

Financial Literacy and Consumer Awareness Survey 2011

Riyada Consulting and Training

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Overview

Identification

ID NUMBER

WBG_WBG_2011_FLS_v01_M

Overview

ABSTRACT

The survey was commissioned by the World Bank and it is aligned with the objectives of the World Bank's (WB) Global Program on Consumer Protection and Financial literacy that was launched in 2010. The aim of the WB program is to help targeted countries achieve better consumer protection in financial services. The WB initiative has targeted both public and private sector agencies, and has sponsored comprehensive research projects with the objective of finding the best solutions for each individual country/region. The survey focuses on financial services such as banking, insurance, microfinance in terms of credit, savings and payment systems, and was designed to identify the level of financial awareness and familiarity with financial services providers in the West Bank and Gaza. The survey also tried to identify appropriate methods for expanding consumer education and strengthening consumer rights in the West Bank and Gaza.

It is expected that the survey will support the objectives outlined by the World Bank's Financial Governance/Consumer Protection in Financial Services Program. A major objective of this survey is to provide regional data for the World Bank's multi-national database. Thus, the inherent strengths of this initiative is that it will allow regional stakeholders the opportunity to draw upon both local and international data. Local, international, small and large-scale strategies can then be formulated by comparing the diagnostic reviews of local data to that of other survey countries. By learning from the successes and failures of other survey countries, more effective mechanisms for the improvement of consumer protection and financial literacy in the West Bank and Gaza can be established.

KIND OF DATA

Sample survey data [ssd]

UNITS OF ANALYSIS

Household, individual

Scope

NOTES

The survey focuses on consumer protection and was designed with the goal of contributing to the development of the financial markets and national development agenda of the West Bank and Gaza. This supports the overall objective of the activity, which is to gather data to be used to develop a tool-kit for financial services and consumer protection in the West Bank and Gaza.

Coverage

GEOGRAPHIC COVERAGE

National

UNIVERSE

The target population is comprised of all Palestinians of the age group 18 - 65 years old residing in the territories of the West Bank and Gaza.

Producers and Sponsors

PRIMARY INVESTIGATOR(S)

Name	Affiliation
Riyada Consulting and Training	

FUNDING

Name	Abbreviation	Role
World Bank, Financial and Private Sector Development		
United States Agency for International Development	USAID	

Metadata Production

METADATA PRODUCED BY

Name	Abbreviation	Affiliation	Role
World Bank			

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2012-04-28

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Sampling

Sampling Procedure

The survey collected data from 2022 Palestinians in the West Bank and Gaza. The sample distribution was 66.8% West Bank and 33.2% Gaza Strip.

Sampling Frame

The sampling frame included all geographical locations in which the target population resides. The sampling frame was used to select the sample of locations for the survey. It also included the type of localities (urban, rural and refugee camps) and population size in each location. This information was taken into consideration in designing the survey sample.

The following table provides the distribution of Palestinian households by governorates according to data available on the Census of 2007:

Sampling Frame according to Number of Households:

Governorate Total Number of Households West Bank:

Jenin 47,437
 Tubas 9,004
 Tulkarem 29,938
 Nablus 59,663
 Qalqilia 16,483
 Salfit 11,103
 Ramallah
 Al Bireh 52,834
 Jericho 7,615
 Jerusalem 70,434
 Bethlehem 32,667
 Hebron 89,919
 Subtotal 427,097

Gaza Strip:

North Gaza 40,262
 Gaza 76,810
 Deir Al Balah 32,083
 Khan Yonis 43,203
 Rafah 26,863
 Subtotal 219,221

Total 646,318

The following table shows the distribution of Palestinian households according to type of locality:

Sampling Frame according to Type of Locality

Type of Locality	Number of Households
Urban	472,736
Rural	113,386
Refugee Camps	60,196
Total	646,318

Urban 472,736
 Rural 113,386
 Refugee Camps 60,196

Total 646,318

The frame was divided into strata depending on the homogeneity of the divided parts as follows:

- A) Governorates: 16 in the West Bank and Gaza.
- B) The type of locality: city, village and refugee camp.

Sample Design and Type

Three Stage Stratified Cluster Sample of 2022 persons (2022 households). The sample design was as follows:

1. Stage one: selection a sample of 60 representative localities covering all strata.
2. Stage two: selection a random sample of Palestinian households from each location selected in the first stage.
3. Stage three: random selection of one person from each household using Kish table within the age group of 18 years old and above. Half of the sample will be male and half is female respondents.

Sample Size

The sample size was 2022 persons from all Palestinian territories aged 18 years and above. Main regions covered by the sample are: the West Bank (excluding Ramallah), Ramallah and Gaza Strip. The sample was distributed as follows:

Region / # of Households

Ramallah and Al Bireh 350
 West Bank 1000
 Gaza Strip 672
 Total 2022

The margin of error in the main key variables is approximately 2.5% on the entire sample size and it should be bigger in the detailed domains.

Sample Representation:

The researchers ensured that the sample is representative of the following during the field work:

- 1) Geographical representation: the sample distribution covers all governorates of the West Bank (including Jerusalem) and Gaza strip, thus provides a comprehensive geographical representation.
- 2) Economic Activity: in general, Ramallah and Al Bireh governorate is considered the economic and commercial center and thus was given a higher weight in the sample compared to the rest of the localities.
- 3) Economic Sectors: the sample covered different economical sectors such as employees of industrial, services and commercial sectors (usually in the main cities), workers in the agricultural sector (rural areas) and workers in the informal sector (mostly in Gaza).
- 4) Poverty levels: the sample covers poor localities as provided by statistics. In general, Gaza is considered poorer than the West Bank. Also, refugee camps and some localities particularly in North West Bank are considered poorer than the rest of localities and the above sample distribution provides coverage of such localities.
- 5) Age Groups: the sample covered all age groups above the age of 18. The reason behind selecting the starting age to be 18 is the fact that it is within this age that an individual is expected to become involved with financial transactions and thus will be dealing with financial services.
- 6) Gender: the sample was gender balanced; half of the respondents were males and half were females. This corresponds with the gender distribution of the Palestinian Territories.
- 7) Infrastructure: the sample covered central and remote localities to guarantee representation of poor versus good infrastructure and availability of services including financial services.

Questionnaires

Overview

A standard questionnaire was previously developed by the World Bank and was adapted to the Palestinian context by Riyada Consulting. The questionnaire was also shared with local stakeholders such as the Palestinian Monetary Authority, USAID and other departments of the World Bank.

Data Collection

Data Collection Dates

Start	End	Cycle
2011-05	2011-05	N/A

Data Collection Mode

Face-to-face [f2f]

Questionnaires

A standard questionnaire was previously developed by the World Bank and was adapted to the Palestinian context by Riyada Consulting. The questionnaire was also shared with local stakeholders such as the Palestinian Monetary Authority, USAID and other departments of the World Bank.

Data Processing

No content available

Data Appraisal

No content available

File Description

Variable List

WestBank_Gaza_financial_literacy

Content	1. This file contains all the data from the questionnaire, which include 20 descriptive variables about the respondent followed by his/her response to the survey questions under 8 categories, including financial market and services related questions, financial education and literacy related questions, and household financial management questions. a. Before the survey-related questions, there are three questions (O1, O2, O3) in the survey under the heading "Refusals" which discuss why the respondent did not take the survey. The results of these questions are not given in the dataset. 2. For multiple choice questions, each selection made by the individual is saved as a unique variable. For instance, question C6 allowed for multiple choices and if a person selected 3 of the given options: a, d and f; then his selection will be marked as "yes" for C6_a, C6_d and C6_f while his selection will be marked as "no" for C6_b, C6_c, C6_e, C6_g, C6_h, C6_i, C6_j and C6_k 3. D11 is a multiple choice question but the data contains only one variable which track one choice of the respondent. 4. Questions that required text responses, especially questions with "Other..." option, have data in the regional language, i.e., not in English. The questions with these responses are P4, P5, P8, G2_f_text, G3_a, G3_b, G3_c, G12_5, H2
Cases	2022
Variable(s)	308
Structure	Type: Keys: ()
Version	
Producer	
Missing Data	

Variables

ID	NAME	LABEL	TYPE	FORMAT	QUESTION
V1	NUMBER	serial number	contin	numeric	
V2	p1	P-1 Exact time of the survey start: hour, minute	discrete	character	Exact time of the survey start: hour, minute
V3	p2	P-2 ordinal number of the survey	discrete	character	ordinal number of the survey
V4	p3	P-3 date of survey	discrete	character	date of survey
V5	p4	P-4 interviewer's name and surname	discrete	character	interviewer's name and surname
V6	p5	P-5 coordinator's name and surname	discrete	character	coordinator's name and surname
V7	p6	P-6 region	discrete	numeric	region
V8	region_WBG	region west bank and gaza strip	discrete	numeric	
V9	p7	P-7 Governorate	discrete	numeric	Governorate
V10	p8	P-8 neighbourhood	discrete	character	neighbourhood
V11	p9	P-9 type of Locality	discrete	numeric	type of Locality
V12	p10	P-10 Locality size	discrete	numeric	Locality size
V13	p11	P-11 Nationality	discrete	numeric	Nationality
V14	p12	P-12 Age	contin	numeric	Age
V15	p13	P-13 Gender	discrete	numeric	Gender
V16	p14	P-14 Highest Level of Education Attained	discrete	numeric	Highest Level of Education Attained
V17	p15	P-15 Current Main Occupation Status	discrete	numeric	Current Main Occupation Status
V18	p16	P-16 Main Occupation (Sector)	discrete	numeric	Main Occupation (Sector)
V19	p17	P-17 Number of family members living in the Household	discrete	numeric	Number of family members living in the Household

V20	p18	P-18 Position in Household	discrete	numeric	Position in Household
V21	A1	A1. As a whole, how satisfied are you with your life nowadays?	discrete	numeric	As a whole, how satisfied are you with your life nowadays?
V22	A2	A2. How do you think your life is going to be over the next 12 months?	discrete	numeric	How do you think your life is going to be over the next 12 months?
V23	A3_a	A3a. Read a national newspaper?	discrete	numeric	How often do you: Read a national newspaper?
V24	A3_b	A3b. Listen to the Radio	discrete	numeric	How often do you: Listen to the Radio
V25	A3_c	A3c. Watch TV	discrete	numeric	How often do you: Watch TV
V26	A4	A4. Do you know how to use a computer?	discrete	numeric	Do you know how to use a computer?
V27	A4_a	A4a. How often do you use the Internet including e-mail (electronic mail)	discrete	numeric	How often do you use the Internet including e-mail (electronic mail)
V28	B1_a	B1a. How familiar are you with the Palestinian Monetary Authority	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) Palestinian Monetary Authority
V29	B1_b	B1b. How familiar are you with the Commercial banks	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) Commercial banks
V30	B1_c	B1c. How familiar are you with the Insurance companies	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) Insurance companies
V31	B1_d	B1d. How familiar are you with the Brokerage houses	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) Brokerage houses
V32	B1_e	B1e. How familiar are you with the Mutual help / Community based associations	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) Mutual help / Community based associations
V33	B1_f	B1f. How familiar are you with the Cooperatives	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) Cooperatives
V34	B1_g	B1g. How familiar are you with the Leasing companies	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) Leasing companies
V35	B1_h	B1h. How familiar are you with the Other, non-banking financial institutions such	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) Other, non-banking financial institutions such as microcredit organizations
V36	B1_i	B1i. How familiar are you with the The Consumer Protection Agency	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) The Consumer Protection Agency
V37	B1_j	B1j. How familiar are you with the Palestine Capital Markets Authority	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) Palestine Capital Markets Authority

V38	B1_k	B1k. How familiar are you with the Association of Banks of Palestine	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) Industry associations
V39	B1_l	B1l. How familiar are you with the Palestine Insurance Federation	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
V40	B1_m	B1m. How familiar are you with the Money Changers	discrete	numeric	How familiar are you with the following institutions? (SHOW CARD WITH CHOICES) Money changers
V41	B2_a	B2a. How much do you trust the Palestinian Monetary Authority	discrete	numeric	How much do you trust the following institutions? (SHOW CARD WITH CHOICES) Palestinian Monetary Authority
V42	B2_b	B2b. How much do you trust the Commercial banks	discrete	numeric	How much do you trust the following institutions? (SHOW CARD WITH CHOICES) Commercial banks
V43	B2_c	B2c. How much do you trust the Insurance companies	discrete	numeric	How much do you trust the following institutions? (SHOW CARD WITH CHOICES) Insurance companies
V44	B2_d	B2d. How much do you trust the Brokerage houses	discrete	numeric	How much do you trust the following institutions? (SHOW CARD WITH CHOICES) Brokerage houses
V45	B2_e	B2e. How much do you trust the Mutual help / Community based associations	discrete	numeric	How much do you trust the following institutions? (SHOW CARD WITH CHOICES) Mutual help / Community based associations
V46	B2_f	B2f. How much do you trust the Leasing companies	discrete	numeric	How much do you trust the following institutions? (SHOW CARD WITH CHOICES) Leasing companies
V47	B2_g	B2g. How much do you trust the Other, non-banking financial institutions such as	discrete	numeric	How much do you trust the following institutions? (SHOW CARD WITH CHOICES) Other, non-banking financial institutions such as microcredit organizations
V48	B2_h	B2h. How much do you trust the The Consumer Protection Agency	discrete	numeric	How much do you trust the following institutions? (SHOW CARD WITH CHOICES) The Consumer Protection Agency
V49	B3_a	B3a. Generally, how would you assess the quality of financial services offered by	discrete	numeric	Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES) Commercial banks
V50	B3_b	B3b. Generally, how would you assess the quality of financial services offered by	discrete	numeric	Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES) Palestinian Monetary Authority

