checkbox"/>
2 purchases of 500 pesos or more? .....	<input type="checkbox"/>
3 rent payments? .....	<input type="checkbox"/>
4 payment of taxes or fines? .....	<input type="checkbox"/>
5 utilities payments, such as electricity, water and other.....	<input type="checkbox"/>
6 payment of private services, such as telephone, cable, internet and others.....	<input type="checkbox"/>
7 payment of public transportation (bus, metro, taxi, etc)? .....	<input type="checkbox"/>

## SECTION 8. INSURANCE

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

INSURANCE HOLDING	INSURANCE HOLDING	FORMER INSURANCE HOLDERS
<b>8.1 Do you have a car insurance, house insurance, life insurance, health insurance or other (do not consider Seguro Popular, IMSS or ISSSTE) ?</b>  CIRCLE ONE CODE ONLY  Yes.....1 → <small>GO TO SECTION 8.6</small> No.....2 Do not know.....9	<b>8.2 Do you have insurance as part of governmental program, such as Prospera or Mother Heads of Household?</b>  CIRCLE ONE CODE ONLY  Yes.....1 → <small>GO TO SECTION 8.6</small> No.....2 Do not know.....9 → <small>GO TO SECTION 9</small>	<b>8.3 Did you ever have a car, house, life, health insurance, or another one?</b>  CIRCLE ONE CODE ONLY  Yes.....1 → <small>GO TO SECTION 8.5</small> No.....2 Do not know.....9

BARRIERS TO INSURANCE	
<b>8.4 What is the main reason you do not have insurance?</b>	
CIRCLE ONE CODE ONLY	
You have savings for unforeseen events.....	1
You don't trust insurance companies.....	2
You have not been offered one.....	3
You do not have money, work or your income is variable.....	4
You don't know what they are, how they work or where to acquire them.....	5
They are too expensive.....	6
You don't need them or are not interested.....	7
Other.....	8
SPECIFY	

REASON NOT TO USE INSURANCE BY FORMER USERS	
<b>8.5 What is the main reason why stopped having insurance?</b>	
CIRCLE ONE CODE ONLY	
You stopped working, or no longer study or changed jobs.....	1
They are too expensive.....	2
You did not used them.....	3
You had it for a credit and you have repaid it.....	4
You had a bad experience with the insurance company.....	5
You stopped receiving a government subsidy.....	6
You no longer have an insured good (car, house.....)	7
Other.....	8
SPECIFY	

GO TO SECTION 9

GO TO SECTION 9

TYPE OF INSURANCE	DIRECT ACQUISITION OR CONTRACT	INSURANCE PREMIUM	COVERAGE	INSURANCE SATISFACTION	REASON FOR LACK OF SATISFACTION
<b>8.6 Do you have...</b>  RECORD THE RESPECTIVE CODE FOR EACH OPTION  CODE 1, ASK FROM 8.7 TO 8.11 AS APPLICABLE Yes .....1 No .....2  ↓	<b>8.7 Did you directly buy the insurance (ANSWER IN 8.6) ?</b>  REGISTER ONE CODE ONLY  Yes ..... 1 No ..... 2 → <small>GO TO 8.10</small>  →	<b>8.8 Without telling me an amount, do you know what is the cost or premium for the (ANSWER IN 8.6)?</b>  REGISTER ONE CODE ONLY  Yes .....1 No .....2  →	<b>8.9 Do you know what the insurance (ANSWER IN 8.6) covers or protects you from?</b>  REGISTER ONE CODE ONLY  Yes .....1 No .....2  →	<b>8.10 Are you satisfied with the service provided to you by the insurance company (ANSWER IN 8.6)?</b>  REGISTER ONE CODE ONLY  Yes .....1 No .....2 You have not used it .....3  <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 0 auto;"> <small>WITH CODE 1 OR 3 GO TO NEXT OPTION OR FILTER 1</small> </div>  →	<b>8.11 Why are you not satisfied with the service received from the (ANSWER IN 8.6)?</b>  REGISTER ONE CODE ONLY  They did not fulfill the conditions agreed upon .....1 They took too long to solve or pay the claim .....2 They provided bad service .....3 They did not reimburse the money you expected .....4 They did not explain correctly .....5 It is too expensive .....6 Other .....7  SPECIFY _____
1 life insurance?..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 health insurance? ..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 car insurance?..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 personal accident insurance?..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 house insurance?..... <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 education insurance?..... <input type="checkbox"/>					
7 private pension insurance (not Afore)?..... <input type="checkbox"/>					
9 Other _____ <input type="checkbox"/>					
<small>SPECIFY</small>					

FILTER 1 DID YOU DIRECTLY BUY AN INSURANCE (8.7 = 1 IN ANY OPTION) ..... CIRCLE A CODE ... YES .....1 ..... CONTINUE  
 ..... NO .....2 ..... GO TO SECTION 9

MOST FREQUENT FORM OF ACQUISITION

**8.12 With regard to the insurance you bought directly, you bought it in.....**

CIRCLE THE CODE CORRESPONDING CODES

an insurance company or agent (telephone, internet).....1  
 a bank (by telephone, internet or branch).....2  
 a department store.....3

ONLY ASK IF THEY HAVE A CAR INSURANCE BOUGHT DIRECTLY (8.7.3 = 1)

→ a car dealership.....4  
 other..... 5

SPECIFY

Next, I will ask you about the comparison of insurance products before acquiring them.

COMPARISON OF PRODUCTS

**8.13 Before acquiring your (most recent) insurance policy, did you compare it with other insurance products, in other insurance companies or in other financial institutions?**

*REGISTER ONE CODE ONLY*

Yes.....1

No.....2 → GO TO SECTION 9

MEANS USED TO COMPARE PRODUCTS

**8.14 To compare your account you used...?**

*REGISTER THE CORRESPONDING CODE FOR EACH OPTION*

Yes .....1

No .....2

**1 Information provided by the insurance company or financial institution** (branches, Internet website of the bank or financial institution, etc.).....

**2 Recommendation of friends or acquaintances**.....

**3. Websites of institutions such as Condusef, the National Insurance and Bond Commission, among others** .....

**4. Commercial advertisement from insurance companies or other financial institutions**.....

**5. Recommendations from specialist or analysts**.....

**SECTION 9. RETIREMENT SAVINGS ACCOUNTS**

Next, I will ask you about retirement savings accounts or Afore.

AFORE ACCOUNT

**9.1 Do you have a retirement or Afore account ?**

*CIRCLE ONE CODE ONLY*

Yes.....1 → GO TO 9.3

No.....2

Does not know.....9 → GO TO 9.9

REASON WHY YOU DO NOT HAVE AN AFORE ACCOUNT

**9.2 What is the main reason why you don't have a retirement savings account?**

*CIRCLE ONE CODE ONLY*

You do not work or have never worked.....1

You do not know what is a retirement savings account .....2

You do not have money or it is insufficient to save.....3

You do not know how to obtain it.....4

You are not interested or think it is not convenient for .....5

You do not trust Afores .....6

You are a retiree, pensioner or your future retirement needs are covered (private pension plan, savings, etc.).....7

Other.....8

SPECIFY

} GO TO 9.9

**AFORE**

**9.3 In what Afore are you registered?**

*CIRCLE ONE CODE ONLY*

XXI Banorte.....1  
 Citibanamex.....2  
 Coppel.....3  
 SURA.....4  
 Profuturo GNP.....5  
 Principal.....6  
 Invercap.....7  
 PensionISSSTE.....8  
 Azteca.....9  
 Inbursa.....10  
 Metlife.....11  
 Otro \_\_\_\_\_12

SPECIFY

Do not know.....99 → *GO TO 9.9*

**VOLUNTARY CONTRIBUTIONS**

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

*CIRCLE ONE CODE ONLY*

Yes.....1 → *GO TO 9.6*  
 No.....2

**REASONS FOR NOT MAKING VOLUNTARY CONTRIBUTIONS**

**9.5 What is the main reason you don't make voluntary contributions??**

*CIRCLE ONE CODE ONLY*

You don't have money left to save.....1  
 You do not know what it is or how to do it.....2  
 You save in another way.....3  
 You are unaware of the benefits.....4  
 You don't trust Afores.....5  
 Otro \_\_\_\_\_6

SPECIFY

**STATEMENTS OF ACCOUNT**

**9.6 Do you receive your statements of account of your Afore?**

*CIRCLE ONE CODE ONLY*

Yes.....1  
 No.....2

**SERVICE SATISFACTION**

**9.7 Are you satisfied with the service provided by your Afore?**

*CIRCLE ONE CODE ONLY*

Yes.....1 → *GO TO 9.9*  
 No.....2  
 You have not used it.....3 → *GO TO 9.9*

**REASON FOR LACK OF SATISFACTION WITH THE AFORE**

**9.8 What is the main reason of why you are not satisfied?**

*CIRCLE ONE CODE ONLY*

Lack of attention .....1  
 Long time to be attended .....2  
 The necessary information was not provided .....3  
 The procedure has not been finished .....4  
 Bad service .....5  
 Low yields or high commissions.....6  
 You were changed to another Afore without your authorization .....7  
 You do not receive the statements of account.....8  
 Other \_\_\_\_\_9

SPECIFY

Next, I will ask you about how you plan to cover your expenses in old age

FINANCIAL ATTITUDES

9.9 How do you plan to cover your expenses in your retirement?

REGISTER THE RESPECTIVE CODE FOR EACH OPTION

- Yes.....1  
 No.....2  
 Don't know .....3

1. Governmental subsidies to the senior population.....1
2. Your pension, retirement, private retirement plan or Afore (IMSS, ISSSTE or from a financial institution)?.....1
3. Sale or rent of a good or properties (vehicles, houses, livestock, etc.)?.....1
4. Money provided by spouse, couple, children or other relatives.....1
5. Other.....1

SPECIFY

SECTION 10. USE OF FINANCIAL CHANNELS

Next, I will ask you about the use of MTAs, branches and convenience stores where you can carry out financial operations.

USAGE OF BRANCH

10.1 From April of 2017 to today, have you visited a bank branch or that of another financial institution?

CIRCLE ONE CODE ONLY

- Yes .....1 → GO TO 10.3  
 No .....2

BARRIERS TO USAGE OF BRANCH

10.2 What is the main reason why you haven't visited a branch?

CIRCLE ONE CODE ONLY

- 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



OPERATIONS IN A BRANCH

10.3 What are the operations that you carry out in a branch?

CIRCLE THE CORRESPONDING CODES

- Cash withdrawal.....1
- Deposit.....2
- Utility payments (water, electricity, taxes, 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

TRANSPORTATION TIME

10.4 On average, how much time does it take you to get to the branch that you regularly use?

REGISTER A NUMBER

Don't know.....99 99

.....     
 HOURS ..... MINUTES

TRANSPORTATION COST

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

WAITING TIME TO BE ATTENDED

10.6 The last time you went to a branch, how much time did you wait in order to be attended?

REGISTER A NUMBER

Don't know.....99 99

.....     
 HOURS ..... MINUTES

PERCEPTION OF SERVICE

10.7 The last time you went to a branch, you consider that.....?

REGISTER THE CORRESPONDING CODES

Yes ..... 1

No ..... 2

1. The time you waited to be attended was adequate?...
2. You were treated in a discourteous or discriminatory manner?.....

USE OF ATM

10.8 From April of 2017 to today have you used ATMs of a bank or other financial institution?

CIRCLE ONE CODE ONLY

Yes ..... 1 → GO TO 10.10

No ..... 2

**BARRIERS OF ACCESS TO ATM**

**10.9 What is the main reason why you haven't used ATMs?**

*CIRCLE ONE CODE ONLY*

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 (branches, supermarket, etc.) .....4  
 Another person carries out your financial operations or transactions .....5  
 They are unsafe or you do not trust them .....6  
 They are very far away or there are none .....7  
 Other .....8

GO TO 10.13

SPECIFY

**OPERATIONS IN A ATM**

**10.10 In general, at ATMs, do make...**

*RECORD THE RESPECTIVE CODE FOR EACH OPTION*

Yes ..... 1  
 No ..... 2

Cash withdrawal .....1  
 Balance inquiry .....2  
 Purchase of air time .....3  
 Deposits .....4  
 Payment of utilities (electricity, water, property tax, gas, etc.) .....5  
 Payment of credit card or bank loans .....6  
 Withdrawal of loans .....7

**TRANSPORTATION TIME**

**10.11 On average, how much time does it take you to get to the ATM that you regularly use?**

*REGISTER A NUMBER*

Don't know .....99 99

_ _	-----	_ _
HOURS		MINUTES

**TRANSPORTATION COST**

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

*RECORD THE NUMBER*

You spend no money ..... 000  
 You do not know. .... 999

_ _	_ _
PESOS	

**USE OF AGENTS**

**10.13 From April of 2017 to today, have you used a store or business establishment, such as OXXO, to withdraw money, make cash deposits, pay a credit or pay for utilities (electricity, water, property tax, etc.)?**

*CIRCLE ONE CODE ONLY*

Yes .....1 → GO TO 10.15  
 No .....2

**BARRIERS TO THE USE OF AGENTS**

**10.14 Why haven't you visited these stores or business establishments to carrying out financial operations?**

*CIRCLE THE RESPECTIVE CODES*

You prefer using the ATM or branch of your bank or of other financial institution .....1  
 Another person carries out your financial operations or transactions .....2  
 High commissions .....3  
 You did not know you could do it .....4  
 They are very far away or there are none .....5  
 They are unsafe or you do not trust them .....6  
 The store or business compels you to make a purchase...7  
 Other .....8

GO TO SECTION 11

SPECIFY

TRANSPORTATION TIME						
<p>10.15 On average, how much time does it take you to get to the store or business establishment that you regularly use?</p> <p>REGISTER A NUMBER</p> <p>Don't know ..... 99 99</p> <p> <table border="0"> <tr> <td> <table border="0"> <tr> <td> _ </td> <td> _ </td> </tr> <tr> <td>HOURS</td> <td>MINUTES</td> </tr> </table> </td> <td>.....</td> </tr> </table> </p>	<table border="0"> <tr> <td> _ </td> <td> _ </td> </tr> <tr> <td>HOURS</td> <td>MINUTES</td> </tr> </table>	_	_	HOURS	MINUTES	.....
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_	_					
HOURS	MINUTES					

TRANSPORTATION COST						
<p>10.16 Approximately, how much money do you spend on going (round trip) to the store or business establishment that you regularly use?</p> <p>RECORD THE NUMBER</p> <p>You spend no money ..... 000</p> <p>You do not know ..... 999</p> <p> <table border="0"> <tr> <td> _ </td> <td> _ </td> <td> _ </td> </tr> <tr> <td colspan="3">PESOS</td> </tr> </table> </p>	_	_	_	PESOS		
_	_	_				
PESOS						

**SECTION 11. PROTECTION OF THE USERS OF FINANCIAL SERVICES**

Next, I will ask you about any claim or complaint about financial services.

TYPE OF PROBLEM
<p>11.1 In the last three years, from April of 2015 to today....</p> <p>REGISTER THE RESPECTIVE CODE FOR EACH OPTION</p> <p>Yes ..... 1</p> <p>No ..... 2</p> <p>Don't know ..... 9</p> <p>has your debit or credit card been cloned or duplicated to use it without your authorization ..... <input type="checkbox"/></p> <p>has your personal data been used, without your authorization, to withdraw money, acquire a credit or another service (identify theft)? ..... <input type="checkbox"/></p> <p>did you invest, or put your money in a product or activity that resulted it had no value or it was a fraud (a Ponzi scheme, "La flor de la abundancia", "El arbolito", etc.) ..... <input type="checkbox"/></p>

PLACE WHERE THE COMPLAINT IS PRESENTED
<p>11.2 If you had a problem with a credit, a credit card, your savings or other financial products (insurance or Afore), what institution would you turn to in order to file your complaint?</p> <p>CIRCLE THE RESPECTIVE CODES</p> <p>The bank or financial institution ..... 1</p> <p>Condusef ..... 2</p> <p>Profeco ..... 3</p> <p>Other ..... 4</p> <p>SPECIFY</p> <p>You do not know ..... 9 → GO TO SECTION 12</p>

FILLING OF A COMPLAINT OR CLAIM
<p>11.3 Have you filed a complaint, claim or demand against a bank or financial institution?</p> <p>CIRCLE ONE CODE ONLY</p> <p>Yes ..... 1</p> <p>No ..... 2 → GO TO SECTION 12</p>

PLACE WHERE THE CLAIM IS PRESENTED	TIEMPO DE HABER PRESENTADO EL RECLAMO	TIEMPO DE RESPUESTA AL RECLAMO
<p><b>11.4 You presented it before...</b></p> <p>REGISTER THE CORRESPONDING CODE FOR EACH OPTION</p> <p>WITH CODE 1, ASK 11.5 AND 11.6</p> <p>Yes..... 1 No ..... 2</p> <p style="text-align: center;">↓</p>	<p><b>11.5 How long ago did you present your claim, complaint or demand (ANSWER IN 11.4)?</b></p> <p>REGISTER ONE CODE ONLY</p> <p>Less than three months ..... 1 From three to six months ..... 2 More than six months ..... 3</p> <p style="text-align: center;">→</p>	<p><b>11.6 ¿ How much time did it take to resolve your claim, complaint or demand (ANSWER IN 11.4)</b></p> <p>REGISTER ONE CODE ONLY</p> <p>One week or less .....1 From more than one week to less than one month.....2 From one to six months .....3 More than six months.....4 It still has not been resolved.....5</p>
<p><b>1 at a bank or financial institution?</b> ..... <input type="checkbox"/></p> <p><b>2 Conusef?</b> ..... <input type="checkbox"/></p> <p><b>3 Profeco?</b> ..... <input type="checkbox"/></p> <p><b>4 a judicial authority?</b> ..... <input type="checkbox"/></p> <p style="text-align: center;">IF ALL HAVE CODE 2 GO TO SECTION 12</p>	<p>..... <input type="checkbox"/></p> <p>..... <input type="checkbox"/></p> <p>..... <input type="checkbox"/></p> <p>..... <input type="checkbox"/></p>	<p>..... <input type="checkbox"/></p> <p>..... <input type="checkbox"/></p> <p>..... <input type="checkbox"/></p> <p>..... <input type="checkbox"/></p>

## SECTION 12. FINANCIAL CAPABILITIES

Next, I will ask you another type of questions.

SIMPLE INTEREST WITHOUT COMPUTATION
<p><b>12.1 If you lend a friend 25 pesos and next week he returns the 25 pesos, how much interest did he paid?</b></p> <p>CIRCLE ONE CODE ONLY</p> <p>Nothing.....1 Another value.....2 Does not know.....9</p>

SIMPLE INTEREST WITH COMPUTATION

12.2 Suppose you deposit 100 pesos in a savings account that gives you an annual profit of 2%. If you make no deposits or withdrawals, including interest how much money will you have at the end of one year?

READ ALL THE OPTIONS AND CIRCLE ONE CODE ONLY

- more than 102 pesos.....1
  - exactly 102 pesos.....2
  - less than 102 pesos.....3
  - Does not answer.....8
  - Does not know .....9
- } GO TO 12.4

COMPOUND INTERES

12.3 If you deposit 100 pesos in a savings account that gives you an annual profit of 2%, and you make no deposits or withdrawals, how much money will you have at the end of five years?

READ ALL THE OPTIONS AND CIRCLE ONE CODE ONLY

- more than 110 pesos.....1
- exactly 110 pesos.....2
- less than 110 pesos.....3
- Does not answer.....8
- Does not know .....9

AWARENESS OF INFLATION

12.4 If someone gives you 1,000 pesos, but you have to wait a year to spend them and in that year inflation is 5%, you will be able to buy...

READ ALL THE OPTIONS AND CIRCLE ONE CODE ONLY

- more than they could buy today? .....1
- the same?.....2
- less than they could buy today? .....3
- does not know .....9

SECTION 13. DECISION MAKING AND PROPERTY OWNERSHIP IN THE DWELLING

Next, I will ask you about decision making in your home.

DECISION MAKING

13.1 The decisions on how to spend and save money in your household are taken by...

READ ALL THE OPTIONS AND CIRCLE ONE CODE ONLY

- just you? .....1
- you and some other person in the household?.....2
- just someone else in the household? .....3
- other persons in the household?.....4

ASSET OWNERSHIP	MANNER OF ACQUISITION	LIBERTY TO DISPOSE OF ASSETS
<p><b>13.2 You are the owner of.....</b></p> <p>RECORD THE RESPECTIVE CODE FOR EACH OPTION AS APPLICABLE</p> <p>CODE 1, ASK 13.3 AND 13.4</p> <p>Yes .....1</p> <p>No .....2</p>	<p><b>13.3 How did you bought or acquired (ANSWER IN 13.2), mainly with?....</b></p> <p>REGISTER ONE CODE ONLY</p> <p>your savings? .....1</p> <p>the sale of another good? .....2</p> <p>credit from a financial institution? .....3</p> <p>loan from relatives, friends or acquaintances? 4</p> <p>donation or inheritance? .....5</p> <p>other .....6</p> <p>SPECIFY</p>	<p><b>13.4 Any decision about selling, renting or lending your (ANSWER IN 13.2)...</b></p> <p>READ ALL THE OPTIONS AND CIRCLE ONE CODE ONLY</p> <p>You ask permission from someone else.....1</p> <p>You consult or ask for the opinion of someone else.....2</p> <p>You would take it my yourself.....3</p>
<p>1 a house or department? ..... <input type="checkbox"/></p>	<p>..... <input type="checkbox"/> _____</p>	<p><input type="checkbox"/></p>
<p>2 a car, van, bus, trailer or motorcycle? <input type="checkbox"/></p>	<p>..... <input type="checkbox"/> _____</p>	<p><input type="checkbox"/></p>
<p>3 agricultural land or a plot of land..... <input type="checkbox"/></p>	<p>..... <input type="checkbox"/> _____</p>	<p><input type="checkbox"/></p>
<p>4. Other properties..... <input type="checkbox"/>   <small>CODE 1, ASK</small></p> <p>Which? _____   <small>SPECIFY</small></p> <p><b>IF ALL HAVE CODE 2  TERMINATE THE INTERVIEW</b></p>		

We have finished the interview. In the name of INEGI I thank you for your time and cooperation.





## Tabulated data

The following sections presents the results obtained by the ENIF 2018 at the national level, disaggregated by gender and type of locality, and regional level. The values obtained in each of the questions are shown in absolute and percentage terms. To facilitate the reading of the results, each table includes the size of the adult population aged 18 to 70 years old, as well as the size of the target population segment, to which the results relates. Therefore, for some questions, the data of the target population segment does not necessarily coincide with the figure of the total of adults from 18 to 70 years old.





In some parts of the questionnaire filters were placed to further analyze some data. That is why, in some questions, the size of the target population segment depends on the answers to previous questions. To understand the composition of the target population segment, they are shown as example questions 8.1 to 8.5 of the insurance section (see Diagram 1).

**Diagram 1.**  
**Example of the sequence of questions applied in the ENIF 2018**



**SECTION 8. INSURANCE**

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

INSURANCE HOLDING	INSURANCE HOLDING	FORMER INSURANCE HOLDERS
<p><b>8.1 Do you have a car insurance, house insurance, life insurance, health insurance or other (do not consider Seguro Popular, IMSS or ISSSTE)?</b></p> <p>CIRCLE ONE CODE ONLY</p> <p>Yes ..... 1 → GO TO SECTION 8.1</p> <p>No ..... 2</p> <p>Do not know ..... 9</p>	<p><b>8.2 Do you have insurance as part of governmental program, such as Prospera or Mother Heads of Household?</b></p> <p>CIRCLE ONE CODE ONLY</p> <p>Yes ..... 1 → GO TO SECTION 8.1</p> <p>No ..... 2</p> <p>Do not know ..... 9 → GO TO SECTION 4</p>	<p><b>8.3 Did you ever have a car, house, life, health insurance, or another one?</b></p> <p>CIRCLE ONE CODE ONLY</p> <p>Yes ..... 1 → GO TO SECTION 4.5</p> <p>No ..... 2</p> <p>Do not know ..... 9</p>

BARRIERS TO INSURANCE	REASON NOT TO USE INSURANCE BY FORMER USERS
<p><b>8.4 What is the main reason you do not have insurance?</b></p> <p>CIRCLE ONE CODE ONLY</p> <p>You have savings for unforeseen events ..... 1</p> <p>You don't trust insurance companies ..... 2</p> <p>You have not been offered one ..... 3</p> <p>You do not have money, work or your income is variable ..... 4</p> <p>You don't know what they are, how they work or where to acquire them ..... 5</p> <p>They are too expensive ..... 6</p> <p>You don't need them or are not interested ..... 7</p> <p>Other ..... 8</p> <p style="text-align: center;">SPECIFY</p>	<p><b>8.5 What is the main reason why stopped having insurance?</b></p> <p>CIRCLE ONE CODE ONLY</p> <p>You stopped working, or no longer study or changed jobs ..... 1</p> <p>They are too expensive ..... 2</p> <p>You did not need them ..... 3</p> <p>You had it for a credit and you have repaid it ..... 4</p> <p>You had a bad experience with the insurance company ..... 5</p> <p>You stopped receiving a government subsidy ..... 6</p> <p>You no longer have an insured good (car, house) ..... 7</p> <p>Other ..... 8</p> <p style="text-align: center;">SPECIFY</p>

TYPE OF INSURANCE	DIRECT ACQUISITION OR CONTRACT	INSURANCE PREMIUM	COVERAGE	INSURANCE SATISFACTION	REASON FOR LACK OF SATISFACTION
<p><b>8.6 Do you have...</b></p> <p>RECORD THE RESPECTIVE CODE FOR EACH OPTION</p> <p>CODE 1. ASK FROM 8.7 TO 8.11 AS APPLICABLE</p> <p>Yes ..... 1</p> <p>No ..... 2</p>	<p><b>8.7 Did you directly buy the insurance (ANSWER IN 8.6)?</b></p> <p>REGISTER ONE CODE ONLY</p> <p>Yes ..... 1</p> <p>No ..... 2 → GO TO #10</p>	<p><b>8.8 Without telling me an amount, do you know what is the cost or premium for the (ANSWER IN 8.6)?</b></p> <p>REGISTER ONE CODE ONLY</p> <p>Yes ..... 1</p> <p>No ..... 2</p>	<p><b>8.9 Do you know what the insurance (ANSWER IN 8.6) covers or protects you from?</b></p> <p>REGISTER ONE CODE ONLY</p> <p>Yes ..... 1</p> <p>No ..... 2</p>	<p><b>8.10 Are you satisfied with the service provided to you by the insurance company (ANSWER IN 8.6)?</b></p> <p>REGISTER ONE CODE ONLY</p> <p>Yes ..... 1</p> <p>No ..... 2</p> <p>You have not used it ..... 3</p> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 5px auto;"> <p>RECORD THE CODE OF THE SERVICE RECEIVED</p> </div>	<p><b>8.11 Why are you not satisfied with the service received from the (ANSWER IN 8.6)?</b></p> <p>REGISTER ONE CODE ONLY</p> <p>They did not fulfil the conditions agreed upon ..... 1</p> <p>They took too long to solve or pay the claim ..... 2</p> <p>They provided bad service ..... 3</p> <p>They did not reimburse the money you expected ..... 4</p> <p>They did not explain correctly ..... 5</p> <p>It is too expensive ..... 6</p> <p>Other ..... 7</p> <p style="text-align: center;">SPECIFY</p>
1 life insurance? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 health insurance? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 car insurance? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 personal accident insurance? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 house insurance? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 education insurance? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 private pension insurance (not about)? <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9 Other <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SPECIFY					

Source: ENIF 2018 Questionnaire.

Question 8.1 on the acquisition of insurance was applied to all adults from 18 to 70 years old (79.1 million adults), while the subsequent questions were applied to subgroups of this population (Diagram 2). Question 8.1 identifies the number



### Diagram 3. Example of tabulated results of the 2018 ENIF



#### Question 8.1

Do you have a car insurance, house insurance, life insurance, health insurance or other (do not consider Seguro Popular, IMSS or ISSSTE)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	79,096,971	41,551,432	37,545,539
Yes	18,695,710 (23.6%)	8,294,144 (20.0%)	10,401,566 (27.7%)
No	59,625,501 (75.6%)	32,929,164 (79.2%)	26,396,337 (71.6%)
Do not know	575,760 (0.7%)	328,124 (0.8%)	247,636 (0.7%)
<b>Urban</b>			
Target population	51,490,246	27,068,396	24,421,850
Yes	14,496,325 (28.2%)	6,411,035 (23.7%)	8,085,290 (33.1%)
No	36,715,523 (71.3%)	20,508,760 (75.8%)	16,206,763 (66.4%)
Do not know	278,398 (0.5%)	148,601 (0.5%)	129,797 (0.5%)
<b>Rural</b>			
Target population	27,606,725	14,483,036	13,123,689
Yes	4,199,385 (15.2%)	1,883,109 (13.0%)	2,316,276 (17.6%)
No	23,109,978 (83.7%)	12,420,404 (85.8%)	10,689,574 (81.5%)
Do not know	297,362 (1.1%)	179,523 (1.2%)	117,839 (0.9%)

Targeted population of the 2018 ENIF

Targeted population of question 7.2 at the 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 coefficient of variations

# Level of Financial Inclusion



This section shows, at national and regional level, the number of people that have at least one formal financial system product, those who contracted an account, or a credit, with a bank or other financial institution, or have a private insurance, or an individual savings account for retirement or Afore.

A person is considered financially included if they have at least one product of these four categories of products. This is why this is the main result of the ENIF 2018. Also, this section includes data on the density of financial inclusion, that is, the number of financial products owned by the adult population.





**People with at least one product.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	54,040,320 (68.3%)	27,072,077 (65.2%)	26,968,243 (71.8%)
No	25,056,651 (31.7%)	14,479,355 (34.8%)	10,577,296 (28.2%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	38,284,209 (74.4%)	18,677,787 (69.0%)	19,606,422 (80.3%)
No	13,206,037 (25.6%)	8,390,609 (31.0%)	4,815,428 (19.7%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	15,756,111 (57.1%)	8,394,290 (58.0%)	7,361,821 (56.1%)
No	11,850,614 (42.9%)	6,088,746 (42.0%)	5,761,868 (43.9%)

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%.

## (By regions)

### People with at least one product.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>Northwest</b>	<b>10,233,473</b>	<b>5,231,108</b>	<b>5,002,365</b>
Yes	8,420,791 (82.3%)	4,169,800 (79.7%)	4,250,991 (85.0%)
No	1,812,682 (17.7%)	1,061,308 (20.3%)	751,374 (15.0%)
<b>Northeast</b>	<b>9,466,643</b>	<b>4,840,550</b>	<b>4,626,093</b>
Yes	7,138,970 (75.4%)	3,326,337 (68.7%)	3,812,633 (82.4%)
No	2,327,673 (24.6%)	1,514,213 (31.3%)	813,460 (17.6%)
<b>Bajo and West</b>	<b>16,115,842</b>	<b>8,521,596</b>	<b>7,594,246</b>
Yes	10,729,150 (66.6%)	5,145,955 (60.4%)	5,583,195 (73.5%)
No	5,386,692 (33.4%)	3,375,641 (39.6%)	2,011,051 (26.5%)
<b>Mexico City</b>	<b>6,120,089</b>	<b>3,200,639</b>	<b>2,919,450</b>
Yes	4,414,338 (72.1%)	2,320,150 (72.5%)	2,094,188 (71.7%)
No	1,705,751 (27.9%)	880,489 (27.5%)	825,262 (28.3%)
<b>South, Center and East</b>	<b>24,575,642</b>	<b>13,102,097</b>	<b>11,473,545</b>
Yes	14,826,318 (60.3%)	7,558,575 (57.7%)	7,267,743 (63.3%)
No	9,749,324 (39.7%)	5,543,522 (42.3%)	4,205,802 (36.7%)
<b>South</b>	<b>12,585,282</b>	<b>6,655,442</b>	<b>5,929,840</b>
Yes	8,510,753 (67.6%)	4,551,260 (68.4%)	3,959,493 (66.8%)
No	4,074,529 (32.4%)	2,104,182 (31.6%)	1,970,347 (33.2%)

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%.

**Number of financial products.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
None	25,056,651 (31.7%)	14,479,355 (34.8%)	10,577,296 (28.2%)
Only 1	18,609,454 (23.5%)	10,272,979 (24.7%)	8,336,475 (22.2%)
More than 1	35,430,866 (44.8%)	16,799,098 (40.4%)	18,631,768 (49.6%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
None	13,206,037 (25.6%)	8,390,609 (31.0%)	4,815,428 (19.7%)
Only 1	11,349,195 (22.0%)	5,877,563 (21.7%)	5,471,632 (22.4%)
More than 1	26,935,014 (52.3%)	12,800,224 (47.3%)	14,134,790 (57.9%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
None	11,850,614 (42.9%)	6,088,746 (42.0%)	5,761,868 (43.9%)
Only 1	7,260,259 (26.3%)	4,395,416 (30.3%)	2,864,843 (21.8%)
More than 1	8,495,852 (30.8%)	3,998,874 (27.6%)	4,496,978 (34.3%)

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%.



## (By regions)

### Number of financial products.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>Northwest</b>	<b>10,233,473</b>	<b>5,231,108</b>	<b>5,002,365</b>
None	1,812,682 (17.7%)	1,061,308 (20.3%)	751,374 (15.0%)
Only 1	2,022,830 (19.8%)	1,077,677 (20.6%)	945,153 (18.9%)
More than 1	6,397,961 (62.5%)	3,092,123 (59.1%)	3,305,838 (66.1%)
<b>Northeast</b>	<b>9,466,643</b>	<b>4,840,550</b>	<b>4,626,093</b>
None	2,327,673 (24.6%)	1,514,213 (31.3%)	813,460 (17.6%)
Only 1	1,936,204 (20.5%)	1,040,692 (21.5%)	895,512 (19.4%)
More than 1	5,202,766 (55.0%)	2,285,645 (47.2%)	2,917,121 (63.1%)
<b>Bajo and West</b>	<b>16,115,842</b>	<b>8,521,596</b>	<b>7,594,246</b>
None	5,386,692 (33.4%)	3,375,641 (39.6%)	2,011,051 (26.5%)
Only 1	4,192,290 (26.0%)	2,097,806 (24.6%)	2,094,484 (27.6%)
More than 1	6,536,860 (40.6%)	3,048,149 (35.8%)	3,488,711 (45.9%)
<b>Mexico City</b>	<b>6,120,089</b>	<b>3,200,639</b>	<b>2,919,450</b>
None	1,705,751 (27.9%)	880,489 (27.5%)	825,262 (28.3%)
Only 1	1,294,149 (21.1%)	744,985 (23.3%)	549,164 (18.8%)
More than 1	3,120,189 (51.0%)	1,575,165 (49.2%)	1,545,024 (52.9%)
<b>South, Center and East</b>	<b>24,575,642</b>	<b>13,102,097</b>	<b>11,473,545</b>
None	9,749,324 (39.7%)	5,543,522 (42.3%)	4,205,802 (36.7%)
Only 1	5,674,056 (23.1%)	3,269,435 (25.0%)	2,404,621 (21.0%)
More than 1	9,152,262 (37.2%)	4,289,140 (32.7%)	4,863,122 (42.4%)
<b>South</b>	<b>12,585,282</b>	<b>6,655,442</b>	<b>5,929,840</b>
None	4,074,529 (32.4%)	2,104,182 (31.6%)	1,970,347 (33.2%)
Only 1	3,489,925 (27.7%)	2,042,384 (30.7%)	1,447,541 (24.4%)
More than 1	5,020,828 (39.9%)	2,508,876 (37.7%)	2,511,952 (42.4%)

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%.

# Residents, households in dwelling households and sociodemographic characteristics of household members

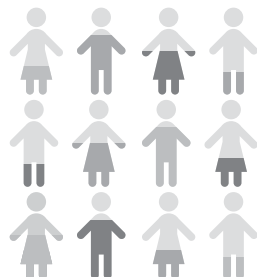
The purpose of the first two sections of the ENIF 2018 is to count the households and residents of the selected dwellings, as well to identify the person chosen to answer the rest of the questionnaire. These sections were answered by an appropriate informant, that is, a person over 15 years of age who was a habitual resident of said dwelling and knew the information of all the members that make up the home.

## Sociodemographic characteristics of the selected person

From section this section onwards, the questions were applied to the selected individual, a member of the household between 18 and 70 years old. In the case of electronic questionnaires, the selection of this individual was made through a randomized method, and for the paper questionnaires, the person selected was the one whose birthday date was the immediate one after the date of the interview.

This individual is the one who provided information about their socio-demographic characteristics and their level of financial inclusion.

The objective of this section is to obtain the sociodemographic profile of the selected informants using variables such as their marital state, level of education, activity condition, income, health services, mobile phone ownership, 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	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Head	32,127,222 (40.6%)	8,274,304 (19.9%)	23,852,918 (63.5%)
Spouse or partner	21,880,878 (27.7%)	20,829,216 (50.1%)	1,051,662 (2.8%)
Son/Daughter	18,749,686 (23.7%)	8,959,426 (21.6%)	9,790,260 (26.1%)
Grandson/Granddaughter	721,295 (0.9%)	339,096 (0.8%)	382,199 (1.0%)
Other kinship	4,876,189 (6.2%)	2,784,156 (6.7%)	2,092,033 (5.6%)
No kinship	741,701 (0.9%)	365,234 (0.9%)	376,467 (1.0%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Head	21,166,545 (41.1%)	5,944,149 (22.0%)	15,222,396 (62.3%)
Spouse or partner	13,818,108 (26.8%)	13,104,482 (48.4%)	713,626 (2.9%)
Son/Daughter	12,366,793 (24.0%)	5,933,912 (21.9%)	6,432,881 (26.3%)
Grandson/Granddaughter	485,177 (0.9%)	225,212 (0.8%)	259,965 (1.1%)
Other kinship	3,148,382 (6.1%)	1,616,020 (6.0%)	1,532,362 (6.3%)
No kinship	505,241 (1.0%)	244,621 (0.9%)	260,620 (1.1%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Head	10,960,677 (39.7%)	2,330,155 (16.1%)	8,630,522 (65.8%)
Spouse or partner	8,062,770 (29.2%)	7,724,734 (53.3%)	338,036 (2.6%)
Son/Daughter	6,382,893 (23.1%)	3,025,514 (20.9%)	3,357,379 (25.6%)
Grandson/Granddaughter	236,118 (0.9%)	113,884 (0.8%)	122,234 (0.9%)
Other kinship	1,727,807 (6.3%)	1,168,136 (8.1%)	559,671 (4.3%)
No kinship	236,460 (0.9%)	120,613 (0.8%)	115,847 (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%.

## Question 3.2

Currently, are you...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
living together with your couple?	16,674,813 (21.1%)	9,013,055 (21.7%)	7,661,758 (20.4%)
separated?	5,067,330 (6.4%)	3,133,913 (7.5%)	1,933,417 (5.1%)
divorced?	1,686,392 (2.1%)	1,065,848 (2.6%)	620,544 (1.7%)
a widow/widower?	2,519,381 (3.2%)	2,024,568 (4.9%)	494,813 (1.3%)
married?	34,463,012 (43.6%)	17,506,416 (42.1%)	16,956,596 (45.2%)
single?	18,686,043 (23.6%)	8,807,632 (21.2%)	9,878,411 (26.3%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
living together with your couple?	9,782,473 (19.0%)	5,380,225 (19.9%)	4,402,248 (18.0%)
separated?	3,504,599 (6.8%)	2,183,136 (8.1%)	1,321,463 (5.4%)
divorced?	1,430,614 (2.8%)	934,701 (3.5%)	495,913 (2.0%)
a widow/widower?	1,718,763 (3.3%)	1,419,677 (5.2%)	299,086 (1.2%)
married?	21,876,079 (42.5%)	10,984,078 (40.6%)	10,892,001 (44.6%)
single?	13,177,718 (25.6%)	6,166,579 (22.8%)	7,011,139 (28.7%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
living together with your couple?	6,892,340 (25.0%)	3,632,830 (25.1%)	3,259,510 (24.8%)
separated?	1,562,731 (5.7%)	950,777 (6.6%)	611,954 (4.7%)
divorced?	255,778 (0.9%)	131,147 (0.9%)	124,631 (0.9%)
a widow/widower?	800,618 (2.9%)	604,891 (4.2%)	195,727 (1.5%)
married?	12,586,933 (45.6%)	6,522,338 (45.0%)	6,064,595 (46.2%)
single?	5,508,325 (20.0%)	2,641,053 (18.2%)	2,867,272 (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

How many people depend on you or receive financial help from you? Also include those who do not live here.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Has no dependents	28,550,039 (36.1%)	19,985,909 (48.1%)	8,564,130 (22.8%)
Only 1	13,660,822 (17.3%)	7,115,063 (17.1%)	6,545,759 (17.4%)
2 - 3 dependents	26,090,138 (33.0%)	11,601,678 (27.9%)	14,488,460 (38.6%)
4 - 5 dependents	8,860,179 (11.2%)	2,405,928 (5.8%)	6,454,251 (17.2%)
More than 5	1,878,282 (2.4%)	427,535 (1.0%)	1,450,747 (3.9%)
No answer	57,511 (0.1%)	15,319 (0.0%)	42,192 (0.1%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Has no dependents	19,068,082 (37.0%)	12,900,008 (47.7%)	6,168,074 (25.3%)
Only 1	8,975,324 (17.4%)	4,747,106 (17.5%)	4,228,218 (17.3%)
2 - 3 dependents	17,257,786 (33.5%)	7,778,568 (28.7%)	9,479,218 (38.8%)
4 - 5 dependents	5,167,792 (10.0%)	1,429,008 (5.3%)	3,738,784 (15.3%)
More than 5	976,666 (1.9%)	211,302 (0.8%)	765,364 (3.1%)
No answer	44,596 (0.1%)	2,404 (0.0%)	42,192 (0.2%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Has no dependents	9,481,957 (34.3%)	7,085,901 (48.9%)	2,396,056 (18.3%)
Only 1	4,685,498 (17.0%)	2,367,957 (16.3%)	2,317,541 (17.7%)
2 - 3 dependents	8,832,352 (32.0%)	3,823,110 (26.4%)	5,009,242 (38.2%)
4 - 5 dependents	3,692,387 (13.4%)	976,920 (6.7%)	2,715,467 (20.7%)
More than 5	901,616 (3.3%)	216,233 (1.5%)	685,383 (5.2%)
No answer	12,915 (0.0%)	12,915 (0.1%)	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 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	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
None	2,983,688 (3.8%)	1,798,470 (4.3%)	1,185,218 (3.2%)
Preschool	157,517 (0.2%)	64,112 (0.2%)	93,405 (0.2%)
Elementary School	17,549,882 (22.2%)	9,341,339 (22.5%)	8,208,543 (21.9%)
Secondary School	21,532,998 (27.2%)	11,173,613 (26.9%)	10,359,385 (27.6%)
Technical studies with finished secondary school	2,016,465 (2.5%)	1,525,256 (3.7%)	491,209 (1.3%)
Bachelor's degree in education	330,554 (0.4%)	242,075 (0.6%)	88,479 (0.2%)
High School	13,058,260 (16.5%)	6,377,208 (15.3%)	6,681,052 (17.8%)
Technical degree with finished high school	4,478,665 (5.7%)	2,438,986 (5.9%)	2,039,679 (5.4%)
Bachelor's or professional degree	15,481,011 (19.6%)	7,830,122 (18.8%)	7,650,889 (20.4%)
Master's or PhD degree	1,475,685 (1.9%)	738,347 (1.8%)	737,338 (2.0%)
You do not know	32,246 (0.0%)	21,904 (0.1%)	10,342 (0.0%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
None	1,000,470 (1.9%)	695,417 (2.6%)	305,053 (1.2%)
Preschool	84,539 (0.2%)	50,610 (0.2%)	33,929 (0.1%)
Elementary School	8,039,454 (15.6%)	4,618,236 (17.1%)	3,421,218 (14.0%)
Secondary School	13,222,200 (25.7%)	6,552,987 (24.2%)	6,669,213 (27.3%)
Technical studies with finished secondary school	1,618,639 (3.1%)	1,205,162 (4.5%)	413,477 (1.7%)
Bachelor's degree in education	280,941 (0.5%)	206,656 (0.8%)	74,285 (0.3%)
High School	9,435,339 (18.3%)	4,566,994 (16.9%)	4,868,345 (19.9%)
Technical degree with finished high school	3,408,751 (6.6%)	1,888,918 (7.0%)	1,519,833 (6.2%)
Bachelor's or professional degree	13,161,561 (25.6%)	6,699,089 (24.7%)	6,462,472 (26.5%)
Master's or PhD degree	1,206,106 (2.3%)	562,423 (2.1%)	643,683 (2.6%)
You do not know	32,246 (0.1%)	21,904 (0.1%)	10,342 (0.0%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
None	1,983,218 (7.2%)	1,103,053 (7.6%)	880,165 (6.7%)
Preschool	72,978 (0.3%)	13,502 (0.1%)	59,476 (0.5%)
Elementary School	9,510,428 (34.4%)	4,723,103 (32.6%)	4,787,325 (36.5%)
Secondary School	8,310,798 (30.1%)	4,620,626 (31.9%)	3,690,172 (28.1%)
Technical studies with finished secondary school	397,826 (1.4%)	320,094 (2.2%)	77,732 (0.6%)
Bachelor's degree in education	49,613 (0.2%)	35,419 (0.2%)	14,194 (0.1%)
High School	3,622,921 (13.1%)	1,810,214 (12.5%)	1,812,707 (13.8%)
Technical degree with finished high school	1,069,914 (3.9%)	550,068 (3.8%)	519,846 (4.0%)
Bachelor's or professional degree	2,319,450 (8.4%)	1,131,033 (7.8%)	1,188,417 (9.1%)
Master's or PhD degree	269,579 (1.0%)	175,924 (1.2%)	93,655 (0.7%)
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 3.5

### During the past month, did you...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
work?	51,299,601 (64.9%)	19,072,895 (45.9%)	32,226,706 (85.8%)
had a job, but did not work?	215,513 (0.3%)	94,379 (0.2%)	121,134 (0.3%)
looked for a job?	1,047,890 (1.3%)	467,045 (1.1%)	580,845 (1.5%)
Are you a student?	3,365,191 (4.3%)	1,784,774 (4.3%)	1,580,417 (4.2%)
Are you in charge of the housekeeping?	16,723,400 (21.1%)	16,572,088 (39.9%)	151,312 (0.4%)
Are you retired or pensioner?	2,395,008 (3.0%)	1,053,188 (2.5%)	1,341,820 (3.6%)
Are you permanently disabled to work?	344,099 (0.4%)	161,585 (0.4%)	182,514 (0.5%)
You did not work?	3,706,269 (4.7%)	2,345,478 (5.6%)	1,360,791 (3.6%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
work?	34,436,326 (66.9%)	13,891,569 (51.3%)	20,544,757 (84.1%)
had a job, but did not work?	151,697 (0.3%)	82,638 (0.3%)	69,059 (0.3%)
looked for a job?	760,363 (1.5%)	368,195 (1.4%)	392,168 (1.6%)
Are you a student?	2,561,697 (5.0%)	1,304,316 (4.8%)	1,257,381 (5.1%)
Are you in charge of the housekeeping?	8,770,161 (17.0%)	8,660,088 (32.0%)	110,073 (0.5%)
Are you retired or pensioner?	2,046,722 (4.0%)	939,947 (3.5%)	1,106,775 (4.5%)
Are you permanently disabled to work?	210,235 (0.4%)	82,969 (0.3%)	127,266 (0.5%)
You did not work?	2,553,045 (5.0%)	1,738,674 (6.4%)	814,371 (3.3%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
work?	16,863,275 (61.1%)	5,181,326 (35.8%)	11,681,949 (89.0%)
had a job, but did not work?	63,816 (0.2%)	11,741 (0.1%)	52,075 (0.4%)
looked for a job?	287,527 (1.0%)	98,850 (0.7%)	188,677 (1.4%)
Are you a student?	803,494 (2.9%)	480,458 (3.3%)	323,036 (2.5%)
Are you in charge of the housekeeping?	7,953,239 (28.8%)	7,912,000 (54.6%)	41,239 (0.3%)
Are you retired or pensioner?	348,286 (1.3%)	113,241 (0.8%)	235,045 (1.8%)
Are you permanently disabled to work?	133,864 (0.5%)	78,616 (0.5%)	55,248 (0.4%)
You did not work?	1,153,224 (4.2%)	606,804 (4.2%)	546,420 (4.2%)

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 3.6

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	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>27,237,758</b>	<b>22,222,573</b>	<b>5,015,185</b>
did you sell or make any product for sale?	2,785,678 (10.2%)	2,476,532 (11.1%)	309,146 (6.2%)
did you provide any service in exchange for payment (hair cutting, giving classes, washing or ironing other people's clothes)?	936,393 (3.4%)	634,118 (2.9%)	302,275 (6.0%)
did you help working at the parcels or business of a relative or any other person?	1,381,146 (5.1%)	935,841 (4.2%)	445,305 (8.9%)
So, ¿you did not work?	22,134,541 (81.3%)	18,176,082 (81.8%)	3,958,459 (78.9%)
<b>Urban</b>			
Target population	<b>16,691,988</b>	<b>13,011,220</b>	<b>3,680,768</b>
did you sell or make any product for sale?	1,487,433 (8.9%)	1,301,163 (10.0%)	186,270 (5.1%)
did you provide any service in exchange for payment (hair cutting, giving classes, washing or ironing other people's clothes)?	654,298 (3.9%)	395,242 (3.0%)	259,056 (7.0%)
did you help working at the parcels or business of a relative or any other person?	576,276 (3.5%)	378,103 (2.9%)	198,173 (5.4%)
So, ¿you did not work?	13,973,981 (83.7%)	10,936,712 (84.1%)	3,037,269 (82.5%)
<b>Rural</b>			
Target population	<b>10,545,770</b>	<b>9,211,353</b>	<b>1,334,417</b>
did you sell or make any product for sale?	1,298,245 (12.3%)	1,175,369 (12.8%)	122,876 (9.2%)
did you provide any service in exchange for payment (hair cutting, giving classes, washing or ironing other people's clothes)?	282,095 (2.7%)	238,876 (2.6%)	43,219 (3.2%)
did you help working at the parcels or business of a relative or any other person?	804,870 (7.6%)	557,738 (6.1%)	247,132 (18.5%)
So, ¿you did not work?	8,160,560 (77.4%)	7,239,370 (78.6%)	921,190 (69.0%)

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 3.7

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

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>56,618,331</b>	<b>23,213,765</b>	<b>33,404,566</b>
an unpaid worker in a family or non-family business?	2,901,746 (5.1%)	1,710,567 (7.4%)	1,191,179 (3.6%)
an employee or worker?	34,492,861 (60.9%)	14,336,073 (61.8%)	20,156,788 (60.3%)
a day laborer or farm worker?	3,471,935 (6.1%)	326,474 (1.4%)	3,145,461 (9.4%)
an independent worker? (do not hire workers)	14,743,670 (26.0%)	6,635,287 (28.6%)	8,108,383 (24.3%)
a boss or employer? (hire workers)	1,008,119 (1.8%)	205,364 (0.9%)	802,755 (2.4%)
<b>Urban</b>			
Target population	<b>37,306,030</b>	<b>16,048,715</b>	<b>21,257,315</b>
an unpaid worker in a family or non-family business?	1,391,678 (3.7%)	795,424 (5.0%)	596,254 (2.8%)
an employee or worker?	25,618,463 (68.7%)	11,081,863 (69.1%)	14,536,600 (68.4%)
a day laborer or farm worker?	603,215 (1.6%)	70,226 (0.4%)	532,989 (2.5%)
an independent worker? (do not hire workers)	8,905,257 (23.9%)	3,954,141 (24.6%)	4,951,116 (23.3%)
a boss or employer? (hire workers)	787,417 (2.1%)	147,061 (0.9%)	640,356 (3.0%)
<b>Rural</b>			
Target population	<b>19,312,301</b>	<b>7,165,050</b>	<b>12,147,251</b>
an unpaid worker in a family or non-family business?	1,510,068 (7.8%)	915,143 (12.8%)	594,925 (4.9%)
an employee or worker?	8,874,398 (46.0%)	3,254,210 (45.4%)	5,620,188 (46.3%)
a day laborer or farm worker?	2,868,720 (14.9%)	256,248 (3.6%)	2,612,472 (21.5%)
an independent worker? (do not hire workers)	5,838,413 (30.2%)	2,681,146 (37.4%)	3,157,267 (26.0%)
a boss or employer? (hire workers)	220,702 (1.1%)	58,303 (0.8%)	162,399 (1.3%)

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 3.8.a

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

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>53,716,585</b>	<b>21,503,198</b>	<b>32,213,387</b>
You do not earn income	404,804 (0.8%)	140,906 (0.7%)	263,898 (0.8%)
Up to \$1,499 pesos	20,832,124 (38.8%)	10,181,825 (47.4%)	10,650,299 (33.1%)
\$1,500 - \$2,999 pesos	11,444,267 (21.3%)	3,452,575 (16.1%)	7,991,692 (24.8%)
\$3,000 - \$4,999 pesos	5,185,711 (9.7%)	2,007,152 (9.3%)	3,178,559 (9.9%)
\$5,000 - \$7,999 pesos	4,426,411 (8.2%)	1,768,641 (8.2%)	2,657,770 (8.3%)
\$8,000 - \$12,999 pesos	4,472,535 (8.3%)	1,529,096 (7.1%)	2,943,439 (9.1%)
\$13,000 - \$20,000 pesos	1,761,201 (3.3%)	553,881 (2.6%)	1,207,320 (3.7%)
More than \$20,000 pesos	977,192 (1.8%)	217,805 (1.0%)	759,387 (2.4%)
No answer	4,212,340 (7.8%)	1,651,317 (7.7%)	2,561,023 (8.0%)
<b>Urban</b>			
Target population	<b>35,914,352</b>	<b>15,253,291</b>	<b>20,661,061</b>
You do not earn income	113,718 (0.3%)	57,245 (0.4%)	56,473 (0.3%)
Up to \$1,499 pesos	10,774,616 (30.0%)	5,980,801 (39.2%)	4,793,815 (23.2%)
\$1,500 - \$2,999 pesos	7,905,881 (22.0%)	2,664,939 (17.5%)	5,240,942 (25.4%)
\$3,000 - \$4,999 pesos	3,983,780 (11.1%)	1,601,059 (10.5%)	2,382,721 (11.5%)
\$5,000 - \$7,999 pesos	3,512,742 (9.8%)	1,464,370 (9.6%)	2,048,372 (9.9%)
\$8,000 - \$12,999 pesos	3,787,301 (10.5%)	1,411,808 (9.3%)	2,375,493 (11.5%)
\$13,000 - \$20,000 pesos	1,457,829 (4.1%)	418,345 (2.7%)	1,039,484 (5.0%)
More than \$20,000 pesos	852,852 (2.4%)	203,638 (1.3%)	649,214 (3.1%)
No answer	3,525,633 (9.8%)	1,451,086 (9.5%)	2,074,547 (10.0%)
<b>Rural</b>			
Target population	<b>17,802,233</b>	<b>6,249,907</b>	<b>11,552,326</b>
You do not earn income	291,086 (1.6%)	83,661 (1.3%)	207,425 (1.8%)
Up to \$1,499 pesos	10,057,508 (56.5%)	4,201,024 (67.2%)	5,856,484 (50.7%)
\$1,500 - \$2,999 pesos	3,538,386 (19.9%)	787,636 (12.6%)	2,750,750 (23.8%)
\$3,000 - \$4,999 pesos	1,201,931 (6.8%)	406,093 (6.5%)	795,838 (6.9%)
\$5,000 - \$7,999 pesos	913,669 (5.1%)	304,271 (4.9%)	609,398 (5.3%)
\$8,000 - \$12,999 pesos	685,234 (3.8%)	117,288 (1.9%)	567,946 (4.9%)
\$13,000 - \$20,000 pesos	303,372 (1.7%)	135,536 (2.2%)	167,836 (1.5%)
More than \$20,000 pesos	124,340 (0.7%)	14,167 (0.2%)	110,173 (1.0%)
No answer	686,707 (3.9%)	200,231 (3.2%)	486,476 (4.2%)

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 3.8.b

### How often?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>49,099,441</b>	<b>19,710,975</b>	<b>29,388,466</b>
Once per week	28,111,659 (57.3%)	10,713,511 (54.4%)	17,398,148 (59.2%)
Once every two weeks	7,923,247 (16.1%)	3,730,664 (18.9%)	4,192,583 (14.3%)
Once per month	12,930,509 (26.3%)	5,244,923 (26.6%)	7,685,586 (26.2%)
Once per year	134,026 (0.3%)	21,877 (0.1%)	112,149 (0.4%)
<b>Urban</b>			
Target population	<b>32,275,001</b>	<b>13,744,960</b>	<b>18,530,041</b>
Once per week	16,085,010 (49.8%)	6,718,525 (48.9%)	9,366,485 (50.5%)
Once every two weeks	5,791,660 (17.9%)	2,835,194 (20.6%)	2,956,466 (16.0%)
Once per month	10,361,569 (32.1%)	4,176,587 (30.4%)	6,184,982 (33.4%)
Once per year	36,762 (0.1%)	14,654 (0.1%)	22,108 (0.1%)
<b>Rural</b>			
Target population	<b>16,824,440</b>	<b>5,966,015</b>	<b>10,858,425</b>
Once per week	12,026,649 (71.5%)	3,994,986 (67.0%)	8,031,663 (74.0%)
Once every two weeks	2,131,587 (12.7%)	895,470 (15.0%)	1,236,117 (11.4%)
Once per month	2,568,940 (15.3%)	1,068,336 (17.9%)	1,500,604 (13.8%)
Once per year	97,264 (0.6%)	7,223 (0.1%)	90,041 (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%.

