



WOMEN AND SAVINGS MANAGEMENT



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Objectives, methodology
and sample

The research objectives

The research aims to reconstruct the relationship between the female population and money:

- Both the emotions, motivations and skills that guide daily choices
- And the behaviors adopted concretely for the management of all variables at play

In fact, the relationship with money has multiple levels: from practical attention to household expenses, to planning savings and choosing investments.

The analysis therefore involves a panoramic vision, to evaluate the overall **strengths and weaknesses** that distinguish women's situation today with respect to this crucial dimension of existence.

- The field took place from 18 to 27 April 2017
- **1003 interviews** were conducted using a **CAWI methodology** with a sample of:
 - **752 Women**
 - **251 Men**
- The female sample was analyzed according to the main sociodemographic variables:
 - Age
 - Education
 - Geographical area
 - Size of population centers
 - Family type
- It was also possible to carry out a **gender comparison** between the total number of interviewees and **the male sample**

Women: sociodemographic profiling

AGE

18-24 years	11.2%
25-34 years	30.4%
35-44 years	20.4%
45-54 years	20.7%
55-64 years	17.4%



EDUCATIONAL QUALIFICATION

Master, Degree	40.3%
High school	51.1%
Middle school	8.3%
Elementary	0.3%



MARITAL STATUS

Single	38.9%
Married	52.2%
Separated	3.0%
Divorced	4.7%
Widow	1.1%



Base: total women – % values

Sociodemographic profiling



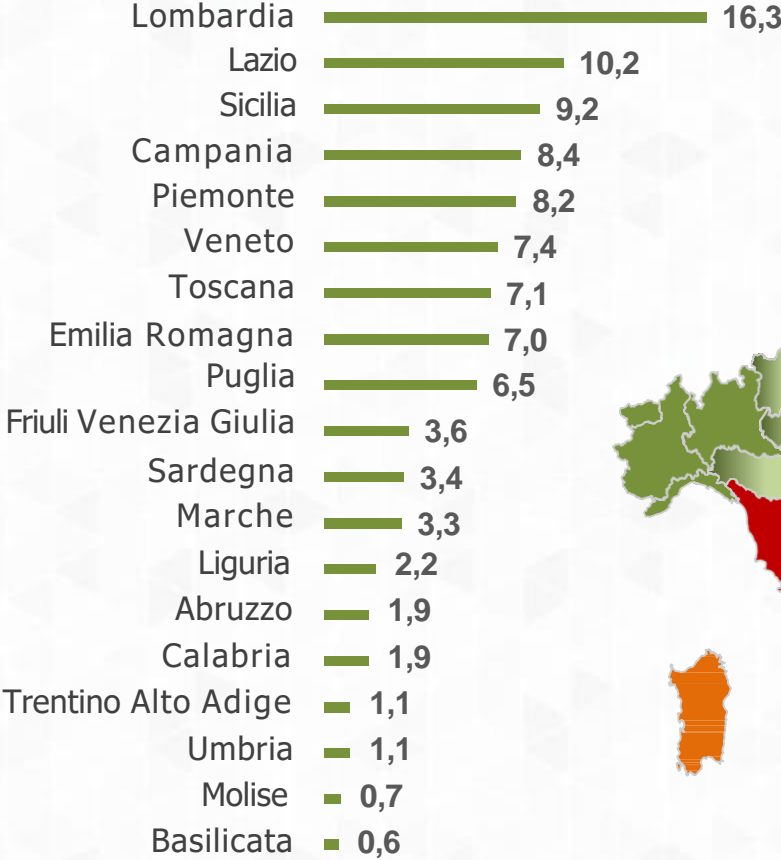
PROFESSION



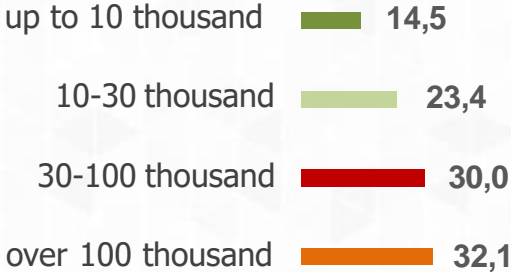
Base: total women – % values

Sociodemographic profiling

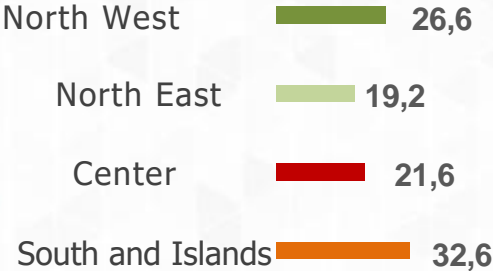
WHICH REGION DO YOU LIVE IN



SIZE OF POPULATION CENTERS



GEOGRAPHIC AREA

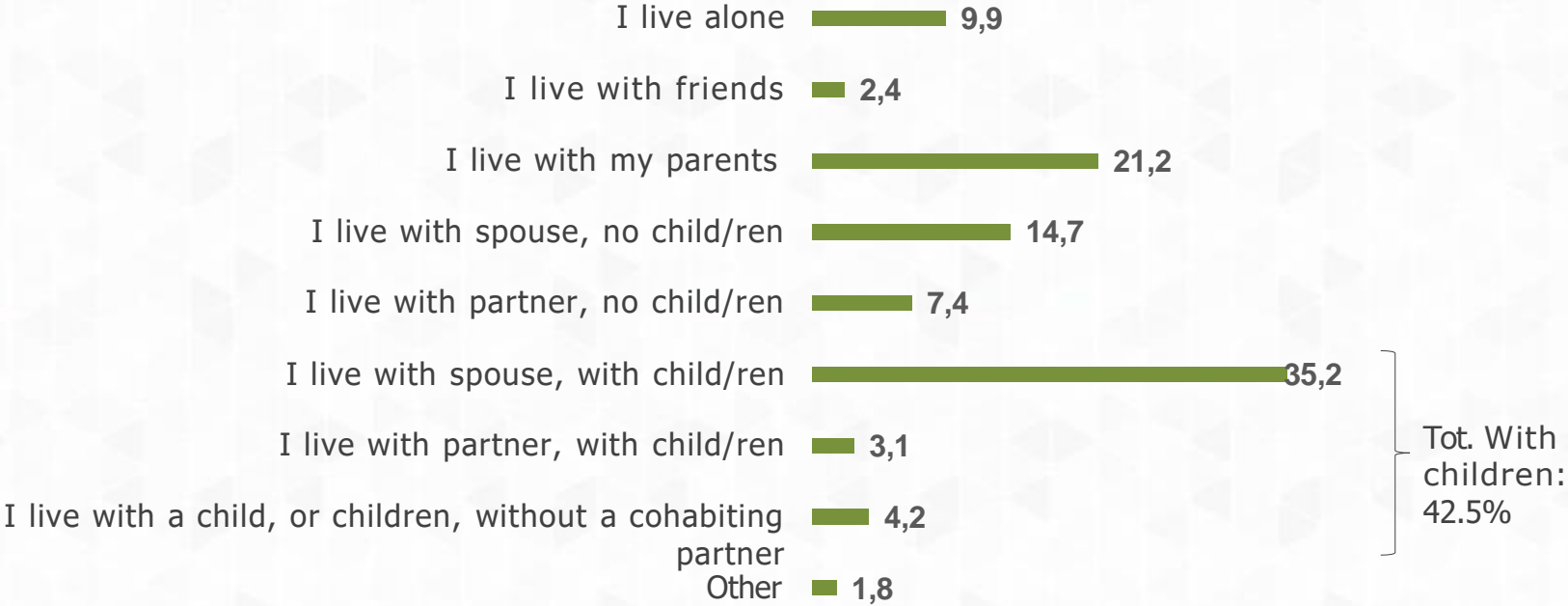


Base: total women – % values

Sociodemographic profiling



TYPE OF FAMILY WHERE YOU LIVE



Base: total women – % values



Main evidence




- The research confirms a persistent and **significant gender gap** between men and women with regards to **the economic situation and savings management**: both in terms of knowledge and habits and behaviors
- In particular, men declare:
 - Higher **incomes**
 - **Greater interest and greater knowledge** of economic issues
 - **Greater saving** capacity
 - **Greater propensity to invest**

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- From the more general analysis of the division of family tasks, a picture emerges in which **the emancipatory process of women and gender equity do not seem to go hand in hand:**
 - On the one hand, **an imbalance between genders still persists** with regard to the carrying out of **care and home care and cleaning tasks**, which are carried out by women
 - On the other hand, **women are seeing the spectrum of their tasks broadening**, with the assumption of previously **traditionally male** responsibilities and commitments (taking care of tax returns, going to the bank and the post office, etc.)

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- Women show **a variety of attitudes and behaviors**, attributable primarily to the **age variable**
 - Age, or rather **biographical stages**, mark:
 - Not just the **meaning attributed to money**, within a specific project
 - But **also the ability to make personal projects effective, establishing new life priorities and honing skills**
- The same familiarity with economic issues grows **with the definition of individual goals**

- 
- **Spending well, treating yourself to a few whims, being ready for any eventuality:** these are the three most common meanings attributed to **saving**
 - The concept closest to saving (the goal but also the driver) seems to be that of the **search for quality of life**, in a temporal perspective that looks to the future but **without sacrificing the present**
 - This is especially true for young women and graduates, who are also the group most open to consumption
 - **Long-term planning and uncertainty for the future** are therefore **secondary drivers**, even if they are very present in the female segment

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- Knowledge of the family budget is spread uniformly throughout the national territory and among all the targets analysed
 - To a **slightly greater extent among men and women living in families with children** (greater need to control all family members' expenses)
 - Instead, it seems to be **independent of the qualification**
- However, the tools used to keep track of family accounts vary and are more affected **by individual training and skills** (young graduates use Excel more and accounts books less)



- **Female graduates aged 25-44** constitute a particular target, **due to economic-work emancipation and alignment** with the knowledge and behavior of **men**.
- In particular, compared to the rest of the female sample, the graduates have:
 - Greater **propensity to save and invest**
 - Greater **confidence with economic issues** (knowledge and updating)
 - Greater **propensity to consume and to consume quality**
- Finally, women belonging to this segment are **the most interested in training** in the economic field (even more than all men), thus electing themselves as a **privileged target for dissemination initiatives**

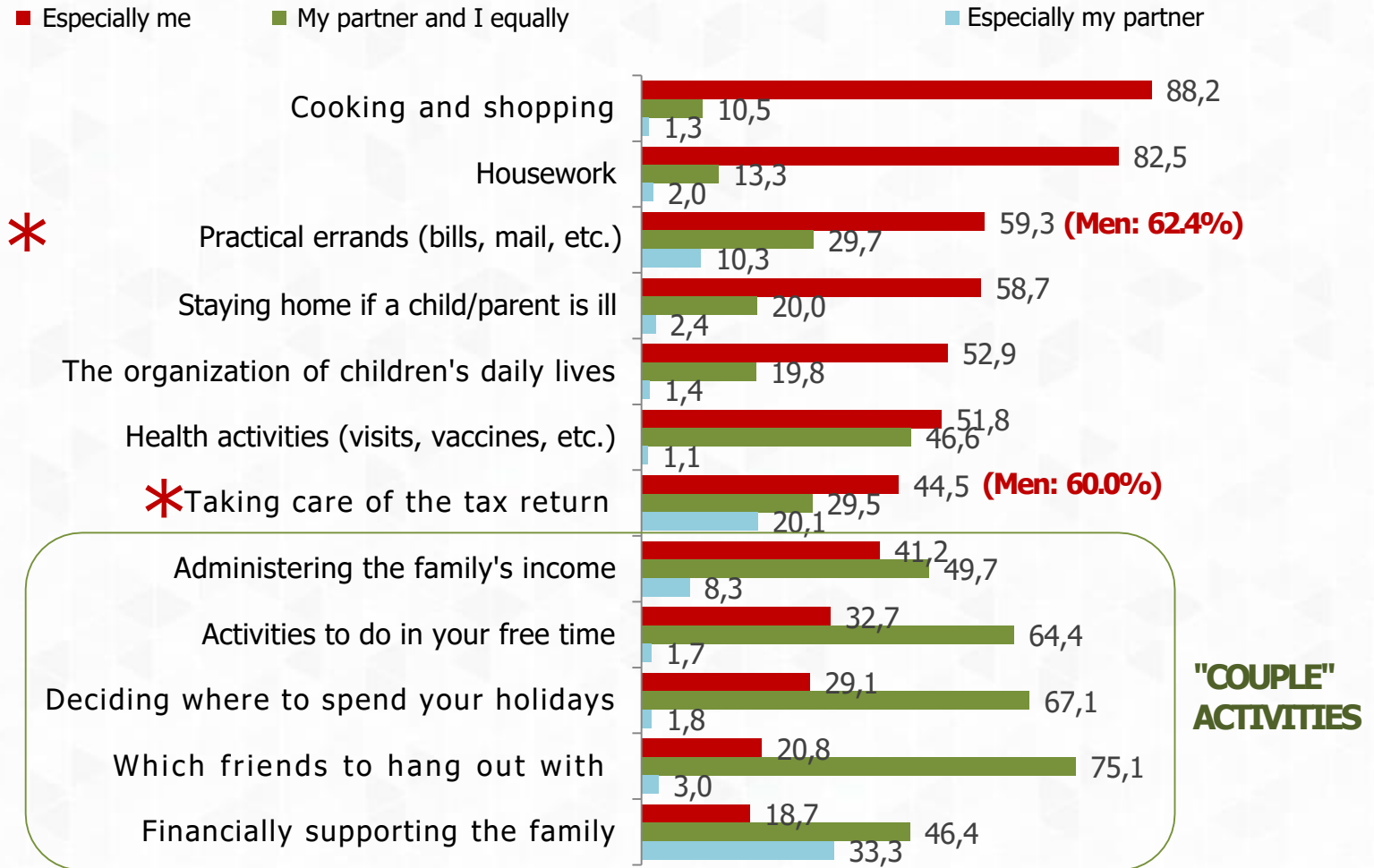


Management of family life,
economic situation

The division of family tasks

- A **strong gender gap** persists in the management of family and domestic life with regards to **housework and care work** (cooking and cleaning the house, taking care of children, etc.)
- Instead, there is "**equality**" in the involvement of men and women in those activities that involve a **decision on the direction of family life** (friends to hang out with, holidays, activities to carry out in free time) and also in the **management of economic aspects**, such as managing income and financially support the family, traditionally a stronghold of "male power"

The division of family tasks: who deals with...



* **Discordant perception between men and women:** each thinks they take care of more than their partner (see next page)

Base: women living as a couple (455 cases) – % values

The division of family tasks: who deals with... It's mostly me



	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	148	455	15	106	121	118	95	162	248	2
Cooking and shopping	35.1	88.2	66.6	85.9	91.2	87.9	90.8	87.1	88.2	57.6
Housework	22.5	82.5	66.6	77.1	90.3	80.2	84.0	79.7	82.1	100
* Practical errands (bills, mail, etc.)	62.4	59.3	55.7	58.9	56.0	62.3	60.7	56.8	60.3	71.2
Staying home if a child/parent is ill	19.8	58.7	33.1	56.9	63.1	61.1	56.0	54.9	60.2	.
The organization of children's daily lives	20.9	52.9	22.0	52.8	56.9	56.0	49.0	50.5	54.6	42.4
Health activities (visits, vaccines, etc.)	25.4	51.8	44.7	49.2	54.2	50.9	53.7	50.4	52.6	.
* Taking care of the tax return	60.0	44.5	22.0	47.0	44.6	46.6	42.5	47.8	43.4	42.4
Administering the family's income	57.1	41.2	11.5	41.0	38.5	47.5	41.6	40.6	42.5	.
Activities to do in your free time	35.4	32.7	21.9	33.0	34.0	32.7	32.5	33.7	31.2	42.4
Deciding where to spend your holidays	29.3	29.1	33.5	31.1	29.6	32.9	21.2	30.3	28.2	.
Which friends to hang out with	22.9	20.8	11.1	21.0	21.8	25.1	15.9	17.8	22.0	.
Financially supporting the family	52.9	18.7	11.5	25.0	20.1	19.0	10.5	22.0	16.6	.

Base: live as a couple (603 cases) – % values

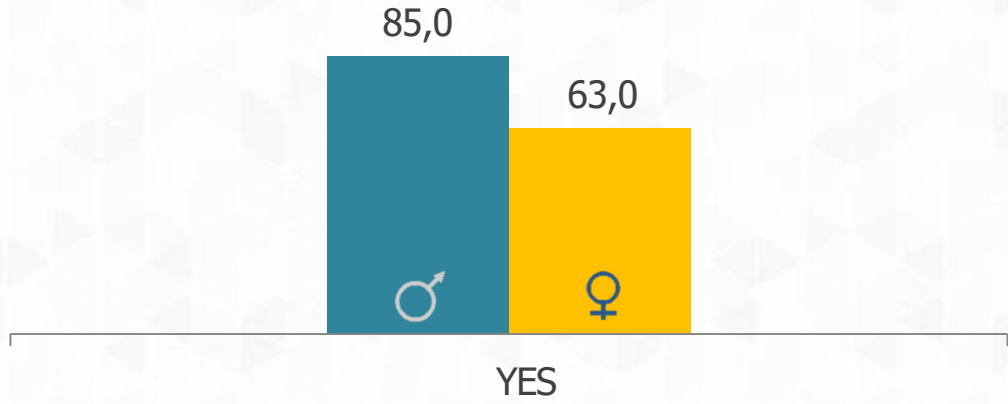
Middle school: attention to the small number of the sample

Women with income ... but less than their husband's

The analysis of the economic situation shows a picture of Italy that is **still unbalanced**, in which

- Not only are there fewer women in the job market (a data which is confirmed to be very high in the South and on the Islands)
- But their salary is in most cases lower than that of their husbands
 - This data is particularly significant precisely **for the age group of 35-44 year old**, in which the problems of work-home balance are most concentrated
 - Finally, it is significant that the phenomenon persists **even among graduates**

Having a personal income



Base: sample total – % values

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44years graduated
Base	251	752	84	228	154	156	131	303	384	3	241
YES	85.0	63.0	45.1	64.0	63.5	70.0	64.2	75.2	58.8	.	79.0

	W	North West	North East	Center	South and Islands
Base	752	200	144	163	245
YES	63.0	68.8	71.2	62.3	54.0

Base: sample total – % values

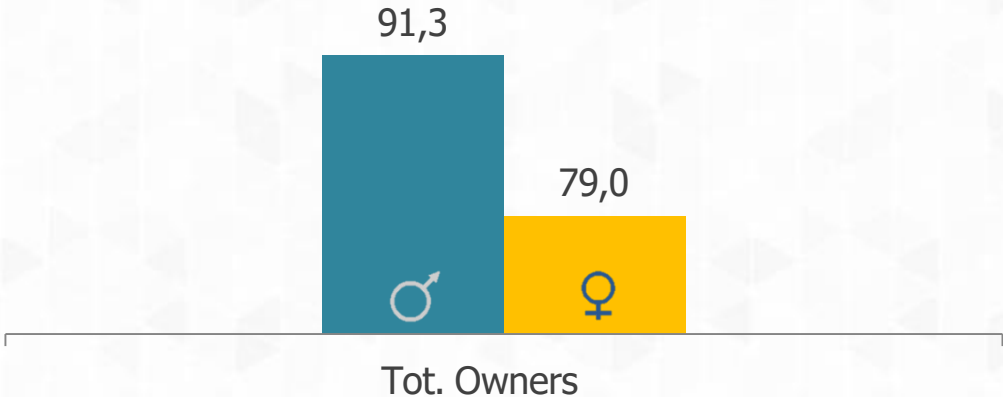
Main family income

Is your income higher or lower than that of your wife/husband/partner?

