

## Financial Literacy and Consumer Awareness Survey

2000 respondents from the West Bank and Gaza are included in this survey

Your participation is on a voluntary basis and is anonymous

**Each respondent should be 18 + years and selected according to the table below**

P-1	EXACT TIME OF THE SURVEY START: HOUR, MINUTE	
P-2	ORDINAL NUMBER OF THE SURVEY	
P-3	DATE OF SURVEY	
P-4	INTERVIEWER'S NAME AND SURNAME	
P-5	COORDINATOR'S NAME AND SURNAME	
P-6	REGION	1.Northern West Bank 2.Central West Bank 3.Southern West Bank 4. Gaza
P-7	GOVERNORATE	1.Jenin      5.Qalqilia      9.Jerusalem      13.Gaza
		2.Tubas      6.Salfit      10.Bethlehem      14.Deir Al Balah
		3.Tulkarem      7.Ramallah and Al Bireh      11.Hebron      15.Khan Younis
		4.Nablus      8.Jericho      12.North Gaza      16.Rafah
P-8	NEIGHBOURHOOD	
P-9	TYPE OF LOCALITY	1. City 2. Village 3. Refugee Camp
P-10	LOCALITY SIZE	1. Up to 2000 inhabitants 2. 2 001 – 10 000 inhabitants 3. 10 001 – 100 000 inhabitants 4. 100 001 and more inhabitants
P-11	NATIONALITY	1. Palestinian ID Holder 2. Jerusalem ID Holder 3. Palestinian with foreign nationality 4. Foreigner 5. Other
P-12	AGE	
P-13	GENDER	1. Female 2. Male
P-14	HIGHEST LEVEL OF EDUCATION ATTAINED	1. No school or primary (1- 4 classes) 2. Basic school (5-10 classes) 3. Secondary (High) school (all 12 classes) 4. One-year or two-year vocational school (reduced program) 5. Three-year vocational school and apprentice 6. Four-year vocational school and apprentice 7. Post-secondary school, associate degree 8. College, academy, technical college 9. Masters degree 10. Doctoral studies 11. Don't know/ doesn't want to respond  <i>Mention the highest degree achieved and not ongoing studies.</i>
P-15	CURRENT MAIN OCCUPATION STATUS	1. Employee 2. Other status of employed persons ( <i>daily worker, black market worker etc.</i> ) 3. Business owner 4. Self-employed person in non-agricultural activities (include PFA, AF, liberal professionals) 5. Self-employed person in agricultural activities 6. Family helper 7. Registered as unemployed 8. Unregistered unemployed ( <i>no longer receives an unemployment allowance / support allowance and looks for work</i> )

		<ul style="list-style-type: none"> <li>9. Retired - due to age</li> <li>10. Retired - other causes</li> <li>11. Pupil, student</li> <li>12. Housewife</li> <li>13. Person unable to work</li> <li>14. Another status of non working person (<i>pre-school, dependant</i>)</li> </ul>
P-16	MAIN OCCUPATION (SECTOR)	<ul style="list-style-type: none"> <li>1. Managers, business owners, entrepreneurs, mayor, local counsellor</li> <li>2. Intellectual occupations: teacher, physician, economist, lawyer, etc.</li> <li>3. Technicians or foremen: nurses, primary school teachers, accountant with secondary studies, etc.</li> <li>4. Clerks: secretary, librarian, cashier etc.</li> <li>5. Workers in services and commerce: train conductor, fire fighter, policeman etc.</li> <li>6. Qualified farmers or self-employed in agriculture</li> <li>7. Craftsmen and maintenance mechanics: builders, carpenters, plumbers, electricians, painters, mechanics, welders, blacksmiths, locksmith, textile workers, workers in the leather or food industry etc.</li> <li>8. Skilled workers and operators</li> <li>9. Unskilled workers in non-agricultural sectors: doormen, janitors, dustmen, sweepers, maid, etc.</li> <li>10. Daily workers/black market workers in agriculture, silviculture and fishery</li> <li>11. Daily workers/black market workers in non-agricultural activities</li> <li>12. Military officer</li> <li>13 Other</li> </ul>
P-17	NUMBER OF FAMILY MEMBERS LIVING IN THE HOUSEHOLD	
P-18	POSITION IN HOUSEHOLD <b>(DEFINITION OF HEAD OF HOUSEHOLD:</b> <i>"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".</i>	<ul style="list-style-type: none"> <li>1. HH head</li> <li>2. Spouse of HH head</li> <li>3. Child of HH head</li> <li>4. Sibling of HH head</li> <li>5. Parent of HH head</li> <li>6. Other:.....</li> </ul>