V51	B3_c	B3c. Generally, how would you assess the quality of financial services offered by	discrete	numeric	Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES) Insurance companies
V52	B3_d	B3d. Generally, how would you assess the quality of financial services offered by	discrete	numeric	Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES) Mutual help / Community based associations
V53	B3_e	B3e. Generally, how would you assess the quality of financial services offered b	discrete	numeric	Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES) Non-bank financial providers such as microcredit organizations
V54	B3_f	B3f. Generally, how would you assess the quality of financial services offered by	discrete	numeric	Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES) Informal money lenders (from family, friends, etc)
V55	B4_a	B4a.If a conflict with a financial organization How sure are you in a quick dispu	discrete	numeric	If a conflict with a financial organization (bank, insurance company or the like) arises regarding the provision of financial services to you, how sure are you in the quick and just resolution of the dispute? (SHOW CARD WITH CHOICES) How sure are you in a quick dispute resolution
V56	B4_b	B4b.If a conflict with a financial organization How sure are you in a just dispu	discrete	numeric	If a conflict with a financial organization (bank, insurance company or the like) arises regarding the provision of financial services to you, how sure are you in the quick and just resolution of the dispute? (SHOW CARD WITH CHOICES) How sure are you in a just dispute resolution
V57	B5	B5. What factor would be most important for you if you were to open a bank saving	discrete	numeric	What factor would be most important for you if you were to open a bank savings account? (SHOW CARD WITH CHOICES)
V58	B6	B6. What factor would be most important for you if you were to take out a loan fr	discrete	numeric	What factor would be most important for you if you were to take out a loan from a bank? (SHOW CARD WITH CHOICES)
V59	c1_a	C1a.What trends from the ones given below do you follow personally?Changes in the	discrete	numeric	What trends from the ones given below do you follow personally? Changes in the property market
V60	c1_b	C1b.What trends from the ones given below do you follow personally?Changes of quo	discrete	numeric	What trends from the ones given below do you follow personally? Changes of quotations and indices in the capital market

V61	c1_c	C1c.What trends from the ones given below do you follow personally?Changes of int	discrete	numeric	What trends from the ones given below do you follow personally? Changes of interest rates on deposits
V62	c1_d	C1d. What trends from the ones given below do you follow personally?Changes of in	discrete	numeric	What trends from the ones given below do you follow personally? Changes of interest rates on credits
V63	c1_e	C1e. What trends from the ones given below do you follow personally?Changes in th	discrete	numeric	What trends from the ones given below do you follow personally? Changes in the inflation rate
V64	c1_f	C1f.What trends from the ones given below do you follow personally?Changes in the	discrete	numeric	What trends from the ones given below do you follow personally? Changes in the level of public pensions, benefits and tax exemptions
V65	c1_g	C1g.What trends from the ones given below do you follow personally?Price fluctuat	discrete	numeric	What trends from the ones given below do you follow personally? Price fluctuations for oil, gold, metals, etc.
V66	c2_a	C2a.What is your main source of information in Changes in the property market	discrete	numeric	What is your main source of information: Changes in the property market
V67	c2_b	C2b.What is your main source of information in Changes of quotations and indices	discrete	numeric	What is your main source of information: Changes of quotations and indices in the capital market
V68	c2_c	C2c.What is your main source of information in Changes of interest rates on depos	discrete	numeric	What is your main source of information: Changes of interest rates on deposits
V69	c2_d	C2d. What is your main source of information in Changes of interest rates on cred	discrete	numeric	What is your main source of information: Changes of interest rates on credits
V70	c2_e	C2e. What is your main source of information in Changes in the inflation rate	discrete	numeric	What is your main source of information: Changes in the inflation rate
V71	c2_f	C2f.What is your main source of information in Changes in the level of public pen	discrete	numeric	What is your main source of information: Changes in the level of public pensions, benefits and tax exemptions
V72	c2_g	C2g.What is your main source of information in Price fluctuations for oil, gold,	discrete	numeric	What is your main source of information: Price fluctuations for oil, gold, metals, etc.
V73	C3	C3. Do you know that the Institution of the Ombudsmen for Consumer Protection exi	discrete	numeric	Do you know that the Institution of the Ombudsmen for Consumer Protection exists?
V74	C4_a	C4a. During the last 12 months, how many personal contacts or contacts through ph	discrete	numeric	During the last 12 months, how many personal contacts or contacts through phone have you had with bank officers or bankers?
V75	C4_b	C4b.During the last 12 months, how many personal contacts or contacts through pho	discrete	numeric	During the last 12 months, how many personal contacts or contacts through phone have you had with representatives of insurance companies / private pension fund?

V76	C4_c	C4c. During the last 12 months, how many personal contacts or contacts through ph	discrete	numeric	During the last 12 months, how many personal contacts or contacts through phone have you had with representatives of the brokerage houses?
V77	C4_d	C4d. During the last 12 months, how many personal contacts or contacts through ph	discrete	numeric	During the last 12 months, how many personal contacts or contacts through phone have you had with independent financial advisers or brokers ?
V78	C4_e	C4e. During the last 12 months, how many personal contacts or contacts through ph	discrete	numeric	During the last 12 months, how many personal contacts or contacts through phone have you had with representatives of a non-banking financial institution , such as microcredit organizations?
V79	C4_f	C4f. During the last 12 months, how many personal contacts or contacts through ph	discrete	numeric	During the last 12 months, how many personal contacts or contacts through phone have you had with members of your mutual help / community association ?
V80	C4_g	C4g. During the last 12 months, how many personal contacts or contacts through ph	discrete	numeric	During the last 12 months, how many personal contacts or contacts through phone have you had with Informal money lenders?
V81	C5	C5. When you meet your relatives, colleagues, friends, how often do you talk abou	discrete	numeric	When you meet your relatives, colleagues, friends, how often do you talk about financial institutions and services?
V82	C6_a	C6a.do you see as the most suitable for delivering financial literacy programs in	discrete	numeric	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? A commercial bank
V83	C6_b	C6b .do you see as the most suitable for delivering financial literacy programs i	discrete	numeric	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? Insurance companies
V84	C6_c	C6c.do you see as the most suitable for delivering financial literacy programs in	discrete	numeric	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? Unit investment funds (management companies)
V85	C6_d	C6d.do you see as the most suitable for delivering financial literacy programs in	discrete	numeric	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? Non-government organizations or public
V86	C6_e	C6e.do you see as the most suitable for delivering financial literacy programs in	discrete	numeric	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? Organizations involved in consumer rights protection

V87	C6_f	C6f. do you see as the most suitable for delivering financial literacy programs i	discrete	numeric	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? Government entities regulating these markets
V88	C6_g	C6g. do you see as the most suitable for delivering financial literacy programs i	discrete	numeric	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? Higher education institutions of economic and financial profile
V89	C6_h	C6h. do you see as the most suitable for delivering financial literacy programs i	discrete	numeric	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? Independent financial consultants
V90	C6_i	C6i. do you see as the most suitable for delivering financial literacy programs	discrete	numeric	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? Mass media (journalists and TV presenters)
V91	C6_j	C6j. do you see as the most suitable for delivering financial literacy programs i	discrete	numeric	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? Don't know
V92	C6_k	C6k. do you see as the most suitable for delivering financial literacy programs i	discrete	numeric	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? Other
V93	C6_k_text	C6k. do you see as the most suitable for delivering financial literacy programs i	discrete	character	Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? Other
V94	C7_a	C7a. How to form one's own financial targets and draw a personal current financia	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? How to form one's own financial targets and draw a personal current financial plan or budget
V95	C7_b	C7b. How to manage debt	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? How to manage debt
V96	C7_c	C7c. How to plan purchases of durables (car, house)	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? How to plan purchases of durables (car, house)

V97	C7_d	C7d. How does the pension scheme work and what methods are available to secure on	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? How does the pension scheme work and what methods are available to secure one's old age income
V98	C7_e	C7e. Banking services - current accounts, saving deposits, and plastic cards	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Banking services - current accounts, saving deposits, and plastic cards
V99	C7_f	C7f. Consumer credits to purchase goods and services	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Consumer credits to purchase goods and services
V100	C7_g	C7g. Mortgage loans	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Mortgage loans
V101	C7_h	C7h. Insurance and insurance products	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Insurance and insurance products
V102	C7_i	C7i. Private pension funds	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Private pension funds
V103	C7_j	C7j. Capital markets, stock and unit fund shares	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Capital markets, stock and unit fund shares
V104	C7_k	C7k. How to interpret and differentiate financial advertising information	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? How to interpret and differentiate financial advertising information
V105	C7_l	C7l. What parameters are used to compare the services offered by banks and other	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? What parameters are used to compare the services offered by banks and other financial companies

V106	C7_m	C7m. What consumer rights protection laws are available and what one needs to do	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? What consumer rights protection laws are available and what one needs to do when one's consumer rights are violated
V107	C7_n	C7n. What information should a user pay attention to when signing a contract with	discrete	numeric	Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? What information should a user pay attention to when signing a contract with a bank or another financial company
V108	C8	C8 How often do you compare the terms and conditions for provision of financial s	discrete	numeric	How often do you compare the terms and conditions for provision of financial services by various companies before you sign a contract for such a service?
V109	C9_a	C9a. sources of information do you pay attention to when choosing a company to bu	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from? Advertisements
V110	C9_b	C9b. sources of information do you pay attention to when choosing a company to bu	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from? Information materials of financial companies on their tariffs and services of various types
V111	C9_c	C9c. sources of information do you pay attention to when choosing a company to bu	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from? Advice of consultants working for providers of a required service
V112	C9_d	C9d.sources of information do you pay attention to when choosing a company to buy	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from? Recommendations of independent financial consultants or brokers
V113	C9_e	C9e. sources of information do you pay attention to when choosing a company to bu	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from? Analytical materials published in mass media
V114	C9_f	C9f. sources of information do you pay attention to when choosing a company to bu	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from? Employer's advice
V115	C9_g	C9g.sources of information do you pay attention to when choosing a company to buy	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from? Advice of friends and relatives

V116	C9_h	C9h. sources of information do you pay attention to when choosing a company to b	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from? Internet forums and blogs
V117	C9_i	C9i. sources of information do you pay attention to when choosing a company to b	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from? Don't know
V118	C9_j	C9j. sources of information do you pay attention to when choosing a company to	discrete	numeric	What sources of information do you pay attention to when choosing a company to buy a service from? Other
V119	C9_j_text	C9j. sources of information do you pay attention to when choosing a company to b	discrete	character	What sources of information do you pay attention to when choosing a company to buy a service from? Other
V120	D1	D1. How would you assess the level of your financial literacy?	discrete	numeric	How would you assess the level of your financial literacy?
V121	D2	D2. Let's assume that you deposited NIS 10,000 in a bank account at 8% annual int	discrete	numeric	Let's assume that you deposited NIS 10,000 in a bank account at 8% annual interest rate. How much money will you have in your account in 2 years if you do not withdraw from or add to this account any money?
V122	D3	D3. Let's assume that in 2012 your income is twice as now, and the consumer price	discrete	numeric	Let's assume that in 2012 your income is twice as now, and the consumer prices also grow twofold. Do you think that in 2012 you will be able to buy more, less, or the same amount of goods and services as today?
V123	D4	D4. Let's assume that you saw a TV-set of the same model on sales in two differen	discrete	numeric	Let's assume that you saw a TV-set of the same model on sales in two different shops. The initial retail price of it was NIS 1,000. One shop offered a discount of NIS 150, while the other one offered a 10% discount. Which one is a better bargain - a discount of NIS 150 or 10%?
V124	D5	D5. Ali recently bought accident insurance with NIS 10,000 cover. The next day, h	discrete	numeric	Ali recently bought accident insurance with NIS 10,000 cover. The next day, he met with an accident and had to be hospitalized. He incurred NIS 5,000 in hospital fees. How much do you think the medical insurance policy will pay for?
V125	D6	D6. Ali recently borrowed some money from a local moneylender. He wanted to buy s	discrete	numeric	Ali recently borrowed some money from a local moneylender. He wanted to buy some clothes for his children for Eid (festival). Do you think this is a productive loan?

V126	D7	D7. Ali does plastering on tall buildings. It is a dangerous job and he is worried	discrete	numeric	Ali does plastering on tall buildings. It is a dangerous job and he is worried that if he gets injured his family's income will become inadequate to meet their needs. If Ali comes to you for advice what would you suggest?
V127	D8	D8. Laila has a very bright child who is currently in secondary school, but will	discrete	numeric	Laila has a very bright child who is currently in secondary school, but will probably do well in university. She is worried how her family will pay for the child's education. If Laila comes to you for advice, out of the following options, which would you suggest? (Read options)
V128	D9	D9. Laila has two sons. Her husband and two sons are earning members of the house	discrete	numeric	Laila has two sons. Her husband and two sons are earning members of the household and contribute towards household income. However, Laila does not know what is the household's total income and expenditure. How do you think Laila can track her income and expenditure?
V129	D10	D10. Suppose I have a savings account in a bank and the bank closes down for some	discrete	numeric	Suppose I have a savings account in a bank and the bank closes down for some reason, will I get my money back?
V130	D11	D11. In which of the following cases it is appropriate for the government to comp	discrete	numeric	In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market? READ?
V131	E1	E1. Do you plan your household's finances by making a budget or writing down expe	discrete	numeric	Do you plan your household's finances by making a budget or writing down expenses?
V132	E2	E2. Is your family used to keeping records of income and expenditures?	discrete	numeric	Is your family used to keeping records of income and expenditures?
V133	E3_a	E3a. How often during the last 12 months your household_ remained with unspent mon	discrete	numeric	How often during the last 12 months your household remained with unspent money from month to month?
V134	E3_b	E3b. How often during the last 12 months your household_ remained without money fr	discrete	numeric	How often during the last 12 months your household remained without money from month to month?
V135	E3_c	E3c. How often during the last 12 months your household_ spent in a month exactly	discrete	numeric	How often during the last 12 months your household spent in a month exactly the money earned in the previous month?
V136	E4_a	E4_a When your household remains with unspent money from month to month, general	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with the savings? We spend it on consumer goods