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

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>53,716,585</b>	<b>21,503,198</b>	<b>32,213,387</b>
You do not earn income	404,804 (0.8%)	140,906 (0.7%)	263,898 (0.8%)
Up to \$1,499 pesos	3,772,374 (7.0%)	2,963,459 (13.8%)	808,915 (2.5%)
\$1,500 - \$2,999 pesos	6,437,652 (12.0%)	3,583,786 (16.7%)	2,853,866 (8.9%)
\$3,000 - \$4,999 pesos	13,402,683 (25.0%)	5,353,259 (24.9%)	8,049,424 (25.0%)
\$5,000 - \$7,999 pesos	12,072,577 (22.5%)	3,808,559 (17.7%)	8,264,018 (25.7%)
\$8,000 - \$12,999 pesos	9,074,390 (16.9%)	2,705,431 (12.6%)	6,368,959 (19.8%)
\$13,000 - \$20,000 pesos	3,006,658 (5.6%)	935,018 (4.3%)	2,071,640 (6.4%)
More than \$20,000 pesos	1,333,107 (2.5%)	361,463 (1.7%)	971,644 (3.0%)
No answer	4,212,340 (7.8%)	1,651,317 (7.7%)	2,561,023 (8.0%)
<b>Urban</b>			
Target population	<b>35,914,352</b>	<b>15,253,291</b>	<b>20,661,061</b>
You do not earn income	113,718 (0.3%)	57,245 (0.4%)	56,473 (0.3%)
Up to \$1,499 pesos	1,507,726 (4.2%)	1,257,877 (8.2%)	249,849 (1.2%)
\$1,500 - \$2,999 pesos	3,305,033 (9.2%)	2,277,989 (14.9%)	1,027,044 (5.0%)
\$3,000 - \$4,999 pesos	8,174,603 (22.8%)	3,838,848 (25.2%)	4,335,755 (21.0%)
\$5,000 - \$7,999 pesos	8,776,959 (24.4%)	3,084,899 (20.2%)	5,692,060 (27.5%)
\$8,000 - \$12,999 pesos	6,945,182 (19.3%)	2,215,440 (14.5%)	4,729,742 (22.9%)
\$13,000 - \$20,000 pesos	2,419,875 (6.7%)	744,617 (4.9%)	1,675,258 (8.1%)
More than \$20,000 pesos	1,145,623 (3.2%)	325,290 (2.1%)	820,333 (4.0%)
No answer	3,525,633 (9.8%)	1,451,086 (9.5%)	2,074,547 (10.0%)
<b>Rural</b>			
Target population	<b>17,802,233</b>	<b>6,249,907</b>	<b>11,552,326</b>
You do not earn income	291,086 (1.6%)	83,661 (1.3%)	207,425 (1.8%)
Up to \$1,499 pesos	2,264,648 (12.7%)	1,705,582 (27.3%)	559,066 (4.8%)
\$1,500 - \$2,999 pesos	3,132,619 (17.6%)	1,305,797 (20.9%)	1,826,822 (15.8%)
\$3,000 - \$4,999 pesos	5,228,080 (29.4%)	1,514,411 (24.2%)	3,713,669 (32.1%)
\$5,000 - \$7,999 pesos	3,295,618 (18.5%)	723,660 (11.6%)	2,571,958 (22.3%)
\$8,000 - \$12,999 pesos	2,129,208 (12.0%)	489,991 (7.8%)	1,639,217 (14.2%)
\$13,000 - \$20,000 pesos	586,783 (3.3%)	190,401 (3.0%)	396,382 (3.4%)
More than \$20,000 pesos	187,484 (1.1%)	36,173 (0.6%)	151,311 (1.3%)
No answer	686,707 (3.9%)	200,231 (3.2%)	486,476 (4.2%)

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 3.9

### The income you earn or receive is...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>49,099,441</b>	<b>19,710,975</b>	<b>29,388,466</b>
fixed?	22,288,064 (45.4%)	10,045,485 (51.0%)	12,242,579 (41.7%)
variable?	26,811,377 (54.6%)	9,665,490 (49.0%)	17,145,887 (58.3%)
<b>Urban</b>			
Target population	<b>32,275,001</b>	<b>13,744,960</b>	<b>18,530,041</b>
fixed?	16,685,368 (51.7%)	7,825,948 (56.9%)	8,859,420 (47.8%)
variable?	15,589,633 (48.3%)	5,919,012 (43.1%)	9,670,621 (52.2%)
<b>Rural</b>			
Target population	<b>16,824,440</b>	<b>5,966,015</b>	<b>10,858,425</b>
fixed?	5,602,696 (33.3%)	2,219,537 (37.2%)	3,383,159 (31.2%)
variable?	11,221,744 (66.7%)	3,746,478 (62.8%)	7,475,266 (68.8%)

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 3.10

Do you usually receive your payment or salary from your job...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>49,099,441</b>	<b>19,710,975</b>	<b>29,388,466</b>
in an account or payroll account?	16,074,841 (32.7%)	6,508,572 (33.0%)	9,566,269 (32.6%)
in a check?	1,207,636 (2.5%)	573,012 (2.9%)	634,624 (2.2%)
in cash?	32,214,379 (65.6%)	12,777,406 (64.8%)	19,436,973 (66.1%)
through coupons or food vouchers?	807,864 (1.6%)	369,980 (1.9%)	437,884 (1.5%)
Other	161,467 (0.3%)	55,952 (0.3%)	105,515 (0.4%)
<b>Urban</b>			
Target population	<b>32,275,001</b>	<b>13,744,960</b>	<b>18,530,041</b>
in an account or payroll account?	13,069,641 (40.5%)	5,627,278 (40.9%)	7,442,363 (40.2%)
in a check?	776,247 (2.4%)	304,592 (2.2%)	471,655 (2.5%)
in cash?	18,693,643 (57.9%)	7,943,643 (57.8%)	10,750,000 (58.0%)
through coupons or food vouchers?	746,843 (2.3%)	347,230 (2.5%)	399,613 (2.2%)
Other	120,835 (0.4%)	38,887 (0.3%)	81,948 (0.4%)
<b>Rural</b>			
Target population	<b>16,824,440</b>	<b>5,966,015</b>	<b>10,858,425</b>
in an account or payroll account?	3,005,200 (17.9%)	881,294 (14.8%)	2,123,906 (19.6%)
in a check?	431,389 (2.6%)	268,420 (4.5%)	162,969 (1.5%)
in cash?	13,520,736 (80.4%)	4,833,763 (81.0%)	8,686,973 (80.0%)
through coupons or food vouchers?	61,021 (0.4%)	22,750 (0.4%)	38,271 (0.4%)
Other	40,632 (0.2%)	17,065 (0.3%)	23,567 (0.2%)

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 3.11

### Because of your job, are you entitled to health care at...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>53,716,585</b>	<b>21,503,198</b>	<b>32,213,387</b>
the IMSS or Seguro Social?	18,475,704 (34.4%)	6,558,647 (30.5%)	11,917,057 (37.0%)
the Federal or State ISSSTE?	3,164,647 (5.9%)	1,869,932 (8.7%)	1,294,715 (4.0%)
PEMEX, the Ministries of Defense or Navy?	217,509 (0.4%)	18,636 (0.1%)	198,873 (0.6%)
a private medical insurance?	519,541 (1.0%)	132,920 (0.6%)	386,621 (1.2%)
any other medical institution?	286,222 (0.5%)	128,344 (0.6%)	157,878 (0.5%)
Not entitled to health care (including Seguro Popular)	30,695,027 (57.1%)	12,656,659 (58.9%)	18,038,368 (56.0%)
You do not know	357,935 (0.7%)	138,060 (0.6%)	219,875 (0.7%)
<b>Urban</b>			
Target population	<b>35,914,352</b>	<b>15,253,291</b>	<b>20,661,061</b>
the IMSS or Seguro Social?	15,141,183 (42.2%)	5,741,970 (37.6%)	9,399,213 (45.5%)
the Federal or State ISSSTE?	2,240,516 (6.2%)	1,342,176 (8.8%)	898,340 (4.3%)
PEMEX, the Ministries of Defense or Navy?	139,090 (0.4%)	11,890 (0.1%)	127,200 (0.6%)
a private medical insurance?	433,344 (1.2%)	126,412 (0.8%)	306,932 (1.5%)
any other medical institution?	248,974 (0.7%)	94,114 (0.6%)	154,860 (0.7%)
Not entitled to health care (including Seguro Popular)	17,442,583 (48.6%)	7,837,786 (51.4%)	9,604,797 (46.5%)
You do not know	268,662 (0.7%)	98,943 (0.6%)	169,719 (0.8%)
<b>Rural</b>			
Target population	<b>17,802,233</b>	<b>6,249,907</b>	<b>11,552,326</b>
the IMSS or Seguro Social?	3,334,521 (18.7%)	816,677 (13.1%)	2,517,844 (21.8%)
the Federal or State ISSSTE?	924,131 (5.2%)	527,756 (8.4%)	396,375 (3.4%)
PEMEX, the Ministries of Defense or Navy?	78,419 (0.4%)	6,746 (0.1%)	71,673 (0.6%)
a private medical insurance?	86,197 (0.5%)	6,508 (0.1%)	79,689 (0.7%)
any other medical institution?	37,248 (0.2%)	34,230 (0.5%)	3,018 (0.0%)
Not entitled to health care (including Seguro Popular)	13,252,444 (74.4%)	4,818,873 (77.1%)	8,433,571 (73.0%)
You do not know	89,273 (0.5%)	39,117 (0.6%)	50,156 (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%.



### Question 3.12

Do you have a mobile phone?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	62,151,849 (78.6%)	31,546,698 (75.9%)	30,605,151 (81.5%)
No	16,945,122 (21.4%)	10,004,734 (24.1%)	6,940,388 (18.5%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	43,794,553 (85.1%)	22,559,482 (83.3%)	21,235,071 (87.0%)
No	7,695,693 (14.9%)	4,508,914 (16.7%)	3,186,779 (13.0%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	18,357,296 (66.5%)	8,987,216 (62.1%)	9,370,080 (71.4%)
No	9,249,429 (33.5%)	5,495,820 (37.9%)	3,753,609 (28.6%)

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%.

# Expenditure management



All individuals, regardless of their socioeconomic status, economic activity, type of work or the place where they are during different moments or circumstances during their lifetime, face the challenge of managing and administering their economic resources. Thus, expenditure administration is a relevant issue since it is an everyday tool to achieve a better distribution of income.

A first step in assessing an individual's financial capabilities is gathering information on how they administer their expenses, which in combination with their sociodemographic variables, forms a more complete profile of users and non-users of financial products and services.

The objectives of this section are to:

- Obtain a sociodemographic profile of the individual who answers the survey, regarding the administration of his resources.
- Determine the number of people who have a budget or keep a record of their expenses and the way they do it. Also, know how they could deal with an economic emergency or unforeseen event, equivalent to one month's salary or income earned in the same period.
- Identify the number of people whose monthly wages or income was insufficient to cover their expenses in that same period of time.
- Know if they have taken a financial education course on savings, drawing up a budget or on the responsible use of credit.
- Obtain information on the financial behavior of the population from 18 to 70 years old, and identify their knowledge of concepts such as inflation, diversification and risk.





## Question 4.1

### Do you keep a budget or record of your income and expenses?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	27,579,394 (34.9%)	15,464,228 (37.2%)	12,115,166 (32.3%)
No	51,517,577 (65.1%)	26,087,204 (62.8%)	25,430,373 (67.7%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	20,263,948 (39.4%)	11,035,042 (40.8%)	9,228,906 (37.8%)
No	31,226,298 (60.6%)	16,033,354 (59.2%)	15,192,944 (62.2%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	7,315,446 (26.5%)	4,429,186 (30.6%)	2,886,260 (22.0%)
No	20,291,279 (73.5%)	10,053,850 (69.4%)	10,237,429 (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 4.2

### Do you keep this budget or record...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>27,579,394</b>	<b>15,464,228</b>	<b>12,115,166</b>
in a computer?	2,234,564 (8.1%)	749,603 (4.8%)	1,484,961 (12.3%)
written down?	8,254,767 (29.9%)	5,217,896 (33.7%)	3,036,871 (25.1%)
in your mind?	16,109,770 (58.4%)	8,996,592 (58.2%)	7,113,178 (58.7%)
in a mobile application?	980,293 (3.6%)	500,137 (3.2%)	480,156 (4.0%)
<b>Urban</b>			
Target population	<b>20,263,948</b>	<b>11,035,042</b>	<b>9,228,906</b>
in a computer?	2,017,686 (10.0%)	694,948 (6.3%)	1,322,738 (14.3%)
written down?	6,575,995 (32.5%)	4,177,812 (37.9%)	2,398,183 (26.0%)
in your mind?	10,781,060 (53.2%)	5,697,793 (51.6%)	5,083,267 (55.1%)
in a mobile application?	889,207 (4.4%)	464,489 (4.2%)	424,718 (4.6%)
<b>Rural</b>			
Target population	<b>7,315,446</b>	<b>4,429,186</b>	<b>2,886,260</b>
in a computer?	216,878 (3.0%)	54,655 (1.2%)	162,223 (5.6%)
written down?	1,678,772 (22.9%)	1,040,084 (23.5%)	638,688 (22.1%)
in your mind?	5,328,710 (72.8%)	3,298,799 (74.5%)	2,029,911 (70.3%)
in a mobile application?	91,086 (1.2%)	35,648 (0.8%)	55,438 (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 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	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>27,579,394</b>	<b>15,464,228</b>	<b>12,115,166</b>
always?	2,659,292 (9.6%)	1,387,190 (9.0%)	1,272,102 (10.5%)
almost always?	2,945,991 (10.7%)	1,533,699 (9.9%)	1,412,292 (11.7%)
sometimes?	11,865,470 (43.0%)	6,760,040 (43.7%)	5,105,430 (42.1%)
hardly ever?	6,415,143 (23.3%)	3,703,589 (23.9%)	2,711,554 (22.4%)
never?	3,693,498 (13.4%)	2,079,710 (13.4%)	1,613,788 (13.3%)
<b>Urban</b>			
Target population	<b>20,263,948</b>	<b>11,035,042</b>	<b>9,228,906</b>
always?	1,957,933 (9.7%)	988,121 (9.0%)	969,812 (10.5%)
almost always?	2,304,004 (11.4%)	1,212,285 (11.0%)	1,091,719 (11.8%)
sometimes?	8,825,780 (43.6%)	4,928,056 (44.7%)	3,897,724 (42.2%)
hardly ever?	4,527,344 (22.3%)	2,530,107 (22.9%)	1,997,237 (21.6%)
never?	2,648,887 (13.1%)	1,376,473 (12.5%)	1,272,414 (13.8%)
<b>Rural</b>			
Target population	<b>7,315,446</b>	<b>4,429,186</b>	<b>2,886,260</b>
always?	701,359 (9.6%)	399,069 (9.0%)	302,290 (10.5%)
almost always?	641,987 (8.8%)	321,414 (7.3%)	320,573 (11.1%)
sometimes?	3,039,690 (41.6%)	1,831,984 (41.4%)	1,207,706 (41.8%)
hardly ever?	1,887,799 (25.8%)	1,173,482 (26.5%)	714,317 (24.7%)
never?	1,044,611 (14.3%)	703,237 (15.9%)	341,374 (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 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	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
your savings?	33,946,233 (42.9%)	16,623,405 (40.0%)	17,322,828 (46.1%)
a salary advance?	21,429,188 (27.1%)	8,155,963 (19.6%)	13,273,225 (35.4%)
selling or pawning a property?	29,588,516 (37.4%)	14,065,446 (33.9%)	15,523,070 (41.3%)
a loan from relatives, friends or acquaintances?	52,868,284 (66.8%)	28,426,281 (68.4%)	24,442,003 (65.1%)
your credit card or a credit from a financial institution?	12,289,823 (15.5%)	5,752,039 (13.8%)	6,537,784 (17.4%)
a temporary job or the sale of a product?	23,611,263 (29.9%)	12,140,151 (29.2%)	11,471,112 (30.6%)
Other	575,970 (0.7%)	407,921 (1.0%)	168,049 (0.4%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
your savings?	23,514,441 (45.7%)	11,476,909 (42.4%)	12,037,532 (49.3%)
a salary advance?	15,136,054 (29.4%)	6,280,630 (23.2%)	8,855,424 (36.3%)
selling or pawning a property?	19,378,820 (37.6%)	9,272,382 (34.3%)	10,106,438 (41.4%)
a loan from relatives, friends or acquaintances?	32,169,884 (62.5%)	17,264,064 (63.8%)	14,905,820 (61.0%)
your credit card or a credit from a financial institution?	9,158,010 (17.8%)	4,282,901 (15.8%)	4,875,109 (20.0%)
a temporary job or the sale of a product?	15,015,714 (29.2%)	7,550,407 (27.9%)	7,465,307 (30.6%)
Other	398,658 (0.8%)	310,944 (1.1%)	87,714 (0.4%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
your savings?	10,431,792 (37.8%)	5,146,496 (35.5%)	5,285,296 (40.3%)
a salary advance?	6,293,134 (22.8%)	1,875,333 (12.9%)	4,417,801 (33.7%)
selling or pawning a property?	10,209,696 (37.0%)	4,793,064 (33.1%)	5,416,632 (41.3%)
a loan from relatives, friends or acquaintances?	20,698,400 (75.0%)	11,162,217 (77.1%)	9,536,183 (72.7%)
your credit card or a credit from a financial institution?	3,131,813 (11.3%)	1,469,138 (10.1%)	1,662,675 (12.7%)
a temporary job or the sale of a product?	8,595,549 (31.1%)	4,589,744 (31.7%)	4,005,805 (30.5%)
Other	177,312 (0.6%)	96,977 (0.7%)	80,335 (0.6%)

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 4.5

From April 2017 to now ¿what your earned or received each month was it sufficient to cover your living cost?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	45,504,911 (57.5%)	22,747,760 (54.7%)	22,757,151 (60.6%)
No	33,592,060 (42.5%)	18,803,672 (45.3%)	14,788,388 (39.4%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	30,825,927 (59.9%)	15,375,386 (56.8%)	15,450,541 (63.3%)
No	20,664,319 (40.1%)	11,693,010 (43.2%)	8,971,309 (36.7%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	14,678,984 (53.2%)	7,372,374 (50.9%)	7,306,610 (55.7%)
No	12,927,741 (46.8%)	7,110,662 (49.1%)	5,817,079 (44.3%)

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 4.6

The last time you could not cover your living costs, ¿you...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>33,187,744</b>	<b>18,560,669</b>	<b>14,627,075</b>
borrowed from family or acquaintances?	21,018,756 (63.3%)	11,847,915 (63.8%)	9,170,841 (62.7%)
used your savings or cut back expenditures?	20,773,956 (62.6%)	11,852,044 (63.9%)	8,921,912 (61.0%)
sold or pawn a good?	5,785,610 (17.4%)	2,872,504 (15.5%)	2,913,106 (19.9%)
applied for a salary advance, worked overtime or took a temporary job?	5,278,897 (15.9%)	2,331,807 (12.6%)	2,947,090 (20.1%)
used your credit card or applied for a credit from a bank or a financial institution?	2,946,926 (8.9%)	1,693,649 (9.1%)	1,253,277 (8.6%)
fell behind in the payment of a credit or loan?	3,643,850 (11.0%)	2,145,989 (11.6%)	1,497,861 (10.2%)
<b>Urban</b>			
Target population	<b>20,332,293</b>	<b>11,496,541</b>	<b>8,835,752</b>
borrowed from family or acquaintances?	12,404,899 (61.0%)	6,973,271 (60.7%)	5,431,628 (61.5%)
used your savings or cut back expenditures?	12,482,863 (61.4%)	7,331,276 (63.8%)	5,151,587 (58.3%)
sold or pawn a good?	3,659,229 (18.0%)	1,833,003 (15.9%)	1,826,226 (20.7%)
applied for a salary advance, worked overtime or took a temporary job?	3,369,894 (16.6%)	1,612,420 (14.0%)	1,757,474 (19.9%)
used your credit card or applied for a credit from a bank or a financial institution?	2,071,727 (10.2%)	1,184,957 (10.3%)	886,770 (10.0%)
fell behind in the payment of a credit or loan?	2,604,999 (12.8%)	1,500,876 (13.1%)	1,104,123 (12.5%)
<b>Rural</b>			
Target population	<b>12,855,451</b>	<b>7,064,128</b>	<b>5,791,323</b>
borrowed from family or acquaintances?	8,613,857 (67.0%)	4,874,644 (69.0%)	3,739,213 (64.6%)
used your savings or cut back expenditures?	8,291,093 (64.5%)	4,520,768 (64.0%)	3,770,325 (65.1%)
sold or pawn a good?	2,126,381 (16.5%)	1,039,501 (14.7%)	1,086,880 (18.8%)
applied for a salary advance, worked overtime or took a temporary job?	1,909,003 (14.8%)	719,387 (10.2%)	1,189,616 (20.5%)
used your credit card or applied for a credit from a bank or a financial institution?	875,199 (6.8%)	508,692 (7.2%)	366,507 (6.3%)
fell behind in the payment of a credit or loan?	1,038,851 (8.1%)	645,113 (9.1%)	393,738 (6.8%)

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 4.7

Have you taken a course on how to save, how to make a budget or on the responsible use of a credit?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	6,551,878 (8.3%)	3,028,532 (7.3%)	3,523,346 (9.4%)
No	72,545,093 (91.7%)	38,522,900 (92.7%)	34,022,193 (90.6%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	5,354,828 (10.4%)	2,457,339 (9.1%)	2,897,489 (11.9%)
No	46,135,418 (89.6%)	24,611,057 (90.9%)	21,524,361 (88.1%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	1,197,050 (4.3%)	571,193 (3.9%)	625,857 (4.8%)
No	26,409,675 (95.7%)	13,911,843 (96.1%)	12,497,832 (95.2%)

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 4.8.1

Generally you... 1 Do you carefully consider before buying something if you can pay it?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
always?	55,563,819 (70.2%)	29,255,443 (70.4%)	26,308,376 (70.1%)
some times?	18,325,016 (23.2%)	9,728,865 (23.4%)	8,596,151 (22.9%)
never?	4,772,133 (6.0%)	2,350,601 (5.7%)	2,421,532 (6.4%)
No response	150,023 (0.2%)	60,659 (0.1%)	89,364 (0.2%)
Does not know	285,980 (0.4%)	155,864 (0.4%)	130,116 (0.3%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
always?	37,154,635 (72.2%)	19,590,432 (72.4%)	17,564,203 (71.9%)
some times?	11,573,292 (22.5%)	6,119,047 (22.6%)	5,454,245 (22.3%)
never?	2,682,633 (5.2%)	1,328,864 (4.9%)	1,353,769 (5.5%)
No response	32,408 (0.1%)	15,981 (0.1%)	16,427 (0.1%)
Does not know	47,278 (0.1%)	14,072 (0.1%)	33,206 (0.1%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
always?	18,409,184 (66.7%)	9,665,011 (66.7%)	8,744,173 (66.6%)
some times?	6,751,724 (24.5%)	3,609,818 (24.9%)	3,141,906 (23.9%)
never?	2,089,500 (7.6%)	1,021,737 (7.1%)	1,067,763 (8.1%)
No response	117,615 (0.4%)	44,678 (0.3%)	72,937 (0.6%)
Does not know	238,702 (0.9%)	141,792 (1.0%)	96,910 (0.7%)

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 4.8.2

Generally you... 2 Do you pay your bills on time (credit card, utilities, a credit, etc)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
always?	57,551,254 (72.8%)	30,020,448 (72.2%)	27,530,806 (73.3%)
some times?	18,959,203 (24.0%)	10,053,616 (24.2%)	8,905,587 (23.7%)
never?	1,561,892 (2.0%)	907,719 (2.2%)	654,173 (1.7%)
No response	536,616 (0.7%)	305,341 (0.7%)	231,275 (0.6%)
Does not know	488,006 (0.6%)	264,308 (0.6%)	223,698 (0.6%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
always?	38,076,921 (73.9%)	19,915,848 (73.6%)	18,161,073 (74.4%)
some times?	11,914,626 (23.1%)	6,295,693 (23.3%)	5,618,933 (23.0%)
never?	928,572 (1.8%)	558,084 (2.1%)	370,488 (1.5%)
No response	297,112 (0.6%)	185,532 (0.7%)	111,580 (0.5%)
Does not know	273,015 (0.5%)	113,239 (0.4%)	159,776 (0.7%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
always?	19,474,333 (70.5%)	10,104,600 (69.8%)	9,369,733 (71.4%)
some times?	7,044,577 (25.5%)	3,757,923 (25.9%)	3,286,654 (25.0%)
never?	633,320 (2.3%)	349,635 (2.4%)	283,685 (2.2%)
No response	239,504 (0.9%)	119,809 (0.8%)	119,695 (0.9%)
Does not know	214,991 (0.8%)	151,069 (1.0%)	63,922 (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%.

## Question 4.8.3

Generally you... 3 Do you prefer to spend your money than save it for the future?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
always?	15,189,559 (19.2%)	7,929,544 (19.1%)	7,260,015 (19.3%)
some times?	38,054,946 (48.1%)	19,391,974 (46.7%)	18,662,972 (49.7%)
never?	25,006,906 (31.6%)	13,719,332 (33.0%)	11,287,574 (30.1%)
No response	401,512 (0.5%)	215,541 (0.5%)	185,971 (0.5%)
Does not know	444,048 (0.6%)	295,041 (0.7%)	149,007 (0.4%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
always?	9,958,482 (19.3%)	5,310,621 (19.6%)	4,647,861 (19.0%)
some times?	25,081,988 (48.7%)	12,719,948 (47.0%)	12,362,040 (50.6%)
never?	16,049,564 (31.2%)	8,811,684 (32.6%)	7,237,880 (29.6%)
No response	215,035 (0.4%)	110,216 (0.4%)	104,819 (0.4%)
Does not know	185,177 (0.4%)	115,927 (0.4%)	69,250 (0.3%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
always?	5,231,077 (18.9%)	2,618,923 (18.1%)	2,612,154 (19.9%)
some times?	12,972,958 (47.0%)	6,672,026 (46.1%)	6,300,932 (48.0%)
never?	8,957,342 (32.4%)	4,907,648 (33.9%)	4,049,694 (30.9%)
No response	186,477 (0.7%)	105,325 (0.7%)	81,152 (0.6%)
Does not know	258,871 (0.9%)	179,114 (1.2%)	79,757 (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%.

## Question 4.8.4

Generally you... 4 Do you set long term financial goals and strive to accomplish them (buy a house, save for retirement, pay for a vacation or party, start a business, etc)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
always?	31,986,983 (40.4%)	15,807,888 (38.0%)	16,179,095 (43.1%)
some times?	33,000,824 (41.7%)	18,087,001 (43.5%)	14,913,823 (39.7%)
never?	13,121,478 (16.6%)	7,036,896 (16.9%)	6,084,582 (16.2%)
No response	399,699 (0.5%)	218,656 (0.5%)	181,043 (0.5%)
Does not know	587,987 (0.7%)	400,991 (1.0%)	186,996 (0.5%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
always?	22,456,351 (43.6%)	11,338,047 (41.9%)	11,118,304 (45.5%)
some times?	21,250,863 (41.3%)	11,519,371 (42.6%)	9,731,492 (39.8%)
never?	7,366,016 (14.3%)	4,003,422 (14.8%)	3,362,594 (13.8%)
No response	236,756 (0.5%)	111,923 (0.4%)	124,833 (0.5%)
Does not know	180,260 (0.4%)	95,633 (0.4%)	84,627 (0.3%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
always?	9,530,632 (34.5%)	4,469,841 (30.9%)	5,060,791 (38.6%)
some times?	11,749,961 (42.6%)	6,567,630 (45.3%)	5,182,331 (39.5%)
never?	5,755,462 (20.8%)	3,033,474 (20.9%)	2,721,988 (20.7%)
No response	162,943 (0.6%)	106,733 (0.7%)	56,210 (0.4%)
Does not know	407,727 (1.5%)	305,358 (2.1%)	102,369 (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 4.9.1

Please indicate if the following statements are true or false. 1 Inflation means that the cost of living increases

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
True	70,862,839 (89.6%)	36,949,553 (88.9%)	33,913,286 (90.3%)
False	4,212,224 (5.3%)	2,122,536 (5.1%)	2,089,688 (5.6%)
No response	253,168 (0.3%)	138,636 (0.3%)	114,532 (0.3%)
Does not know	3,768,740 (4.8%)	2,340,707 (5.6%)	1,428,033 (3.8%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
True	47,597,189 (92.4%)	24,898,482 (92.0%)	22,698,707 (92.9%)
False	2,607,562 (5.1%)	1,368,686 (5.1%)	1,238,876 (5.1%)
No response	60,525 (0.1%)	45,135 (0.2%)	15,390 (0.1%)
Does not know	1,224,970 (2.4%)	756,093 (2.8%)	468,877 (1.9%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
True	23,265,650 (84.3%)	12,051,071 (83.2%)	11,214,579 (85.5%)
False	1,604,662 (5.8%)	753,850 (5.2%)	850,812 (6.5%)
No response	192,643 (0.7%)	93,501 (0.6%)	99,142 (0.8%)
Does not know	2,543,770 (9.2%)	1,584,614 (10.9%)	959,156 (7.3%)

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 4.9.2

Please indicate if the following statements are true or false. 2 If someone offers you the possibility of making money easily, you can also lose it easily

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
True	60,167,725 (76.1%)	31,042,855 (74.7%)	29,124,870 (77.6%)
False	16,395,084 (20.7%)	8,853,161 (21.3%)	7,541,923 (20.1%)
No response	219,430 (0.3%)	84,729 (0.2%)	134,701 (0.4%)
Does not know	2,314,732 (2.9%)	1,570,687 (3.8%)	744,045 (2.0%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
True	40,374,692 (78.4%)	20,973,080 (77.5%)	19,401,612 (79.4%)
False	10,249,461 (19.9%)	5,553,236 (20.5%)	4,696,225 (19.2%)
No response	110,238 (0.2%)	46,246 (0.2%)	63,992 (0.3%)
Does not know	755,855 (1.5%)	495,834 (1.8%)	260,021 (1.1%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
True	19,793,033 (71.7%)	10,069,775 (69.5%)	9,723,258 (74.1%)
False	6,145,623 (22.3%)	3,299,925 (22.8%)	2,845,698 (21.7%)
No response	109,192 (0.4%)	38,483 (0.3%)	70,709 (0.5%)
Does not know	1,558,877 (5.6%)	1,074,853 (7.4%)	484,024 (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%.



### Question 4.9.3

Please indicate if the following statements are true or false. **3 It is better to save money in two or more ways or places, than just in one** (a savings account, a group savings, with relatives or acquaintances, etc.)

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
True	50,945,152 (64.4%)	25,880,746 (62.3%)	25,064,406 (66.8%)
False	24,747,939 (31.3%)	13,478,930 (32.4%)	11,269,009 (30.0%)
No response	314,970 (0.4%)	201,055 (0.5%)	113,915 (0.3%)
Does not know	3,088,910 (3.9%)	1,990,701 (4.8%)	1,098,209 (2.9%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
True	34,757,039 (67.5%)	17,617,497 (65.1%)	17,139,542 (70.2%)
False	15,317,284 (29.7%)	8,527,090 (31.5%)	6,790,194 (27.8%)
No response	104,823 (0.2%)	72,651 (0.3%)	32,172 (0.1%)
Does not know	1,311,100 (2.5%)	851,158 (3.1%)	459,942 (1.9%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
True	16,188,113 (58.6%)	8,263,249 (57.1%)	7,924,864 (60.4%)
False	9,430,655 (34.2%)	4,951,840 (34.2%)	4,478,815 (34.1%)
No response	210,147 (0.8%)	128,404 (0.9%)	81,743 (0.6%)
Does not know	1,777,810 (6.4%)	1,139,543 (7.9%)	638,267 (4.9%)

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%.

**People that knows the concepts of inflation, risk or diversification.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
All correct	38,428,552 (48.6%)	19,430,630 (46.8%)	18,997,922 (50.6%)
2 correct	28,466,128 (36.0%)	15,081,723 (36.3%)	13,384,405 (35.6%)
1 correct	9,757,804 (12.3%)	5,417,818 (13.0%)	4,339,986 (11.6%)
All wrong	2,444,487 (3.1%)	1,621,261 (3.9%)	823,226 (2.2%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
All correct	27,047,758 (52.5%)	13,536,654 (50.0%)	13,511,104 (55.3%)
2 correct	18,018,737 (35.0%)	9,908,782 (36.6%)	8,109,955 (33.2%)
1 correct	5,548,172 (10.8%)	3,061,533 (11.3%)	2,486,639 (10.2%)
All wrong	875,579 (1.7%)	561,427 (2.1%)	314,152 (1.3%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
All correct	11,380,794 (41.2%)	5,893,976 (40.7%)	5,486,818 (41.8%)
2 correct	10,447,391 (37.8%)	5,172,941 (35.7%)	5,274,450 (40.2%)
1 correct	4,209,632 (15.2%)	2,356,285 (16.3%)	1,853,347 (14.1%)
All wrong	1,568,908 (5.7%)	1,059,834 (7.3%)	509,074 (3.9%)

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%.

## (By regions)

### People that knows the concepts of inflation, risk or diversification.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>Northwest</b>	<b>10,233,473</b>	<b>5,231,108</b>	<b>5,002,365</b>
All correct	4,766,616 (46.6%)	2,366,273 (45.2%)	2,400,343 (48.0%)
2 correct	3,912,147 (38.2%)	2,038,757 (39.0%)	1,873,390 (37.5%)
1 correct	1,279,472 (12.5%)	670,938 (12.8%)	608,534 (12.2%)
All wrong	275,238 (2.7%)	155,140 (3.0%)	120,098 (2.4%)
<b>Northeast</b>	<b>9,466,643</b>	<b>4,840,550</b>	<b>4,626,093</b>
All correct	4,263,356 (45.0%)	2,166,790 (44.8%)	2,096,566 (45.3%)
2 correct	3,719,491 (39.3%)	1,886,323 (39.0%)	1,833,168 (39.6%)
1 correct	1,222,059 (12.9%)	617,710 (12.8%)	604,349 (13.1%)
All wrong	261,737 (2.8%)	169,727 (3.5%)	92,010 (2.0%)
<b>Bajo and West</b>	<b>16,115,842</b>	<b>8,521,596</b>	<b>7,594,246</b>
All correct	8,397,580 (52.1%)	4,168,054 (48.9%)	4,229,526 (55.7%)
2 correct	5,596,402 (34.7%)	3,150,928 (37.0%)	2,445,474 (32.2%)
1 correct	1,848,375 (11.5%)	1,080,991 (12.7%)	767,384 (10.1%)
All wrong	273,485 (1.7%)	121,623 (1.4%)	151,862 (2.0%)
<b>Mexico City</b>	<b>6,120,089</b>	<b>3,200,639</b>	<b>2,919,450</b>
All correct	3,421,107 (55.9%)	1,727,747 (54.0%)	1,693,360 (58.0%)
2 correct	2,141,535 (35.0%)	1,166,494 (36.4%)	975,041 (33.4%)
1 correct	507,202 (8.3%)	293,805 (9.2%)	213,397 (7.3%)
All wrong	50,245 (0.8%)	12,593 (0.4%)	37,652 (1.3%)
<b>South, Center and East</b>	<b>24,575,642</b>	<b>13,102,097</b>	<b>11,473,545</b>
All correct	12,238,115 (49.8%)	6,205,293 (47.4%)	6,032,822 (52.6%)
2 correct	8,871,855 (36.1%)	4,849,062 (37.0%)	4,022,793 (35.1%)
1 correct	2,856,269 (11.6%)	1,578,168 (12.0%)	1,278,101 (11.1%)
All wrong	609,403 (2.5%)	469,574 (3.6%)	139,829 (1.2%)
<b>South</b>	<b>12,585,282</b>	<b>6,655,442</b>	<b>5,929,840</b>
All correct	5,341,778 (42.4%)	2,796,473 (42.0%)	2,545,305 (42.9%)
2 correct	4,224,698 (33.6%)	1,990,159 (29.9%)	2,234,539 (37.7%)
1 correct	2,044,427 (16.2%)	1,176,206 (17.7%)	868,221 (14.6%)
All wrong	974,379 (7.7%)	692,604 (10.4%)	281,775 (4.8%)

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%.

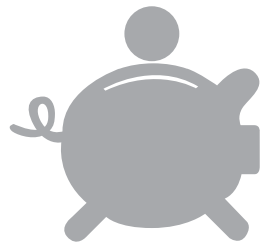
# Informal and formal savings



The ways in which individuals decide to save are classified as formal and informal savings, depending on whether or not they use some of the alternatives offered by the formal financial system, such as banks, credit unions, and savings and loans cooperatives, institutions of investment funds operators and brokerage house, among others. When individuals save in these institutions, it is classified as formal savings. Some individuals choose to resort to saving mechanisms outside of the formal financial system, such as group savings (tandas), informal savings associations organized in work centers or communities, buying goods that preserve their value or, simply keeping the money at home, these are classified as informal savings.

The objectives of this section are:

- Gather information on the number of individuals who saved during the past year through informal mechanisms, to know which of these mechanisms are the most popular and on what individuals spent, or plan to use, the money they saved.
- Know the number of people who save in formal mechanisms, that is, who have opened an account in a bank or other financial institution, since when they have that account; if they saved in the past year and on what individuals spent, or plan to use, the money they saved. Likewise, of the population who do not have an account, identify the reasons why it never had one or why it stopped having one.
- Of the individuals who have a debit card, know how many times per month they use it to purchase goods or services; and those that do not use it, know what are the reasons for not doing so.
- Identify the number of individuals who have the mobile phone banking service, the type of operations they perform, the frequency of use, the reasons for not using it, and the motives not having that service.
- Know if individuals are aware of different types of products such as basic accounts, of payroll account portability and deposit insurance. Also, know if they compare other products, or in other financial institutions, before they opened their most recent account.





## How is the saving behavior in Mexico?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Only informal	24,826,163 (31.4%)	13,040,742 (31.4%)	11,785,421 (31.4%)
Only formal	12,048,560 (15.2%)	6,215,258 (15.0%)	5,833,302 (15.5%)
Both	25,202,143 (31.9%)	12,840,296 (30.9%)	12,361,847 (32.9%)
Do not save money	17,020,105 (21.5%)	9,455,136 (22.8%)	7,564,969 (20.1%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Only informal	14,609,500 (28.4%)	7,933,801 (29.3%)	6,675,699 (27.3%)
Only formal	8,754,127 (17.0%)	4,386,111 (16.2%)	4,368,016 (17.9%)
Both	17,721,198 (34.4%)	8,647,904 (31.9%)	9,073,294 (37.2%)
Do not save money	10,405,421 (20.2%)	6,100,580 (22.5%)	4,304,841 (17.6%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Only informal	10,216,663 (37.0%)	5,106,941 (35.3%)	5,109,722 (38.9%)
Only formal	3,294,433 (11.9%)	1,829,147 (12.6%)	1,465,286 (11.2%)
Both	7,480,945 (27.1%)	4,192,392 (28.9%)	3,288,553 (25.1%)
Do not save money	6,614,684 (24.0%)	3,354,556 (23.2%)	3,260,128 (24.8%)

The people that has saved through formal financial institution is constructed from the sum of the options "Only formal" and "Both". For example, at the national level, it amounts to 37,250,703 adults, equivalent to 47.1%.

The people that has saved through informal mechanisms is constructed starting from the sum of the options "Only informal" and "Both".

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%.

## (By regions)

### How is the saving behavior in Mexico?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>Northwest</b>	<b>10,233,473</b>	<b>5,231,108</b>	<b>5,002,365</b>
Only informal	2,362,201 (23.1%)	1,170,283 (22.4%)	1,191,918 (23.8%)
Only formal	2,072,640 (20.3%)	1,043,305 (19.9%)	1,029,335 (20.6%)
Both	4,089,093 (40.0%)	2,115,067 (40.4%)	1,974,026 (39.5%)
Do not save money	1,709,539 (16.7%)	902,453 (17.3%)	807,086 (16.1%)
<b>Northeast</b>	<b>9,466,643</b>	<b>4,840,550</b>	<b>4,626,093</b>
Only informal	2,686,416 (28.4%)	1,504,428 (31.1%)	1,181,988 (25.6%)
Only formal	1,435,398 (15.2%)	627,116 (13.0%)	808,282 (17.5%)
Both	3,360,152 (35.5%)	1,492,904 (30.8%)	1,867,248 (40.4%)
Do not save money	1,984,677 (21.0%)	1,216,102 (25.1%)	768,575 (16.6%)
<b>Bajo and West</b>	<b>16,115,842</b>	<b>8,521,596</b>	<b>7,594,246</b>
Only informal	5,217,263 (32.4%)	2,765,310 (32.5%)	2,451,953 (32.3%)
Only formal	2,120,925 (13.2%)	1,040,442 (12.2%)	1,080,483 (14.2%)
Both	4,855,606 (30.1%)	2,356,504 (27.7%)	2,499,102 (32.9%)
Do not save money	3,922,048 (24.3%)	2,359,340 (27.7%)	1,562,708 (20.6%)
<b>Mexico City</b>	<b>6,120,089</b>	<b>3,200,639</b>	<b>2,919,450</b>
Only informal	1,542,482 (25.2%)	730,956 (22.8%)	811,526 (27.8%)
Only formal	1,546,930 (25.3%)	850,412 (26.6%)	696,518 (23.9%)
Both	1,879,176 (30.7%)	959,843 (30.0%)	919,333 (31.5%)
Do not save money	1,151,501 (18.8%)	659,428 (20.6%)	492,073 (16.9%)
<b>South, Center and East</b>	<b>24,575,642</b>	<b>13,102,097</b>	<b>11,473,545</b>
Only informal	9,134,825 (37.2%)	4,922,889 (37.6%)	4,211,936 (36.7%)
Only formal	2,945,889 (12.0%)	1,518,653 (11.6%)	1,427,236 (12.4%)
Both	6,798,750 (27.7%)	3,565,156 (27.2%)	3,233,594 (28.2%)
Do not save money	5,696,178 (23.2%)	3,095,399 (23.6%)	2,600,779 (22.7%)
<b>South</b>	<b>12,585,282</b>	<b>6,655,442</b>	<b>5,929,840</b>
Only informal	3,882,976 (30.9%)	1,946,876 (29.3%)	1,936,100 (32.7%)
Only formal	1,926,778 (15.3%)	1,135,330 (17.1%)	791,448 (13.3%)
Both	4,219,366 (33.5%)	2,350,822 (35.3%)	1,868,544 (31.5%)
Do not save money	2,556,162 (20.3%)	1,222,414 (18.4%)	1,333,748 (22.5%)

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 5.1

From April 2017 to now, you...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>50,028,306</b>	<b>25,881,038</b>	<b>24,147,268</b>
saved money by lending?	5,352,363 (10.7%)	2,706,321 (10.5%)	2,646,042 (11.0%)
saved money by purchasing animals or property?	7,498,135 (15.0%)	3,043,058 (11.8%)	4,455,077 (18.4%)
kept money in a savings association of work colleagues or acquaintances?	11,394,164 (22.8%)	5,556,986 (21.5%)	5,837,178 (24.2%)
kept money with relatives or acquaintances?	8,433,430 (16.9%)	4,070,033 (15.7%)	4,363,397 (18.1%)
saved money in a group savings (tanda/rosca)?	17,495,939 (35.0%)	10,317,891 (39.9%)	7,178,048 (29.7%)
kept money in your house?	32,867,109 (65.7%)	16,810,279 (65.0%)	16,056,830 (66.5%)
<b>Urban</b>			
Target population	<b>32,330,698</b>	<b>16,581,705</b>	<b>15,748,993</b>
saved money by lending?	3,508,367 (10.9%)	1,708,554 (10.3%)	1,799,813 (11.4%)
saved money by purchasing animals or property?	3,324,954 (10.3%)	1,278,991 (7.7%)	2,045,963 (13.0%)
kept money in a savings association of work colleagues or acquaintances?	8,870,016 (27.4%)	4,316,484 (26.0%)	4,553,532 (28.9%)
kept money with relatives or acquaintances?	5,853,564 (18.1%)	2,783,862 (16.8%)	3,069,702 (19.5%)
saved money in a group savings (tanda/rosca)?	11,867,599 (36.7%)	6,893,476 (41.6%)	4,974,123 (31.6%)
kept money in your house?	20,657,141 (63.9%)	10,471,267 (63.1%)	10,185,874 (64.7%)
<b>Rural</b>			
Target population	<b>17,697,608</b>	<b>9,299,333</b>	<b>8,398,275</b>
saved money by lending?	1,843,996 (10.4%)	997,767 (10.7%)	846,229 (10.1%)
saved money by purchasing animals or property?	4,173,181 (23.6%)	1,764,067 (19.0%)	2,409,114 (28.7%)
kept money in a savings association of work colleagues or acquaintances?	2,524,148 (14.3%)	1,240,502 (13.3%)	1,283,646 (15.3%)
kept money with relatives or acquaintances?	2,579,866 (14.6%)	1,286,171 (13.8%)	1,293,695 (15.4%)
saved money in a group savings (tanda/rosca)?	5,628,340 (31.8%)	3,424,415 (36.8%)	2,203,925 (26.2%)
kept money in your house?	12,209,968 (69.0%)	6,339,012 (68.2%)	5,870,956 (69.9%)

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 5.2

For what purpose did you save money during the last year?

	Total	Female	Male
<b>Adult population from 18 to 70 years old</b>	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>National</b>			
Target population	<b>50,028,306</b>	<b>25,881,038</b>	<b>24,147,268</b>
Meal or personal expenses or payment of utilities	19,704,024 (39.4%)	9,873,187 (38.1%)	9,830,837 (40.7%)
Dealing with emergencies or unforeseen events	12,439,374 (24.9%)	6,604,191 (25.5%)	5,835,183 (24.2%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc	9,561,007 (19.1%)	4,418,528 (17.1%)	5,142,479 (21.3%)
Health expenses	6,190,187 (12.4%)	3,690,608 (14.3%)	2,499,579 (10.4%)
Education expenses	7,479,626 (15.0%)	4,492,295 (17.4%)	2,987,331 (12.4%)
Paying for vacation or parties (XV years, weddings, etc.)	3,998,185 (8.0%)	1,953,367 (7.5%)	2,044,818 (8.5%)
Starting, expanding or operating a business (raw material, machinery and equipment)	2,266,766 (4.5%)	930,456 (3.6%)	1,336,310 (5.5%)
For old age or retirement	411,930 (0.8%)	184,082 (0.7%)	227,848 (0.9%)
Other	182,878 (0.4%)	105,998 (0.4%)	76,880 (0.3%)
<b>Urban</b>			
Target population	<b>32,330,698</b>	<b>16,581,705</b>	<b>15,748,993</b>
Meal or personal expenses or payment of utilities	12,550,832 (38.8%)	6,111,071 (36.9%)	6,439,761 (40.9%)
Dealing with emergencies or unforeseen events	8,430,050 (26.1%)	4,475,846 (27.0%)	3,954,204 (25.1%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc	6,095,628 (18.9%)	2,753,805 (16.6%)	3,341,823 (21.2%)
Health expenses	3,233,717 (10.0%)	1,997,909 (12.0%)	1,235,808 (7.8%)
Education expenses	5,029,390 (15.6%)	2,835,760 (17.1%)	2,193,630 (13.9%)
Paying for vacation or parties (XV years, weddings, etc.)	3,215,133 (9.9%)	1,617,101 (9.8%)	1,598,032 (10.1%)
Starting, expanding or operating a business (raw material, machinery and equipment)	1,134,100 (3.5%)	533,196 (3.2%)	600,904 (3.8%)
For old age or retirement	334,896 (1.0%)	155,493 (0.9%)	179,403 (1.1%)
Other	148,197 (0.5%)	85,827 (0.5%)	62,370 (0.4%)
<b>Rural</b>			
Target population	<b>17,697,608</b>	<b>9,299,333</b>	<b>8,398,275</b>
Meal or personal expenses or payment of utilities	7,153,192 (40.4%)	3,762,116 (40.5%)	3,391,076 (40.4%)
Dealing with emergencies or unforeseen events	4,009,324 (22.7%)	2,128,345 (22.9%)	1,880,979 (22.4%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc	3,465,379 (19.6%)	1,664,723 (17.9%)	1,800,656 (21.4%)
Health expenses	2,956,470 (16.7%)	1,692,699 (18.2%)	1,263,771 (15.0%)
Education expenses	2,450,236 (13.8%)	1,656,535 (17.8%)	793,701 (9.5%)
Paying for vacation or parties (XV years, weddings, etc.)	783,052 (4.4%)	336,266 (3.6%)	446,786 (5.3%)
Starting, expanding or operating a business (raw material, machinery and equipment)	1,132,666 (6.4%)	397,260 (4.3%)	735,406 (8.8%)
For old age or retirement	77,034 (0.4%)	28,589 (0.3%)	48,445 (0.6%)
Other	34,681 (0.2%)	20,171 (0.2%)	14,510 (0.2%)

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%.

**People that in last year, saved money by one or more options of question 5.1**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	50,028,306 (63.2%)	25,881,038 (62.3%)	24,147,268 (64.3%)
No	29,068,665 (36.8%)	15,670,394 (37.7%)	13,398,271 (35.7%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	32,330,698 (62.8%)	16,581,705 (61.3%)	15,748,993 (64.5%)
No	19,159,548 (37.2%)	10,486,691 (38.7%)	8,672,857 (35.5%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	17,697,608 (64.1%)	9,299,333 (64.2%)	8,398,275 (64.0%)
No	9,909,117 (35.9%)	5,183,703 (35.8%)	4,725,414 (36.0%)

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 5.3

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	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	36,257,371 (45.8%)	18,678,890 (45.0%)	17,578,481 (46.8%)
No	42,839,600 (54.2%)	22,872,542 (55.0%)	19,967,058 (53.2%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	25,656,740 (49.8%)	12,903,486 (47.7%)	12,753,254 (52.2%)
No	25,833,506 (50.2%)	14,164,910 (52.3%)	11,668,596 (47.8%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	10,600,631 (38.4%)	5,775,404 (39.9%)	4,825,227 (36.8%)
No	17,006,094 (61.6%)	8,707,632 (60.1%)	8,298,462 (63.2%)

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 5.4

Do you have a payroll, savings or pension account or card in a bank or other financial institution?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	31,891,751 (40.3%)	14,641,102 (35.2%)	17,250,649 (45.9%)
No	47,205,220 (59.7%)	26,910,330 (64.8%)	20,294,890 (54.1%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	24,905,633 (48.4%)	11,743,675 (43.4%)	13,161,958 (53.9%)
No	26,584,613 (51.6%)	15,324,721 (56.6%)	11,259,892 (46.1%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	6,986,118 (25.3%)	2,897,427 (20.0%)	4,088,691 (31.2%)
No	20,620,607 (74.7%)	11,585,609 (80.0%)	9,034,998 (68.8%)

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 5.5

Do you have an account or card in a bank or other financial institution where you receive government transfers?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>47,205,220</b>	<b>26,910,330</b>	<b>20,294,890</b>
Yes	5,358,952 (11.4%)	4,414,452 (16.4%)	944,500 (4.7%)
No	41,846,268 (88.6%)	22,495,878 (83.6%)	19,350,390 (95.3%)
<b>Urban</b>			
Target population	<b>26,584,613</b>	<b>15,324,721</b>	<b>11,259,892</b>
Yes	1,569,692 (5.9%)	1,290,340 (8.4%)	279,352 (2.5%)
No	25,014,921 (94.1%)	14,034,381 (91.6%)	10,980,540 (97.5%)
<b>Rural</b>			
Target population	<b>20,620,607</b>	<b>11,585,609</b>	<b>9,034,998</b>
Yes	3,789,260 (18.4%)	3,124,112 (27.0%)	665,148 (7.4%)
No	16,831,347 (81.6%)	8,461,497 (73.0%)	8,369,850 (92.6%)

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 has a savings account, responded affirmatively to some of questions 5.4 or 5.5.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	37,250,703 (47.1%)	19,055,554 (45.9%)	18,195,149 (48.5%)
No	41,846,268 (52.9%)	22,495,878 (54.1%)	19,350,390 (51.5%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	26,475,325 (51.4%)	13,034,015 (48.2%)	13,441,310 (55.0%)
No	25,014,921 (48.6%)	14,034,381 (51.8%)	10,980,540 (45.0%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	10,775,378 (39.0%)	6,021,539 (41.6%)	4,753,839 (36.2%)
No	16,831,347 (61.0%)	8,461,497 (58.4%)	8,369,850 (63.8%)

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 5.6

Did you at any time have an account or card in a bank or other financial institution where you received government transfers?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>41,846,268</b>	<b>22,495,878</b>	<b>19,350,390</b>
Yes	9,324,288 (22.3%)	4,500,167 (20.0%)	4,824,121 (24.9%)
No	32,521,980 (77.7%)	17,995,711 (80.0%)	14,526,269 (75.1%)
<b>Urban</b>			
Target population	<b>25,014,921</b>	<b>14,034,381</b>	<b>10,980,540</b>
Yes	5,909,522 (23.6%)	3,100,317 (22.1%)	2,809,205 (25.6%)
No	19,105,399 (76.4%)	10,934,064 (77.9%)	8,171,335 (74.4%)
<b>Rural</b>			
Target population	<b>16,831,347</b>	<b>8,461,497</b>	<b>8,369,850</b>
Yes	3,414,766 (20.3%)	1,399,850 (16.5%)	2,014,916 (24.1%)
No	13,416,581 (79.7%)	7,061,647 (83.5%)	6,354,934 (75.9%)

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 5.7

### What is the principal reason you do not have an account or card?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>32,521,980</b>	<b>17,995,711</b>	<b>14,526,269</b>
The branch is far away or there are no branches	593,942 (1.8%)	383,264 (2.1%)	210,678 (1.5%)
Interest are low or commissions are high	1,643,334 (5.1%)	792,733 (4.4%)	850,601 (5.9%)
You do not trust financial institutions or these give you bad service	2,292,705 (7.0%)	1,201,413 (6.7%)	1,091,292 (7.5%)
They ask for requirements you do not meet	3,405,100 (10.5%)	1,882,581 (10.5%)	1,522,519 (10.5%)
You prefer other saving mechanisms (tanda/rosca, keeping money in your house, etc.)	2,241,615 (6.9%)	1,215,133 (6.8%)	1,026,482 (7.1%)
You don't need it	8,772,959 (27.0%)	4,987,694 (27.7%)	3,785,265 (26.1%)
You cannot afford it, your income is insufficient or it is variable	10,638,140 (32.7%)	5,750,624 (32.0%)	4,887,516 (33.6%)
You do not know what it is or how to use it	1,753,992 (5.4%)	1,008,923 (5.6%)	745,069 (5.1%)
Other	1,180,193 (3.6%)	773,346 (4.3%)	406,847 (2.8%)
<b>Urban</b>			
Target population	<b>19,105,399</b>	<b>10,934,064</b>	<b>8,171,335</b>
The branch is far away or there are no branches	95,929 (0.5%)	25,829 (0.2%)	70,100 (0.9%)
Interest are low or commissions are high	1,110,048 (5.8%)	560,166 (5.1%)	549,882 (6.7%)
You do not trust financial institutions or these give you bad service	1,644,122 (8.6%)	878,726 (8.0%)	765,396 (9.4%)
They ask for requirements you do not meet	2,173,052 (11.4%)	1,208,681 (11.1%)	964,371 (11.8%)
You prefer other saving mechanisms (tanda/rosca, keeping money in your house, etc.)	1,425,745 (7.5%)	772,474 (7.1%)	653,271 (8.0%)
You don't need it	5,580,745 (29.2%)	3,231,344 (29.6%)	2,349,401 (28.8%)
You cannot afford it, your income is insufficient or it is variable	5,544,029 (29.0%)	3,203,861 (29.3%)	2,340,168 (28.6%)
You do not know what it is or how to use it	797,250 (4.2%)	560,755 (5.1%)	236,495 (2.9%)
Other	734,479 (3.8%)	492,228 (4.5%)	242,251 (3.0%)
<b>Rural</b>			
Target population	<b>13,416,581</b>	<b>7,061,647</b>	<b>6,354,934</b>
The branch is far away or there are no branches	498,013 (3.7%)	357,435 (5.1%)	140,578 (2.2%)
Interest are low or commissions are high	533,286 (4.0%)	232,567 (3.3%)	300,719 (4.7%)
You do not trust financial institutions or these give you bad service	648,583 (4.8%)	322,687 (4.6%)	325,896 (5.1%)
They ask for requirements you do not meet	1,232,048 (9.2%)	673,900 (9.5%)	558,148 (8.8%)
You prefer other saving mechanisms (tanda/rosca, keeping money in your house, etc.)	815,870 (6.1%)	442,659 (6.3%)	373,211 (5.9%)
You don't need it	3,192,214 (23.8%)	1,756,350 (24.9%)	1,435,864 (22.6%)
You cannot afford it, your income is insufficient or it is variable	5,094,111 (38.0%)	2,546,763 (36.1%)	2,547,348 (40.1%)
You do not know what it is or how to use it	956,742 (7.1%)	448,168 (6.3%)	508,574 (8.0%)
Other	445,714 (3.3%)	281,118 (4.0%)	164,596 (2.6%)

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 5.8

### What is the main reason why you stopped having an account?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>9,324,288</b>	<b>4,500,167</b>	<b>4,824,121</b>
You stopped working and did not use it to receive your salary anymore	4,066,543 (43.6%)	1,899,257 (42.2%)	2,167,286 (44.9%)
You stopped receiving governmental transfers	1,774,458 (19.0%)	1,209,024 (26.9%)	565,434 (11.7%)
You did not use it	1,168,844 (12.5%)	511,723 (11.4%)	657,121 (13.6%)
You had a bad experience with the financial institution	800,065 (8.6%)	309,796 (6.9%)	490,269 (10.2%)
You did not keep the minimum balance or due to the payment of commissions	477,369 (5.1%)	176,366 (3.9%)	301,003 (6.2%)
The interest paid were too low	417,440 (4.5%)	141,331 (3.1%)	276,109 (5.7%)
The financial institution or branch closed down	85,404 (0.9%)	52,899 (1.2%)	32,505 (0.7%)
You were the victim of a fraud	46,189 (0.5%)	6,226 (0.1%)	39,963 (0.8%)
Other	487,976 (5.2%)	193,545 (4.3%)	294,431 (6.1%)
<b>Urban</b>			
Target population	<b>5,909,522</b>	<b>3,100,317</b>	<b>2,809,205</b>
You stopped working and did not use it to receive your salary anymore	2,839,473 (48.0%)	1,465,570 (47.3%)	1,373,903 (48.9%)
You stopped receiving governmental transfers	1,007,058 (17.0%)	737,370 (23.8%)	269,688 (9.6%)
You did not use it	513,411 (8.7%)	281,962 (9.1%)	231,449 (8.2%)
You had a bad experience with the financial institution	645,180 (10.9%)	247,681 (8.0%)	397,499 (14.1%)
You did not keep the minimum balance or due to the payment of commissions	263,046 (4.5%)	150,417 (4.9%)	112,629 (4.0%)
The interest paid were too low	256,246 (4.3%)	45,976 (1.5%)	210,270 (7.5%)
The financial institution or branch closed down	47,950 (0.8%)	36,267 (1.2%)	11,683 (0.4%)
You were the victim of a fraud	28,015 (0.5%)	6,226 (0.2%)	21,789 (0.8%)
Other	309,143 (5.2%)	128,848 (4.2%)	180,295 (6.4%)
<b>Rural</b>			
Target population	<b>3,414,766</b>	<b>1,399,850</b>	<b>2,014,916</b>
You stopped working and did not use it to receive your salary anymore	1,227,070 (35.9%)	433,687 (31.0%)	793,383 (39.4%)
You stopped receiving governmental transfers	767,400 (22.5%)	471,654 (33.7%)	295,746 (14.7%)
You did not use it	655,433 (19.2%)	229,761 (16.4%)	425,672 (21.1%)
You had a bad experience with the financial institution	154,885 (4.5%)	62,115 (4.4%)	92,770 (4.6%)
You did not keep the minimum balance or due to the payment of commissions	214,323 (6.3%)	25,949 (1.9%)	188,374 (9.3%)
The interest paid were too low	161,194 (4.7%)	95,355 (6.8%)	65,839 (3.3%)
The financial institution or branch closed down	37,454 (1.1%)	16,632 (1.2%)	20,822 (1.0%)
You were the victim of a fraud	18,174 (0.5%)	0* (0.0%)*	18,174 (0.9%)
Other	178,833 (5.2%)	64,697 (4.6%)	114,136 (5.7%)

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 5.9

### Do you have...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>37,250,703</b>	<b>19,055,554</b>	<b>18,195,149</b>
payroll account or card (where your salary is deposited)?	19,556,451 (52.5%)	8,027,632 (42.1%)	11,528,819 (63.4%)
pension account or card (where your pension is deposited) ?	3,290,101 (8.8%)	1,596,933 (8.4%)	1,693,168 (9.3%)
government transfer account or card (where your government transfers are deposited)?	6,479,826 (17.4%)	5,168,098 (27.1%)	1,311,728 (7.2%)
savings account?	13,478,679 (36.2%)	6,906,166 (36.2%)	6,572,513 (36.1%)
checking account?	1,216,241 (3.3%)	288,648 (1.5%)	927,593 (5.1%)
fixed-term deposit (you may only withdraw on certain dates)?	878,452 (2.4%)	253,249 (1.3%)	625,203 (3.4%)
investment fund (have shares in a brokerage firm)?	464,526 (1.2%)	130,902 (0.7%)	333,624 (1.8%)
Other	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>Urban</b>			
Target population	<b>26,475,325</b>	<b>13,034,015</b>	<b>13,441,310</b>
payroll account or card (where your salary is deposited)?	16,150,962 (61.0%)	6,991,765 (53.6%)	9,159,197 (68.1%)
pension account or card (where your pension is deposited) ?	2,798,057 (10.6%)	1,403,733 (10.8%)	1,394,324 (10.4%)
government transfer account or card (where your government transfers are deposited)?	2,187,171 (8.3%)	1,679,854 (12.9%)	507,317 (3.8%)
savings account?	9,786,300 (37.0%)	5,022,144 (38.5%)	4,764,156 (35.4%)
checking account?	1,066,458 (4.0%)	256,907 (2.0%)	809,551 (6.0%)
fixed-term deposit (you may only withdraw on certain dates)?	706,359 (2.7%)	205,332 (1.6%)	501,027 (3.7%)
investment fund (have shares in a brokerage firm)?	446,351 (1.7%)	121,382 (0.9%)	324,969 (2.4%)
Other	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>Rural</b>			
Target population	<b>10,775,378</b>	<b>6,021,539</b>	<b>4,753,839</b>
payroll account or card (where your salary is deposited)?	3,405,489 (31.6%)	1,035,867 (17.2%)	2,369,622 (49.8%)
pension account or card (where your pension is deposited) ?	492,044 (4.6%)	193,200 (3.2%)	298,844 (6.3%)
government transfer account or card (where your government transfers are deposited)?	4,292,655 (39.8%)	3,488,244 (57.9%)	804,411 (16.9%)
savings account?	3,692,379 (34.3%)	1,884,022 (31.3%)	1,808,357 (38.0%)
checking account?	149,783 (1.4%)	31,741 (0.5%)	118,042 (2.5%)
fixed-term deposit (you may only withdraw on certain dates)?	172,093 (1.6%)	47,917 (0.8%)	124,176 (2.6%)
investment fund (have shares in a brokerage firm)?	18,175 (0.2%)	9,520 (0.2%)	8,655 (0.2%)
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.