**Refusals:**

**O1. Reasons of refusal (mark all that apply):**

1. Too busy, has no time, has other obligations	
2. Poor health condition	
3. Does not want to talk about the topic	
4. Expresses fear, does not want intrusion on his privacy	
5. Has already been surveyed, does not trust surveys...etc	
6. Other	

**O2. Gender of the person who has refused:**

Male	
Female	

**O3. Age of the person who has refused:**

Up to 30 years	
31 – 50 years	

51 or more	
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### Selection of Respondents:

ACCORDING TO KISH TABLE

### General Questions (A)

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

Very satisfied	Rather satisfied	Rather dissatisfied	Very dissatisfied	Don't know
1	2	3	4	5

A2. How do you think your life is going to be over the next 12 months?	Much better	Better	The same	Worse	Much worse	Don't know
	1	2	3	4	5	6

A3. How often do you...	Daily	Few times a week	Few times a month	Once a month or less	Never
A3a. Read a national newspaper?	1	2	3	4	0
A3b. Listen to the Radio	1	2	3	4	0
A3c. Watch TV	1	2	3	4	0

<b>A4. Do you know how to use a computer?</b>	1. Yes	2. No
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*For those who know to use the computer (Code 1 at A4)*

	Daily	Few times a week	Few times a month	Once a month or less	Never
<b>A4a. How often do you use the Internet including e-mail (electronic mail)</b>	1	2	3	4	5

### Attitudes and opinions regarding the financial market (B)

B1. How familiar are you with the following institutions? (SHOW CARD WITH CHOICES)	Very much	Much	Average	Little	Very little	Don't know
B1a. Palestinian Monetary Authority	1	2	3	4	5	6
B1b. Commercial banks	1	2	3	4	5	6
B1c. Insurance companies	1	2	3	4	5	6
B1d. Brokerage houses	1	2	3	4	5	6
B1e. Mutual help / Community based associations	1	2	3	4	5	6
B1f. Cooperatives	1	2	3	4	5	6
B1g. Leasing companies	1	2	3	4	5	6
B1h. Other, non-banking financial institutions such as microcredit organizations	1	2	3	4	5	6
B1i. The Consumer Protection Agency	1	2	3	4	5	6
B1j. Palestine Capital Markets Authority	1	2	3	4	5	6
B1k. Industry associations	1	2	3	4	5	6
B1l. Money changers	1	2	3	4	5	6

B2. How much do you trust the following institutions? (SHOW CARD WITH CHOICES)	Very much	Much	Average	Little	Very little	Don't know
B2a. Palestinian Monetary Authority	1	2	3	4	5	6
B2b. Commercial banks	1	2	3	4	5	6
B2c. Insurance companies	1	2	3	4	5	6

<b>B2d.</b> Brokerage houses	1	2	3	4	5	6
<b>B2e.</b> Mutual help / Community based associations	1	2	3	4	5	6
<b>B2f.</b> Leasing companies	1	2	3	4	5	6
<b>B2g.</b> Other, non-banking financial institutions such as microcredit organizations	1	2	3	4	5	6
<b>B2h.</b> The Consumer Protection Agency	1	2	3	4	5	6

<b>B3. Generally, how would you assess the quality of financial services offered by the following institutions (SHOW CARD WITH CHOICES)</b>	Very good	Good	Fair	Bad	Very bad	Don't know
<b>B3a.</b> Commercial banks	1	2	3	4	5	6
<b>B3b.</b> Palestinian Monetary Authority	1	2	3	4	5	6
<b>B3c.</b> Insurance companies	1	2	3	4	5	6
<b>B3d.</b> Mutual help / Community based associations	1	2	3	4	5	6
<b>B3e.</b> Non-bank financial providers such as microcredit organizations	1	2	3	4	5	6
<b>B3f.</b> Informal money lenders (from family, friends, etc)	1	2	3	4	5	6

<b>B4. 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)</b>	I am completely sure	I am rather sure	Fifty-fifty	I am not quite sure	I am not at all sure	Don't know
<b>B4a.</b> How sure are you in a quick dispute resolution	1	2	3	4	5	6
<b>B4b.</b> How sure are you in a just dispute resolution	1	2	3	4	5	6