V137	E4_b	E4_b When your household remains with unspent money from month to month, generally	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with the savings? We spend it on basic necessities
V138	E4_c	E4_c When your household remains with unspent money from month to month, generally	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with the savings? We spend it on education (for children)
V139	E4_d	E4_d When your household remains with unspent money from month to month, generally	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with the savings? We spend it on health
V140	E4_e	E4_e When your household remains with unspent money from month to month, generally	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with the savings? We keep it in cash
V141	E4_f	E4_f When your household remains with unspent money from month to month, generally	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with the savings? We deposit it or do not withdraw it from the account
V142	E4_g	E4_g When your household remains with unspent money from month to month, generally	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with the savings? We invest it in the capital market
V143	E4_h	E4_h When your household remains with unspent money from month to month, generally	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with the savings? We repay debt
V144	E4_i	E4_i When your household remains with unspent money from month to month, generally	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with the savings? We lend it to friends or relatives
V145	E4_j	E4_j When your household remains with unspent money from month to month, generally	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with the savings? We invest it in our own business
V146	E4_k	E4_k When your household remains with unspent money from month to month, generally	discrete	numeric	When your household remains with unspent money from month to month, generally what do you do with the savings? We invest it in gold and jewellery
V147	E4i_text	E4i. Is there any other way that you spend the money from the previous month?_tex	discrete	character	Is there any other way that you spend the money from the previous month?
V148	E5_a	E5 a. When your household runs out of money from month to month, generally, what	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We cut down expenses

V149	E5_b	E5 b. When your household runs out of money from month to month, generally, what	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We borrow money from relatives, friends and acquaintances
V150	E5_c	E5 c. When your household runs out of money from month to month, generally, what	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We borrow money from family
V151	E5_d	E5 d. When your household runs out of money from month to month, generally, what	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We buy on credit (informally) from shops
V152	E5_e	E5 e. When your household runs out of money from month to month, generally, what	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We borrow from non-banking financial institutions (Micro-credits.)
V153	E5_f	E5 f. When your household runs out of money from month to month, generally, what	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We pawn jewellery or other goods
V154	E5_g	E5 g. When your household runs out of money from month to month, generally, what	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We spend our savings in NIS
V155	E5_h	E5 h. When your household runs out of money from month to month, generally, what	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We spend our savings in foreign currency (USD)
V156	E5_i	E5 i. When your household runs out of money from month to month, generally, what	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We use a credit card
V157	E5_j	E5 j. When your household runs out of money from month to month, generally, what	discrete	numeric	When your household runs out of money from month to month, generally, what do you do? We work extra hours or do additional jobs
V158	E5k	E5k. Is there any other way that you get by when you run out of money in between	discrete	character	Is there any other way that you get by when you run out of money in between two months?

V159	E6	E6. Please tell us whether there are such families among your acquaintances or fr	discrete	numeric	Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion? 1. Yes, because someone in the household has lost his job due to financial crisis 2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.) 3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.) 4. Yes, other..... 5. I do not know such families 6. Don't know
V160	E7	E7. Did you household experience an unexpected significant reduction of your inco	discrete	numeric	Did you household experience an unexpected significant reduction of your income over the last three years?
V161	E7a_a	E7a_a. How did you manage to make ends meet when your income suddenly dropped?Lo	discrete	numeric	What was the reason for this reduction of your income? Loss of employment due to economic crisis
V162	E7a_b	E7a_b. How did you manage to make ends meet when your income suddenly dropped?Lo	discrete	numeric	What was the reason for this reduction of your income? Loss of employment because of an accident, illness or disability
V163	E7a_c	E7a_c. How did you manage to make ends meet when your income suddenly dropped?Co	discrete	numeric	What was the reason for this reduction of your income? Considerable reduction of salary, or delays with salary payment
V164	E7a_d	E7a_d. How did you manage to make ends meet when your income suddenly dropped?Oc	discrete	numeric	What was the reason for this reduction of your income? Occupation (loss of access to land/proximity to wall/restriction of movement)
V165	E7a_e	E7a_e. How did you manage to make ends meet when your income suddenly dropped?Br	discrete	numeric	What was the reason for this reduction of your income? Breakup, separation or divorce
V166	E7a_f	E7a_f. How did you manage to make ends meet when your income suddenly dropped?Re	discrete	numeric	What was the reason for this reduction of your income? Retirement of the main breadwinner
V167	E7a_g	E7a_g. How did you manage to make ends meet when your income suddenly dropped?Ot	discrete	character	What was the reason for this reduction of your income? Other
V168	E7b_a	E7b_a. How did you manage to make ends meet when your income suddenly dropped?We	discrete	numeric	How did you manage to make ends meet when your income suddenly dropped? We cut down expenses and saved

V169	E7b_b	E7b_b. How did you manage to make ends meet when your income suddenly dropped?We	discrete	numeric	How did you manage to make ends meet when your income suddenly dropped? We borrowed money from relatives, friends and acquaintances
V170	E7b_c	E7b_c. How did you manage to make ends meet when your income suddenly dropped?We	discrete	numeric	How did you manage to make ends meet when your income suddenly dropped? We borrow money from family
V171	E7b_d	E7b_d. How did you manage to make ends meet when your income suddenly dropped?We	discrete	numeric	How did you manage to make ends meet when your income suddenly dropped? We bought on credit from shops
V172	E7b_e	E7b_e. How did you manage to make ends meet when your income suddenly dropped?We	discrete	numeric	How did you manage to make ends meet when your income suddenly dropped? We borrowed from non-banking financial institutions (CAR, Provident etc.)
V173	E7b_f	E7b_f. How did you manage to make ends meet when your income suddenly dropped?We	discrete	numeric	How did you manage to make ends meet when your income suddenly dropped? We pawned jewellery or other goods
V174	E7b_g	E7b_g. How did you manage to make ends meet when your income suddenly dropped?We	discrete	numeric	How did you manage to make ends meet when your income suddenly dropped? We spent our savings in NIS
V175	E7b_h	E7b_h. How did you manage to make ends meet when your income suddenly dropped?We	discrete	numeric	How did you manage to make ends meet when your income suddenly dropped? We exchanged in NIS our savings in foreign currency
V176	E7b_i	E7b_i. How did you manage to make ends meet when your income suddenly dropped?We	discrete	numeric	How did you manage to make ends meet when your income suddenly dropped? We used a credit card
V177	E7b_j	E7b_j. How did you manage to make ends meet when your income suddenly dropped?We	discrete	numeric	How did you manage to make ends meet when your income suddenly dropped? We worked extra hours or do additional jobs
V178	E7b_k	E7b_k. How did you manage to make ends meet when your income suddenly dropped?Ot	discrete	character	How did you manage to make ends meet when your income suddenly dropped? Other
V179	E8	E8. How often during the last 12 months your household had to borrow to pay back	discrete	numeric	How often during the last 12 months your household had to borrow to pay back your other debts?
V180	E9	E9. Would you please say whether your household has any debts now?	discrete	numeric	Would you please say whether your household has any debts now? Without instalments for credits/loans
V181	E9a	E9A. Compared to your total monthly household income, approximately how much tota	discrete	numeric	Compared to your total monthly household income, approximately how much total debt do you currently have?
V182	E9b	E9B. Compared to your total monthly household income, approximately how much mone	discrete	numeric	Compared to your total monthly household income, approximately how much money is allocated to the repayment of debts each month?

V183	E10_a	E10 a. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll spend it on the purchase of household goods (furniture, clothes, home electronic appliances, etc.)
V184	E10_b	E10 b. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll try to add money (through borrowing, e.g.) and buy a plot of land, a car, etc.
V185	E10_c	E10 c. I'll make long-term savings to accumulate money for more expensive things	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll make long-term savings to accumulate money for more expensive things (a house, apartment, expensive car, etc.)
V186	E10_d	E10 d. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll make reserves (for unexpected event, special events, for a rainy day, etc.)
V187	E10_e	E10 e. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll repay my earlier debts
V188	E10_f	E10 f. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll spend it on entertainment, on travel or vacation
V189	E10_g	E10 g. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll spend it on education and development of my children

V190	E10_h	E10 h. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll spend it on upgrade of my skills or training for a new vacation/profession
V191	E10_i	E10 i. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll spend it on my medical treatment and that of my close family
V192	E10_j	E10 j. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll invest it in my own business
V193	E10_k	E10 k. I'll buy an insurance policy for myself or the family, spend it on volunta	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll buy an insurance policy for myself or the family, spend it on voluntary pension (through a pension fund)
V194	E10_l	E10 l. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll buy gold, jewels and the like
V195	E10_m	E10 m. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll invest it in the bank deposit at an interest rate
V196	E10_n	E10 n. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll buy stock of Palestinian companies

V197	E10_o	E10 o. Let's assume that in addition to your regular income your family gets some	discrete	character	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? Other
V198	E10_p	E10 p. Let's assume that in addition to your regular income your family gets some	discrete	numeric	Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money?
V199	E11	E11. Does your household have any savings?	discrete	numeric	Does your household have any savings?
V200	E11a	E11A. Comparing to your total monthly household income, approximately how much ar	discrete	numeric	Comparing to your total monthly household income, approximately how much are your savings?
V201	E11b_1	E11B 1. What are your reasons to save? For a rainy day, for unexpected expenses	discrete	numeric	What are your reasons to save? For a rainy day, for unexpected expenses
V202	E11b_2	E11B 2. What are your reasons to save?For retirement	discrete	numeric	What are your reasons to save?
V203	E11b_3	E11B 3. What are your reasons to save?To leave something for children to inherit	discrete	numeric	What are your reasons to save? To leave something for children to inherit
V204	E11b_4	E11B 4. What are your reasons to save?To get income in the form of interest, incr	discrete	numeric	What are your reasons to save? To get income in the form of interest, increased market value of assets, etc.
V205	E11b_5	E11B 5. What are your reasons to save?To increase my living standards in the futu	discrete	numeric	What are your reasons to save? To increase my living standards in the future
V206	E11b_6	E11B 6. What are your reasons to save?I like saving rather than spending money	discrete	numeric	What are your reasons to save? I like saving rather than spending money
V207	E11b_7	E11B 7. What are your reasons to save?This is a family tradition	discrete	numeric	What are your reasons to save? This is a family tradition
V208	E11b_8	E11B 8. What are your reasons to save?Don't know	discrete	numeric	What are your reasons to save? .Don't know
V209	E11b_9	E11B 9. What are your reasons to save?Other.....	discrete	character	What are your reasons to save? Other
V210	E12_1	E12 1. What are the reasons for not saving? I don't trust financial institutions	discrete	numeric	What are the reasons for not saving? I don't trust financial institutions
V211	E12_2	E12 2.What are the reasons for not saving? I cannot do this because of a low inc	discrete	numeric	What are the reasons for not saving? I cannot do this because of a low income
V212	E12_3	E12 3. What are the reasons for not saving? I don't see the point of having savin	discrete	numeric	What are the reasons for not saving? I don't see the point of having savings
V213	E12_4	E12 4. What are the reasons for not saving? I cannot resist the temptation to sp	discrete	numeric	What are the reasons for not saving? I cannot resist the temptation to spend the money on shopping
V214	E12_5	E12 5. What are the reasons for not saving? Other...	discrete	numeric	What are the reasons for not saving? Other

V215	E12_6	E12 6.What are the reasons for not saving? Don't know	discrete	numeric	What are the reasons for not saving? Don't know
V216	E12_5_text	E12 5. What are the reasons for not saving? Other.....	discrete	character	What are the reasons for not saving? Other
V217	F1	F1. Last month, the total amount received from salaries, pensions, child allowanc	discrete	numeric	Last month, the total amount received from salaries, pensions, child allowances, sales etc. by all household's members (including the respondent) was approximately...
V218	F2	F2. And the total amount received by the respondent (RESP=01) was approximately	discrete	numeric	And the total amount received by the respondent (RESP=01) was approximately...
V219	G1_1	G1 1.What type of financial services do you use? Consumer loan	discrete	numeric	What type of financial services do you use? Consumer loan
V220	G1_2	G1 2. What type of financial services do you use?Mortgage loan	discrete	numeric	What type of financial services do you use? Mortgage loan
V221	G1_3	G1 3. What type of financial services do you use?Current account	discrete	numeric	What type of financial services do you use? Current account
V222	G1_4	G1 4. What type of financial services do you use?Bank deposit	discrete	numeric	What type of financial services do you use? Bank deposit
V223	G1_5	G1 5. What type of financial services do you use?Bank debit card	discrete	numeric	What type of financial services do you use? Bank debit card
V224	G1_6	G1 6. What type of financial services do you use?Bank credit card	discrete	numeric	What type of financial services do you use? Bank credit card
V225	G1_7	G1 7. What type of financial services do you use?Insurance policies	discrete	numeric	What type of financial services do you use? Insurance policies
V226	G1_8	G1 8. What type of financial services do you use?Private pensions	discrete	numeric	What type of financial services do you use? Private pensions
V227	G1_9	G1 9.What type of financial services do you use? Investments in shares	discrete	numeric	What type of financial services do you use? Investments in shares
V228	G1_10	G1 10. What type of financial services do you use?Investment funds	discrete	numeric	What type of financial services do you use? Investment funds
V229	G1_11	G1 11.What type of financial services do you use? Loans from Mutual Help Associa	discrete	numeric	What type of financial services do you use? Loans from Mutual Help Associations
V230	G1_12	G1 12. What type of financial services do you use?Car/ terrain loans	discrete	numeric	What type of financial services do you use? Car/ terrain loans
V231	G1_13	G1 13. What type of financial services do you use?Pawning goods	discrete	numeric	What type of financial services do you use? Pawning goods
V232	G1_14	G1 14. What type of financial services do you use?Loans from microcredit organiza	discrete	numeric	What type of financial services do you use? Loans from microcredit organizations or other non-banking financial institutions
V233	G1_15	G1 15. What type of financial services do you use?Loans from usurers	discrete	numeric	What type of financial services do you use? . Loans from usurers
V234	G1_16	G1 16. What type of financial services do you use?Loans from relatives, friends,	discrete	numeric	What type of financial services do you use? Loans from relatives, friends, acquaintances
V235	G1_17	G1 17.What type of financial services do you use? Buying on credit (informally) f	discrete	numeric	What type of financial services do you use? Buying on credit from food shops