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	25-44years graduated
<i>Base</i>	141	282	7	74	70	78	54	131	140	115
Much higher	17.1	2.3	.	1.4	3.1	2.6	2.6	3.7	1.2	7.2
Higher	45.5	18.8	.	18.7	13.4	19.5	27.0	19.5	16.9	30.2
The same	28.8	29.0	74.7	37.1	22.8	27.2	22.9	31.3	27.8	24.8
Lower	7.5	36.6	.	31.4	50.1	35.2	32.6	36.1	36.8	30.4
Much lower	1.0	13.3	25.3	11.4	10.6	15.5	14.8	9.4	17.3	7.4
HIGHEST TOTAL	62.7	21.1	.	20.1	16.5	22.1	29.6	23.3	18.1	37.4
LOWER TOTAL	8.5	49.9	25.3	42.9	60.7	50.7	47.4	45.5	54.1	37.8

Base: have an income and live as a couple (423 cases) – % values

Having a personal current account



Base: sample total – % values

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44years graduated
Base	251	752	84	228	154	156	131	303	384	3	241
Yes, I have it and I manage it completely independently	82.7	67.2	60.9	70.8	71.7	66.8	60.2	75.7	62.6	.	82.4
Yes, I have it but I don't manage it completely independently	8.5	11.8	13.6	10.2	9.6	10.4	17.7	11.0	11.8	54.7	8.3
No, I do not have it	8.7	21.0	25.6	19.0	18.6	22.8	22.1	13.3	25.6	45.3	9.3
TOTAL OWNERS	91.3	79.0	74.4	81.0	81.4	77.2	77.9	86.7	74.4	54.7	90.7

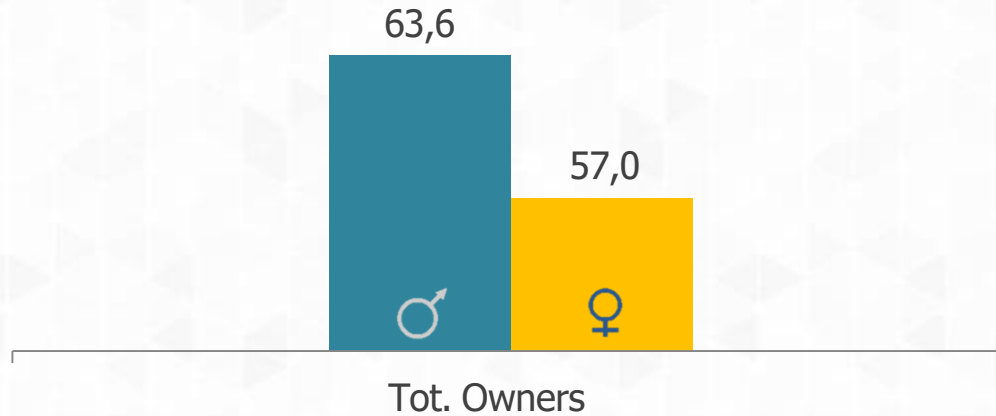
Base: sample total – % values

Having a personal current account

	W	North West	North East	Center	South and Islands
<i>Base</i>	752	200	144	163	245
Yes, I have it and I manage it completely independently	67.2	69.3	71.6	74.1	58.3
Yes, I have it but I don't manage it completely independently	11.8	9.5	11.5	9.7	15.3
No, I do not have it	21.0	21.2	16.9	16.2	26.4
TOTAL OWNERS	79.0	78.8	83.1	83.8	73.6

Base: sample total – % values

Having a family current account

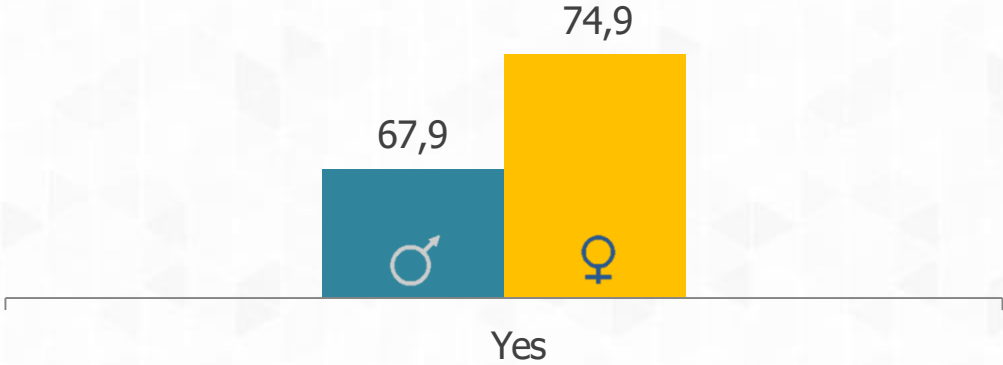


Base: sample total – % values

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
Base	251	752	84	228	154	156	131	303	384	3
Yes, I have it and I manage it	35.6	24.2	17.6	22.7	20.0	30.1	29.3	24.0	24.5	.
Yes, I have it and I manage it together with my partner	25.8	27.2	5.8	22.2	36.6	31.9	32.8	26.9	27.8	76.9
Yes, I have it but my partner manages it	2.2	5.6	17.8	2.3	6.9	3.3	4.9	3.7	6.4	.
No, I do not have it	36.4	43.0	58.8	52.8	36.5	34.7	33.0	45.3	41.3	23.1
TOTAL OWNERS	63.6	57.0	41.2	47.2	63.5	65.3	67.0	54.7	58.7	76.9

Base: sample total – % values

Joint family current account

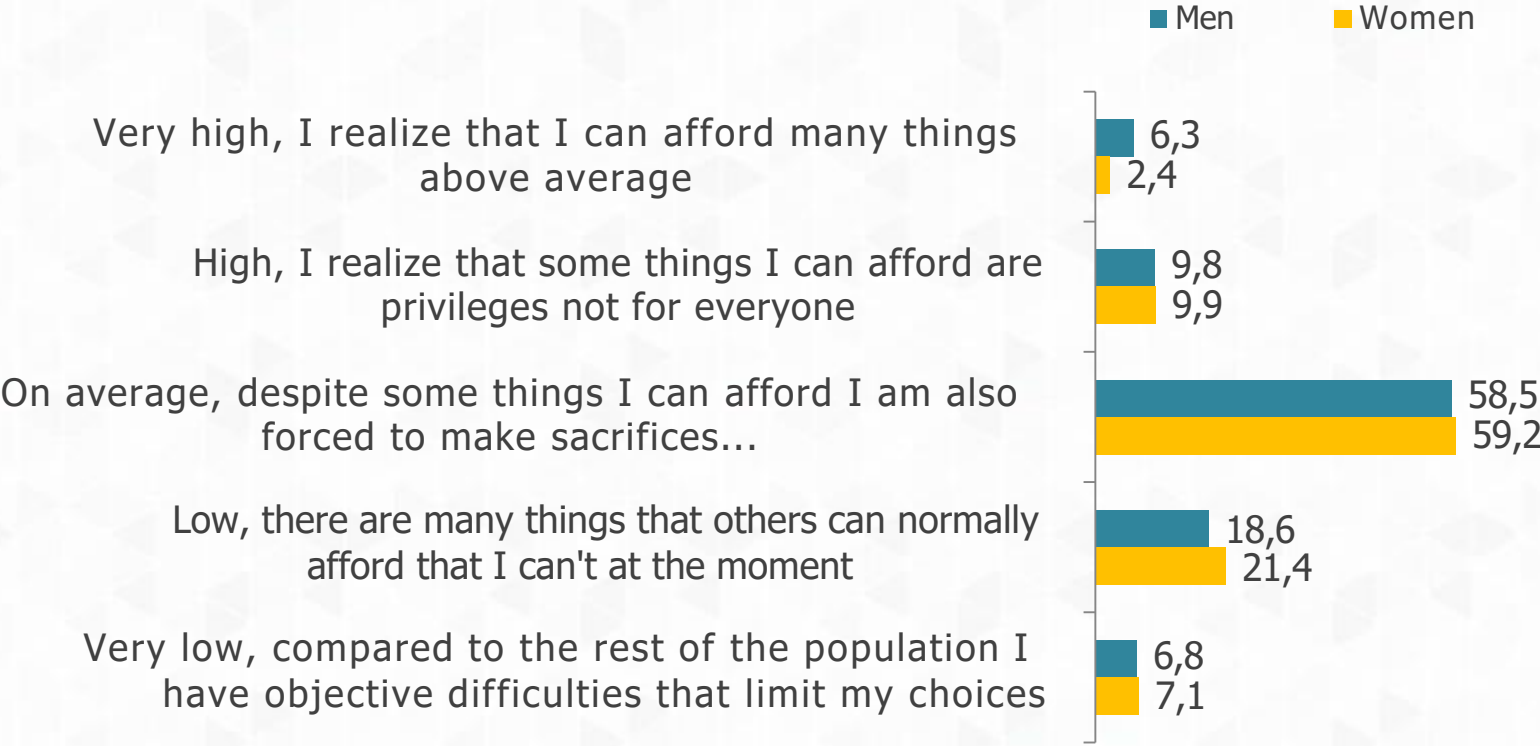


Base: sample total – % values

	U	D	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
Base	160	429	35	108	98	102	87	165	226	2
Yes	67.9	74.9	47.4	74.5	80.4	76	78.7	70.1	79.4	57.6

Base: have a family current account (589 cases) – % values

Perception of your own lifestyle



Base: sample total – % values

Perception of your own lifestyle

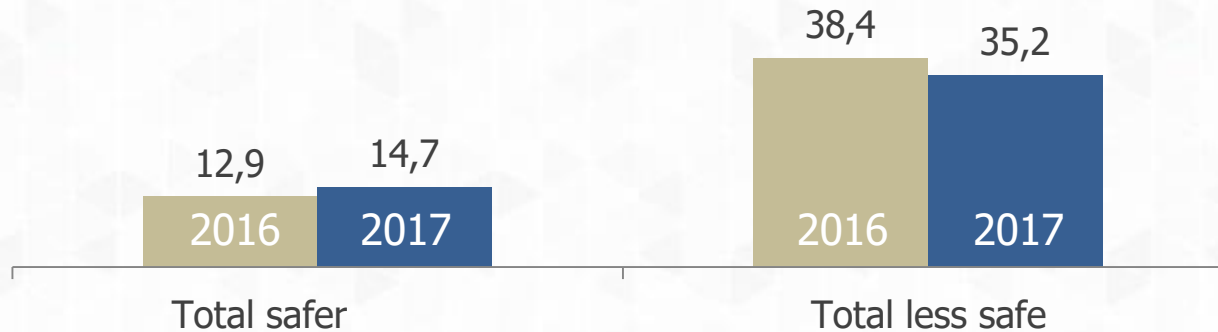


	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	752	84	228	154	156	131	303	384	3	241
Very high, I realize that I can afford many things above average	2.4	4.0	3.7	.	3.9	.	2.4	1.7	.	2.6
High, I realize that some things I can afford are privileges not for everyone	9.9	15.7	13.9	6.9	5.9	7.2	11.7	8.8	32.6	13.6
On average, despite some things that I can afford, I am also forced to make sacrifices like the rest of people	59.2	52.9	58.7	64.9	60.1	56.6	69.4	53.8	22.1	67.2
Low, there are many things that others can normally afford that I can't at the moment	21.4	25.4	15.3	20.7	24.3	26.9	11.4	27.9	22.1	11.8
Very low, compared to the rest of the population I have objective difficulties that limit my choices	7.1	1.9	8.4	7.6	5.8	9.3	5.1	7.9	23.1	4.8
TOTAL HIGH	12.2	19.7	17.6	6.9	9.8	7.2	14.1	10.5	32.6	16.2

Base: total women - % values

Economic situation compared to the past year

Compared to last year, does your personal economic situation seem more or less secure? (one answer only)

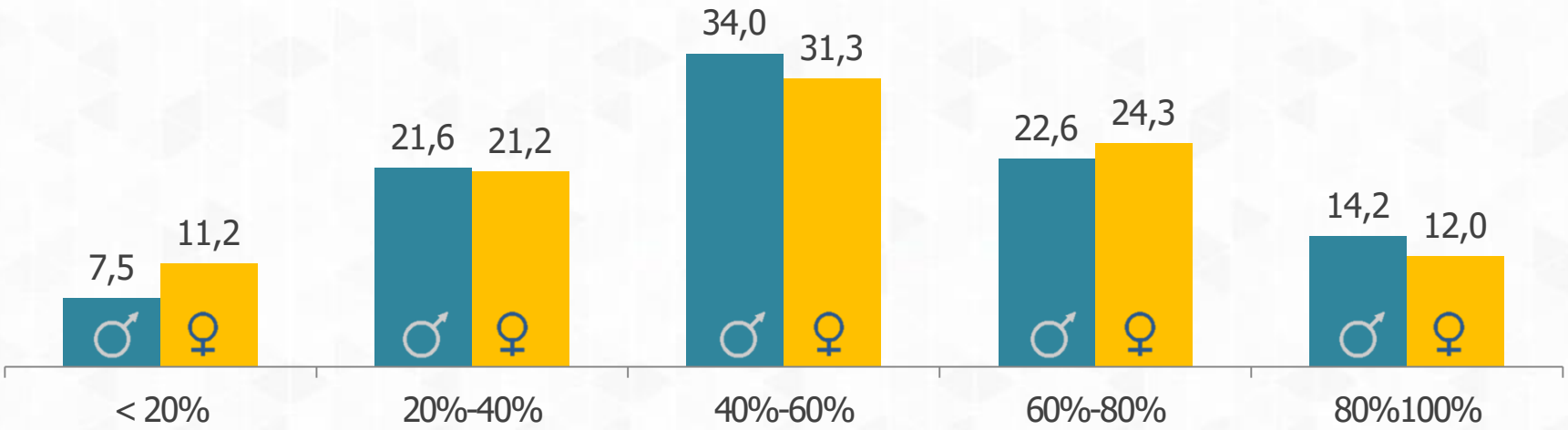


Base: Italian population – % values

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
Base	251	752	84	228	154	156	131	303	384	3	241
Much safer	4.3	1.1	.	1.9	.	1.9	0.6	1.7	0.7	.	2.6
Safer	12.6	13.0	17.7	18.1	12.3	9.1	6.7	16.0	11.0	32.6	18.8
The same	47.6	49.2	51	48.1	51.1	47.1	50.3	50.4	50.0	.	51.4
Less safe	23.8	24.0	19.6	20.3	21.4	30.1	29.3	21.8	25.1	22.1	17.5
Much less safe	10.4	11.6	11.7	9.3	13.8	11.8	12.6	9.3	12.4	22.1	8.7
I don't know, I won't answer	1.3	1.1	.	2.3	1.4	.	0.6	0.7	0.8	23.1	0.9
TOTAL SAFER	16.9	14.1	17.7	19.9	12.3	11.0	7.3	17.8	11.7	32.6	21.4
TOTAL LESS SAFE	34.2	35.6	31.3	29.6	35.2	41.8	41.8	31.1	37.5	44.2	26.2