<b>B5. What factor would be most important for you if you were to open a bank savings account? (SHOW CARD WITH CHOICES)</b>	1. Bank's reputation
	2. Proximity to the bank office
	3. The way bank's personnel treat you
	4. Savings and credit interest rate and costs
	5. Gifts and advertising campaigns
	6. Don't know

<b>B6. What factor would be most important for you if you were to take out a loan from a bank? (SHOW CARD WITH CHOICES)</b>	1. Bank's reputation
	2. View of the bank office
	3. The way bank's personnel treat you
	4. Gifts and advertising campaigns
	5. Don't know

### Information on Financial Services (C)

	<b>C1. What trends from the ones given below do you follow personally?</b>		<i>If the answer is Yes in C1.</i> <b>C2. What is your main source of information:</b>					
	Yes	No	1- Advertising	2- Newspapers, magazines, TV programs specializing on financial issues	3- Specialized web sites	4- Bank officers, employees of insurance and management companies, during a personal visit or by phone	5- Independent financial consultants or brokers	6- Friends and acquaintances
<b>C2a.</b> Changes in the property market	1	2	1	2	3	4	5	6
<b>C2b.</b> Changes of quotations and indices	1	2	1	2	3	4	5	6

in the capital market								
C2c.Changes of interest rates on deposits	1	2	1	2	3	4	5	6
C2d. Changes of interest rates on credits	1	2	1	2	3	4	5	6
C2e. Changes in the inflation rate	1	2	1	2	3	4	5	6
C2f.Changes in the level of public pensions, benefits and tax exemptions	1	2	1	2	3	4	5	6
C2g.Price fluctuations for oil, gold, metals, etc.	1	2	1	2	3	4	5	6

<b>C3. Do you know that the Institution of the Ombudsmen for Consumer Protection exists?</b>	1. Yes	2. No	9. Don't know
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<b>C4. During the last 12 months, how many personal contacts or contacts through phone have you had with...?</b>	Daily	Few times a week	Few times a month	Once a month or less	Never
C4a. bank officers or bankers	1	2	3	4	5
C4b. representatives of insurance companies / private pension fund	1	2	3	4	5
C4c. representatives of the brokerage houses	1	2	3	4	5
C4d. independent financial advisers or brokers	1	2	3	4	5
C4e. representatives of a non-banking financial institution , such as microcredit organizations	1	2	3	4	5
C4f. members of your mutual help / community association	1	2	3	4	5
C4g. Informal money lenders	1	2	3	4	5

<b>C5. When you meet your relatives, colleagues, friends, how often do you talk about financial institutions and services?</b>	Daily	Few times a week	Few times a month	Once a month or less	Never
	1	2	3	4	5

<b>C6. Which of the following organizations do you see as the most suitable for delivering financial literacy programs in your area? (SHOW CARD WITH CHOICES) Multiple Answers</b>	
C6a. A commercial bank	C6g. Higher education institutions of economic and financial profile
C6b. Insurance companies	C6h. Independent financial consultants
C6c. Unit investment funds (management companies)	C6i. Mass media (journalists and TV presenters)
C6d. Non-government organizations or public	C6j. Don't know
C6e. organizations involved in consumer rights protection	
C6f. Government entities regulating these markets	C6k. Other:.....

<b>C7. Which of the following aspects of managing personal finances do you believe should necessarily be part of a financial training course for people...? READ THE OPTIONS</b>	Yes	No	Don't know
C7a. How to form one's own financial targets and draw a personal current financial plan or budget	1	2	3
C7b. How to manage debt	1	2	3
C7c. How to plan purchases of durables (car, house)	1	2	3
C7d. How does the pension scheme work and what methods are available to secure one's old age income	1	2	3
C7e. Banking services – current accounts, saving deposits, and plastic cards	1	2	3
C7f. Consumer credits to purchase goods and services	1	2	3
C7g. Mortgage loans	1	2	3
C7h. Insurance and insurance products	1	2	3
C7i. Private pension funds	1	2	3
C7j. Capital markets, stock and unit fund shares	1	2	3
C7k. How to interpret and differentiate financial advertising information	1	2	3
C7l. What parameters are used to compare the services offered by banks and other financial companies	1	2	3
C7m. What consumer rights protection laws are available and what one needs to do when one's consumer rights are violated	1	2	3

C7n. What information should a user pay attention to when signing a contract with a bank or another financial company	1	2	3
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**C8 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?**

1. Always	2. Sometimes	3. Rarely	4. Never	5. I do not use any financial service	6 Don't know
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**C9. What sources of information do you pay attention to when choosing a company to buy a service from? Multiple Answers**

<b>C9a.</b> Advertisements	<b>C9f.</b> Employer's advice
<b>C9b.</b> Information materials of financial companies on their tariffs and services of various types	<b>C9g.</b> Advice of friends and relatives
<b>C9c.</b> Advice of consultants working for providers of a required service	<b>C9h.</b> Internet forums and blogs
<b>C9d.</b> Recommendations of independent financial consultants or brokers	<b>C9i.</b> Don't know
<b>C9e.</b> Analytical materials published in mass media	<b>C9j.</b> Other.....