V236	G1_18	G1 18. What type of financial services do you use?Buying on credit from the elect	discrete	numeric	What type of financial services do you use? Buying on credit from the electrical appliances shops
V237	G1_19	G1 19.What type of financial services do you use?Money Changers	discrete	numeric	What type of financial services do you use? Money changers
V238	G1_20	G1 20.What type of financial services do you use?Non-of the mentioned	discrete	numeric	What type of financial services do you use? Noen-of the mentioned
V239	G2_a	G2a.type of insurances policies do you have life insurance	discrete	numeric	What type of insurances policies do you have? life insurance
V240	G2_b	G2b. type of insurances policies do you havemedical insurance	discrete	numeric	What type of insurances policies do you have? medical insurance
V241	G2_c	G2c. type of insurances policies do you havehouse insurance	discrete	numeric	What type of insurances policies do you have? house insurance
V242	G2_d	G2d. type of insurances policies do you havecar insurance	discrete	numeric	What type of insurances policies do you have? car insurance
V243	G2_e	G2e. type of insurances policies do you haveterrains and/ or crop insurance	discrete	numeric	What type of insurances policies do you have? terrains and/ or crop insurance
V244	G2_f	G2f. type of insurances policies do you haveother.....	discrete	numeric	What type of insurances policies do you have? other
V245	G2_f_text	G2f. type of insurances policies do you haveother.....	discrete	character	What type of insurances policies do you have? other
V246	G3_a	G3a. Name of the bank or non-banking financial institution	discrete	character	Name of the bank or non-banking financial institution
V247	G3_b	G3b. Name of the bank or non-banking financial institution	discrete	character	Name of the bank or non-banking financial institution
V248	G3_c	G3c. Name of the bank or non-banking financial institution	discrete	character	Name of the bank or non-banking financial institution
V249	G4_a	G4a. Loan term (no of months)	contin	numeric	Loan term (no of months)
V250	G4_b	G4b. Loan term (no of months)	contin	numeric	Loan term (no of months)
V251	G4_c	G4c. Loan term (no of months)	contin	numeric	Loan term (no of months)
V252	G5_a	G5a. Loan type	discrete	numeric	Loan type
V253	G5_b	G5b. Loan type	discrete	numeric	Loan type
V254	G5_c	G5c. Loan type	discrete	numeric	Loan type
V255	G6_a	G6a. Currency	discrete	numeric	Currency
V256	G6_b	G6b. Currency	discrete	numeric	Currency
V257	G6_c	G6c. Currency	discrete	numeric	Currency
V258	G7_a	G7a. Interest rate	discrete	numeric	Interest rate
V259	G7_b	G7b. Interest rate	discrete	numeric	Interest rate
V260	G7_c	G7c. Interest rate	discrete	numeric	Interest rate
V261	G8_a	G8a. Do you have any delays in repayments?	discrete	numeric	Do you have any delays in repayments?
V262	G8_b	G8b. Do you have any delays in repayments?	discrete	numeric	Do you have any delays in repayments?
V263	G8_c	G8c. Do you have any delays in repayments?	discrete	numeric	Do you have any delays in repayments?
V264	G9_a	G9a. Do you face any difficulties making repayments?	discrete	numeric	Do you face any difficulties making repayments?

V265	G9_b	G9b. Do you face any difficulties making repayments?	discrete	numeric	Do you face any difficulties making repayments?
V266	G9_c	G9c. Do you face any difficulties making repayments?	discrete	numeric	Do you face any difficulties making repayments?
V267	G10	G10. Did you happen to buy a financial service during the last five years with w	discrete	numeric	What kind of service was it?
V268	G11_1	G11 1. What kind of service was it? A consumer loan	discrete	numeric	What kind of service was it? A consumer loan
V269	G11_2	G11 2. What kind of service was it? A mortgage loan	discrete	numeric	What kind of service was it? A mortgage loan
V270	G11_3	G11 3.What kind of service was it? Current account	discrete	numeric	What kind of service was it? Current account
V271	G11_4	G11 4.What kind of service was it? Bank deposit	discrete	numeric	What kind of service was it? Bank deposit
V272	G11_5	G11 5. What kind of service was it? A bank debit card	discrete	numeric	What kind of service was it? A bank debit card
V273	G11_6	G11 6. What kind of service was it? A bank credit card	discrete	numeric	What kind of service was it? A bank credit card
V274	G11_7	G11 7. What kind of service was it? An insurance policy	discrete	numeric	What kind of service was it? An insurance policy
V275	G11_8	G11 8. What kind of service was it? Private pensions	discrete	numeric	What kind of service was it? Private pensions
V276	G11_9	G11 9.What kind of service was it? Investment in shares	discrete	numeric	What kind of service was it? Investment in shares
V277	G11_10	G11 10. What kind of service was it? Investment funds	discrete	numeric	What kind of service was it? Investment funds
V278	G11_11	G11 11. What kind of service was it? Loans from Mutual Help Associations	discrete	numeric	What kind of service was it? Loans from Mutual Help Associations
V279	G11_12	G11 12. What kind of service was it? A car/ terrain loan	discrete	numeric	What kind of service was it? A car/ terrain loan
V280	G11_13	G11 13. What kind of service was it? Pawning goods	discrete	numeric	What kind of service was it? Pawning goods
V281	G11_14	G11 14. What kind of service was it? Loans from Microcredit organizations Credit	discrete	numeric	What kind of service was it? Loans from Microcredit organizations Credit or other non-banking financial institutions
V282	G11_15	G11 15. What kind of service was it? Loans from usurers	discrete	numeric	What kind of service was it? Loans from usurers
V283	G11_16	G11 16. What kind of service was it? Loans from relatives, friends, acquaintances	discrete	numeric	What kind of service was it? Loans from relatives, friends, acquaintances. Buying on credit (informally) from food shops
V284	G11_17	G11 17. What kind of service was it? Buying on credit from the electrical applian	discrete	numeric	What kind of service was it? Buying on credit from the electrical appliances shops
V285	G12_1	G12 1. What did you do after you discovered the problem? Nothing	discrete	numeric	What did you do after you discovered the problem? Nothing
V286	G12_2	G12 2. I stopped using the service before the contract expired (closed the deposi	discrete	numeric	What did you do after you discovered the problem? I stopped using the service before the contract expired (closed the deposit, account, sold the unit shares, canceled the insurance contract, etc.)

V287	G12_3	G12 3. I submitted a grievance to the company which sold me the product	discrete	numeric	What did you do after you discovered the problem? I submitted a grievance to the company which sold me the product
V288	G12_4	G12 4. I submitted a claim to the appropriate government authority	discrete	numeric	What did you do after you discovered the problem? I submitted a claim to the appropriate government authority
V289	G12_5	G12 5. Other.....	discrete	numeric	What did you do after you discovered the problem? Other
V290	G12_6	G12 6. Don't know, Don't remember	discrete	numeric	What did you do after you discovered the problem? Don't know, Don't remember
V291	G12_5_text	G12 5. Other.....	discrete	character	What did you do after you discovered the problem? Other
V292	G13_a	G13a. Does your household have...?Car	discrete	numeric	Does your household have...? Car
V293	G13_b	G13b. Does your household have...?Landline telephone	discrete	numeric	Does your household have...? Landline telephone
V294	G13_c	G13c.Does your household have...? Mobile phone	discrete	numeric	Does your household have...? Mobile telephone
V295	G13_d	G13d.Does your household have...?Does your household have...?Computer (PC)	discrete	numeric	Does your household have...? Gd. Computer (PC)
V296	G13_e	G13e.Does your household have...? Access to Internet	discrete	numeric	Does your household have...? Ge. Access to Internet
V297	G14a	G14a. The dwelling is ...	discrete	numeric	The dwelling is... 1. in a central area of the village/town/city 2. in a peripheral area of the village/town/city 3. in other area of the village/town/city
V298	G14b	G14b. The dwelling is ...	discrete	numeric	G14b. The dwelling is ... 1. in a good area 2. in a poor area 3. in a bad-famed area 4. in a rather good area
V299	H1a	H1a. Besides your mother language, what other languages do you speak well enough	discrete	numeric	Beside your mother language, what other languages do you speak well enough to take part in a conversation? Hebrew
V300	H1b	H1b. Besides your mother language, what other languages do you speak well enough	discrete	numeric	Beside your mother language, what other languages do you speak well enough to take part in a conversation? English
V301	H1c	H1c. Besides your mother language, what other languages do you speak well enough	discrete	numeric	Beside your mother language, what other languages do you speak well enough to take part in a conversation? French
V302	H1d	H1d. Besides your mother language, what other languages do you speak well enough	discrete	numeric	Beside your mother language, what other languages do you speak well enough to take part in a conversation? German
V303	H1e	H1e. Besides your mother language, what other languages do you speak well enough	discrete	numeric	Beside your mother language, what other languages do you speak well enough to take part in a conversation? Russian

V304	H1f	H1f. Besides your mother language, what other languages do you speak well enough	discrete	numeric	Beside your mother language, what other languages do you speak well enough to take part in a conversation? Spanish
V305	H1g	H1g. Besides your mother language, what other languages do you speak well enough	discrete	numeric	Beside your mother language, what other languages do you speak well enough to take part in a conversation? Other
V306	H1g_text	H1g. Besides your mother language, what other languages do you speak well enough	discrete	character	Beside your mother language, what other languages do you speak well enough to take part in a conversation? Other
V307	H2	H2. The survey firm could check the way I did the interview. Would you agree to g	discrete	character	The survey firm could check the way I did the interview. Would you agree to give your phone number where you could be reached for verification?
V308	TIME_END	Interview end time	discrete	character	Interview end time

serial number (NUMBER)

File: WestBank_Gaza_financial_literacy

Overview

Type: Continuous	Valid cases: 2022
Format: numeric	Invalid: 0
Width: 4	Minimum: 1
Decimals: 0	Maximum: 1350
Range: 1-1350	Mean: 562.4
	Standard deviation: 373.6

P-1 Exact time of the survey start: hour, minute (p1)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2016
Format: character	Invalid: 0
Width: 7	

Literal question

Exact time of the survey start: hour, minute

P-2 ordinal number of the survey (p2)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2012
Format: character	Invalid: 0
Width: 2	

Literal question

ordinal number of the survey

P-3 date of survey (p3)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2019
Format: character	Invalid: 0
Width: 10	

Literal question

date of survey

P-4 interviewer's name and surname (p4)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2002
Format: character	Invalid: 0
Width: 29	

Literal question

interviewer's name and surname

P-5 coordinator's name and surname (p5)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2022
Format: character	Invalid: 0
Width: 16	

Literal question

coordinator's name and surname

P-6 region (p6)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2022
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-4	

Literal question

region

region west bank and gaza strip (region_WBG)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2022
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

P-7 Governorate (p7)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2021
Format: numeric	Invalid: 1
Width: 2	
Decimals: 0	
Range: 1-16	

Literal question

Governorate

P-8 neighbourhood (p8)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 1996
Format: character	Invalid: 0
Width: 65	

Literal question

neighbourhood

P-9 type of Locality (p9)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2022
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-3	

Literal question

type of Locality

P-10 Locality size (p10)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2022
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-4	

Literal question

Locality size

P-11 Nationality (p11)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2013
Format: numeric	Invalid: 9
Width: 1	
Decimals: 0	
Range: 1-5	

Literal question

Nationality

P-12 Age (p12)

File: WestBank_Gaza_financial_literacy

Overview

Type: Continuous	Valid cases: 2015
Format: numeric	Invalid: 7
Width: 2	Minimum: 18
Decimals: 0	Maximum: 72
Range: 18-72	Mean: 36.3
	Standard deviation: 12.5

Literal question

Age

P-13 Gender (p13)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2022
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Gender

P-14 Highest Level of Education Attained (p14)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2019
Format: numeric	Invalid: 3
Width: 2	
Decimals: 0	
Range: 1-11	

Literal question

Highest Level of Education Attained

Post question

Mention the highest degree achieved and not ongoing studies.

P-15 Current Main Occupation Status (p15)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2020
Format: numeric	Invalid: 2
Width: 2	
Decimals: 0	
Range: 1-14	

Literal question

Current Main Occupation Status

P-16 Main Occupation (Sector) (p16)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 1358
Format: numeric	Invalid: 664
Width: 2	
Decimals: 0	
Range: 1-13	

Literal question

Main Occupation (Sector)

P-17 Number of family members living in the Household (p17)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2006
Format: numeric	Invalid: 16
Width: 2	
Decimals: 0	
Range: 1-20	

Literal question

Number of family members living in the Household

P-18 Position in Household (p18)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2012
Format: numeric	Invalid: 10
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

Position in Household

Post question

(Definition of Head of Household: "The person who usually lives with the household and is recognized as head of household by its other members. Often he/she is the main decision maker and is responsible for financial support and welfare of the household.

For the purpose of the survey, if the household head is not in charge of economic and financial matters within the household, he/ she must be replaced by the member holding that function".

A1. As a whole, how satisfied are you with your life nowadays? (A1)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2020
Format: numeric	Invalid: 2
Width: 1	
Decimals: 0	
Range: 1-5	

Literal question

As a whole, how satisfied are you with your life nowadays?

A2. How do you think your life is going to be over the next 12 months? (A2)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2019
Format: numeric	Invalid: 3
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

How do you think your life is going to be over the next 12 months?

A3a. Read a national newspaper? (A3_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2018
Format: numeric	Invalid: 4
Width: 1	
Decimals: 0	
Range: 1-5	

Literal question

How often do you: Read a national newspaper?