Base: sample total – % values

Income intended to cover fixed expenses



AVERAGE MEN: 56.3%
AVERAGE WOMEN: 55.2%

Base: sample total – % values

Income intended to cover fixed expenses



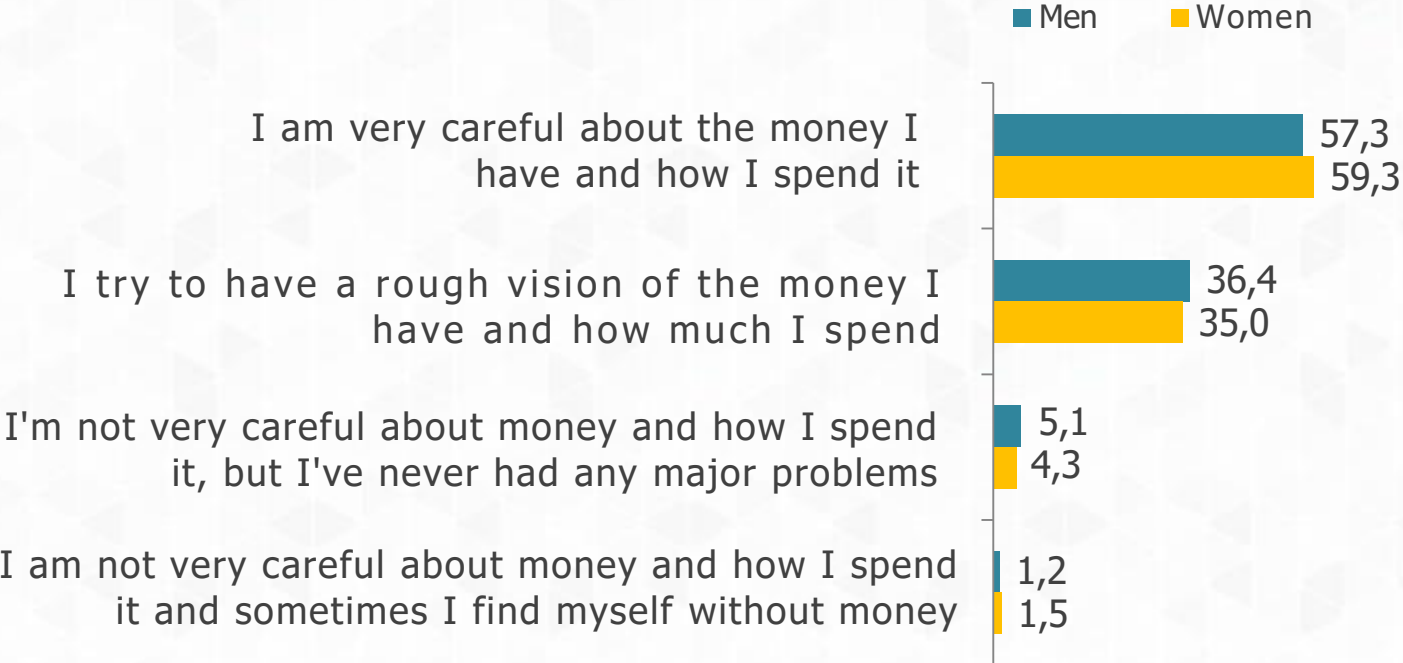
	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
Up to 20%	31.8	26.5	11.7	26.9	16.5	33.9	38.1	25.5	27.7	.
From 20% to 40%	46.8	45.5	45.1	41.6	51.6	46.5	44.2	44.6	47.4	54.7
From 40% to 60%	11.7	17.4	29.6	18.0	20.7	12.4	10.4	18.9	16.6	.
From 60% to 80%	9.7	10.6	13.6	13.4	11.2	7.2	7.2	10.9	8.3	45.3
From 80% to 100%	78.5	72.0	56.8	68.5	68.1	80.4	82.3	70.1	75.1	54.7
AVERAGE	90.3	89.4	86.4	86.6	88.8	92.8	92.8	89.1	91.7	54.7

Base: sample total – % values



The relationship with money and purchases

A "balanced" relationship with money



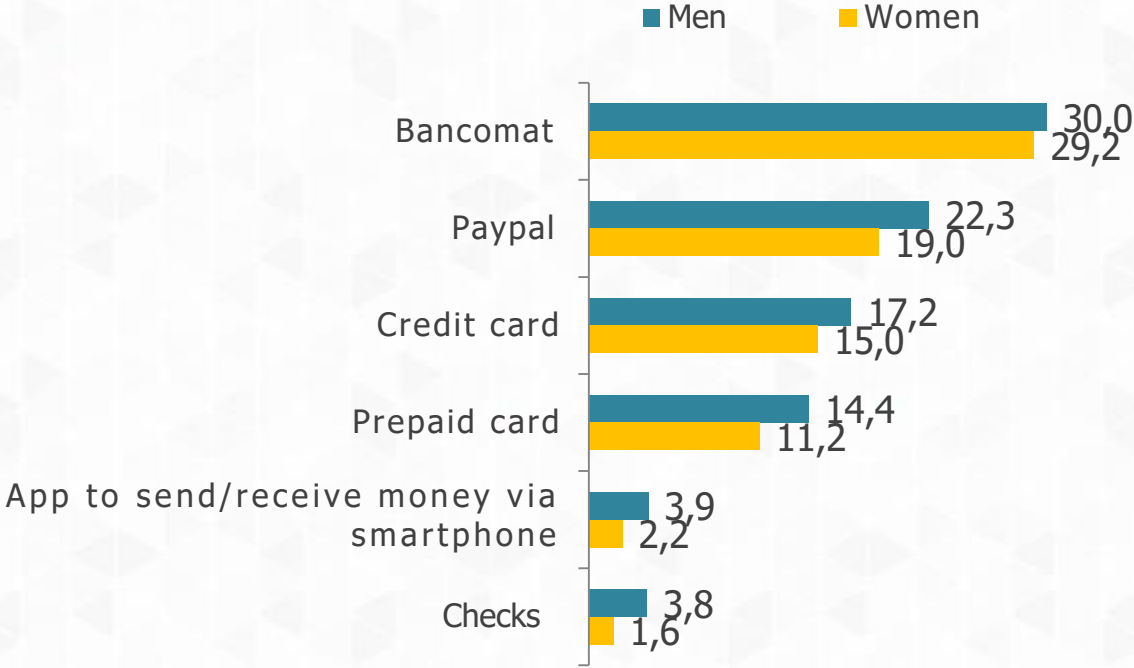
Base: sample total - % values

Relationship with money

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
I am very careful about the money I have and how I spend it	57.3	59.3	51.1	57.8	58.0	60.8	66.7	55.3	62.2	44.2
I try to have a rough vision of the money I have and how much I spend	36.4	35.0	43.1	36.6	33.1	34.7	29.4	40.2	32.1	32.6
I'm not very careful about money and how I spend it, but I've never had any major problems	5.1	4.3	3.9	4.2	7.6	3.9	1.1	3.7	4.3	.
I am not very careful about money and how I spend it and sometimes I find myself without money	1.2	1.5	1.9	1.4	1.4	0.6	2.8	0.8	1.4	23.1

Base: sample total – % values

Used payment instruments (Very frequently)



Base: sample total – % values

Used payment instruments

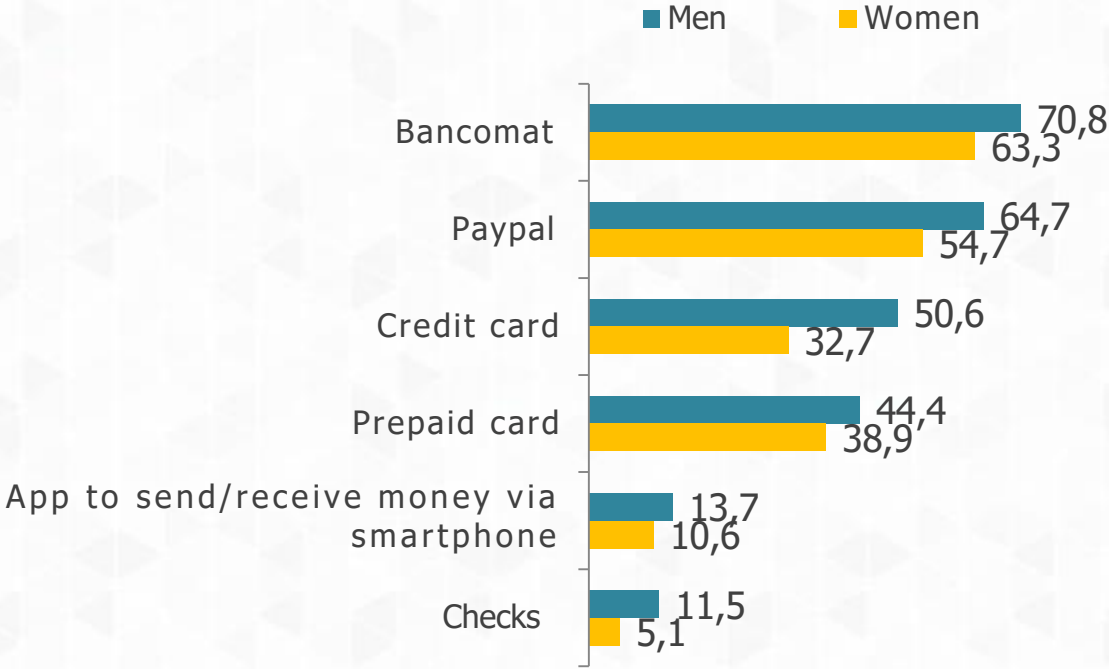
(Very frequently)



	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
Bancomat	30.0	29.2	17.6	25.9	31.8	33.3	34.3	35.3	24.4	23.1
Paypal	22.3	19.0	19.7	22.1	23.4	19.0	7.7	20.4	18.8	.
Credit card	17.2	15.0	9.7	11.5	16.6	22.3	13.9	18.3	13.4	.
Prepaid card	14.1	11.2	13.7	13.9	10.4	11.8	5.0	10.4	12.5	.
App to send/receive money via smartphone	3.9	2.2	1.9	2.8	0.7	3.9	1.1	2.4	2.0	.
Checks	3.8	1.6	.	3.2	.	2.6	0.6	2.1	1.3	.

Base: sample total – % values

Used payment instruments (Very + Fairly frequently)



Base: sample total – % values

Used payment instruments (Very + Fairly frequently)



	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
Bancomat	70.8	63.3	45.0	61.6	73.3	66.6	62.5	70.6	59.1	77.9
Paypal	64.7	54.7	47.1	60.1	65.5	55.0	37.0	62.6	49.2	77.9
Credit card	50.6	32.7	23.3	28.2	33.8	45.8	30.0	38.4	29.3	32.6
Prepaid card	44.4	38.9	37.3	51.8	36.5	36.5	23.2	45.1	35.8	45.3
App to send/receive money via smartphone	13.7	10.6	11.7	15.7	11.7	7.1	3.8	13.3	8.3	32.6
Checks	11.5	5.1	5.8	7.8	2.7	5.9	1.7	6.7	3.6	32.6

Base: sample total – % values

Who decides in the family...

«Expenses related to everyday life»

«Expenses to be cut»

«Management of financial aspects»

«Important and extraordinary expenses»

Values %	«Expenses related to everyday life»		«Expenses to be cut»		«Management of financial aspects»		«Important and extraordinary expenses»	
	Men	Women	Men	Women	Men	Women	Men	Women
Base	251	752	251	752	251	752	251	752
I	40.4	64.2	45.0	44.7	55.2	37.6	44.9	34.9
Me and my partner	44.9	26.3	42.7	44.1	33.5	42.9	43.3	50.5
My partner takes care of it	6.0	2.0	2.9	2.1	3.9	8.2	2.3	3.9
My parents take care of it	8.7	7.3	8.4	8.8	7.4	10.6	9.5	10.5
A consultant takes care of it	.	0.2	0.8	0.4	.	0.8	.	0.1

Base: sample total – % values

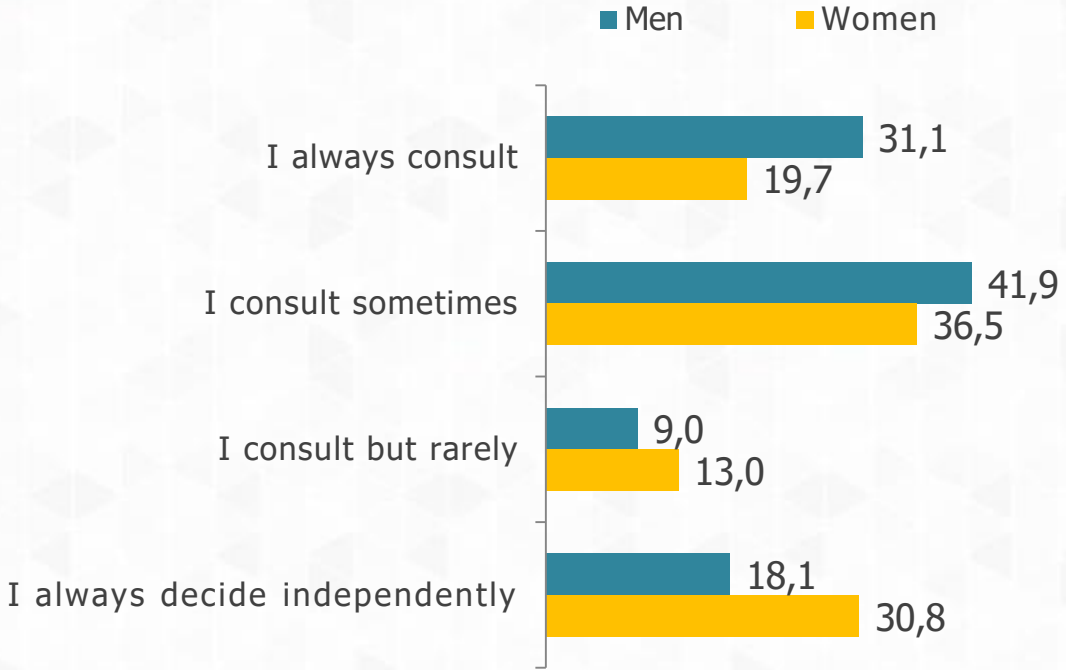
I decide...

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	251	752	84	228	154	156	131	303	384	3	241
Expenses related to everyday life	40.4	64.2	47.1	58.8	68.2	70.5	72.4	68.0	63.2	45.3	61.2
Expenses to be cut	45.0	44.7	33.5	48.7	39.2	48.4	46.7	49.3	41.7	.	49.8
Management of financial aspects	55.2	37.6	25.7	43.1	33.8	38.6	38.6	42.4	34.7	.	47.2
Important and extraordinary expenses	44.9	34.9	27.5	41.7	30.9	34.1	33.5	38.0	33.6	32.6	39.7

Base: sample total – % values

Talking to someone before buying

When you decide to do some shopping for yourself (clothes, shoes, books, etc.), do you consult with someone before spending money or do you decide independently?



Base: sample total – % values

Talking to someone before buying



When you decide to do some shopping for yourself (clothes, shoes, books, etc.), do you consult with someone before spending money or do you decide independently?

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
Base	251	752	84	228	154	156	131	303	384	3
I always consult	31.1	19.7	15.6	16.7	19.2	23.5	23.7	14.5	22.7	.
I consult sometimes	41.9	36.5	60.8	44.3	37.9	26.8	17.2	41.3	32.8	54.7
I consult but rarely	9.0	13.0	13.6	16.3	12.5	8.5	12.7	16.8	10.9	.
I always decide independently	18.1	30.8	9.9	22.7	30.4	41.3	46.4	27.4	33.5	45.3

Base: sample total – % values

Consumer attitudes

In shopping, are you...?

■ Men ■ Women

	A lot	Enough	In equal measure	Enough	A lot	
Spontaneous	12.2	27.7	24.5	25.6	10.0	Programmer
	13.6	28.0	27.4	20.2	10.8	
Quality oriented	15.6	31.9	27.6	18.3	6.5	Price oriented
	14.7	26.5	35.3	14.8	8.7	
Curious, open to new things	12.6	36.7	33.5	13.4	3.8	Traditional
	20.4	34.0	32.7	9.4	3.5	
Emotional	8.7	24.4	28.9	27.0	11.0	Rational
	10.3	23.4	34.6	21.4	10.3	

Base: sample total – % values



Economic skills and family budget

Self-perception of knowledge of economic-financial issues

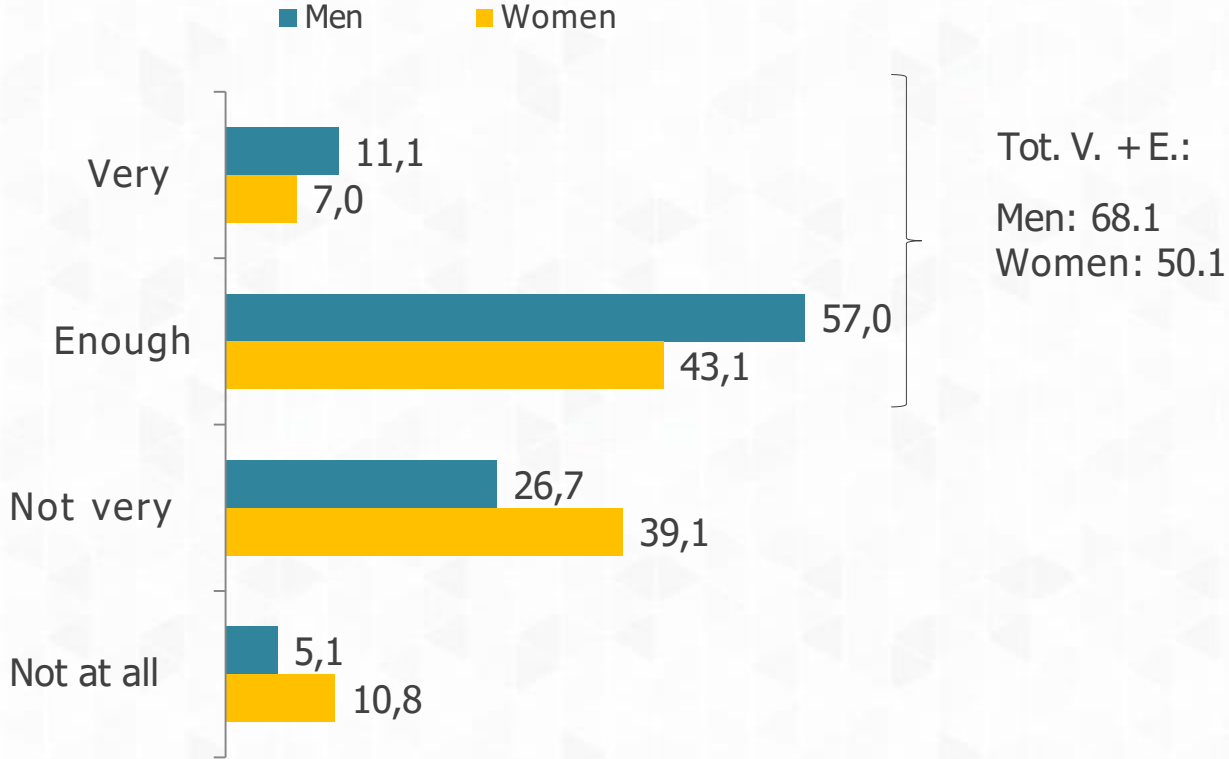
Men are confirmed on average to be **more informed and more interested in receiving information** than women about economic-financial issues, first and foremost at a general and theoretical level

- The gap persists even if the sub-target of graduated women is taken into consideration, with the exception of **young graduates** who are **particularly interested in training initiatives**
- Of the information channels used, women prefer **direct contact with people they know (friends or consultants)** much more than men (even higher percentage among young graduates)

Even in the most concrete and everyday aspects, women show less knowledge of their economic situation and of the tools available to manage it (family budget)

- **Education does not seem to have a significant influence unlike age** (as age increases, knowledge of the family budget increases)

Economic-financial knowledge (self-perception).



Base: sample total - % values

Economic-financial knowledge (self-perception).