## People with payroll or pension account.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	22,536,006 (28.5%)	9,432,634 (22.7%)	13,103,372 (34.9%)
No	56,560,965 (71.5%)	32,118,798 (77.3%)	24,442,167 (65.1%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	18,678,674 (36.3%)	8,217,737 (30.4%)	10,460,937 (42.8%)
No	32,811,572 (63.7%)	18,850,659 (69.6%)	13,960,913 (57.2%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	3,857,332 (14.0%)	1,214,897 (8.4%)	2,642,435 (20.1%)
No	23,749,393 (86.0%)	13,268,139 (91.6%)	10,481,254 (79.9%)

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 5.10

How many (ANSWER IN 5.9) do you have?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>37,250,703</b>	<b>19,055,554</b>	<b>18,195,149</b>
<b>payroll account or card (where your salary is deposited)?</b>	<b>19,556,451</b>	<b>8,027,632</b>	<b>11,528,819</b>
1	18,521,814 (94.7%)	7,661,208 (95.4%)	10,860,606 (94.2%)
2	918,636 (4.7%)	358,180 (4.5%)	560,456 (4.9%)
More than 2	116,001 (0.6%)	8,244 (0.1%)	107,757 (0.9%)
<b>pension account or card (where your pension is deposited) ?</b>	<b>3,290,101</b>	<b>1,596,933</b>	<b>1,693,168</b>
1	3,205,181 (97.4%)	1,562,042 (97.8%)	1,643,139 (97.0%)
2	77,419 (2.4%)	30,234 (1.9%)	47,185 (2.8%)
More than 2	7,501 (0.2%)	4,657 (0.3%)	2,844 (0.2%)
<b>government transfer account or card (where your government transfers are deposited)?</b>	<b>6,479,826</b>	<b>5,168,098</b>	<b>1,311,728</b>
1	6,332,992 (97.7%)	5,094,185 (98.6%)	1,238,807 (94.4%)
2	146,834 (2.3%)	73,913 (1.4%)	72,921 (5.6%)
More than 2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>savings account?</b>	<b>13,478,679</b>	<b>6,906,166</b>	<b>6,572,513</b>
1	12,042,105 (89.3%)	6,302,817 (91.3%)	5,739,288 (87.3%)
2	1,244,715 (9.2%)	565,043 (8.2%)	679,672 (10.3%)
More than 2	191,859 (1.4%)	38,306 (0.6%)	153,553 (2.3%)
<b>checking account?</b>	<b>1,216,241</b>	<b>288,648</b>	<b>927,593</b>
1	1,070,124 (88.0%)	274,786 (95.2%)	795,338 (85.7%)
2	120,150 (9.9%)	13,862 (4.8%)	106,288 (11.5%)
More than 2	25,967 (2.1%)	0* (0.0%)*	25,967 (2.8%)
<b>fixed-term deposit (you may only withdraw on certain dates)?</b>	<b>878,452</b>	<b>253,249</b>	<b>625,203</b>
1	750,722 (85.5%)	214,316 (84.6%)	536,406 (85.8%)
2	106,559 (12.1%)	26,814 (10.6%)	79,745 (12.8%)
More than 2	21,171 (2.4%)	12,119 (4.8%)	9,052 (1.4%)
<b>investment fund (have shares in a brokerage firm)?</b>	<b>464,526</b>	<b>130,902</b>	<b>333,624</b>
1	429,930 (92.6%)	128,064 (97.8%)	301,866 (90.5%)
2	23,855 (5.1%)	2,838 (2.2%)	21,017 (6.3%)
More than 2	10,741 (2.3%)	0* (0.0%)*	10,741 (3.2%)
<b>Other</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
1	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
More than 2	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.

NA: Not applicable.

## Question 5.10 (continued)

How many (ANSWER IN 5.9) do you have?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Urban</b>			
Target population	<b>26,475,325</b>	<b>13,034,015</b>	<b>13,441,310</b>
<b>payroll account or card (where your salary is deposited)?</b>	<b>16,150,962</b>	<b>6,991,765</b>	<b>9,159,197</b>
1	15,275,620 (94.6%)	6,653,611 (95.2%)	8,622,009 (94.1%)
2	792,661 (4.9%)	329,910 (4.7%)	462,751 (5.1%)
More than 2	82,681 (0.5%)	8,244 (0.1%)	74,437 (0.8%)
<b>pension account or card (where your pension is deposited) ?</b>	<b>2,798,057</b>	<b>1,403,733</b>	<b>1,394,324</b>
1	2,741,169 (98.0%)	1,373,499 (97.8%)	1,367,670 (98.1%)
2	54,044 (1.9%)	30,234 (2.2%)	23,810 (1.7%)
More than 2	2,844 (0.1%)	0* (0.0%)*	2,844 (0.2%)
<b>government transfer account or card (where your government transfers are deposited)?</b>	<b>2,187,171</b>	<b>1,679,854</b>	<b>507,317</b>
1	2,141,809 (97.9%)	1,643,078 (97.8%)	498,731 (98.3%)
2	45,362 (2.1%)	36,776 (2.2%)	8,586 (1.7%)
More than 2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>savings account?</b>	<b>9,786,300</b>	<b>5,022,144</b>	<b>4,764,156</b>
1	8,661,653 (88.5%)	4,571,870 (91.0%)	4,089,783 (85.8%)
2	958,175 (9.8%)	417,892 (8.3%)	540,283 (11.3%)
More than 2	166,472 (1.7%)	32,382 (0.6%)	134,090 (2.8%)
<b>checking account?</b>	<b>1,066,458</b>	<b>256,907</b>	<b>809,551</b>
1	921,829 (86.4%)	243,045 (94.6%)	678,784 (83.8%)
2	118,662 (11.1%)	13,862 (5.4%)	104,800 (12.9%)
More than 2	25,967 (2.4%)	0* (0.0%)*	25,967 (3.2%)
<b>fixed-term deposit (you may only withdraw on certain dates)?</b>	<b>706,359</b>	<b>205,332</b>	<b>501,027</b>
1	587,379 (83.2%)	173,127 (84.3%)	414,252 (82.7%)
2	97,809 (13.8%)	20,086 (9.8%)	77,723 (15.5%)
More than 2	21,171 (3.0%)	12,119 (5.9%)	9,052 (1.8%)
<b>investment fund (have shares in a brokerage firm)?</b>	<b>446,351</b>	<b>121,382</b>	<b>324,969</b>
1	411,755 (92.2%)	118,544 (97.7%)	293,211 (90.2%)
2	23,855 (5.3%)	2,838 (2.3%)	21,017 (6.5%)
More than 2	10,741 (2.4%)	0* (0.0%)*	10,741 (3.3%)
<b>Other</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
1	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
More than 2	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.

NA: Not applicable.

## Question 5.10 (continued)

How many (ANSWER IN 5.9) do you have?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>10,775,378</b>	<b>6,021,539</b>	<b>4,753,839</b>
<b>payroll account or card (where your salary is deposited)?</b>	<b>3,405,489</b>	<b>1,035,867</b>	<b>2,369,622</b>
1	3,246,194 (95.3%)	1,007,597 (97.3%)	2,238,597 (94.5%)
2	125,975 (3.7%)	28,270 (2.7%)	97,705 (4.1%)
More than 2	33,320 (1.0%)	0* (0.0%)*	33,320 (1.4%)
<b>pension account or card (where your pension is deposited) ?</b>	<b>492,044</b>	<b>193,200</b>	<b>298,844</b>
1	464,012 (94.3%)	188,543 (97.6%)	275,469 (92.2%)
2	23,375 (4.8%)	0* (0.0%)*	23,375 (7.8%)
More than 2	4,657 (0.9%)	4,657 (2.4%)	0* (0.0%)*
<b>government transfer account or card (where your government transfers are deposited)?</b>	<b>4,292,655</b>	<b>3,488,244</b>	<b>804,411</b>
1	4,191,183 (97.6%)	3,451,107 (98.9%)	740,076 (92.0%)
2	101,472 (2.4%)	37,137 (1.1%)	64,335 (8.0%)
More than 2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>savings account?</b>	<b>3,692,379</b>	<b>1,884,022</b>	<b>1,808,357</b>
1	3,380,452 (91.6%)	1,730,947 (91.9%)	1,649,505 (91.2%)
2	286,540 (7.8%)	147,151 (7.8%)	139,389 (7.7%)
More than 2	25,387 (0.7%)	5,924 (0.3%)	19,463 (1.1%)
<b>checking account?</b>	<b>149,783</b>	<b>31,741</b>	<b>118,042</b>
1	148,295 (99.0%)	31,741 (100.0%)	116,554 (98.7%)
2	1,488 (1.0%)	0* (0.0%)*	1,488 (1.3%)
More than 2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>fixed-term deposit (you may only withdraw on certain dates)?</b>	<b>172,093</b>	<b>47,917</b>	<b>124,176</b>
1	163,343 (94.9%)	41,189 (86.0%)	122,154 (98.4%)
2	8,750 (5.1%)	6,728 (14.0%)	2,022 (1.6%)
More than 2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>investment fund (have shares in a brokerage firm)?</b>	<b>18,175</b>	<b>9,520</b>	<b>8,655</b>
1	18,175 (100.0%)	9,520 (100.0%)	8,655 (100.0%)
2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
More than 2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>Other</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
1	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
More than 2	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.

NA: Not applicable.

## Question 5.11

For how many years (ANSWER IN 5.9) have you held the product?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>37,250,703</b>	<b>19,055,554</b>	<b>18,195,149</b>
<b>payroll account or card (where your salary is deposited)?</b>	<b>19,556,451</b>	<b>8,027,632</b>	<b>11,528,819</b>
Less than a year	2,504,403 (12.8%)	1,060,697 (13.2%)	1,443,706 (12.5%)
1 - 2 years	4,845,531 (24.8%)	1,910,080 (23.8%)	2,935,451 (25.5%)
3 - 5 years	5,000,733 (25.6%)	2,094,714 (26.1%)	2,906,019 (25.2%)
More than 5	7,058,702 (36.1%)	2,913,371 (36.3%)	4,145,331 (36.0%)
Does not know	147,082 (0.8%)	48,770 (0.6%)	98,312 (0.9%)
<b>pension account or card (where your pension is deposited) ?</b>	<b>3,290,101</b>	<b>1,596,933</b>	<b>1,693,168</b>
Less than a year	259,795 (7.9%)	112,355 (7.0%)	147,440 (8.7%)
1 - 2 years	577,332 (17.5%)	318,206 (19.9%)	259,126 (15.3%)
3 - 5 years	1,005,938 (30.6%)	450,596 (28.2%)	555,342 (32.8%)
More than 5	1,417,728 (43.1%)	688,154 (43.1%)	729,574 (43.1%)
Does not know	29,308 (0.9%)	27,622 (1.7%)	1,686 (0.1%)
<b>government transfer account or card (where your government transfers are deposited)?</b>	<b>6,479,826</b>	<b>5,168,098</b>	<b>1,311,728</b>
Less than a year	755,097 (11.7%)	550,055 (10.6%)	205,042 (15.6%)
1 - 2 years	1,290,918 (19.9%)	949,869 (18.4%)	341,049 (26.0%)
3 - 5 years	2,140,524 (33.0%)	1,701,509 (32.9%)	439,015 (33.5%)
More than 5	2,163,401 (33.4%)	1,875,258 (36.3%)	288,143 (22.0%)
Does not know	129,886 (2.0%)	91,407 (1.8%)	38,479 (2.9%)
<b>savings account?</b>	<b>13,478,679</b>	<b>6,906,166</b>	<b>6,572,513</b>
Less than a year	1,494,689 (11.1%)	844,271 (12.2%)	650,418 (9.9%)
1 - 2 years	3,488,908 (25.9%)	1,820,059 (26.4%)	1,668,849 (25.4%)
3 - 5 years	4,184,690 (31.0%)	2,195,443 (31.8%)	1,989,247 (30.3%)
More than 5	4,198,215 (31.1%)	1,962,686 (28.4%)	2,235,529 (34.0%)
Does not know	112,177 (0.8%)	83,707 (1.2%)	28,470 (0.4%)
<b>checking account?</b>	<b>1,216,241</b>	<b>288,648</b>	<b>927,593</b>
Less than a year	92,781 (7.6%)	12,823 (4.4%)	79,958 (8.6%)
1 - 2 years	292,862 (24.1%)	18,468 (6.4%)	274,394 (29.6%)
3 - 5 years	192,178 (15.8%)	62,040 (21.5%)	130,138 (14.0%)
More than 5	615,796 (50.6%)	187,441 (64.9%)	428,355 (46.2%)
Does not know	22,624 (1.9%)	7,876 (2.7%)	14,748 (1.6%)
<b>fixed-term deposit (you may only withdraw on certain dates)?</b>	<b>878,452</b>	<b>253,249</b>	<b>625,203</b>
Less than a year	73,056 (8.3%)	18,102 (7.1%)	54,954 (8.8%)
1 - 2 years	384,752 (43.8%)	101,995 (40.3%)	282,757 (45.2%)
3 - 5 years	215,003 (24.5%)	72,324 (28.6%)	142,679 (22.8%)
More than 5	175,809 (20.0%)	59,045 (23.3%)	116,764 (18.7%)
Does not know	29,832 (3.4%)	1,783 (0.7%)	28,049 (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%.

\* Non-representative estimation due to the sample size.

NA: Not applicable.

## Question 5.11 (continued)

For how many years (ANSWER IN 5.9) have you held the product?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>investment fund (have shares in a brokerage firm)?</b>	<b>464,526</b>	<b>130,902</b>	<b>333,624</b>
Less than a year	41,426 (8.9%)	16,199 (12.4%)	25,227 (7.6%)
1 - 2 years	100,134 (21.6%)	28,867 (22.1%)	71,267 (21.4%)
3 - 5 years	159,126 (34.3%)	28,964 (22.1%)	130,162 (39.0%)
More than 5	163,840 (35.3%)	56,872 (43.4%)	106,968 (32.1%)
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>Other</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
Less than a year	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
1 - 2 years	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
3 - 5 years	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
More than 5	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>Urban</b>			
Target population	<b>26,475,325</b>	<b>13,034,015</b>	<b>13,441,310</b>
<b>payroll account or card (where your salary is deposited)?</b>	<b>16,150,962</b>	<b>6,991,765</b>	<b>9,159,197</b>
Less than a year	1,945,588 (12.0%)	899,029 (12.9%)	1,046,559 (11.4%)
1 - 2 years	4,078,135 (25.3%)	1,664,249 (23.8%)	2,413,886 (26.4%)
3 - 5 years	3,972,221 (24.6%)	1,740,375 (24.9%)	2,231,846 (24.4%)
More than 5	6,021,836 (37.3%)	2,639,342 (37.7%)	3,382,494 (36.9%)
Does not know	133,182 (0.8%)	48,770 (0.7%)	84,412 (0.9%)
<b>pension account or card (where your pension is deposited) ?</b>	<b>2,798,057</b>	<b>1,403,733</b>	<b>1,394,324</b>
Less than a year	230,693 (8.2%)	107,920 (7.7%)	122,773 (8.8%)
1 - 2 years	489,599 (17.5%)	281,337 (20.0%)	208,262 (14.9%)
3 - 5 years	900,202 (32.2%)	412,710 (29.4%)	487,492 (35.0%)
More than 5	1,152,900 (41.2%)	577,103 (41.1%)	575,797 (41.3%)
Does not know	24,663 (0.9%)	24,663 (1.8%)	0* (0.0%)*
<b>government transfer account or card (where your government transfers are deposited)?</b>	<b>2,187,171</b>	<b>1,679,854</b>	<b>507,317</b>
Less than a year	283,793 (13.0%)	192,406 (11.5%)	91,387 (18.0%)
1 - 2 years	709,789 (32.5%)	520,299 (31.0%)	189,490 (37.4%)
3 - 5 years	729,715 (33.4%)	562,513 (33.5%)	167,202 (33.0%)
More than 5	433,295 (19.8%)	399,850 (23.8%)	33,445 (6.6%)
Does not know	30,579 (1.4%)	4,786 (0.3%)	25,793 (5.1%)
<b>savings account?</b>	<b>9,786,300</b>	<b>5,022,144</b>	<b>4,764,156</b>
Less than a year	1,046,345 (10.7%)	589,401 (11.7%)	456,944 (9.6%)
1 - 2 years	2,431,313 (24.8%)	1,339,867 (26.7%)	1,091,446 (22.9%)
3 - 5 years	2,982,646 (30.5%)	1,487,780 (29.6%)	1,494,866 (31.4%)
More than 5	3,222,052 (32.9%)	1,529,622 (30.5%)	1,692,430 (35.5%)
Does not know	103,944 (1.1%)	75,474 (1.5%)	28,470 (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.

NA: Not applicable.



## Question 5.11 (continued)

For how many years (ANSWER IN 5.9) have you held the product?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>checking account?</b>	<b>1,066,458</b>	<b>256,907</b>	<b>809,551</b>
Less than a year	85,002 (8.0%)	11,601 (4.5%)	73,401 (9.1%)
1 - 2 years	252,915 (23.7%)	18,468 (7.2%)	234,447 (29.0%)
3 - 5 years	176,745 (16.6%)	56,375 (21.9%)	120,370 (14.9%)
More than 5	537,048 (50.4%)	170,463 (66.4%)	366,585 (45.3%)
Does not know	14,748 (1.4%)	0* (0.0%)*	14,748 (1.8%)
<b>fixed-term deposit (you may only withdraw on certain dates)?</b>	<b>706,359</b>	<b>205,332</b>	<b>501,027</b>
Less than a year	71,397 (10.1%)	18,102 (8.8%)	53,295 (10.6%)
1 - 2 years	268,590 (38.0%)	92,934 (45.3%)	175,656 (35.1%)
3 - 5 years	181,395 (25.7%)	54,132 (26.4%)	127,263 (25.4%)
More than 5	155,145 (22.0%)	38,381 (18.7%)	116,764 (23.3%)
Does not know	29,832 (4.2%)	1,783 (0.9%)	28,049 (5.6%)
<b>investment fund (have shares in a brokerage firm)?</b>	<b>446,351</b>	<b>121,382</b>	<b>324,969</b>
Less than a year	41,426 (9.3%)	16,199 (13.3%)	25,227 (7.8%)
1 - 2 years	94,324 (21.1%)	28,867 (23.8%)	65,457 (20.1%)
3 - 5 years	156,281 (35.0%)	28,964 (23.9%)	127,317 (39.2%)
More than 5	154,320 (34.6%)	47,352 (39.0%)	106,968 (32.9%)
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>Other</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
Less than a year	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
1 - 2 years	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
3 - 5 years	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
More than 5	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>Rural</b>			
Target population	10,775,378	6,021,539	4,753,839
<b>payroll account or card (where your salary is deposited)?</b>	<b>3,405,489</b>	<b>1,035,867</b>	<b>2,369,622</b>
Less than a year	558,815 (16.4%)	161,668 (15.6%)	397,147 (16.8%)
1 - 2 years	767,396 (22.5%)	245,831 (23.7%)	521,565 (22.0%)
3 - 5 years	1,028,512 (30.2%)	354,339 (34.2%)	674,173 (28.5%)
More than 5	1,036,866 (30.4%)	274,029 (26.5%)	762,837 (32.2%)
Does not know	13,900 (0.4%)	0* (0.0%)*	13,900 (0.6%)
<b> pension account or card (where your pension is deposited) ?</b>	<b>492,044</b>	<b>193,200</b>	<b>298,844</b>
Less than a year	29,102 (5.9%)	4,435 (2.3%)	24,667 (8.3%)
1 - 2 years	87,733 (17.8%)	36,869 (19.1%)	50,864 (17.0%)
3 - 5 years	105,736 (21.5%)	37,866 (19.6%)	67,850 (22.7%)
More than 5	264,828 (53.8%)	111,051 (57.5%)	153,777 (51.5%)
Does not know	4,645 (0.9%)	2,959 (1.5%)	1,686 (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.

NA: Not applicable.

## Question 5.11 (continued)

For how many years (ANSWER IN 5.9) have you held the product?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>government transfer account or card (where your government transfers are deposited)?</b>	<b>4,292,655</b>	<b>3,488,244</b>	<b>804,411</b>
Less than a year	471,304 (11.0%)	357,649 (10.3%)	113,655 (14.1%)
1 - 2 years	581,129 (13.5%)	429,570 (12.3%)	151,559 (18.8%)
3 - 5 years	1,410,809 (32.9%)	1,138,996 (32.7%)	271,813 (33.8%)
More than 5	1,730,106 (40.3%)	1,475,408 (42.3%)	254,698 (31.7%)
Does not know	99,307 (2.3%)	86,621 (2.5%)	12,686 (1.6%)
<b>savings account?</b>	<b>3,692,379</b>	<b>1,884,022</b>	<b>1,808,357</b>
Less than a year	448,344 (12.1%)	254,870 (13.5%)	193,474 (10.7%)
1 - 2 years	1,057,595 (28.6%)	480,192 (25.5%)	577,403 (31.9%)
3 - 5 years	1,202,044 (32.6%)	707,663 (37.6%)	494,381 (27.3%)
More than 5	976,163 (26.4%)	433,064 (23.0%)	543,099 (30.0%)
Does not know	8,233 (0.2%)	8,233 (0.4%)	0* (0.0%)*
<b>checking account?</b>	<b>149,783</b>	<b>31,741</b>	<b>118,042</b>
Less than a year	7,779 (5.2%)	1,222 (3.8%)	6,557 (5.6%)
1 - 2 years	39,947 (26.7%)	0* (0.0%)*	39,947 (33.8%)
3 - 5 years	15,433 (10.3%)	5,665 (17.8%)	9,768 (8.3%)
More than 5	78,748 (52.6%)	16,978 (53.5%)	61,770 (52.3%)
Does not know	7,876 (5.3%)	7,876 (24.8%)	0* (0.0%)*
<b>fixed-term deposit (you may only withdraw on certain dates)?</b>	<b>172,093</b>	<b>47,917</b>	<b>124,176</b>
Less than a year	1,659 (1.0%)	0* (0.0%)*	1,659 (1.3%)
1 - 2 years	116,162 (67.5%)	9,061 (18.9%)	107,101 (86.2%)
3 - 5 years	33,608 (19.5%)	18,192 (38.0%)	15,416 (12.4%)
More than 5	20,664 (12.0%)	20,664 (43.1%)	0* (0.0%)*
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>investment fund (have shares in a brokerage firm)?</b>	<b>18,175</b>	<b>9,520</b>	<b>8,655</b>
Less than a year	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
1 - 2 years	5,810 (32.0%)	0* (0.0%)*	5,810 (67.1%)
3 - 5 years	2,845 (15.7%)	0* (0.0%)*	2,845 (32.9%)
More than 5	9,520 (52.4%)	9,520 (100.0%)	0* (0.0%)*
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>Other</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
Less than a year	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
1 - 2 years	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
3 - 5 years	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
More than 5	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Does 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.

NA: Not applicable.

## People with debit card.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	26,709,629 (33.8%)	13,036,949 (31.4%)	13,672,680 (36.4%)
No	52,387,342 (66.2%)	28,514,483 (68.6%)	23,872,859 (63.6%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	20,991,505 (40.8%)	10,196,679 (37.7%)	10,794,826 (44.2%)
No	30,498,741 (59.2%)	16,871,717 (62.3%)	13,627,024 (55.8%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	5,718,124 (20.7%)	2,840,270 (19.6%)	2,877,854 (21.9%)
No	21,888,601 (79.3%)	11,642,766 (80.4%)	10,245,835 (78.1%)

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 5.12

With (ANSWER IN 5.9) do you have a debit card?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>37,173,094</b>	<b>19,020,713</b>	<b>18,152,381</b>
payroll account or card (where your salary is deposited)?	<b>19,556,451</b>	<b>8,027,632</b>	<b>11,528,819</b>
Yes	15,646,902 (80.0%)	6,589,927 (82.1%)	9,056,975 (78.6%)
No	3,909,549 (20.0%)	1,437,705 (17.9%)	2,471,844 (21.4%)
pension account or card (where your pension is deposited) ?	<b>3,290,101</b>	<b>1,596,933</b>	<b>1,693,168</b>
Yes	2,405,866 (73.1%)	1,168,129 (73.1%)	1,237,737 (73.1%)
No	884,235 (26.9%)	428,804 (26.9%)	455,431 (26.9%)
government transfer account or card (where your government transfers are deposited)?	<b>6,479,826</b>	<b>5,168,098</b>	<b>1,311,728</b>
Yes	2,446,013 (37.7%)	1,939,127 (37.5%)	506,886 (38.6%)
No	4,033,813 (62.3%)	3,228,971 (62.5%)	804,842 (61.4%)
savings account?	<b>13,478,679</b>	<b>6,906,166</b>	<b>6,572,513</b>
Yes	9,455,306 (70.2%)	4,766,301 (69.0%)	4,689,005 (71.3%)
No	4,023,373 (29.8%)	2,139,865 (31.0%)	1,883,508 (28.7%)
checking account?	<b>1,216,241</b>	<b>288,648</b>	<b>927,593</b>
Yes	950,417 (78.1%)	269,291 (93.3%)	681,126 (73.4%)
No	265,824 (21.9%)	19,357 (6.7%)	246,467 (26.6%)
<b>Urban</b>			
Target population	<b>26,410,407</b>	<b>13,011,240</b>	<b>13,399,167</b>
payroll account or card (where your salary is deposited)?	<b>16,150,962</b>	<b>6,991,765</b>	<b>9,159,197</b>
Yes	13,287,803 (82.3%)	5,829,546 (83.4%)	7,458,257 (81.4%)
No	2,863,159 (17.7%)	1,162,219 (16.6%)	1,700,940 (18.6%)
pension account or card (where your pension is deposited) ?	<b>2,798,057</b>	<b>1,403,733</b>	<b>1,394,324</b>
Yes	2,096,959 (74.9%)	1,049,069 (74.7%)	1,047,890 (75.2%)
No	701,098 (25.1%)	354,664 (25.3%)	346,434 (24.8%)
government transfer account or card (where your government transfers are deposited)?	<b>2,187,171</b>	<b>1,679,854</b>	<b>507,317</b>
Yes	1,147,038 (52.4%)	915,514 (54.5%)	231,524 (45.6%)
No	1,040,133 (47.6%)	764,340 (45.5%)	275,793 (54.4%)
savings account?	<b>9,786,300</b>	<b>5,022,144</b>	<b>4,764,156</b>
Yes	7,228,203 (73.9%)	3,621,692 (72.1%)	3,606,511 (75.7%)
No	2,558,097 (26.1%)	1,400,452 (27.9%)	1,157,645 (24.3%)
checking account?	<b>1,066,458</b>	<b>256,907</b>	<b>809,551</b>
Yes	851,293 (79.8%)	243,984 (95.0%)	607,309 (75.0%)
No	215,165 (20.2%)	12,923 (5.0%)	202,242 (25.0%)

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 5.12 (continued)

With (ANSWER IN 5.9) do you have a debit card?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>10,762,687</b>	<b>6,009,473</b>	<b>4,753,214</b>
<b>payroll account or card (where your salary is deposited)?</b>	<b>3,405,489</b>	<b>1,035,867</b>	<b>2,369,622</b>
Yes	2,359,099 (69.3%)	760,381 (73.4%)	1,598,718 (67.5%)
No	1,046,390 (30.7%)	275,486 (26.6%)	770,904 (32.5%)
<b>pension account or card (where your pension is deposited) ?</b>	<b>492,044</b>	<b>193,200</b>	<b>298,844</b>
Yes	308,907 (62.8%)	119,060 (61.6%)	189,847 (63.5%)
No	183,137 (37.2%)	74,140 (38.4%)	108,997 (36.5%)
<b>government transfer account or card (where your government transfers are deposited)?</b>	<b>4,292,655</b>	<b>3,488,244</b>	<b>804,411</b>
Yes	1,298,975 (30.3%)	1,023,613 (29.3%)	275,362 (34.2%)
No	2,993,680 (69.7%)	2,464,631 (70.7%)	529,049 (65.8%)
<b>savings account?</b>	<b>3,692,379</b>	<b>1,884,022</b>	<b>1,808,357</b>
Yes	2,227,103 (60.3%)	1,144,609 (60.8%)	1,082,494 (59.9%)
No	1,465,276 (39.7%)	739,413 (39.2%)	725,863 (40.1%)
<b>checking account?</b>	<b>149,783</b>	<b>31,741</b>	<b>118,042</b>
Yes	99,124 (66.2%)	25,307 (79.7%)	73,817 (62.5%)
No	50,659 (33.8%)	6,434 (20.3%)	44,225 (37.5%)

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%.

**People that in last year, saved money by one or more options of question 5.9**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>37,250,703</b>	<b>19,055,554</b>	<b>18,195,149</b>
Yes	15,764,361 (42.3%)	7,825,282 (41.1%)	7,939,079 (43.6%)
No	21,486,342 (57.7%)	11,230,272 (58.9%)	10,256,070 (56.4%)
<b>Urban</b>			
Target population	<b>26,475,325</b>	<b>13,034,015</b>	<b>13,441,310</b>
Yes	12,130,876 (45.8%)	5,819,315 (44.6%)	6,311,561 (47.0%)
No	14,344,449 (54.2%)	7,214,700 (55.4%)	7,129,749 (53.0%)
<b>Rural</b>			
Target population	<b>10,775,378</b>	<b>6,021,539</b>	<b>4,753,839</b>
Yes	3,633,485 (33.7%)	2,005,967 (33.3%)	1,627,518 (34.2%)
No	7,141,893 (66.3%)	4,015,572 (66.7%)	3,126,321 (65.8%)

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 5.13

From April of 2017 to today, you kept or saved in (ANSWER IN 5.9) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>37,250,703</b>	<b>19,055,554</b>	<b>18,195,149</b>
<b>payroll account or card (where your salary is deposited)?</b>	<b>19,556,451</b>	<b>8,027,632</b>	<b>11,528,819</b>
Yes	5,883,498 (30.1%)	2,397,613 (29.9%)	3,485,885 (30.2%)
No	13,672,953 (69.9%)	5,630,019 (70.1%)	8,042,934 (69.8%)
<b>pension account or card (where your pension is deposited) ?</b>	<b>3,290,101</b>	<b>1,596,933</b>	<b>1,693,168</b>
Yes	650,102 (19.8%)	346,698 (21.7%)	303,404 (17.9%)
No	2,639,999 (80.2%)	1,250,235 (78.3%)	1,389,764 (82.1%)
<b>government transfer account or card (where your government transfers are deposited)?</b>	<b>6,479,826</b>	<b>5,168,098</b>	<b>1,311,728</b>
Yes	723,952 (11.2%)	609,312 (11.8%)	114,640 (8.7%)
No	5,755,874 (88.8%)	4,558,786 (88.2%)	1,197,088 (91.3%)
<b>savings account?</b>	<b>13,478,679</b>	<b>6,906,166</b>	<b>6,572,513</b>
Yes	10,011,568 (74.3%)	5,130,607 (74.3%)	4,880,961 (74.3%)
No	3,467,111 (25.7%)	1,775,559 (25.7%)	1,691,552 (25.7%)
<b>checking account?</b>	<b>1,216,241</b>	<b>288,648</b>	<b>927,593</b>
Yes	652,343 (53.6%)	225,396 (78.1%)	426,947 (46.0%)
No	563,898 (46.4%)	63,252 (21.9%)	500,646 (54.0%)
<b>fixed-term deposit (you may only withdraw on certain dates)?</b>	<b>878,452</b>	<b>253,249</b>	<b>625,203</b>
Yes	703,227 (80.1%)	201,055 (79.4%)	502,172 (80.3%)
No	175,225 (19.9%)	52,194 (20.6%)	123,031 (19.7%)
<b>investment fund (have shares in a brokerage firm)?</b>	<b>464,526</b>	<b>130,902</b>	<b>333,624</b>
Yes	343,997 (74.1%)	88,976 (68.0%)	255,021 (76.4%)
No	120,529 (25.9%)	41,926 (32.0%)	78,603 (23.6%)
<b>Other</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
Yes	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
No	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.

NA: Not applicable.

## Question 5.13 (continued)

From April of 2017 to today, you kept or saved in (ANSWER IN 5.9) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Urban</b>			
Target population	<b>26,475,325</b>	<b>13,034,015</b>	<b>13,441,310</b>
<b>payroll account or card (where your salary is deposited)?</b>	<b>16,150,962</b>	<b>6,991,765</b>	<b>9,159,197</b>
Yes	5,094,187 (31.5%)	2,100,033 (30.0%)	2,994,154 (32.7%)
No	11,056,775 (68.5%)	4,891,732 (70.0%)	6,165,043 (67.3%)
<b>pension account or card (where your pension is deposited) ?</b>	<b>2,798,057</b>	<b>1,403,733</b>	<b>1,394,324</b>
Yes	594,677 (21.3%)	309,062 (22.0%)	285,615 (20.5%)
No	2,203,380 (78.7%)	1,094,671 (78.0%)	1,108,709 (79.5%)
<b>government transfer account or card (where your government transfers are deposited)?</b>	<b>2,187,171</b>	<b>1,679,854</b>	<b>507,317</b>
Yes	248,801 (11.4%)	205,682 (12.2%)	43,119 (8.5%)
No	1,938,370 (88.6%)	1,474,172 (87.8%)	464,198 (91.5%)
<b>savings account?</b>	<b>9,786,300</b>	<b>5,022,144</b>	<b>4,764,156</b>
Yes	7,481,575 (76.4%)	3,763,844 (74.9%)	3,717,731 (78.0%)
No	2,304,725 (23.6%)	1,258,300 (25.1%)	1,046,425 (22.0%)
<b>checking account?</b>	<b>1,066,458</b>	<b>256,907</b>	<b>809,551</b>
Yes	597,345 (56.0%)	206,697 (80.5%)	390,648 (48.3%)
No	469,113 (44.0%)	50,210 (19.5%)	418,903 (51.7%)
<b>fixed-term deposit (you may only withdraw on certain dates)?</b>	<b>706,359</b>	<b>205,332</b>	<b>501,027</b>
Yes	582,253 (82.4%)	162,933 (79.4%)	419,320 (83.7%)
No	124,106 (17.6%)	42,399 (20.6%)	81,707 (16.3%)
<b>investment fund (have shares in a brokerage firm)?</b>	<b>446,351</b>	<b>121,382</b>	<b>324,969</b>
Yes	325,822 (73.0%)	79,456 (65.5%)	246,366 (75.8%)
No	120,529 (27.0%)	41,926 (34.5%)	78,603 (24.2%)
<b>Other</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
Yes	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
No	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.

NA: Not applicable.



## Question 5.13 (continued)

From April of 2017 to today, you kept or saved in (ANSWER IN 5.9) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>10,775,378</b>	<b>6,021,539</b>	<b>4,753,839</b>
payroll account or card (where your salary is deposited)?	<b>3,405,489</b>	<b>1,035,867</b>	<b>2,369,622</b>
Yes	789,311 (23.2%)	297,580 (28.7%)	491,731 (20.8%)
No	2,616,178 (76.8%)	738,287 (71.3%)	1,877,891 (79.2%)
pension account or card (where your pension is deposited) ?	<b>492,044</b>	<b>193,200</b>	<b>298,844</b>
Yes	55,425 (11.3%)	37,636 (19.5%)	17,789 (6.0%)
No	436,619 (88.7%)	155,564 (80.5%)	281,055 (94.0%)
government transfer account or card (where your government transfers are deposited)?	<b>4,292,655</b>	<b>3,488,244</b>	<b>804,411</b>
Yes	475,151 (11.1%)	403,630 (11.6%)	71,521 (8.9%)
No	3,817,504 (88.9%)	3,084,614 (88.4%)	732,890 (91.1%)
savings account?	<b>3,692,379</b>	<b>1,884,022</b>	<b>1,808,357</b>
Yes	2,529,993 (68.5%)	1,366,763 (72.5%)	1,163,230 (64.3%)
No	1,162,386 (31.5%)	517,259 (27.5%)	645,127 (35.7%)
checking account?	<b>149,783</b>	<b>31,741</b>	<b>118,042</b>
Yes	54,998 (36.7%)	18,699 (58.9%)	36,299 (30.8%)
No	94,785 (63.3%)	13,042 (41.1%)	81,743 (69.2%)
fixed-term deposit (you may only withdraw on certain dates)?	<b>172,093</b>	<b>47,917</b>	<b>124,176</b>
Yes	120,974 (70.3%)	38,122 (79.6%)	82,852 (66.7%)
No	51,119 (29.7%)	9,795 (20.4%)	41,324 (33.3%)
investment fund (have shares in a brokerage firm)?	<b>18,175</b>	<b>9,520</b>	<b>8,655</b>
Yes	18,175 (100.0%)	9,520 (100.0%)	8,655 (100.0%)
No	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>Other</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
Yes	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
No	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.

NA: Not applicable.

## Question 5.14

You told me that you did keep or save money from April of 2017 to this date, please tell me, what you used that money for or what do you plan on using it for?

	Total	Female	Male
<b>Adult population from 18 to 70 years old</b>	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>National</b>			
Target population	<b>15,764,361</b>	<b>7,825,282</b>	<b>7,939,079</b>
Dealing with emergencies or unforeseen events	6,556,008 (41.6%)	3,388,307 (43.3%)	3,167,701 (39.9%)
Meal or personal expenses or payment of utilities	4,102,648 (26.0%)	1,958,790 (25.0%)	2,143,858 (27.0%)
Buying, repairing, remodeling or enlarging a house; buying land, vehicles, jewelry, animals, etc	3,009,318 (19.1%)	1,170,124 (15.0%)	1,839,194 (23.2%)
Education expenses	2,659,715 (16.9%)	1,564,166 (20.0%)	1,095,549 (13.8%)
Paying for holidays or parties (XV years, weddings, etc.)	1,684,259 (10.7%)	746,163 (9.5%)	938,096 (11.8%)
Health expenses	1,565,357 (9.9%)	952,975 (12.2%)	612,382 (7.7%)
Starting, expanding or operating a business (raw material, machinery and equipment)	892,870 (5.7%)	357,970 (4.6%)	534,900 (6.7%)
For old age or retirement	381,196 (2.4%)	142,404 (1.8%)	238,792 (3.0%)
Other	113,417 (0.7%)	64,956 (0.8%)	48,461 (0.6%)
<b>Urban</b>			
Target population	<b>12,130,876</b>	<b>5,819,315</b>	<b>6,311,561</b>
Dealing with emergencies or unforeseen events	5,222,025 (43.0%)	2,665,343 (45.8%)	2,556,682 (40.5%)
Meal or personal expenses or payment of utilities	3,276,126 (27.0%)	1,472,342 (25.3%)	1,803,784 (28.6%)
Buying, repairing, remodeling or enlarging a house; buying land, vehicles, jewelry, animals, etc	2,204,895 (18.2%)	795,423 (13.7%)	1,409,472 (22.3%)
Education expenses	2,083,752 (17.2%)	1,182,999 (20.3%)	900,753 (14.3%)
Paying for holidays or parties (XV years, weddings, etc.)	1,453,934 (12.0%)	605,653 (10.4%)	848,281 (13.4%)
Health expenses	1,105,272 (9.1%)	658,504 (11.3%)	446,768 (7.1%)
Starting, expanding or operating a business (raw material, machinery and equipment)	550,418 (4.5%)	220,727 (3.8%)	329,691 (5.2%)
For old age or retirement	334,813 (2.8%)	114,570 (2.0%)	220,243 (3.5%)
Other	76,206 (0.6%)	32,180 (0.6%)	44,026 (0.7%)
<b>Rural</b>			
Target population	<b>3,633,485</b>	<b>2,005,967</b>	<b>1,627,518</b>
Dealing with emergencies or unforeseen events	1,333,983 (36.7%)	722,964 (36.0%)	611,019 (37.5%)
Meal or personal expenses or payment of utilities	826,522 (22.7%)	486,448 (24.3%)	340,074 (20.9%)
Buying, repairing, remodeling or enlarging a house; buying land, vehicles, jewelry, animals, etc	804,423 (22.1%)	374,701 (18.7%)	429,722 (26.4%)
Education expenses	575,963 (15.9%)	381,167 (19.0%)	194,796 (12.0%)
Paying for holidays or parties (XV years, weddings, etc.)	230,325 (6.3%)	140,510 (7.0%)	89,815 (5.5%)
Health expenses	460,085 (12.7%)	294,471 (14.7%)	165,614 (10.2%)
Starting, expanding or operating a business (raw material, machinery and equipment)	342,452 (9.4%)	137,243 (6.8%)	205,209 (12.6%)
For old age or retirement	46,383 (1.3%)	27,834 (1.4%)	18,549 (1.1%)
Other	37,211 (1.0%)	32,776 (1.6%)	4,435 (0.3%)

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 5.15

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	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>19,556,451</b>	<b>8,027,632</b>	<b>11,528,819</b>
Yes	12,143,663 (62.1%)	4,909,909 (61.2%)	7,233,754 (62.7%)
No	7,412,788 (37.9%)	3,117,723 (38.8%)	4,295,065 (37.3%)
<b>Urban</b>			
Target population	<b>16,150,962</b>	<b>6,991,765</b>	<b>9,159,197</b>
Yes	10,327,661 (63.9%)	4,360,387 (62.4%)	5,967,274 (65.2%)
No	5,823,301 (36.1%)	2,631,378 (37.6%)	3,191,923 (34.8%)
<b>Rural</b>			
Target population	<b>3,405,489</b>	<b>1,035,867</b>	<b>2,369,622</b>
Yes	1,816,002 (53.3%)	549,522 (53.0%)	1,266,480 (53.4%)
No	1,589,487 (46.7%)	486,345 (47.0%)	1,103,142 (46.6%)

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%.

## Have you tried to change it?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>12,143,663</b>	<b>4,909,909</b>	<b>7,233,754</b>
Yes	960,861 (7.9%)	350,672 (7.1%)	610,189 (8.4%)
No	11,182,802 (92.1%)	4,559,237 (92.9%)	6,623,565 (91.6%)
<b>Urban</b>			
Target population	<b>10,327,661</b>	<b>4,360,387</b>	<b>5,967,274</b>
Yes	858,762 (8.3%)	319,399 (7.3%)	539,363 (9.0%)
No	9,468,899 (91.7%)	4,040,988 (92.7%)	5,427,911 (91.0%)
<b>Rural</b>			
Target population	<b>1,816,002</b>	<b>549,522</b>	<b>1,266,480</b>
Yes	102,099 (5.6%)	31,273 (5.7%)	70,826 (5.6%)
No	1,713,903 (94.4%)	518,249 (94.3%)	1,195,654 (94.4%)

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 5.17

### Have you been able to change it?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>960,861</b>	<b>350,672</b>	<b>610,189</b>
Yes	832,099 (86.6%)	308,950 (88.1%)	523,149 (85.7%)
No	128,762 (13.4%)	41,722 (11.9%)	87,040 (14.3%)
<b>Urban</b>			
Target population	<b>858,762</b>	<b>319,399</b>	<b>539,363</b>
Yes	756,618 (88.1%)	282,876 (88.6%)	473,742 (87.8%)
No	102,144 (11.9%)	36,523 (11.4%)	65,621 (12.2%)
<b>Rural</b>			
Target population	<b>102,099</b>	<b>31,273</b>	<b>70,826</b>
Yes	75,481 (73.9%)	26,074 (83.4%)	49,407 (69.8%)
No	26,618 (26.1%)	5,199 (16.6%)	21,419 (30.2%)

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 5.18

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	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>26,709,629</b>	<b>13,036,949</b>	<b>13,672,680</b>
Does not use it	9,678,120 (36.2%)	5,180,699 (39.7%)	4,497,421 (32.9%)
Less than one time per month	819,338 (3.1%)	426,262 (3.3%)	393,076 (2.9%)
1 - 2 times	6,344,200 (23.8%)	3,062,386 (23.5%)	3,281,814 (24.0%)
3 - 5 times	5,197,523 (19.5%)	2,520,063 (19.3%)	2,677,460 (19.6%)
More than 5	4,610,503 (17.3%)	1,836,825 (14.1%)	2,773,678 (20.3%)
Not specified	59,945 (0.2%)	10,714 (0.1%)	49,231 (0.4%)
<b>Urban</b>			
Target population	<b>20,991,505</b>	<b>10,196,679</b>	<b>10,794,826</b>
Does not use it	6,563,224 (31.3%)	3,404,762 (33.4%)	3,158,462 (29.3%)
Less than one time per month	639,260 (3.0%)	337,513 (3.3%)	301,747 (2.8%)
1 - 2 times	4,932,213 (23.5%)	2,418,705 (23.7%)	2,513,508 (23.3%)
3 - 5 times	4,584,594 (21.8%)	2,300,521 (22.6%)	2,284,073 (21.2%)
More than 5	4,215,977 (20.1%)	1,724,464 (16.9%)	2,491,513 (23.1%)
Not specified	56,237 (0.3%)	10,714 (0.1%)	45,523 (0.4%)
<b>Rural</b>			
Target population	<b>5,718,124</b>	<b>2,840,270</b>	<b>2,877,854</b>
Does not use it	3,114,896 (54.5%)	1,775,937 (62.5%)	1,338,959 (46.5%)
Less than one time per month	180,078 (3.1%)	88,749 (3.1%)	91,329 (3.2%)
1 - 2 times	1,411,987 (24.7%)	643,681 (22.7%)	768,306 (26.7%)
3 - 5 times	612,929 (10.7%)	219,542 (7.7%)	393,387 (13.7%)
More than 5	394,526 (6.9%)	112,361 (4.0%)	282,165 (9.8%)
Not specified	3,708 (0.1%)	0* (0.0%)*	3,708 (0.1%)

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 5.19

What is the main reason why you do not use your debit card for making purchases?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>9,678,120</b>	<b>5,180,699</b>	<b>4,497,421</b>
You prefer to pay in cash	5,893,586 (60.9%)	3,000,091 (57.9%)	2,893,495 (64.3%)
Lack of trust	1,178,975 (12.2%)	504,553 (9.7%)	674,422 (15.0%)
It is not accepted in the store were you buy	377,509 (3.9%)	250,107 (4.8%)	127,402 (2.8%)
You prefer to pay with a credit card	109,982 (1.1%)	22,604 (0.4%)	87,378 (1.9%)
Most of your payments are in small amounts	261,964 (2.7%)	130,123 (2.5%)	131,841 (2.9%)
You do not keep a record of your expenses	135,397 (1.4%)	98,946 (1.9%)	36,451 (0.8%)
You do not know that you can use your card to make purchases or payments	487,981 (5.0%)	354,481 (6.8%)	133,500 (3.0%)
The establishment charges commissions	229,931 (2.4%)	117,746 (2.3%)	112,185 (2.5%)
Other	1,002,795 (10.4%)	702,048 (13.6%)	300,747 (6.7%)
<b>Urban</b>			
Target population	<b>6,563,224</b>	<b>3,404,762</b>	<b>3,158,462</b>
You prefer to pay in cash	4,284,269 (65.3%)	2,228,977 (65.5%)	2,055,292 (65.1%)
Lack of trust	1,020,082 (15.5%)	433,060 (12.7%)	587,022 (18.6%)
It is not accepted in the store were you buy	85,872 (1.3%)	30,248 (0.9%)	55,624 (1.8%)
You prefer to pay with a credit card	86,249 (1.3%)	12,682 (0.4%)	73,567 (2.3%)
Most of your payments are in small amounts	163,605 (2.5%)	59,934 (1.8%)	103,671 (3.3%)
You do not keep a record of your expenses	96,945 (1.5%)	62,674 (1.8%)	34,271 (1.1%)
You do not know that you can use your card to make purchases or payments	128,867 (2.0%)	89,814 (2.6%)	39,053 (1.2%)
The establishment charges commissions	154,126 (2.3%)	91,521 (2.7%)	62,605 (2.0%)
Other	543,209 (8.3%)	395,852 (11.6%)	147,357 (4.7%)
<b>Rural</b>			
Target population	<b>3,114,896</b>	<b>1,775,937</b>	<b>1,338,959</b>
You prefer to pay in cash	1,609,317 (51.7%)	771,114 (43.4%)	838,203 (62.6%)
Lack of trust	158,893 (5.1%)	71,493 (4.0%)	87,400 (6.5%)
It is not accepted in the store were you buy	291,637 (9.4%)	219,859 (12.4%)	71,778 (5.4%)
You prefer to pay with a credit card	23,733 (0.8%)	9,922 (0.6%)	13,811 (1.0%)
Most of your payments are in small amounts	98,359 (3.2%)	70,189 (4.0%)	28,170 (2.1%)
You do not keep a record of your expenses	38,452 (1.2%)	36,272 (2.0%)	2,180 (0.2%)
You do not know that you can use your card to make purchases or payments	359,114 (11.5%)	264,667 (14.9%)	94,447 (7.1%)
The establishment charges commissions	75,805 (2.4%)	26,225 (1.5%)	49,580 (3.7%)
Other	459,586 (14.8%)	306,196 (17.2%)	153,390 (11.5%)

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%.