A3b. Listen to the Radio (A3_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2019
Format: numeric	Invalid: 3
Width: 1	
Decimals: 0	
Range: 1-5	

Literal question

How often do you: Listen to the Radio

A3c. Watch TV (A3_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2020
Format: numeric	Invalid: 2
Width: 1	
Decimals: 0	
Range: 1-5	

Literal question

How often do you: Watch TV

A4. Do you know how to use a computer? (A4)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2022
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Do you know how to use a computer?

A4a. How often do you use the Internet including e-mail (electronic mail) (A4_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-5

Valid cases: 1143
Invalid: 879

Pre question

For those who know to use the computer (Code 1 at A4)

Literal question

How often do you use the Internet including e-mail (electronic mail)

B1a. How familiar are you with the Palestinian Monetary Authority (B1_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 2020
Invalid: 2

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
Palestinian Monetary Authority

B1b. How familiar are you with the Commercial banks (B1_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 2022
Invalid: 0

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
Commercial banks

B1c. How familiar are you with the Insurance companies (B1_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 2021
Invalid: 1

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
Insurance companies

B1d. How familiar are you with the Brokerage houses (B1_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2020
Format: numeric	Invalid: 2
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
Brokerage houses

B1e. How familiar are you with the Mutual help / Community based associations (B1_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2018
Format: numeric	Invalid: 4
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
Mutual help / Community based associations

B1f How familiar are you with the Cooperatives (B1_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2017
Format: numeric	Invalid: 5
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
Cooperatives

B1g. How familiar are you with the Leasing companies (B1_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2018
Format: numeric	Invalid: 4
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
Leasing companies

B1h. How familiar are you with the Other, non-banking financial institutions such (B1_h)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2018
Format: numeric	Invalid: 4
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
Other, non-banking financial institutions such as microcredit organizations

B1i. How familiar are you with the The Consumer Protection Agency (B1_i)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2020
Format: numeric	Invalid: 2
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
The Consumer Protection Agency

B1j. How familiar are you with the Palestine Capital Markets Authority (B1_j)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2017
Format: numeric	Invalid: 5
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
Palestine Capital Markets Authority

B1k. How familiar are you with the Association of Banks of Palestine (B1_k)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2020
 Invalid: 2

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
 Industry associations

B1l. How familiar are you with the Palestine Insurance Federation (B1_l)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2018
 Invalid: 4

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)

B1m. How familiar are you with the Money Changers (B1_m)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2021
 Invalid: 1

Literal question

How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)
 Money changers

B2a. How much do you trust the Palestinian Monetary Authority (B2_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2019
 Invalid: 3

Literal question

How much do you trust the following institutions? (SHOW CARD WITH CHOICES)
 Palestinian Monetary Authority

B2b. How much do you trust the Commercial banks (B2_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2019
 Invalid: 3

Literal question

How much do you trust the following institutions? (SHOW CARD WITH CHOICES)
 Commercial banks

B2c. How much do you trust the Insurance companies (B2_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2020
 Invalid: 2

Literal question

How much do you trust the following institutions? (SHOW CARD WITH CHOICES)
 Insurance companies

B2d. How much do you trust the Brokerage houses (B2_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2016
 Invalid: 6

Literal question

How much do you trust the following institutions? (SHOW CARD WITH CHOICES)
 Brokerage houses

B2e. How much do you trust the Mutual help / Community based associations (B2_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2018
 Invalid: 4

Literal question

How much do you trust the following institutions? (SHOW CARD WITH CHOICES)
 Mutual help / Community based associations

B2f. How much do you trust the Leasing companies (B2_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2009
 Invalid: 13

Literal question

How much do you trust the following institutions? (SHOW CARD WITH CHOICES)
 Leasing companies

B2g. How much do you trust the Other, non-banking financial institutions such as (B2_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2021
 Invalid: 1

Literal question

How much do you trust the following institutions? (SHOW CARD WITH CHOICES)
 Other, non-banking financial institutions such as microcredit organizations

B2h. How much do you trust the The Consumer Protection Agency (B2_h)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2019
 Invalid: 3

Literal question

How much do you trust the following institutions? (SHOW CARD WITH CHOICES)
 The Consumer Protection Agency

B3a. Generally, how would you assess the quality of financial services offered by (B3_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2021
 Invalid: 1

Literal question

Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES)
 Commercial banks

B3b. Generally, how would you assess the quality of financial services offered by (B3_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 2020
Invalid: 2

Literal question

Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES)

Palestinian Monetary Authority

B3c. Generally, how would you assess the quality of financial services offered by (B3_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 2019
Invalid: 3

Literal question

Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES)

Insurance companies

B3d. Generally, how would you assess the quality of financial services offered by (B3_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 2013
Invalid: 9

Literal question

Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES)

Mutual help / Community based associations

B3e. Generally, how would you assess the quality of financial services offered b (B3_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2022
 Invalid: 0

Literal question

Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES)

Non-bank financial providers such as microcredit organizations

B3f. Generally, how would you assess the quality of financial services offered by (B3_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2018
 Invalid: 4

Literal question

Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES)

Informal money lenders (from family, friends, etc)

B4a.If a conflict with a financial organization How sure are you in a quick dispu (B4_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2019
 Invalid: 3

Literal question

If a conflict with a financial organization (bank, insurance company or the like) arises regarding the provision of financial services to you, how sure are you in the quick and just resolution of the dispute? (SHOW CARD WITH CHOICES)

How sure are you in a quick dispute resolution

B4b.If a conflict with a financial organization How sure are you in a just dispu (B4_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2021
 Invalid: 1

Literal question

If a conflict with a financial organization (bank, insurance company or the like) arises regarding the provision of financial services to you, how sure are you in the quick and just resolution of the dispute?

(SHOW CARD WITH CHOICES)

How sure are you in a just dispute resolution

B5. What factor would be most important for you if you were to open a bank saving (B5)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 2021
Invalid: 1

Literal question

What factor would be most important for you if you were to open a bank savings account?
(SHOW CARD WITH CHOICES)

B6. What factor would be most important for you if you were to take out a loan fr (B6)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 2021
Invalid: 1

Literal question

What factor would be most important for you if you were to take out a loan from a bank?
(SHOW CARD WITH CHOICES)

C1a.What trends from the ones given below do you follow personally?Changes in the (c1_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2021
Invalid: 1

Literal question

What trends from the ones given below do you follow personally? Changes in the property market

C1b.What trends from the ones given below do you follow personally?Changes of quo (c1_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What trends from the ones given below do you follow personally? Changes of quotations and indices in the capital market

C1c. What trends from the ones given below do you follow personally? Changes of int (c1_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2019
 Invalid: 3

Literal question

What trends from the ones given below do you follow personally? Changes of interest rates on deposits

C1d. What trends from the ones given below do you follow personally? Changes of in (c1_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2020
 Invalid: 2

Literal question

What trends from the ones given below do you follow personally? Changes of interest rates on credits

C1e. What trends from the ones given below do you follow personally? Changes in th (c1_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2019
 Invalid: 3

Literal question

What trends from the ones given below do you follow personally? Changes in the inflation rate

C1f. What trends from the ones given below do you follow personally? Changes in the (c1_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2019
 Invalid: 3

Literal question

What trends from the ones given below do you follow personally? Changes in the level of public pensions, benefits and tax exemptions

C1g.What trends from the ones given below do you follow personally?Price fluctuat (c1_g)
 File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2017
 Invalid: 5

Literal question

What trends from the ones given below do you follow personally? Price fluctuations for oil, gold, metals, etc.

C2a.What is your main source of information in Changes in the property market (c2_a)
 File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 383
 Invalid: 1639

Literal question

What is your main source of information: Changes in the property market

C2b.What is your main source of information in Changes of quotations and indices (c2_b)
 File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 290
 Invalid: 1732

Literal question

What is your main source of information: Changes of quotations and indices in the capital market

C2c. What is your main source of information in Changes of interest rates on depos (c2_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 254
Format: numeric	Invalid: 1768
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

What is your main source of information: Changes of interest rates on deposits

C2d. What is your main source of information in Changes of interest rates on cred (c2_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 317
Format: numeric	Invalid: 1705
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

What is your main source of information: Changes of interest rates on credits

C2e. What is your main source of information in Changes in the inflation rate (c2_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 530
Format: numeric	Invalid: 1492
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

What is your main source of information: Changes in the inflation rate

C2f. What is your main source of information in Changes in the level of public pen (c2_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 684
Format: numeric	Invalid: 1338
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

What is your main source of information: Changes in the level of public pensions, benefits and tax exemptions

C2g.What is your main source of information in Price fluctuations for oil, gold, (c2_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 1088
Format: numeric	Invalid: 934
Width: 1	
Decimals: 0	
Range: 1-6	

Literal question

What is your main source of information: Price fluctuations for oil, gold, metals, etc.

C3. Do you know that the Institution of the Ombudsmen for Consumer Protection exi (C3)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2008
Format: numeric	Invalid: 14
Width: 1	
Decimals: 0	
Range: 1-3	

Literal question

Do you know that the Institution of the Ombudsmen for Consumer Protection exists?

C4a. During the last 12 months, how many personal contacts or contacts through ph (C4_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2020
Format: numeric	Invalid: 2
Width: 1	
Decimals: 0	
Range: 1-5	

Literal question

During the last 12 months, how many personal contacts or contacts through phone have you had with bank officers or bankers?

C4b.During the last 12 months, how many personal contacts or contacts through pho (C4_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2020
Format: numeric	Invalid: 2
Width: 1	
Decimals: 0	
Range: 1-5	

Literal question

During the last 12 months, how many personal contacts or contacts through phone have you had with representatives of insurance companies / private pension fund?

C4c. During the last 12 months, how many personal contacts or contacts through ph (C4_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-5

Valid cases: 2020
Invalid: 2

Literal question

During the last 12 months, how many personal contacts or contacts through phone have you had with representatives of the brokerage houses?

C4d. During the last 12 months, how many personal contacts or contacts through ph (C4_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-5

Valid cases: 2021
Invalid: 1

Literal question

During the last 12 months, how many personal contacts or contacts through phone have you had with independent financial advisers or brokers ?

C4e. During the last 12 months, how many personal contacts or contacts through ph (C4_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-5

Valid cases: 2021
Invalid: 1

Literal question

During the last 12 months, how many personal contacts or contacts through phone have you had with representatives of a non-banking financial institution , such as microcredit organizations?

C4f. During the last 12 months, how many personal contacts or contacts through ph (C4_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-5

Valid cases: 2019
 Invalid: 3

Literal question

During the last 12 months, how many personal contacts or contacts through phone have you had with members of your mutual help / community association ?

C4g. During the last 12 months, how many personal contacts or contacts through ph (C4_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-5

Valid cases: 2017
 Invalid: 5

Literal question

During the last 12 months, how many personal contacts or contacts through phone have you had with Informal money lenders?

C5. When you meet your relatives, colleagues, friends, how often do you talk about (C5)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-5

Valid cases: 2005
 Invalid: 17

Literal question

When you meet your relatives, colleagues, friends, how often do you talk about financial institutions and services?

C6a.do you see as the most suitable for delivering financial literacy programs in (C6_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
 A commercial bank

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C6b .do you see as the most suitable for delivering financial literacy programs i (C6_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
Insurance companies

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C6c.do you see as the most suitable for delivering financial literacy programs in (C6_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
Unit investment funds (management companies)

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C6d.do you see as the most suitable for delivering financial literacy programs in (C6_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
Non-government organizations or public

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C6e.do you see as the most suitable for delivering financial literacy programs in (C6_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
 Organizations involved in consumer rights protection

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C6f. do you see as the most suitable for delivering financial literacy programs i (C6_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
 Government entities regulating these markets

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C6g. do you see as the most suitable for delivering financial literacy programs i (C6_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
 Higher education institutions of economic and financial profile

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C6h. do you see as the most suitable for delivering financial literacy programs i (C6_h)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
 Independent financial consultants

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C6i. do you see as the most suitable for delivering financial literacy programs (C6_i)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
 Mass media (journalists and TV presenters)

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C6j. do you see as the most suitable for delivering financial literacy programs i (C6_j)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
 Don't know

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C6k. do you see as the most suitable for delivering financial literacy programs i (C6_k)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
Other

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C6k. do you see as the most suitable for delivering financial literacy programs i (C6_k_text)
File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete

Format: character

Width: 32

Valid cases: 20

Invalid: 0

Literal question

Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area?
Other

Post question

(SHOW CARD WITH CHOICES) Multiple Answers

C7a. How to form one's own financial targets and draw a personal current financia (C7_a)
File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete

Format: numeric

Width: 1

Decimals: 0

Range: 1-3

Valid cases: 2012

Invalid: 10

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? How to form one's own financial targets and draw a personal current financial plan or budget

Post question

READ THE OPTIONS

C7b. How to manage debt (C7_b)
File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete

Format: numeric

Width: 1

Decimals: 0

Range: 1-3

Valid cases: 2015

Invalid: 7

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? How to manage debt

Post question

READ THE OPTIONS

C7c. How to plan purchases of durables (car, house) (C7_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2011
 Invalid: 11

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? How to plan purchases of durables (car, house)

Post question

READ THE OPTIONS

C7d. How does the pension scheme work and what methods are available to secure on (C7_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2014
 Invalid: 8

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? How does the pension scheme work and what methods are available to secure one's old age income

Post question

READ THE OPTIONS

C7e. Banking services – current accounts, saving deposits, and plastic cards (C7_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2016
 Invalid: 6

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Banking services - current accounts, saving deposits, and plastic cards

Post question

READ THE OPTIONS

C7f. Consumer credits to purchase goods and services (C7_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2016
 Invalid: 6

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Consumer credits to purchase goods and services

Post question

READ THE OPTIONS

C7g. Mortgage loans (C7_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2012
 Invalid: 10

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Mortgage loans

Post question

READ THE OPTIONS

C7h. Insurance and insurance products (C7_h)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2012
 Invalid: 10

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Insurance and insurance products

Post question

READ THE OPTIONS

C7i. Private pension funds (C7_i)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2012
 Invalid: 10

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Private pension funds

Post question

READ THE OPTIONS

C7j. Capital markets, stock and unit fund shares (C7_j)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2011
 Invalid: 11

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? Capital markets, stock and unit fund shares

Post question

READ THE OPTIONS

C7k. How to interpret and differentiate financial advertising information (C7_k)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2005
 Invalid: 17

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? How to interpret and differentiate financial advertising information

Post question

READ THE OPTIONS

C7l. What parameters are used to compare the services offered by banks and other (C7_l)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2013
 Invalid: 9

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? What parameters are used to compare the services offered by banks and other financial companies

Post question

READ THE OPTIONS

C7m. What consumer rights protection laws are available and what one needs to do (C7_m)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-3

Valid cases: 2015
Invalid: 7

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? What consumer rights protection laws are available and what one needs to do when one's consumer rights are violated

Post question

READ THE OPTIONS

C7n. What information should a user pay attention to when signing a contract with (C7_n)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-3

Valid cases: 2013
Invalid: 9

Literal question

Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? What information should a user pay attention to when signing a contract with a bank or another financial company

Post question

READ THE OPTIONS

C8 How often do you compare the terms and conditions for provision of financial s (C8)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 2010
Invalid: 12

Literal question

How often do you compare the terms and conditions for provision of financial services by various companies before you sign a contract for such a service?