	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	251	752	84	228	154	156	131	303	384	3	241
Very informed	11.1	7.0	4.0	7.9	4.8	11.7	4.4	7.3	7.0	.	7.8
Enough	57.0	43.1	29.6	41.6	44.0	46.4	49.3	50.0	39.7	54.7	52.8
Not very informed	26.7	39.1	50.9	39.3	38.6	34.7	37.0	33.6	43.7	.	32.3
Not at all informed	5.1	10.8	15.6	11.1	12.5	7.2	9.3	9.1	9.6	45.3	7.0
VERY INFORMED+ ENOUGH	68.1	50.1	33.6	49.6	48.9	58.1	53.7	57.3	46.7	54.7	60.6

Base: sample total - % values

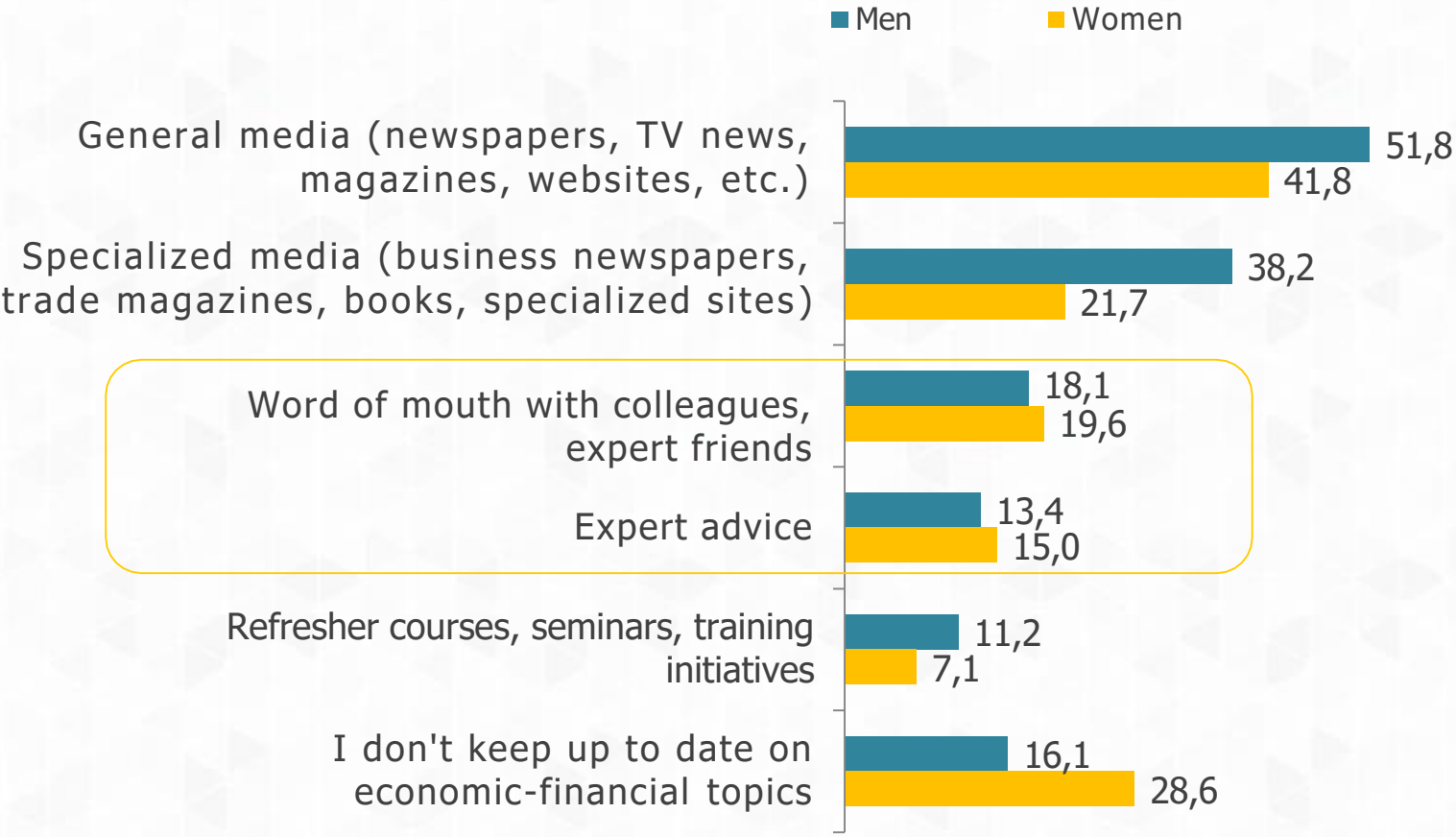
Economic-financial knowledge (self-perception): family type



	TOT. Women	Live alone	Live with friends	Live with parents	Live with partner no child/ren	Live with partner and child/ren	Live with child/ren no partner	Other
<i>Base</i>	752	75	18	160	166	288	32	14
Very informed	7.0	6.1	.	4.6	6.5	9.4	5.7	7.4
Enough	43.1	40.4	48.6	33.1	48.5	47	42.1	23.2
Not very informed	39.1	46.8	36.0	47.2	38.2	34.1	28.8	48.9
Not at all informed	10.8	6.7	15.4	15.1	6.8	9.6	23.5	20.5
VERY INFORMED+ ENOUGH	50.1	46.5	48.6	37.7	55.0	56.4	47.8	30.5

Base: total women – % values

Information channels used to update on economic-financial issues



Base: sample total – % values

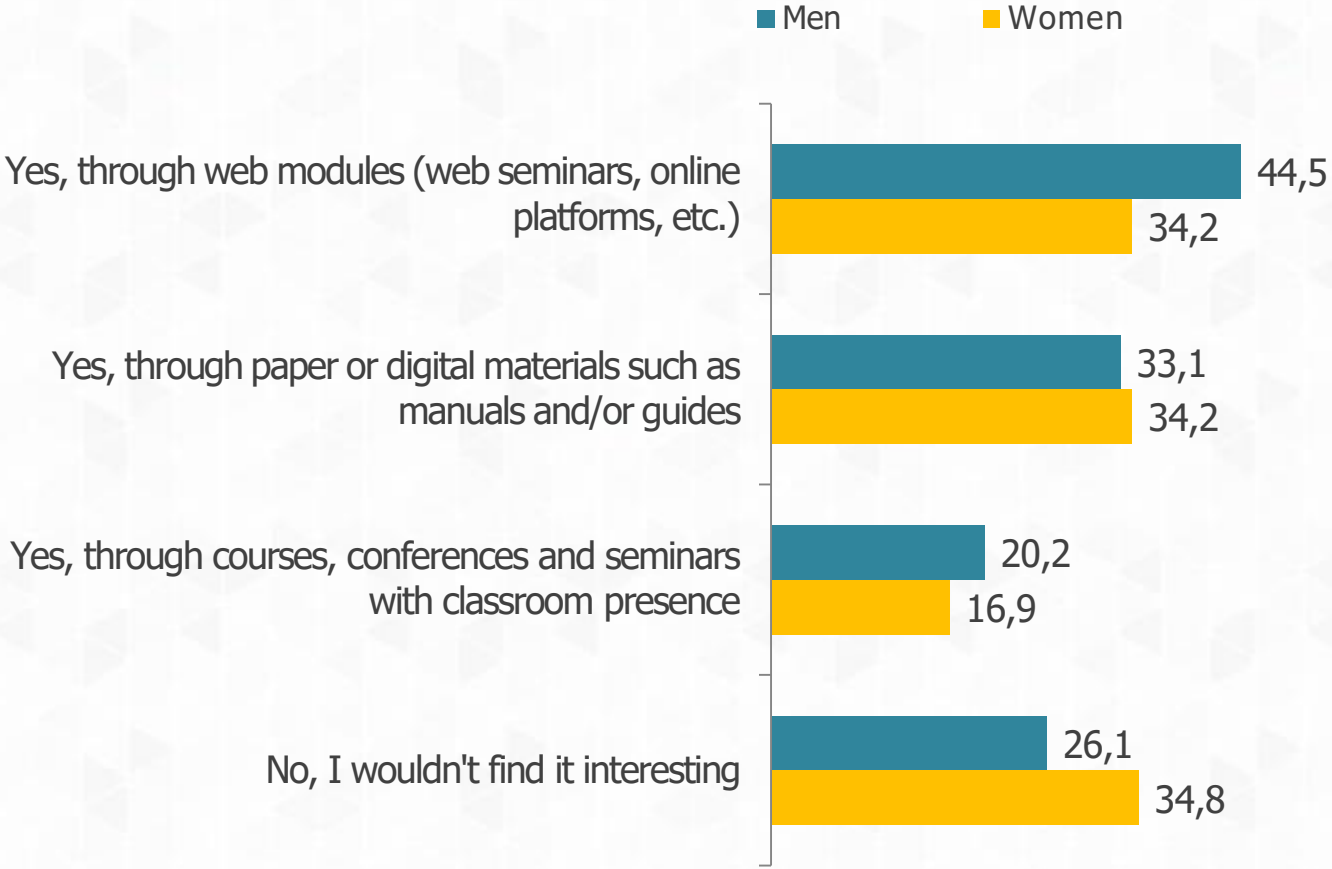
Information channels used to update on economic-financial issues



	M	W	<24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	251	752	84	228	154	156	131	303	384	3	241
General media (newspapers, TV news, magazines, websites, etc.)	51.8	41.8	35.5	36.7	40.7	47.1	49.7	45.1	41.8	22.1	42.4
Specialized media (business newspapers, trade magazines, books, specialized sites)	38.2	21.7	15.8	24.1	23.5	20.8	20.5	28.2	18.2	.	31.4
Word of mouth with colleagues, expert friends	18.1	19.6	11.7	20.8	24.2	19.0	17.6	23.6	18.0	.	26.7
Expert advice	13.4	15.0	7.8	14.4	20.0	17.5	11.6	18.6	12.8	32.6	20.1
Refresher courses, seminars, training initiatives	11.2	7.1	13.6	8.3	3.5	7.8	3.9	8.7	6.2	32.6	10.4
I don't keep up to date on economic-financial topics	16.1	28.6	33.2	29.6	26.3	27.4	28.2	21.4	30.3	45.3	17.5

Base: sample total – % values

Interest in training initiatives



Base: sample total – % values

Interest in training initiatives

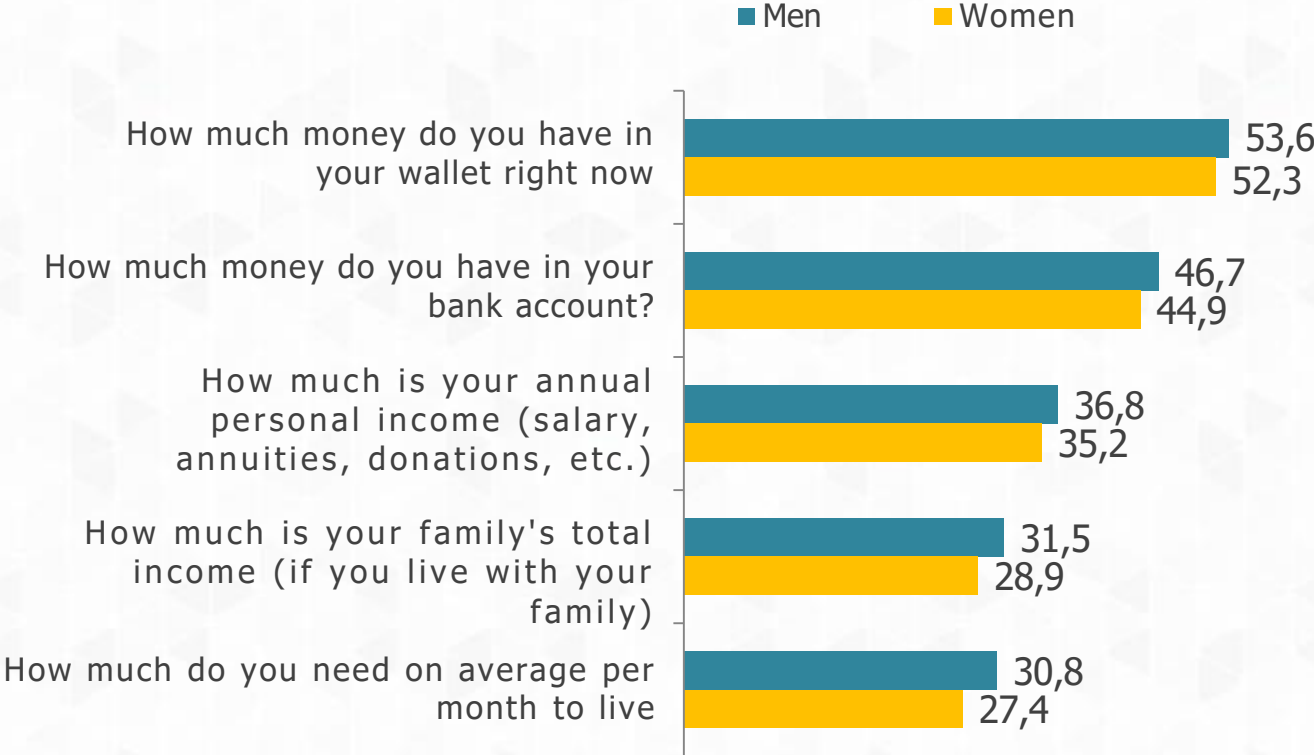


	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	251	752	84	228	154	156	131	303	384	3	241
Yes, through web modules (web seminars, online platforms, etc.)	44.5	34.2	41.3	38.4	35.2	28.6	27.6	43.1	28.7	32.6	46.3
Yes, through paper or digital materials such as manuals and/or guides	33.1	34.2	45.1	29.2	33.1	38.5	31.9	36.9	33.9	22.1	33.6
Yes, through courses, conferences and seminars with classroom presence	20.2	16.9	25.6	20.8	15.8	12.4	11.1	24.5	11.8	0	25.7
No, I wouldn't find it interesting	26.1	34.8	27.5	29.6	35.9	37.4	44.3	24.4	40.3	45.3	21.0

Base: sample total – % values

Knowledge of the economic situation

"I could answer exactly"



Base: sample total – % values

Knowledge of the economic situation

"I could answer exactly"

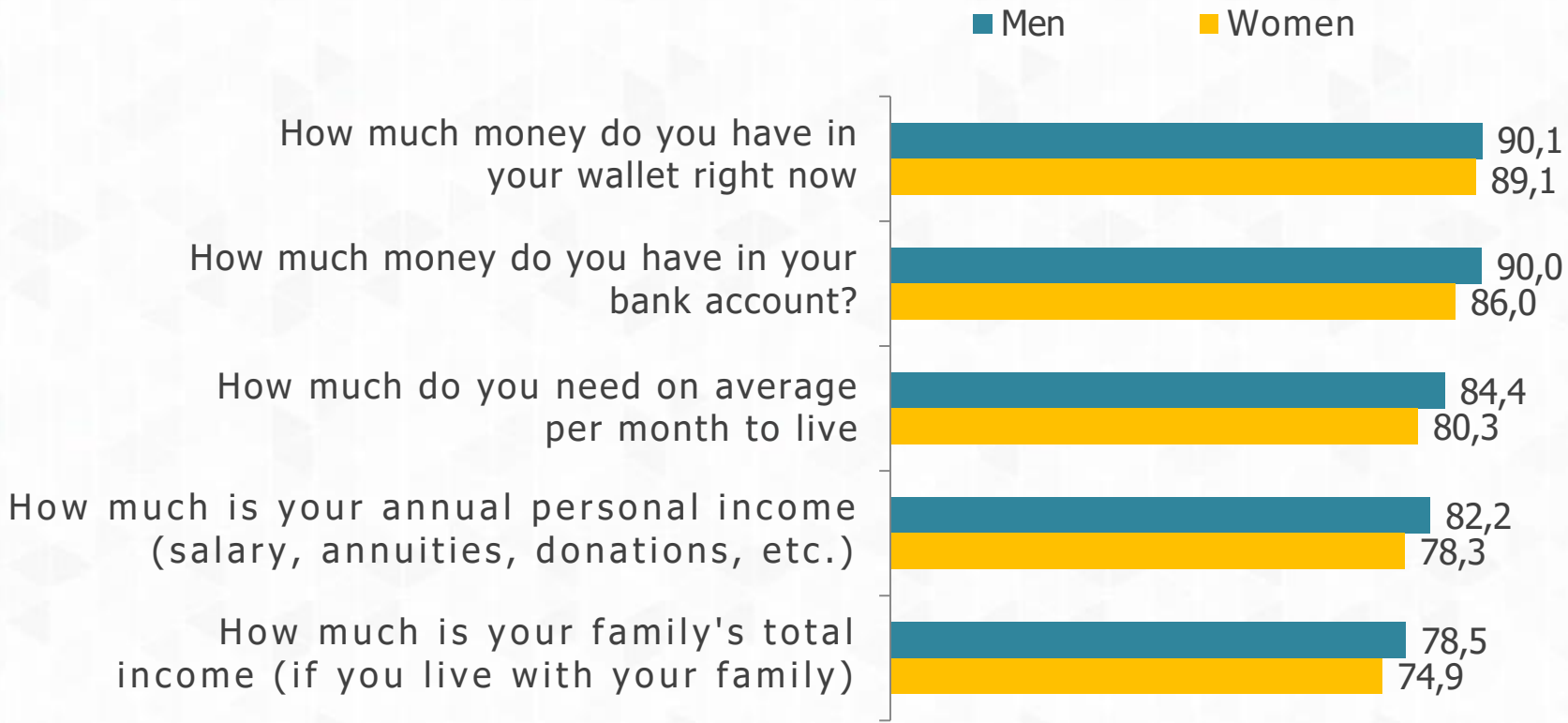


	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
How much money do you have in your wallet right now	53.6	52.3	52.8	51.8	51.7	54.3	51.3	52.3	52.5	45.3
How much money do you have in your bank account?	46.7	44.9	27.4	47.7	40.6	47.0	53.7	43.7	46.7	77.9
How much is your annual personal income (salary, annuities, donations, etc.)	36.8	35.2	17.7	30.6	31.6	45.6	46.4	34.6	36.6	22.1
How much is your family's total income (if you live with your family)	31.5	28.9	11.8	27.0	24.3	40.7	34.2	28.2	29.3	28.8
How much do you need on average per month to live	30.8	27.4	21.5	24.6	24.6	32.6	33.2	26.0	28.5	23.1

Base: sample total – % values

Knowledge of the economic situation

"I could answer exactly + with good approximation"



Base: sample total – % values

Knowledge of the economic situation

"I could answer exactly+ with good approximation"