## What is the main reason you prefer to make your purchase with cash?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>5,893,586</b>	<b>3,000,091</b>	<b>2,893,495</b>
Only cash is accepted at the stores where you buy	575,641 (9.8%)	399,604 (13.3%)	176,037 (6.1%)
Most of your payments are in small amounts	861,266 (14.6%)	415,974 (13.9%)	445,292 (15.4%)
It allows you to better control your expenses	1,164,215 (19.8%)	609,910 (20.3%)	554,305 (19.2%)
Lack of trust in debit card	920,584 (15.6%)	420,632 (14.0%)	499,952 (17.3%)
You are used to it	2,033,568 (34.5%)	990,546 (33.0%)	1,043,022 (36.0%)
The establishment charges commissions	123,174 (2.1%)	56,844 (1.9%)	66,330 (2.3%)
Other	215,138 (3.7%)	106,581 (3.6%)	108,557 (3.8%)
<b>Urban</b>			
Target population	<b>4,284,269</b>	<b>2,228,977</b>	<b>2,055,292</b>
Only cash is accepted at the stores where you buy	269,466 (6.3%)	195,663 (8.8%)	73,803 (3.6%)
Most of your payments are in small amounts	692,534 (16.2%)	332,262 (14.9%)	360,272 (17.5%)
It allows you to better control your expenses	897,954 (21.0%)	462,377 (20.7%)	435,577 (21.2%)
Lack of trust in debit card	695,467 (16.2%)	330,108 (14.8%)	365,359 (17.8%)
You are used to it	1,525,440 (35.6%)	808,795 (36.3%)	716,645 (34.9%)
The establishment charges commissions	70,713 (1.7%)	39,486 (1.8%)	31,227 (1.5%)
Other	132,695 (3.1%)	60,286 (2.7%)	72,409 (3.5%)
<b>Rural</b>			
Target population	<b>1,609,317</b>	<b>771,114</b>	<b>838,203</b>
Only cash is accepted at the stores where you buy	306,175 (19.0%)	203,941 (26.4%)	102,234 (12.2%)
Most of your payments are in small amounts	168,732 (10.5%)	83,712 (10.9%)	85,020 (10.1%)
It allows you to better control your expenses	266,261 (16.5%)	147,533 (19.1%)	118,728 (14.2%)
Lack of trust in debit card	225,117 (14.0%)	90,524 (11.7%)	134,593 (16.1%)
You are used to it	508,128 (31.6%)	181,751 (23.6%)	326,377 (38.9%)
The establishment charges commissions	52,461 (3.3%)	17,358 (2.3%)	35,103 (4.2%)
Other	82,443 (5.1%)	46,295 (6.0%)	36,148 (4.3%)

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 5.21

Before opening your (most recent) account, ¿ did you compare it with other products, in other banks or in other financial institutions?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>31,891,751</b>	<b>14,641,102</b>	<b>17,250,649</b>
Yes	6,573,710 (20.6%)	3,093,567 (21.1%)	3,480,143 (20.2%)
No	25,318,041 (79.4%)	11,547,535 (78.9%)	13,770,506 (79.8%)
<b>Urban</b>			
Target population	<b>24,905,633</b>	<b>11,743,675</b>	<b>13,161,958</b>
Yes	5,218,291 (21.0%)	2,432,227 (20.7%)	2,786,064 (21.2%)
No	19,687,342 (79.0%)	9,311,448 (79.3%)	10,375,894 (78.8%)
<b>Rural</b>			
Target population	<b>6,986,118</b>	<b>2,897,427</b>	<b>4,088,691</b>
Yes	1,355,419 (19.4%)	661,340 (22.8%)	694,079 (17.0%)
No	5,630,699 (80.6%)	2,236,087 (77.2%)	3,394,612 (83.0%)

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 5.22

### To compare your account you used...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>6,573,710</b>	<b>3,093,567</b>	<b>3,480,143</b>
information provided by the bank or financial institution (branches, inter website of the bank or financial institution, etc.)?	5,425,383 (82.5%)	2,552,371 (82.5%)	2,873,012 (82.6%)
recommendation of friends or acquaintances?	2,644,779 (40.2%)	1,284,906 (41.5%)	1,359,873 (39.1%)
websites of institutions such as Condusef?	1,260,399 (19.2%)	535,836 (17.3%)	724,563 (20.8%)
commercial advertisement from banks or financial institutions?	1,385,118 (21.1%)	586,374 (19.0%)	798,744 (23.0%)
recommendations from specialist or analysts?	748,024 (11.4%)	214,374 (6.9%)	533,650 (15.3%)
<b>Urban</b>			
Target population	<b>5,218,291</b>	<b>2,432,227</b>	<b>2,786,064</b>
information provided by the bank or financial institution (branches, inter website of the bank or financial institution, etc.)?	4,253,911 (81.5%)	1,942,086 (79.8%)	2,311,825 (83.0%)
recommendation of friends or acquaintances?	2,125,818 (40.7%)	1,044,047 (42.9%)	1,081,771 (38.8%)
websites of institutions such as Condusef?	1,047,015 (20.1%)	418,582 (17.2%)	628,433 (22.6%)
commercial advertisement from banks or financial institutions?	1,093,321 (21.0%)	438,868 (18.0%)	654,453 (23.5%)
recommendations from specialist or analysts?	620,743 (11.9%)	182,597 (7.5%)	438,146 (15.7%)
<b>Rural</b>			
Target population	<b>1,355,419</b>	<b>661,340</b>	<b>694,079</b>
information provided by the bank or financial institution (branches, inter website of the bank or financial institution, etc.)?	1,171,472 (86.4%)	610,285 (92.3%)	561,187 (80.9%)
recommendation of friends or acquaintances?	518,961 (38.3%)	240,859 (36.4%)	278,102 (40.1%)
websites of institutions such as Condusef?	213,384 (15.7%)	117,254 (17.7%)	96,130 (13.9%)
commercial advertisement from banks or financial institutions?	291,797 (21.5%)	147,506 (22.3%)	144,291 (20.8%)
recommendations from specialist or analysts?	127,281 (9.4%)	31,777 (4.8%)	95,504 (13.8%)

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 5.23

Have you contracted the mobile phone banking service for any of your bank accounts?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>31,545,993</b>	<b>15,365,240</b>	<b>16,180,753</b>
Si	8,377,427 (26.6%)	3,666,287 (23.9%)	4,711,140 (29.1%)
No	23,168,566 (73.4%)	11,698,953 (76.1%)	11,469,613 (70.9%)
<b>Urban</b>			
Target population	<b>23,902,490</b>	<b>11,616,197</b>	<b>12,286,293</b>
Si	7,351,769 (30.8%)	3,269,078 (28.1%)	4,082,691 (33.2%)
No	16,550,721 (69.2%)	8,347,119 (71.9%)	8,203,602 (66.8%)
<b>Rural</b>			
Target population	<b>7,643,503</b>	<b>3,749,043</b>	<b>3,894,460</b>
Si	1,025,658 (13.4%)	397,209 (10.6%)	628,449 (16.1%)
No	6,617,845 (86.6%)	3,351,834 (89.4%)	3,266,011 (83.9%)

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 5.24

Do you use a device, such as a token, physical or virtual, to access your mobile bank service or to carry out operations?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>8,377,427</b>	<b>3,666,287</b>	<b>4,711,140</b>
Yes	6,190,344 (73.9%)	2,620,593 (71.5%)	3,569,751 (75.8%)
No	2,121,984 (25.3%)	1,011,923 (27.6%)	1,110,061 (23.6%)
Does not know	65,099 (0.8%)	33,771 (0.9%)	31,328 (0.7%)
<b>Urban</b>			
Target population	<b>7,351,769</b>	<b>3,269,078</b>	<b>4,082,691</b>
Yes	5,470,621 (74.4%)	2,328,319 (71.2%)	3,142,302 (77.0%)
No	1,823,272 (24.8%)	914,211 (28.0%)	909,061 (22.3%)
Does not know	57,876 (0.8%)	26,548 (0.8%)	31,328 (0.8%)
<b>Rural</b>			
Target population	<b>1,025,658</b>	<b>397,209</b>	<b>628,449</b>
Yes	719,723 (70.2%)	292,274 (73.6%)	427,449 (68.0%)
No	298,712 (29.1%)	97,712 (24.6%)	201,000 (32.0%)
Does not know	7,223 (0.7%)	7,223 (1.8%)	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 5.25

### Using mobile phone banking, do you make...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>7,912,455</b>	<b>3,403,445</b>	<b>4,509,010</b>
transfers?	4,680,318 (59.2%)	1,998,241 (58.7%)	2,682,077 (59.5%)
payment of utilities (electricity, water, property tax, gas, etc.)?	4,008,160 (50.7%)	1,584,953 (46.6%)	2,423,207 (53.7%)
payment of credits (credit card, mortgage credit, etc)	2,593,555 (32.8%)	1,139,595 (33.5%)	1,453,960 (32.2%)
balance inquiry?	7,476,914 (94.5%)	3,220,365 (94.6%)	4,256,549 (94.4%)
Other	42,992 (0.5%)	20,356 (0.6%)	22,636 (0.5%)
<b>Urban</b>			
Target population	<b>6,914,170</b>	<b>3,022,732</b>	<b>3,891,438</b>
transfers?	4,188,184 (60.6%)	1,794,075 (59.4%)	2,394,109 (61.5%)
payment of utilities (electricity, water, property tax, gas, etc.)?	3,645,672 (52.7%)	1,474,628 (48.8%)	2,171,044 (55.8%)
payment of credits (credit card, mortgage credit, etc)	2,358,829 (34.1%)	1,048,532 (34.7%)	1,310,297 (33.7%)
balance inquiry?	6,526,582 (94.4%)	2,859,432 (94.6%)	3,667,150 (94.2%)
Other	37,494 (0.5%)	20,356 (0.7%)	17,138 (0.4%)
<b>Rural</b>			
Target population	<b>998,285</b>	<b>380,713</b>	<b>617,572</b>
transfers?	492,134 (49.3%)	204,166 (53.6%)	287,968 (46.6%)
payment of utilities (electricity, water, property tax, gas, etc.)?	362,488 (36.3%)	110,325 (29.0%)	252,163 (40.8%)
payment of credits (credit card, mortgage credit, etc)	234,726 (23.5%)	91,063 (23.9%)	143,663 (23.3%)
balance inquiry?	950,332 (95.2%)	360,933 (94.8%)	589,399 (95.4%)
Other	5,498 (0.6%)	0* (0.0%)*	5,498 (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%.

\* Non-representative estimation due to the sample size.

## Question 5.26

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

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>7,912,455</b>	<b>3,403,445</b>	<b>4,509,010</b>
Does not use it	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Less than one time per month	217,707 (2.8%)	115,348 (3.4%)	102,359 (2.3%)
1 - 2 times	2,110,582 (26.7%)	817,581 (24.0%)	1,293,001 (28.7%)
3 - 5 times	2,686,202 (33.9%)	1,287,743 (37.8%)	1,398,459 (31.0%)
More than 5	2,864,924 (36.2%)	1,170,076 (34.4%)	1,694,848 (37.6%)
Not specified	33,040 (0.4%)	12,697 (0.4%)	20,343 (0.5%)
<b>Urban</b>			
Target population	<b>6,914,170</b>	<b>3,022,732</b>	<b>3,891,438</b>
Does not use it	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Less than one time per month	169,146 (2.4%)	99,642 (3.3%)	69,504 (1.8%)
1 - 2 times	1,728,251 (25.0%)	659,115 (21.8%)	1,069,136 (27.5%)
3 - 5 times	2,331,227 (33.7%)	1,155,836 (38.2%)	1,175,391 (30.2%)
More than 5	2,652,506 (38.4%)	1,095,442 (36.2%)	1,557,064 (40.0%)
Not specified	33,040 (0.5%)	12,697 (0.4%)	20,343 (0.5%)
<b>Rural</b>			
Target population	<b>998,285</b>	<b>380,713</b>	<b>617,572</b>
Does not use it	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Less than one time per month	48,561 (4.9%)	15,706 (4.1%)	32,855 (5.3%)
1 - 2 times	382,331 (38.3%)	158,466 (41.6%)	223,865 (36.2%)
3 - 5 times	354,975 (35.6%)	131,907 (34.6%)	223,068 (36.1%)
More than 5	212,418 (21.3%)	74,634 (19.6%)	137,784 (22.3%)
Not specified	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 5.27

### Why do you not use it?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>464,972</b>	<b>262,842</b>	<b>202,130</b>
Lack of trust	152,799 (32.9%)	85,859 (32.7%)	66,940 (33.1%)
You prefer to pay with cash or your credit or debit card	122,656 (26.4%)	87,354 (33.2%)	35,302 (17.5%)
You don't know how to use it or is complicated to use	82,102 (17.7%)	30,172 (11.5%)	51,930 (25.7%)
Other	107,415 (23.1%)	59,457 (22.6%)	47,958 (23.7%)
<b>Urban</b>			
Target population	<b>437,599</b>	<b>246,346</b>	<b>191,253</b>
Lack of trust	147,332 (33.7%)	80,392 (32.6%)	66,940 (35.0%)
You prefer to pay with cash or your credit or debit card	122,656 (28.0%)	87,354 (35.5%)	35,302 (18.5%)
You don't know how to use it or is complicated to use	71,617 (16.4%)	26,518 (10.8%)	45,099 (23.6%)
Other	95,994 (21.9%)	52,082 (21.1%)	43,912 (23.0%)
<b>Rural</b>			
Target population	<b>27,373</b>	<b>16,496</b>	<b>10,877</b>
Lack of trust	5,467 (20.0%)	5,467 (33.1%)	0* (0.0%)*
You prefer to pay with cash or your credit or debit card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
You don't know how to use it or is complicated to use	10,485 (38.3%)	3,654 (22.2%)	6,831 (62.8%)
Other	11,421 (41.7%)	7,375 (44.7%)	4,046 (37.2%)

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 5.28

### Why haven't you opened the mobile phone banking service?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>23,168,566</b>	<b>11,698,953</b>	<b>11,469,613</b>
You prefer to use other means (branches, ATM, Internet, etc.)	4,936,399 (21.3%)	2,159,254 (18.5%)	2,777,145 (24.2%)
Lack of trust	4,285,544 (18.5%)	1,976,228 (16.9%)	2,309,316 (20.1%)
It is complicated or you do not know how to use it	3,539,607 (15.3%)	2,000,238 (17.1%)	1,539,369 (13.4%)
You don't know where to acquire the service	1,471,711 (6.4%)	754,540 (6.4%)	717,171 (6.3%)
Your mobile phone does not permit the service	1,128,768 (4.9%)	571,361 (4.9%)	557,407 (4.9%)
You are not aware of the service	4,532,943 (19.6%)	2,594,755 (22.2%)	1,938,188 (16.9%)
You don't have Internet or signal	409,222 (1.8%)	208,873 (1.8%)	200,349 (1.7%)
Your account does not permit the mobile phone service	1,074,291 (4.6%)	486,155 (4.2%)	588,136 (5.1%)
Other	1,790,081 (7.7%)	947,549 (8.1%)	842,532 (7.3%)
<b>Urban</b>			
Target population	<b>16,550,721</b>	<b>8,347,119</b>	<b>8,203,602</b>
You prefer to use other means (branches, ATM, Internet, etc.)	4,106,074 (24.8%)	1,902,954 (22.8%)	2,203,120 (26.9%)
Lack of trust	3,484,094 (21.1%)	1,544,820 (18.5%)	1,939,274 (23.6%)
It is complicated or you do not know how to use it	2,135,520 (12.9%)	1,289,427 (15.4%)	846,093 (10.3%)
You don't know where to acquire the service	954,976 (5.8%)	512,555 (6.1%)	442,421 (5.4%)
Your mobile phone does not permit the service	748,191 (4.5%)	375,943 (4.5%)	372,248 (4.5%)
You are not aware of the service	2,895,903 (17.5%)	1,649,535 (19.8%)	1,246,368 (15.2%)
You don't have Internet or signal	145,457 (0.9%)	78,491 (0.9%)	66,966 (0.8%)
Your account does not permit the mobile phone service	765,951 (4.6%)	315,308 (3.8%)	450,643 (5.5%)
Other	1,314,555 (7.9%)	678,086 (8.1%)	636,469 (7.8%)
<b>Rural</b>			
Target population	<b>6,617,845</b>	<b>3,351,834</b>	<b>3,266,011</b>
You prefer to use other means (branches, ATM, Internet, etc.)	830,325 (12.5%)	256,300 (7.6%)	574,025 (17.6%)
Lack of trust	801,450 (12.1%)	431,408 (12.9%)	370,042 (11.3%)
It is complicated or you do not know how to use it	1,404,087 (21.2%)	710,811 (21.2%)	693,276 (21.2%)
You don't know where to acquire the service	516,735 (7.8%)	241,985 (7.2%)	274,750 (8.4%)
Your mobile phone does not permit the service	380,577 (5.8%)	195,418 (5.8%)	185,159 (5.7%)
You are not aware of the service	1,637,040 (24.7%)	945,220 (28.2%)	691,820 (21.2%)
You don't have Internet or signal	263,765 (4.0%)	130,382 (3.9%)	133,383 (4.1%)
Your account does not permit the mobile phone service	308,340 (4.7%)	170,847 (5.1%)	137,493 (4.2%)
Other	475,526 (7.2%)	269,463 (8.0%)	206,063 (6.3%)

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 5.29

**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	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	19,576,257 (24.7%)	9,054,673 (21.8%)	10,521,584 (28.0%)
No	59,520,714 (75.3%)	32,496,759 (78.2%)	27,023,955 (72.0%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	14,573,352 (28.3%)	6,787,528 (25.1%)	7,785,824 (31.9%)
No	36,916,894 (71.7%)	20,280,868 (74.9%)	16,636,026 (68.1%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	5,002,905 (18.1%)	2,267,145 (15.7%)	2,735,760 (20.8%)
No	22,603,820 (81.9%)	12,215,891 (84.3%)	10,387,929 (79.2%)

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 5.30

Can you tell me the name of the institution that insures or protect them?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>19,576,257</b>	<b>9,054,673</b>	<b>10,521,584</b>
IPAB (Instituto para la Protección al Ahorro Bancario)	3,064,730 (15.7%)	1,117,929 (12.3%)	1,946,801 (18.5%)
Protection fund	852,046 (4.4%)	358,149 (4.0%)	493,897 (4.7%)
Other	2,850,941 (14.6%)	1,313,743 (14.5%)	1,537,198 (14.6%)
Does not know	12,808,540 (65.4%)	6,264,852 (69.2%)	6,543,688 (62.2%)
<b>Urban</b>			
Target population	<b>14,573,352</b>	<b>6,787,528</b>	<b>7,785,824</b>
IPAB (Instituto para la Protección al Ahorro Bancario)	2,773,343 (19.0%)	1,020,126 (15.0%)	1,753,217 (22.5%)
Protection fund	723,130 (5.0%)	316,644 (4.7%)	406,486 (5.2%)
Other	2,240,303 (15.4%)	1,036,631 (15.3%)	1,203,672 (15.5%)
Does not know	8,836,576 (60.6%)	4,414,127 (65.0%)	4,422,449 (56.8%)
<b>Rural</b>			
Target population	<b>5,002,905</b>	<b>2,267,145</b>	<b>2,735,760</b>
IPAB (Instituto para la Protección al Ahorro Bancario)	291,387 (5.8%)	97,803 (4.3%)	193,584 (7.1%)
Protection fund	128,916 (2.6%)	41,505 (1.8%)	87,411 (3.2%)
Other	610,638 (12.2%)	277,112 (12.2%)	333,526 (12.2%)
Does not know	3,971,964 (79.4%)	1,850,725 (81.6%)	2,121,239 (77.5%)

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%.



# Informal and formal credit



Credit is a fundamental financial service from the point of view of financial inclusion, since it allows income and expenditures to be distributed over time, and obtain goods and services at the most opportune moments of the economic life of individuals.

The objectives of this section are:

- Know the number of individuals in Mexico who borrow from informal mechanisms and know on what they used, or plan to use, that money.
- Know the number of individuals who have credit products from formal financial institutions, as well as the type of products most used (bank credit cards, departmental store credit cards, personal and payroll credit and mortgage loans, among others) and if they were late in the payment of the credits. For those who have payroll, personal or group credit, what is the use they gave, or plan to give, to the credit.
- Identify the main reasons why “never users” and “former users” do not have, or stopped having, a credit.
- Of the individuals who have a bank or departmental store credit card, know how many times per month they use it and those that do not use it, know what are the reasons for not doing so. It also inquires about their payment behavior of credit cards.
- Evaluate whether consumers who have recently contracted a credit product received fair and transparent treatment when requesting their credit, if they were asked for authorization to check their credit history, if they were informed of the conditions of the credit and if they used the Total Annual Cost (CAT for its acronym in Spanish) to decide on the contracting of the credit.
- Know if they compared with other products or in other institutions before contracting their most recent credit.





## How is credit in Mexico?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Only informal	20,488,716 (25.9%)	10,486,716 (25.2%)	10,002,000 (26.6%)
Only formal	14,570,807 (18.4%)	7,024,877 (16.9%)	7,545,930 (20.1%)
Both	10,066,872 (12.7%)	5,098,841 (12.3%)	4,968,031 (13.2%)
Do not have any loan or credit	33,970,576 (42.9%)	18,940,998 (45.6%)	15,029,578 (40.0%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Only informal	11,921,668 (23.2%)	6,036,252 (22.3%)	5,885,416 (24.1%)
Only formal	11,205,607 (21.8%)	5,353,059 (19.8%)	5,852,548 (24.0%)
Both	7,377,037 (14.3%)	3,668,769 (13.6%)	3,708,268 (15.2%)
Do not have any loan or credit	20,985,934 (40.8%)	12,010,316 (44.4%)	8,975,618 (36.8%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Only informal	8,567,048 (31.0%)	4,450,464 (30.7%)	4,116,584 (31.4%)
Only formal	3,365,200 (12.2%)	1,671,818 (11.5%)	1,693,382 (12.9%)
Both	2,689,835 (9.7%)	1,430,072 (9.9%)	1,259,763 (9.6%)
Do not have any loan or credit	12,984,642 (47.0%)	6,930,682 (47.9%)	6,053,960 (46.1%)

The people that has contracted some credit from a formal financial institution is constructed from the sum of the options "Only formal" and "Both". For example, at the national level, it amounts to 24,637,679 adults, equivalent to 37.1%.

The people that has contracted some credit through informal mechanisms is constructed starting from the sum of the options "Only informal" and "Both".

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%.

## (By regions)

### How is credit in Mexico?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>Northwest</b>	<b>10,233,473</b>	<b>5,231,108</b>	<b>5,002,365</b>
Only informal	2,361,108 (23.1%)	1,219,240 (23.3%)	1,141,868 (22.8%)
Only formal	2,231,745 (21.8%)	1,092,245 (20.9%)	1,139,500 (22.8%)
Both	1,834,423 (17.9%)	899,946 (17.2%)	934,477 (18.7%)
Do not have any loan or credit	3,806,197 (37.2%)	2,019,677 (38.6%)	1,786,520 (35.7%)
<b>Northeast</b>	<b>9,466,643</b>	<b>4,840,550</b>	<b>4,626,093</b>
Only informal	1,818,880 (19.2%)	946,011 (19.5%)	872,869 (18.9%)
Only formal	2,273,501 (24.0%)	1,001,377 (20.7%)	1,272,124 (27.5%)
Both	1,426,401 (15.1%)	724,620 (15.0%)	701,781 (15.2%)
Do not have any loan or credit	3,947,861 (41.7%)	2,168,542 (44.8%)	1,779,319 (38.5%)
<b>Bajo and West</b>	<b>16,115,842</b>	<b>8,521,596</b>	<b>7,594,246</b>
Only informal	4,123,746 (25.6%)	1,890,847 (22.2%)	2,232,899 (29.4%)
Only formal	2,869,972 (17.8%)	1,287,336 (15.1%)	1,582,636 (20.8%)
Both	1,664,281 (10.3%)	922,648 (10.8%)	741,633 (9.8%)
Do not have any loan or credit	7,457,843 (46.3%)	4,420,765 (51.9%)	3,037,078 (40.0%)
<b>Mexico City</b>	<b>6,120,089</b>	<b>3,200,639</b>	<b>2,919,450</b>
Only informal	1,602,194 (26.2%)	768,316 (24.0%)	833,878 (28.6%)
Only formal	1,301,979 (21.3%)	664,624 (20.8%)	637,355 (21.8%)
Both	495,730 (8.1%)	257,779 (8.1%)	237,951 (8.2%)
Do not have any loan or credit	2,720,186 (44.4%)	1,509,920 (47.2%)	1,210,266 (41.5%)
<b>South, Center and East</b>	<b>24,575,642</b>	<b>13,102,097</b>	<b>11,473,545</b>
Only informal	6,694,018 (27.2%)	3,650,019 (27.9%)	3,043,999 (26.5%)
Only formal	3,907,099 (15.9%)	1,955,809 (14.9%)	1,951,290 (17.0%)
Both	2,958,171 (12.0%)	1,419,194 (10.8%)	1,538,977 (13.4%)
Do not have any loan or credit	11,016,354 (44.8%)	6,077,075 (46.4%)	4,939,279 (43.0%)
<b>South</b>	<b>12,585,282</b>	<b>6,655,442</b>	<b>5,929,840</b>
Only informal	3,888,770 (30.9%)	2,012,283 (30.2%)	1,876,487 (31.6%)
Only formal	1,986,511 (15.8%)	1,023,486 (15.4%)	963,025 (16.2%)
Both	1,687,866 (13.4%)	874,654 (13.1%)	813,212 (13.7%)
Do not have any loan or credit	5,022,135 (39.9%)	2,745,019 (41.2%)	2,277,116 (38.4%)

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

### From April 2017 to now, you did borrow money from...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>30,555,588</b>	<b>15,585,557</b>	<b>14,970,031</b>
savings association of work colleagues or acquaintances?	5,566,016 (18.2%)	2,728,625 (17.5%)	2,837,391 (19.0%)
a pawn shop?	4,013,844 (13.1%)	2,068,362 (13.3%)	1,945,482 (13.0%)
friends or acquaintances?	12,247,555 (40.1%)	5,514,145 (35.4%)	6,733,410 (45.0%)
relatives?	19,207,001 (62.9%)	10,360,725 (66.5%)	8,846,276 (59.1%)
Other	726,869 (2.4%)	376,637 (2.4%)	350,232 (2.3%)
<b>Urban</b>			
Target population	<b>19,298,705</b>	<b>9,705,021</b>	<b>9,593,684</b>
savings association of work colleagues or acquaintances?	3,855,775 (20.0%)	1,916,894 (19.8%)	1,938,881 (20.2%)
a pawn shop?	3,010,515 (15.6%)	1,417,987 (14.6%)	1,592,528 (16.6%)
friends or acquaintances?	7,316,460 (37.9%)	3,350,866 (34.5%)	3,965,594 (41.3%)
relatives?	11,594,109 (60.1%)	6,239,995 (64.3%)	5,354,114 (55.8%)
Other	493,843 (2.6%)	247,890 (2.6%)	245,953 (2.6%)
<b>Rural</b>			
Target population	<b>11,256,883</b>	<b>5,880,536</b>	<b>5,376,347</b>
savings association of work colleagues or acquaintances?	1,710,241 (15.2%)	811,731 (13.8%)	898,510 (16.7%)
a pawn shop?	1,003,329 (8.9%)	650,375 (11.1%)	352,954 (6.6%)
friends or acquaintances?	4,931,095 (43.8%)	2,163,279 (36.8%)	2,767,816 (51.5%)
relatives?	7,612,892 (67.6%)	4,120,730 (70.1%)	3,492,162 (65.0%)
Other	233,026 (2.1%)	128,747 (2.2%)	104,279 (1.9%)

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 6.2

What use did you give, or plan to give, to the loan you received?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>30,555,588</b>	<b>15,585,557</b>	<b>14,970,031</b>
Meal or personal expenses or payment of utilities	12,491,993 (40.9%)	6,062,705 (38.9%)	6,429,288 (42.9%)
Dealing with an emergency or unforeseen events	5,572,627 (18.2%)	2,825,621 (18.1%)	2,747,006 (18.4%)
Buying, repairing, remodeling or enlarging a house: buying pieces of land, vehicles, jewelry, animals, etc	3,501,797 (11.5%)	1,476,304 (9.5%)	2,025,493 (13.5%)
Health expenses	5,738,992 (18.8%)	3,601,097 (23.1%)	2,137,895 (14.3%)
Education expenses	3,591,115 (11.8%)	2,149,310 (13.8%)	1,441,805 (9.6%)
Paying for vacation or parties (XV years, weddings, etc.)	1,120,879 (3.7%)	481,719 (3.1%)	639,160 (4.3%)
Starting, expanding or operating a business (raw material, machinery and equipment)	1,893,780 (6.2%)	840,764 (5.4%)	1,053,016 (7.0%)
Paying a debt	1,486,986 (4.9%)	629,831 (4.0%)	857,155 (5.7%)
Other	133,681 (0.4%)	62,931 (0.4%)	70,750 (0.5%)
<b>Urban</b>			
Target population	<b>19,298,705</b>	<b>9,705,021</b>	<b>9,593,684</b>
Meal or personal expenses or payment of utilities	8,042,253 (41.7%)	3,879,529 (40.0%)	4,162,724 (43.4%)
Dealing with an emergency or unforeseen events	3,967,510 (20.6%)	1,940,053 (20.0%)	2,027,457 (21.1%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc	2,294,369 (11.9%)	963,987 (9.9%)	1,330,382 (13.9%)
Health expenses	2,753,922 (14.3%)	1,768,837 (18.2%)	985,085 (10.3%)
Education expenses	2,345,362 (12.2%)	1,382,095 (14.2%)	963,267 (10.0%)
Paying for vacation or parties (XV years, weddings, etc.)	765,403 (4.0%)	253,584 (2.6%)	511,819 (5.3%)
Starting, expanding or operating a business (raw material, machinery and equipment)	966,570 (5.0%)	530,674 (5.5%)	435,896 (4.5%)
Paying a debt	1,131,117 (5.9%)	472,377 (4.9%)	658,740 (6.9%)
Other	80,724 (0.4%)	50,858 (0.5%)	29,866 (0.3%)

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 6.2 (continued)

What use did you give, or plan to give, to the loan you received?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>11,256,883</b>	<b>5,880,536</b>	<b>5,376,347</b>
Meal or personal expenses or payment of utilities	4,449,740 (39.5%)	2,183,176 (37.1%)	2,266,564 (42.2%)
Dealing with an emergency or unforeseen events	1,605,117 (14.3%)	885,568 (15.1%)	719,549 (13.4%)
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc	1,207,428 (10.7%)	512,317 (8.7%)	695,111 (12.9%)
Health expenses	2,985,070 (26.5%)	1,832,260 (31.2%)	1,152,810 (21.4%)
Education expenses	1,245,753 (11.1%)	767,215 (13.0%)	478,538 (8.9%)
Paying for vacation or parties (XV years, weddings, etc.)	355,476 (3.2%)	228,135 (3.9%)	127,341 (2.4%)
Starting, expanding or operating a business (raw material, machinery and equipment)	927,210 (8.2%)	310,090 (5.3%)	617,120 (11.5%)
Paying a debt	355,869 (3.2%)	157,454 (2.7%)	198,415 (3.7%)
Other	52,957 (0.5%)	12,073 (0.2%)	40,884 (0.8%)

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%.

**People that in last year, borrowed money by one or more options of question 6.1.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
<b>Adult population from 18 to 70 years old</b>	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	30,555,588 (38.6%)	15,585,557 (37.5%)	14,970,031 (39.9%)
No	48,541,383 (61.4%)	25,965,875 (62.5%)	22,575,508 (60.1%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	19,298,705 (37.5%)	9,705,021 (35.9%)	9,593,684 (39.3%)
No	32,191,541 (62.5%)	17,363,375 (64.1%)	14,828,166 (60.7%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	11,256,883 (40.8%)	5,880,536 (40.6%)	5,376,347 (41.0%)
No	16,349,842 (59.2%)	8,602,500 (59.4%)	7,747,342 (59.0%)

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 6.3

Do you have a bank credit or a bank, departmental store or supermarket credit card, or a credit card with another financial institution?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	21,544,010 (27.2%)	10,993,961 (26.5%)	10,550,049 (28.1%)
No	57,552,961 (72.8%)	30,557,471 (73.5%)	26,995,490 (71.9%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	15,796,133 (30.7%)	7,962,173 (29.4%)	7,833,960 (32.1%)
No	35,694,113 (69.3%)	19,106,223 (70.6%)	16,587,890 (67.9%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	5,747,877 (20.8%)	3,031,788 (20.9%)	2,716,089 (20.7%)
No	21,858,848 (79.2%)	11,451,248 (79.1%)	10,407,600 (79.3%)

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 6.4

Do you have a credit with FONACOT or a mortgage credit with INFONAVIT or FOVISSSTE, or with another financial institution?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>57,552,961</b>	<b>30,557,471</b>	<b>26,995,490</b>
Yes	3,093,669 (5.4%)	1,129,757 (3.7%)	1,963,912 (7.3%)
No	54,459,292 (94.6%)	29,427,714 (96.3%)	25,031,578 (92.7%)
<b>Urban</b>			
Target population	<b>35,694,113</b>	<b>19,106,223</b>	<b>16,587,890</b>
Yes	2,786,511 (7.8%)	1,059,655 (5.5%)	1,726,856 (10.4%)
No	32,907,602 (92.2%)	18,046,568 (94.5%)	14,861,034 (89.6%)
<b>Rural</b>			
Target population	<b>21,858,848</b>	<b>11,451,248</b>	<b>10,407,600</b>
Yes	307,158 (1.4%)	70,102 (0.6%)	237,056 (2.3%)
No	21,551,690 (98.6%)	11,381,146 (99.4%)	10,170,544 (97.7%)

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%.

**People that has a formal credit, responded affirmatively to some of questions 6.3 or 6.4.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	24,637,679 (31.1%)	12,123,718 (29.2%)	12,513,961 (33.3%)
No	54,459,292 (68.9%)	29,427,714 (70.8%)	25,031,578 (66.7%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	18,582,644 (36.1%)	9,021,828 (33.3%)	9,560,816 (39.1%)
No	32,907,602 (63.9%)	18,046,568 (66.7%)	14,861,034 (60.9%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	6,055,035 (21.9%)	3,101,890 (21.4%)	2,953,145 (22.5%)
No	21,551,690 (78.1%)	11,381,146 (78.6%)	10,170,544 (77.5%)

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 6.5

Did you ever have a loan, credit or credit card with a bank, a store or financial institution?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>54,459,292</b>	<b>29,427,714</b>	<b>25,031,578</b>
Yes	10,284,951 (18.9%)	4,827,964 (16.4%)	5,456,987 (21.8%)
No	44,174,341 (81.1%)	24,599,750 (83.6%)	19,574,591 (78.2%)
<b>Urban</b>			
Target population	<b>32,907,602</b>	<b>18,046,568</b>	<b>14,861,034</b>
Yes	7,047,254 (21.4%)	3,156,841 (17.5%)	3,890,413 (26.2%)
No	25,860,348 (78.6%)	14,889,727 (82.5%)	10,970,621 (73.8%)
<b>Rural</b>			
Target population	<b>21,551,690</b>	<b>11,381,146</b>	<b>10,170,544</b>
Yes	3,237,697 (15.0%)	1,671,123 (14.7%)	1,566,574 (15.4%)
No	18,313,993 (85.0%)	9,710,023 (85.3%)	8,603,970 (84.6%)

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 6.6

### What is the main reason you never had a loan, a credit or a credit card?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>44,174,341</b>	<b>24,599,750</b>	<b>19,574,591</b>
You do not fulfill the requirements (no job, insufficient income)	10,192,377 (23.1%)	5,694,521 (23.1%)	4,497,856 (23.0%)
The branch is far away or there are no branches	487,578 (1.1%)	262,085 (1.1%)	225,493 (1.2%)
You think you will be rejected	719,710 (1.6%)	318,133 (1.3%)	401,577 (2.1%)
You do not trust financial institutions or these give you bad service	1,940,190 (4.4%)	961,004 (3.9%)	979,186 (5.0%)
Interest or commissions are high	4,482,228 (10.1%)	2,434,825 (9.9%)	2,047,403 (10.5%)
You are not interested or do not need it	11,591,105 (26.2%)	6,526,528 (26.5%)	5,064,577 (25.9%)
You do not like to be indebted	14,052,717 (31.8%)	8,016,958 (32.6%)	6,035,759 (30.8%)
Other	708,436 (1.6%)	385,696 (1.6%)	322,740 (1.6%)
<b>Urban</b>			
Target population	<b>25,860,348</b>	<b>14,889,727</b>	<b>10,970,621</b>
You do not fulfill the requirements (no job, insufficient income)	6,069,006 (23.5%)	3,453,362 (23.2%)	2,615,644 (23.8%)
The branch is far away or there are no branches	24,933 (0.1%)	9,708 (0.1%)	15,225 (0.1%)
You think you will be rejected	419,640 (1.6%)	219,502 (1.5%)	200,138 (1.8%)
You do not trust financial institutions or these give you bad service	1,353,968 (5.2%)	710,091 (4.8%)	643,877 (5.9%)
Interest or commissions are high	2,465,723 (9.5%)	1,364,451 (9.2%)	1,101,272 (10.0%)
You are not interested or do not need it	7,208,580 (27.9%)	4,293,169 (28.8%)	2,915,411 (26.6%)
You do not like to be indebted	8,020,952 (31.0%)	4,652,140 (31.2%)	3,368,812 (30.7%)
Other	297,546 (1.2%)	187,304 (1.3%)	110,242 (1.0%)
<b>Rural</b>			
Target population	<b>18,313,993</b>	<b>9,710,023</b>	<b>8,603,970</b>
You do not fulfill the requirements (no job, insufficient income)	4,123,371 (22.5%)	2,241,159 (23.1%)	1,882,212 (21.9%)
The branch is far away or there are no branches	462,645 (2.5%)	252,377 (2.6%)	210,268 (2.4%)
You think you will be rejected	300,070 (1.6%)	98,631 (1.0%)	201,439 (2.3%)
You do not trust financial institutions or these give you bad service	586,222 (3.2%)	250,913 (2.6%)	335,309 (3.9%)
Interest or commissions are high	2,016,505 (11.0%)	1,070,374 (11.0%)	946,131 (11.0%)
You are not interested or do not need it	4,382,525 (23.9%)	2,233,359 (23.0%)	2,149,166 (25.0%)
You do not like to be indebted	6,031,765 (32.9%)	3,364,818 (34.7%)	2,666,947 (31.0%)
Other	410,890 (2.2%)	198,392 (2.0%)	212,498 (2.5%)

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 6.7

### What is the main reason you stopped having a credit or a credit card?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>10,284,951</b>	<b>4,827,964</b>	<b>5,456,987</b>
Interests charged were too high	2,753,819 (26.8%)	1,190,775 (24.7%)	1,563,044 (28.6%)
You do not want to be indebted again	2,449,088 (23.8%)	1,248,627 (25.9%)	1,200,461 (22.0%)
You do not need it anymore (finished paying your credit, etc.)	2,294,817 (22.3%)	1,094,388 (22.7%)	1,200,429 (22.0%)
You had a bad experience with the financial institution	1,284,532 (12.5%)	633,569 (13.1%)	650,963 (11.9%)
You do not fulfill the requirements anymore	924,001 (9.0%)	328,944 (6.8%)	595,057 (10.9%)
You prefer another type of loan (family or friends)	133,302 (1.3%)	84,502 (1.8%)	48,800 (0.9%)
Other	445,392 (4.3%)	247,159 (5.1%)	198,233 (3.6%)
<b>Urban</b>			
Target population	<b>7,047,254</b>	<b>3,156,841</b>	<b>3,890,413</b>
Interests charged were too high	1,987,673 (28.2%)	893,310 (28.3%)	1,094,363 (28.1%)
You do not want to be indebted again	1,664,396 (23.6%)	827,497 (26.2%)	836,899 (21.5%)
You do not need it anymore (finished paying your credit, etc.)	1,469,206 (20.8%)	625,648 (19.8%)	843,558 (21.7%)
You had a bad experience with the financial institution	821,423 (11.7%)	311,468 (9.9%)	509,955 (13.1%)
You do not fulfill the requirements anymore	724,904 (10.3%)	289,773 (9.2%)	435,131 (11.2%)
You prefer another type of loan (family or friends)	98,792 (1.4%)	55,979 (1.8%)	42,813 (1.1%)
Other	280,860 (4.0%)	153,166 (4.9%)	127,694 (3.3%)
<b>Rural</b>			
Target population	<b>3,237,697</b>	<b>1,671,123</b>	<b>1,566,574</b>
Interests charged were too high	766,146 (23.7%)	297,465 (17.8%)	468,681 (29.9%)
You do not want to be indebted again	784,692 (24.2%)	421,130 (25.2%)	363,562 (23.2%)
You do not need it anymore (finished paying your credit, etc.)	825,611 (25.5%)	468,740 (28.0%)	356,871 (22.8%)
You had a bad experience with the financial institution	463,109 (14.3%)	322,101 (19.3%)	141,008 (9.0%)
You do not fulfill the requirements anymore	199,097 (6.1%)	39,171 (2.3%)	159,926 (10.2%)
You prefer another type of loan (family or friends)	34,510 (1.1%)	28,523 (1.7%)	5,987 (0.4%)
Other	164,532 (5.1%)	93,993 (5.6%)	70,539 (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 6.8

### Do you have...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>24,637,679</b>	<b>12,123,718</b>	<b>12,513,961</b>
department store or supermarket credit card?	15,148,537 (61.5%)	8,212,074 (67.7%)	6,936,463 (55.4%)
bank credit card	8,329,731 (33.8%)	3,659,042 (30.2%)	4,670,689 (37.3%)
payroll loan	1,694,181 (6.9%)	657,049 (5.4%)	1,037,132 (8.3%)
personal credit	2,142,244 (8.7%)	997,495 (8.2%)	1,144,749 (9.1%)
car loan	1,057,555 (4.3%)	483,046 (4.0%)	574,509 (4.6%)
mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)	5,424,444 (22.0%)	2,120,792 (17.5%)	3,303,652 (26.4%)
group, communal or joint loan (as the one of Compartamos)	1,031,845 (4.2%)	900,104 (7.4%)	131,741 (1.1%)
Other	23,321 (0.1%)	9,766 (0.1%)	13,555 (0.1%)
<b>Urban</b>			
Target population	<b>18,582,644</b>	<b>9,021,828</b>	<b>9,560,816</b>
department store or supermarket credit card?	11,163,422 (60.1%)	5,949,920 (66.0%)	5,213,502 (54.5%)
bank credit card	6,672,601 (35.9%)	2,992,316 (33.2%)	3,680,285 (38.5%)
payroll loan	1,366,065 (7.4%)	593,670 (6.6%)	772,395 (8.1%)
personal credit	1,446,157 (7.8%)	658,040 (7.3%)	788,117 (8.2%)
car loan	930,485 (5.0%)	430,362 (4.8%)	500,123 (5.2%)
mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)	4,796,400 (25.8%)	1,909,742 (21.2%)	2,886,658 (30.2%)
group, communal or joint loan (as the one of Compartamos)	479,014 (2.6%)	435,226 (4.8%)	43,788 (0.5%)
Other	21,566 (0.1%)	9,766 (0.1%)	11,800 (0.1%)
<b>Rural</b>			
Target population	<b>6,055,035</b>	<b>3,101,890</b>	<b>2,953,145</b>
department store or supermarket credit card?	3,985,115 (65.8%)	2,262,154 (72.9%)	1,722,961 (58.3%)
bank credit card	1,657,130 (27.4%)	666,726 (21.5%)	990,404 (33.5%)
payroll loan	328,116 (5.4%)	63,379 (2.0%)	264,737 (9.0%)
personal credit	696,087 (11.5%)	339,455 (10.9%)	356,632 (12.1%)
car loan	127,070 (2.1%)	52,684 (1.7%)	74,386 (2.5%)
mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)	628,044 (10.4%)	211,050 (6.8%)	416,994 (14.1%)
group, communal or joint loan (as the one of Compartamos)	552,831 (9.1%)	464,878 (15.0%)	87,953 (3.0%)
Other	1,755 (0.0%)	0* (0.0%)*	1,755 (0.1%)

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.

## People with credit card.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	19,231,402 (24.3%)	9,783,881 (23.5%)	9,447,521 (25.2%)
No	59,865,569 (75.7%)	31,767,551 (76.5%)	28,098,018 (74.8%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	14,362,276 (27.9%)	7,250,605 (26.8%)	7,111,671 (29.1%)
No	37,127,970 (72.1%)	19,817,791 (73.2%)	17,310,179 (70.9%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	4,869,126 (17.6%)	2,533,276 (17.5%)	2,335,850 (17.8%)
No	22,737,599 (82.4%)	11,949,760 (82.5%)	10,787,839 (82.2%)

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 6.9

How many (ANSWER IN 6.8) do you have?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>24,621,274</b>	<b>12,116,479</b>	<b>12,504,795</b>
<b>department store or supermarket credit card?</b>	<b>15,148,537</b>	<b>8,212,074</b>	<b>6,936,463</b>
1	12,136,083 (80.1%)	6,624,296 (80.7%)	5,511,787 (79.5%)
2	2,207,467 (14.6%)	1,166,046 (14.2%)	1,041,421 (15.0%)
More than 2	804,987 (5.3%)	421,732 (5.1%)	383,255 (5.5%)
<b>bank credit card</b>	<b>8,329,731</b>	<b>3,659,042</b>	<b>4,670,689</b>
1	6,615,426 (79.4%)	3,039,578 (83.1%)	3,575,848 (76.6%)
2	1,326,549 (15.9%)	510,278 (13.9%)	816,271 (17.5%)
More than 2	387,756 (4.7%)	109,186 (3.0%)	278,570 (6.0%)
<b>payroll loan</b>	<b>1,694,181</b>	<b>657,049</b>	<b>1,037,132</b>
1	1,591,671 (93.9%)	624,999 (95.1%)	966,672 (93.2%)
2	81,239 (4.8%)	29,509 (4.5%)	51,730 (5.0%)
More than 2	21,271 (1.3%)	2,541 (0.4%)	18,730 (1.8%)
<b>personal credit</b>	<b>2,142,244</b>	<b>997,495</b>	<b>1,144,749</b>
1	1,849,936 (86.4%)	868,903 (87.1%)	981,033 (85.7%)
2	228,060 (10.6%)	104,954 (10.5%)	123,106 (10.8%)
More than 2	64,248 (3.0%)	23,638 (2.4%)	40,610 (3.5%)
<b>car loan</b>	<b>1,057,555</b>	<b>483,046</b>	<b>574,509</b>
1	995,455 (94.1%)	464,259 (96.1%)	531,196 (92.5%)
2	51,359 (4.9%)	18,787 (3.9%)	32,572 (5.7%)
More than 2	10,741 (1.0%)	0* (0.0%)*	10,741 (1.9%)
<b>mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)</b>	<b>5,424,444</b>	<b>2,120,792</b>	<b>3,303,652</b>
1	5,380,200 (99.2%)	2,108,972 (99.4%)	3,271,228 (99.0%)
2	44,244 (0.8%)	11,820 (0.6%)	32,424 (1.0%)
More than 2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>group, communal or joint loan (as the one of Compartamos)</b>	<b>1,031,845</b>	<b>900,104</b>	<b>131,741</b>
1	903,138 (87.5%)	786,920 (87.4%)	116,218 (88.2%)
2	90,110 (8.7%)	77,431 (8.6%)	12,679 (9.6%)
More than 2	38,597 (3.7%)	35,753 (4.0%)	2,844 (2.2%)

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 6.9 (continued)

How many (ANSWER IN 6.8) do you have?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Urban</b>			
Target population	<b>18,567,994</b>	<b>9,014,589</b>	<b>9,553,405</b>
<b>department store or supermarket credit card?</b>	<b>11,163,422</b>	<b>5,949,920</b>	<b>5,213,502</b>
1	8,575,527 (76.8%)	4,598,149 (77.3%)	3,977,378 (76.3%)
2	1,843,425 (16.5%)	947,049 (15.9%)	896,376 (17.2%)
More than 2	744,470 (6.7%)	404,722 (6.8%)	339,748 (6.5%)
<b>bank credit card</b>	<b>6,672,601</b>	<b>2,992,316</b>	<b>3,680,285</b>
1	5,172,765 (77.5%)	2,421,997 (80.9%)	2,750,768 (74.7%)
2	1,179,746 (17.7%)	483,701 (16.2%)	696,045 (18.9%)
More than 2	320,090 (4.8%)	86,618 (2.9%)	233,472 (6.3%)
<b>payroll loan</b>	<b>1,366,065</b>	<b>593,670</b>	<b>772,395</b>
1	1,323,454 (96.9%)	563,906 (95.0%)	759,548 (98.3%)
2	38,270 (2.8%)	27,223 (4.6%)	11,047 (1.4%)
More than 2	4,341 (0.3%)	2,541 (0.4%)	1,800 (0.2%)
<b>personal credit</b>	<b>1,446,157</b>	<b>658,040</b>	<b>788,117</b>
1	1,244,377 (86.0%)	562,141 (85.4%)	682,236 (86.6%)
2	177,232 (12.3%)	83,274 (12.7%)	93,958 (11.9%)
More than 2	24,548 (1.7%)	12,625 (1.9%)	11,923 (1.5%)
<b>car loan</b>	<b>930,485</b>	<b>430,362</b>	<b>500,123</b>
1	871,991 (93.7%)	411,575 (95.6%)	460,416 (92.1%)
2	47,753 (5.1%)	18,787 (4.4%)	28,966 (5.8%)
More than 2	10,741 (1.2%)	0* (0.0%)*	10,741 (2.1%)
<b>mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)</b>	<b>4,796,400</b>	<b>1,909,742</b>	<b>2,886,658</b>
1	4,753,743 (99.1%)	1,899,509 (99.5%)	2,854,234 (98.9%)
2	42,657 (0.9%)	10,233 (0.5%)	32,424 (1.1%)
More than 2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>group, communal or joint loan (as the one of Compartamos)</b>	<b>479,014</b>	<b>435,226</b>	<b>43,788</b>
1	410,579 (85.7%)	379,470 (87.2%)	31,109 (71.0%)
2	62,668 (13.1%)	49,989 (11.5%)	12,679 (29.0%)
More than 2	5,767 (1.2%)	5,767 (1.3%)	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 6.9 (continued)

How many (ANSWER IN 6.8) do you have?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>6,053,280</b>	<b>3,101,890</b>	<b>2,951,390</b>
<b>department store or supermarket credit card?</b>	<b>3,985,115</b>	<b>2,262,154</b>	<b>1,722,961</b>
1	3,560,556 (89.3%)	2,026,147 (89.6%)	1,534,409 (89.1%)
2	364,042 (9.1%)	218,997 (9.7%)	145,045 (8.4%)
More than 2	60,517 (1.5%)	17,010 (0.8%)	43,507 (2.5%)
<b>bank credit card</b>	<b>1,657,130</b>	<b>666,726</b>	<b>990,404</b>
1	1,442,661 (87.1%)	617,581 (92.6%)	825,080 (83.3%)
2	146,803 (8.9%)	26,577 (4.0%)	120,226 (12.1%)
More than 2	67,666 (4.1%)	22,568 (3.4%)	45,098 (4.6%)
<b>payroll loan</b>	<b>328,116</b>	<b>63,379</b>	<b>264,737</b>
1	268,217 (81.7%)	61,093 (96.4%)	207,124 (78.2%)
2	42,969 (13.1%)	2,286 (3.6%)	40,683 (15.4%)
More than 2	16,930 (5.2%)	0* (0.0%)*	16,930 (6.4%)
<b>personal credit</b>	<b>696,087</b>	<b>339,455</b>	<b>356,632</b>
1	605,559 (87.0%)	306,762 (90.4%)	298,797 (83.8%)
2	50,828 (7.3%)	21,680 (6.4%)	29,148 (8.2%)
More than 2	39,700 (5.7%)	11,013 (3.2%)	28,687 (8.0%)
<b>car loan</b>	<b>127,070</b>	<b>52,684</b>	<b>74,386</b>
1	123,464 (97.2%)	52,684 (100.0%)	70,780 (95.2%)
2	3,606 (2.8%)	0* (0.0%)*	3,606 (4.8%)
More than 2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)</b>	<b>628,044</b>	<b>211,050</b>	<b>416,994</b>
1	626,457 (99.7%)	209,463 (99.2%)	416,994 (100.0%)
2	1,587 (0.3%)	1,587 (0.8%)	0* (0.0%)*
More than 2	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>group, communal or joint loan (as the one of Compartamos)</b>	<b>552,831</b>	<b>464,878</b>	<b>87,953</b>
1	492,559 (89.1%)	407,450 (87.6%)	85,109 (96.8%)
2	27,442 (5.0%)	27,442 (5.9%)	0* (0.0%)*
More than 2	32,830 (5.9%)	29,986 (6.5%)	2,844 (3.2%)

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 6.10

From April of 2017 to today, were you late in your payment of your (ANSWER IN 6.8) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>24,621,274</b>	<b>12,116,479</b>	<b>12,504,795</b>
<b>department store or supermarket credit card?</b>	<b>15,148,537</b>	<b>8,212,074</b>	<b>6,936,463</b>
Yes	4,353,989 (28.7%)	2,342,348 (28.5%)	2,011,641 (29.0%)
No	10,762,463 (71.0%)	5,856,788 (71.3%)	4,905,675 (70.7%)
Did not answer	18,366 (0.1%)	4,215 (0.1%)	14,151 (0.2%)
Does not know	13,719 (0.1%)	8,723 (0.1%)	4,996 (0.1%)
<b>bank credit card</b>	<b>8,329,731</b>	<b>3,659,042</b>	<b>4,670,689</b>
Yes	1,684,447 (20.2%)	754,408 (20.6%)	930,039 (19.9%)
No	6,634,044 (79.6%)	2,900,773 (79.3%)	3,733,271 (79.9%)
Did not answer	9,883 (0.1%)	3,861 (0.1%)	6,022 (0.1%)
Does not know	1,357 (0.0%)	0* (0.0%)*	1,357 (0.0%)
<b>payroll loan</b>	<b>1,694,181</b>	<b>657,049</b>	<b>1,037,132</b>
Yes	152,956 (9.0%)	48,138 (7.3%)	104,818 (10.1%)
No	1,535,066 (90.6%)	603,288 (91.8%)	931,778 (89.8%)
Did not answer	6,159 (0.4%)	5,623 (0.9%)	536 (0.1%)
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>personal credit</b>	<b>2,142,244</b>	<b>997,495</b>	<b>1,144,749</b>
Yes	466,933 (21.8%)	233,252 (23.4%)	233,681 (20.4%)
No	1,656,652 (77.3%)	750,938 (75.3%)	905,714 (79.1%)
Did not answer	1,115 (0.1%)	0* (0.0%)*	1,115 (0.1%)
Does not know	17,544 (0.8%)	13,305 (1.3%)	4,239 (0.4%)
<b>car loan</b>	<b>1,057,555</b>	<b>483,046</b>	<b>574,509</b>
Yes	83,306 (7.9%)	29,332 (6.1%)	53,974 (9.4%)
No	972,892 (92.0%)	453,714 (93.9%)	519,178 (90.4%)
Did not answer	1,357 (0.1%)	0* (0.0%)*	1,357 (0.2%)
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)</b>	<b>5,424,444</b>	<b>2,120,792</b>	<b>3,303,652</b>
Yes	1,035,844 (19.1%)	420,952 (19.8%)	614,892 (18.6%)
No	4,345,424 (80.1%)	1,680,779 (79.3%)	2,664,645 (80.7%)
Did not answer	3,871 (0.1%)	2,414 (0.1%)	1,457 (0.0%)
Does not know	39,305 (0.7%)	16,647 (0.8%)	22,658 (0.7%)
<b>group, communal or joint loan (as the one of Compartamos)</b>	<b>1,031,845</b>	<b>900,104</b>	<b>131,741</b>
Yes	75,509 (7.3%)	73,588 (8.2%)	1,921 (1.5%)
No	952,125 (92.3%)	822,305 (91.4%)	129,820 (98.5%)
Did not answer	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Does not know	4,211 (0.4%)	4,211 (0.5%)	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 6.10 (continued)

From April of 2017 to today, were you late in your payment of your (ANSWER IN 6.8) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Urban</b>			
Target population	<b>18,567,994</b>	<b>9,014,589</b>	<b>9,553,405</b>
<b>department store or supermarket credit card?</b>	<b>11,163,422</b>	<b>5,949,920</b>	<b>5,213,502</b>
Yes	3,081,611 (27.6%)	1,684,182 (28.3%)	1,397,429 (26.8%)
No	8,053,017 (72.1%)	4,252,800 (71.5%)	3,800,217 (72.9%)
Did not answer	18,366 (0.2%)	4,215 (0.1%)	14,151 (0.3%)
Does not know	10,428 (0.1%)	8,723 (0.1%)	1,705 (0.0%)
<b>bank credit card</b>	<b>6,672,601</b>	<b>2,992,316</b>	<b>3,680,285</b>
Yes	1,294,401 (19.4%)	608,897 (20.3%)	685,504 (18.6%)
No	5,366,960 (80.4%)	2,379,558 (79.5%)	2,987,402 (81.2%)
Did not answer	9,883 (0.1%)	3,861 (0.1%)	6,022 (0.2%)
Does not know	1,357 (0.0%)	0* (0.0%)*	1,357 (0.0%)
<b>payroll loan</b>	<b>1,366,065</b>	<b>593,670</b>	<b>772,395</b>
Yes	133,450 (9.8%)	44,815 (7.5%)	88,635 (11.5%)
No	1,226,456 (89.8%)	543,232 (91.5%)	683,224 (88.5%)
Did not answer	6,159 (0.5%)	5,623 (0.9%)	536 (0.1%)
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>personal credit</b>	<b>1,446,157</b>	<b>658,040</b>	<b>788,117</b>
Yes	268,941 (18.6%)	107,794 (16.4%)	161,147 (20.4%)
No	1,163,911 (80.5%)	536,941 (81.6%)	626,970 (79.6%)
Did not answer	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Does not know	13,305 (0.9%)	13,305 (2.0%)	0* (0.0%)*
<b>car loan</b>	<b>930,485</b>	<b>430,362</b>	<b>500,123</b>
Yes	81,533 (8.8%)	29,332 (6.8%)	52,201 (10.4%)
No	847,595 (91.1%)	401,030 (93.2%)	446,565 (89.3%)
Did not answer	1,357 (0.1%)	0* (0.0%)*	1,357 (0.3%)
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)</b>	<b>4,796,400</b>	<b>1,909,742</b>	<b>2,886,658</b>
Yes	937,169 (19.5%)	399,711 (20.9%)	537,458 (18.6%)
No	3,817,512 (79.6%)	1,490,970 (78.1%)	2,326,542 (80.6%)
Did not answer	2,414 (0.1%)	2,414 (0.1%)	0* (0.0%)*
Does not know	39,305 (0.8%)	16,647 (0.9%)	22,658 (0.8%)
<b>group, communal or joint loan (as the one of Compartamos)</b>	<b>479,014</b>	<b>435,226</b>	<b>43,788</b>
Yes	39,785 (8.3%)	37,864 (8.7%)	1,921 (4.4%)
No	435,018 (90.8%)	393,151 (90.3%)	41,867 (95.6%)
Did not answer	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Does not know	4,211 (0.9%)	4,211 (1.0%)	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 6.10 (continued)

From April of 2017 to today, were you late in your payment of your (ANSWER IN 6.8) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>6,053,280</b>	<b>3,101,890</b>	<b>2,951,390</b>
<b>department store or supermarket credit card?</b>	<b>3,985,115</b>	<b>2,262,154</b>	<b>1,722,961</b>
Yes	1,272,378 (31.9%)	658,166 (29.1%)	614,212 (35.6%)
No	2,709,446 (68.0%)	1,603,988 (70.9%)	1,105,458 (64.2%)
Did not answer	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Does not know	3,291 (0.1%)	0* (0.0%)*	3,291 (0.2%)
<b>bank credit card</b>	<b>1,657,130</b>	<b>666,726</b>	<b>990,404</b>
Yes	390,046 (23.5%)	145,511 (21.8%)	244,535 (24.7%)
No	1,267,084 (76.5%)	521,215 (78.2%)	745,869 (75.3%)
Did not answer	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>payroll loan</b>	<b>328,116</b>	<b>63,379</b>	<b>264,737</b>
Yes	19,506 (5.9%)	3,323 (5.2%)	16,183 (6.1%)
No	308,610 (94.1%)	60,056 (94.8%)	248,554 (93.9%)
Did not answer	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>personal credit</b>	<b>696,087</b>	<b>339,455</b>	<b>356,632</b>
Yes	197,992 (28.4%)	125,458 (37.0%)	72,534 (20.3%)
No	492,741 (70.8%)	213,997 (63.0%)	278,744 (78.2%)
Did not answer	1,115 (0.2%)	0* (0.0%)*	1,115 (0.3%)
Does not know	4,239 (0.6%)	0* (0.0%)*	4,239 (1.2%)
<b>car loan</b>	<b>127,070</b>	<b>52,684</b>	<b>74,386</b>
Yes	1,773 (1.4%)	0* (0.0%)*	1,773 (2.4%)
No	125,297 (98.6%)	52,684 (100.0%)	72,613 (97.6%)
Did not answer	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)</b>	<b>628,044</b>	<b>211,050</b>	<b>416,994</b>
Yes	98,675 (15.7%)	21,241 (10.1%)	77,434 (18.6%)
No	527,912 (84.1%)	189,809 (89.9%)	338,103 (81.1%)
Did not answer	1,457 (0.2%)	0* (0.0%)*	1,457 (0.3%)
Does not know	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>group, communal or joint loan (as the one of Compartamos)</b>	<b>552,831</b>	<b>464,878</b>	<b>87,953</b>
Yes	35,724 (6.5%)	35,724 (7.7%)	0* (0.0%)*
No	517,107 (93.5%)	429,154 (92.3%)	87,953 (100.0%)
Did not answer	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Does 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.