## Financial literacy (D)

**D1. How would you assess the level of your financial literacy? (SHOW CARD WITH CHOICES)**

1. Excellent knowledge and skills	2. Good knowledge and skills	3. Satisfactory knowledge and skills	4. Unsatisfactory knowledge and skills	5. No knowledge and skills	6. Don't know
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**D2. 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?**

1. More than NIS 10,800	2. Exactly NIS 10,800	3. Less than NIS 10,800	4. Don't know
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**D3. 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?**

1. More than a year ago	2. The same	3. Less than a year ago	4. Don't know
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**D4. 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%?**

1. A discount of NIS 150	2. There are the same	3. A 10% discount	4. Don't know
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**D5. 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?**

1. NIS 10,000
2. NIS 5,000
3. Do not know

**D6. 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?**

1. Yes
2. No
3. Do not know

**D7. 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?**

1. Take up some other (different) work
2. Purchase health/life/ accident insurance
3. Increase savings

**D8. 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)**

1. Buy child life insurance policy

2. Open a savings account in a Bank
3. Discontinue education
4. None of the above

**D9. 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?**

1. Open a savings account
2. Start making a household budget
3. Buy life insurance for her husband and sons
4. Do not know

**D10. Suppose I have a savings account in a bank and the bank closes down for some reason, will I get my money back?**

1. Yes
2. No
3. Do not know

<b>D11. In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market? READ?</b>  Multiple Answers	D11a. The bank which went bankrupt
	D11b. Shares of an investment fund whose market value plunged
	D11c. Shares of a private company, and the value of shares dropped significantly
	D11e. Apartment prices dropped at the moment when one needs to sell them
	D11f. None of the above
	D11g. Don't know

### Managing household finances (E)

<b>E1. Do you plan your household's finances by making a budget or writing down expenses?</b>	1. Yes	2. No	3. Don't know
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<b>E2. Is your family used to keeping records of income and expenditures?</b>	1. Yes, we keep records of everything, entering all revenues and all expenditures
	2. Yes, we keep records of everything, but not all revenues and expenditures are entered
	3. No, we don't keep records of everything, but we know in general how much money is received and spent during a month.
	4. No, we don't keep records of family's resources, and we don't have even a vague idea of how much money is received and spent during a month
	5. Don't know

<b>E3. How often during the last 12 months your household....</b>	Always	Very often	Sometimes	Very rarely	Never	Don't know
E3a. remained with unspent money from month to month	1	2	3	4	5	6
E3b. remained without money from month to month	1	2	3	4	5	6
E3c. spent in a month exactly the money earned in the previous month	1	2	3	4	5	6

*If money spent = money earned always or very often (codes 1 and 2 at E3c) → GO TO E6*

*If left without money always or very often (codes 1 and 2 at E3b) → GO TO E5*

*If money remains unspent always or very often (codes 1 and 2 at E3a) → GO TO E4*

**E4. When your household remains with unspent money from month to month, generally what do you do with the savings?**

	Yes	No		Yes	No
a. We spend it on consumer goods	1	2	g. We invest it in the capital market	1	2
b. We spend it on basic necessities	1	2	h. We repay debt	1	2
c. We spend it on education (for children)	1	2	i. We lend it to friends or relatives	1	2
d. We spend it on health	1	2	j. We invest it in our own business	1	2
e. We keep it in cash	1	2	k. We invest it in gold and jewellery	1	2
f. We deposit it or do not withdraw it from the account	1	2			

**E4l. Is there any other way that you spend the money from the previous month?**

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**E5. When your household runs out of money from month to month, generally, what do you do?**

	Yes	No		Yes	No
a. We cut down expenses	1	2	f. We pawn jewellery or other goods	1	2
b. We borrow money from relatives, friends and acquaintances	1	2	g. We spend our savings in NIS	1	2
c. We borrow money from family	1	2	h. We spend our savings in foreign currency (USD)	1	2
d. We buy on credit (informally) from shops	1	2	i. We use a credit card	1	2
e. We borrow from non-banking financial institutions (Micro-credits.)	1	2	j. We work extra hours or do additional jobs	1	2