C9a. sources of information do you pay attention to when choosing a company to bu (C9_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from? Advertisements

Post question

Multiple Answers

C9b. sources of information do you pay attention to when choosing a company to buy (C9_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from? Information materials of financial companies on their tariffs and services of various types

Post question

Multiple Answers

C9c. sources of information do you pay attention to when choosing a company to buy (C9_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from? Advice of consultants working for providers of a required service

Post question

Multiple Answers

C9d.sources of information do you pay attention to when choosing a company to buy (C9_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from? Recommendations of independent financial consultants or brokers

Post question

Multiple Answers

C9e. sources of information do you pay attention to when choosing a company to buy (C9_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from? Analytical materials published in mass media

Post question

Multiple Answers

C9f. sources of information do you pay attention to when choosing a company to buy (C9_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from? Employer's advice

Post question

Multiple Answers

C9g.sources of information do you pay attention to when choosing a company to buy (C9_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from? Advice of friends and relatives

Post question

Multiple Answers

C9h. sources of information do you pay attention to when choosing a company to b (C9_h)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from? Internet forums and blogs

Post question

Multiple Answers

C9i. sources of information do you pay attention to when choosing a company to b (C9_i)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from? Don't know

Post question

Multiple Answers

C9j. sources of information do you pay attention to when choosing a company to (C9_j)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from? Other

Post question

Multiple Answers

C9j. sources of information do you pay attention to when choosing a company to b (C9_j_text)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: character
Width: 29

Valid cases: 8
Invalid: 0

Literal question

What sources of information do you pay attention to when choosing a company to buy a service from? Other

Post question

Multiple Answers

D1. How would you assess the level of your financial literacy? (D1)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 2020
Invalid: 2

Literal question

How would you assess the level of your financial literacy?

Post question

(SHOW CARD WITH CHOICES)

D2. Let's assume that you deposited NIS 10,000 in a bank account at 8% annual int (D2)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 2021
Invalid: 1

Literal question

Let's assume that you deposited NIS 10,000 in a bank account at 8% annual interest rate. How much money will you have in your account in 2 years if you do not withdraw from or add to this account any money?

D3. Let's assume that in 2012 your income is twice as now, and the consumer price (D3)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 2017
Invalid: 5

Literal question

Let's assume that in 2012 your income is twice as now, and the consumer prices also grow twofold. Do you think that in 2012 you will be able to buy more, less, or the same amount of goods and services as today?

D4. Let's assume that you saw a TV-set of the same model on sales in two different shops (D4)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 2013
Invalid: 9

Literal question

Let's assume that you saw a TV-set of the same model on sales in two different shops. The initial retail price of it was NIS 1,000. One shop offered a discount of NIS 150, while the other one offered a 10% discount. Which one is a better bargain - a discount of NIS 150 or 10%?

D5. Ali recently bought accident insurance with NIS 10,000 cover. The next day, he had an accident (D5)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-3

Valid cases: 2018
Invalid: 4

Literal question

Ali recently bought accident insurance with NIS 10,000 cover. The next day, he had an accident and had to be hospitalized. He incurred NIS 5,000 in hospital fees. How much do you think the medical insurance policy will pay for?

D6. Ali recently borrowed some money from a local moneylender. He wanted to buy some clothes (D6)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-3

Valid cases: 2012
Invalid: 10

Literal question

Ali recently borrowed some money from a local moneylender. He wanted to buy some clothes for his children for Eid (festival). Do you think this is a productive loan?

D7. Ali does plastering on tall buildings. It is a dangerous job and he is worried (D7)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2019
 Invalid: 3

Literal question

Ali does plastering on tall buildings. It is a dangerous job and he is worried that if he gets injured his family's income will become inadequate to meet their needs. If Ali comes to you for advice what would you suggest?

D8. Laila has a very bright child who is currently in secondary school, but will (D8)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-4

Valid cases: 2019
 Invalid: 3

Literal question

Laila has a very bright child who is currently in secondary school, but will probably do well in university. She is worried how her family will pay for the child's education. If Laila comes to you for advice, out of the following options, which would you suggest? (Read options)

D9. Laila has two sons. Her husband and two sons are earning members of the house (D9)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-4

Valid cases: 2018
 Invalid: 4

Literal question

Laila has two sons. Her husband and two sons are earning members of the household and contribute towards household income. However, Laila does not know what is the household's total income and expenditure. How do you think Laila can track her income and expenditure?

D10. Suppose I have a savings account in a bank and the bank closes down for some (D10)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 1978
 Invalid: 44

Literal question

Suppose I have a savings account in a bank and the bank closes down for some reason, will I get my money back?

D11. In which of the following cases it is appropriate for the government to comp (D11)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 2017
Invalid: 5

Literal question

In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?
READ?

Post question

Multiple Answers

E1. Do you plan your household's finances by making a budget or writing down expe (E1)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-3

Valid cases: 2009
Invalid: 13

Literal question

Do you plan your household's finances by making a budget or writing down expenses?

E2. Is your family used to keeping records of income and expenditures? (E2)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-5

Valid cases: 2020
Invalid: 2

Literal question

Is your family used to keeping records of income and expenditures?

E3a.How often during the last 12 months your household_ remained with unspent mon (E3_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2018
 Invalid: 4

Literal question

How often during the last 12 months your household remained with unspent money from month to month?

Post question

If money spent = money earned always or very often (codes 1 and 2 at E3c) è GO TO E6
 If left without money always or very often (codes 1 and 2 at E3b) è GO TO E5
 If money remains unspent always or very often (codes 1 and 2 at E3a) è GO TO E4

E3b. How often during the last 12 months your household remained without money fr (E3_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2018
 Invalid: 4

Literal question

How often during the last 12 months your household remained without money from month to month?

Post question

If money spent = money earned always or very often (codes 1 and 2 at E3c) è GO TO E6
 If left without money always or very often (codes 1 and 2 at E3b) è GO TO E5
 If money remains unspent always or very often (codes 1 and 2 at E3a) è GO TO E4

E3c. How often during the last 12 months your household spent in a month exactly (E3_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 2007
 Invalid: 15

Literal question

How often during the last 12 months your household spent in a month exactly the money earned in the previous month?

Post question

If money spent = money earned always or very often (codes 1 and 2 at E3c) è GO TO E6
 If left without money always or very often (codes 1 and 2 at E3b) è GO TO E5
 If money remains unspent always or very often (codes 1 and 2 at E3a) è GO TO E4

E4_a When your household remains with unspent money from month to month, general (E4_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 452
 Invalid: 1570

Literal question

When your household remains with unspent money from month to month, generally what do you do with the savings? We spend it on consumer goods

E4_b When your household remains with unspent money from month to month, general (E4_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 452
 Invalid: 1570

Literal question

When your household remains with unspent money from month to month, generally what do you do with the savings? We spend it on basic necessities

E4_c When your household remains with unspent money from month to month, general (E4_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 451
 Invalid: 1571

Literal question

When your household remains with unspent money from month to month, generally what do you do with the savings? We spend it on education (for children)

E4_d When your household remains with unspent money from month to month, general (E4_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 450
 Invalid: 1572

Literal question

When your household remains with unspent money from month to month, generally what do you do with the savings? We spend it on health

E4_e When your household remains with unspent money from month to month, general (E4_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 452
Format: numeric	Invalid: 1570
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

When your household remains with unspent money from month to month, generally what do you do with the savings? We keep it in cash

E4_f When your household remains with unspent money from month to month, general (E4_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 451
Format: numeric	Invalid: 1571
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

When your household remains with unspent money from month to month, generally what do you do with the savings? We deposit it or do not withdraw it from the account

E4_g When your household remains with unspent money from month to month, general (E4_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 451
Format: numeric	Invalid: 1571
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

When your household remains with unspent money from month to month, generally what do you do with the savings? We invest it in the capital market

E4_h When your household remains with unspent money from month to month, general (E4_h)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 451
Format: numeric	Invalid: 1571
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

When your household remains with unspent money from month to month, generally what do you do with the savings? We repay debt

E4_i When your household remains with unspent money from month to month, general (E4_i)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 451
Invalid: 1571

Literal question

When your household remains with unspent money from month to month, generally what do you do with the savings? We lend it to friends or relatives

E4_j When your household remains with unspent money from month to month, general (E4_j)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 451
Invalid: 1571

Literal question

When your household remains with unspent money from month to month, generally what do you do with the savings? We invest it in our own business

E4_k When your household remains with unspent money from month to month, general (E4_k)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 450
Invalid: 1572

Literal question

When your household remains with unspent money from month to month, generally what do you do with the savings? We invest it in gold and jewellery

E4l. Is there any other way that you spend the money from the previous month?_tex (E4i_text)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: character
 Width: 69

Valid cases: 194
 Invalid: 0

Literal question

Is there any other way that you spend the money from the previous month?

E5 a. When your household runs out of money from month to month, generally, what (E5_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 601
 Invalid: 1421

Literal question

When your household runs out of money from month to month, generally, what do you do? We cut down expenses

E5 b. When your household runs out of money from month to month, generally, what (E5_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 602
 Invalid: 1420

Literal question

When your household runs out of money from month to month, generally, what do you do? We borrow money from relatives, friends and acquaintances

E5 c. When your household runs out of money from month to month, generally, what (E5_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 602
 Invalid: 1420

Literal question

When your household runs out of money from month to month, generally, what do you do? We borrow money from family

E5 d. When your household runs out of money from month to month, generally, what (E5_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 602
 Invalid: 1420

Literal question

When your household runs out of money from month to month, generally, what do you do? We buy on credit (informally) from shops

E5 e. When your household runs out of money from month to month, generally, what (E5_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 602
 Invalid: 1420

Literal question

When your household runs out of money from month to month, generally, what do you do? We borrow from non-banking financial institutions (Micro-credits.)

E5 f. When your household runs out of money from month to month, generally, what (E5_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 602
 Invalid: 1420

Literal question

When your household runs out of money from month to month, generally, what do you do? We pawn jewellery or other goods

E5 g. When your household runs out of money from month to month, generally, what (E5_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 602
 Invalid: 1420

Literal question

When your household runs out of money from month to month, generally, what do you do? We spend our savings in NIS

E5 h. When your household runs out of money from month to month, generally, what (E5_h)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 602
Invalid: 1420

Literal question

When your household runs out of money from month to month, generally, what do you do? We spend our savings in foreign currency (USD)

E5 i. When your household runs out of money from month to month, generally, what (E5_i)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 602
Invalid: 1420

Literal question

When your household runs out of money from month to month, generally, what do you do? We use a credit card

E5 j. When your household runs out of money from month to month, generally, what (E5_j)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 600
Invalid: 1422

Literal question

When your household runs out of money from month to month, generally, what do you do? We work extra hours or do additional jobs

E5k. Is there any other way that you get by when you run out of money in between (E5k)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: character
Width: 54

Valid cases: 170
Invalid: 0

Literal question

Is there any other way that you get by when you run out of money in between two months?

E6. Please tell us whether there are such families among your acquaintances or fr (E6)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-6

Valid cases: 1991
Invalid: 31

Literal question

Please tell us whether there are such families among your acquaintances or friends who used to be relatively well-to-do and then suddenly encountered financial problems? If so, then what was the reason in your opinion?

1. Yes, because someone in the household has lost his job due to financial crisis
2. Yes, because of unfortunate series of events (a sudden death or loss of a job by a breadwinner, a divorce, an accident, etc.)
3. Yes, because of a wrong money management or lack of ability to plan its finances (they were buying too much, took too many credits, did not plan their future, lived for the moment, etc.)
4. Yes, other.....
5. I do not know such families
6. Don't know

E7. Did you household experience an unexpected significant reduction of your inco (E7)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-3

Valid cases: 1996
Invalid: 26

Literal question

Did you household experience an unexpected significant reduction of your income over the last three years?