	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
How much money do you have in your wallet right now	90.1	89.1	90.1	89.8	88.9	91.5	84.5	92.7	88.7	77.9
How much money do you have in your bank account?	90.0	86.0	74.5	88.5	83.5	92.2	84.6	91.0	84.5	77.9
How much do you need on average per month to live	84.4	80.3	64.8	78.7	84.1	85.0	82.9	82.0	80.5	77.8
How much is your annual personal income (salary, annuities, donations, etc.)	82.2	78.3	59.0	74.1	77.9	90.2	84.1	82.5	78.0	45.2
How much is your family's total income (if you live with your family)	78.5	74.9	45.3	70.3	74.1	91.7	82.0	72.9	77.6	71.2

Base: sample total – % values

Knowledge of the economic situation

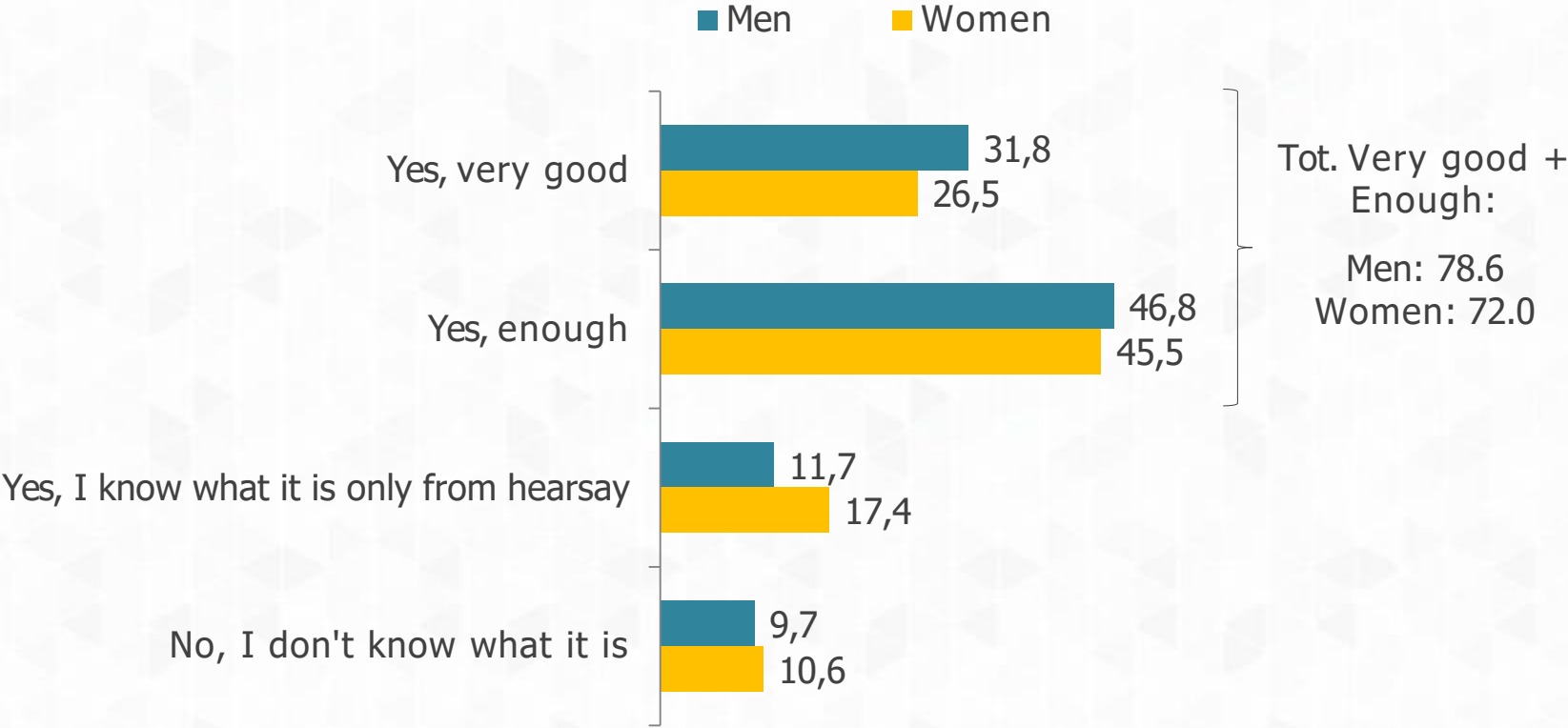
" I would have a vague idea + I would have no idea at all "



	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
How much money do you have in your wallet right now	9.9	10.9	9.9	10.2	11.0	8.5	15.5	7.3	11.3	22.1
How much money do you have in your bank account?	10.0	14.0	25.4	11.5	16.5	7.8	15.4	9.0	15.6	22.1
How much do you need on average per month to live	15.6	19.7	35.2	21.3	15.8	15.0	17.1	18.1	19.4	22.1
How much is your annual personal income (salary, annuities, donations, etc.)	17.8	21.7	41.0	25.9	22.1	9.7	16.0	17.6	22.0	54.7
How much is your family's total income (if you live with your family)	21.5	25.1	54.7	29.7	26.0	8.3	18.0	27.1	22.4	28.8

Base: sample total – % values

Knowledge of the family budget



Base: sample total - % values

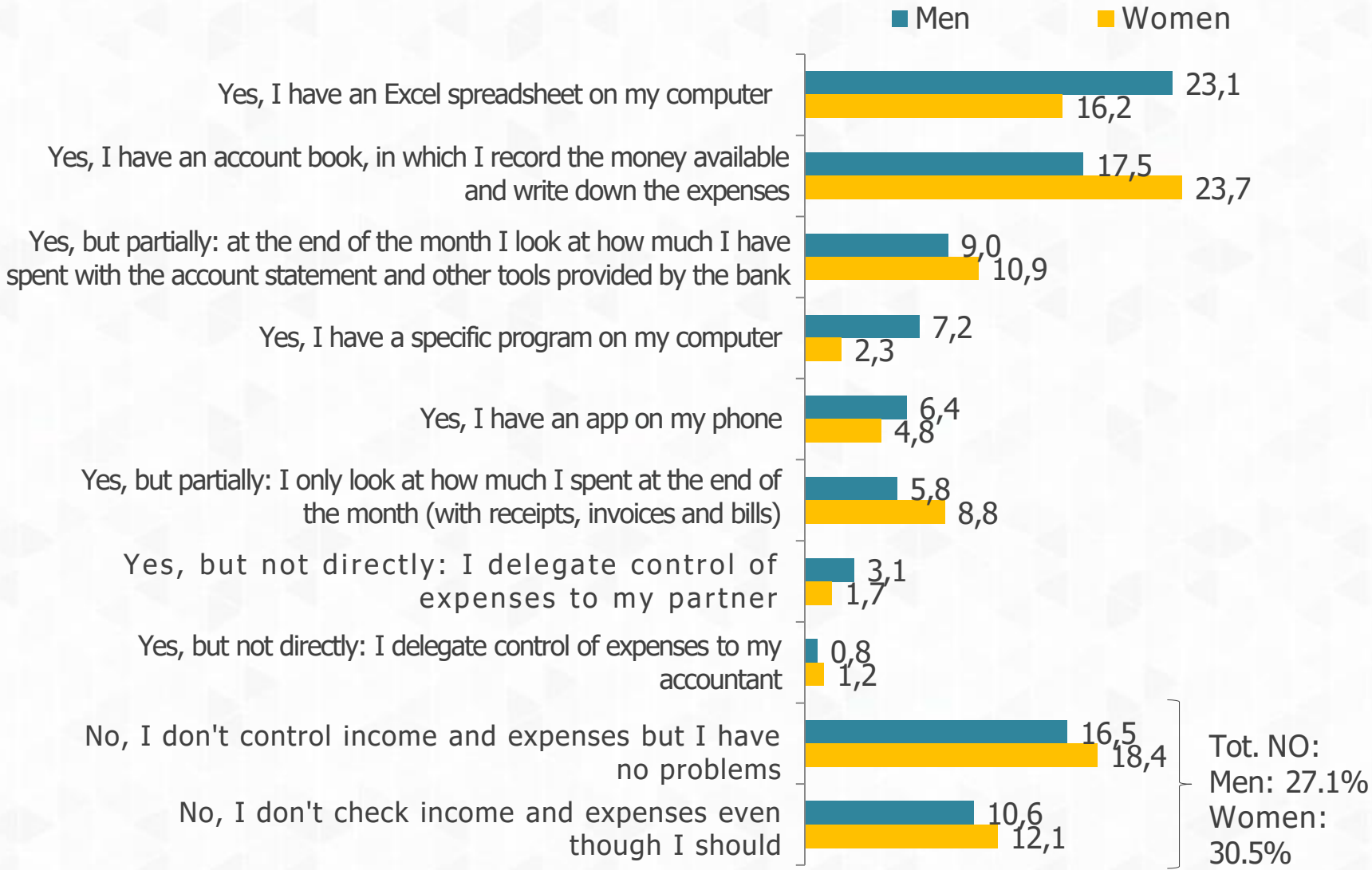
Knowledge of the family budget

It grows with age 

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	251	752	84	228	154	156	131	303	384	3	241
Yes, very good	31.8	26.5	11.7	26.9	16.5	33.9	38.1	25.5	27.7	.	24.7
Yes, enough	46.8	45.5	45.1	41.6	51.6	46.5	44.2	44.6	47.4	54.7	44.6
Yes, I know what it is only from hearsay	11.7	17.4	29.6	18.0	20.7	12.4	10.4	18.9	16.6	.	17.5
No, I don't know what it is	9.7	10.6	13.6	13.4	11.2	7.2	7.2	10.9	8.3	45.3	13.2
TOTAL VERY + ENOUGH	78.5	72.0	56.8	68.5	68.1	80.4	82.3	70.1	75.1	54.7	69.4
TOTAL WITH KNOWLEDGE	90.3	89.4	86.4	86.6	88.8	92.8	92.8	89.1	91.7	54.7	86.8

Base: sample total – % values

Use of family budget tools



Base: sample total - % values

- Men and women show different habits and attitudes even when it comes to **family budget management tools**: if men - and graduated 25-44 year old women - say they mostly use **Excel**, the other women say they prefer more traditional tools such as **account notebooks** on paper
- However, a **general lower habit among women** of keeping track of their expenses is confirmed

Use of family budget tools

Episteme.

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	251	752	84	228	154	156	131	303	384	3	241
Yes, I have an Excel spreadsheet on my computer	23.1	16.2	8.0	16.7	18.0	16.4	18.2	18.2	15.8	.	25.2
Yes, I have an account book, in which I record the money available and write down the expenses	17.5	23.7	21.7	23.6	18.6	27.4	26.6	22.6	25.0	.	19.2
Yes, but partially: at the end of the month I look at how much I have spent with the account statement and other tools provided by the bank	9.0	10.9	9.8	9.7	13.8	10.5	10.5	12.4	9.7	22.1	11.8
Yes, I have a specific program on my computer	7.2	2.3	1.9	2.3	1.4	3.9	1.6	3.2	2.0	.	3.9
Yes, I have an app on my phone	6.4	4.8	9.8	7.0	3.4	2.6	2.2	4.4	5.0	.	5.2
Yes, but partially: I only look at how much I spent at the end of the month (with receipts, invoices and bills)	5.8	8.8	7.7	6.5	9.7	10.5	10.5	11.3	7.1	.	7.9
Yes, but not directly: I delegate control of expenses to my partner	3.1	1.7	1.9	0.9	2.7	1.9	1.6	0.2	1.9	32.6	.
Yes, but not directly: I delegate control of expenses to my accountant	0.8	1.2	5.9	0.5	1.4	.	0.5	0.9	1.6	.	0.9
No, I don't control income and expenses but I have no problems	16.5	18.4	17.5	19.1	18.7	19.0	16.6	17.3	19.5	22.1	15.3
No, I don't check income and expenses even though I should	10.6	12.1	15.7	13.8	12.4	7.9	11.6	9.5	12.5	23.1	10.5

Base: sample total - % values

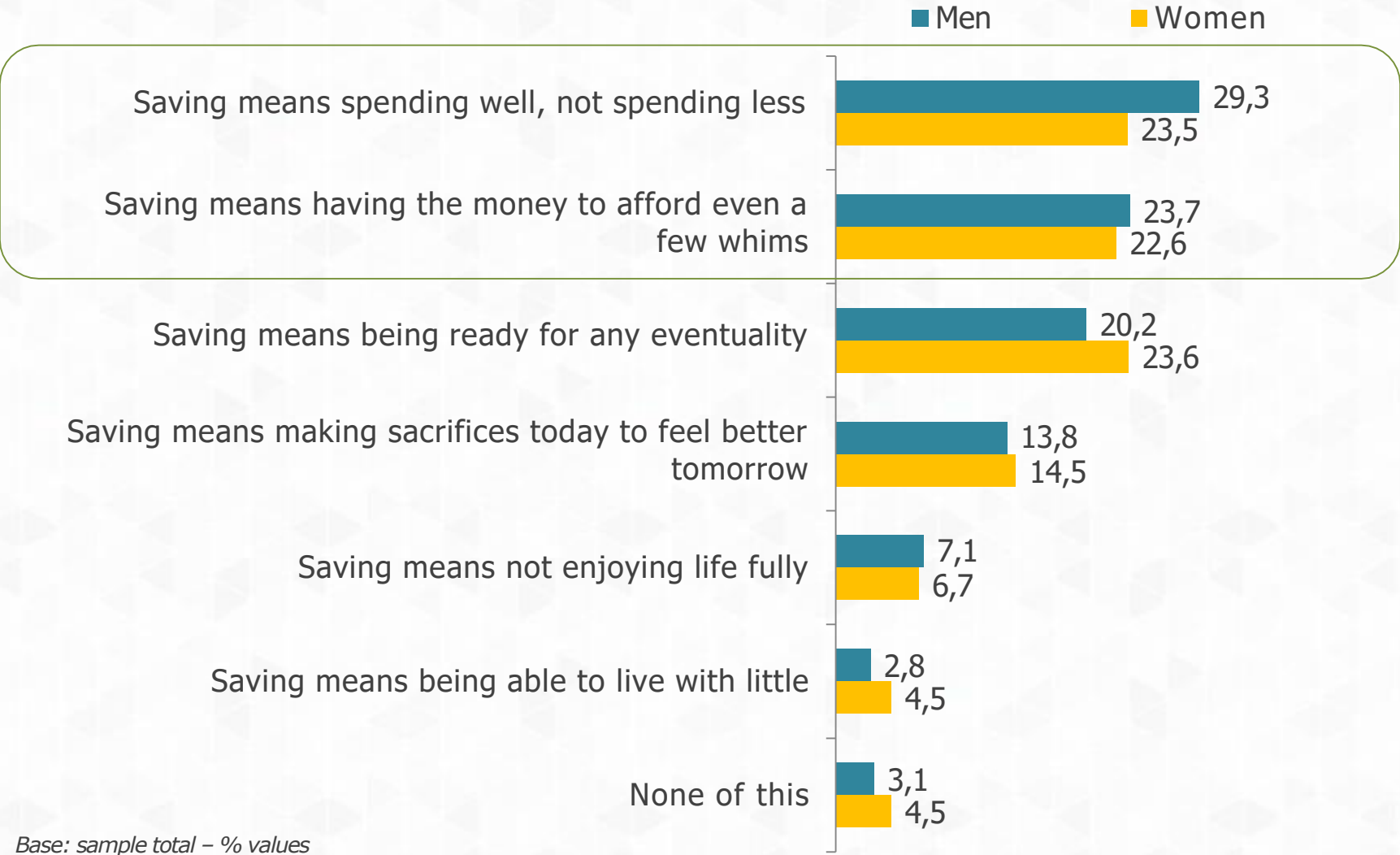
6

Savings management:
opinions and behaviors

Orientation towards saving and quality consumption

- Saving acquires different meanings depending on the different phases of an individual's life: changes in needs, priorities, projects
- However, a shared **general vision of saving** emerges as an **orientation towards the quality of consumption** and also the **possibility of indulging in small luxuries**
 - These two meanings are **particularly strong** precisely in the **segment of female savers**
- This **link between savings orientation and consumption orientation**, which is also confirmed in further analyzes (see correspondence analysis): therefore emerges as a **single phenomenon that involves an evolved, dynamic and curious segment of the population**

What does saving mean?



Base: sample total – % values

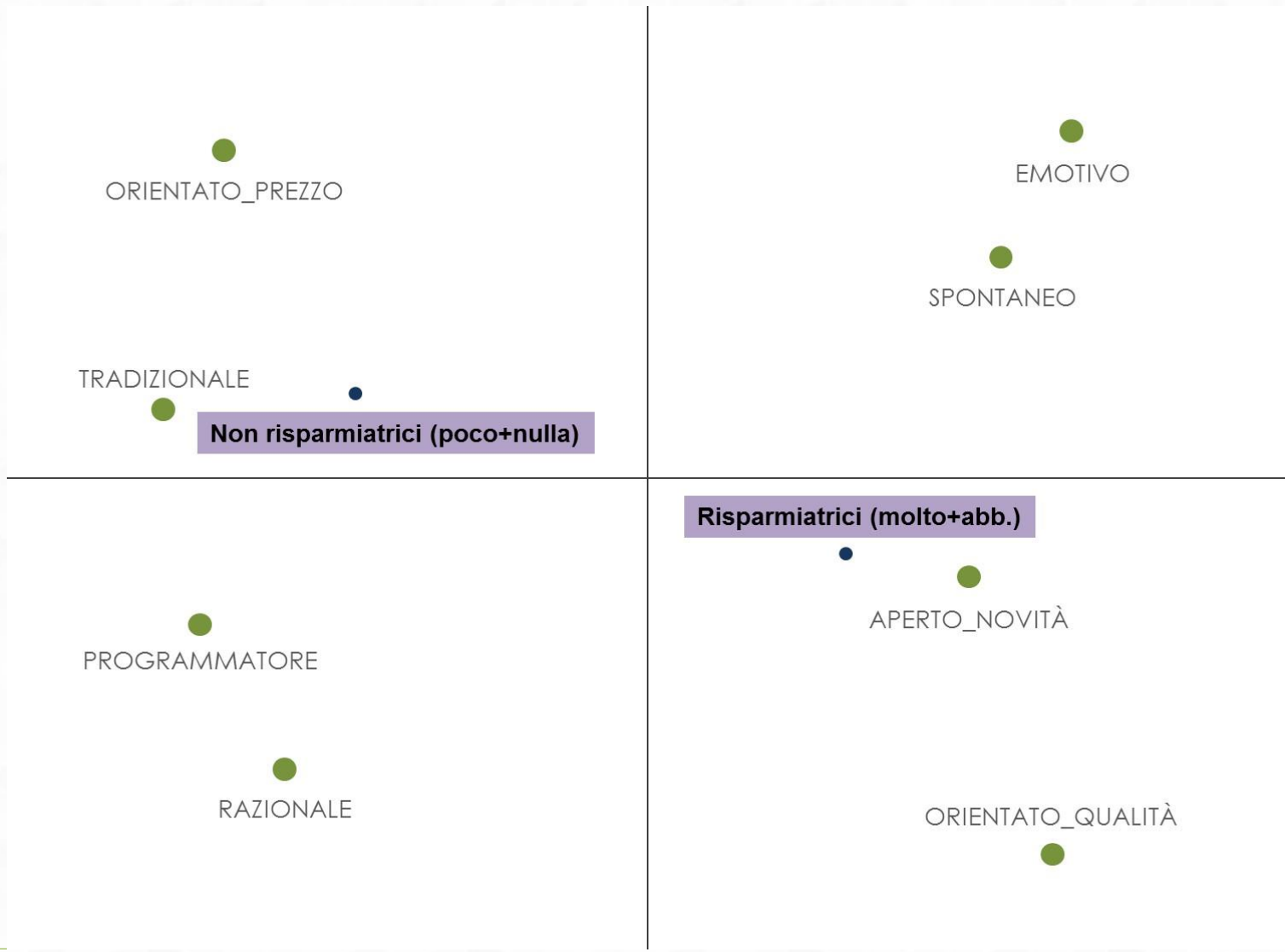
What does saving mean?