**People that in last year, were late in payment some of their credits from question 6.8.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>24,637,679</b>	<b>12,123,718</b>	<b>12,513,961</b>
Yes	6,718,767 (27.3%)	3,360,124 (27.7%)	3,358,643 (26.8%)
No	17,918,912 (72.7%)	8,763,594 (72.3%)	9,155,318 (73.2%)
<b>Urban</b>			
Target population	<b>18,582,644</b>	<b>9,021,828</b>	<b>9,560,816</b>
Yes	4,988,729 (26.8%)	2,494,314 (27.6%)	2,494,415 (26.1%)
No	13,593,915 (73.2%)	6,527,514 (72.4%)	7,066,401 (73.9%)
<b>Rural</b>			
Target population	<b>6,055,035</b>	<b>3,101,890</b>	<b>2,953,145</b>
Yes	1,730,038 (28.6%)	865,810 (27.9%)	864,228 (29.3%)
No	4,324,997 (71.4%)	2,236,080 (72.1%)	2,088,917 (70.7%)

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 6.10a

From April of 2017 to today, how many times did you fall behind in your payment (ANSWER IN 6.8) ? (answer YES in 6.10)

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>6,718,767</b>	<b>3,360,124</b>	<b>3,358,643</b>
<b>department store or supermarket credit card?</b>	<b>4,353,989</b>	<b>2,342,348</b>	<b>2,011,641</b>
Once	1,482,141 (34.0%)	736,435 (31.4%)	745,706 (37.1%)
More than once	2,871,848 (66.0%)	1,605,913 (68.6%)	1,265,935 (62.9%)
<b>bank credit card</b>	<b>1,684,447</b>	<b>754,408</b>	<b>930,039</b>
Once	743,880 (44.2%)	304,689 (40.4%)	439,191 (47.2%)
More than once	940,567 (55.8%)	449,719 (59.6%)	490,848 (52.8%)
<b>payroll loan</b>	<b>152,956</b>	<b>48,138</b>	<b>104,818</b>
Once	85,203 (55.7%)	17,836 (37.1%)	67,367 (64.3%)
More than once	67,753 (44.3%)	30,302 (62.9%)	37,451 (35.7%)
<b>personal credit</b>	<b>466,933</b>	<b>233,252</b>	<b>233,681</b>
Once	116,712 (25.0%)	63,126 (27.1%)	53,586 (22.9%)
More than once	350,221 (75.0%)	170,126 (72.9%)	180,095 (77.1%)
<b>car loan</b>	<b>83,306</b>	<b>29,332</b>	<b>53,974</b>
Once	58,860 (70.7%)	26,586 (90.6%)	32,274 (59.8%)
More than once	24,446 (29.3%)	2,746 (9.4%)	21,700 (40.2%)
<b>mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)</b>	<b>1,035,844</b>	<b>420,952</b>	<b>614,892</b>
Once	277,000 (26.7%)	90,545 (21.5%)	186,455 (30.3%)
More than once	758,844 (73.3%)	330,407 (78.5%)	428,437 (69.7%)
<b>group, communal or joint loan (as the one of Compartamos)</b>	<b>75,509</b>	<b>73,588</b>	<b>1,921</b>
Once	18,868 (25.0%)	18,868 (25.6%)	0* (0.0%)*
More than once	56,641 (75.0%)	54,720 (74.4%)	1,921 (100.0%)

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 6.10a (continued)

From April of 2017 to today, how many times did you fall behind in your payment (ANSWER IN 6.8) ? (answer YES in 6.10)

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Urban</b>			
Target population	<b>4,988,729</b>	<b>2,494,314</b>	<b>2,494,415</b>
<b>department store or supermarket credit card?</b>	<b>3,081,611</b>	<b>1,684,182</b>	<b>1,397,429</b>
Once	949,737 (30.8%)	508,070 (30.2%)	441,667 (31.6%)
More than once	2,131,874 (69.2%)	1,176,112 (69.8%)	955,762 (68.4%)
<b>bank credit card</b>	<b>1,294,401</b>	<b>608,897</b>	<b>685,504</b>
Once	551,548 (42.6%)	233,806 (38.4%)	317,742 (46.4%)
More than once	742,853 (57.4%)	375,091 (61.6%)	367,762 (53.6%)
<b>payroll loan</b>	<b>133,450</b>	<b>44,815</b>	<b>88,635</b>
Once	78,072 (58.5%)	16,382 (36.6%)	61,690 (69.6%)
More than once	55,378 (41.5%)	28,433 (63.4%)	26,945 (30.4%)
<b>personal credit</b>	<b>268,941</b>	<b>107,794</b>	<b>161,147</b>
Once	55,017 (20.5%)	14,597 (13.5%)	40,420 (25.1%)
More than once	213,924 (79.5%)	93,197 (86.5%)	120,727 (74.9%)
<b>car loan</b>	<b>81,533</b>	<b>29,332</b>	<b>52,201</b>
Once	57,087 (70.0%)	26,586 (90.6%)	30,501 (58.4%)
More than once	24,446 (30.0%)	2,746 (9.4%)	21,700 (41.6%)
<b>mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)</b>	<b>937,169</b>	<b>399,711</b>	<b>537,458</b>
Once	221,031 (23.6%)	69,304 (17.3%)	151,727 (28.2%)
More than once	716,138 (76.4%)	330,407 (82.7%)	385,731 (71.8%)
<b>group, communal or joint loan (as the one of Compartamos)</b>	<b>39,785</b>	<b>37,864</b>	<b>1,921</b>
Once	1,362 (3.4%)	1,362 (3.6%)	0* (0.0%)*
More than once	38,423 (96.6%)	36,502 (96.4%)	1,921 (100.0%)*

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 6.10a (continued)

From April of 2017 to today, how many times did you fall behind in your payment (ANSWER IN 6.8) ? (answer YES in 6.10)

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>1,730,038</b>	<b>865,810</b>	<b>864,228</b>
<b>department store or supermarket credit card?</b>	<b>1,272,378</b>	<b>658,166</b>	<b>614,212</b>
Once	532,404 (41.8%)	228,365 (34.7%)	304,039 (49.5%)
More than once	739,974 (58.2%)	429,801 (65.3%)	310,173 (50.5%)
<b>bank credit card</b>	<b>390,046</b>	<b>145,511</b>	<b>244,535</b>
Once	192,332 (49.3%)	70,883 (48.7%)	121,449 (49.7%)
More than once	197,714 (50.7%)	74,628 (51.3%)	123,086 (50.3%)
<b>payroll loan</b>	<b>19,506</b>	<b>3,323</b>	<b>16,183</b>
Once	7,131 (36.6%)	1,454 (43.8%)	5,677 (35.1%)
More than once	12,375 (63.4%)	1,869 (56.2%)	10,506 (64.9%)
<b>personal credit</b>	<b>197,992</b>	<b>125,458</b>	<b>72,534</b>
Once	61,695 (31.2%)	48,529 (38.7%)	13,166 (18.2%)
More than once	136,297 (68.8%)	76,929 (61.3%)	59,368 (81.8%)
<b>car loan</b>	<b>1,773</b>	<b>NA</b>	<b>1,773</b>
Once	1,773 (100.0%)	0* (0.0%)*	1,773 (100.0%)
More than once	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>mortgage loan (INFONAVIT, FOVISSSTE, bank or other institution)</b>	<b>98,675</b>	<b>21,241</b>	<b>77,434</b>
Once	55,969 (56.7%)	21,241 (100.0%)	34,728 (44.8%)
More than once	42,706 (43.3%)	0* (0.0%)*	42,706 (55.2%)
<b>group, communal or joint loan (as the one of Compartamos)</b>	<b>35,724</b>	<b>35,724</b>	<b>NA</b>
Once	17,506 (49.0%)	17,506 (49.0%)	0* (0.0%)*
More than once	18,218 (51.0%)	18,218 (51.0%)	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.

NA: Not applicable.

## Question 6.11

With regard to the last credit you acquired, did you...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	24,637,679	12,123,718	12,513,961
<b>sign the authorization so that your credit history could be verified with the credit bureau?</b>	24,637,679	12,123,718	12,513,961
Yes	15,825,763 (64.2%)	7,701,731 (63.5%)	8,124,032 (64.9%)
No	7,421,228 (30.1%)	3,716,349 (30.7%)	3,704,879 (29.6%)
You do not know	1,390,688 (5.6%)	705,638 (5.8%)	685,050 (5.5%)
<b>receive a copy of the contract or information of the conditions of the credit?</b>	24,637,679	12,123,718	12,513,961
Yes	19,251,134 (78.1%)	9,206,820 (75.9%)	10,044,314 (80.3%)
No	4,839,261 (19.6%)	2,599,650 (21.4%)	2,239,611 (17.9%)
You do not know	547,284 (2.2%)	317,248 (2.6%)	230,036 (1.8%)
<b>used the information about the Total Annual Cost (TAC) to make your decision?</b>	24,637,679	12,123,718	12,513,961
Yes	12,319,810 (50.0%)	6,173,147 (50.9%)	6,146,663 (49.1%)
No	11,734,666 (47.6%)	5,565,068 (45.9%)	6,169,598 (49.3%)
You do not know	583,203 (2.4%)	385,503 (3.2%)	197,700 (1.6%)
<b>Urban</b>			
Target population	18,582,644	9,021,828	9,560,816
<b>sign the authorization so that your credit history could be verified with the credit bureau?</b>	18,582,644	9,021,828	9,560,816
Yes	12,112,651 (65.2%)	5,822,034 (64.5%)	6,290,617 (65.8%)
No	5,503,196 (29.6%)	2,708,075 (30.0%)	2,795,121 (29.2%)
You do not know	966,797 (5.2%)	491,719 (5.5%)	475,078 (5.0%)
<b>receive a copy of the contract or information of the conditions of the credit?</b>	18,582,644	9,021,828	9,560,816
Yes	14,741,643 (79.3%)	6,996,300 (77.5%)	7,745,343 (81.0%)
No	3,494,505 (18.8%)	1,810,285 (20.1%)	1,684,220 (17.6%)
You do not know	346,496 (1.9%)	215,243 (2.4%)	131,253 (1.4%)
<b>used the information about the Total Annual Cost (TAC) to make your decision?</b>	18,582,644	9,021,828	9,560,816
Yes	9,519,551 (51.2%)	4,728,227 (52.4%)	4,791,324 (50.1%)
No	8,721,060 (46.9%)	4,086,279 (45.3%)	4,634,781 (48.5%)
You do not know	342,033 (1.8%)	207,322 (2.3%)	134,711 (1.4%)

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 6.11 (continued)

With regard to the last credit you acquired, did you...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>6,055,035</b>	<b>3,101,890</b>	<b>2,953,145</b>
<b>sign the authorization so that your credit history could be verified with the credit bureau?</b>			
	<b>6,055,035</b>	<b>3,101,890</b>	<b>2,953,145</b>
Yes	3,713,112 (61.3%)	1,879,697 (60.6%)	1,833,415 (62.1%)
No	1,918,032 (31.7%)	1,008,274 (32.5%)	909,758 (30.8%)
You do not know	423,891 (7.0%)	213,919 (6.9%)	209,972 (7.1%)
<b>receive a copy of the contract or information of the conditions of the credit?</b>	<b>6,055,035</b>	<b>3,101,890</b>	<b>2,953,145</b>
Yes	4,509,491 (74.5%)	2,210,520 (71.3%)	2,298,971 (77.8%)
No	1,344,756 (22.2%)	789,365 (25.4%)	555,391 (18.8%)
You do not know	200,788 (3.3%)	102,005 (3.3%)	98,783 (3.3%)
<b>used the information about the Total Annual Cost (TAC) to make your decision?</b>	<b>6,055,035</b>	<b>3,101,890</b>	<b>2,953,145</b>
Yes	2,800,259 (46.2%)	1,444,920 (46.6%)	1,355,339 (45.9%)
No	3,013,606 (49.8%)	1,478,789 (47.7%)	1,534,817 (52.0%)
You do not know	241,170 (4.0%)	178,181 (5.7%)	62,989 (2.1%)

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 6.12

### For what did you use, or plan to use, your credit(s)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>4,646,855</b>	<b>2,414,923</b>	<b>2,231,932</b>
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc	1,579,001 (34.0%)	722,370 (29.9%)	856,631 (38.4%)
Meal, personal expenses or payment of utilities	1,052,113 (22.6%)	506,480 (21.0%)	545,633 (24.4%)
Starting, expanding or operating a business (raw material, machinery and equipment)	1,020,622 (22.0%)	606,687 (25.1%)	413,935 (18.5%)
Dealing with emergencies or unforeseen events	382,286 (8.2%)	170,789 (7.1%)	211,497 (9.5%)
Paying a debt	456,969 (9.8%)	278,719 (11.5%)	178,250 (8.0%)
Health expenses	423,462 (9.1%)	224,935 (9.3%)	198,527 (8.9%)
Education expenses	405,415 (8.7%)	273,256 (11.3%)	132,159 (5.9%)
Paying for holidays or parties (XV years, weddings, etc.)	210,199 (4.5%)	91,341 (3.8%)	118,858 (5.3%)
Other	58,334 (1.3%)	47,905 (2.0%)	10,429 (0.5%)
<b>Urban</b>			
Target population	<b>3,137,009</b>	<b>1,592,730</b>	<b>1,544,279</b>
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc	1,122,347 (35.8%)	556,395 (34.9%)	565,952 (36.6%)
Meal, personal expenses or payment of utilities	746,441 (23.8%)	337,479 (21.2%)	408,962 (26.5%)
Starting, expanding or operating a business (raw material, machinery and equipment)	585,561 (18.7%)	322,226 (20.2%)	263,335 (17.1%)
Dealing with emergencies or unforeseen events	339,612 (10.8%)	139,336 (8.7%)	200,276 (13.0%)
Paying a debt	339,759 (10.8%)	191,825 (12.0%)	147,934 (9.6%)
Health expenses	191,708 (6.1%)	118,773 (7.5%)	72,935 (4.7%)
Education expenses	266,449 (8.5%)	180,141 (11.3%)	86,308 (5.6%)
Paying for holidays or parties (XV years, weddings, etc.)	169,978 (5.4%)	53,415 (3.4%)	116,563 (7.5%)
Other	46,757 (1.5%)	40,567 (2.5%)	6,190 (0.4%)
<b>Rural</b>			
Target population	<b>1,509,846</b>	<b>822,193</b>	<b>687,653</b>
Buying, repairing, remodeling or enlarging a house; buying pieces of land, vehicles, jewelry, animals, etc	456,654 (30.2%)	165,975 (20.2%)	290,679 (42.3%)
Meal, personal expenses or payment of utilities	305,672 (20.2%)	169,001 (20.6%)	136,671 (19.9%)
Starting, expanding or operating a business (raw material, machinery and equipment)	435,061 (28.8%)	284,461 (34.6%)	150,600 (21.9%)
Dealing with emergencies or unforeseen events	42,674 (2.8%)	31,453 (3.8%)	11,221 (1.6%)
Paying a debt	117,210 (7.8%)	86,894 (10.6%)	30,316 (4.4%)
Health expenses	231,754 (15.3%)	106,162 (12.9%)	125,592 (18.3%)
Education expenses	138,966 (9.2%)	93,115 (11.3%)	45,851 (6.7%)
Paying for holidays or parties (XV years, weddings, etc.)	40,221 (2.7%)	37,926 (4.6%)	2,295 (0.3%)
Other	11,577 (0.8%)	7,338 (0.9%)	4,239 (0.6%)

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 6.13

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	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>19,231,402</b>	<b>9,783,881</b>	<b>9,447,521</b>
Does not use it	3,243,052 (16.9%)	1,782,819 (18.2%)	1,460,233 (15.5%)
Less than one time per month	5,803,152 (30.2%)	3,396,924 (34.7%)	2,406,228 (25.5%)
1 - 2 times	7,148,036 (37.2%)	3,391,104 (34.7%)	3,756,932 (39.8%)
3 - 5 times	2,001,073 (10.4%)	871,530 (8.9%)	1,129,543 (12.0%)
More than 5	1,031,074 (5.4%)	341,504 (3.5%)	689,570 (7.3%)
Not specified	5,015 (0.0%)	0* (0.0%)*	5,015 (0.1%)
<b>Urban</b>			
Target population	<b>14,362,276</b>	<b>7,250,605</b>	<b>7,111,671</b>
Does not use it	2,113,250 (14.7%)	1,117,277 (15.4%)	995,973 (14.0%)
Less than one time per month	3,852,034 (26.8%)	2,345,438 (32.3%)	1,506,596 (21.2%)
1 - 2 times	5,684,940 (39.6%)	2,714,687 (37.4%)	2,970,253 (41.8%)
3 - 5 times	1,737,547 (12.1%)	771,427 (10.6%)	966,120 (13.6%)
More than 5	969,490 (6.8%)	301,776 (4.2%)	667,714 (9.4%)
Not specified	5,015 (0.0%)	0* (0.0%)*	5,015 (0.1%)
<b>Rural</b>			
Target population	<b>4,869,126</b>	<b>2,533,276</b>	<b>2,335,850</b>
Does not use it	1,129,802 (23.2%)	665,542 (26.3%)	464,260 (19.9%)
Less than one time per month	1,951,118 (40.1%)	1,051,486 (41.5%)	899,632 (38.5%)
1 - 2 times	1,463,096 (30.0%)	676,417 (26.7%)	786,679 (33.7%)
3 - 5 times	263,526 (5.4%)	100,103 (4.0%)	163,423 (7.0%)
More than 5	61,584 (1.3%)	39,728 (1.6%)	21,856 (0.9%)
Not specified	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 6.14

What is the main reason why you don't use your bank or department store credit card(s)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>3,243,052</b>	<b>1,782,819</b>	<b>1,460,233</b>
You only use it for emergencies	1,254,490 (38.7%)	683,605 (38.3%)	570,885 (39.1%)
Interest or fees are high	293,036 (9.0%)	157,190 (8.8%)	135,846 (9.3%)
You prefer to pay in cash	188,323 (5.8%)	106,904 (6.0%)	81,419 (5.6%)
They are not accepted in the establishment	4,775 (0.1%)	4,775 (0.3%)	0* (0.0%)*
You do not like to be indebted	1,141,546 (35.2%)	619,123 (34.7%)	522,423 (35.8%)
Other	360,882 (11.1%)	211,222 (11.8%)	149,660 (10.2%)
<b>Urban</b>			
Target population	<b>2,113,250</b>	<b>1,117,277</b>	<b>995,973</b>
You only use it for emergencies	800,424 (37.9%)	411,342 (36.8%)	389,082 (39.1%)
Interest or fees are high	200,793 (9.5%)	113,446 (10.2%)	87,347 (8.8%)
You prefer to pay in cash	135,969 (6.4%)	74,292 (6.6%)	61,677 (6.2%)
They are not accepted in the establishment	4,775 (0.2%)	4,775 (0.4%)	0* (0.0%)*
You do not like to be indebted	720,307 (34.1%)	381,479 (34.1%)	338,828 (34.0%)
Other	250,982 (11.9%)	131,943 (11.8%)	119,039 (12.0%)
<b>Rural</b>			
Target population	<b>1,129,802</b>	<b>665,542</b>	<b>464,260</b>
You only use it for emergencies	454,066 (40.2%)	272,263 (40.9%)	181,803 (39.2%)
Interest or fees are high	92,243 (8.2%)	43,744 (6.6%)	48,499 (10.4%)
You prefer to pay in cash	52,354 (4.6%)	32,612 (4.9%)	19,742 (4.3%)
They are not accepted in the establishment	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
You do not like to be indebted	421,239 (37.3%)	237,644 (35.7%)	183,595 (39.5%)
Other	109,900 (9.7%)	79,279 (11.9%)	30,621 (6.6%)

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 6.15

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

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>19,231,402</b>	<b>9,783,881</b>	<b>9,447,521</b>
less than the minimum payment?	391,146 (2.0%)	211,554 (2.2%)	179,592 (1.9%)
the minimum payment?	2,783,984 (14.5%)	1,450,725 (14.8%)	1,333,259 (14.1%)
more than the minimum payment?	3,268,168 (17.0%)	1,479,688 (15.1%)	1,788,480 (18.9%)
the amount required to not generate interests?	12,424,795 (64.6%)	6,410,149 (65.5%)	6,014,646 (63.7%)
You do not know	363,309 (1.9%)	231,765 (2.4%)	131,544 (1.4%)
<b>Urban</b>			
Target population	<b>14,362,276</b>	<b>7,250,605</b>	<b>7,111,671</b>
less than the minimum payment?	267,859 (1.9%)	164,507 (2.3%)	103,352 (1.5%)
the minimum payment?	1,806,214 (12.6%)	959,443 (13.2%)	846,771 (11.9%)
more than the minimum payment?	2,641,154 (18.4%)	1,198,693 (16.5%)	1,442,461 (20.3%)
the amount required to not generate interests?	9,415,216 (65.6%)	4,784,852 (66.0%)	4,630,364 (65.1%)
You do not know	231,833 (1.6%)	143,110 (2.0%)	88,723 (1.2%)
<b>Rural</b>			
Target population	<b>4,869,126</b>	<b>2,533,276</b>	<b>2,335,850</b>
less than the minimum payment?	123,287 (2.5%)	47,047 (1.9%)	76,240 (3.3%)
the minimum payment?	977,770 (20.1%)	491,282 (19.4%)	486,488 (20.8%)
more than the minimum payment?	627,014 (12.9%)	280,995 (11.1%)	346,019 (14.8%)
the amount required to not generate interests?	3,009,579 (61.8%)	1,625,297 (64.2%)	1,384,282 (59.3%)
You do not know	131,476 (2.7%)	88,655 (3.5%)	42,821 (1.8%)

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 6.16

Before acquiring your (most recent) credit, did you compare it with other products, in other banks or in other financial institutions?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>24,637,679</b>	<b>12,123,718</b>	<b>12,513,961</b>
Yes	7,481,402 (30.4%)	3,375,458 (27.8%)	4,105,944 (32.8%)
No	17,156,277 (69.6%)	8,748,260 (72.2%)	8,408,017 (67.2%)
<b>Urban</b>			
Target population	<b>18,582,644</b>	<b>9,021,828</b>	<b>9,560,816</b>
Yes	5,820,490 (31.3%)	2,675,376 (29.7%)	3,145,114 (32.9%)
No	12,762,154 (68.7%)	6,346,452 (70.3%)	6,415,702 (67.1%)
<b>Rural</b>			
Target population	<b>6,055,035</b>	<b>3,101,890</b>	<b>2,953,145</b>
Yes	1,660,912 (27.4%)	700,082 (22.6%)	960,830 (32.5%)
No	4,394,123 (72.6%)	2,401,808 (77.4%)	1,992,315 (67.5%)

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 6.17

To compare your account you used...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>7,481,402</b>	<b>3,375,458</b>	<b>4,105,944</b>
information provided by the bank or financial institution (branches, inter website of the bank or financial institution, etc.)?	6,205,355 (82.9%)	2,698,339 (79.9%)	3,507,016 (85.4%)
recommendation of friends or acquaintances?	3,216,736 (43.0%)	1,600,707 (47.4%)	1,616,029 (39.4%)
websites of institutions such as Condusef?	1,180,358 (15.8%)	360,523 (10.7%)	819,835 (20.0%)
commercial advertisement from banks or financial institutions?	1,501,285 (20.1%)	626,307 (18.6%)	874,978 (21.3%)
recommendations from specialist or analysts?	623,940 (8.3%)	221,782 (6.6%)	402,158 (9.8%)
<b>Urban</b>			
Target population	<b>5,820,490</b>	<b>2,675,376</b>	<b>3,145,114</b>
information provided by the bank or financial institution (branches, inter website of the bank or financial institution, etc.)?	4,928,415 (84.7%)	2,161,134 (80.8%)	2,767,281 (88.0%)
recommendation of friends or acquaintances?	2,344,470 (40.3%)	1,152,356 (43.1%)	1,192,114 (37.9%)
websites of institutions such as Condusef?	1,031,616 (17.7%)	331,373 (12.4%)	700,243 (22.3%)
commercial advertisement from banks or financial institutions?	1,170,486 (20.1%)	534,495 (20.0%)	635,991 (20.2%)
recommendations from specialist or analysts?	515,142 (8.9%)	183,731 (6.9%)	331,411 (10.5%)
<b>Rural</b>			
Target population	<b>1,660,912</b>	<b>700,082</b>	<b>960,830</b>
information provided by the bank or financial institution (branches, inter website of the bank or financial institution, etc.)?	1,276,940 (76.9%)	537,205 (76.7%)	739,735 (77.0%)
recommendation of friends or acquaintances?	872,266 (52.5%)	448,351 (64.0%)	423,915 (44.1%)
websites of institutions such as Condusef?	148,742 (9.0%)	29,150 (4.2%)	119,592 (12.4%)
commercial advertisement from banks or financial institutions?	330,799 (19.9%)	91,812 (13.1%)	238,987 (24.9%)
recommendations from specialist or analysts?	108,798 (6.6%)	38,051 (5.4%)	70,747 (7.4%)

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%.

## Has any of your credit applications ever been rejected?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	13,121,807 (16.6%)	5,900,230 (14.2%)	7,221,577 (19.2%)
No	26,613,423 (33.6%)	13,880,852 (33.4%)	12,732,571 (33.9%)
You have never filed one	39,361,741 (49.8%)	21,770,350 (52.4%)	17,591,391 (46.9%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	10,281,363 (20.0%)	4,688,358 (17.3%)	5,593,005 (22.9%)
No	18,701,362 (36.3%)	9,583,252 (35.4%)	9,118,110 (37.3%)
You have never filed one	22,507,521 (43.7%)	12,796,786 (47.3%)	9,710,735 (39.8%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	2,840,444 (10.3%)	1,211,872 (8.4%)	1,628,572 (12.4%)
No	7,912,061 (28.7%)	4,297,600 (29.7%)	3,614,461 (27.5%)
You have never filed one	16,854,220 (61.1%)	8,973,564 (62.0%)	7,880,656 (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 6.19

### Why was the credit application denied?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>13,121,807</b>	<b>5,900,230</b>	<b>7,221,577</b>
Problems with the credit bureau	4,537,667 (34.6%)	2,004,819 (34.0%)	2,532,848 (35.1%)
You could not submit proof of income or income is insufficient	3,355,300 (25.6%)	1,635,276 (27.7%)	1,720,024 (23.8%)
They ask for documents you do not have	1,265,255 (9.6%)	609,632 (10.3%)	655,623 (9.1%)
You do not have a credit record	2,456,893 (18.7%)	1,094,146 (18.5%)	1,362,747 (18.9%)
Lack of security interest, surety or guarantee	496,764 (3.8%)	260,882 (4.4%)	235,882 (3.3%)
Other	488,939 (3.7%)	187,725 (3.2%)	301,214 (4.2%)
You do not know	1,125,192 (8.6%)	391,376 (6.6%)	733,816 (10.2%)
<b>Urban</b>			
Target population	<b>10,281,363</b>	<b>4,688,358</b>	<b>5,593,005</b>
Problems with the credit bureau	3,680,376 (35.8%)	1,597,261 (34.1%)	2,083,115 (37.2%)
You could not submit proof of income or income is insufficient	2,671,539 (26.0%)	1,339,090 (28.6%)	1,332,449 (23.8%)
They ask for documents you do not have	862,760 (8.4%)	447,190 (9.5%)	415,570 (7.4%)
You do not have a credit record	2,073,348 (20.2%)	948,924 (20.2%)	1,124,424 (20.1%)
Lack of security interest, surety or guarantee	305,623 (3.0%)	174,816 (3.7%)	130,807 (2.3%)
Other	326,390 (3.2%)	156,074 (3.3%)	170,316 (3.0%)
You do not know	811,070 (7.9%)	270,303 (5.8%)	540,767 (9.7%)
<b>Rural</b>			
Target population	<b>2,840,444</b>	<b>1,211,872</b>	<b>1,628,572</b>
Problems with the credit bureau	857,291 (30.2%)	407,558 (33.6%)	449,733 (27.6%)
You could not submit proof of income or income is insufficient	683,761 (24.1%)	296,186 (24.4%)	387,575 (23.8%)
They ask for documents you do not have	402,495 (14.2%)	162,442 (13.4%)	240,053 (14.7%)
You do not have a credit record	383,545 (13.5%)	145,222 (12.0%)	238,323 (14.6%)
Lack of security interest, surety or guarantee	191,141 (6.7%)	86,066 (7.1%)	105,075 (6.5%)
Other	162,549 (5.7%)	31,651 (2.6%)	130,898 (8.0%)
You do not know	314,122 (11.1%)	121,073 (10.0%)	193,049 (11.9%)

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%.

# Payments



Every day, individuals make financial transactions through which they and businesses receive payments. Individuals can choose, as suits them better, among a variety of means and devices to carry out these transactions, including cash, debit or credit cards, electronic transfers and checks, in either at a branch of a financial institution or through a computer or mobile phone, in which cases it is not necessary to physically displace oneself.

All individuals can carry out transactions in cash and some operations at a branch. However, for some types of transactions in a branch, by electronic means and for debit card payments, it is a requisite to have a deposit account. For individuals to find advantages in having products and use of financial services associated with these, is important that the means of the payment, other than cash, be safe, and more importantly, be accessible to users.

The objective of this section is to identify the means of payment most used by individuals when they purchase goods and services, for different amounts, and make service payment such as for rent, taxes, and public transportation, among others.







## Question 7.1.1

What is the form of payment you use most frequently when... 1 purchases of 500 pesos or less?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>78,812,847</b>	<b>41,361,769</b>	<b>37,451,078</b>
Cash	74,755,979 (94.9%)	39,339,195 (95.1%)	35,416,784 (94.6%)
Debit card	3,237,725 (4.1%)	1,606,037 (3.9%)	1,631,688 (4.4%)
Credit card	702,241 (0.9%)	349,543 (0.8%)	352,698 (0.9%)
Electronic transfer	53,925 (0.1%)	29,959 (0.1%)	23,966 (0.1%)
Checks	3,206 (0.0%)	0* (0.0%)*	3,206 (0.0%)
Prepaid card	2,086 (0.0%)	2,086 (0.0%)	0* (0.0%)*
Domiciled payment in an account or card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Other	57,685 (0.1%)	34,949 (0.1%)	22,736 (0.1%)
<b>Urban</b>			
Target population	<b>51,363,449</b>	<b>26,991,146</b>	<b>24,372,303</b>
Cash	47,684,569 (92.8%)	25,112,024 (93.0%)	22,572,545 (92.6%)
Debit card	2,924,390 (5.7%)	1,487,403 (5.5%)	1,436,987 (5.9%)
Credit card	646,320 (1.3%)	330,251 (1.2%)	316,069 (1.3%)
Electronic transfer	53,925 (0.1%)	29,959 (0.1%)	23,966 (0.1%)
Checks	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Prepaid card	2,086 (0.0%)	2,086 (0.0%)	0* (0.0%)*
Domiciled payment in an account or card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Other	52,159 (0.1%)	29,423 (0.1%)	22,736 (0.1%)
<b>Rural</b>			
Target population	<b>27,449,398</b>	<b>14,370,623</b>	<b>13,078,775</b>
Cash	27,071,410 (98.6%)	14,227,171 (99.0%)	12,844,239 (98.2%)
Debit card	313,335 (1.1%)	118,634 (0.8%)	194,701 (1.5%)
Credit card	55,921 (0.2%)	19,292 (0.1%)	36,629 (0.3%)
Electronic transfer	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Checks	3,206 (0.0%)	0* (0.0%)*	3,206 (0.0%)
Prepaid card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Domiciled payment in an account or card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Other	5,526 (0.0%)	5,526 (0.0%)	0* (0.0%)*

It does not incorporate people who do not make this type of payment.

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 7.1.2

What is the form of payment you use most frequently when... 2 purchases of 500 pesos or more?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>76,802,745</b>	<b>39,821,584</b>	<b>36,981,161</b>
Cash	67,166,201 (87.5%)	35,062,217 (88.0%)	32,103,984 (86.8%)
Debit card	7,147,476 (9.3%)	3,509,414 (8.8%)	3,638,062 (9.8%)
Credit card	2,019,490 (2.6%)	1,045,381 (2.6%)	974,109 (2.6%)
Electronic transfer	270,463 (0.4%)	116,134 (0.3%)	154,329 (0.4%)
Checks	43,437 (0.1%)	9,725 (0.0%)	33,712 (0.1%)
Prepaid card	4,987 (0.0%)	2,086 (0.0%)	2,901 (0.0%)
Domiciled payment in an account or card	19,833 (0.0%)	2,457 (0.0%)	17,376 (0.0%)
Other	130,858 (0.2%)	74,170 (0.2%)	56,688 (0.2%)
<b>Urban</b>			
Target population	<b>50,594,213</b>	<b>26,371,791</b>	<b>24,222,422</b>
Cash	42,270,853 (83.5%)	22,210,495 (84.2%)	20,060,358 (82.8%)
Debit card	6,273,458 (12.4%)	3,159,653 (12.0%)	3,113,805 (12.9%)
Credit card	1,671,606 (3.3%)	836,547 (3.2%)	835,059 (3.4%)
Electronic transfer	256,875 (0.5%)	114,159 (0.4%)	142,716 (0.6%)
Checks	30,875 (0.1%)	9,725 (0.0%)	21,150 (0.1%)
Prepaid card	4,987 (0.0%)	2,086 (0.0%)	2,901 (0.0%)
Domiciled payment in an account or card	19,833 (0.0%)	2,457 (0.0%)	17,376 (0.1%)
Other	65,726 (0.1%)	36,669 (0.1%)	29,057 (0.1%)
<b>Rural</b>			
Target population	<b>26,208,532</b>	<b>13,449,793</b>	<b>12,758,739</b>
Cash	24,895,348 (95.0%)	12,851,722 (95.6%)	12,043,626 (94.4%)
Debit card	874,018 (3.3%)	349,761 (2.6%)	524,257 (4.1%)
Credit card	347,884 (1.3%)	208,834 (1.6%)	139,050 (1.1%)
Electronic transfer	13,588 (0.1%)	1,975 (0.0%)	11,613 (0.1%)
Checks	12,562 (0.0%)	0* (0.0%)*	12,562 (0.1%)
Prepaid card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Domiciled payment in an account or card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Other	65,132 (0.2%)	37,501 (0.3%)	27,631 (0.2%)

It does not incorporate people who do not make this type of payment.

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 a credit or debit card, more frequently, when making purchases of 501 pesos or more.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	9,166,966 (11.6%)	4,554,795 (11.0%)	4,612,171 (12.3%)
No	69,930,005 (88.4%)	36,996,637 (89.0%)	32,933,368 (87.7%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	7,945,064 (15.4%)	3,996,200 (14.8%)	3,948,864 (16.2%)
No	43,545,182 (84.6%)	23,072,196 (85.2%)	20,472,986 (83.8%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	1,221,902 (4.4%)	558,595 (3.9%)	663,307 (5.1%)
No	26,384,823 (95.6%)	13,924,441 (96.1%)	12,460,382 (94.9%)

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%.

## (By regions)

People that use a credit or debit card, more frequently, when making purchases of 501 pesos or more.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>Northwest</b>	<b>10,233,473</b>	<b>5,231,108</b>	<b>5,002,365</b>
Yes	1,580,004 (15.4%)	798,375 (15.3%)	781,629 (15.6%)
No	8,653,469 (84.6%)	4,432,733 (84.7%)	4,220,736 (84.4%)
<b>Northeast</b>	<b>9,466,643</b>	<b>4,840,550</b>	<b>4,626,093</b>
Yes	1,238,335 (13.1%)	562,656 (11.6%)	675,679 (14.6%)
No	8,228,308 (86.9%)	4,277,894 (88.4%)	3,950,414 (85.4%)
<b>Bajío and West</b>	<b>16,115,842</b>	<b>8,521,596</b>	<b>7,594,246</b>
Yes	1,592,617 (9.9%)	681,126 (8.0%)	911,491 (12.0%)
No	14,523,225 (90.1%)	7,840,470 (92.0%)	6,682,755 (88.0%)
<b>Mexico City</b>	<b>6,120,089</b>	<b>3,200,639</b>	<b>2,919,450</b>
Yes	1,292,573 (21.1%)	664,937 (20.8%)	627,636 (21.5%)
No	4,827,516 (78.9%)	2,535,702 (79.2%)	2,291,814 (78.5%)
<b>South, Center and East</b>	<b>24,575,642</b>	<b>13,102,097</b>	<b>11,473,545</b>
Yes	2,440,190 (9.9%)	1,398,738 (10.7%)	1,041,452 (9.1%)
No	22,135,452 (90.1%)	11,703,359 (89.3%)	10,432,093 (90.9%)
<b>South</b>	<b>12,585,282</b>	<b>6,655,442</b>	<b>5,929,840</b>
Yes	1,023,247 (8.1%)	448,963 (6.7%)	574,284 (9.7%)
No	11,562,035 (91.9%)	6,206,479 (93.3%)	5,355,556 (90.3%)

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 7.1.3

What is the form of payment you use most frequently when... 3 rent payments?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>14,824,293</b>	<b>7,442,784</b>	<b>7,381,509</b>
Cash	13,306,483 (89.8%)	6,732,291 (90.5%)	6,574,192 (89.1%)
Debit card	489,934 (3.3%)	272,507 (3.7%)	217,427 (2.9%)
Credit card	48,528 (0.3%)	43,248 (0.6%)	5,280 (0.1%)
Electronic transfer	535,331 (3.6%)	230,459 (3.1%)	304,872 (4.1%)
Checks	20,410 (0.1%)	0* (0.0%)*	20,410 (0.3%)
Prepaid card	1,735 (0.0%)	1,735 (0.0%)	0* (0.0%)*
Domiciled payment in an account or card	223,322 (1.5%)	68,772 (0.9%)	154,550 (2.1%)
Other	198,550 (1.3%)	93,772 (1.3%)	104,778 (1.4%)
<b>Urban</b>			
Target population	<b>12,639,646</b>	<b>6,270,145</b>	<b>6,369,501</b>
Cash	11,233,742 (88.9%)	5,612,553 (89.5%)	5,621,189 (88.3%)
Debit card	452,978 (3.6%)	246,727 (3.9%)	206,251 (3.2%)
Credit card	48,528 (0.4%)	43,248 (0.7%)	5,280 (0.1%)
Electronic transfer	516,558 (4.1%)	226,446 (3.6%)	290,112 (4.6%)
Checks	20,410 (0.2%)	0* (0.0%)*	20,410 (0.3%)
Prepaid card	1,735 (0.0%)	1,735 (0.0%)	0* (0.0%)*
Domiciled payment in an account or card	197,673 (1.6%)	54,672 (0.9%)	143,001 (2.2%)
Other	168,022 (1.3%)	84,764 (1.4%)	83,258 (1.3%)
<b>Rural</b>			
Target population	<b>2,184,647</b>	<b>1,172,639</b>	<b>1,012,008</b>
Cash	2,072,741 (94.9%)	1,119,738 (95.5%)	953,003 (94.2%)
Debit card	36,956 (1.7%)	25,780 (2.2%)	11,176 (1.1%)
Credit card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Electronic transfer	18,773 (0.9%)	4,013 (0.3%)	14,760 (1.5%)
Checks	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Prepaid card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Domiciled payment in an account or card	25,649 (1.2%)	14,100 (1.2%)	11,549 (1.1%)
Other	30,528 (1.4%)	9,008 (0.8%)	21,520 (2.1%)

It does not incorporate people who do not make this type of payment.

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 7.1.4

What is the form of payment you use most frequently when... 4 payment of taxes or fines?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>40,543,328</b>	<b>18,765,592</b>	<b>21,777,736</b>
Cash	37,437,367 (92.3%)	17,594,595 (93.8%)	19,842,772 (91.1%)
Debit card	1,603,017 (4.0%)	579,663 (3.1%)	1,023,354 (4.7%)
Credit card	515,335 (1.3%)	179,332 (1.0%)	336,003 (1.5%)
Electronic transfer	690,407 (1.7%)	299,486 (1.6%)	390,921 (1.8%)
Checks	58,555 (0.1%)	20,254 (0.1%)	38,301 (0.2%)
Prepaid card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Domiciled payment in an account or card	106,023 (0.3%)	50,618 (0.3%)	55,405 (0.3%)
Other	132,624 (0.3%)	41,644 (0.2%)	90,980 (0.4%)
<b>Urban</b>			
Target population	<b>29,486,065</b>	<b>13,834,565</b>	<b>15,651,500</b>
Cash	26,720,193 (90.6%)	12,749,092 (92.2%)	13,971,101 (89.3%)
Debit card	1,376,676 (4.7%)	519,006 (3.8%)	857,670 (5.5%)
Credit card	479,786 (1.6%)	177,443 (1.3%)	302,343 (1.9%)
Electronic transfer	657,284 (2.2%)	287,283 (2.1%)	370,001 (2.4%)
Checks	58,555 (0.2%)	20,254 (0.1%)	38,301 (0.2%)
Prepaid card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Domiciled payment in an account or card	101,625 (0.3%)	46,220 (0.3%)	55,405 (0.4%)
Other	91,946 (0.3%)	35,267 (0.3%)	56,679 (0.4%)
<b>Rural</b>			
Target population	<b>11,057,263</b>	<b>4,931,027</b>	<b>6,126,236</b>
Cash	10,717,174 (96.9%)	4,845,503 (98.3%)	5,871,671 (95.8%)
Debit card	226,341 (2.0%)	60,657 (1.2%)	165,684 (2.7%)
Credit card	35,549 (0.3%)	1,889 (0.0%)	33,660 (0.5%)
Electronic transfer	33,123 (0.3%)	12,203 (0.2%)	20,920 (0.3%)
Checks	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Prepaid card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Domiciled payment in an account or card	4,398 (0.0%)	4,398 (0.1%)	0* (0.0%)*
Other	40,678 (0.4%)	6,377 (0.1%)	34,301 (0.6%)

It does not incorporate people who do not make this type of payment.

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 7.1.5

What is the form of payment you use most frequently when... 5 utilities payments, such as electricity, water and other?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>69,888,776</b>	<b>35,951,098</b>	<b>33,937,678</b>
Cash	66,529,731 (95.2%)	34,470,698 (95.9%)	32,059,033 (94.5%)
Debit card	1,702,669 (2.4%)	771,872 (2.1%)	930,797 (2.7%)
Credit card	422,194 (0.6%)	151,670 (0.4%)	270,524 (0.8%)
Electronic transfer	887,614 (1.3%)	427,878 (1.2%)	459,736 (1.4%)
Checks	20,008 (0.0%)	5,588 (0.0%)	14,420 (0.0%)
Prepaid card	16,000 (0.0%)	16,000 (0.0%)	0* (0.0%)*
Domiciled payment in an account or card	256,226 (0.4%)	72,040 (0.2%)	184,186 (0.5%)
Other	54,334 (0.1%)	35,352 (0.1%)	18,982 (0.1%)
<b>Urban</b>			
Target population	<b>46,111,624</b>	<b>23,892,915</b>	<b>22,218,709</b>
Cash	42,999,204 (93.3%)	22,491,076 (94.1%)	20,508,128 (92.3%)
Debit card	1,552,596 (3.4%)	720,750 (3.0%)	831,846 (3.7%)
Credit card	401,686 (0.9%)	145,863 (0.6%)	255,823 (1.2%)
Electronic transfer	843,062 (1.8%)	413,637 (1.7%)	429,425 (1.9%)
Checks	20,008 (0.0%)	5,588 (0.0%)	14,420 (0.1%)
Prepaid card	12,573 (0.0%)	12,573 (0.1%)	0* (0.0%)*
Domiciled payment in an account or card	228,161 (0.5%)	68,076 (0.3%)	160,085 (0.7%)
Other	54,334 (0.1%)	35,352 (0.1%)	18,982 (0.1%)
<b>Rural</b>			
Target population	<b>23,777,152</b>	<b>12,058,183</b>	<b>11,718,969</b>
Cash	23,530,527 (99.0%)	11,979,622 (99.3%)	11,550,905 (98.6%)
Debit card	150,073 (0.6%)	51,122 (0.4%)	98,951 (0.8%)
Credit card	20,508 (0.1%)	5,807 (0.0%)	14,701 (0.1%)
Electronic transfer	44,552 (0.2%)	14,241 (0.1%)	30,311 (0.3%)
Checks	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Prepaid card	3,427 (0.0%)	3,427 (0.0%)	0* (0.0%)*
Domiciled payment in an account or card	28,065 (0.1%)	3,964 (0.0%)	24,101 (0.2%)
Other	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*

It does not incorporate people who do not make this type of payment.

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 7.1.6

What is the form of payment you use most frequently when... 6 payment of private services, such as telephone, cable, internet and others?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>57,734,828</b>	<b>29,498,129</b>	<b>28,236,699</b>
Cash	52,826,522 (91.5%)	27,158,828 (92.1%)	25,667,694 (90.9%)
Debit card	2,420,311 (4.2%)	1,225,595 (4.2%)	1,194,716 (4.2%)
Credit card	875,987 (1.5%)	337,437 (1.1%)	538,550 (1.9%)
Electronic transfer	871,981 (1.5%)	420,010 (1.4%)	451,971 (1.6%)
Checks	8,908 (0.0%)	5,588 (0.0%)	3,320 (0.0%)
Prepaid card	44,515 (0.1%)	12,619 (0.0%)	31,896 (0.1%)
Domiciled payment in an account or card	614,706 (1.1%)	305,793 (1.0%)	308,913 (1.1%)
Other	71,898 (0.1%)	32,259 (0.1%)	39,639 (0.1%)
<b>Urban</b>			
Target population	<b>41,684,147</b>	<b>21,411,863</b>	<b>20,272,284</b>
Cash	37,294,597 (89.5%)	19,269,902 (90.0%)	18,024,695 (88.9%)
Debit card	2,170,517 (5.2%)	1,120,142 (5.2%)	1,050,375 (5.2%)
Credit card	792,843 (1.9%)	313,038 (1.5%)	479,805 (2.4%)
Electronic transfer	823,809 (2.0%)	401,020 (1.9%)	422,789 (2.1%)
Checks	7,420 (0.0%)	5,588 (0.0%)	1,832 (0.0%)
Prepaid card	25,014 (0.1%)	12,619 (0.1%)	12,395 (0.1%)
Domiciled payment in an account or card	544,250 (1.3%)	269,421 (1.3%)	274,829 (1.4%)
Other	25,697 (0.1%)	20,133 (0.1%)	5,564 (0.0%)
<b>Rural</b>			
Target population	<b>16,050,681</b>	<b>8,086,266</b>	<b>7,964,415</b>
Cash	15,531,925 (96.8%)	7,888,926 (97.6%)	7,642,999 (96.0%)
Debit card	249,794 (1.6%)	105,453 (1.3%)	144,341 (1.8%)
Credit card	83,144 (0.5%)	24,399 (0.3%)	58,745 (0.7%)
Electronic transfer	48,172 (0.3%)	18,990 (0.2%)	29,182 (0.4%)
Checks	1,488 (0.0%)	0* (0.0%)*	1,488 (0.0%)
Prepaid card	19,501 (0.1%)	0* (0.0%)*	19,501 (0.2%)
Domiciled payment in an account or card	70,456 (0.4%)	36,372 (0.4%)	34,084 (0.4%)
Other	46,201 (0.3%)	12,126 (0.1%)	34,075 (0.4%)

It does not incorporate people who do not make this type of payment.

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 7.1.7

What is the form of payment you use most frequently when... 7 payment of public transportation (bus, metro, taxi, etc)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>70,270,800</b>	<b>37,524,731</b>	<b>32,746,069</b>
Cash	68,561,836 (97.6%)	36,588,246 (97.5%)	31,973,590 (97.6%)
Debit card	288,501 (0.4%)	190,447 (0.5%)	98,054 (0.3%)
Credit card	106,889 (0.2%)	52,067 (0.1%)	54,822 (0.2%)
Electronic transfer	38,314 (0.1%)	29,597 (0.1%)	8,717 (0.0%)
Checks	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Prepaid card	1,151,257 (1.6%)	613,793 (1.6%)	537,464 (1.6%)
Domiciled payment in an account or card	62,324 (0.1%)	10,692 (0.0%)	51,632 (0.2%)
Other	61,679 (0.1%)	39,889 (0.1%)	21,790 (0.1%)
<b>Urban</b>			
Target population	<b>45,334,995</b>	<b>24,125,256</b>	<b>21,209,739</b>
Cash	43,685,110 (96.4%)	23,213,103 (96.2%)	20,472,007 (96.5%)
Debit card	280,536 (0.6%)	185,518 (0.8%)	95,018 (0.4%)
Credit card	97,022 (0.2%)	52,067 (0.2%)	44,955 (0.2%)
Electronic transfer	28,086 (0.1%)	19,369 (0.1%)	8,717 (0.0%)
Checks	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Prepaid card	1,120,800 (2.5%)	604,618 (2.5%)	516,182 (2.4%)
Domiciled payment in an account or card	62,324 (0.1%)	10,692 (0.0%)	51,632 (0.2%)
Other	61,117 (0.1%)	39,889 (0.2%)	21,228 (0.1%)
<b>Rural</b>			
Target population	<b>24,935,805</b>	<b>13,399,475</b>	<b>11,536,330</b>
Cash	24,876,726 (99.8%)	13,375,143 (99.8%)	11,501,583 (99.7%)
Debit card	7,965 (0.0%)	4,929 (0.0%)	3,036 (0.0%)
Credit card	9,867 (0.0%)	0* (0.0%)*	9,867 (0.1%)
Electronic transfer	10,228 (0.0%)	10,228 (0.1%)	0* (0.0%)*
Checks	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Prepaid card	30,457 (0.1%)	9,175 (0.1%)	21,282 (0.2%)
Domiciled payment in an account or card	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Other	562 (0.0%)	0* (0.0%)*	562 (0.0%)

It does not incorporate people who do not make this type of payment.

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.



# Insurance

To achieve a more comprehensive inclusion into the financial system, it is necessary to access and use other financial products and services, in addition to savings and credit products, such as insurance. In this case, insurance is a fundamental part of the financial products that increase the well-being of the population, through its protection function in the face of adverse events such as medical emergencies or climatic disasters, since they reduce abrupt variations in the consumption of households.

Insurance protects against the risks that can affect an individual (policy-holder), or business, in their life, personal integrity, health or vitality.

The objectives of this section are:

- Gather information on the number of individuals who have insurance; the main characteristics related to its use, such as being aware of the cost and coverage of the policy, which are aspects related to financial literacy.
- Identify if the informant is the one who acquired the insurance, the level of satisfaction with the product, the reasons for dissatisfaction and insurance products most used.
- Identify the number of individuals who compared the insurance service with others products or insurers before acquiring it.





**People that have some insurance, answered affirmatively to any of the questions 8.1 or 8.2.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	20,096,358 (25.4%)	9,597,479 (23.1%)	10,498,879 (28.0%)
No	59,000,613 (74.6%)	31,953,953 (76.9%)	27,046,660 (72.0%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	15,102,805 (29.3%)	6,956,561 (25.7%)	8,146,244 (33.4%)
No	36,387,441 (70.7%)	20,111,835 (74.3%)	16,275,606 (66.6%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	4,993,553 (18.1%)	2,640,918 (18.2%)	2,352,635 (17.9%)
No	22,613,172 (81.9%)	11,842,118 (81.8%)	10,771,054 (82.1%)

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%.

## (By regions)

People that have some insurance, answered affirmatively to any of the questions 8.1 or 8.2.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>Northwest</b>	<b>10,233,473</b>	<b>5,231,108</b>	<b>5,002,365</b>
Yes	3,677,974 (35.9%)	1,746,273 (33.4%)	1,931,701 (38.6%)
No	6,555,499 (64.1%)	3,484,835 (66.6%)	3,070,664 (61.4%)
<b>Northeast</b>	<b>9,466,643</b>	<b>4,840,550</b>	<b>4,626,093</b>
Yes	2,804,934 (29.6%)	1,270,988 (26.3%)	1,533,946 (33.2%)
No	6,661,709 (70.4%)	3,569,562 (73.7%)	3,092,147 (66.8%)
<b>Bajío and West</b>	<b>16,115,842</b>	<b>8,521,596</b>	<b>7,594,246</b>
Yes	3,807,820 (23.6%)	1,791,061 (21.0%)	2,016,759 (26.6%)
No	12,308,022 (76.4%)	6,730,535 (79.0%)	5,577,487 (73.4%)
<b>Mexico City</b>	<b>6,120,089</b>	<b>3,200,639</b>	<b>2,919,450</b>
Yes	1,821,535 (29.8%)	897,273 (28.0%)	924,262 (31.7%)
No	4,298,554 (70.2%)	2,303,366 (72.0%)	1,995,188 (68.3%)
<b>South, Center and East</b>	<b>24,575,642</b>	<b>13,102,097</b>	<b>11,473,545</b>
Yes	4,975,989 (20.2%)	2,347,131 (17.9%)	2,628,858 (22.9%)
No	19,599,653 (79.8%)	10,754,966 (82.1%)	8,844,687 (77.1%)
<b>South</b>	<b>12,585,282</b>	<b>6,655,442</b>	<b>5,929,840</b>
Yes	3,008,106 (23.9%)	1,544,753 (23.2%)	1,463,353 (24.7%)
No	9,577,176 (76.1%)	5,110,689 (76.8%)	4,466,487 (75.3%)

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 8.1

Do you have a car insurance, house insurance, life insurance, health insurance or other (do not consider Seguro Popular, IMSS or ISSSTE)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	18,695,710 (23.6%)	8,294,144 (20.0%)	10,401,566 (27.7%)
No	59,825,501 (75.6%)	32,929,164 (79.2%)	26,896,337 (71.6%)
Do not know	575,760 (0.7%)	328,124 (0.8%)	247,636 (0.7%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	14,496,325 (28.2%)	6,411,035 (23.7%)	8,085,290 (33.1%)
No	36,715,523 (71.3%)	20,508,760 (75.8%)	16,206,763 (66.4%)
Do not know	278,398 (0.5%)	148,601 (0.5%)	129,797 (0.5%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	4,199,385 (15.2%)	1,883,109 (13.0%)	2,316,276 (17.6%)
No	23,109,978 (83.7%)	12,420,404 (85.8%)	10,689,574 (81.5%)
Do not know	297,362 (1.1%)	179,523 (1.2%)	117,839 (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%.