E7a_a. How did you manage to make ends meet when your income suddenly dropped?Lo (E7a_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 812
Invalid: 1210

Pre question

If Yes (code 1 at E7)

Literal question

What was the reason for this reduction of your income? Loss of employment due to economic crisis

E7a_b. How did you manage to make ends meet when your income suddenly dropped?Lo (E7a_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 811
Invalid: 1211

Pre question

If Yes (code 1 at E7)

Literal question

What was the reason for this reduction of your income? Loss of employment because of an accident, illness or disability

E7a_c. How did you manage to make ends meet when your income suddenly dropped?Co (E7a_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 816
Invalid: 1206

Pre question

If Yes (code 1 at E7)

Literal question

What was the reason for this reduction of your income? Considerable reduction of salary, or delays with salary payment

E7a_d. How did you manage to make ends meet when your income suddenly dropped?Oc (E7a_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 820
Invalid: 1202

Pre question

If Yes (code 1 at E7)

Literal question

What was the reason for this reduction of your income? Occupation (loss of access to land/proximity to wall/restriction of movement)

E7a_e. How did you manage to make ends meet when your income suddenly dropped?Br (E7a_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 809
 Invalid: 1213

Pre question

If Yes (code 1 at E7)

Literal question

What was the reason for this reduction of your income? Breakup, separation or divorce

E7a_f. How did you manage to make ends meet when your income suddenly dropped?Re (E7a_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 810
 Invalid: 1212

Pre question

If Yes (code 1 at E7)

Literal question

What was the reason for this reduction of your income? Retirement of the main breadwinner

E7a_g. How did you manage to make ends meet when your income suddenly dropped?Ot (E7a_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: character
 Width: 50

Valid cases: 478
 Invalid: 0

Pre question

If Yes (code 1 at E7)

Literal question

What was the reason for this reduction of your income? Other

E7b_a. How did you manage to make ends meet when your income suddenly dropped?We (E7b_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 825
 Invalid: 1197

Literal question

How did you manage to make ends meet when your income suddenly dropped? We cut down expenses and saved

E7b_b. How did you manage to make ends meet when your income suddenly dropped?We (E7b_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 823
Invalid: 1199

Literal question

How did you manage to make ends meet when your income suddenly dropped? We borrowed money from relatives, friends and acquaintances

E7b_c. How did you manage to make ends meet when your income suddenly dropped?We (E7b_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 825
Invalid: 1197

Literal question

How did you manage to make ends meet when your income suddenly dropped? We borrow money from family

E7b_d. How did you manage to make ends meet when your income suddenly dropped?We (E7b_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 825
Invalid: 1197

Literal question

How did you manage to make ends meet when your income suddenly dropped? We bought on credit from shops

E7b_e. How did you manage to make ends meet when your income suddenly dropped?We (E7b_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 816
Invalid: 1206

Literal question

How did you manage to make ends meet when your income suddenly dropped? We borrowed from non-banking financial institutions (CAR, Provident etc.)

E7b_f. How did you manage to make ends meet when your income suddenly dropped?We (E7b_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 747
Invalid: 1275

Literal question

How did you manage to make ends meet when your income suddenly dropped? We pawned jewellery or other goods

E7b_g. How did you manage to make ends meet when your income suddenly dropped?We (E7b_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 821
Invalid: 1201

Literal question

How did you manage to make ends meet when your income suddenly dropped? We spent our savings in NIS

E7b_h. How did you manage to make ends meet when your income suddenly dropped?We (E7b_h)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 821
Invalid: 1201

Literal question

How did you manage to make ends meet when your income suddenly dropped? We exchanged in NIS our savings in foreign currency

E7b_i. How did you manage to make ends meet when your income suddenly dropped?We (E7b_i)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 819
 Invalid: 1203

Literal question

How did you manage to make ends meet when your income suddenly dropped? We used a credit card

E7b_j. How did you manage to make ends meet when your income suddenly dropped?We (E7b_j)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 807
 Invalid: 1215

Literal question

How did you manage to make ends meet when your income suddenly dropped? We worked extra hours or do additional jobs

E7b_k. How did you manage to make ends meet when your income suddenly dropped?Ot (E7b_k)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: character
 Width: 23

Valid cases: 348
 Invalid: 0

Literal question

How did you manage to make ends meet when your income suddenly dropped? Other

E8. How often during the last 12 months your household had to borrow to pay back (E8)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-6

Valid cases: 1964
 Invalid: 58

Literal question

How often during the last 12 months your household had to borrow to pay back your other debts?

E9. Would you please say whether your household has any debts now? (E9)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2013
 Invalid: 9

Literal question

Would you please say whether your household has any debts now?
 Without instalments for credits/loans

Post question

If No --> Go to E10

E9A. Compared to your total monthly household income,
 approximately how much tota (E9a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-7

Valid cases: 1004
 Invalid: 1018

Pre question

If Yes in E9 ask

Literal question

Compared to your total monthly household income, approximately how much total debt do you currently have?

Post question

SHOW THE CARD

E9B. Compared to your total monthly household income,
 approximately how much mone (E9b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 2
 Decimals: 0
 Range: 1-14

Valid cases: 1012
 Invalid: 1010

Pre question

If Yes in E9 ask

Literal question

Compared to your total monthly household income, approximately how much money is allocated to the repayment of debts each month?

Post question

SHOW THE CARD

E10 a. Let's assume that in addition to your regular income your
 family gets some (E10_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 352
 Invalid: 1670

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll spend it on the purchase of household goods (furniture, clothes, home electronic appliances, etc.)

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 b. Let's assume that in addition to your regular income your family gets some (E10_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 694
 Invalid: 1328

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll try to add money (through borrowing, e.g.) and buy a plot of land, a car, etc.

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 c. I'll make long-term savings to accumulate money for more expensive things (E10_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 431
 Invalid: 1591

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll make long-term savings to accumulate money for more expensive things (a house, apartment, expensive car, etc.)

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 d. Let's assume that in addition to your regular income your family gets some (E10_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 665
 Invalid: 1357

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll make reserves (for unexpected event, special events, for a rainy day, etc.)

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 e. Let's assume that in addition to your regular income your family gets some (E10_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 736
 Invalid: 1286

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll repay my earlier debts

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 f. Let's assume that in addition to your regular income your family gets some (E10_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 238
 Invalid: 1784

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll spend it on entertainment, on travel or vacation

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 g. Let's assume that in addition to your regular income your family gets some (E10_g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 615
 Invalid: 1407

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll spend it on education and development of my children

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 h. Let's assume that in addition to your regular income your family gets some (E10_h)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 180
 Invalid: 1842

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll spend it on upgrade of my skills or training for a new vacation/profession

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 i. Let's assume that in addition to your regular income your family gets some (E10_i)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 247
 Invalid: 1775

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll spend it on my medical treatment and that of my close family

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 j. Let's assume that in addition to your regular income your family gets some (E10_j)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 1089
 Invalid: 933

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll invest it in my own business

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 k. I'll buy an insurance policy for myself or the family, spend it on
 volunta (E10_k)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 53
 Invalid: 1969

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll buy an insurance policy for myself or the family, spend it on voluntary pension (through a pension fund)

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 l. Let's assume that in addition to your regular income your family
 gets some (E10_l)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 231
 Invalid: 1791

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll buy gold, jewels and the like

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 m. Let's assume that in addition to your regular income your
 family gets some (E10_m)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 113
 Invalid: 1909

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll invest it in the bank deposit at an interest rate

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 n. Let's assume that in addition to your regular income your family gets some (E10_n)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 116
 Invalid: 1906

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? I'll buy stock of Palestinian companies

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 o. Let's assume that in addition to your regular income your family gets some (E10_o)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: character
 Width: 35

Valid cases: 176
 Invalid: 0

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money? Other

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E10 p. Let's assume that in addition to your regular income your family gets some (E10_p)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 15
 Invalid: 2007

Literal question

Let's assume that in addition to your regular income your family gets some money in the amount of NIS 55,000, meaning approximately USD 15,000. What would you do with this money?

Post question

Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)

E11. Does your household have any savings? (E11)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 2018
Invalid: 4

Literal question

Does your household have any savings?

E11A. Comparing to your total monthly household income, approximately how much ar (E11a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 0-6

Valid cases: 597
Invalid: 1425

Pre question

If household saves (codes 1 and 2 at E11)

Literal question

Comparing to your total monthly household income, approximately how much are your savings?

Post question

SHOW THE CARD

E11B 1. What are your reasons to save? For a rainy day, for unexpected expenses (E11b_1)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 541
Invalid: 1481

Literal question

What are your reasons to save? For a rainy day, for unexpected expenses

Post question

Multiple Answers SHOW THE CARD

E11B 2. What are your reasons to save?For retirement (E11b_2)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 152
 Invalid: 1870

Literal question

What are your reasons to save?

Post question

Multiple Answers SHOW THE CARD

E11B 3. What are your reasons to save?To leave something for children to inherit (E11b_3)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 159
 Invalid: 1863

Literal question

What are your reasons to save? To leave something for children to inherit

Post question

Multiple Answers SHOW THE CARD

E11B 4. What are your reasons to save?To get income in the form of interest, incr (E11b_4)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 122
 Invalid: 1900

Literal question

What are your reasons to save? To get income in the form of interest, increased market value of assets, etc.

Post question

Multiple Answers SHOW THE CARD

E11B 5. What are your reasons to save?To increase my living standards in the futu (E11b_5)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 278
 Invalid: 1744

Literal question

What are your reasons to save? To increase my living standards in the future

Post question

Multiple Answers SHOW THE CARD

E11B 6. What are your reasons to save?I like saving rather than spending money (E11b_6)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 157
 Invalid: 1865

Literal question

What are your reasons to save? I like saving rather than spending money

Post question

Multiple Answers SHOW THE CARD

E11B 7. What are your reasons to save?This is a family tradition (E11b_7)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 183
 Invalid: 1839

Literal question

What are your reasons to save? This is a family tradition

Post question

Multiple Answers SHOW THE CARD

E11B 8. What are your reasons to save?Don't know (E11b_8)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 94
 Invalid: 1928

Literal question

What are your reasons to save? .Don't know

Post question

Multiple Answers SHOW THE CARD

E11B 9. What are your reasons to save?Other.....
(E11b_9)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete

Valid cases: 43

Format: character

Invalid: 0

Width: 34

Literal question

What are your reasons to save? Other

Post question

Multiple Answers SHOW THE CARD

E12 1. What are the reasons for not saving? I don't trust financial institutions (E12_1)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete

Valid cases: 247

Format: numeric

Invalid: 1775

Width: 1

Decimals: 0

Range: 1-2

Pre question

If household does not have savings (code 3 at E11)

Literal question

What are the reasons for not saving? I don't trust financial institutions

Post question

Multiple Answers

E12 2. What are the reasons for not saving? I cannot do this because of a low inc (E12_2)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete

Valid cases: 1080

Format: numeric

Invalid: 942

Width: 1

Decimals: 0

Range: 1-2

Pre question

If household does not have savings (code 3 at E11)

Literal question

What are the reasons for not saving? I cannot do this because of a low income

Post question

Multiple Answers

E12 3. What are the reasons for not saving? I don't see the point of having savin (E12_3)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 249
Format: numeric	Invalid: 1773
Width: 1	
Decimals: 0	
Range: 1-2	

Pre question

If household does not have savings (code 3 at E11)

Literal question

What are the reasons for not saving? I don't see the point of having savings

Post question

Multiple Answers

E12 4. What are the reasons for not saving? I cannot resist the temptation to sp (E12_4)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 275
Format: numeric	Invalid: 1747
Width: 1	
Decimals: 0	
Range: 1-2	

Pre question

If household does not have savings (code 3 at E11)

Literal question

What are the reasons for not saving? I cannot resist the temptation to spend the money on shopping

Post question

Multiple Answers

E12 5. What are the reasons for not saving? Other... (E12_5)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 226
Format: numeric	Invalid: 1796
Width: 1	
Decimals: 0	
Range: 1-2	

Pre question

If household does not have savings (code 3 at E11)

Literal question

What are the reasons for not saving? Other

Post question

Multiple Answers

E12 6. What are the reasons for not saving? Don't know (E12_6)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 231
 Invalid: 1791

Pre question

If household does not have savings (code 3 at E11)

Literal question

What are the reasons for not saving? Don't know

Post question

Multiple Answers

E12 5. What are the reasons for not saving? Other.....
(E12_5_text)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: character
 Width: 50

Valid cases: 180
 Invalid: 0

Pre question

If household does not have savings (code 3 at E11)

Literal question

What are the reasons for not saving? Other

Post question

Multiple Answers

F1. Last month, the total amount received from salaries, pensions,
child allowanc (F1)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 6
 Decimals: 0
 Range: 2-100000

Valid cases: 2022
 Invalid: 0

Literal question

Last month, the total amount received from salaries, pensions, child allowances, sales etc. by all household's members (including the respondent) was approximately...

F2. And the total amount received by the respondent (RESP=01) was
approximately (F2)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 6
 Decimals: 0
 Range: 2-100000

Valid cases: 2022
 Invalid: 0

Literal question

And the total amount received by the respondent (RESP=01) was approximately...

G1 1. What type of financial services do you use? Consumer loan
 (G1_1)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What type of financial services do you use? Consumer loan

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 2. What type of financial services do you use? Mortgage loan (G1_2)
 File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What type of financial services do you use? Mortgage loan

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 3. What type of financial services do you use? Current account
 (G1_3)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What type of financial services do you use? Current account

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 4. What type of financial services do you use?Bank deposit (G1_4)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What type of financial services do you use? Bank deposit

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 5. What type of financial services do you use?Bank debit card (G1_5)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What type of financial services do you use? Bank debit card

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 6. What type of financial services do you use?Bank credit card (G1_6)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What type of financial services do you use? Bank credit card

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 7. What type of financial services do you use?Insurance policies (G1_7)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What type of financial services do you use? Insurance policies

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 8. What type of financial services do you use? Private pensions (G1_8)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What type of financial services do you use? Private pensions

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 9. What type of financial services do you use? Investments in shares (G1_9)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What type of financial services do you use? Investments in shares

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 10. What type of financial services do you use? Investment funds (G1_10)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What type of financial services do you use? Investment funds

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 11. What type of financial services do you use? Loans from Mutual Help Associa (G1_11)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What type of financial services do you use? Loans from Mutual Help Associations

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 12. What type of financial services do you use? Car/ terrain loans (G1_12)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What type of financial services do you use? Car/ terrain loans

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 13. What type of financial services do you use? Pawning goods (G1_13)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What type of financial services do you use? Pawning goods

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 14. What type of financial services do you use? Loans from microcredit organiza (G1_14)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What type of financial services do you use? Loans from microcredit organizations or other non-banking financial institutions

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 15. What type of financial services do you use? Loans from users (G1_15)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What type of financial services do you use? . Loans from users

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 16. What type of financial services do you use? Loans from relatives, friends, (G1_16)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

What type of financial services do you use? Loans from relatives, friends, acquaintances

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 17. What type of financial services do you use? Buying on credit (informally) f (G1_17)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What type of financial services do you use? Buying on credit from food shops

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 18. What type of financial services do you use?Buying on credit from the elect (G1_18)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What type of financial services do you use? Buying on credit from the electrical appliances shops

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 19.What type of financial services do you use?Money Changers (G1_19)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What type of financial services do you use? Money changers

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G1 20.What type of financial services do you use?Non-of the mentioned (G1_20)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What type of financial services do you use? Noen-of the mentioned

Post question

Attention! Use the codes corresponding to each financial service used in the present by each person 15 years old and over.