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	251	752	84	228	154	156	131	303	384	3	241
Saving means spending well, not spending less	29.3	23.5	33.2	29.1	16.5	22.2	17.1	29.2	20.1	32.6	28.4
Saving means having the money to afford even a few whims	23.7	22.6	23.5	23.5	23.6	23.5	17.8	24.2	22.2	.	24.9

	Women savers	Non-saving women
<i>Base</i>	517	235
Saving means spending well, not spending less	27.8	13.9
Saving means having the money to afford even a few whims	25.4	16.3

Base: sample total – % values

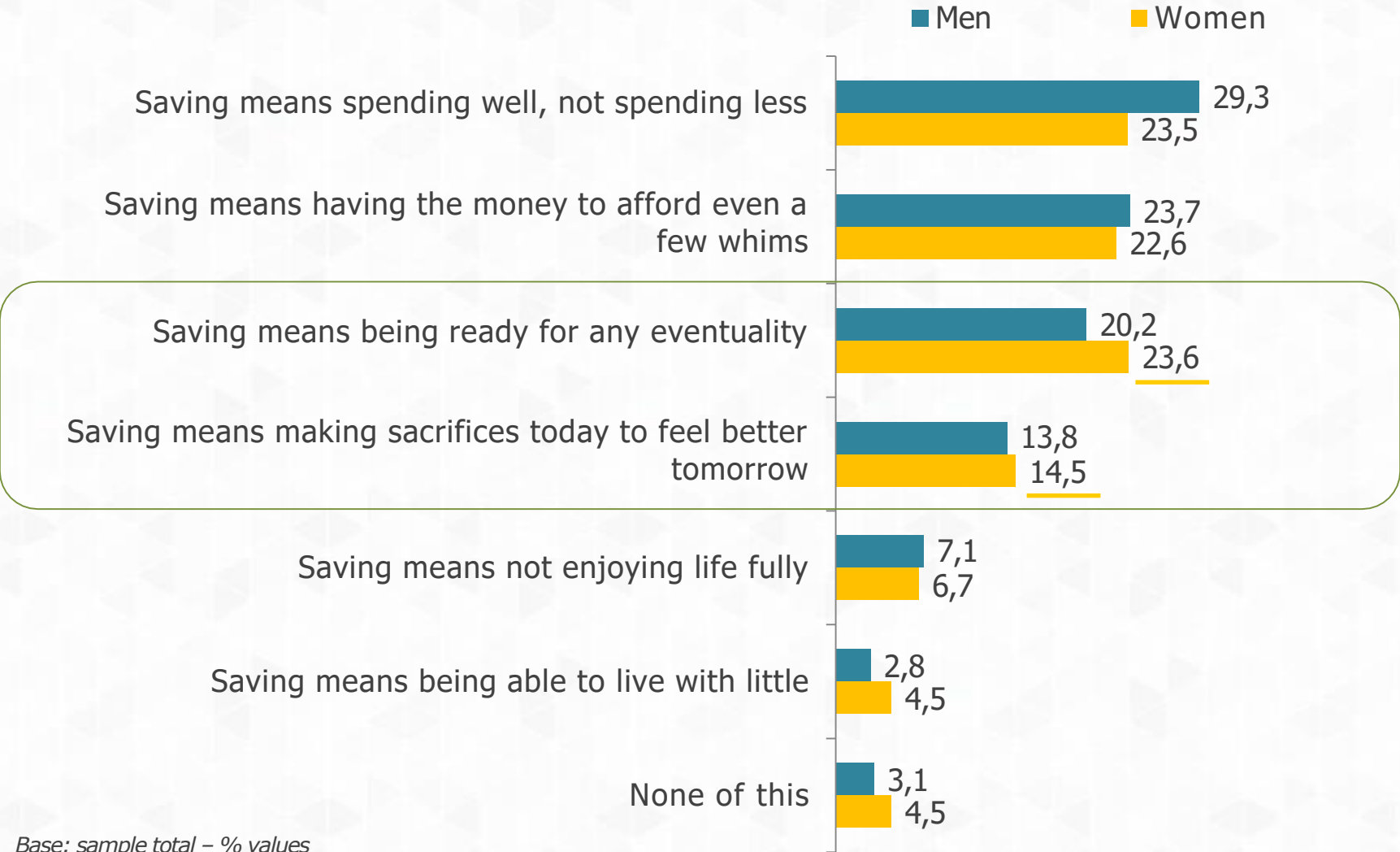
Orientation towards consumption and savings



What does saving mean?

- The third most important meaning attributed to saving is the **ability to manage unexpected events**
- In women above all, there is a higher sensitivity to the issue of protection: **saving therefore becomes a form of caution towards an unknown future**, therefore a response to a **strong need for security**

What does saving mean?



Base: sample total – % values

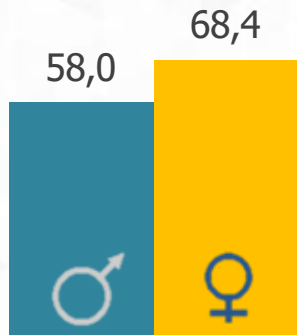
What does saving mean?

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	251	752	84	228	154	156	131	303	384	3	241
Saving means spending well, not spending less	29.3	23.5	33.2	29.1	16.5	22.2	17.1	29.2	20.1	32.6	28.4
Saving means having the money to afford even a few whims	23.7	22.6	23.5	23.5	23.6	23.5	17.8	24.2	22.2	.	24.9
Saving means being ready for any eventuality	20.2	23.6	.	21.8	27.6	24.2	36.5	21.0	25.0	22.1	22.3
Saving means making sacrifices today to feel better tomorrow	13.8	14.5	27.5	15.2	15.1	11.7	7.8	12.8	16.6	.	12.6
Saving means not enjoying life fully	7.1	6.7	2.0	5.5	8.9	8.5	7.2	5.6	6.7	.	6.5
Saving means being able to live with little	2.8	4.5	6.0	1.9	4.9	6.5	5.5	2.7	5.2	22.1	2.2
None of this	3.1	4.5	7.9	2.8	3.4	3.3	8.2	4.3	4.2	23.1	3.1

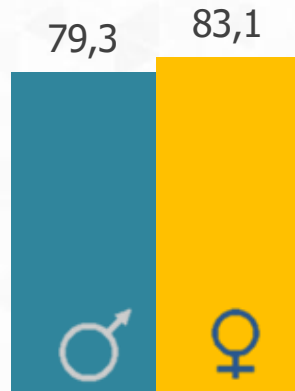
Base: sample total – % values

The need for security

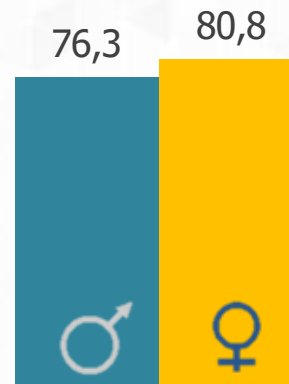
«I have the impression of being surrounded by dangers, of having to constantly be on the alert»



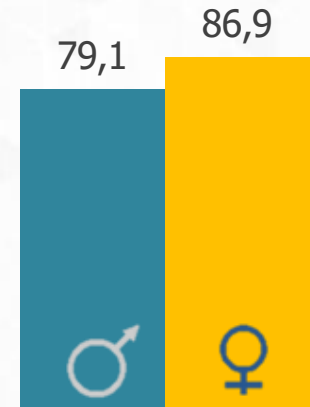
«The next generations will have fewer economic resources and career prospects»



«I'm afraid that the future doesn't hold anything good for us»



«I wish I was safer»

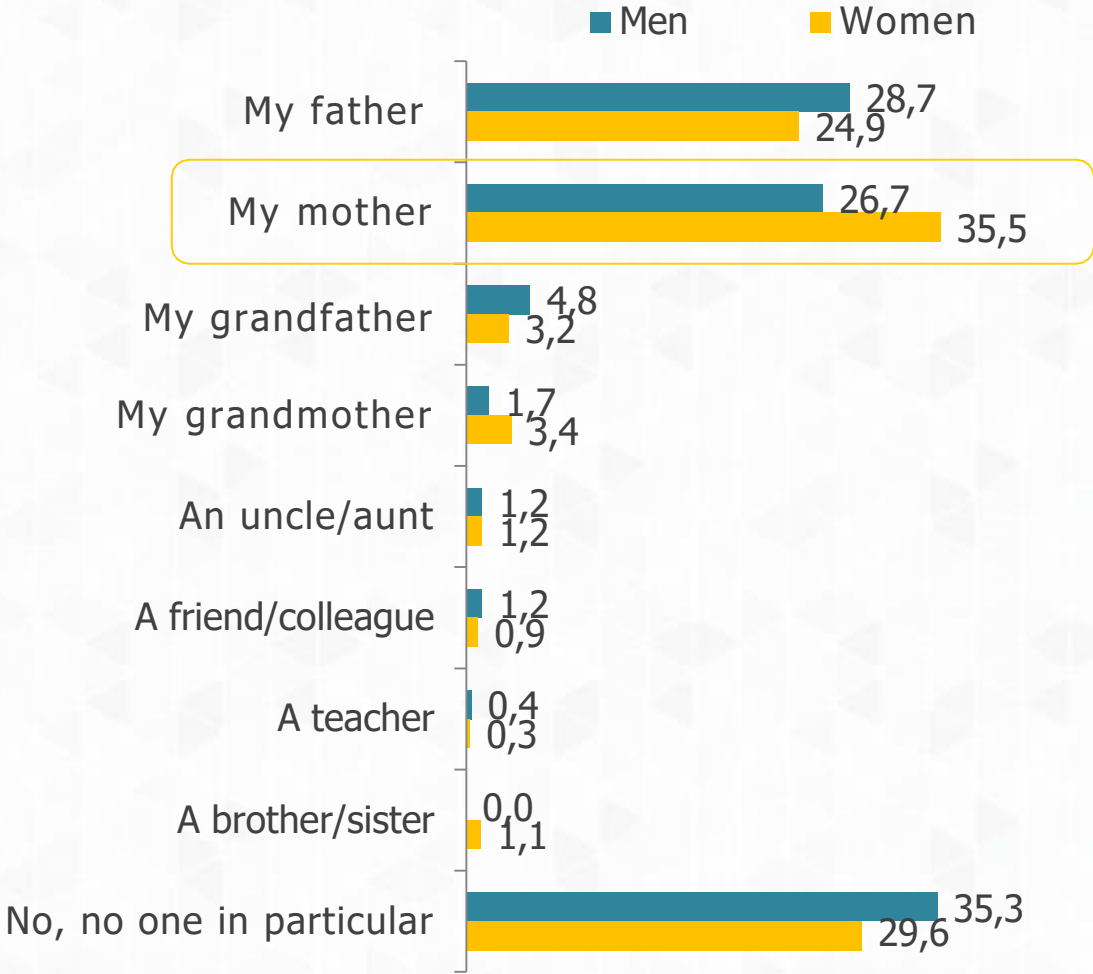


Strongly + Fairly agree

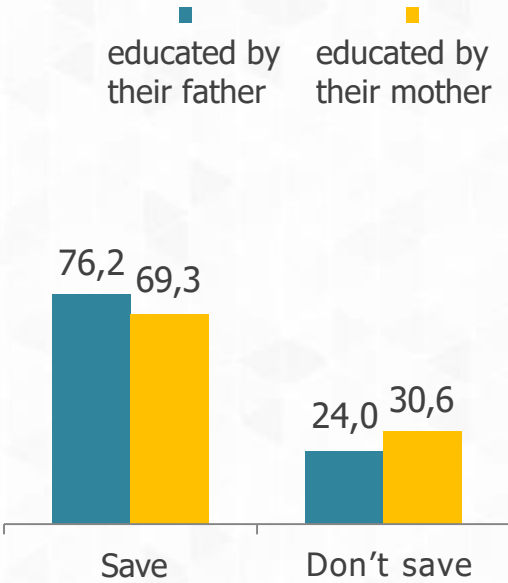
Source: ATLAS 2017

Base: Italian population 15-74 years old – % values

Who taught you the importance of saving



Although women declare to a greater extent than men that they were introduced to the topic of saving by their mother, **among women educated by their father there is a higher percentage of savers**



Base: sample total - % values

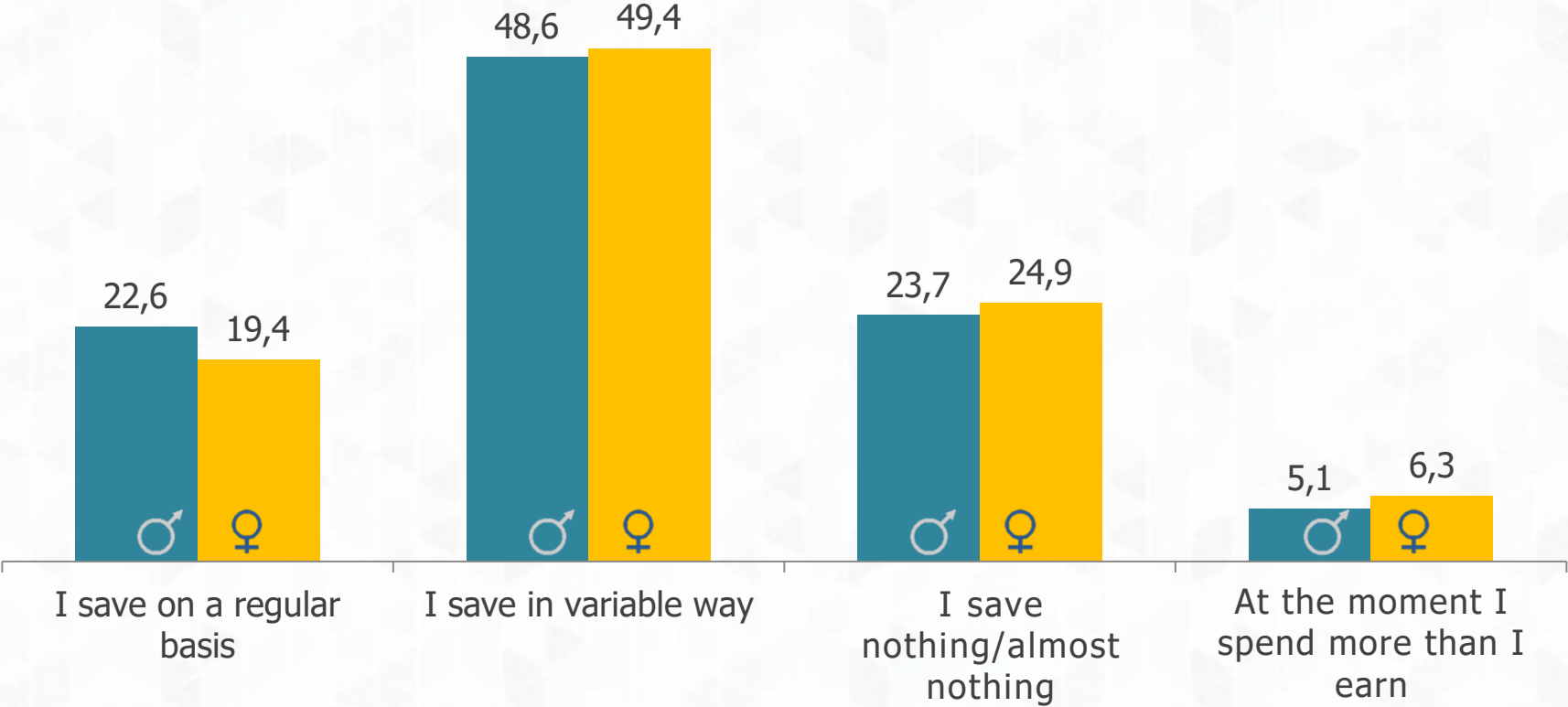
Who taught you the importance of saving

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
My father	28.7	24.9	25.4	23.1	28.2	25.4	23.2	28.4	23.9	.
My mother	26.7	35.5	33.4	34.2	37.9	36.7	34.9	38.0	35.0	.
My grandfather	4.8	3.2	3.9	6.5	2.1	1.3	0.6	3.2	2.9	.
My grandmother	1.7	3.4	5.9	2.8	3.5	2.0	4.4	2.9	3.0	32.6
An uncle/aunt	1.2	1.2	.	1.4	2.1	0.6	1.1	0.9	1.3	.
A friend/colleague	1.2	0.9	2.0	0.5	0.7	1.3	0.6	1.0	0.9	.
A teacher	0.4	0.3	.	0.5	.	0.7	.	0.3	0.3	.
A brother/sister	.	1.1	4.0	0.5	1.4	0.7	0.6	0.9	0.7	.
No, no one in particular	35.3	29.6	25.5	30.7	24.2	31.4	34.7	24.3	32.1	67.4