## Question 8.2

Do you have insurance as part of governmental program, such as Prospera or Mother Heads of Household?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>60,401,261</b>	<b>33,257,288</b>	<b>27,143,973</b>
Yes	1,400,648 (2.3%)	1,303,335 (3.9%)	97,313 (0.4%)
No	58,182,141 (96.3%)	31,385,292 (94.4%)	26,796,849 (98.7%)
Do not know	818,472 (1.4%)	568,661 (1.7%)	249,811 (0.9%)
<b>Urban</b>			
Target population	<b>36,993,921</b>	<b>20,657,361</b>	<b>16,336,560</b>
Yes	606,480 (1.6%)	545,526 (2.6%)	60,954 (0.4%)
No	36,180,152 (97.8%)	19,977,444 (96.7%)	16,202,708 (99.2%)
Do not know	207,289 (0.6%)	134,391 (0.7%)	72,898 (0.4%)
<b>Rural</b>			
Target population	<b>23,407,340</b>	<b>12,599,927</b>	<b>10,807,413</b>
Yes	794,168 (3.4%)	757,809 (6.0%)	36,359 (0.3%)
No	22,001,989 (94.0%)	11,407,848 (90.5%)	10,594,141 (98.0%)
Do not know	611,183 (2.6%)	434,270 (3.4%)	176,913 (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 8.3

### Did you ever have a car, house, life, health insurance, or another one?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>58,182,141</b>	<b>31,385,292</b>	<b>26,796,849</b>
Yes	7,546,833 (13.0%)	3,090,456 (9.8%)	4,456,377 (16.6%)
No	50,405,127 (86.6%)	28,136,809 (89.6%)	22,268,318 (83.1%)
Do not know	230,181 (0.4%)	158,027 (0.5%)	72,154 (0.3%)
<b>Urban</b>			
Target population	<b>36,180,152</b>	<b>19,977,444</b>	<b>16,202,708</b>
Yes	5,621,928 (15.5%)	2,484,857 (12.4%)	3,137,071 (19.4%)
No	30,447,646 (84.2%)	17,423,810 (87.2%)	13,023,836 (80.4%)
Do not know	110,578 (0.3%)	68,777 (0.3%)	41,801 (0.3%)
<b>Rural</b>			
Target population	<b>22,001,989</b>	<b>11,407,848</b>	<b>10,594,141</b>
Yes	1,924,905 (8.7%)	605,599 (5.3%)	1,319,306 (12.5%)
No	19,957,481 (90.7%)	10,712,999 (93.9%)	9,244,482 (87.3%)
Do not know	119,603 (0.5%)	89,250 (0.8%)	30,353 (0.3%)

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

What is the main reason you do not have insurance?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>50,635,308</b>	<b>28,294,836</b>	<b>22,340,472</b>
You have savings for unforeseen events	471,480 (0.9%)	259,290 (0.9%)	212,190 (0.9%)
You don't trust insurance companies	2,302,499 (4.5%)	1,172,344 (4.1%)	1,130,155 (5.1%)
You have not been offered one	5,438,380 (10.7%)	2,891,332 (10.2%)	2,547,048 (11.4%)
You do not have money, work or your income is variable	12,850,579 (25.4%)	7,300,770 (25.8%)	5,549,809 (24.8%)
You don't know what they are, how they work or where to acquire them	5,930,538 (11.7%)	3,479,607 (12.3%)	2,450,931 (11.0%)
They are too expensive	8,385,755 (16.6%)	4,821,580 (17.0%)	3,564,175 (16.0%)
You don't need them or are not interested	14,591,016 (28.8%)	8,013,982 (28.3%)	6,577,034 (29.4%)
Other	665,061 (1.3%)	355,931 (1.3%)	309,130 (1.4%)
<b>Urban</b>			
Target population	<b>30,558,224</b>	<b>17,492,587</b>	<b>13,065,637</b>
You have savings for unforeseen events	326,972 (1.1%)	169,771 (1.0%)	157,201 (1.2%)
You don't trust insurance companies	1,614,310 (5.3%)	801,474 (4.6%)	812,836 (6.2%)
You have not been offered one	3,389,715 (11.1%)	1,905,977 (10.9%)	1,483,738 (11.4%)
You do not have money, work or your income is variable	7,650,124 (25.0%)	4,515,049 (25.8%)	3,135,075 (24.0%)
You don't know what they are, how they work or where to acquire them	2,112,834 (6.9%)	1,257,665 (7.2%)	855,169 (6.5%)
They are too expensive	5,268,514 (17.2%)	3,173,212 (18.1%)	2,095,302 (16.0%)
You don't need them or are not interested	9,771,849 (32.0%)	5,440,592 (31.1%)	4,331,257 (33.1%)
Other	423,906 (1.4%)	228,847 (1.3%)	195,059 (1.5%)
<b>Rural</b>			
Target population	<b>20,077,084</b>	<b>10,802,249</b>	<b>9,274,835</b>
You have savings for unforeseen events	144,508 (0.7%)	89,519 (0.8%)	54,989 (0.6%)
You don't trust insurance companies	688,189 (3.4%)	370,870 (3.4%)	317,319 (3.4%)
You have not been offered one	2,048,665 (10.2%)	985,355 (9.1%)	1,063,310 (11.5%)
You do not have money, work or your income is variable	5,200,455 (25.9%)	2,785,721 (25.8%)	2,414,734 (26.0%)
You don't know what they are, how they work or where to acquire them	3,817,704 (19.0%)	2,221,942 (20.6%)	1,595,762 (17.2%)
They are too expensive	3,117,241 (15.5%)	1,648,368 (15.3%)	1,468,873 (15.8%)
You don't need them or are not interested	4,819,167 (24.0%)	2,573,390 (23.8%)	2,245,777 (24.2%)
Other	241,155 (1.2%)	127,084 (1.2%)	114,071 (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%.

## Question 8.5

### What is the main reason why stopped having insurance?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>7,546,833</b>	<b>3,090,456</b>	<b>4,456,377</b>
You stopped working, or no longer study or changed jobs	3,580,277 (47.4%)	1,362,682 (44.1%)	2,217,595 (49.8%)
They are too expensive	873,602 (11.6%)	437,366 (14.2%)	436,236 (9.8%)
You did not used them	525,770 (7.0%)	180,061 (5.8%)	345,709 (7.8%)
You had it for a credit and you have repaid it	542,203 (7.2%)	208,468 (6.7%)	333,735 (7.5%)
You had a bad experience with the insurance company	403,131 (5.3%)	177,972 (5.8%)	225,159 (5.1%)
You stopped receiving a government subsidy	189,803 (2.5%)	118,787 (3.8%)	71,016 (1.6%)
You no longer have an insured good (car, house)	1,079,164 (14.3%)	409,170 (13.2%)	669,994 (15.0%)
Other	352,883 (4.7%)	195,950 (6.3%)	156,933 (3.5%)
<b>Urban</b>			
Target population	<b>5,621,928</b>	<b>2,484,857</b>	<b>3,137,071</b>
You stopped working, or no longer study or changed jobs	2,673,941 (47.6%)	1,140,605 (45.9%)	1,533,336 (48.9%)
They are too expensive	669,022 (11.9%)	333,709 (13.4%)	335,313 (10.7%)
You did not used them	430,420 (7.7%)	163,264 (6.6%)	267,156 (8.5%)
You had it for a credit and you have repaid it	407,971 (7.3%)	155,530 (6.3%)	252,441 (8.0%)
You had a bad experience with the insurance company	184,303 (3.3%)	91,691 (3.7%)	92,612 (3.0%)
You stopped receiving a government subsidy	137,176 (2.4%)	75,162 (3.0%)	62,014 (2.0%)
You no longer have an insured good (car, house)	823,966 (14.7%)	350,841 (14.1%)	473,125 (15.1%)
Other	295,129 (5.2%)	174,055 (7.0%)	121,074 (3.9%)
<b>Rural</b>			
Target population	<b>1,924,905</b>	<b>605,599</b>	<b>1,319,306</b>
You stopped working, or no longer study or changed jobs	906,336 (47.1%)	222,077 (36.7%)	684,259 (51.9%)
They are too expensive	204,580 (10.6%)	103,657 (17.1%)	100,923 (7.6%)
You did not used them	95,350 (5.0%)	16,797 (2.8%)	78,553 (6.0%)
You had it for a credit and you have repaid it	134,232 (7.0%)	52,938 (8.7%)	81,294 (6.2%)
You had a bad experience with the insurance company	218,828 (11.4%)	86,281 (14.2%)	132,547 (10.0%)
You stopped receiving a government subsidy	52,627 (2.7%)	43,625 (7.2%)	9,002 (0.7%)
You no longer have an insured good (car, house)	255,198 (13.3%)	58,329 (9.6%)	196,869 (14.9%)
Other	57,754 (3.0%)	21,895 (3.6%)	35,859 (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%.

## Question 8.6

### Do you have...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>20,096,358</b>	<b>9,597,479</b>	<b>10,498,879</b>
life insurance?	13,482,861 (67.1%)	6,713,417 (69.9%)	6,769,444 (64.5%)
health insurance?	4,998,092 (24.9%)	2,383,821 (24.8%)	2,614,271 (24.9%)
car insurance?	7,806,244 (38.8%)	3,022,428 (31.5%)	4,783,816 (45.6%)
personal accident insurance?	2,075,580 (10.3%)	923,378 (9.6%)	1,152,202 (11.0%)
house insurance?	1,787,538 (8.9%)	801,014 (8.3%)	986,524 (9.4%)
education insurance?	512,889 (2.6%)	298,473 (3.1%)	214,416 (2.0%)
private pension insurance (not Afore)?	524,988 (2.6%)	255,893 (2.7%)	269,095 (2.6%)
Other	218,135 (1.1%)	199,695 (2.1%)	18,440 (0.2%)
<b>Urban</b>			
Target population	<b>15,102,805</b>	<b>6,956,561</b>	<b>8,146,244</b>
life insurance?	9,575,067 (63.4%)	4,592,495 (66.0%)	4,982,572 (61.2%)
health insurance?	4,093,409 (27.1%)	1,920,298 (27.6%)	2,173,111 (26.7%)
car insurance?	6,786,463 (44.9%)	2,693,365 (38.7%)	4,093,098 (50.2%)
personal accident insurance?	1,755,472 (11.6%)	801,520 (11.5%)	953,952 (11.7%)
house insurance?	1,607,722 (10.6%)	742,059 (10.7%)	865,663 (10.6%)
education insurance?	381,262 (2.5%)	219,508 (3.2%)	161,754 (2.0%)
private pension insurance (not Afore)?	458,701 (3.0%)	224,611 (3.2%)	234,090 (2.9%)
Other	85,044 (0.6%)	82,486 (1.2%)	2,558 (0.0%)
<b>Rural</b>			
Target population	<b>4,993,553</b>	<b>2,640,918</b>	<b>2,352,635</b>
life insurance?	3,907,794 (78.3%)	2,120,922 (80.3%)	1,786,872 (76.0%)
health insurance?	904,683 (18.1%)	463,523 (17.6%)	441,160 (18.8%)
car insurance?	1,019,781 (20.4%)	329,063 (12.5%)	690,718 (29.4%)
personal accident insurance?	320,108 (6.4%)	121,858 (4.6%)	198,250 (8.4%)
house insurance?	179,816 (3.6%)	58,955 (2.2%)	120,861 (5.1%)
education insurance?	131,627 (2.6%)	78,965 (3.0%)	52,662 (2.2%)
private pension insurance (not Afore)?	66,287 (1.3%)	31,282 (1.2%)	35,005 (1.5%)
Other	133,091 (2.7%)	117,209 (4.4%)	15,882 (0.7%)

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%.

**People that directly bought at least one insurance from options 1 to 5 of question 8.6.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>19,881,942</b>	<b>9,418,605</b>	<b>10,463,337</b>
Yes	9,385,126 (47.2%)	3,907,793 (41.5%)	5,477,333 (52.3%)
No	10,496,816 (52.8%)	5,510,812 (58.5%)	4,986,004 (47.7%)
<b>Urban</b>			
Target population	<b>14,970,940</b>	<b>6,842,745</b>	<b>8,128,195</b>
Yes	7,478,159 (50.0%)	3,125,654 (45.7%)	4,352,505 (53.5%)
No	7,492,781 (50.0%)	3,717,091 (54.3%)	3,775,690 (46.5%)
<b>Rural</b>			
Target population	<b>4,911,002</b>	<b>2,575,860</b>	<b>2,335,142</b>
Yes	1,906,967 (38.8%)	782,139 (30.4%)	1,124,828 (48.2%)
No	3,004,035 (61.2%)	1,793,721 (69.6%)	1,210,314 (51.8%)

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 8.7

Did you directly buy the insurance (ANSWER IN 8.6) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>19,881,942</b>	<b>9,418,605</b>	<b>10,463,337</b>
<b>life insurance?</b>	<b>13,482,861</b>	<b>6,713,417</b>	<b>6,769,444</b>
Yes	4,584,440 (34.0%)	2,253,272 (33.6%)	2,331,168 (34.4%)
No	8,898,421 (66.0%)	4,460,145 (66.4%)	4,438,276 (65.6%)
<b>health insurance?</b>	<b>4,998,092</b>	<b>2,383,821</b>	<b>2,614,271</b>
Yes	1,440,207 (28.8%)	682,497 (28.6%)	757,710 (29.0%)
No	3,557,885 (71.2%)	1,701,324 (71.4%)	1,856,561 (71.0%)
<b>car insurance?</b>	<b>7,806,244</b>	<b>3,022,428</b>	<b>4,783,816</b>
Yes	5,431,765 (69.6%)	1,858,003 (61.5%)	3,573,762 (74.7%)
No	2,374,479 (30.4%)	1,164,425 (38.5%)	1,210,054 (25.3%)
<b>personal accident insurance?</b>	<b>2,075,580</b>	<b>923,378</b>	<b>1,152,202</b>
Yes	1,046,350 (50.4%)	505,358 (54.7%)	540,992 (47.0%)
No	1,029,230 (49.6%)	418,020 (45.3%)	611,210 (53.0%)
<b>house insurance?</b>	<b>1,787,538</b>	<b>801,014</b>	<b>986,524</b>
Yes	603,323 (33.8%)	315,813 (39.4%)	287,510 (29.1%)
No	1,184,215 (66.2%)	485,201 (60.6%)	699,014 (70.9%)
<b>Urban</b>			
Target population	<b>14,970,940</b>	<b>6,842,745</b>	<b>8,128,195</b>
<b>life insurance?</b>	<b>9,575,067</b>	<b>4,592,495</b>	<b>4,982,572</b>
Yes	3,231,659 (33.8%)	1,609,496 (35.0%)	1,622,163 (32.6%)
No	6,343,408 (66.2%)	2,982,999 (65.0%)	3,360,409 (67.4%)
<b>health insurance?</b>	<b>4,093,409</b>	<b>1,920,298</b>	<b>2,173,111</b>
Yes	1,201,013 (29.3%)	549,626 (28.6%)	651,387 (30.0%)
No	2,892,396 (70.7%)	1,370,672 (71.4%)	1,521,724 (70.0%)
<b>car insurance?</b>	<b>6,786,463</b>	<b>2,693,365</b>	<b>4,093,098</b>
Yes	4,758,460 (70.1%)	1,697,253 (63.0%)	3,061,207 (74.8%)
No	2,028,003 (29.9%)	996,112 (37.0%)	1,031,891 (25.2%)
<b>personal accident insurance?</b>	<b>1,755,472</b>	<b>801,520</b>	<b>953,952</b>
Yes	842,085 (48.0%)	394,855 (49.3%)	447,230 (46.9%)
No	913,387 (52.0%)	406,665 (50.7%)	506,722 (53.1%)
<b>house insurance?</b>	<b>1,607,722</b>	<b>742,059</b>	<b>865,663</b>
Yes	542,454 (33.7%)	289,022 (38.9%)	253,432 (29.3%)
No	1,065,268 (66.3%)	453,037 (61.1%)	612,231 (70.7%)

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 8.7 (continued)

Did you directly buy the insurance (ANSWER IN 8.6) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>4,911,002</b>	<b>2,575,860</b>	<b>2,335,142</b>
<b>life insurance?</b>	<b>3,907,794</b>	<b>2,120,922</b>	<b>1,786,872</b>
Yes	1,352,781 (34.6%)	643,776 (30.4%)	709,005 (39.7%)
No	2,555,013 (65.4%)	1,477,146 (69.6%)	1,077,867 (60.3%)
<b>health insurance?</b>	<b>904,683</b>	<b>463,523</b>	<b>441,160</b>
Yes	239,194 (26.4%)	132,871 (28.7%)	106,323 (24.1%)
No	665,489 (73.6%)	330,652 (71.3%)	334,837 (75.9%)
<b>car insurance?</b>	<b>1,019,781</b>	<b>329,063</b>	<b>690,718</b>
Yes	673,305 (66.0%)	160,750 (48.9%)	512,555 (74.2%)
No	346,476 (34.0%)	168,313 (51.1%)	178,163 (25.8%)
<b>personal accident insurance?</b>	<b>320,108</b>	<b>121,858</b>	<b>198,250</b>
Yes	204,265 (63.8%)	110,503 (90.7%)	93,762 (47.3%)
No	115,843 (36.2%)	11,355 (9.3%)	104,488 (52.7%)
<b>house insurance?</b>	<b>179,816</b>	<b>58,955</b>	<b>120,861</b>
Yes	60,869 (33.9%)	26,791 (45.4%)	34,078 (28.2%)
No	118,947 (66.1%)	32,164 (54.6%)	86,783 (71.8%)

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 8.8

Without telling me an amount, do you know what is the cost or premium for the (ANSWER IN 8.6) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>9,385,126</b>	<b>3,907,793</b>	<b>5,477,333</b>
<b>life insurance?</b>	<b>4,584,440</b>	<b>2,253,272</b>	<b>2,331,168</b>
Yes	3,700,413 (80.7%)	1,837,090 (81.5%)	1,863,323 (79.9%)
No	884,027 (19.3%)	416,182 (18.5%)	467,845 (20.1%)
<b>health insurance?</b>	<b>1,440,207</b>	<b>682,497</b>	<b>757,710</b>
Yes	1,153,112 (80.1%)	535,087 (78.4%)	618,025 (81.6%)
No	287,095 (19.9%)	147,410 (21.6%)	139,685 (18.4%)
<b>car insurance?</b>	<b>5,431,765</b>	<b>1,858,003</b>	<b>3,573,762</b>
Yes	4,710,371 (86.7%)	1,489,261 (80.2%)	3,221,110 (90.1%)
No	721,394 (13.3%)	368,742 (19.8%)	352,652 (9.9%)
<b>personal accident insurance?</b>	<b>1,046,350</b>	<b>505,358</b>	<b>540,992</b>
Yes	885,618 (84.6%)	417,594 (82.6%)	468,024 (86.5%)
No	160,732 (15.4%)	87,764 (17.4%)	72,968 (13.5%)
<b>house insurance?</b>	<b>603,323</b>	<b>315,813</b>	<b>287,510</b>
Yes	456,433 (75.7%)	226,989 (71.9%)	229,444 (79.8%)
No	146,890 (24.3%)	88,824 (28.1%)	58,066 (20.2%)
<b>Urban</b>			
Target population	<b>7,478,159</b>	<b>3,125,654</b>	<b>4,352,505</b>
<b>life insurance?</b>	<b>3,231,659</b>	<b>1,609,496</b>	<b>1,622,163</b>
Yes	2,637,955 (81.6%)	1,297,640 (80.6%)	1,340,315 (82.6%)
No	593,704 (18.4%)	311,856 (19.4%)	281,848 (17.4%)
<b>health insurance?</b>	<b>1,201,013</b>	<b>549,626</b>	<b>651,387</b>
Yes	957,109 (79.7%)	425,992 (77.5%)	531,117 (81.5%)
No	243,904 (20.3%)	123,634 (22.5%)	120,270 (18.5%)
<b>car insurance?</b>	<b>4,758,460</b>	<b>1,697,253</b>	<b>3,061,207</b>
Yes	4,130,586 (86.8%)	1,363,733 (80.3%)	2,766,853 (90.4%)
No	627,874 (13.2%)	333,520 (19.7%)	294,354 (9.6%)
<b>personal accident insurance?</b>	<b>842,085</b>	<b>394,855</b>	<b>447,230</b>
Yes	711,197 (84.5%)	323,972 (82.0%)	387,225 (86.6%)
No	130,888 (15.5%)	70,883 (18.0%)	60,005 (13.4%)
<b>house insurance?</b>	<b>542,454</b>	<b>289,022</b>	<b>253,432</b>
Yes	399,886 (73.7%)	202,460 (70.1%)	197,426 (77.9%)
No	142,568 (26.3%)	86,562 (29.9%)	56,006 (22.1%)

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 8.8 (continued)

Without telling me an amount, do you know what is the cost or premium for the (ANSWER IN 8.6) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>1,906,967</b>	<b>782,139</b>	<b>1,124,828</b>
<b>life insurance?</b>	<b>1,352,781</b>	<b>643,776</b>	<b>709,005</b>
Yes	1,062,458 (78.5%)	539,450 (83.8%)	523,008 (73.8%)
No	290,323 (21.5%)	104,326 (16.2%)	185,997 (26.2%)
<b>health insurance?</b>	<b>239,194</b>	<b>132,871</b>	<b>106,323</b>
Yes	196,003 (81.9%)	109,095 (82.1%)	86,908 (81.7%)
No	43,191 (18.1%)	23,776 (17.9%)	19,415 (18.3%)
<b>car insurance?</b>	<b>673,305</b>	<b>160,750</b>	<b>512,555</b>
Yes	579,785 (86.1%)	125,528 (78.1%)	454,257 (88.6%)
No	93,520 (13.9%)	35,222 (21.9%)	58,298 (11.4%)
<b>personal accident insurance?</b>	<b>204,265</b>	<b>110,503</b>	<b>93,762</b>
Yes	174,421 (85.4%)	93,622 (84.7%)	80,799 (86.2%)
No	29,844 (14.6%)	16,881 (15.3%)	12,963 (13.8%)
<b>house insurance?</b>	<b>60,869</b>	<b>26,791</b>	<b>34,078</b>
Yes	56,547 (92.9%)	24,529 (91.6%)	32,018 (94.0%)
No	4,322 (7.1%)	2,262 (8.4%)	2,060 (6.0%)

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 8.9

Do you know what the insurance (ANSWER IN 8.6) covers or protects you from?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>9,385,126</b>	<b>3,907,793</b>	<b>5,477,333</b>
<b>life insurance?</b>	<b>4,584,440</b>	<b>2,253,272</b>	<b>2,331,168</b>
Yes	3,946,588 (86.1%)	1,955,425 (86.8%)	1,991,163 (85.4%)
No	637,852 (13.9%)	297,847 (13.2%)	340,005 (14.6%)
<b>health insurance?</b>	<b>1,440,207</b>	<b>682,497</b>	<b>757,710</b>
Yes	1,332,633 (92.5%)	617,355 (90.5%)	715,278 (94.4%)
No	107,574 (7.5%)	65,142 (9.5%)	42,432 (5.6%)
<b>car insurance?</b>	<b>5,431,765</b>	<b>1,858,003</b>	<b>3,573,762</b>
Yes	5,219,494 (96.1%)	1,747,784 (94.1%)	3,471,710 (97.1%)
No	212,271 (3.9%)	110,219 (5.9%)	102,052 (2.9%)
<b>personal accident insurance?</b>	<b>1,046,350</b>	<b>505,358</b>	<b>540,992</b>
Yes	982,097 (93.9%)	469,848 (93.0%)	512,249 (94.7%)
No	64,253 (6.1%)	35,510 (7.0%)	28,743 (5.3%)
<b>house insurance?</b>	<b>603,323</b>	<b>315,813</b>	<b>287,510</b>
Yes	516,717 (85.6%)	273,834 (86.7%)	242,883 (84.5%)
No	86,606 (14.4%)	41,979 (13.3%)	44,627 (15.5%)
<b>Urban</b>			
Target population	<b>7,478,159</b>	<b>3,125,654</b>	<b>4,352,505</b>
<b>life insurance?</b>	<b>3,231,659</b>	<b>1,609,496</b>	<b>1,622,163</b>
Yes	2,851,289 (88.2%)	1,422,058 (88.4%)	1,429,231 (88.1%)
No	380,370 (11.8%)	187,438 (11.6%)	192,932 (11.9%)
<b>health insurance?</b>	<b>1,201,013</b>	<b>549,626</b>	<b>651,387</b>
Yes	1,118,331 (93.1%)	504,191 (91.7%)	614,140 (94.3%)
No	82,682 (6.9%)	45,435 (8.3%)	37,247 (5.7%)
<b>car insurance?</b>	<b>4,758,460</b>	<b>1,697,253</b>	<b>3,061,207</b>
Yes	4,589,040 (96.4%)	1,598,750 (94.2%)	2,990,290 (97.7%)
No	169,420 (3.6%)	98,503 (5.8%)	70,917 (2.3%)
<b>personal accident insurance?</b>	<b>842,085</b>	<b>394,855</b>	<b>447,230</b>
Yes	799,515 (94.9%)	368,065 (93.2%)	431,450 (96.5%)
No	42,570 (5.1%)	26,790 (6.8%)	15,780 (3.5%)
<b>house insurance?</b>	<b>542,454</b>	<b>289,022</b>	<b>253,432</b>
Yes	455,848 (84.0%)	247,043 (85.5%)	208,805 (82.4%)
No	86,606 (16.0%)	41,979 (14.5%)	44,627 (17.6%)

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 8.9 (continued)

Do you know what the insurance (ANSWER IN 8.6) covers or protects you from?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>1,906,967</b>	<b>782,139</b>	<b>1,124,828</b>
<b>life insurance?</b>	<b>1,352,781</b>	<b>643,776</b>	<b>709,005</b>
Yes	1,095,299 (81.0%)	533,367 (82.8%)	561,932 (79.3%)
No	257,482 (19.0%)	110,409 (17.2%)	147,073 (20.7%)
<b>health insurance?</b>	<b>239,194</b>	<b>132,871</b>	<b>106,323</b>
Yes	214,302 (89.6%)	113,164 (85.2%)	101,138 (95.1%)
No	24,892 (10.4%)	19,707 (14.8%)	5,185 (4.9%)
<b>car insurance?</b>	<b>673,305</b>	<b>160,750</b>	<b>512,555</b>
Yes	630,454 (93.6%)	149,034 (92.7%)	481,420 (93.9%)
No	42,851 (6.4%)	11,716 (7.3%)	31,135 (6.1%)
<b>personal accident insurance?</b>	<b>204,265</b>	<b>110,503</b>	<b>93,762</b>
Yes	182,582 (89.4%)	101,783 (92.1%)	80,799 (86.2%)
No	21,683 (10.6%)	8,720 (7.9%)	12,963 (13.8%)
<b>house insurance?</b>	<b>60,869</b>	<b>26,791</b>	<b>34,078</b>
Yes	60,869 (100.0%)	26,791 (100.0%)	34,078 (100.0%)
No	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 8.10

Are you satisfied with the service provided to you by the insurance company (ANSWER IN 8.6)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>19,881,942</b>	<b>9,418,605</b>	<b>10,463,337</b>
<b>life insurance?</b>	<b>13,482,861</b>	<b>6,713,417</b>	<b>6,769,444</b>
Yes	6,343,418 (47.0%)	3,112,674 (46.4%)	3,230,744 (47.7%)
No	502,458 (3.7%)	301,027 (4.5%)	201,431 (3.0%)
You have not used it	6,636,985 (49.2%)	3,299,716 (49.2%)	3,337,269 (49.3%)
<b>health insurance?</b>	<b>4,998,092</b>	<b>2,383,821</b>	<b>2,614,271</b>
Yes	3,071,464 (61.5%)	1,481,130 (62.1%)	1,590,334 (60.8%)
No	354,447 (7.1%)	217,770 (9.1%)	136,677 (5.2%)
You have not used it	1,572,181 (31.5%)	684,921 (28.7%)	887,260 (33.9%)
<b>car insurance?</b>	<b>7,806,244</b>	<b>3,022,428</b>	<b>4,783,816</b>
Yes	5,424,431 (69.5%)	2,103,904 (69.6%)	3,320,527 (69.4%)
No	398,337 (5.1%)	183,167 (6.1%)	215,170 (4.5%)
You have not used it	1,983,476 (25.4%)	735,357 (24.3%)	1,248,119 (26.1%)
<b>personal accident insurance?</b>	<b>2,075,580</b>	<b>923,378</b>	<b>1,152,202</b>
Yes	1,306,269 (62.9%)	589,458 (63.8%)	716,811 (62.2%)
No	114,802 (5.5%)	43,476 (4.7%)	71,326 (6.2%)
You have not used it	654,509 (31.5%)	290,444 (31.5%)	364,065 (31.6%)
<b>house insurance?</b>	<b>1,787,538</b>	<b>801,014</b>	<b>986,524</b>
Yes	826,164 (46.2%)	352,123 (44.0%)	474,041 (48.1%)
No	43,466 (2.4%)	11,896 (1.5%)	31,570 (3.2%)
You have not used it	917,908 (51.4%)	436,995 (54.6%)	480,913 (48.7%)
<b>Urban</b>			
Target population	<b>14,970,940</b>	<b>6,842,745</b>	<b>8,128,195</b>
<b>life insurance?</b>	<b>9,575,067</b>	<b>4,592,495</b>	<b>4,982,572</b>
Yes	4,538,255 (47.4%)	2,153,261 (46.9%)	2,384,994 (47.9%)
No	339,551 (3.5%)	209,753 (4.6%)	129,798 (2.6%)
You have not used it	4,697,261 (49.1%)	2,229,481 (48.5%)	2,467,780 (49.5%)
<b>health insurance?</b>	<b>4,093,409</b>	<b>1,920,298</b>	<b>2,173,111</b>
Yes	2,501,039 (61.1%)	1,158,792 (60.3%)	1,342,247 (61.8%)
No	261,118 (6.4%)	159,365 (8.3%)	101,753 (4.7%)
You have not used it	1,331,252 (32.5%)	602,141 (31.4%)	729,111 (33.6%)
<b>car insurance?</b>	<b>6,786,463</b>	<b>2,693,365</b>	<b>4,093,098</b>
Yes	4,781,124 (70.5%)	1,882,342 (69.9%)	2,898,782 (70.8%)
No	333,819 (4.9%)	166,187 (6.2%)	167,632 (4.1%)
You have not used it	1,671,520 (24.6%)	644,836 (23.9%)	1,026,684 (25.1%)
<b>personal accident insurance?</b>	<b>1,755,472</b>	<b>801,520</b>	<b>953,952</b>
Yes	1,086,681 (61.9%)	487,915 (60.9%)	598,766 (62.8%)
No	100,155 (5.7%)	43,476 (5.4%)	56,679 (5.9%)
You have not used it	568,636 (32.4%)	270,129 (33.7%)	298,507 (31.3%)
<b>house insurance?</b>	<b>1,607,722</b>	<b>742,059</b>	<b>865,663</b>
Yes	742,525 (46.2%)	326,957 (44.1%)	415,568 (48.0%)
No	43,466 (2.7%)	11,896 (1.6%)	31,570 (3.6%)
You have not used it	821,731 (51.1%)	403,206 (54.3%)	418,525 (48.3%)

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 8.10 (continued)

Are you satisfied with the service provided to you by the insurance company (ANSWER IN 8.6) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>4,911,002</b>	<b>2,575,860</b>	<b>2,335,142</b>
<b>life insurance?</b>	<b>3,907,794</b>	<b>2,120,922</b>	<b>1,786,872</b>
Yes	1,805,163 (46.2%)	959,413 (45.2%)	845,750 (47.3%)
No	162,907 (4.2%)	91,274 (4.3%)	71,633 (4.0%)
You have not used it	1,939,724 (49.6%)	1,070,235 (50.5%)	869,489 (48.7%)
<b>health insurance?</b>	<b>904,683</b>	<b>463,523</b>	<b>441,160</b>
Yes	570,425 (63.1%)	322,338 (69.5%)	248,087 (56.2%)
No	93,329 (10.3%)	58,405 (12.6%)	34,924 (7.9%)
You have not used it	240,929 (26.6%)	82,780 (17.9%)	158,149 (35.8%)
<b>car insurance?</b>	<b>1,019,781</b>	<b>329,063</b>	<b>690,718</b>
Yes	643,307 (63.1%)	221,562 (67.3%)	421,745 (61.1%)
No	64,518 (6.3%)	16,980 (5.2%)	47,538 (6.9%)
You have not used it	311,956 (30.6%)	90,521 (27.5%)	221,435 (32.1%)
<b>personal accident insurance?</b>	<b>320,108</b>	<b>121,858</b>	<b>198,250</b>
Yes	219,588 (68.6%)	101,543 (83.3%)	118,045 (59.5%)
No	14,647 (4.6%)	0* (0.0%)*	14,647 (7.4%)
You have not used it	85,873 (26.8%)	20,315 (16.7%)	65,558 (33.1%)
<b>house insurance?</b>	<b>179,816</b>	<b>58,955</b>	<b>120,861</b>
Yes	83,639 (46.5%)	25,166 (42.7%)	58,473 (48.4%)
No	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
You have not used it	96,177 (53.5%)	33,789 (57.3%)	62,388 (51.6%)

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 8.11

Why are you not satisfied with the service received from the (ANSWER IN 8.6) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	1,318,992	739,322	579,670
<b>life insurance?</b>	<b>502,458</b>	<b>301,027</b>	<b>201,431</b>
They did not fulfill the conditions agreed upon	125,241 (24.9%)	75,061 (24.9%)	50,180 (24.9%)
They took too long to solve or pay the claim	26,307 (5.2%)	14,730 (4.9%)	11,577 (5.7%)
They provided bad service	5,702 (1.1%)	3,386 (1.1%)	2,316 (1.1%)
They did not reimburse the money you expected	12,338 (2.5%)	5,615 (1.9%)	6,723 (3.3%)
They did not explain correctly	222,505 (44.3%)	146,160 (48.6%)	76,345 (37.9%)
It is too expensive	43,558 (8.7%)	17,180 (5.7%)	26,378 (13.1%)
Other	66,807 (13.3%)	38,895 (12.9%)	27,912 (13.9%)
<b>health insurance?</b>	<b>354,447</b>	<b>217,770</b>	<b>136,677</b>
They did not fulfill the conditions agreed upon	82,582 (23.3%)	57,272 (26.3%)	25,310 (18.5%)
They took too long to solve or pay the claim	100,624 (28.4%)	70,825 (32.5%)	29,799 (21.8%)
They provided bad service	54,279 (15.3%)	53,529 (24.6%)	750 (0.5%)
They did not reimburse the money you expected	14,187 (4.0%)	5,886 (2.7%)	8,301 (6.1%)
They did not explain correctly	16,175 (4.6%)	3,751 (1.7%)	12,424 (9.1%)
It is too expensive	43,418 (12.2%)	15,264 (7.0%)	28,154 (20.6%)
Other	43,182 (12.2%)	11,243 (5.2%)	31,939 (23.4%)
<b>car insurance?</b>	<b>398,337</b>	<b>183,167</b>	<b>215,170</b>
They did not fulfill the conditions agreed upon	197,169 (49.5%)	118,847 (64.9%)	78,322 (36.4%)
They took too long to solve or pay the claim	99,276 (24.9%)	40,833 (22.3%)	58,443 (27.2%)
They provided bad service	6,663 (1.7%)	2,882 (1.6%)	3,781 (1.8%)
They did not reimburse the money you expected	19,784 (5.0%)	5,672 (3.1%)	14,112 (6.6%)
They did not explain correctly	34,098 (8.6%)	8,255 (4.5%)	25,843 (12.0%)
It is too expensive	33,415 (8.4%)	3,035 (1.7%)	30,380 (14.1%)
Other	7,932 (2.0%)	3,643 (2.0%)	4,289 (2.0%)
<b>personal accident insurance?</b>	<b>114,802</b>	<b>43,476</b>	<b>71,326</b>
They did not fulfill the conditions agreed upon	61,834 (53.9%)	34,663 (79.7%)	27,171 (38.1%)
They took too long to solve or pay the claim	4,956 (4.3%)	4,956 (11.4%)	0* (0.0%)*
They provided bad service	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not reimburse the money you expected	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not explain correctly	31,895 (27.8%)	0* (0.0%)*	31,895 (44.7%)
It is too expensive	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Other	16,117 (14.0%)	3,857 (8.9%)	12,260 (17.2%)
<b>house insurance?</b>	<b>43,466</b>	<b>11,896</b>	<b>31,570</b>
They did not fulfill the conditions agreed upon	15,024 (34.6%)	0* (0.0%)*	15,024 (47.6%)
They took too long to solve or pay the claim	1,698 (3.9%)	1,698 (14.3%)	0* (0.0%)*
They provided bad service	14,608 (33.6%)	0* (0.0%)*	14,608 (46.3%)
They did not reimburse the money you expected	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not explain correctly	729 (1.7%)	729 (6.1%)	0* (0.0%)*
It is too expensive	1,938 (4.5%)	0* (0.0%)*	1,938 (6.1%)
Other	9,469 (21.8%)	9,469 (79.6%)	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 8.11 (continued)

Why are you not satisfied with the service received from the (ANSWER IN 8.6) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Urban</b>			
Target population	<b>1,017,938</b>	<b>582,204</b>	<b>435,734</b>
<b>life insurance?</b>	<b>339,551</b>	<b>209,753</b>	<b>129,798</b>
They did not fulfill the conditions agreed upon	72,640 (21.4%)	44,800 (21.4%)	27,840 (21.4%)
They took too long to solve or pay the claim	26,307 (7.7%)	14,730 (7.0%)	11,577 (8.9%)
They provided bad service	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not reimburse the money you expected	12,338 (3.6%)	5,615 (2.7%)	6,723 (5.2%)
They did not explain correctly	145,244 (42.8%)	94,492 (45.0%)	50,752 (39.1%)
It is too expensive	24,003 (7.1%)	17,180 (8.2%)	6,823 (5.3%)
Other	59,019 (17.4%)	32,936 (15.7%)	26,083 (20.1%)
<b>health insurance?</b>	<b>261,118</b>	<b>159,365</b>	<b>101,753</b>
They did not fulfill the conditions agreed upon	55,048 (21.1%)	39,658 (24.9%)	15,390 (15.1%)
They took too long to solve or pay the claim	84,563 (32.4%)	54,764 (34.4%)	29,799 (29.3%)
They provided bad service	30,484 (11.7%)	29,734 (18.7%)	750 (0.7%)
They did not reimburse the money you expected	14,187 (5.4%)	5,886 (3.7%)	8,301 (8.2%)
They did not explain correctly	12,711 (4.9%)	2,816 (1.8%)	9,895 (9.7%)
It is too expensive	24,136 (9.2%)	15,264 (9.6%)	8,872 (8.7%)
Other	39,989 (15.3%)	11,243 (7.1%)	28,746 (28.3%)
<b>car insurance?</b>	<b>333,819</b>	<b>166,187</b>	<b>167,632</b>
They did not fulfill the conditions agreed upon	172,098 (51.6%)	108,518 (65.3%)	63,580 (37.9%)
They took too long to solve or pay the claim	80,102 (24.0%)	34,182 (20.6%)	45,920 (27.4%)
They provided bad service	6,663 (2.0%)	2,882 (1.7%)	3,781 (2.3%)
They did not reimburse the money you expected	5,672 (1.7%)	5,672 (3.4%)	0* (0.0%)*
They did not explain correctly	27,937 (8.4%)	8,255 (5.0%)	19,682 (11.7%)
It is too expensive	33,415 (10.0%)	3,035 (1.8%)	30,380 (18.1%)
Other	7,932 (2.4%)	3,643 (2.2%)	4,289 (2.6%)
<b>personal accident insurance?</b>	<b>100,155</b>	<b>43,476</b>	<b>56,679</b>
They did not fulfill the conditions agreed upon	58,769 (58.7%)	34,663 (79.7%)	24,106 (42.5%)
They took too long to solve or pay the claim	4,956 (4.9%)	4,956 (11.4%)	0* (0.0%)*
They provided bad service	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not reimburse the money you expected	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not explain correctly	20,313 (20.3%)	0* (0.0%)*	20,313 (35.8%)
It is too expensive	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Other	16,117 (16.1%)	3,857 (8.9%)	12,260 (21.6%)
<b>house insurance?</b>	<b>43,466</b>	<b>11,896</b>	<b>31,570</b>
They did not fulfill the conditions agreed upon	15,024 (34.6%)	0* (0.0%)*	15,024 (47.6%)
They took too long to solve or pay the claim	1,698 (3.9%)	1,698 (14.3%)	0* (0.0%)*
They provided bad service	14,608 (33.6%)	0* (0.0%)*	14,608 (46.3%)
They did not reimburse the money you expected	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not explain correctly	729 (1.7%)	729 (6.1%)	0* (0.0%)*
It is too expensive	1,938 (4.5%)	0* (0.0%)*	1,938 (6.1%)
Other	9,469 (21.8%)	9,469 (79.6%)	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 8.11 (continued)

Why are you not satisfied with the service received from the (ANSWER IN 8.6) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>301,054</b>	<b>157,118</b>	<b>143,936</b>
<b>life insurance?</b>	<b>162,907</b>	<b>91,274</b>	<b>71,633</b>
They did not fulfill the conditions agreed upon	52,601 (32.3%)	30,261 (33.2%)	22,340 (31.2%)
They took too long to solve or pay the claim	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They provided bad service	5,702 (3.5%)	3,386 (3.7%)	2,316 (3.2%)
They did not reimburse the money you expected	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not explain correctly	77,261 (47.4%)	51,668 (56.6%)	25,593 (35.7%)
It is too expensive	19,555 (12.0%)	0* (0.0%)*	19,555 (27.3%)
Other	7,788 (4.8%)	5,959 (6.5%)	1,829 (2.6%)
<b>health insurance?</b>	<b>93,329</b>	<b>58,405</b>	<b>34,924</b>
They did not fulfill the conditions agreed upon	27,534 (29.5%)	17,614 (30.2%)	9,920 (28.4%)
They took too long to solve or pay the claim	16,061 (17.2%)	16,061 (27.5%)	0* (0.0%)*
They provided bad service	23,795 (25.5%)	23,795 (40.7%)	0* (0.0%)*
They did not reimburse the money you expected	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not explain correctly	3,464 (3.7%)	935 (1.6%)	2,529 (7.2%)
It is too expensive	19,282 (20.7%)	0* (0.0%)*	19,282 (55.2%)
Other	3,193 (3.4%)	0* (0.0%)*	3,193 (9.1%)
<b>car insurance?</b>	<b>64,518</b>	<b>16,980</b>	<b>47,538</b>
They did not fulfill the conditions agreed upon	25,071 (38.9%)	10,329 (60.8%)	14,742 (31.0%)
They took too long to solve or pay the claim	19,174 (29.7%)	6,651 (39.2%)	12,523 (26.3%)
They provided bad service	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not reimburse the money you expected	14,112 (21.9%)	0* (0.0%)*	14,112 (29.7%)
They did not explain correctly	6,161 (9.5%)	0* (0.0%)*	6,161 (13.0%)
It is too expensive	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Other	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>personal accident insurance?</b>	<b>14,647</b>	<b>NA</b>	<b>14,647</b>
They did not fulfill the conditions agreed upon	3,065 (20.9%)	0* (0.0%)*	3,065 (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	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not reimburse the money you expected	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not explain correctly	11,582 (79.1%)	0* (0.0%)*	11,582 (79.1%)
It is too expensive	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
Other	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
<b>house insurance?</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
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 the money you expected	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
They did not explain correctly	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
It is too expensive	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
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.

NA: Not applicable.

## Question 8.12

With regard to the insurance you bought directly, you bought it in...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>9,385,126</b>	<b>3,907,793</b>	<b>5,477,333</b>
an insurance company or agent (telephone, internet)?	5,628,081 (60.0%)	2,223,776 (56.9%)	3,404,305 (62.2%)
a bank (by telephone, internet or branch)?	2,386,868 (25.4%)	987,090 (25.3%)	1,399,778 (25.6%)
a department store?	941,061 (10.0%)	534,927 (13.7%)	406,134 (7.4%)
a car dealership?	774,893 (8.3%)	343,303 (8.8%)	431,590 (7.9%)
Other	208,051 (2.2%)	101,140 (2.6%)	106,911 (2.0%)
<b>Urban</b>			
Target population	<b>7,478,159</b>	<b>3,125,654</b>	<b>4,352,505</b>
an insurance company or agent (telephone, internet)?	4,821,671 (64.5%)	1,956,694 (62.6%)	2,864,977 (65.8%)
a bank (by telephone, internet or branch)?	1,727,554 (23.1%)	700,441 (22.4%)	1,027,113 (23.6%)
a department store?	558,929 (7.5%)	343,736 (11.0%)	215,193 (4.9%)
a car dealership?	701,956 (9.4%)	311,969 (10.0%)	389,987 (9.0%)
Other	125,478 (1.7%)	52,211 (1.7%)	73,267 (1.7%)
<b>Rural</b>			
Target population	<b>1,906,967</b>	<b>782,139</b>	<b>1,124,828</b>
an insurance company or agent (telephone, internet)?	806,410 (42.3%)	267,082 (34.1%)	539,328 (47.9%)
a bank (by telephone, internet or branch)?	659,314 (34.6%)	286,649 (36.6%)	372,665 (33.1%)
a department store?	382,132 (20.0%)	191,191 (24.4%)	190,941 (17.0%)
a car dealership?	72,937 (3.8%)	31,334 (4.0%)	41,603 (3.7%)
Other	82,573 (4.3%)	48,929 (6.3%)	33,644 (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 8.13

**Before acquiring your (most recent) insurance policy, did you compare it with other insurance products, in other insurance companies or in other financial institutions?**

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>9,385,126</b>	<b>3,907,793</b>	<b>5,477,333</b>
Yes	4,548,820 (48.5%)	1,651,341 (42.3%)	2,897,479 (52.9%)
No	4,836,306 (51.5%)	2,256,452 (57.7%)	2,579,854 (47.1%)
<b>Urban</b>			
Target population	<b>7,478,159</b>	<b>3,125,654</b>	<b>4,352,505</b>
Yes	3,955,929 (52.9%)	1,472,681 (47.1%)	2,483,248 (57.1%)
No	3,522,230 (47.1%)	1,652,973 (52.9%)	1,869,257 (42.9%)
<b>Rural</b>			
Target population	<b>1,906,967</b>	<b>782,139</b>	<b>1,124,828</b>
Yes	592,891 (31.1%)	178,660 (22.8%)	414,231 (36.8%)
No	1,314,076 (68.9%)	603,479 (77.2%)	710,597 (63.2%)

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 8.14

### To compare your account you used...

	Total	Female	Male
<b>Adult population from 18 to 70 years old</b>	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	4,548,820	1,651,341	2,897,479
information provided by the insurance company or financial institution (branches, Internet website of the bank or financial institution, etc.)?	3,885,805 (85.4%)	1,425,943 (86.4%)	2,459,862 (84.9%)
recommendation of friends or acquaintances?	1,955,462 (43.0%)	788,775 (47.8%)	1,166,687 (40.3%)
websites of institutions such as Condusef, the National Insurance and Bond Commission, among others?	946,329 (20.8%)	313,555 (19.0%)	632,774 (21.8%)
commercial advertisement from insurance companies or other financial institutions?	698,950 (15.4%)	290,752 (17.6%)	408,198 (14.1%)
recommendations from specialist or analysts?	469,940 (10.3%)	163,820 (9.9%)	306,120 (10.6%)
<b>Urban</b>			
Target population	3,955,929	1,472,681	2,483,248
information provided by the insurance company or financial institution (branches, Internet website of the bank or financial institution, etc.)?	3,399,635 (85.9%)	1,277,926 (86.8%)	2,121,709 (85.4%)
recommendation of friends or acquaintances?	1,646,116 (41.6%)	701,549 (47.6%)	944,567 (38.0%)
websites of institutions such as Condusef, the National Insurance and Bond Commission, among others?	873,344 (22.1%)	297,423 (20.2%)	575,921 (23.2%)
commercial advertisement from insurance companies or other financial institutions?	596,578 (15.1%)	281,455 (19.1%)	315,123 (12.7%)
recommendations from specialist or analysts?	376,748 (9.5%)	145,031 (9.8%)	231,717 (9.3%)
<b>Rural</b>			
Target population	592,891	178,660	414,231
information provided by the insurance company or financial institution (branches, Internet website of the bank or financial institution, etc.)?	486,170 (82.0%)	148,017 (82.8%)	338,153 (81.6%)
recommendation of friends or acquaintances?	309,346 (52.2%)	87,226 (48.8%)	222,120 (53.6%)
websites of institutions such as Condusef, the National Insurance and Bond Commission, among others?	72,985 (12.3%)	16,132 (9.0%)	56,853 (13.7%)
commercial advertisement from insurance companies or other financial institutions?	102,372 (17.3%)	9,297 (5.2%)	93,075 (22.5%)
recommendations from specialist or analysts?	93,192 (15.7%)	18,789 (10.5%)	74,403 (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%.



# Retirement savings account

Individual savings for retirement accounts promote a fair, equitable and financially viable and pension system and encourage the active participation of the worker, ensuring ownership and control over their savings. It also allows the free election of the Retirement Fund Administrator (Afore) that administers the resources of savings for retirement account.

The objectives of this section are:

- Identify how many individuals have an individual savings for retirement account.
- For adults who have an individual savings for retirement account, identify in which Afore they are registered, if they make voluntary contributions or why they do not make deposits to their account, if that is the case.
- To measure the quality provided by the Afore, it is inquired whether the users receive their account of statements, if they are satisfied with the attention received or the reasons for not being attended.
- For those individuals who are not users of this service, the survey identifies the possible barriers to acquire this product.
- There is also a question on how adults plan to cover their expenses in their old age.





## Question 9.1

### Do you have a retirement or Afore account?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	31,272,049 (39.5%)	12,891,475 (31.0%)	18,380,574 (49.0%)
No	44,006,409 (55.6%)	26,910,689 (64.8%)	17,095,720 (45.5%)
Does not know	3,818,513 (4.8%)	1,749,268 (4.2%)	2,069,245 (5.5%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	24,428,983 (47.4%)	10,585,009 (39.1%)	13,843,974 (56.7%)
No	24,568,437 (47.7%)	15,251,580 (56.3%)	9,316,857 (38.1%)
Does not know	2,492,826 (4.8%)	1,231,807 (4.6%)	1,261,019 (5.2%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	6,843,066 (24.8%)	2,306,466 (15.9%)	4,536,600 (34.6%)
No	19,437,972 (70.4%)	11,659,109 (80.5%)	7,778,863 (59.3%)
Does not know	1,325,687 (4.8%)	517,461 (3.6%)	808,226 (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 9.1 (By regions)

Do you have a retirement or Afore account?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>Northwest</b>	<b>10,233,473</b>	<b>5,231,108</b>	<b>5,002,365</b>
Yes	5,973,583 (58.4%)	2,645,353 (50.6%)	3,328,230 (66.5%)
No	3,770,334 (36.8%)	2,357,468 (45.1%)	1,412,866 (28.2%)
Does not know	489,556 (4.8%)	228,287 (4.4%)	261,269 (5.2%)
<b>Northeast</b>	<b>9,466,643</b>	<b>4,840,550</b>	<b>4,626,093</b>
Yes	4,865,262 (51.4%)	1,870,081 (38.6%)	2,995,181 (64.7%)
No	4,178,057 (44.1%)	2,769,121 (57.2%)	1,408,936 (30.5%)
Does not know	423,324 (4.5%)	201,348 (4.2%)	221,976 (4.8%)
<b>Bajío and West</b>	<b>16,115,842</b>	<b>8,521,596</b>	<b>7,594,246</b>
Yes	5,954,082 (36.9%)	2,494,410 (29.3%)	3,459,672 (45.6%)
No	9,565,831 (59.4%)	5,762,615 (67.6%)	3,803,216 (50.1%)
Does not know	595,929 (3.7%)	264,571 (3.1%)	331,358 (4.4%)
<b>Mexico City</b>	<b>6,120,089</b>	<b>3,200,639</b>	<b>2,919,450</b>
Yes	2,876,091 (47.0%)	1,416,382 (44.3%)	1,459,709 (50.0%)
No	2,941,335 (48.1%)	1,631,666 (51.0%)	1,309,669 (44.9%)
Does not know	302,663 (4.9%)	152,591 (4.8%)	150,072 (5.1%)
<b>South, Center and East</b>	<b>24,575,642</b>	<b>13,102,097</b>	<b>11,473,545</b>
Yes	7,982,235 (32.5%)	3,134,631 (23.9%)	4,847,604 (42.3%)
No	15,230,538 (62.0%)	9,371,471 (71.5%)	5,859,067 (51.1%)
Does not know	1,362,869 (5.5%)	595,995 (4.5%)	766,874 (6.7%)
<b>South</b>	<b>12,585,282</b>	<b>6,655,442</b>	<b>5,929,840</b>
Yes	3,620,796 (28.8%)	1,330,618 (20.0%)	2,290,178 (38.6%)
No	8,320,314 (66.1%)	5,018,348 (75.4%)	3,301,966 (55.7%)
Does not know	644,172 (5.1%)	306,476 (4.6%)	337,696 (5.7%)

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 9.2

### What is the main reason why you don't have a retirement savings account?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>44,006,409</b>	<b>26,910,689</b>	<b>17,095,720</b>
You do not work or have never worked	20,177,917 (45.9%)	15,585,013 (57.9%)	4,592,904 (26.9%)
You do not know what is a retirement savings account	4,708,979 (10.7%)	2,509,631 (9.3%)	2,199,348 (12.9%)
You do not have money or it is insufficient to save	3,166,690 (7.2%)	1,556,708 (5.8%)	1,609,982 (9.4%)
You do not know how to obtain it	4,387,577 (10.0%)	2,163,240 (8.0%)	2,224,337 (13.0%)
You are not interested or think it is not convenient for	3,484,359 (7.9%)	1,543,520 (5.7%)	1,940,839 (11.4%)
You do not trust Afores	702,917 (1.6%)	326,745 (1.2%)	376,172 (2.2%)
You are a retiree, pensioner or your future retirement needs are covered (private pension plan, savings, etc.)	2,120,535 (4.8%)	885,661 (3.3%)	1,234,874 (7.2%)
Other	5,257,435 (11.9%)	2,340,171 (8.7%)	2,917,264 (17.1%)
<b>Urban</b>			
Target population	<b>24,568,437</b>	<b>15,251,580</b>	<b>9,316,857</b>
You do not work or have never worked	11,008,804 (44.8%)	8,406,869 (55.1%)	2,601,935 (27.9%)
You do not know what is a retirement savings account	1,559,059 (6.3%)	879,269 (5.8%)	679,790 (7.3%)
You do not have money or it is insufficient to save	1,721,964 (7.0%)	915,568 (6.0%)	806,396 (8.7%)
You do not know how to obtain it	2,595,315 (10.6%)	1,424,028 (9.3%)	1,171,287 (12.6%)
You are not interested or think it is not convenient for	2,054,022 (8.4%)	1,044,915 (6.9%)	1,009,107 (10.8%)
You do not trust Afores	523,892 (2.1%)	256,495 (1.7%)	267,397 (2.9%)
You are a retiree, pensioner or your future retirement needs are covered (private pension plan, savings, etc.)	1,668,532 (6.8%)	752,358 (4.9%)	916,174 (9.8%)
Other	3,436,849 (14.0%)	1,572,078 (10.3%)	1,864,771 (20.0%)
<b>Rural</b>			
Target population	<b>19,437,972</b>	<b>11,659,109</b>	<b>7,778,863</b>
You do not work or have never worked	9,169,113 (47.2%)	7,178,144 (61.6%)	1,990,969 (25.6%)
You do not know what is a retirement savings account	3,149,920 (16.2%)	1,630,362 (14.0%)	1,519,558 (19.5%)
You do not have money or it is insufficient to save	1,444,726 (7.4%)	641,140 (5.5%)	803,586 (10.3%)
You do not know how to obtain it	1,792,262 (9.2%)	739,212 (6.3%)	1,053,050 (13.5%)
You are not interested or think it is not convenient for	1,430,337 (7.4%)	498,605 (4.3%)	931,732 (12.0%)
You do not trust Afores	179,025 (0.9%)	70,250 (0.6%)	108,775 (1.4%)
You are a retiree, pensioner or your future retirement needs are covered (private pension plan, savings, etc.)	452,003 (2.3%)	133,303 (1.1%)	318,700 (4.1%)
Other	1,820,586 (9.4%)	768,093 (6.6%)	1,052,493 (13.5%)

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%.