G2a.type of insurances policies do you have life insurance (G2_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? life insurance

G2b. type of insurances policies do you havemedical insurance (G2_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? medical insurance

G2c. type of insurances policies do you havehouse insurance (G2_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? house insurance

G2d. type of insurances policies do you havecar insurance (G2_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? car insurance

G2e. type of insurances policies do you haveterrains and/ or crop insurance (G2_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? terrains and/ or crop insurance

G2f. type of insurances policies do you haveother.....
 (G2_f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? other

G2f. type of insurances policies do you haveother.....
 (G2_f_text)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: character
 Width: 17

Valid cases: 7
 Invalid: 0

Pre question

If the respondent has insurance policies

Literal question

What type of insurances policies do you have? other

G3a. Name of the bank or non-banking financial institution (G3_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete

Format: character

Width: 33

Valid cases: 173

Invalid: 0

Pre question

f the respondent has loans

Literal question

Name of the bank or non-banking financial institution

G3b. Name of the bank or non-banking financial institution (G3_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete

Format: character

Width: 31

Valid cases: 23

Invalid: 0

Pre question

f the respondent has loans

Literal question

Name of the bank or non-banking financial institution

G3c. Name of the bank or non-banking financial institution (G3_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete

Format: character

Width: 31

Valid cases: 5

Invalid: 0

Pre question

f the respondent has loans

Literal question

Name of the bank or non-banking financial institution

G4a. Loan term (no of months) (G4_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Continuous

Format: numeric

Width: 3

Decimals: 0

Range: 1-240

Valid cases: 169

Invalid: 1853

Minimum: 1

Maximum: 240

Mean: 35.5

Standard deviation: 35.2

Pre question

f the respondent has loans

Literal question

Loan term (no of months)

G4b. Loan term (no of months) (G4_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Continuous	Valid cases: 23
Format: numeric	Invalid: 1999
Width: 2	Minimum: 1
Decimals: 0	Maximum: 60
Range: 1-60	Mean: 24.9
	Standard deviation: 13.7

Pre question

f the respondent has loans

Literal question

Loan term (no of months)

G4c. Loan term (no of months) (G4_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Continuous	Valid cases: 6
Format: numeric	Invalid: 2016
Width: 2	Minimum: 2
Decimals: 0	Maximum: 48
Range: 2-48	Mean: 17
	Standard deviation: 17.1

Pre question

f the respondent has loans

Literal question

Loan term (no of months)

G5a. Loan type (G5_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 173
Format: numeric	Invalid: 1849
Width: 1	
Decimals: 0	
Range: 1-2	

Pre question

f the respondent has loans

Literal question

Loan type

G5b. Loan type (G5_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 22
Format: numeric	Invalid: 2000
Width: 1	
Decimals: 0	
Range: 1-2	

Pre question

f the respondent has loans

Literal question

Loan type

G5c. Loan type (G5_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 5
Invalid: 2017

Pre question

f the respondent has loans

Literal question

Loan type

G6a. Currency (G6_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 173
Invalid: 1849

Pre question

f the respondent has loans

Literal question

Currency

G6b. Currency (G6_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 22
Invalid: 2000

Pre question

f the respondent has loans

Literal question

Currency

G6c. Currency (G6_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 5
 Invalid: 2017

Pre question

f the respondent has loans

Literal question

Currency

G7a. Interest rate (G7_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 0-2

Valid cases: 170
 Invalid: 1852

Pre question

f the respondent has loans

Literal question

Interest rate

G7b. Interest rate (G7_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 22
 Invalid: 2000

Pre question

f the respondent has loans

Literal question

Interest rate

G7c. Interest rate (G7_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 5
 Invalid: 2017

Pre question

f the respondent has loans

Literal question

Interest rate

G8a. Do you have any delays in repayments? (G8_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 173
Format: numeric	Invalid: 1849
Width: 1	
Decimals: 0	
Range: 1-2	

Pre question

f the respondent has loans

Literal question

Do you have any delays in repayments?

G8b. Do you have any delays in repayments? (G8_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 22
Format: numeric	Invalid: 2000
Width: 1	
Decimals: 0	
Range: 1-2	

Pre question

f the respondent has loans

Literal question

Do you have any delays in repayments?

G8c. Do you have any delays in repayments? (G8_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 5
Format: numeric	Invalid: 2017
Width: 1	
Decimals: 0	
Range: 1-2	

Pre question

f the respondent has loans

Literal question

Do you have any delays in repayments?

G9a. Do you face any difficulties making repayments? (G9_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 165
Format: numeric	Invalid: 1857
Width: 1	
Decimals: 0	
Range: 1-2	

Pre question

f the respondent has loans

Literal question

Do you face any difficulties making repayments?

G9b. Do you face any difficulties making repayments? (G9_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 21
Invalid: 2001

Pre question

f the respondent has loans

Literal question

Do you face any difficulties making repayments?

G9c. Do you face any difficulties making repayments? (G9_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 4
Invalid: 2018

Pre question

f the respondent has loans

Literal question

Do you face any difficulties making repayments?

G10. Did you happen to buy a financial service during the last five years with w (G10)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-4

Valid cases: 1982
Invalid: 40

Literal question

What kind of service was it?

Post question

Multiple Answers

G11 1. What kind of service was it? A consumer loan (G11_1)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 48
 Invalid: 1974

Literal question

What kind of service was it? A consumer loan

Post question

Multiple Answers

G11 2. What kind of service was it? A mortgage loan (G11_2)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 11
 Invalid: 2011

Literal question

What kind of service was it? A mortgage loan

Post question

Multiple Answers

G11 3. What kind of service was it? Current account (G11_3)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 35
 Invalid: 1987

Literal question

What kind of service was it? Current account

Post question

Multiple Answers

G11 4. What kind of service was it? Bank deposit (G11_4)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 6
 Invalid: 2016

Literal question

What kind of service was it? Bank deposit

Post question

Multiple Answers

G11 5. What kind of service was it? A bank debit card (G11_5)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 4
Format: numeric	Invalid: 2018
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

What kind of service was it? A bank debit card

Post question

Multiple Answers

G11 6. What kind of service was it? A bank credit card (G11_6)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 15
Format: numeric	Invalid: 2007
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

What kind of service was it? A bank credit card

Post question

Multiple Answers

G11 7. What kind of service was it? An insurance policy (G11_7)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 12
Format: numeric	Invalid: 2010
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

What kind of service was it? An insurance policy

Post question

Multiple Answers

G11 8. What kind of service was it? Private pensions (G11_8)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 3
Format: numeric	Invalid: 2019
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

What kind of service was it? Private pensions

Post question

Multiple Answers

G11 9. What kind of service was it? Investment in shares (G11_9)
File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 7
Invalid: 2015

Literal question

What kind of service was it? Investment in shares

Post question

Multiple Answers

G11 10. What kind of service was it? Investment funds (G11_10)
File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 0
Invalid: 2022

Literal question

What kind of service was it? Investment funds

Post question

Multiple Answers

G11 11. What kind of service was it? Loans from Mutual Help
Associations (G11_11)
File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 4
Invalid: 2018

Literal question

What kind of service was it? Loans from Mutual Help Associations

Post question

Multiple Answers

G11 12. What kind of service was it? A car/ terrain loan (G11_12)
File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 6
 Invalid: 2016

Literal question

What kind of service was it? A car/ terrain loan

Post question

Multiple Answers

G11 13. What kind of service was it? Pawning goods (G11_13)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 5
 Invalid: 2017

Literal question

What kind of service was it? Pawning goods

Post question

Multiple Answers

G11 14. What kind of service was it? Loans from Microcredit organizations Credit (G11_14)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 24
 Invalid: 1998

Literal question

What kind of service was it? Loans from Microcredit organizations Credit or other non-banking financial institutions

Post question

Multiple Answers

G11 15. What kind of service was it? Loans from usurers (G11_15)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 10
 Invalid: 2012

Literal question

What kind of service was it? Loans from usurers

Post question

Multiple Answers

G11 16. What kind of service was it? Loans from relatives, friends, acquaintances (G11_16)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 50
Invalid: 1972

Literal question

What kind of service was it? Loans from relatives, friends, acquaintances. Buying on credit (informally) from food shops

Post question

Multiple Answers

G11 17. What kind of service was it? Buying on credit from the electrical applian (G11_17)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 47
Invalid: 1975

Literal question

What kind of service was it? Buying on credit from the electrical appliances shops

Post question

Multiple Answers

G12 1. What did you do after you discovered the problem? Nothing (G12_1)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 118
Invalid: 1904

Literal question

What did you do after you discovered the problem? Nothing

Post question

Multiple Answers

G12 2. I stopped using the service before the contract expired (closed the deposi (G12_2)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 54
 Invalid: 1968

Literal question

What did you do after you discovered the problem? I stopped using the service before the contract expired (closed the deposit, account, sold the unit shares, canceled the insurance contract, etc.)

Post question

Multiple Answers

G12 3. I submitted a grievance to the company which sold me the product (G12_3)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 7
 Invalid: 2015

Literal question

What did you do after you discovered the problem? I submitted a grievance to the company which sold me the product

Post question

Multiple Answers

G12 4. I submitted a claim to the appropriate government authority (G12_4)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 16
 Invalid: 2006

Literal question

What did you do after you discovered the problem? I submitted a claim to the appropriate government authority

Post question

Multiple Answers

G12 5. Other..... (G12_5)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

What did you do after you discovered the problem? Other

Post question

Multiple Answers

G12 6. Don't know, Don't remember (G12_6)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 8
 Invalid: 2014

Literal question

What did you do after you discovered the problem? Don't know, Don't remember

Post question

Multiple Answers

G12 5. Other..... (G12_5_text)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: character
 Width: 40

Valid cases: 8
 Invalid: 0

Literal question

What did you do after you discovered the problem? Other

Post question

Multiple Answers

G13a. Does your household have...?Car (G13_a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2018
 Invalid: 4

Literal question

Does your household have...? Car

G13b. Does your household have...?Landline telephone (G13_b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2019
 Invalid: 3

Literal question

Does your household have...? Landline telephone

G13c.Does your household have...? Mobile phone (G13_c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2010
 Invalid: 12

Literal question

Does your household have...? Mobile telephone

G13d.Does your household have...?Does your household have...?Computer (PC) (G13_d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2018
 Invalid: 4

Literal question

Does your household have...? Gd. Computer (PC)

G13e.Does your household have...? Access to Internet (G13_e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2018
 Invalid: 4

Literal question

Does your household have...? Ge. Access to Internet

G14a. The dwelling is ... (G14a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-3

Valid cases: 2015
 Invalid: 7

Literal question

The dwelling is...

1. in a central area of the village/town/city
2. in a peripheral area of the village/town/city
3. in other area of the village/town/city

G14b. The dwelling is ... (G14b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2015
Format: numeric	Invalid: 7
Width: 1	
Decimals: 0	
Range: 1-4	

Literal question

G14b. The dwelling is ...

1. in a good area
2. in a poor area
3. in a bad-famed area
4. in a rather good area

H1a. Besides your mother language, what other languages do you speak well enough (H1a)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2022
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Beside your mother language, what other languages do you speak well enough to take part in a conversation? Hebrew

Post question

Multiple Answers

H1b. Besides your mother language, what other languages do you speak well enough (H1b)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete	Valid cases: 2022
Format: numeric	Invalid: 0
Width: 1	
Decimals: 0	
Range: 1-2	

Literal question

Beside your mother language, what other languages do you speak well enough to take part in a conversation? English

Post question

Multiple Answers

H1c. Besides your mother language, what other languages do you speak well enough (H1c)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Beside your mother language, what other languages do you speak well enough to take part in a conversation? French

Post question

Multiple Answers

H1d. Besides your mother language, what other languages do you speak well enough (H1d)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Beside your mother language, what other languages do you speak well enough to take part in a conversation? German

Post question

Multiple Answers

H1e. Besides your mother language, what other languages do you speak well enough (H1e)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Beside your mother language, what other languages do you speak well enough to take part in a conversation? Russian

Post question

Multiple Answers

H1f. Besides your mother language, what other languages do you speak well enough (H1f)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
 Format: numeric
 Width: 1
 Decimals: 0
 Range: 1-2

Valid cases: 2022
 Invalid: 0

Literal question

Beside your mother language, what other languages do you speak well enough to take part in a conversation? Spanish

Post question

Multiple Answers

H1g. Besides your mother language, what other languages do you speak well enough (H1g)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: numeric
Width: 1
Decimals: 0
Range: 1-2

Valid cases: 2022
Invalid: 0

Literal question

Beside your mother language, what other languages do you speak well enough to take part in a conversation? Other

Post question

Multiple Answers

H1g. Besides your mother language, what other languages do you speak well enough (H1g_text)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: character
Width: 9

Valid cases: 332
Invalid: 0

Literal question

Beside your mother language, what other languages do you speak well enough to take part in a conversation? Other

Post question

Multiple Answers

H2. The survey firm could check the way I did the interview. Would you agree to g (H2)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: character
Width: 46

Valid cases: 1527
Invalid: 0

Literal question

The survey firm could check the way I did the interview. Would you agree to give your phone number where you could be reached for verification?

Interview end time (TIME_END)

File: WestBank_Gaza_financial_literacy

Overview

Type: Discrete
Format: character
Width: 8

Valid cases: 2012
Invalid: 0

Literal question

Interview end time