Base: sample total – % values

- Men say they save slightly more than women (and are more satisfied), but above all they are the ones who **invest the money saved the most**
- Among women, those who **save the most** are young **25-34 year old women and women who still live with their parents**
 - However, the segments that save the most are **also those that invest their savings the least** (need for cash to meet the first expenses and to build a small nest egg before investing)
 - In fact, among the women **who invest** there are more mature women (**45-54 years old**) and **women who live with a partner and children**
- Among those who invest their savings, **women significantly prefer purchasing of insurance** (confirming that they pay greater attention to managing unexpected events than men)
 - The greatest gap between men and women emerges significantly in the choice (or non-choice) of **risky financial products** par excellence such as shares

Monthly savings capacity



Base: sample total – % values

Monthly savings capacity

It decreases with age 

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	251	752	84	228	154	156	131	303	384	3	241
I save on a regular basis	22.6	19.4	23.7	24.1	14.4	21.5	11.7	23.9	15.8	.	25.7
I save in a variable way	48.6	49.4	66.5	52.3	55.4	39.3	38.1	54.2	48.0	22.1	57.4
I save nothing/almost nothing	23.7	24.9	9.8	19.8	25.4	32.0	34.7	19.6	28.1	32.6	14.8
At the moment I spend more than I earn	5.1	6.3	.	3.7	4.8	7.2	15.5	2.3	8.1	45.3	2.2
TOTAL SAVERS	71.2	68.8	90.2	76.5	69.8	60.8	49.8	78.1	63.8	22.1	83.1

Base: sample total – % values

Monthly savings capacity



	W	North West	North East	Center	South and Islands
<i>Base</i>	752	200	144	163	245
I save on a regular basis	19.4	23.9	22.4	14.0	17.6
I save in a variable way	49.4	51.8	48.8	51.8	46.2
I save nothing/almost nothing	24.9	18.4	22.8	29	28.9
At the moment I spend more than I earn	6.3	6.0	6.0	5.2	7.3
TOTAL SAVERS	68.8	75.6	71.2	65.8	63.8

Base: total women – % values

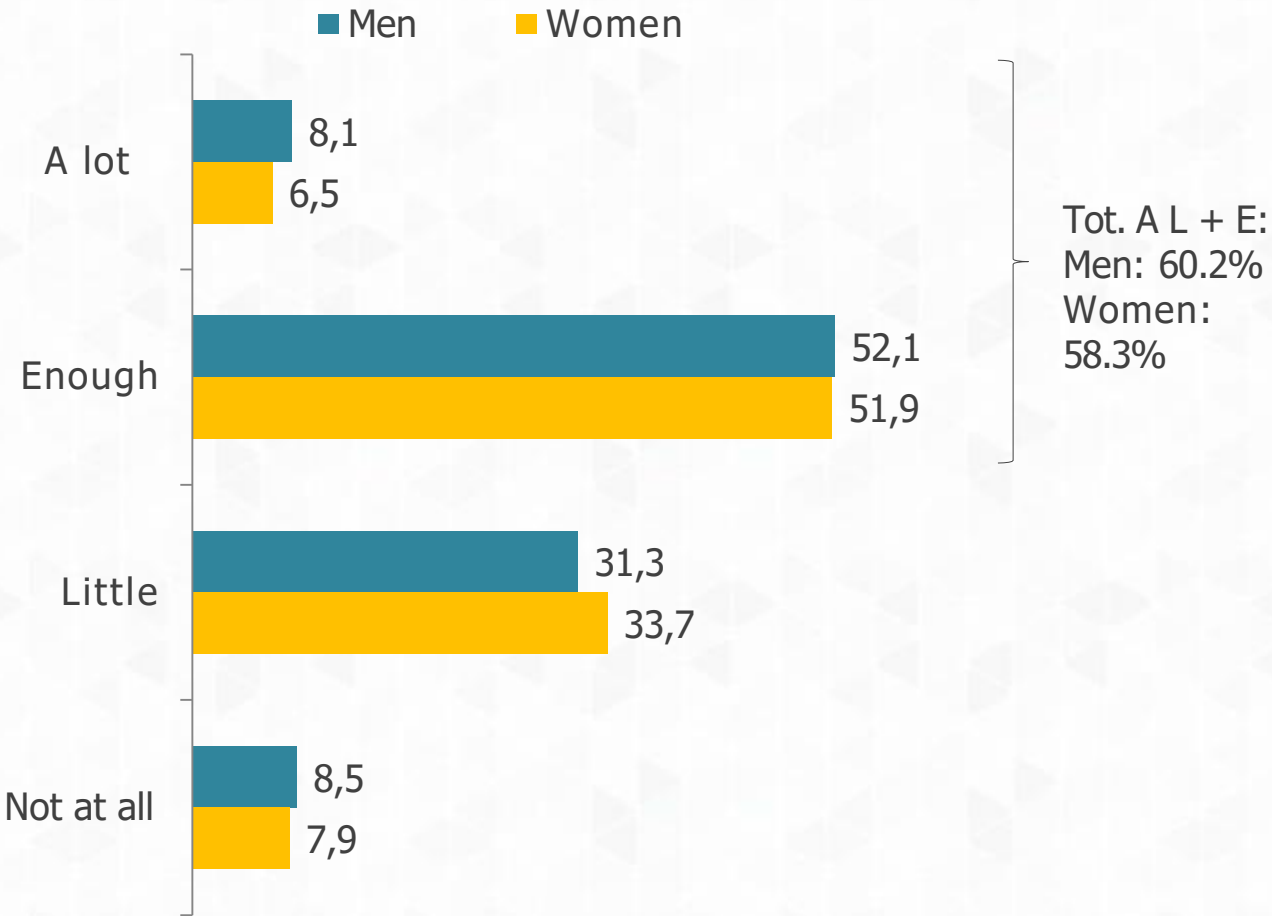
Monthly savings capacity: family type



	TOT. Women	Live alone	Live with friends	Live with parents	Live with partner no child/ren	Live with partner and child/ren	Live with child/ren no partner	Other
<i>Base</i>	752	75	18	160	166	288	32	14
I save on a regular basis	19.4	18.5	26.9	19.2	22.8	18.5	10.4	15.4
I save in a variable way	49.4	50.8	42.0	59.7	44.1	49.8	28.6	33.3
I save nothing/almost nothing	24.9	25.0	31.0	18.1	24.0	26.4	42.1	38.1
At the moment I spend more than I earn	6.3	5.7	.	3.0	9.1	5.2	18.8	13.2
TOTAL SAVERS	68.8	69.3	69.0	78.8	66.9	68.4	39.1	48.7

Base: total women – % values

Satisfaction with the ability to save



Basic: they save (696 cases) – % values

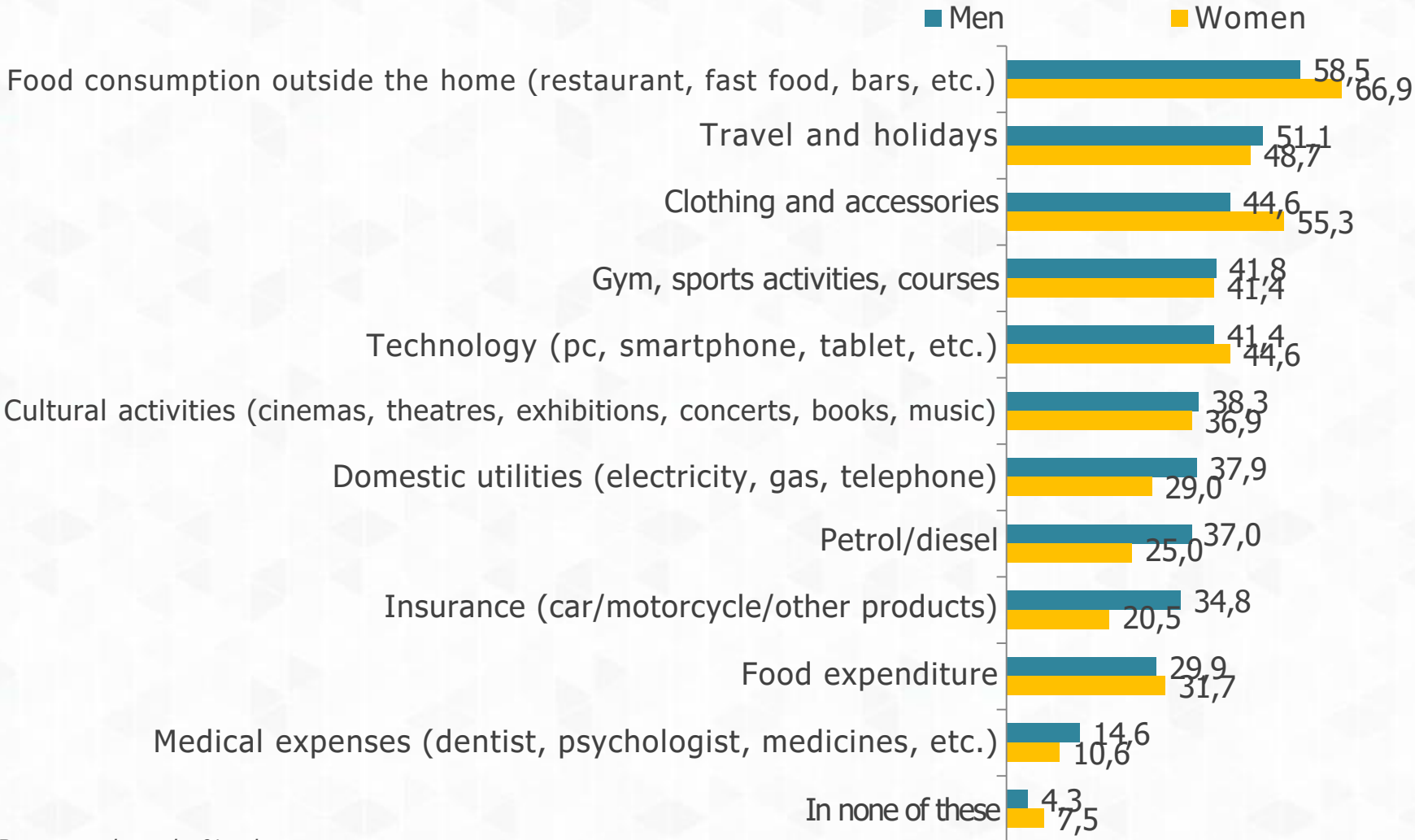
Satisfaction with the ability to save



	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	179	517	76	175	107	95	65	236	245	1
A lot	8.1	6.5	11.1	8.4	.	6.4	6.8	6.3	6.3	.
Enough	52.1	51.9	56.4	57.0	45.3	47.4	50.1	53.3	49.2	100
Little	31.3	33.7	23.9	27.3	49.7	33.4	36.6	33.5	35.3	.
Not at all	8.5	7.9	8.6	7.3	5.0	12.9	6.5	6.9	9.1	.
Tot. A Lot + Enough	60.2	58.3	67.5	65.5	45.3	53.7	56.9	59.6	55.6	100

Basic: they save (696 cases) – % values

Items you could save on



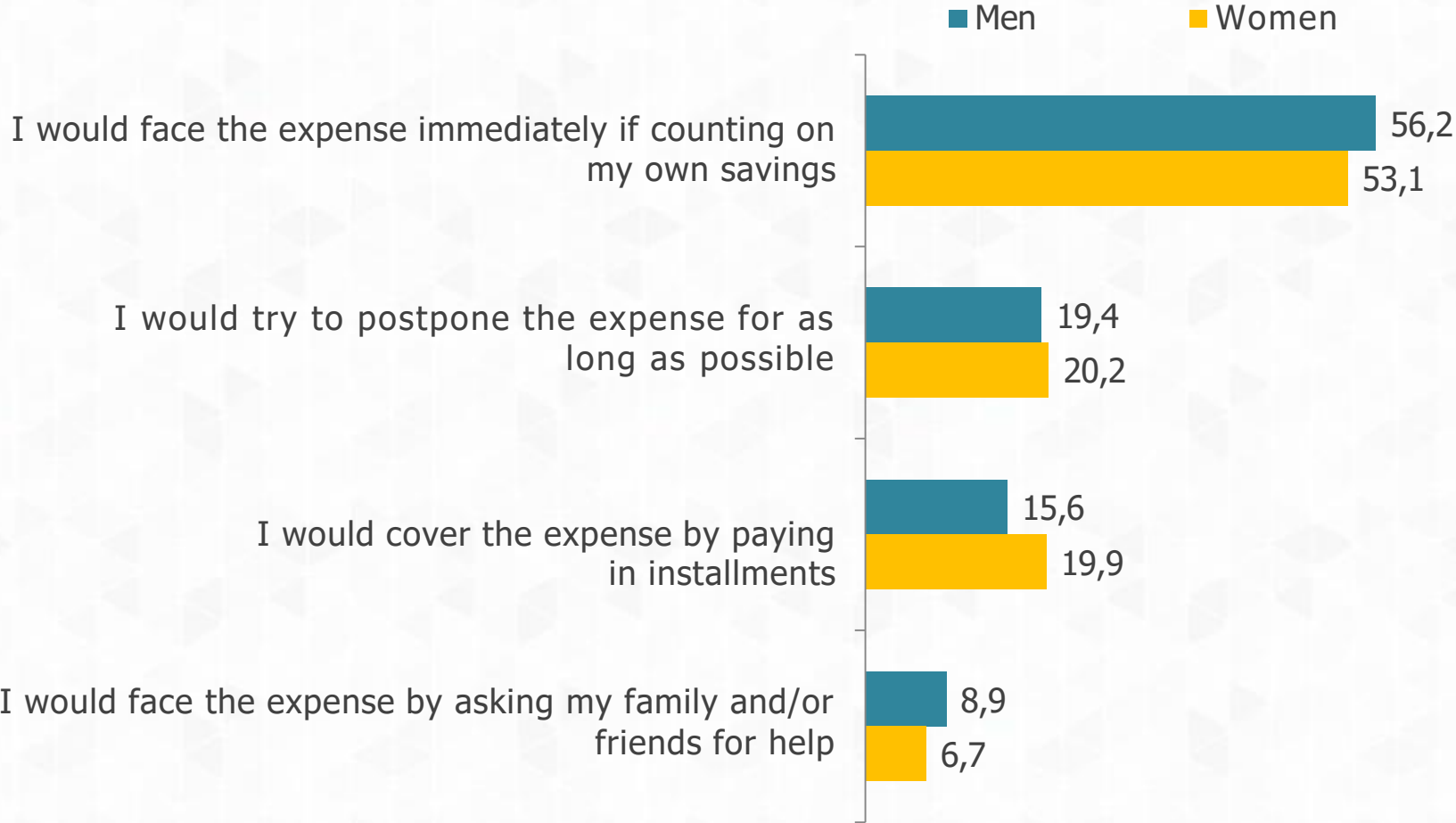
Base: sample total - % values

Items you could save on

	U	D	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
Food consumption outside the home (restaurant, fast food, bars, etc.)	58.5	66.9	64.8	64.8	70.4	66.7	67.9	68.4	68.5	76.9
Travel and holidays	51.1	48.7	45.0	46.3	52.5	45.7	54.6	46.5	50.8	76.9
Clothing and accessories	44.6	55.3	50.9	54.7	59.5	51.7	58.5	57.2	56.2	44.2
Gym, sports activities, courses	41.8	41.4	37.0	33.4	40.8	45.8	53.5	42.0	41.5	44.2
Technology (pc, smartphone, tablet, etc.)	41.4	44.6	41.0	38.9	49.0	46.5	49.6	44.7	44.9	44.2
Cultural activities (cinemas, theatres, exhibitions, concerts, books, music)	38.3	36.9	27.4	31.9	42.1	37.3	45.1	32.4	39.9	76.9
Domestic utilities (electricity, gas, telephone)	37.9	29.0	31.5	30.6	28.9	24.1	30.3	32.4	28.3	44.2
Petrol/diesel	37.0	25.0	31.3	28.8	18.6	22.1	25.4	23.4	25.8	22.1
Insurance (car/motorcycle/other products)	34.8	20.5	13.8	20.8	25.6	20.8	17.7	23.9	18.8	22.1
Food expenditure	29.9	31.7	35.5	31.6	32.6	31.5	28.6	26.3	35.8	22.1
Food expenditure Medical expenses (dentist, psychologist, medicines, etc.)	14.6	10.6	3.9	9.7	9.7	11.7	16.4	10.9	10.4	22.1
In none of these	4.3	7.5	7.8	4.2	9.0	8.5	10.0	4.8	8.5	23.1