**E5k. Is there any other way that you get by when you run out of money in between two months?**

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<b>E6. 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?</b>	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

<b>E7. Did you household experience an unexpected significant reduction of your income over the last three years?</b>	1. Yes	2. No <i>GO TO E8</i>	3. Don't know
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*If Yes (code 1 at E7)*

<b>E7A. What was the reason for this reduction of your income?</b>					
	Yes	No		Yes	No
a. Loss of employment due to economic crisis	1	2	e. Breakup, separation or divorce	1	2
b. Loss of employment because of an accident, illness or disability	1	2	f. Retirement of the main breadwinner	1	2
c. Considerable reduction of salary, or delays with salary payment	1	2	g. Other.....	1	2
d. Occupation (loss of access to land/proximity to wall/restriction of movement)	1	2			

<b>E7B. How did you manage to make ends meet when your income suddenly dropped?</b>					
	Yes	No		Yes	No
a. We cut down expenses and saved	1	2	g. We spent our savings in NIS	1	2
b. We borrowed money from relatives, friends and acquaintances	1	2	h. We exchanged in NIS our savings in foreign currency	1	2
c. We borrow money from family	1	2	i. We used a credit card	1	2
d. We bought on credit from shops	1	2	j. We worked extra hours or do additional jobs	1	2
e. We borrowed from non-banking financial institutions (CAR, Provident etc.)	1	2	k. Other.....	1	2
f. We pawned jewellery or other goods	1	2			

<b>E8. How often during the last 12 months your household had to borrow to pay back your other debts?</b>	Every month	Once in 3 months	Once in 6 months	Once a year or less	Never	Don't know
	1	2	3	4	5	6

<b>E9. Would you please say whether your household has any debts now?</b> <i>Without instalments for credits/loans</i>	1. Yes	2. No <i>GO TO E10</i>	3. Don't know
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If Yes in E9 ask

**E9A. Compared to your total monthly household income, approximately how much total debt do you currently have? SHOW THE CARD**

1. Less than the monthly income	2. approx. 1-2 monthly incomes	3. approx. 2-3	4. approx. 4-6	5. approx. 7-12 monthly incomes	6. More than the annual income	7. Don't know
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**E9B. Compared to your total monthly household income, approximately how much money is allocated to the repayment of debts each month? SHOW THE CARD**

1. Less than 1/4	2. Between 1/4 and 1/2	3. Between 1/2 and 3/4	4. Other	5. Don't know
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**E10. 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? Choose maximum 3 answers SHOW THE CARD (1-first option; 2-second option; 3-third option)**

E10 a. I'll spend it on the purchase of household goods (furniture, clothes, home electronic appliances, etc.)	
E10 b. I'll try to add money (through borrowing, e.g.) and buy a plot of land, a car, etc.	
E10 c. I'll make long-term savings to accumulate money for more expensive things (a house, apartment, expensive car, etc.)	
E10 d. I'll make reserves (for unexpected event, special events, for a rainy day, etc.)	
E10 e. I'll repay my earlier debts	
E10 f. I'll spend it on entertainment, on travel or vacation	
E10 g. I'll spend it on education and development of my children	
E10 h. I'll spend it on upgrade of my skills or training for a new vacation/profession	
E10 i. I'll spend it on my medical treatment and that of my close family	
E10 j. I'll invest it in my own business	
E10 k. I'll buy an insurance policy for myself or the family, spend it on voluntary pension (through a pension fund)	
E10 l. I'll buy gold, jewels and the like	
E10 m. I'll invest it in the bank deposit at an interest rate	
E10 n. I'll buy stock of Palestinian companies	
E10 o. Other.....	
E10 p. Don't know	

<b>E11. Does your household have any savings?</b>	1. I try to save something and spend the rest of the money on the everyday needs
	2. I spend money on the everyday needs and save the rest
	3. I spend all the money on everyday needs and do not save anything
	4. Don't know

If household saves (codes 1 and 2 at E11)

**E11A. Comparing to your total monthly household income, approximately how much are your savings? SHOW THE CARD**

1. Less than the monthly income	2. approx. 1-2 monthly incomes	3. approx. 2-3	4. approx. 4-6	5. approx. 7-12 monthly incomes	6. More than the annual income	7. Don't know
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**E11B. What are your reasons to save? Multiple Answers SHOW THE CARD**