**People who know in which Afore is registered with.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
<b>Adult population from 18 to 70 years old</b>	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>31,272,049</b>	<b>12,891,475</b>	<b>18,380,574</b>
Yes	25,107,304 (80.3%)	10,029,955 (77.8%)	15,077,349 (82.0%)
No	6,164,745 (19.7%)	2,861,520 (22.2%)	3,303,225 (18.0%)
<b>Urban</b>			
Target population	<b>24,428,983</b>	<b>10,585,009</b>	<b>13,843,974</b>
Yes	19,909,532 (81.5%)	8,409,934 (79.5%)	11,499,598 (83.1%)
No	4,519,451 (18.5%)	2,175,075 (20.5%)	2,344,376 (16.9%)
<b>Rural</b>			
Target population	<b>6,843,066</b>	<b>2,306,466</b>	<b>4,536,600</b>
Yes	5,197,772 (76.0%)	1,620,021 (70.2%)	3,577,751 (78.9%)
No	1,645,294 (24.0%)	686,445 (29.8%)	958,849 (21.1%)

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 9.3

### In what Afore are you registered?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>31,272,049</b>	<b>12,891,475</b>	<b>18,380,574</b>
XXI Banorte	4,889,163 (15.6%)	1,937,084 (15.0%)	2,952,079 (16.1%)
CitiBanamex	5,313,293 (17.0%)	2,274,248 (17.6%)	3,039,045 (16.5%)
Coppel	5,230,444 (16.7%)	1,983,434 (15.4%)	3,247,010 (17.7%)
SURA	2,083,007 (6.7%)	650,604 (5.0%)	1,432,403 (7.8%)
Profuturo GNP	1,874,184 (6.0%)	764,960 (5.9%)	1,109,224 (6.0%)
Principal	711,819 (2.3%)	251,900 (2.0%)	459,919 (2.5%)
Invercap	1,351,255 (4.3%)	407,583 (3.2%)	943,672 (5.1%)
PensionISSSTE	1,147,398 (3.7%)	611,449 (4.7%)	535,949 (2.9%)
Azteca	1,317,654 (4.2%)	584,484 (4.5%)	733,170 (4.0%)
Inbursa	600,281 (1.9%)	285,949 (2.2%)	314,332 (1.7%)
Metlife	275,018 (0.9%)	116,964 (0.9%)	158,054 (0.9%)
Other	313,788 (1.0%)	161,296 (1.3%)	152,492 (0.8%)
Do not know	6,164,745 (19.7%)	2,861,520 (22.2%)	3,303,225 (18.0%)
<b>Urban</b>			
Target population	<b>24,428,983</b>	<b>10,585,009</b>	<b>13,843,974</b>
XXI Banorte	4,251,829 (17.4%)	1,783,155 (16.8%)	2,468,674 (17.8%)
CitiBanamex	4,179,677 (17.1%)	1,885,424 (17.8%)	2,294,253 (16.6%)
Coppel	3,466,438 (14.2%)	1,435,168 (13.6%)	2,031,270 (14.7%)
SURA	1,864,347 (7.6%)	564,131 (5.3%)	1,300,216 (9.4%)
Profuturo GNP	1,670,007 (6.8%)	726,374 (6.9%)	943,633 (6.8%)
Principal	609,251 (2.5%)	239,336 (2.3%)	369,915 (2.7%)
Invercap	1,137,208 (4.7%)	372,985 (3.5%)	764,223 (5.5%)
PensionISSSTE	888,533 (3.6%)	507,284 (4.8%)	381,249 (2.8%)
Azteca	904,629 (3.7%)	467,095 (4.4%)	437,534 (3.2%)
Inbursa	477,208 (2.0%)	213,216 (2.0%)	263,992 (1.9%)
Metlife	261,152 (1.1%)	111,722 (1.1%)	149,430 (1.1%)
Other	199,253 (0.8%)	104,044 (1.0%)	95,209 (0.7%)
Do not know	4,519,451 (18.5%)	2,175,075 (20.5%)	2,344,376 (16.9%)
<b>Rural</b>			
Target population	<b>6,843,066</b>	<b>2,306,466</b>	<b>4,536,600</b>
XXI Banorte	637,334 (9.3%)	153,929 (6.7%)	483,405 (10.7%)
CitiBanamex	1,133,616 (16.6%)	388,824 (16.9%)	744,792 (16.4%)
Coppel	1,764,006 (25.8%)	548,266 (23.8%)	1,215,740 (26.8%)
SURA	218,660 (3.2%)	86,473 (3.7%)	132,187 (2.9%)
Profuturo GNP	204,177 (3.0%)	38,586 (1.7%)	165,591 (3.7%)
Principal	102,568 (1.5%)	12,564 (0.5%)	90,004 (2.0%)
Invercap	214,047 (3.1%)	34,598 (1.5%)	179,449 (4.0%)
PensionISSSTE	258,865 (3.8%)	104,165 (4.5%)	154,700 (3.4%)
Azteca	413,025 (6.0%)	117,389 (5.1%)	295,636 (6.5%)
Inbursa	123,073 (1.8%)	72,733 (3.2%)	50,340 (1.1%)
Metlife	13,866 (0.2%)	5,242 (0.2%)	8,624 (0.2%)
Other	114,535 (1.7%)	57,252 (2.5%)	57,283 (1.3%)
Do not know	1,645,294 (24.0%)	686,445 (29.8%)	958,849 (21.1%)

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 9.4

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

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>25,107,304</b>	<b>10,029,955</b>	<b>15,077,349</b>
Yes	1,218,059 (4.9%)	416,159 (4.1%)	801,900 (5.3%)
No	23,889,245 (95.1%)	9,613,796 (95.9%)	14,275,449 (94.7%)
<b>Urban</b>			
Target population	<b>19,909,532</b>	<b>8,409,934</b>	<b>11,499,598</b>
Yes	973,216 (4.9%)	350,693 (4.2%)	622,523 (5.4%)
No	18,936,316 (95.1%)	8,059,241 (95.8%)	10,877,075 (94.6%)
<b>Rural</b>			
Target population	<b>5,197,772</b>	<b>1,620,021</b>	<b>3,577,751</b>
Yes	244,843 (4.7%)	65,466 (4.0%)	179,377 (5.0%)
No	4,952,929 (95.3%)	1,554,555 (96.0%)	3,398,374 (95.0%)

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%.

## What is the main reason you don't make voluntary contributions?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>23,889,245</b>	<b>9,613,796</b>	<b>14,275,449</b>
You don't have money left to save	10,767,928 (45.1%)	4,404,701 (45.8%)	6,363,227 (44.6%)
You do not know what it is or how to do it	3,372,710 (14.1%)	1,465,593 (15.2%)	1,907,117 (13.4%)
You save in another way	2,354,761 (9.9%)	988,647 (10.3%)	1,366,114 (9.6%)
You are unaware of the benefits	3,692,594 (15.5%)	1,342,499 (14.0%)	2,350,095 (16.5%)
You don't trust Afores	2,177,568 (9.1%)	731,471 (7.6%)	1,446,097 (10.1%)
Other	1,523,684 (6.4%)	680,885 (7.1%)	842,799 (5.9%)
<b>Urban</b>			
Target population	<b>18,936,316</b>	<b>8,059,241</b>	<b>10,877,075</b>
You don't have money left to save	8,443,311 (44.6%)	3,607,663 (44.8%)	4,835,648 (44.5%)
You do not know what it is or how to do it	2,459,320 (13.0%)	1,197,785 (14.9%)	1,261,535 (11.6%)
You save in another way	2,126,016 (11.2%)	915,456 (11.4%)	1,210,560 (11.1%)
You are unaware of the benefits	2,939,083 (15.5%)	1,135,698 (14.1%)	1,803,385 (16.6%)
You don't trust Afores	1,786,464 (9.4%)	635,277 (7.9%)	1,151,187 (10.6%)
Other	1,182,122 (6.2%)	567,362 (7.0%)	614,760 (5.7%)
<b>Rural</b>			
Target population	<b>4,952,929</b>	<b>1,554,555</b>	<b>3,398,374</b>
You don't have money left to save	2,324,617 (46.9%)	797,038 (51.3%)	1,527,579 (45.0%)
You do not know what it is or how to do it	913,390 (18.4%)	267,808 (17.2%)	645,582 (19.0%)
You save in another way	228,745 (4.6%)	73,191 (4.7%)	155,554 (4.6%)
You are unaware of the benefits	753,511 (15.2%)	206,801 (13.3%)	546,710 (16.1%)
You don't trust Afores	391,104 (7.9%)	96,194 (6.2%)	294,910 (8.7%)
Other	341,562 (6.9%)	113,523 (7.3%)	228,039 (6.7%)

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 9.6

Do you receive your statements of account of your Afore?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>25,107,304</b>	<b>10,029,955</b>	<b>15,077,349</b>
Yes	15,022,417 (59.8%)	5,834,942 (58.2%)	9,187,475 (60.9%)
No	10,084,887 (40.2%)	4,195,013 (41.8%)	5,889,874 (39.1%)
<b>Urban</b>			
Target population	<b>19,909,532</b>	<b>8,409,934</b>	<b>11,499,598</b>
Yes	12,871,096 (64.6%)	5,138,401 (61.1%)	7,732,695 (67.2%)
No	7,038,436 (35.4%)	3,271,533 (38.9%)	3,766,903 (32.8%)
<b>Rural</b>			
Target population	<b>5,197,772</b>	<b>1,620,021</b>	<b>3,577,751</b>
Yes	2,151,321 (41.4%)	696,541 (43.0%)	1,454,780 (40.7%)
No	3,046,451 (58.6%)	923,480 (57.0%)	2,122,971 (59.3%)

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 9.7

### Are you satisfied with the service provided by your Afore?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>25,107,304</b>	<b>10,029,955</b>	<b>15,077,349</b>
Yes	14,157,268 (56.4%)	5,494,092 (54.8%)	8,663,176 (57.5%)
No	5,562,068 (22.2%)	2,227,471 (22.2%)	3,334,597 (22.1%)
You have not used it	5,387,968 (21.5%)	2,308,392 (23.0%)	3,079,576 (20.4%)
<b>Urban</b>			
Target population	<b>19,909,532</b>	<b>8,409,934</b>	<b>11,499,598</b>
Yes	11,392,142 (57.2%)	4,603,884 (54.7%)	6,788,258 (59.0%)
No	4,288,068 (21.5%)	1,878,741 (22.3%)	2,409,327 (21.0%)
You have not used it	4,229,322 (21.2%)	1,927,309 (22.9%)	2,302,013 (20.0%)
<b>Rural</b>			
Target population	<b>5,197,772</b>	<b>1,620,021</b>	<b>3,577,751</b>
Yes	2,765,126 (53.2%)	890,208 (55.0%)	1,874,918 (52.4%)
No	1,274,000 (24.5%)	348,730 (21.5%)	925,270 (25.9%)
You have not used it	1,158,646 (22.3%)	381,083 (23.5%)	777,563 (21.7%)

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 9.8

### What is the main reason of why you are not satisfied?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>5,562,068</b>	<b>2,227,471</b>	<b>3,334,597</b>
Lack of attention	163,732 (2.9%)	49,868 (2.2%)	113,864 (3.4%)
Long time to be attended	188,742 (3.4%)	99,364 (4.5%)	89,378 (2.7%)
The necessary information was not provided	1,246,652 (22.4%)	503,209 (22.6%)	743,443 (22.3%)
The procedure has not been finished	142,803 (2.6%)	52,886 (2.4%)	89,917 (2.7%)
Bad service	103,487 (1.9%)	24,480 (1.1%)	79,007 (2.4%)
Low yields or high commissions	764,633 (13.7%)	310,367 (13.9%)	454,266 (13.6%)
You were changed to another Afore without your authorization	149,097 (2.7%)	64,616 (2.9%)	84,481 (2.5%)
You do not receive the statements of account	2,665,397 (47.9%)	1,054,784 (47.4%)	1,610,613 (48.3%)
Other	137,525 (2.5%)	67,897 (3.0%)	69,628 (2.1%)
<b>Urban</b>			
Target population	<b>4,288,068</b>	<b>1,878,741</b>	<b>2,409,327</b>
Lack of attention	128,437 (3.0%)	41,742 (2.2%)	86,695 (3.6%)
Long time to be attended	168,328 (3.9%)	92,836 (4.9%)	75,492 (3.1%)
The necessary information was not provided	1,017,022 (23.7%)	447,083 (23.8%)	569,939 (23.7%)
The procedure has not been finished	100,397 (2.3%)	47,581 (2.5%)	52,816 (2.2%)
Bad service	73,021 (1.7%)	19,883 (1.1%)	53,138 (2.2%)
Low yields or high commissions	643,059 (15.0%)	293,371 (15.6%)	349,688 (14.5%)
You were changed to another Afore without your authorization	122,703 (2.9%)	60,286 (3.2%)	62,417 (2.6%)
You do not receive the statements of account	1,932,676 (45.1%)	816,734 (43.5%)	1,115,942 (46.3%)
Other	102,425 (2.4%)	59,225 (3.2%)	43,200 (1.8%)
<b>Rural</b>			
Target population	<b>1,274,000</b>	<b>348,730</b>	<b>925,270</b>
Lack of attention	35,295 (2.8%)	8,126 (2.3%)	27,169 (2.9%)
Long time to be attended	20,414 (1.6%)	6,528 (1.9%)	13,886 (1.5%)
The necessary information was not provided	229,630 (18.0%)	56,126 (16.1%)	173,504 (18.8%)
The procedure has not been finished	42,406 (3.3%)	5,305 (1.5%)	37,101 (4.0%)
Bad service	30,466 (2.4%)	4,597 (1.3%)	25,869 (2.8%)
Low yields or high commissions	121,574 (9.5%)	16,996 (4.9%)	104,578 (11.3%)
You were changed to another Afore without your authorization	26,394 (2.1%)	4,330 (1.2%)	22,064 (2.4%)
You do not receive the statements of account	732,721 (57.5%)	238,050 (68.3%)	494,671 (53.5%)
Other	35,100 (2.8%)	8,672 (2.5%)	26,428 (2.9%)

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 9.9

### How do you plan to cover your expenses in your retirement...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>75,228,643</b>	<b>39,782,255</b>	<b>35,446,388</b>
governmental subsidies to the senior population?	35,831,963 (47.6%)	19,576,913 (49.2%)	16,255,050 (45.9%)
your pension, retirement, private retirement plan or Afore (IMSS, ISSSTE or from a financial institution)?	35,656,530 (47.4%)	15,606,749 (39.2%)	20,049,781 (56.6%)
sale or rent of a good or properties (vehicles, houses, livestock, etc.)?	26,568,016 (35.3%)	11,699,598 (29.4%)	14,868,418 (41.9%)
money provided by spouse, couple, children or other relatives?	42,586,302 (56.6%)	28,086,200 (70.6%)	14,500,102 (40.9%)
Other	2,610,258 (3.5%)	1,007,102 (2.5%)	1,603,156 (4.5%)
<b>Urban</b>			
Target population	<b>49,051,943</b>	<b>26,022,884</b>	<b>23,029,059</b>
governmental subsidies to the senior population?	20,733,673 (42.3%)	11,332,150 (43.5%)	9,401,523 (40.8%)
your pension, retirement, private retirement plan or Afore (IMSS, ISSSTE or from a financial institution)?	27,718,296 (56.5%)	12,575,124 (48.3%)	15,143,172 (65.8%)
sale or rent of a good or properties (vehicles, houses, livestock, etc.)?	17,044,625 (34.7%)	7,728,145 (29.7%)	9,316,480 (40.5%)
money provided by spouse, couple, children or other relatives?	25,743,458 (52.5%)	17,577,257 (67.5%)	8,166,201 (35.5%)
Other	1,823,112 (3.7%)	727,110 (2.8%)	1,096,002 (4.8%)
<b>Rural</b>			
Target population	<b>26,176,700</b>	<b>13,759,371</b>	<b>12,417,329</b>
governmental subsidies to the senior population?	15,098,290 (57.7%)	8,244,763 (59.9%)	6,853,527 (55.2%)
your pension, retirement, private retirement plan or Afore (IMSS, ISSSTE or from a financial institution)?	7,938,234 (30.3%)	3,031,625 (22.0%)	4,906,609 (39.5%)
sale or rent of a good or properties (vehicles, houses, livestock, etc.)?	9,523,391 (36.4%)	3,971,453 (28.9%)	5,551,938 (44.7%)
money provided by spouse, couple, children or other relatives?	16,842,844 (64.3%)	10,508,943 (76.4%)	6,333,901 (51.0%)
Other	787,146 (3.0%)	279,992 (2.0%)	507,154 (4.1%)

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%.

## People that think covering the expenses of their old age with their pension.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Only with pension	8,841,292 (11.2%)	3,523,656 (8.5%)	5,317,636 (14.2%)
With pension and some other means	26,815,238 (33.9%)	12,083,093 (29.1%)	14,732,145 (39.2%)
He did not answer "your pension" option	43,440,441 (54.9%)	25,944,683 (62.4%)	17,495,758 (46.6%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Only with pension	7,190,124 (14.0%)	2,897,451 (10.7%)	4,292,673 (17.6%)
With pension and some other means	20,528,172 (39.9%)	9,677,673 (35.8%)	10,850,499 (44.4%)
He did not answer "your pension" option	23,771,950 (46.2%)	14,493,272 (53.5%)	9,278,678 (38.0%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Only with pension	1,651,168 (6.0%)	626,205 (4.3%)	1,024,963 (7.8%)
With pension and some other means	6,287,066 (22.8%)	2,405,420 (16.6%)	3,881,646 (29.6%)
He did not answer "your pension" option	19,668,491 (71.2%)	11,451,411 (79.1%)	8,217,080 (62.6%)

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 think covering the expenses of their old age with money provided by a family member or with governmental subsidies.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Only with money provided by a family member or with governmental subsidies	23,918,740 (30.2%)	16,803,883 (40.4%)	7,114,857 (18.9%)
With money provided by a family member or with governmental subsidies and some other means	31,723,369 (40.1%)	16,186,927 (39.0%)	15,536,442 (41.4%)
He did not answer money provided by a family member or with governmental subsidies options	23,454,862 (29.7%)	8,560,622 (20.6%)	14,894,240 (39.7%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Only with money provided by a family member or with governmental subsidies	12,712,055 (24.7%)	9,235,879 (34.1%)	3,476,176 (14.2%)
With money provided by a family member or with governmental subsidies and some other means	21,289,493 (41.3%)	11,405,139 (42.1%)	9,884,354 (40.5%)
He did not answer money provided by a family member or with governmental subsidies options	17,488,698 (34.0%)	6,427,378 (23.7%)	11,061,320 (45.3%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Only with money provided by a family member or with governmental subsidies	11,206,685 (40.6%)	7,568,004 (52.3%)	3,638,681 (27.7%)
With money provided by a family member or with governmental subsidies and some other means	10,433,876 (37.8%)	4,781,788 (33.0%)	5,652,088 (43.1%)
He did not answer money provided by a family member or with governmental subsidies options	5,966,164 (21.6%)	2,133,244 (14.7%)	3,832,920 (29.2%)

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%.



# Use of financial channels



The financial infrastructure of the country is composed of branches, automatic teller machines (ATM) and commercial establishments that offer financial operations of a bank, called bank agents or bank correspondents. Through these channels the population has access to, and use, their savings or credit accounts and make use of the services that the financial institution offers.

The objectives of this section are:

- Identify the most used channels of access to financial services and the operations that are carried out more frequently.
- Determine the time and money that people spend in going to a branch, to an ATM or to a bank agent.
- Identify the reasons why people do not use these financial channels.
- Inquire about the perception that individuals have of the time that they wait to be attended to at a branch, and if they feel they were treated a discourteous or discriminatory manner.





**People that in last year, used some financial channel (branch, ATM or banking agent).**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	54,965,750 (69.5%)	27,542,060 (66.3%)	27,423,690 (73.0%)
No	24,131,221 (30.5%)	14,009,372 (33.7%)	10,121,849 (27.0%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	39,815,725 (77.3%)	20,138,856 (74.4%)	19,676,869 (80.6%)
No	11,674,521 (22.7%)	6,929,540 (25.6%)	4,744,981 (19.4%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	15,150,025 (54.9%)	7,403,204 (51.1%)	7,746,821 (59.0%)
No	12,456,700 (45.1%)	7,079,832 (48.9%)	5,376,868 (41.0%)

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%.



## (By regions)

### People that in last year, used some financial channel (branch, ATM or banking agent).

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>Northwest</b>	<b>10,233,473</b>	<b>5,231,108</b>	<b>5,002,365</b>
Yes	8,427,233 (82.3%)	4,245,838 (81.2%)	4,181,395 (83.6%)
No	1,806,240 (17.7%)	985,270 (18.8%)	820,970 (16.4%)
<b>Northeast</b>	<b>9,466,643</b>	<b>4,840,550</b>	<b>4,626,093</b>
Yes	7,297,013 (77.1%)	3,573,224 (73.8%)	3,723,789 (80.5%)
No	2,169,630 (22.9%)	1,267,326 (26.2%)	902,304 (19.5%)
<b>Bajío and West</b>	<b>16,115,842</b>	<b>8,521,596</b>	<b>7,594,246</b>
Yes	10,813,960 (67.1%)	5,392,833 (63.3%)	5,421,127 (71.4%)
No	5,301,882 (32.9%)	3,128,763 (36.7%)	2,173,119 (28.6%)
<b>Mexico City</b>	<b>6,120,089</b>	<b>3,200,639</b>	<b>2,919,450</b>
Yes	4,855,866 (79.3%)	2,557,176 (79.9%)	2,298,690 (78.7%)
No	1,264,223 (20.7%)	643,463 (20.1%)	620,760 (21.3%)
<b>South, Center and East</b>	<b>24,575,642</b>	<b>13,102,097</b>	<b>11,473,545</b>
Yes	15,819,163 (64.4%)	8,000,151 (61.1%)	7,819,012 (68.1%)
No	8,756,479 (35.6%)	5,101,946 (38.9%)	3,654,533 (31.9%)
<b>South</b>	<b>12,585,282</b>	<b>6,655,442</b>	<b>5,929,840</b>
Yes	7,752,515 (61.6%)	3,772,838 (56.7%)	3,979,677 (67.1%)
No	4,832,767 (38.4%)	2,882,604 (43.3%)	1,950,163 (32.9%)

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 10.1

From April of 2017 to today, have you visited a bank branch or that of another financial institution?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	34,070,883 (43.1%)	16,997,362 (40.9%)	17,073,521 (45.5%)
No	45,026,088 (56.9%)	24,554,070 (59.1%)	20,472,018 (54.5%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	25,046,920 (48.6%)	12,656,983 (46.8%)	12,389,937 (50.7%)
No	26,443,326 (51.4%)	14,411,413 (53.2%)	12,031,913 (49.3%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	9,023,963 (32.7%)	4,340,379 (30.0%)	4,683,584 (35.7%)
No	18,582,762 (67.3%)	10,142,657 (70.0%)	8,440,105 (64.3%)

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 10.2

### What is the main reason why you haven't visited a branch?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>45,026,088</b>	<b>24,554,070</b>	<b>20,472,018</b>
You do not have an account or card	22,638,288 (50.3%)	12,377,207 (50.4%)	10,261,081 (50.1%)
Insufficient or variable income	4,637,476 (10.3%)	2,748,819 (11.2%)	1,888,657 (9.2%)
You prefer other means (ATMs, supermarkets, etc.)	7,612,978 (16.9%)	3,615,150 (14.7%)	3,997,828 (19.5%)
They are very far away or there are none	1,476,871 (3.3%)	938,010 (3.8%)	538,861 (2.6%)
They are unsafe or you do not trust them	1,363,042 (3.0%)	682,076 (2.8%)	680,966 (3.3%)
Another person carries out your financial operations or transactions	2,185,700 (4.9%)	1,446,656 (5.9%)	739,044 (3.6%)
Bad service (long lines, poor service, etc.)	596,433 (1.3%)	214,057 (0.9%)	382,376 (1.9%)
Other	4,515,300 (10.0%)	2,532,095 (10.3%)	1,983,205 (9.7%)
<b>Urban</b>			
Target population	<b>26,443,326</b>	<b>14,411,413</b>	<b>12,031,913</b>
You do not have an account or card	13,212,258 (50.0%)	7,558,298 (52.4%)	5,653,960 (47.0%)
Insufficient or variable income	2,369,128 (9.0%)	1,364,306 (9.5%)	1,004,822 (8.4%)
You prefer other means (ATMs, supermarkets, etc.)	5,531,975 (20.9%)	2,595,073 (18.0%)	2,936,902 (24.4%)
They are very far away or there are none	273,011 (1.0%)	172,872 (1.2%)	100,139 (0.8%)
They are unsafe or you do not trust them	828,209 (3.1%)	402,321 (2.8%)	425,888 (3.5%)
Another person carries out your financial operations or transactions	1,514,107 (5.7%)	1,011,099 (7.0%)	503,008 (4.2%)
Bad service (long lines, poor service, etc.)	493,115 (1.9%)	168,746 (1.2%)	324,369 (2.7%)
Other	2,221,523 (8.4%)	1,138,698 (7.9%)	1,082,825 (9.0%)
<b>Rural</b>			
Target population	<b>18,582,762</b>	<b>10,142,657</b>	<b>8,440,105</b>
You do not have an account or card	9,426,030 (50.7%)	4,818,909 (47.5%)	4,607,121 (54.6%)
Insufficient or variable income	2,268,348 (12.2%)	1,384,513 (13.7%)	883,835 (10.5%)
You prefer other means (ATMs, supermarkets, etc.)	2,081,003 (11.2%)	1,020,077 (10.1%)	1,060,926 (12.6%)
They are very far away or there are none	1,203,860 (6.5%)	765,138 (7.5%)	438,722 (5.2%)
They are unsafe or you do not trust them	534,833 (2.9%)	279,755 (2.8%)	255,078 (3.0%)
Another person carries out your financial operations or transactions	671,593 (3.6%)	435,557 (4.3%)	236,036 (2.8%)
Bad service (long lines, poor service, etc.)	103,318 (0.6%)	45,311 (0.4%)	58,007 (0.7%)
Other	2,293,777 (12.3%)	1,393,397 (13.7%)	900,380 (10.7%)

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 10.3

### What are the operations that you carry out in a branch?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>34,070,883</b>	<b>16,997,362</b>	<b>17,073,521</b>
Cash withdrawal	17,259,015 (50.7%)	8,229,492 (48.4%)	9,029,523 (52.9%)
Deposit	14,835,668 (43.5%)	7,048,706 (41.5%)	7,786,962 (45.6%)
Utility payments (water, electricity, taxes, gas, etc.)	5,963,258 (17.5%)	3,198,852 (18.8%)	2,764,406 (16.2%)
Payment of credit card or loans	4,021,355 (11.8%)	1,906,325 (11.2%)	2,115,030 (12.4%)
Check collection	1,502,000 (4.4%)	618,488 (3.6%)	883,512 (5.2%)
Clarifications or claims (improper charges, verification of statement of account, etc.)	6,365,872 (18.7%)	2,983,383 (17.6%)	3,382,489 (19.8%)
Other	367,867 (1.1%)	203,856 (1.2%)	164,011 (1.0%)
<b>Urban</b>			
Target population	<b>25,046,920</b>	<b>12,656,983</b>	<b>12,389,937</b>
Cash withdrawal	12,306,724 (49.1%)	5,812,941 (45.9%)	6,493,783 (52.4%)
Deposit	11,476,811 (45.8%)	5,425,381 (42.9%)	6,051,430 (48.8%)
Utility payments (water, electricity, taxes, gas, etc.)	4,691,858 (18.7%)	2,606,616 (20.6%)	2,085,242 (16.8%)
Payment of credit card or loans	2,962,922 (11.8%)	1,394,696 (11.0%)	1,568,226 (12.7%)
Check collection	1,101,745 (4.4%)	390,164 (3.1%)	711,581 (5.7%)
Clarifications or claims (improper charges, verification of statement of account, etc.)	5,043,584 (20.1%)	2,557,148 (20.2%)	2,486,436 (20.1%)
Other	276,971 (1.1%)	168,251 (1.3%)	108,720 (0.9%)
<b>Rural</b>			
Target population	<b>9,023,963</b>	<b>4,340,379</b>	<b>4,683,584</b>
Cash withdrawal	4,952,291 (54.9%)	2,416,551 (55.7%)	2,535,740 (54.1%)
Deposit	3,358,857 (37.2%)	1,623,325 (37.4%)	1,735,532 (37.1%)
Utility payments (water, electricity, taxes, gas, etc.)	1,271,400 (14.1%)	592,236 (13.6%)	679,164 (14.5%)
Payment of credit card or loans	1,058,433 (11.7%)	511,629 (11.8%)	546,804 (11.7%)
Check collection	400,255 (4.4%)	228,324 (5.3%)	171,931 (3.7%)
Clarifications or claims (improper charges, verification of statement of account, etc.)	1,322,288 (14.7%)	426,235 (9.8%)	896,053 (19.1%)
Other	90,896 (1.0%)	35,605 (0.8%)	55,291 (1.2%)

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 10.4

On average, how much time does it take you to get to the branch that you regularly use?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>34,070,883</b>	<b>16,997,362</b>	<b>17,073,521</b>
Less than 10 minutes	7,355,586 (21.6%)	3,436,838 (20.2%)	3,918,748 (23.0%)
10 - 30 minutes	21,859,983 (64.2%)	10,997,046 (64.7%)	10,862,937 (63.6%)
31 - 60 minutes	3,675,304 (10.8%)	2,062,004 (12.1%)	1,613,300 (9.4%)
More than 1 hour	1,133,448 (3.3%)	471,950 (2.8%)	661,498 (3.9%)
Don't know	46,562 (0.1%)	29,524 (0.2%)	17,038 (0.1%)
<b>Urban</b>			
Target population	<b>25,046,920</b>	<b>12,656,983</b>	<b>12,389,937</b>
Less than 10 minutes	6,502,784 (26.0%)	2,983,077 (23.6%)	3,519,707 (28.4%)
10 - 30 minutes	17,173,460 (68.6%)	8,889,544 (70.2%)	8,283,916 (66.9%)
31 - 60 minutes	1,180,342 (4.7%)	722,100 (5.7%)	458,242 (3.7%)
More than 1 hour	180,154 (0.7%)	53,947 (0.4%)	126,207 (1.0%)
Don't know	10,180 (0.0%)	8,315 (0.1%)	1,865 (0.0%)
<b>Rural</b>			
Target population	<b>9,023,963</b>	<b>4,340,379</b>	<b>4,683,584</b>
Less than 10 minutes	852,802 (9.5%)	453,761 (10.5%)	399,041 (8.5%)
10 - 30 minutes	4,686,523 (51.9%)	2,107,502 (48.6%)	2,579,021 (55.1%)
31 - 60 minutes	2,494,962 (27.6%)	1,339,904 (30.9%)	1,155,058 (24.7%)
More than 1 hour	953,294 (10.6%)	418,003 (9.6%)	535,291 (11.4%)
Don't know	36,382 (0.4%)	21,209 (0.5%)	15,173 (0.3%)

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 10.5

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	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>34,070,883</b>	<b>16,997,362</b>	<b>17,073,521</b>
You spend no money	9,920,708 (29.1%)	4,874,813 (28.7%)	5,045,895 (29.6%)
\$1 - \$50 pesos	19,149,262 (56.2%)	9,808,573 (57.7%)	9,340,689 (54.7%)
\$51 - \$100 pesos	3,382,520 (9.9%)	1,598,079 (9.4%)	1,784,441 (10.5%)
More than \$100 pesos	973,793 (2.9%)	386,184 (2.3%)	587,609 (3.4%)
You do not know	644,600 (1.9%)	329,713 (1.9%)	314,887 (1.8%)
<b>Urban</b>			
Target population	<b>25,046,920</b>	<b>12,656,983</b>	<b>12,389,937</b>
You spend no money	8,434,393 (33.7%)	4,121,490 (32.6%)	4,312,903 (34.8%)
\$1 - \$50 pesos	15,091,701 (60.3%)	7,721,416 (61.0%)	7,370,285 (59.5%)
\$51 - \$100 pesos	1,070,375 (4.3%)	546,483 (4.3%)	523,892 (4.2%)
More than \$100 pesos	100,054 (0.4%)	51,034 (0.4%)	49,020 (0.4%)
You do not know	350,397 (1.4%)	216,560 (1.7%)	133,837 (1.1%)
<b>Rural</b>			
Target population	<b>9,023,963</b>	<b>4,340,379</b>	<b>4,683,584</b>
You spend no money	1,486,315 (16.5%)	753,323 (17.4%)	732,992 (15.7%)
\$1 - \$50 pesos	4,057,561 (45.0%)	2,087,157 (48.1%)	1,970,404 (42.1%)
\$51 - \$100 pesos	2,312,145 (25.6%)	1,051,596 (24.2%)	1,260,549 (26.9%)
More than \$100 pesos	873,739 (9.7%)	335,150 (7.7%)	538,589 (11.5%)
You do not know	294,203 (3.3%)	113,153 (2.6%)	181,050 (3.9%)

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 10.6

The last time you went to a branch, how much time did you wait in order to be attended?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>34,070,883</b>	<b>16,997,362</b>	<b>17,073,521</b>
Less than 10 minutes	6,016,148 (17.7%)	2,849,316 (16.8%)	3,166,832 (18.5%)
10 - 30 minutes	22,439,682 (65.9%)	10,846,482 (63.8%)	11,593,200 (67.9%)
31 - 60 minutes	3,707,019 (10.9%)	2,125,613 (12.5%)	1,581,406 (9.3%)
More than 1 hour	1,622,260 (4.8%)	1,035,043 (6.1%)	587,217 (3.4%)
Don't know	285,774 (0.8%)	140,908 (0.8%)	144,866 (0.8%)
<b>Urban</b>			
Target population	<b>25,046,920</b>	<b>12,656,983</b>	<b>12,389,937</b>
Less than 10 minutes	4,645,417 (18.5%)	2,211,675 (17.5%)	2,433,742 (19.6%)
10 - 30 minutes	16,719,365 (66.8%)	8,216,740 (64.9%)	8,502,625 (68.6%)
31 - 60 minutes	2,719,971 (10.9%)	1,616,099 (12.8%)	1,103,872 (8.9%)
More than 1 hour	933,628 (3.7%)	595,538 (4.7%)	338,090 (2.7%)
Don't know	28,539 (0.1%)	16,931 (0.1%)	11,608 (0.1%)
<b>Rural</b>			
Target population	<b>9,023,963</b>	<b>4,340,379</b>	<b>4,683,584</b>
Less than 10 minutes	1,370,731 (15.2%)	637,641 (14.7%)	733,090 (15.7%)
10 - 30 minutes	5,720,317 (63.4%)	2,629,742 (60.6%)	3,090,575 (66.0%)
31 - 60 minutes	987,048 (10.9%)	509,514 (11.7%)	477,534 (10.2%)
More than 1 hour	688,632 (7.6%)	439,505 (10.1%)	249,127 (5.3%)
Don't know	257,235 (2.9%)	123,977 (2.9%)	133,258 (2.8%)

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 10.7

### The last time you went to a branch, you consider that...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>25,743,865</b>	<b>12,140,748</b>	<b>13,603,117</b>
the time you waited to be attended was adequate?	24,819,384 (96.4%)	11,624,486 (95.7%)	13,194,898 (97.0%)
you were treated in a discourteous or discriminatory manner?	1,321,494 (5.1%)	699,729 (5.8%)	621,765 (4.6%)
<b>Urban</b>			
Target population	<b>18,892,681</b>	<b>9,069,729</b>	<b>9,822,952</b>
the time you waited to be attended was adequate?	18,215,828 (96.4%)	8,709,748 (96.0%)	9,506,080 (96.8%)
you were treated in a discourteous or discriminatory manner?	1,019,193 (5.4%)	527,741 (5.8%)	491,452 (5.0%)
<b>Rural</b>			
Target population	<b>6,851,184</b>	<b>3,071,019</b>	<b>3,780,165</b>
the time you waited to be attended was adequate?	6,603,556 (96.4%)	2,914,738 (94.9%)	3,688,818 (97.6%)
you were treated in a discourteous or discriminatory manner?	302,301 (4.4%)	171,988 (5.6%)	130,313 (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 10.8

From April of 2017 to today have you used ATMs of a bank or other financial institution?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	35,530,163 (44.9%)	17,095,213 (41.1%)	18,434,950 (49.1%)
No	43,566,808 (55.1%)	24,456,219 (58.9%)	19,110,589 (50.9%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	28,209,306 (54.8%)	13,969,523 (51.6%)	14,239,783 (58.3%)
No	23,280,940 (45.2%)	13,098,873 (48.4%)	10,182,067 (41.7%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	7,320,857 (26.5%)	3,125,690 (21.6%)	4,195,167 (32.0%)
No	20,285,868 (73.5%)	11,357,346 (78.4%)	8,928,522 (68.0%)

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%.

## What is the main reason why you haven't used ATMs?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>43,566,808</b>	<b>24,456,219</b>	<b>19,110,589</b>
You do not have an account or card	26,063,548 (59.8%)	13,739,270 (56.2%)	12,324,278 (64.5%)
Insufficient or variable income	3,191,797 (7.3%)	1,787,322 (7.3%)	1,404,475 (7.3%)
You are not familiar with them or do not know how to use them	3,400,828 (7.8%)	2,426,336 (9.9%)	974,492 (5.1%)
You prefer other means (branches, supermarket, etc.)	4,720,211 (10.8%)	2,508,934 (10.3%)	2,211,277 (11.6%)
Another person carries out your financial operations or transactions	1,866,188 (4.3%)	1,334,894 (5.5%)	531,294 (2.8%)
They are unsafe or you do not trust them	1,189,804 (2.7%)	636,962 (2.6%)	552,842 (2.9%)
They are very far away or there are none	923,602 (2.1%)	614,783 (2.5%)	308,819 (1.6%)
Other	2,210,830 (5.1%)	1,407,718 (5.8%)	803,112 (4.2%)
<b>Urban</b>			
Target population	<b>23,280,940</b>	<b>13,098,873</b>	<b>10,182,067</b>
You do not have an account or card	15,024,733 (64.5%)	8,243,593 (62.9%)	6,781,140 (66.6%)
Insufficient or variable income	1,489,601 (6.4%)	817,455 (6.2%)	672,146 (6.6%)
You are not familiar with them or do not know how to use them	1,332,590 (5.7%)	998,495 (7.6%)	334,095 (3.3%)
You prefer other means (branches, supermarket, etc.)	2,401,859 (10.3%)	1,177,066 (9.0%)	1,224,793 (12.0%)
Another person carries out your financial operations or transactions	1,202,994 (5.2%)	903,834 (6.9%)	299,160 (2.9%)
They are unsafe or you do not trust them	831,530 (3.6%)	461,831 (3.5%)	369,699 (3.6%)
They are very far away or there are none	107,198 (0.5%)	62,458 (0.5%)	44,740 (0.4%)
Other	890,435 (3.8%)	434,141 (3.3%)	456,294 (4.5%)
<b>Rural</b>			
Target population	<b>20,285,868</b>	<b>11,357,346</b>	<b>8,928,522</b>
You do not have an account or card	11,038,815 (54.4%)	5,495,677 (48.4%)	5,543,138 (62.1%)
Insufficient or variable income	1,702,196 (8.4%)	969,867 (8.5%)	732,329 (8.2%)
You are not familiar with them or do not know how to use them	2,068,238 (10.2%)	1,427,841 (12.6%)	640,397 (7.2%)
You prefer other means (branches, supermarket, etc.)	2,318,352 (11.4%)	1,331,868 (11.7%)	986,484 (11.0%)
Another person carries out your financial operations or transactions	663,194 (3.3%)	431,060 (3.8%)	232,134 (2.6%)
They are unsafe or you do not trust them	358,274 (1.8%)	175,131 (1.5%)	183,143 (2.1%)
They are very far away or there are none	816,404 (4.0%)	552,325 (4.9%)	264,079 (3.0%)
Other	1,320,395 (6.5%)	973,577 (8.6%)	346,818 (3.9%)

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 10.10

What are the operations that you carry out in a ATM?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>35,530,163</b>	<b>17,095,213</b>	<b>18,434,950</b>
Cash withdrawal	33,634,519 (94.7%)	15,959,118 (93.4%)	17,675,401 (95.9%)
Balance inquiry	10,564,791 (29.7%)	4,729,250 (27.7%)	5,835,541 (31.7%)
Purchase of air time	885,970 (2.5%)	385,033 (2.3%)	500,937 (2.7%)
Deposits	3,342,278 (9.4%)	1,629,979 (9.5%)	1,712,299 (9.3%)
Payment of utilities (electricity, water, property tax, gas, etc.)	1,720,002 (4.8%)	871,501 (5.1%)	848,501 (4.6%)
Payment of credit card or bank loans	644,231 (1.8%)	298,729 (1.7%)	345,502 (1.9%)
Withdrawal of loans	23,164 (0.1%)	14,551 (0.1%)	8,613 (0.0%)
<b>Urban</b>			
Target population	<b>28,209,306</b>	<b>13,969,523</b>	<b>14,239,783</b>
Cash withdrawal	26,725,785 (94.7%)	13,058,995 (93.5%)	13,666,790 (96.0%)
Balance inquiry	8,668,473 (30.7%)	3,956,768 (28.3%)	4,711,705 (33.1%)
Purchase of air time	742,203 (2.6%)	331,411 (2.4%)	410,792 (2.9%)
Deposits	2,814,461 (10.0%)	1,408,969 (10.1%)	1,405,492 (9.9%)
Payment of utilities (electricity, water, property tax, gas, etc.)	1,457,488 (5.2%)	759,798 (5.4%)	697,690 (4.9%)
Payment of credit card or bank loans	514,863 (1.8%)	245,772 (1.8%)	269,091 (1.9%)
Withdrawal of loans	18,244 (0.1%)	9,631 (0.1%)	8,613 (0.1%)
<b>Rural</b>			
Target population	<b>7,320,857</b>	<b>3,125,690</b>	<b>4,195,167</b>
Cash withdrawal	6,908,734 (94.4%)	2,900,123 (92.8%)	4,008,611 (95.6%)
Balance inquiry	1,896,318 (25.9%)	772,482 (24.7%)	1,123,836 (26.8%)
Purchase of air time	143,767 (2.0%)	53,622 (1.7%)	90,145 (2.1%)
Deposits	527,817 (7.2%)	221,010 (7.1%)	306,807 (7.3%)
Payment of utilities (electricity, water, property tax, gas, etc.)	262,514 (3.6%)	111,703 (3.6%)	150,811 (3.6%)
Payment of credit card or bank loans	129,368 (1.8%)	52,957 (1.7%)	76,411 (1.8%)
Withdrawal of loans	4,920 (0.1%)	4,920 (0.2%)	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 10.11

On average, how much time does it take you to get to the ATM that you regularly use?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>35,530,163</b>	<b>17,095,213</b>	<b>18,434,950</b>
Less than 10 minutes	9,205,426 (25.9%)	4,063,308 (23.8%)	5,142,118 (27.9%)
10 - 30 minutes	23,587,293 (66.4%)	11,522,681 (67.4%)	12,064,612 (65.4%)
31 - 60 minutes	2,225,759 (6.3%)	1,265,808 (7.4%)	959,951 (5.2%)
More than 1 hour	480,227 (1.4%)	231,740 (1.4%)	248,487 (1.3%)
Don't know	31,458 (0.1%)	11,676 (0.1%)	19,782 (0.1%)
<b>Urban</b>			
Target population	<b>28,209,306</b>	<b>13,969,523</b>	<b>14,239,783</b>
Less than 10 minutes	8,179,508 (29.0%)	3,670,132 (26.3%)	4,509,376 (31.7%)
10 - 30 minutes	19,117,400 (67.8%)	9,664,689 (69.2%)	9,452,711 (66.4%)
31 - 60 minutes	794,061 (2.8%)	524,838 (3.8%)	269,223 (1.9%)
More than 1 hour	103,295 (0.4%)	98,188 (0.7%)	5,107 (0.0%)
Don't know	15,042 (0.1%)	11,676 (0.1%)	3,366 (0.0%)
<b>Rural</b>			
Target population	<b>7,320,857</b>	<b>3,125,690</b>	<b>4,195,167</b>
Less than 10 minutes	1,025,918 (14.0%)	393,176 (12.6%)	632,742 (15.1%)
10 - 30 minutes	4,469,893 (61.1%)	1,857,992 (59.4%)	2,611,901 (62.3%)
31 - 60 minutes	1,431,698 (19.6%)	740,970 (23.7%)	690,728 (16.5%)
More than 1 hour	376,932 (5.1%)	133,552 (4.3%)	243,380 (5.8%)
Don't know	16,416 (0.2%)	0* (0.0%)*	16,416 (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.

## Question 10.12

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

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>35,530,163</b>	<b>17,095,213</b>	<b>18,434,950</b>
You spend no money	13,222,299 (37.2%)	5,979,246 (35.0%)	7,243,053 (39.3%)
\$1 - \$50 pesos	19,115,330 (53.8%)	9,668,050 (56.6%)	9,447,280 (51.2%)
\$51 - \$100 pesos	2,107,336 (5.9%)	925,473 (5.4%)	1,181,863 (6.4%)
More than \$100 pesos	624,167 (1.8%)	274,320 (1.6%)	349,847 (1.9%)
You do not know	461,031 (1.3%)	248,124 (1.5%)	212,907 (1.2%)
<b>Urban</b>			
Target population	<b>28,209,306</b>	<b>13,969,523</b>	<b>14,239,783</b>
You spend no money	11,561,294 (41.0%)	5,250,154 (37.6%)	6,311,140 (44.3%)
\$1 - \$50 pesos	15,469,212 (54.8%)	8,096,327 (58.0%)	7,372,885 (51.8%)
\$51 - \$100 pesos	793,257 (2.8%)	385,975 (2.8%)	407,282 (2.9%)
More than \$100 pesos	51,933 (0.2%)	32,682 (0.2%)	19,251 (0.1%)
You do not know	333,610 (1.2%)	204,385 (1.5%)	129,225 (0.9%)
<b>Rural</b>			
Target population	<b>7,320,857</b>	<b>3,125,690</b>	<b>4,195,167</b>
You spend no money	1,661,005 (22.7%)	729,092 (23.3%)	931,913 (22.2%)
\$1 - \$50 pesos	3,646,118 (49.8%)	1,571,723 (50.3%)	2,074,395 (49.4%)
\$51 - \$100 pesos	1,314,079 (17.9%)	539,498 (17.3%)	774,581 (18.5%)
More than \$100 pesos	572,234 (7.8%)	241,638 (7.7%)	330,596 (7.9%)
You do not know	127,421 (1.7%)	43,739 (1.4%)	83,682 (2.0%)

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 10.13

From April of 2017 to today, have you used a store or business establishment, such as OXXO, to withdraw money, make cash deposits, pay a credit or pay for utilities (electricity, water, property tax, etc.)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	31,492,324 (39.8%)	15,895,953 (38.3%)	15,596,371 (41.5%)
No	47,604,647 (60.2%)	25,655,479 (61.7%)	21,949,168 (58.5%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	23,373,620 (45.4%)	11,868,597 (43.8%)	11,505,023 (47.1%)
No	28,116,626 (54.6%)	15,199,799 (56.2%)	12,916,827 (52.9%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	8,118,704 (29.4%)	4,027,356 (27.8%)	4,091,348 (31.2%)
No	19,488,021 (70.6%)	10,455,680 (72.2%)	9,032,341 (68.8%)

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 10.14

Why haven't you visited these stores or business establishments to carrying out financial operations?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>47,604,647</b>	<b>25,655,479</b>	<b>21,949,168</b>
You prefer using the ATM or branch of your bank or of other financial institution	11,419,864 (24.0%)	5,586,640 (21.8%)	5,833,224 (26.6%)
Another person carries out your financial operations or transactions	8,932,314 (18.8%)	5,288,921 (20.6%)	3,643,393 (16.6%)
High commissions	4,013,520 (8.4%)	2,047,333 (8.0%)	1,966,187 (9.0%)
You did not know you could do it	4,648,553 (9.8%)	2,809,102 (10.9%)	1,839,451 (8.4%)
They are very far away or there are none	6,787,960 (14.3%)	3,797,312 (14.8%)	2,990,648 (13.6%)
They are unsafe or you do not trust them	4,481,594 (9.4%)	2,239,157 (8.7%)	2,242,437 (10.2%)
The store or business compels you to make a purchase	145,956 (0.3%)	80,323 (0.3%)	65,633 (0.3%)
Other	7,174,886 (15.1%)	3,806,691 (14.8%)	3,368,195 (15.3%)
<b>Urban</b>			
Target population	<b>28,116,626</b>	<b>15,199,799</b>	<b>12,916,827</b>
You prefer using the ATM or branch of your bank or of other financial institution	9,005,682 (32.0%)	4,433,472 (29.2%)	4,572,210 (35.4%)
Another person carries out your financial operations or transactions	5,644,055 (20.1%)	3,415,044 (22.5%)	2,229,011 (17.3%)
High commissions	2,967,180 (10.6%)	1,522,673 (10.0%)	1,444,507 (11.2%)
You did not know you could do it	2,234,313 (7.9%)	1,379,700 (9.1%)	854,613 (6.6%)
They are very far away or there are none	1,040,855 (3.7%)	566,768 (3.7%)	474,087 (3.7%)
They are unsafe or you do not trust them	3,457,404 (12.3%)	1,781,702 (11.7%)	1,675,702 (13.0%)
The store or business compels you to make a purchase	85,265 (0.3%)	58,508 (0.4%)	26,757 (0.2%)
Other	3,681,872 (13.1%)	2,041,932 (13.4%)	1,639,940 (12.7%)
<b>Rural</b>			
Target population	<b>19,488,021</b>	<b>10,455,680</b>	<b>9,032,341</b>
You prefer using the ATM or branch of your bank or of other financial institution	2,414,182 (12.4%)	1,153,168 (11.0%)	1,261,014 (14.0%)
Another person carries out your financial operations or transactions	3,288,259 (16.9%)	1,873,877 (17.9%)	1,414,382 (15.7%)
High commissions	1,046,340 (5.4%)	524,660 (5.0%)	521,680 (5.8%)
You did not know you could do it	2,414,240 (12.4%)	1,429,402 (13.7%)	984,838 (10.9%)
They are very far away or there are none	5,747,105 (29.5%)	3,230,544 (30.9%)	2,516,561 (27.9%)
They are unsafe or you do not trust them	1,024,190 (5.3%)	457,455 (4.4%)	566,735 (6.3%)
The store or business compels you to make a purchase	60,691 (0.3%)	21,815 (0.2%)	38,876 (0.4%)
Other	3,493,014 (17.9%)	1,764,759 (16.9%)	1,728,255 (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 10.15

On average, how much time does it take you to get to the store or business establishment that you regularly use?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>31,492,324</b>	<b>15,895,953</b>	<b>15,596,371</b>
Less than 10 minutes	15,644,277 (49.7%)	7,372,469 (46.4%)	8,271,808 (53.0%)
10 - 30 minutes	14,596,835 (46.4%)	7,785,176 (49.0%)	6,811,659 (43.7%)
31 - 60 minutes	930,626 (3.0%)	574,119 (3.6%)	356,507 (2.3%)
More than 1 hour	265,105 (0.8%)	150,219 (0.9%)	114,886 (0.7%)
Don't know	55,481 (0.2%)	13,970 (0.1%)	41,511 (0.3%)
<b>Urban</b>			
Target population	<b>23,373,620</b>	<b>11,868,597</b>	<b>11,505,023</b>
Less than 10 minutes	13,825,355 (59.1%)	6,586,391 (55.5%)	7,238,964 (62.9%)
10 - 30 minutes	9,399,798 (40.2%)	5,168,599 (43.5%)	4,231,199 (36.8%)
31 - 60 minutes	138,735 (0.6%)	111,937 (0.9%)	26,798 (0.2%)
More than 1 hour	8,062 (0.0%)	0* (0.0%)*	8,062 (0.1%)
Don't know	1,670 (0.0%)	1,670 (0.0%)	0* (0.0%)*
<b>Rural</b>			
Target population	<b>8,118,704</b>	<b>4,027,356</b>	<b>4,091,348</b>
Less than 10 minutes	1,818,922 (22.4%)	786,078 (19.5%)	1,032,844 (25.2%)
10 - 30 minutes	5,197,037 (64.0%)	2,616,577 (65.0%)	2,580,460 (63.1%)
31 - 60 minutes	791,891 (9.8%)	462,182 (11.5%)	329,709 (8.1%)
More than 1 hour	257,043 (3.2%)	150,219 (3.7%)	106,824 (2.6%)
Don't know	53,811 (0.7%)	12,300 (0.3%)	41,511 (1.0%)

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 10.16

Approximately, how much money do you spend on going (round trip) to the store or business establishment that you regularly use?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>31,492,324</b>	<b>15,895,953</b>	<b>15,596,371</b>
You spend no money	19,426,824 (61.7%)	9,920,791 (62.4%)	9,506,033 (61.0%)
\$1 - \$50 pesos	10,353,638 (32.9%)	5,209,688 (32.8%)	5,143,950 (33.0%)
\$51 - \$100 pesos	1,103,024 (3.5%)	452,075 (2.8%)	650,949 (4.2%)
More than \$100 pesos	122,631 (0.4%)	73,520 (0.5%)	49,111 (0.3%)
You do not know	486,207 (1.5%)	239,879 (1.5%)	246,328 (1.6%)
<b>Urban</b>			
Target population	<b>23,373,620</b>	<b>11,868,597</b>	<b>11,505,023</b>
You spend no money	16,655,546 (71.3%)	8,400,653 (70.8%)	8,254,893 (71.8%)
\$1 - \$50 pesos	6,365,790 (27.2%)	3,301,678 (27.8%)	3,064,112 (26.6%)
\$51 - \$100 pesos	158,036 (0.7%)	51,268 (0.4%)	106,768 (0.9%)
More than \$100 pesos	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
You do not know	194,248 (0.8%)	114,998 (1.0%)	79,250 (0.7%)
<b>Rural</b>			
Target population	<b>8,118,704</b>	<b>4,027,356</b>	<b>4,091,348</b>
You spend no money	2,771,278 (34.1%)	1,520,138 (37.7%)	1,251,140 (30.6%)
\$1 - \$50 pesos	3,987,848 (49.1%)	1,908,010 (47.4%)	2,079,838 (50.8%)
\$51 - \$100 pesos	944,988 (11.6%)	400,807 (10.0%)	544,181 (13.3%)
More than \$100 pesos	122,631 (1.5%)	73,520 (1.8%)	49,111 (1.2%)
You do not know	291,959 (3.6%)	124,881 (3.1%)	167,078 (4.1%)

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.

# Financial consumer protection

The financial products and services offered by the financial institutions need to be granted in a transparent environment so that consumers can make informed decisions about their benefits, costs and risks, as well as to protect their interests through the defense of their rights. Also, in recent years, frauds associated with financial services have grown. In addition, the authorities have taken action to inform society about the institutions that provide guidance and support in case of doubts or claims.

The objectives of this chapter are:

- Identify the people who have been victims of cloning, identity theft or fraud, during the past three years, of a product or activity where they invested their money.
- Gather information on which institution individuals would go to if they had a claim associated with their savings, credit or insurance products, among others.
- Determine if individuals have filed a complaint, claim or demand for a financial product and in which institution they presented it. Also, the time that has elapsed since they filed the complaint and how long it took to solve it.





**People that in the last three years had some problem with the options in question 11.1.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	5,810,492 (7.3%)	2,662,992 (6.4%)	3,147,500 (8.4%)
No	73,286,479 (92.7%)	38,888,440 (93.6%)	34,398,039 (91.6%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	4,599,267 (8.9%)	2,087,639 (7.7%)	2,511,628 (10.3%)
No	46,890,979 (91.1%)	24,980,757 (92.3%)	21,910,222 (89.7%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	1,211,225 (4.4%)	575,353 (4.0%)	635,872 (4.8%)
No	26,395,500 (95.6%)	13,907,683 (96.0%)	12,487,817 (95.2%)

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%.

## (By regions)

People that in the last three years had some problem with the options in question 11.1.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>Northwest</b>	<b>10,233,473</b>	<b>5,231,108</b>	<b>5,002,365</b>
Yes	806,840 (7.9%)	413,032 (7.9%)	393,808 (7.9%)
No	9,426,633 (92.1%)	4,818,076 (92.1%)	4,608,557 (92.1%)
<b>Northeast</b>	<b>9,466,643</b>	<b>4,840,550</b>	<b>4,626,093</b>
Yes	719,024 (7.6%)	284,217 (5.9%)	434,807 (9.4%)
No	8,747,619 (92.4%)	4,556,333 (94.1%)	4,191,286 (90.6%)
<b>Bajío and West</b>	<b>16,115,842</b>	<b>8,521,596</b>	<b>7,594,246</b>
Yes	960,949 (6.0%)	447,824 (5.3%)	513,125 (6.8%)
No	15,154,893 (94.0%)	8,073,772 (94.7%)	7,081,121 (93.2%)
<b>Mexico City</b>	<b>6,120,089</b>	<b>3,200,639</b>	<b>2,919,450</b>
Yes	662,009 (10.8%)	321,303 (10.0%)	340,706 (11.7%)
No	5,458,080 (89.2%)	2,879,336 (90.0%)	2,578,744 (88.3%)
<b>South, Center and East</b>	<b>24,575,642</b>	<b>13,102,097</b>	<b>11,473,545</b>
Yes	1,845,395 (7.5%)	758,864 (5.8%)	1,086,531 (9.5%)
No	22,730,247 (92.5%)	12,343,233 (94.2%)	10,387,014 (90.5%)
<b>South</b>	<b>12,585,282</b>	<b>6,655,442</b>	<b>5,929,840</b>
Yes	816,275 (6.5%)	437,752 (6.6%)	378,523 (6.4%)
No	11,769,007 (93.5%)	6,217,690 (93.4%)	5,551,317 (93.6%)

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 11.1

In the last three years, from April of 2015 to today,...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>has your debit or credit card been cloned or duplicated to use it without your authorization?</b>	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	2,698,307 (3.4%)	1,227,486 (3.0%)	1,470,821 (3.9%)
No	76,012,417 (96.1%)	40,127,370 (96.6%)	35,885,047 (95.6%)
Don't know	386,247 (0.5%)	196,576 (0.5%)	189,671 (0.5%)
<b>has your personal data been used, without your authorization, to withdraw money, acquire a credit or another service (identity theft)?</b>	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	3,129,591 (4.0%)	1,521,380 (3.7%)	1,608,211 (4.3%)
No	75,411,029 (95.3%)	39,782,169 (95.7%)	35,628,860 (94.9%)
Don't know	556,351 (0.7%)	247,883 (0.6%)	308,468 (0.8%)
<b>did you invest, or put your money in a product or activity that resulted it had no value or it was a fraud (a Ponzi scheme, "La flor de la abundancia", "El arbolito", etc.)?</b>	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	1,465,466 (1.9%)	755,567 (1.8%)	709,899 (1.9%)
No	77,381,097 (97.8%)	40,668,809 (97.9%)	36,712,288 (97.8%)
Don't know	250,408 (0.3%)	127,056 (0.3%)	123,352 (0.3%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
<b>has your debit or credit card been cloned or duplicated to use it without your authorization?</b>	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	2,367,862 (4.6%)	1,080,447 (4.0%)	1,287,415 (5.3%)
No	48,939,091 (95.0%)	25,908,719 (95.7%)	23,030,372 (94.3%)
Don't know	183,293 (0.4%)	79,230 (0.3%)	104,063 (0.4%)
<b>has your personal data been used, without your authorization, to withdraw money, acquire a credit or another service (identity theft)?</b>	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	2,487,955 (4.8%)	1,190,371 (4.4%)	1,297,584 (5.3%)
No	48,734,358 (94.6%)	25,763,440 (95.2%)	22,970,918 (94.1%)
Don't know	267,933 (0.5%)	114,585 (0.4%)	153,348 (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%.

## Question 11.1 (continued)

In the last three years, from April of 2015 to today,...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Urban (continued)</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
<b>did you invest, or put your money in a product or activity that resulted it had no value or it was a fraud (a Ponzi scheme, "La flor de la abundancia", "El arbolito", etc.) ?</b>	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	1,016,463 (2.0%)	533,801 (2.0%)	482,662 (2.0%)
No	50,386,639 (97.9%)	26,507,349 (97.9%)	23,879,290 (97.8%)
Don't know	87,144 (0.2%)	27,246 (0.1%)	59,898 (0.2%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
<b>has your debit or credit card been cloned or duplicated to use it without your authorization?</b>	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	330,445 (1.2%)	147,039 (1.0%)	183,406 (1.4%)
No	27,073,326 (98.1%)	14,218,651 (98.2%)	12,854,675 (98.0%)
Don't know	202,954 (0.7%)	117,346 (0.8%)	85,608 (0.7%)
<b>has your personal data been used, without your authorization, to withdraw money, acquire a credit or another service (identity theft)?</b>	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	641,636 (2.3%)	331,009 (2.3%)	310,627 (2.4%)
No	26,676,671 (96.6%)	14,018,729 (96.8%)	12,657,942 (96.5%)
Don't know	288,418 (1.0%)	133,298 (0.9%)	155,120 (1.2%)
<b>did you invest, or put your money in a product or activity that resulted it had no value or it was a fraud (a Ponzi scheme, "La flor de la abundancia", "El arbolito", etc.) ?</b>	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	449,003 (1.6%)	221,766 (1.5%)	227,237 (1.7%)
No	26,994,458 (97.8%)	14,161,460 (97.8%)	12,832,998 (97.8%)
Don't know	163,264 (0.6%)	99,810 (0.7%)	63,454 (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%.

## Question 11.2

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

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
The bank or financial institution	28,997,593 (36.7%)	14,970,085 (36.0%)	14,027,508 (37.4%)
Condusef	8,037,835 (10.2%)	3,483,146 (8.4%)	4,554,689 (12.1%)
Profeco	7,122,321 (9.0%)	3,507,896 (8.4%)	3,614,425 (9.6%)
Other	4,467,406 (5.6%)	2,162,134 (5.2%)	2,305,272 (6.1%)
You do not know	32,578,936 (41.2%)	18,532,257 (44.6%)	14,046,679 (37.4%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
The bank or financial institution	20,868,865 (40.5%)	11,088,299 (41.0%)	9,780,566 (40.0%)
Condusef	6,976,737 (13.5%)	3,065,559 (11.3%)	3,911,178 (16.0%)
Profeco	5,938,138 (11.5%)	2,899,344 (10.7%)	3,038,794 (12.4%)
Other	2,579,102 (5.0%)	1,259,579 (4.7%)	1,319,523 (5.4%)
You do not know	16,950,638 (32.9%)	9,784,490 (36.1%)	7,166,148 (29.3%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
The bank or financial institution	8,128,728 (29.4%)	3,881,786 (26.8%)	4,246,942 (32.4%)
Condusef	1,061,098 (3.8%)	417,587 (2.9%)	643,511 (4.9%)
Profeco	1,184,183 (4.3%)	608,552 (4.2%)	575,631 (4.4%)
Other	1,888,304 (6.8%)	902,555 (6.2%)	985,749 (7.5%)
You do not know	15,628,298 (56.6%)	8,747,767 (60.4%)	6,880,531 (52.4%)

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%.



**People that answered a valid answer in question 11.2 (bank or financial institution, Condusef or Profeco).**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
<b>Adult population from 18 to 70 years old</b>	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>National</b>			
<b>Target population</b>	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	42,230,640 (53.4%)	20,955,585 (50.4%)	21,275,055 (56.7%)
No	36,866,331 (46.6%)	20,595,847 (49.6%)	16,270,484 (43.3%)
<b>Urban</b>			
<b>Target population</b>	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	32,077,244 (62.3%)	16,115,427 (59.5%)	15,961,817 (65.4%)
No	19,413,002 (37.7%)	10,952,969 (40.5%)	8,460,033 (34.6%)
<b>Rural</b>			
<b>Target population</b>	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	10,153,396 (36.8%)	4,840,158 (33.4%)	5,313,238 (40.5%)
No	17,453,329 (63.2%)	9,642,878 (66.6%)	7,810,451 (59.5%)

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 11.3

Have you filed a complaint, claim or demand against a bank or financial institution?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>46,518,035</b>	<b>23,019,175</b>	<b>23,498,860</b>
Yes	5,134,264 (11.0%)	2,494,499 (10.8%)	2,639,765 (11.2%)
No	41,383,771 (89.0%)	20,524,676 (89.2%)	20,859,095 (88.8%)
<b>Urban</b>			
Target population	<b>34,539,608</b>	<b>17,283,906</b>	<b>17,255,702</b>
Yes	4,339,786 (12.6%)	2,090,410 (12.1%)	2,249,376 (13.0%)
No	30,199,822 (87.4%)	15,193,496 (87.9%)	15,006,326 (87.0%)
<b>Rural</b>			
Target population	<b>11,978,427</b>	<b>5,735,269</b>	<b>6,243,158</b>
Yes	794,478 (6.6%)	404,089 (7.0%)	390,389 (6.3%)
No	11,183,949 (93.4%)	5,331,180 (93.0%)	5,852,769 (93.7%)

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 11.4

You presented it before...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>5,134,264</b>	<b>2,494,499</b>	<b>2,639,765</b>
at a bank or financial institution?	4,238,240 (82.5%)	2,024,267 (81.1%)	2,213,973 (83.9%)
Condusef?	1,075,310 (20.9%)	496,863 (19.9%)	578,447 (21.9%)
Profeco?	393,094 (7.7%)	243,093 (9.7%)	150,001 (5.7%)
a judicial authority?	268,143 (5.2%)	144,898 (5.8%)	123,245 (4.7%)
<b>Urban</b>			
Target population	<b>4,339,786</b>	<b>2,090,410</b>	<b>2,249,376</b>
at a bank or financial institution?	3,508,662 (80.8%)	1,656,084 (79.2%)	1,852,578 (82.4%)
Condusef?	976,951 (22.5%)	459,889 (22.0%)	517,062 (23.0%)
Profeco?	339,824 (7.8%)	219,405 (10.5%)	120,419 (5.4%)
a judicial authority?	238,563 (5.5%)	129,286 (6.2%)	109,277 (4.9%)
<b>Rural</b>			
Target population	<b>794,478</b>	<b>404,089</b>	<b>390,389</b>
at a bank or financial institution?	729,578 (91.8%)	368,183 (91.1%)	361,395 (92.6%)
Condusef?	98,359 (12.4%)	36,974 (9.1%)	61,385 (15.7%)
Profeco?	53,270 (6.7%)	23,688 (5.9%)	29,582 (7.6%)
a judicial authority?	29,580 (3.7%)	15,612 (3.9%)	13,968 (3.6%)

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 11.5

How long ago did you present your claim, complaint or demand (ANSWER IN 11.4)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>5,134,264</b>	<b>2,494,499</b>	<b>2,639,765</b>
<b>at a bank or financial institution?</b>	<b>4,238,240</b>	<b>2,024,267</b>	<b>2,213,973</b>
Less than three months	776,973 (18.3%)	408,905 (20.2%)	368,068 (16.6%)
From three to six months	409,807 (9.7%)	226,428 (11.2%)	183,379 (8.3%)
More than six months	3,051,460 (72.0%)	1,388,934 (68.6%)	1,662,526 (75.1%)
<b>Condusef?</b>	<b>1,075,310</b>	<b>496,863</b>	<b>578,447</b>
Less than three months	28,648 (2.7%)	4,853 (1.0%)	23,795 (4.1%)
From three to six months	68,971 (6.4%)	32,743 (6.6%)	36,228 (6.3%)
More than six months	977,691 (90.9%)	459,267 (92.4%)	518,424 (89.6%)
<b>Profeco?</b>	<b>393,094</b>	<b>243,093</b>	<b>150,001</b>
Less than three months	32,863 (8.4%)	24,393 (10.0%)	8,470 (5.6%)
From three to six months	33,105 (8.4%)	23,422 (9.6%)	9,683 (6.5%)
More than six months	327,126 (83.2%)	195,278 (80.3%)	131,848 (87.9%)
<b>a judicial authority?</b>	<b>268,143</b>	<b>144,898</b>	<b>123,245</b>
Less than three months	25,014 (9.3%)	16,353 (11.3%)	8,661 (7.0%)
From three to six months	8,126 (3.0%)	8,126 (5.6%)	0* (0.0%)*
More than six months	235,003 (87.6%)	120,419 (83.1%)	114,584 (93.0%)
<b>Urban</b>			
Target population	<b>4,339,786</b>	<b>2,090,410</b>	<b>2,249,376</b>
<b>at a bank or financial institution?</b>	<b>3,508,662</b>	<b>1,656,084</b>	<b>1,852,578</b>
Less than three months	698,199 (19.9%)	374,037 (22.6%)	324,162 (17.5%)
From three to six months	358,074 (10.2%)	207,028 (12.5%)	151,046 (8.2%)
More than six months	2,452,389 (69.9%)	1,075,019 (64.9%)	1,377,370 (74.3%)
<b>Condusef?</b>	<b>976,951</b>	<b>459,889</b>	<b>517,062</b>
Less than three months	25,455 (2.6%)	4,853 (1.1%)	20,602 (4.0%)
From three to six months	61,591 (6.3%)	32,743 (7.1%)	28,848 (5.6%)
More than six months	889,905 (91.1%)	422,293 (91.8%)	467,612 (90.4%)
<b>Profeco?</b>	<b>339,824</b>	<b>219,405</b>	<b>120,419</b>
Less than three months	24,410 (7.2%)	15,940 (7.3%)	8,470 (7.0%)
From three to six months	33,105 (9.7%)	23,422 (10.7%)	9,683 (8.0%)
More than six months	282,309 (83.1%)	180,043 (82.1%)	102,266 (84.9%)
<b>a judicial authority?</b>	<b>238,563</b>	<b>129,286</b>	<b>109,277</b>
Less than three months	18,589 (7.8%)	16,353 (12.6%)	2,236 (2.0%)
From three to six months	4,103 (1.7%)	4,103 (3.2%)	0* (0.0%)*
More than six months	215,871 (90.5%)	108,830 (84.2%)	107,041 (98.0%)

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 11.5 (continued)

How long ago did you present your claim, complaint or demand (ANSWER IN 11.4) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>794,478</b>	<b>404,089</b>	<b>390,389</b>
<b>at a bank or financial institution?</b>	<b>729,578</b>	<b>368,183</b>	<b>361,395</b>
Less than three months	78,774 (10.8%)	34,868 (9.5%)	43,906 (12.1%)
From three to six months	51,733 (7.1%)	19,400 (5.3%)	32,333 (8.9%)
More than six months	599,071 (82.1%)	313,915 (85.3%)	285,156 (78.9%)
<b>Condusef?</b>	<b>98,359</b>	<b>36,974</b>	<b>61,385</b>
Less than three months	3,193 (3.2%)	0* (0.0%)*	3,193 (5.2%)
From three to six months	7,380 (7.5%)	0* (0.0%)*	7,380 (12.0%)
More than six months	87,786 (89.3%)	36,974 (100.0%)	50,812 (82.8%)
<b>Profeco?</b>	<b>53,270</b>	<b>23,688</b>	<b>29,582</b>
Less than three months	8,453 (15.9%)	8,453 (35.7%)	0* (0.0%)*
From three to six months	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
More than six months	44,817 (84.1%)	15,235 (64.3%)	29,582 (100.0%)
<b>a judicial authority?</b>	<b>29,580</b>	<b>15,612</b>	<b>13,968</b>
Less than three months	6,425 (21.7%)	0* (0.0%)*	6,425 (46.0%)
From three to six months	4,023 (13.6%)	4,023 (25.8%)	0* (0.0%)*
More than six months	19,132 (64.7%)	11,589 (74.2%)	7,543 (54.0%)

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 11.6

How much time did it take to resolve your claim, complaint or demand (ANSWER IN 11.4)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>5,134,264</b>	<b>2,494,499</b>	<b>2,639,765</b>
<b>at a bank or financial institution?</b>	<b>4,238,240</b>	<b>2,024,267</b>	<b>2,213,973</b>
One week or less	1,312,081 (31.0%)	602,005 (29.7%)	710,076 (32.1%)
From more than one week to less than one month	801,062 (18.9%)	372,714 (18.4%)	428,348 (19.3%)
From one to six months	784,997 (18.5%)	379,118 (18.7%)	405,879 (18.3%)
More than six months	139,146 (3.3%)	86,469 (4.3%)	52,677 (2.4%)
It still has not been resolved	1,200,954 (28.3%)	583,961 (28.8%)	616,993 (27.9%)
<b>Conduusef?</b>	<b>1,075,310</b>	<b>496,863</b>	<b>578,447</b>
One week or less	225,257 (20.9%)	86,230 (17.4%)	139,027 (24.0%)
From more than one week to less than one month	178,769 (16.6%)	62,031 (12.5%)	116,738 (20.2%)
From one to six months	228,469 (21.2%)	113,854 (22.9%)	114,615 (19.8%)
More than six months	77,172 (7.2%)	43,753 (8.8%)	33,419 (5.8%)
It still has not been resolved	365,643 (34.0%)	190,995 (38.4%)	174,648 (30.2%)
<b>Profeco?</b>	<b>393,094</b>	<b>243,093</b>	<b>150,001</b>
One week or less	105,392 (26.8%)	79,749 (32.8%)	25,643 (17.1%)
From more than one week to less than one month	29,885 (7.6%)	19,083 (7.9%)	10,802 (7.2%)
From one to six months	56,438 (14.4%)	24,726 (10.2%)	31,712 (21.1%)
More than six months	10,684 (2.7%)	5,464 (2.2%)	5,220 (3.5%)
It still has not been resolved	190,695 (48.5%)	114,071 (46.9%)	76,624 (51.1%)
<b>a judicial authority?</b>	<b>268,143</b>	<b>144,898</b>	<b>123,245</b>
One week or less	22,642 (8.4%)	9,691 (6.7%)	12,951 (10.5%)
From more than one week to less than one month	50,866 (19.0%)	0* (0.0%)*	50,866 (41.3%)
From one to six months	38,574 (14.4%)	9,883 (6.8%)	28,691 (23.3%)
More than six months	18,440 (6.9%)	13,997 (9.7%)	4,443 (3.6%)
It still has not been resolved	137,621 (51.3%)	111,327 (76.8%)	26,294 (21.3%)

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 11.6 (continued)

How much time did it take to resolve your claim, complaint or demand (ANSWER IN 11.4) ?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Urban</b>			
Target population	<b>4,339,786</b>	<b>2,090,410</b>	<b>2,249,376</b>
<b>at a bank or financial institution?</b>	<b>3,508,662</b>	<b>1,656,084</b>	<b>1,852,578</b>
One week or less	988,717 (28.2%)	472,692 (28.5%)	516,025 (27.9%)
From more than one week to less than one month	725,525 (20.7%)	338,649 (20.4%)	386,876 (20.9%)
From one to six months	667,846 (19.0%)	288,589 (17.4%)	379,257 (20.5%)
More than six months	116,948 (3.3%)	75,178 (4.5%)	41,770 (2.3%)
It still has not been resolved	1,009,626 (28.8%)	480,976 (29.0%)	528,650 (28.5%)
<b>Condusef?</b>	<b>976,951</b>	<b>459,889</b>	<b>517,062</b>
One week or less	202,335 (20.7%)	68,500 (14.9%)	133,835 (25.9%)
From more than one week to less than one month	167,952 (17.2%)	62,031 (13.5%)	105,921 (20.5%)
From one to six months	221,682 (22.7%)	111,293 (24.2%)	110,389 (21.3%)
More than six months	74,881 (7.7%)	43,753 (9.5%)	31,128 (6.0%)
It still has not been resolved	310,101 (31.7%)	174,312 (37.9%)	135,789 (26.3%)
<b>Profeco?</b>	<b>339,824</b>	<b>219,405</b>	<b>120,419</b>
One week or less	98,370 (28.9%)	74,334 (33.9%)	24,036 (20.0%)
From more than one week to less than one month	15,566 (4.6%)	4,764 (2.2%)	10,802 (9.0%)
From one to six months	51,643 (15.2%)	21,454 (9.8%)	30,189 (25.1%)
More than six months	10,002 (2.9%)	4,782 (2.2%)	5,220 (4.3%)
It still has not been resolved	164,243 (48.3%)	114,071 (52.0%)	50,172 (41.7%)
<b>a judicial authority?</b>	<b>238,563</b>	<b>129,286</b>	<b>109,277</b>
One week or less	22,642 (9.5%)	9,691 (7.5%)	12,951 (11.9%)
From more than one week to less than one month	50,866 (21.3%)	0* (0.0%)*	50,866 (46.5%)
From one to six months	38,574 (16.2%)	9,883 (7.6%)	28,691 (26.3%)
More than six months	18,440 (7.7%)	13,997 (10.8%)	4,443 (4.1%)
It still has not been resolved	108,041 (45.3%)	95,715 (74.0%)	12,326 (11.3%)

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 11.6 (continued)

How much time did it take to resolve your claim, complaint or demand (ANSWER IN 11.4)?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>794,478</b>	<b>404,089</b>	<b>390,389</b>
<b>at a bank or financial institution?</b>	<b>729,578</b>	<b>368,183</b>	<b>361,395</b>
One week or less	323,364 (44.3%)	129,313 (35.1%)	194,051 (53.7%)
From more than one week to less than one month	75,537 (10.4%)	34,065 (9.3%)	41,472 (11.5%)
From one to six months	117,151 (16.1%)	90,529 (24.6%)	26,622 (7.4%)
More than six months	22,198 (3.0%)	11,291 (3.1%)	10,907 (3.0%)
It still has not been resolved	191,328 (26.2%)	102,985 (28.0%)	88,343 (24.4%)
<b>Condusef?</b>	<b>98,359</b>	<b>36,974</b>	<b>61,385</b>
One week or less	22,922 (23.3%)	17,730 (48.0%)	5,192 (8.5%)
From more than one week to less than one month	10,817 (11.0%)	0* (0.0%)*	10,817 (17.6%)
From one to six months	6,787 (6.9%)	2,561 (6.9%)	4,226 (6.9%)
More than six months	2,291 (2.3%)	0* (0.0%)*	2,291 (3.7%)
It still has not been resolved	55,542 (56.5%)	16,683 (45.1%)	38,859 (63.3%)
<b>Profeco?</b>	<b>53,270</b>	<b>23,688</b>	<b>29,582</b>
One week or less	7,022 (13.2%)	5,415 (22.9%)	1,607 (5.4%)
From more than one week to less than one month	14,319 (26.9%)	14,319 (60.4%)	0* (0.0%)*
From one to six months	4,795 (9.0%)	3,272 (13.8%)	1,523 (5.1%)
More than six months	682 (1.3%)	682 (2.9%)	0* (0.0%)*
It still has not been resolved	26,452 (49.7%)	0* (0.0%)*	26,452 (89.4%)
<b>a judicial authority?</b>	<b>29,580</b>	<b>15,612</b>	<b>13,968</b>
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	0* (0.0%)*	0* (0.0%)*	0* (0.0%)*
It still has not been resolved	29,580 (100.0%)	15,612 (100.0%)	13,968 (100.0%)

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.





# Financial capabilities



Financial literacy is a continuous process that occurs in any of the different stages of the life cycle of an individual, or a business, and that aims to modify the decisions to strengthen their financial well-being and promote greater financial and social inclusion of families.

Financial education can transform decisions about saving and credit, on how to reduce the risks to which individuals are exposed to, how to select the financial products and services that best fit the needs of consumer and how to build their assets, present and future.

Financial literacy is considered an essential skill to improve the administration of resources; acquire the products that better suit the needs of an individual and know the characteristics of the products, services and of protection schemes. It is a cornerstone for well-being, the business spirit, social mobility and inclusive growth.

An important element of financial literacy is the knowledge that an individual has about the calculation of an interest rate, since, if it is a credit, the interest rate is the cost that the debtor must pay to the lender. On the other hand, if we talk about saving, it will be the profits the individual receives.

The objectives of this section are:

- Identify if the interviewed population understands the value of money through time.
- Obtain the percentage of the population that is capable of calculating simple and compound interest.





## Question 12.1

If you lend a friend 25 pesos and next week he returns the 25 pesos, how much interest did he paid?

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Nothing	75,062,748 (94.9%)	39,221,436 (94.4%)	35,841,312 (95.5%)
Another value	541,887 (0.7%)	251,492 (0.6%)	290,395 (0.8%)
Does not know	3,492,336 (4.4%)	2,078,504 (5.0%)	1,413,832 (3.8%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Nothing	49,973,460 (97.1%)	26,160,298 (96.6%)	23,813,162 (97.5%)
Another value	276,341 (0.5%)	121,433 (0.4%)	154,908 (0.6%)
Does not know	1,240,445 (2.4%)	786,665 (2.9%)	453,780 (1.9%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Nothing	25,089,288 (90.9%)	13,061,138 (90.2%)	12,028,150 (91.7%)
Another value	265,546 (1.0%)	130,059 (0.9%)	135,487 (1.0%)
Does not know	2,251,891 (8.2%)	1,291,839 (8.9%)	960,052 (7.3%)

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 12.2

Suppose you deposit 100 pesos in a savings account that gives you an annual profit of 2%. If you make no deposits or withdrawals, including interest how much money will you have at the end of one year...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
more than 102 pesos?	21,022,236 (26.6%)	10,802,266 (26.0%)	10,219,970 (27.2%)
exactly 102 pesos?	35,617,941 (45.0%)	17,606,060 (42.4%)	18,011,881 (48.0%)
less than 102 pesos?	10,684,135 (13.5%)	5,711,733 (13.7%)	4,972,402 (13.2%)
Does not answer	419,454 (0.5%)	153,253 (0.4%)	266,201 (0.7%)
Does not know	11,353,205 (14.4%)	7,278,120 (17.5%)	4,075,085 (10.9%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
more than 102 pesos?	13,269,667 (25.8%)	6,960,786 (25.7%)	6,308,881 (25.8%)
exactly 102 pesos?	26,286,469 (51.1%)	13,124,141 (48.5%)	13,162,328 (53.9%)
less than 102 pesos?	7,044,491 (13.7%)	3,725,728 (13.8%)	3,318,763 (13.6%)
Does not answer	266,641 (0.5%)	70,513 (0.3%)	196,128 (0.8%)
Does not know	4,622,978 (9.0%)	3,187,228 (11.8%)	1,435,750 (5.9%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
more than 102 pesos?	7,752,569 (28.1%)	3,841,480 (26.5%)	3,911,089 (29.8%)
exactly 102 pesos?	9,331,472 (33.8%)	4,481,919 (30.9%)	4,849,553 (37.0%)
less than 102 pesos?	3,639,644 (13.2%)	1,986,005 (13.7%)	1,653,639 (12.6%)
Does not answer	152,813 (0.6%)	82,740 (0.6%)	70,073 (0.5%)
Does not know	6,730,227 (24.4%)	4,090,892 (28.2%)	2,639,335 (20.1%)

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 12.3

If you deposit 100 pesos in a savings account that gives you an annual profit of 2%, and you make no deposits or withdrawals, how much money will you have at the end of five years...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
more than 110 pesos?	27,185,373 (34.4%)	13,521,487 (32.5%)	13,663,886 (36.4%)
exactly 110 pesos?	27,651,041 (35.0%)	13,996,904 (33.7%)	13,654,137 (36.4%)
less than 110 pesos?	10,627,944 (13.4%)	5,415,876 (13.0%)	5,212,068 (13.9%)
Does not answer	11,891,102 (15.0%)	7,486,586 (18.0%)	4,404,516 (11.7%)
Does not know	1,741,511 (2.2%)	1,130,579 (2.7%)	610,932 (1.6%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
more than 110 pesos?	17,976,107 (34.9%)	9,011,069 (33.3%)	8,965,038 (36.7%)
exactly 110 pesos?	20,345,778 (39.5%)	10,483,034 (38.7%)	9,862,744 (40.4%)
less than 110 pesos?	7,140,948 (13.9%)	3,573,282 (13.2%)	3,567,666 (14.6%)
Does not answer	4,936,754 (9.6%)	3,288,040 (12.1%)	1,648,714 (6.8%)
Does not know	1,090,659 (2.1%)	712,971 (2.6%)	377,688 (1.5%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
more than 110 pesos?	9,209,266 (33.4%)	4,510,418 (31.1%)	4,698,848 (35.8%)
exactly 110 pesos?	7,305,263 (26.5%)	3,513,870 (24.3%)	3,791,393 (28.9%)
less than 110 pesos?	3,486,996 (12.6%)	1,842,594 (12.7%)	1,644,402 (12.5%)
Does not answer	6,954,348 (25.2%)	4,198,546 (29.0%)	2,755,802 (21.0%)
Does not know	650,852 (2.4%)	417,608 (2.9%)	233,244 (1.8%)

Se contempla el total de la población

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

If someone gives you 1,000 pesos, but you have to wait a year to spend them and in that year inflation is 5%, you will be able to buy....

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
more than they could buy today?	4,615,691 (5.8%)	2,617,688 (6.3%)	1,998,003 (5.3%)
the same?	7,632,033 (9.6%)	4,075,941 (9.8%)	3,556,092 (9.5%)
less than they could buy today?	61,710,432 (78.0%)	31,740,523 (76.4%)	29,969,909 (79.8%)
Does not know	5,138,815 (6.5%)	3,117,280 (7.5%)	2,021,535 (5.4%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
more than they could buy today?	2,414,172 (4.7%)	1,314,410 (4.9%)	1,099,762 (4.5%)
the same?	4,861,153 (9.4%)	2,541,434 (9.4%)	2,319,719 (9.5%)
less than they could buy today?	42,198,082 (82.0%)	22,000,682 (81.3%)	20,197,400 (82.7%)
Does not know	2,016,839 (3.9%)	1,211,870 (4.5%)	804,969 (3.3%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
more than they could buy today?	2,201,519 (8.0%)	1,303,278 (9.0%)	898,241 (6.8%)
the same?	2,770,880 (10.0%)	1,534,507 (10.6%)	1,236,373 (9.4%)
less than they could buy today?	19,512,350 (70.7%)	9,739,841 (67.2%)	9,772,509 (74.5%)
Does not know	3,121,976 (11.3%)	1,905,410 (13.2%)	1,216,566 (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%.

**People that know how to calculate interest, simple interest, compound interest or inflation.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
<b>Adult population from 18 to 70 years old</b>	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
All correct	8,442,335 (10.7%)	3,962,549 (9.5%)	4,479,786 (11.9%)
3 correct	35,799,594 (45.3%)	17,915,453 (43.1%)	17,884,141 (47.6%)
2 correct	25,329,253 (32.0%)	13,882,671 (33.4%)	11,446,582 (30.5%)
1 correct	7,749,866 (9.8%)	4,727,609 (11.4%)	3,022,257 (8.0%)
All wrong	1,775,923 (2.2%)	1,063,150 (2.6%)	712,773 (1.9%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
All correct	6,275,998 (12.2%)	2,951,573 (10.9%)	3,324,425 (13.6%)
3 correct	25,516,949 (49.6%)	13,001,582 (48.0%)	12,515,367 (51.2%)
2 correct	15,573,247 (30.2%)	8,640,487 (31.9%)	6,932,760 (28.4%)
1 correct	3,632,785 (7.1%)	2,204,178 (8.1%)	1,428,607 (5.8%)
All wrong	491,267 (1.0%)	270,576 (1.0%)	220,691 (0.9%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
All correct	2,166,337 (7.8%)	1,010,976 (7.0%)	1,155,361 (8.8%)
3 correct	10,282,645 (37.2%)	4,913,871 (33.9%)	5,368,774 (40.9%)
2 correct	9,756,006 (35.3%)	5,242,184 (36.2%)	4,513,822 (34.4%)
1 correct	4,117,081 (14.9%)	2,523,431 (17.4%)	1,593,650 (12.1%)
All wrong	1,284,656 (4.7%)	792,574 (5.5%)	492,082 (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%.



## (By regions)

### People that know how to calculate interest, simple interest, compound interest or inflation.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
<b>Northwest</b>	<b>10,233,473</b>	<b>5,231,108</b>	<b>5,002,365</b>
All correct	1,316,964 (12.9%)	575,310 (11.0%)	741,654 (14.8%)
3 correct	4,964,400 (48.5%)	2,522,339 (48.2%)	2,442,061 (48.8%)
2 correct	3,035,883 (29.7%)	1,647,245 (31.5%)	1,388,638 (27.8%)
1 correct	731,952 (7.2%)	396,844 (7.6%)	335,108 (6.7%)
All wrong	184,274 (1.8%)	89,370 (1.7%)	94,904 (1.9%)
<b>Northeast</b>	<b>9,466,643</b>	<b>4,840,550</b>	<b>4,626,093</b>
All correct	781,472 (8.3%)	298,073 (6.2%)	483,399 (10.4%)
3 correct	4,488,618 (47.4%)	2,163,166 (44.7%)	2,325,452 (60.3%)
2 correct	3,164,502 (33.4%)	1,780,324 (36.8%)	1,384,178 (29.9%)
1 correct	837,498 (8.8%)	487,999 (10.1%)	349,499 (7.6%)
All wrong	194,553 (2.1%)	110,988 (2.3%)	83,565 (1.8%)
<b>Bajo and West</b>	<b>16,115,842</b>	<b>8,521,596</b>	<b>7,594,246</b>
All correct	2,787,710 (17.3%)	1,224,516 (14.4%)	1,563,194 (20.6%)
3 correct	7,117,076 (44.2%)	3,745,197 (43.9%)	3,371,879 (44.4%)
2 correct	4,754,989 (29.5%)	2,658,088 (31.2%)	2,096,901 (27.6%)
1 correct	1,276,951 (7.9%)	782,105 (9.2%)	494,846 (6.5%)
All wrong	179,116 (1.1%)	111,690 (1.3%)	67,426 (0.9%)
<b>Mexico City</b>	<b>6,120,089</b>	<b>3,200,639</b>	<b>2,919,450</b>
All correct	669,564 (10.9%)	370,074 (11.6%)	299,490 (10.3%)
3 correct	3,430,511 (56.1%)	1,768,128 (55.2%)	1,662,383 (56.9%)
2 correct	1,616,187 (26.4%)	870,351 (27.2%)	745,836 (25.5%)
1 correct	348,967 (5.7%)	178,392 (5.6%)	170,575 (5.8%)
All wrong	54,860 (0.9%)	13,694 (0.4%)	41,166 (1.4%)
<b>South, Center and East</b>	<b>24,575,642</b>	<b>13,102,097</b>	<b>11,473,545</b>
All correct	1,946,057 (7.9%)	1,042,974 (8.0%)	903,083 (7.9%)
3 correct	11,113,967 (45.2%)	5,581,785 (42.6%)	5,532,182 (48.2%)
2 correct	8,438,759 (34.3%)	4,579,588 (35.0%)	3,859,171 (33.6%)
1 correct	2,590,705 (10.5%)	1,583,927 (12.1%)	1,006,778 (8.8%)
All wrong	486,154 (2.0%)	313,823 (2.4%)	172,331 (1.5%)
<b>South</b>	<b>12,585,282</b>	<b>6,655,442</b>	<b>5,929,840</b>
All correct	940,568 (7.5%)	451,602 (6.8%)	488,966 (8.2%)
3 correct	4,685,022 (37.2%)	2,134,838 (32.1%)	2,550,184 (43.0%)
2 correct	4,318,933 (34.3%)	2,347,075 (35.3%)	1,971,858 (33.3%)
1 correct	1,963,793 (15.6%)	1,298,342 (19.5%)	665,451 (11.2%)
All wrong	676,966 (5.4%)	423,585 (6.4%)	253,381 (4.3%)

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%.

# Asset ownership



Asset ownership is an essential component of the well-being of the population. In addition, from a gender perspective, it is a good indicator to explain financial inclusion or exclusion, as well as to understand the level of wealth and disposition of goods possessed by individuals in the country.

Various studies have shown evidence that women and men often do not have the same access to assets in the household. Although in Mexico there are no explicit legal restrictions for women to use assets, and the structure of marital regimes guarantee full use of assets for both sexes, it is observed that, in practice, the androcentric customs determine that the assets of a household are more used by men and that women are limited to having the same access to them; or, that they have the property, but not the control of the goods.

The objectives of this section are:

- Obtain information of participation of household members in making decisions about how money is spent or saved.
- Capture ownership of individual's assets and the freedom they have to dispose of them, in order to make gender differences visible, especially the economic empowerment of women in their homes.
- Identify if individuals acquired their assets through mechanisms such as credits, donations and savings.





## Question 13.1

### The decisions on how to spend and save money in your household are taken by...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
just you?	19,346,532 (24.5%)	11,122,636 (26.8%)	8,223,896 (21.9%)
you and some other person in the household?	51,604,740 (65.2%)	26,108,643 (62.8%)	25,496,097 (67.9%)
just someone else in the household?	3,703,292 (4.7%)	1,998,885 (4.8%)	1,704,407 (4.5%)
other persons in the household?	4,442,407 (5.6%)	2,321,268 (5.6%)	2,121,139 (5.6%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
just you?	13,304,876 (25.8%)	7,550,068 (27.9%)	5,754,808 (23.6%)
you and some other person in the household?	33,170,691 (64.4%)	16,902,425 (62.4%)	16,268,266 (66.6%)
just someone else in the household?	2,107,781 (4.1%)	1,179,314 (4.4%)	928,467 (3.8%)
other persons in the household?	2,906,898 (5.6%)	1,436,589 (5.3%)	1,470,309 (6.0%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
just you?	6,041,656 (21.9%)	3,572,568 (24.7%)	2,469,088 (18.8%)
you and some other person in the household?	18,434,049 (66.8%)	9,206,218 (63.6%)	9,227,831 (70.3%)
just someone else in the household?	1,595,511 (5.8%)	819,571 (5.7%)	775,940 (5.9%)
other persons in the household?	1,535,509 (5.6%)	884,679 (6.1%)	650,830 (5.0%)

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%.

**People who answered to be the owner of at least one option of question 13.2.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
<b>Adult population from 18 to 70 years old</b>	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>79,096,971</b>	<b>41,551,432</b>	<b>37,545,539</b>
Yes	36,336,872 (45.9%)	14,527,483 (35.0%)	21,809,389 (58.1%)
No	42,760,099 (54.1%)	27,023,949 (65.0%)	15,736,150 (41.9%)
<b>Urban</b>			
Target population	<b>51,490,246</b>	<b>27,068,396</b>	<b>24,421,850</b>
Yes	23,362,941 (45.4%)	10,045,669 (37.1%)	13,317,272 (54.5%)
No	28,127,305 (54.6%)	17,022,727 (62.9%)	11,104,578 (45.5%)
<b>Rural</b>			
Target population	<b>27,606,725</b>	<b>14,483,036</b>	<b>13,123,689</b>
Yes	12,973,931 (47.0%)	4,481,814 (30.9%)	8,492,117 (64.7%)
No	14,632,794 (53.0%)	10,001,222 (69.1%)	4,631,572 (35.3%)

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 13.2

### You are the owner of...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>36,336,872</b>	<b>14,527,483</b>	<b>21,809,389</b>
a house or department?	26,293,667 (72.4%)	10,933,361 (75.3%)	15,360,306 (70.4%)
a car, van, bus, trailer or motorcycle?	18,984,164 (52.2%)	5,512,232 (37.9%)	13,471,932 (61.8%)
agricultural land or a plot of land?	7,218,029 (19.9%)	2,206,838 (15.2%)	5,011,191 (23.0%)
other properties?	199,404 (0.5%)	90,696 (0.6%)	108,708 (0.5%)
<b>Urban</b>			
Target population	<b>23,362,941</b>	<b>10,045,669</b>	<b>13,317,272</b>
a house or department?	16,438,875 (70.4%)	7,309,192 (72.8%)	9,129,683 (68.6%)
a car, van, bus, trailer or motorcycle?	13,659,759 (58.5%)	4,524,050 (45.0%)	9,135,709 (68.6%)
agricultural land or a plot of land?	2,923,908 (12.5%)	1,058,965 (10.5%)	1,864,943 (14.0%)
other properties?	175,374 (0.8%)	77,449 (0.8%)	97,925 (0.7%)
<b>Rural</b>			
Target population	<b>12,973,931</b>	<b>4,481,814</b>	<b>8,492,117</b>
a house or department?	9,854,792 (76.0%)	3,624,169 (80.9%)	6,230,623 (73.4%)
a car, van, bus, trailer or motorcycle?	5,324,405 (41.0%)	988,182 (22.0%)	4,336,223 (51.1%)
agricultural land or a plot of land?	4,294,121 (33.1%)	1,147,873 (25.6%)	3,146,248 (37.0%)
other properties?	24,030 (0.2%)	13,247 (0.3%)	10,783 (0.1%)

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 13.3

How did you bought or acquired (ANSWER IN 13.2) , mainly with...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>36,248,400</b>	<b>14,459,991</b>	<b>21,788,409</b>
<b>a house or department?</b>	<b>26,293,667</b>	<b>10,933,361</b>	<b>15,360,306</b>
your savings?	10,663,287 (40.6%)	4,009,434 (36.7%)	6,653,853 (43.3%)
the sale of another good?	611,698 (2.3%)	275,457 (2.5%)	336,241 (2.2%)
credit from a financial institution?	7,165,658 (27.3%)	2,852,438 (26.1%)	4,313,220 (28.1%)
loan from relatives, friends or acquaintances?	473,815 (1.8%)	273,937 (2.5%)	199,878 (1.3%)
donation or inheritance?	7,001,011 (26.6%)	3,379,752 (30.9%)	3,621,259 (23.6%)
Other	378,198 (1.4%)	142,343 (1.3%)	235,855 (1.5%)
<b>a car, van, bus, trailer or motorcycle?</b>	<b>18,984,164</b>	<b>5,512,232</b>	<b>13,471,932</b>
your savings?	12,235,533 (64.5%)	2,907,182 (52.7%)	9,328,351 (69.2%)
the sale of another good?	1,106,102 (5.8%)	379,832 (6.9%)	726,270 (5.4%)
credit from a financial institution?	3,099,288 (16.3%)	1,222,267 (22.2%)	1,877,021 (13.9%)
loan from relatives, friends or acquaintances?	926,582 (4.9%)	253,492 (4.6%)	673,090 (5.0%)
donation or inheritance?	1,399,045 (7.4%)	701,493 (12.7%)	697,552 (5.2%)
Other	217,614 (1.1%)	47,966 (0.9%)	169,648 (1.3%)
<b>agricultural land or a plot of land?</b>	<b>7,218,029</b>	<b>2,206,838</b>	<b>5,011,191</b>
your savings?	2,449,006 (33.9%)	698,421 (31.6%)	1,750,585 (34.9%)
the sale of another good?	156,410 (2.2%)	47,011 (2.1%)	109,399 (2.2%)
credit from a financial institution?	127,977 (1.8%)	65,414 (3.0%)	62,563 (1.2%)
loan from relatives, friends or acquaintances?	129,821 (1.8%)	52,150 (2.4%)	77,671 (1.5%)
donation or inheritance?	4,135,512 (57.3%)	1,275,170 (57.8%)	2,860,342 (57.1%)
Other	219,303 (3.0%)	68,672 (3.1%)	150,631 (3.0%)

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 13.3 (continued)

How did you bought or acquired (ANSWER IN 13.2), mainly with...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Urban</b>			
Target population	<b>23,278,567</b>	<b>9,982,275</b>	<b>13,296,292</b>
<b>a house or department?</b>	<b>16,438,875</b>	<b>7,309,192</b>	<b>9,129,683</b>
your savings?	5,504,522 (33.5%)	2,331,646 (31.9%)	3,172,876 (34.8%)
the sale of another good?	375,671 (2.3%)	202,625 (2.8%)	173,046 (1.9%)
credit from a financial institution?	6,588,586 (40.1%)	2,590,881 (35.4%)	3,997,705 (43.8%)
loan from relatives, friends or acquaintances?	301,789 (1.8%)	187,081 (2.6%)	114,708 (1.3%)
donation or inheritance?	3,459,950 (21.0%)	1,940,857 (26.6%)	1,519,093 (16.6%)
Other	208,357 (1.3%)	56,102 (0.8%)	152,255 (1.7%)
<b>a car, van, bus, trailer or motorcycle?</b>	<b>13,659,759</b>	<b>4,524,050</b>	<b>9,135,709</b>
your savings?	8,420,179 (61.6%)	2,344,368 (51.8%)	6,075,811 (66.5%)
the sale of another good?	814,384 (6.0%)	325,194 (7.2%)	489,190 (5.4%)
credit from a financial institution?	2,632,499 (19.3%)	1,076,071 (23.8%)	1,556,428 (17.0%)
loan from relatives, friends or acquaintances?	658,696 (4.8%)	205,226 (4.5%)	453,470 (5.0%)
donation or inheritance?	1,004,044 (7.4%)	527,440 (11.7%)	476,604 (5.2%)
Other	129,957 (1.0%)	45,751 (1.0%)	84,206 (0.9%)
<b>agricultural land or a plot of land?</b>	<b>2,923,908</b>	<b>1,058,965</b>	<b>1,864,943</b>
your savings?	1,240,649 (42.4%)	377,249 (35.6%)	863,400 (46.3%)
the sale of another good?	75,337 (2.6%)	20,493 (1.9%)	54,844 (2.9%)
credit from a financial institution?	97,871 (3.3%)	46,868 (4.4%)	51,003 (2.7%)
loan from relatives, friends or acquaintances?	100,162 (3.4%)	32,738 (3.1%)	67,424 (3.6%)
donation or inheritance?	1,335,593 (45.7%)	545,222 (51.5%)	790,371 (42.4%)
Other	74,296 (2.5%)	36,395 (3.4%)	37,901 (2.0%)

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 13.3 (continued)

How did you bought or acquired (ANSWER IN 13.2) , mainly with...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>12,969,833</b>	<b>4,477,716</b>	<b>8,492,117</b>
<b>a house or department?</b>	<b>9,854,792</b>	<b>3,624,169</b>	<b>6,230,623</b>
your savings?	5,158,765 (52.3%)	1,677,788 (46.3%)	3,480,977 (55.9%)
the sale of another good?	236,027 (2.4%)	72,832 (2.0%)	163,195 (2.6%)
credit from a financial institution?	577,072 (5.9%)	261,557 (7.2%)	315,515 (5.1%)
loan from relatives, friends or acquaintances?	172,026 (1.7%)	86,856 (2.4%)	85,170 (1.4%)
donation or inheritance?	3,541,061 (35.9%)	1,438,895 (39.7%)	2,102,166 (33.7%)
Other	169,841 (1.7%)	86,241 (2.4%)	83,600 (1.3%)
<b>a car, van, bus, trailer or motorcycle?</b>	<b>5,324,405</b>	<b>988,182</b>	<b>4,336,223</b>
your savings?	3,815,354 (71.7%)	562,814 (57.0%)	3,252,540 (75.0%)
the sale of another good?	291,718 (5.5%)	54,638 (5.5%)	237,080 (5.5%)
credit from a financial institution?	466,789 (8.8%)	146,196 (14.8%)	320,593 (7.4%)
loan from relatives, friends or acquaintances?	267,886 (5.0%)	48,266 (4.9%)	219,620 (5.1%)
donation or inheritance?	395,001 (7.4%)	174,053 (17.6%)	220,948 (5.1%)
Other	87,657 (1.6%)	2,215 (0.2%)	85,442 (2.0%)
<b>agricultural land or a plot of land?</b>	<b>4,294,121</b>	<b>1,147,873</b>	<b>3,146,248</b>
your savings?	1,208,357 (28.1%)	321,172 (28.0%)	887,185 (28.2%)
the sale of another good?	81,073 (1.9%)	26,518 (2.3%)	54,555 (1.7%)
credit from a financial institution?	30,106 (0.7%)	18,546 (1.6%)	11,560 (0.4%)
loan from relatives, friends or acquaintances?	29,659 (0.7%)	19,412 (1.7%)	10,247 (0.3%)
donation or inheritance?	2,799,919 (65.2%)	729,948 (63.6%)	2,069,971 (65.8%)
Other	145,007 (3.4%)	32,277 (2.8%)	112,730 (3.6%)

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 who answered to be the owner of at least one option of question 13.2 and acquired by means of a credit.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>36,248,400</b>	<b>14,459,991</b>	<b>21,788,409</b>
Yes	9,227,086 (25.5%)	3,744,403 (25.9%)	5,482,683 (25.2%)
No	27,021,314 (74.5%)	10,715,588 (74.1%)	16,305,726 (74.8%)
<b>Urban</b>			
Target population	<b>23,278,567</b>	<b>9,982,275</b>	<b>13,296,292</b>
Yes	8,218,679 (35.3%)	3,333,336 (33.4%)	4,885,343 (36.7%)
No	15,059,888 (64.7%)	6,648,939 (66.6%)	8,410,949 (63.3%)
<b>Rural</b>			
Target population	<b>12,969,833</b>	<b>4,477,716</b>	<b>8,492,117</b>
Yes	1,008,407 (7.8%)	411,067 (9.2%)	597,340 (7.0%)
No	11,961,426 (92.2%)	4,066,649 (90.8%)	7,894,777 (93.0%)

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%.

## (By regions)

People who answered to be the owner of at least one option of question 13.2 and acquired by means of a credit.

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>36,248,400</b>	<b>14,459,991</b>	<b>21,788,409</b>
<b>Northwest</b>	<b>5,540,174</b>	<b>2,309,522</b>	<b>3,230,652</b>
Yes	1,565,921 (28.3%)	639,440 (27.7%)	926,481 (28.7%)
No	3,974,253 (71.7%)	1,670,082 (72.3%)	2,304,171 (71.3%)
<b>Northeast</b>	<b>5,077,054</b>	<b>2,057,709</b>	<b>3,019,345</b>
Yes	1,975,936 (38.9%)	783,984 (38.1%)	1,191,952 (39.5%)
No	3,101,118 (61.1%)	1,273,725 (61.9%)	1,827,393 (60.5%)
<b>Bajo and West</b>	<b>7,174,000</b>	<b>2,771,908</b>	<b>4,402,092</b>
Yes	1,902,229 (26.5%)	758,215 (27.4%)	1,144,014 (26.0%)
No	5,271,771 (73.5%)	2,013,693 (72.6%)	3,258,078 (74.0%)
<b>Mexico City</b>	<b>2,382,067</b>	<b>999,080</b>	<b>1,382,987</b>
Yes	903,896 (37.9%)	353,788 (35.4%)	550,108 (39.8%)
No	1,478,171 (62.1%)	645,292 (64.6%)	832,879 (60.2%)
<b>South, Center and East</b>	<b>9,793,804</b>	<b>3,691,116</b>	<b>6,102,688</b>
Yes	1,843,420 (18.8%)	717,287 (19.4%)	1,126,133 (18.5%)
No	7,950,384 (81.2%)	2,973,829 (80.6%)	4,976,555 (81.5%)
<b>South</b>	<b>6,281,301</b>	<b>2,630,656</b>	<b>3,650,645</b>
Yes	1,035,684 (16.5%)	491,689 (18.7%)	543,995 (14.9%)
No	5,245,617 (83.5%)	2,138,967 (81.3%)	3,106,650 (85.1%)

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 13.4

Any decision about selling, renting or lending your (ANSWER IN 13.2) ...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>36,248,400</b>	<b>14,459,991</b>	<b>21,788,409</b>
<b>a house or department?</b>	<b>26,293,667</b>	<b>10,933,361</b>	<b>15,360,306</b>
ask permission from someone else?	911,343 (3.5%)	562,810 (5.1%)	348,533 (2.3%)
consult or ask for the opinion of someone else?	17,035,479 (64.8%)	6,493,981 (59.4%)	10,541,498 (68.6%)
would take it my yourself?	8,346,845 (31.7%)	3,876,570 (35.5%)	4,470,275 (29.1%)
<b>a car, van, bus, trailer or motorcycle?</b>	<b>18,984,164</b>	<b>5,512,232</b>	<b>13,471,932</b>
ask permission from someone else?	575,647 (3.0%)	290,616 (5.3%)	285,031 (2.1%)
consult or ask for the opinion of someone else?	8,819,391 (46.5%)	2,799,019 (50.8%)	6,020,372 (44.7%)
would take it my yourself?	9,589,126 (50.5%)	2,422,597 (43.9%)	7,166,529 (53.2%)
<b>agricultural land or a plot of land?</b>	<b>7,218,029</b>	<b>2,206,838</b>	<b>5,011,191</b>
ask permission from someone else?	429,722 (6.0%)	186,616 (8.5%)	243,106 (4.9%)
consult or ask for the opinion of someone else?	4,067,921 (56.4%)	1,234,318 (55.9%)	2,833,603 (56.5%)
would take it my yourself?	2,720,386 (37.7%)	785,904 (35.6%)	1,934,482 (38.6%)
<b>Urban</b>			
Target population	<b>23,278,567</b>	<b>9,982,275</b>	<b>13,296,292</b>
<b>a house or department?</b>	<b>16,438,875</b>	<b>7,309,192</b>	<b>9,129,683</b>
ask permission from someone else?	525,103 (3.2%)	353,931 (4.8%)	171,172 (1.9%)
consult or ask for the opinion of someone else?	10,368,959 (63.1%)	4,094,039 (56.0%)	6,274,920 (68.7%)
would take it my yourself?	5,544,813 (33.7%)	2,861,222 (39.1%)	2,683,591 (29.4%)
<b>a car, van, bus, trailer or motorcycle?</b>	<b>13,659,759</b>	<b>4,524,050</b>	<b>9,135,709</b>
ask permission from someone else?	394,307 (2.9%)	201,484 (4.5%)	192,823 (2.1%)
consult or ask for the opinion of someone else?	6,370,638 (46.6%)	2,261,832 (50.0%)	4,108,806 (45.0%)
would take it my yourself?	6,894,814 (50.5%)	2,060,734 (45.6%)	4,834,080 (52.9%)
<b>agricultural land or a plot of land?</b>	<b>2,923,908</b>	<b>1,058,965</b>	<b>1,864,943</b>
ask permission from someone else?	102,074 (3.5%)	53,948 (5.1%)	48,126 (2.6%)
consult or ask for the opinion of someone else?	1,477,318 (50.5%)	535,210 (50.5%)	942,108 (50.5%)
would take it my yourself?	1,344,516 (46.0%)	469,807 (44.4%)	874,709 (46.9%)

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 13.4 (continued)

Any decision about selling, renting or lending your (ANSWER IN 13.2) ...

	Total	Female	Male
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>Rural</b>			
Target population	<b>12,969,833</b>	<b>4,477,716</b>	<b>8,492,117</b>
<b>a house or department?</b>	<b>9,854,792</b>	<b>3,624,169</b>	<b>6,230,623</b>
ask permission from someone else?	386,240 (3.9%)	208,879 (5.8%)	177,361 (2.8%)
consult or ask for the opinion of someone else?	6,666,520 (67.6%)	2,399,942 (66.2%)	4,266,578 (68.5%)
would take it my yourself?	2,802,032 (28.4%)	1,015,348 (28.0%)	1,786,684 (28.7%)
<b>a car, van, bus, trailer or motorcycle?</b>	<b>5,324,405</b>	<b>988,182</b>	<b>4,336,223</b>
ask permission from someone else?	181,340 (3.4%)	89,132 (9.0%)	92,208 (2.1%)
consult or ask for the opinion of someone else?	2,448,753 (46.0%)	537,187 (54.4%)	1,911,566 (44.1%)
would take it my yourself?	2,694,312 (50.6%)	361,863 (36.6%)	2,332,449 (53.8%)
<b>agricultural land or a plot of land?</b>	<b>4,294,121</b>	<b>1,147,873</b>	<b>3,146,248</b>
ask permission from someone else?	327,648 (7.6%)	132,668 (11.6%)	194,980 (6.2%)
consult or ask for the opinion of someone else?	2,590,603 (60.3%)	699,108 (60.9%)	1,891,495 (60.1%)
would take it my yourself?	1,375,870 (32.0%)	316,097 (27.5%)	1,059,773 (33.7%)

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%.

**People married or living together with your partner who answered to be the owner of at least one option of question 13.2 and have the autonomy to decide on the disposition of the asset.**

	<b>Total</b>	<b>Female</b>	<b>Male</b>
Adult population from 18 to 70 years old	79,096,971	41,551,432	37,545,539
<b>National</b>			
Target population	<b>26,396,798</b>	<b>9,398,511</b>	<b>16,998,287</b>
Yes	9,247,256 (35.0%)	2,514,325 (26.8%)	6,732,931 (39.6%)
No	17,149,542 (65.0%)	6,884,186 (73.2%)	10,265,356 (60.4%)
<b>Urban</b>			
Target population	<b>16,117,019</b>	<b>6,134,958</b>	<b>9,982,061</b>
Yes	5,825,165 (36.1%)	1,814,910 (29.6%)	4,010,255 (40.2%)
No	10,291,854 (63.9%)	4,320,048 (70.4%)	5,971,806 (59.8%)
<b>Rural</b>			
Target population	<b>10,279,779</b>	<b>3,263,553</b>	<b>7,016,226</b>
Yes	3,422,091 (33.3%)	699,415 (21.4%)	2,722,676 (38.8%)
No	6,857,688 (66.7%)	2,564,138 (78.6%)	4,293,550 (61.2%)

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%.



# Glossary



Concept	Definition
<b>Account</b> (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.
<b>Afore</b> (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.
<b>Auto loan</b>	An auto loan is a credit to acquire cars and automotive vehicles, the payment period range from six to 60 months. It is classified 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.
<b>Bank credit card</b>	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.
<b>Banking agent</b>	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.
<b>Basic accounts</b>	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.
<b>Car insurance</b>	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.
<b>Checking account</b>	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
<b>Condusef</b>	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.
<b>Debit card</b>	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.
<b>Education insurance</b>	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.
<b>Educational loan</b>	An educational loan is a credit to finance undergraduate or graduate tuition fees. Their interest rates are generally lower than those of personal loans.
<b>Electronic transfer</b>	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.
<b>Financial Institution</b>	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).
<b>Fixed term deposit account</b>	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).
<b>Formal loan</b>	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.
<b>Group credit</b>	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
<b>Health insurance</b>	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.
<b>Home insurance</b>	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.
<b>Informal loan</b>	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.
<b>Interest</b>	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.
<b>Internet banking</b>	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).
<b>Investment Fund</b>	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.
<b>IPAB</b>	<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
<b>Life insurance</b>	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.
<b>Loan or credit</b>	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.
<b>Mobile phone banking</b>	<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>
<b>Mortgage loan</b>	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).
<b>Payment order</b>	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.
<b>Payroll loan</b>	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.
<b>Pawn shop</b>	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.
<b>Personal accident insurance</b>	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
<b>Personal loan</b>	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.
<b>Private Retirement Plan</b> (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.
<b>Protection Fund</b>	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.
<b>Protection Fund</b>	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.
<b>Retirement savings account</b>	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.
<b>Savings association of work colleagues or acquaintances</b>	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.
<b>Store branded credit card</b>	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
<b>Tanda</b>	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.
<b>Voluntary contributions</b>	Voluntary contributions are additional deposits done by employees in order to increase the amount of savings for retirement.
<b>Wire transfer (international)</b>	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 Envíos, and Continental Exchange, among others).