1. For a rainy day, for unexpected expenses	6. I like saving rather than spending money
2. For retirement	7. This is a family tradition
3. To leave something for children to inherit	8. Don't know
4. To get income in the form of interest, increased market value of assets, etc.	9. Other.....
5. To increase my living standards in the future	

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

**E12. What are the reasons for not saving? Multiple Answers**

1. I don't trust financial institutions	5. I cannot resist the temptation to spend the money on shopping
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2. I cannot do this because of a low income	5. Other.....
3. I don't see the point of having savings	6. Don't know

## F. General Information on Financial Status

F1. Last month, the total amount received from salaries, pensions, child allowances, sales etc. by all household's members (including the respondent) was approximately...

NIS \_\_\_\_\_ 1. No income 2. Don't know 3. No answer

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

NIS \_\_\_\_\_ 1. No income 2. Don't know 3. No answer

## G. Use of the financial services: What type of financial services do you use?

G1	List of financial services		
	1. Consumer loan 2. Mortgage loan 3. Current account 4. Bank deposit 5. Bank debit card 6. Bank credit card 7. Insurance policies 8. Private pensions 9. Investments in shares 10. Investment funds	11. Loans from Mutual Help Associations 12. Car/ terrain loans 13. Pawning goods 14. Loans from microcredit organizations or other non-banking financial institutions	15. Loans from usurers 16. Loans from relatives, friends, acquaintances. 17. Buying on credit from food shops 18. Buying on credit from the electrical appliances shops 19. Money changers
<p><b>Attention!</b> Use the codes corresponding to each financial service used in the present by each person 15 years old and over.</p>			

	Financial service 1	Financial service 2	Financial service 3	Financial service 4	Financial service 5	Financial service 6
Type of Financial Service						

If the respondent has insurance policies

G2. What type of insurances policies do you have?					
	Yes	No		Yes	No
G2a. life insurance	1	2	G2d. car insurance	1	2
G2b. medical insurance	1	2	G2e. terrains and/ or crop insurance	1	2
G2c. house insurance	1	2	G2f. other.....	1	2

If the respondent has loans

Data on loans	a. loan 1	b. loan 2	c. loan 3
G3. Name of the bank or non-banking financial institution			
G4. Loan term (no of months)			
G5. Loan type 1. Consumer 2. mortgage			
G6. Currency 1. NIS 2. foreign currency (USD)			
G7. Interest rate 1. Fixed 2. Variable			
G8. Do you have any delays in repayments? 1. Yes 2. No			
G9. Do you face any difficulties making repayments? 1. Yes 2. No			
G10. Did you happen to buy a financial service during the last five years with which you were not satisfied?	1. Yes	2. No	7. Does not use any Financial Service 9. Don't know

If Yes

**G11. What kind of service was it? Multiple Answers**

1. A consumer loan 2. A mortgage loan 3. Current account 4. Bank deposit 5. A bank debit card 6. A bank credit card 7. An insurance policy 8. Private pensions 9. Investment in shares 10. Investment funds	11. Loans from Mutual Help Associations 12. A car/ terrain loan 13. Pawning goods 14. Loans from Microcredit organizations Credit or other non-banking financial institutions	15. Loans from usurers 16. Loans from relatives, friends, acquaintances. Buying on credit (informally) from food shops 17. Buying on credit from the electrical appliances shops
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**G12. What did you do after you discovered the problem? Multiple Answers**

1. Nothing 2. I stopped using the service before the contract expired (closed the deposit, account, sold the unit shares, canceled the insurance contract, etc.)	3. I submitted a grievance to the company which sold me the product 4. I submitted a claim to the appropriate government authority 5. Other..... 6. Don't know, Don't remember
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G13. Does your household have...?	Yes	No		Yes	No
Ga. Car	1	2	Gd. Computer (PC)	1	2
Gb. Landline telephone	1	2	Ge. Access to Internet	1	2
Gc. Mobile telephone	1	2			

G14a. 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 ...
1. in a good area
2. in a poor area
3. in a bad-famed area
4. in a rather good area

**H. Other Questions**

**H1 Beside your mother language, what other languages do you speak well enough to take part in a conversation?**

Multiple Answers:

I1a. Hebrew	I1c. French	I1e. Russian	I1g. Other:.....
I1b. English	I1d. German	I1f. Spanish	

<b>H2. 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?</b>

Interview end time: |\_|\_|:|\_|\_|