Base: sample total – % values

Faced with an unexpected expense



Base: sample total – % values

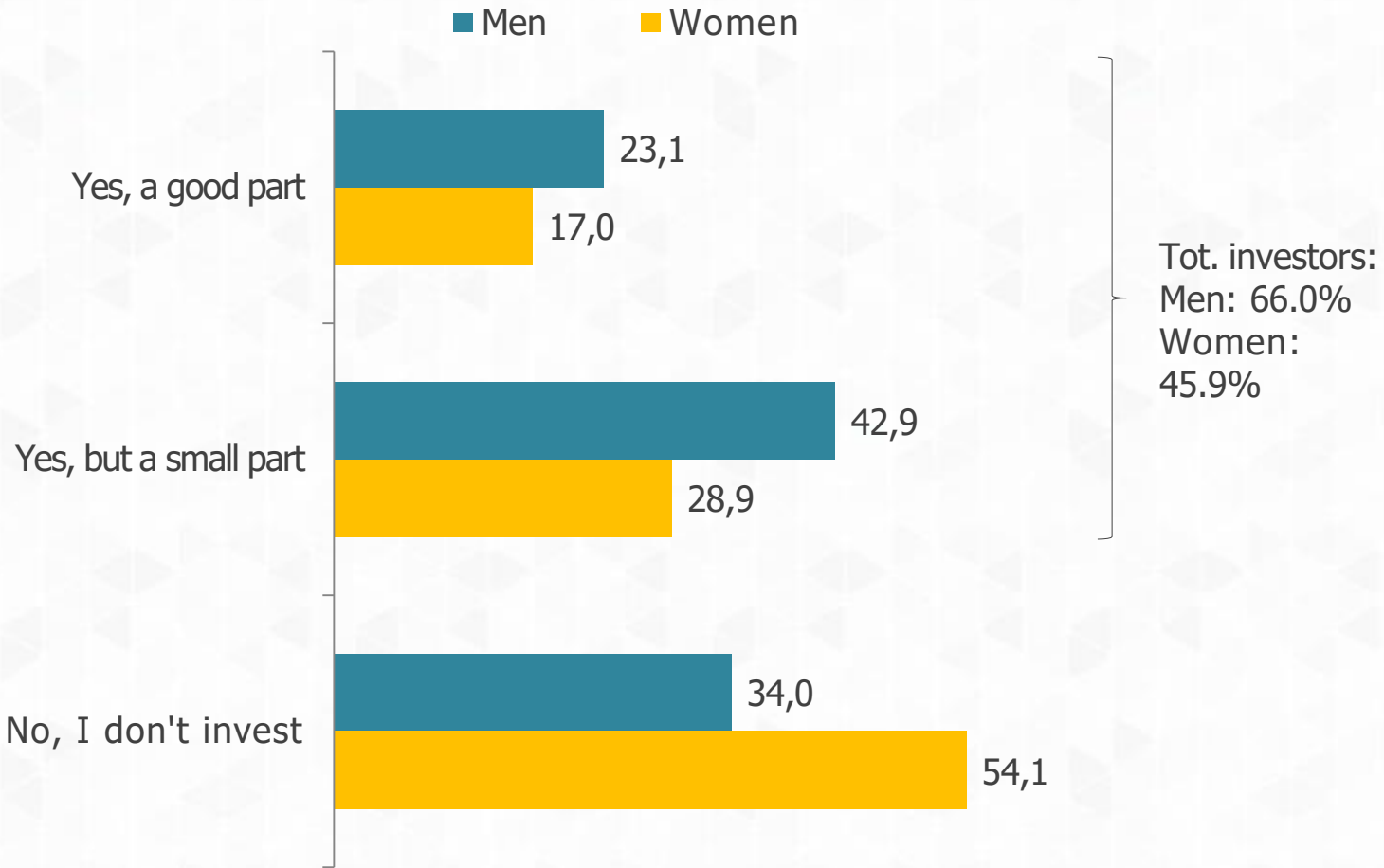
Faced with an unexpected expense



	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
I would face the expense immediately if counting on my own savings	56.2	53.1	66.7	60.2	51.7	45.1	43.3	61.9	48.8	54.7
I would try to postpone the expense for as long as possible	19.4	20.2	13.6	16.7	22.0	20.3	28.6	17.0	22.2	22.1
I would cover the expense by paying in installments	15.6	19.9	7.9	14.9	17.3	32.6	24.3	15.1	22.3	23.1
I would face the expense by asking my family and/or friends for help	8.9	6.7	11.8	8.3	9.0	1.9	3.8	6.0	6.7	.

Base: sample total – % values

Investment of savings



Basic: they save (696 cases) – % values

Investment of savings

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	179	517	76	175	107	95	65	236	245	1	200
Yes, a good part	23.1	17.0	11.1	10.3	19.8	24.7	25.7	20.4	15.0	.	18.4
Yes, but a small part	42.9	28.9	32.6	26.7	28.7	32.2	26.7	31.0	27.0	100	34.6
No, I don't invest	34.0	54.1	56.4	63.0	51.5	43.1	47.6	48.6	58.0	.	47.0
TOTAL INVESTORS	66.0	45.9	43.6	37.0	48.5	56.9	52.4	51.4	42.0	100	53.0

	W	North West	North East	Center	South and Islands
<i>Base</i>	517	151	103	107	156
Yes, a good part	17.0	23.5	16.7	10.6	15.2
Yes, but a small part	28.9	27.6	35.0	25.0	29.0
No, I don't invest	54.1	49.0	48.3	64.4	55.8
TOTAL INVESTORS	45.9	51.0	51.7	35.6	44.2

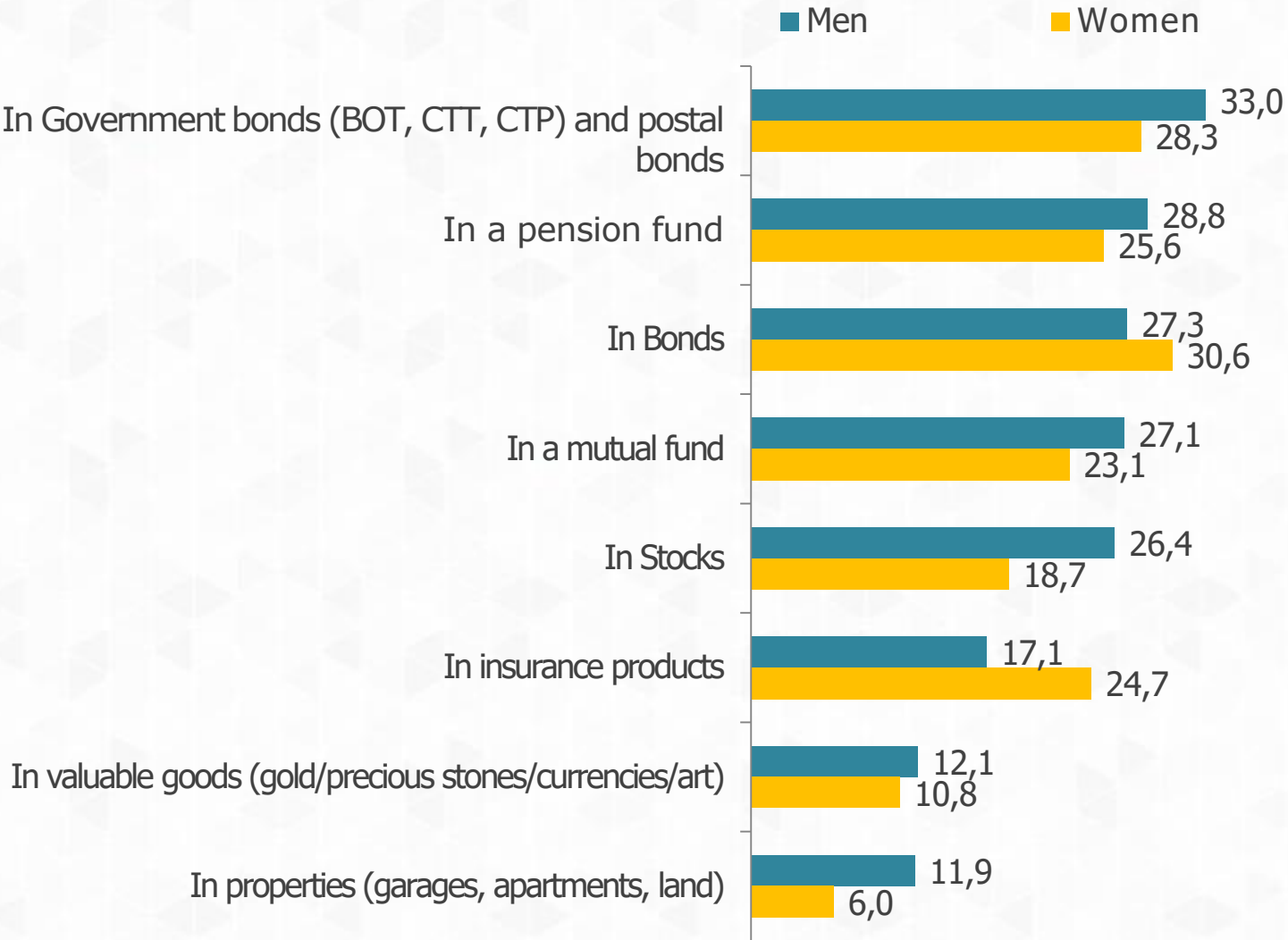
Basic: they save (696 cases) – % values

Investment of savings: family type

	TOT. Women	Live alone	Live with friends	Live with parents	Live with partner no child/ren	Live with partner and child/ren	Live with child/ren no partner	Other
<i>Base</i>	517	52	12	126	111	197	12	7
Yes, a good part	17.0	24.4	.	5.7	17.7	23.6	14.5	.
Yes, but a small part	28.9	23.5	39.3	25.8	31.2	30.2	20.5	52.9
No, I don't invest	54.1	52.1	60.7	68.5	51.1	46.3	65.0	47.1
TOTAL INVESTORS	45.9	47.9	39.3	31.5	48.9	53.7	35.0	52.9

Base: donne che risparmiano (517 casi) – Valori %

Investment methods/products



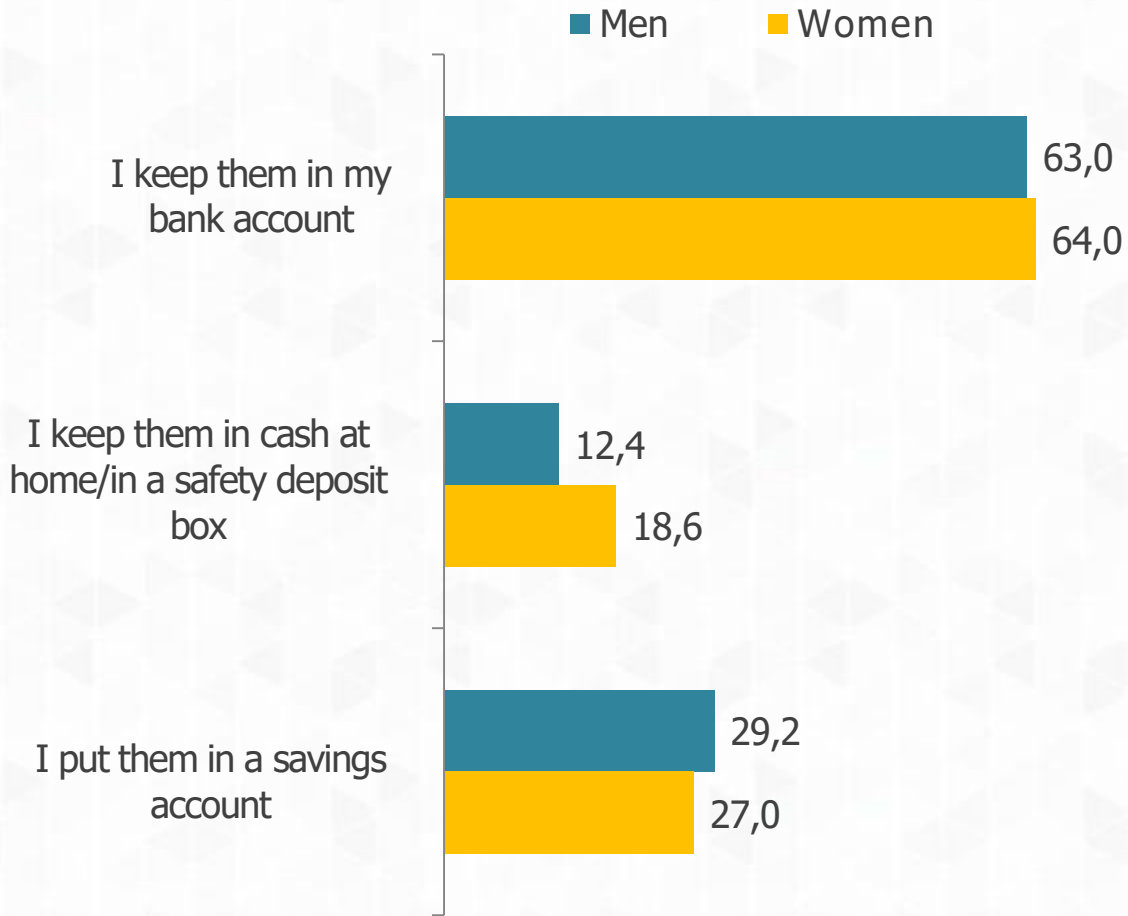
Base: they invest (356 cases) – % values (Multiple answers possible)

Investment methods/products

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
<i>Base</i>	118	238	33	65	52	54	34	122	103	1	106
In Government bonds (BOT, CTT, CTP) and postal bonds	33.0	28.3	25.4	31.1	28.7	26.5	27.8	29.8	27.6	100.0	37.6
In a pension fund	28.8	25.6	25.0	24.7	22.2	26.5	31.7	25.0	26.5	.	29.7
In Bonds	27.3	30.6	20.1	29.6	36.7	34.0	27.9	28.5	30.8	.	28.9
In a mutual fund	27.1	23.1	5.1	16.3	34.9	32.1	21.5	23.6	24.7	.	28.7
In Stocks	26.4	18.7	25.1	19.8	22.4	15.1	10.7	21.4	13.6	.	25.7
In insurance products	17.1	24.7	10.3	29.5	24.4	26.1	27.4	26.0	26.2	.	26.6
In valuable goods (gold/precious stones/currencies/art)	12.1	10.8	29.9	8.2	10.1	5.6	6.3	8.7	13.0	.	9.8
In properties (garages, apartments, land)	11.9	6.0	.	6.7	2.0	9.5	10.8	6.0	5.6	.	6.8

Base: they invest (356 cases) – % values (Multiple answers possible)

Management of saved money (non-investors)



Base: they do not invest (341 cases) - % values

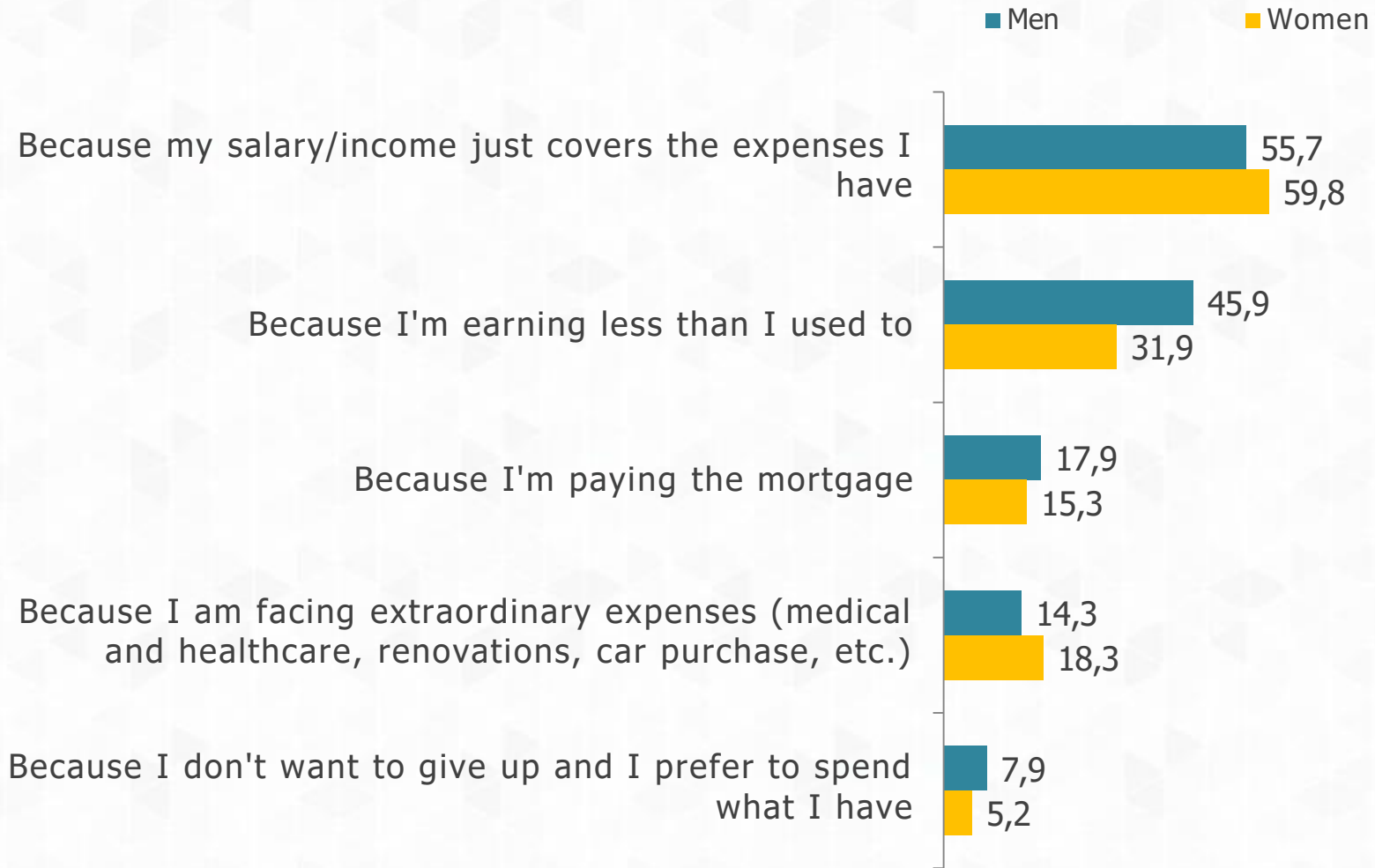
Management of saved money (non-investors)



	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school
Base	61	280	43	110	55	41	31	115	142
I keep them in my bank account	63.0	64.0	57.6	59.7	76.9	67.3	60.6	66.3	62.8
I keep them in cash at home/in a safety deposit box	12.4	18.6	30.7	23.1	5.7	15.0	14.0	16.3	21.4
I put them in a savings account	29.2	27.0	19.4	27.8	30.7	25.2	30.1	27.5	24.1

Base: they do not invest (341 cases) – % values

Reasons for failure to save



Base: they don't save (307 cases) – % values

Reasons for failure to save



	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school	25-44 years graduated
Base	72	235	8	54	46	61	65	66	139	2	241
Because my salary/income just covers the expenses I have	55.7	59.8	60.1	62.9	70.4	48.1	60.4	67.7	57.8	28.4	79.5
Because I'm earning less than I used to	45.9	31.9	19.8	23.4	22.7	43.4	36.3	31.3	33.1	.	18.0
Because I'm paying the mortgage	17.9	15.3	.	13.7	18.2	20.0	12.1	10.6	15.2	41.9	23.1
Because I am facing extraordinary expenses (medical and healthcare, renovations, car purchase, etc.)	14.3	18.3	.	21.6	18.1	20.0	16.5	20.6	18.3	.	28.2
Because I don't want to give up and I prefer to spend what I have	7.9	5.2	20.1	5.9	9.2	1.7	3.3	3.2	6.0	29.7	2.6

Base: they don't save (307 cases) - % values

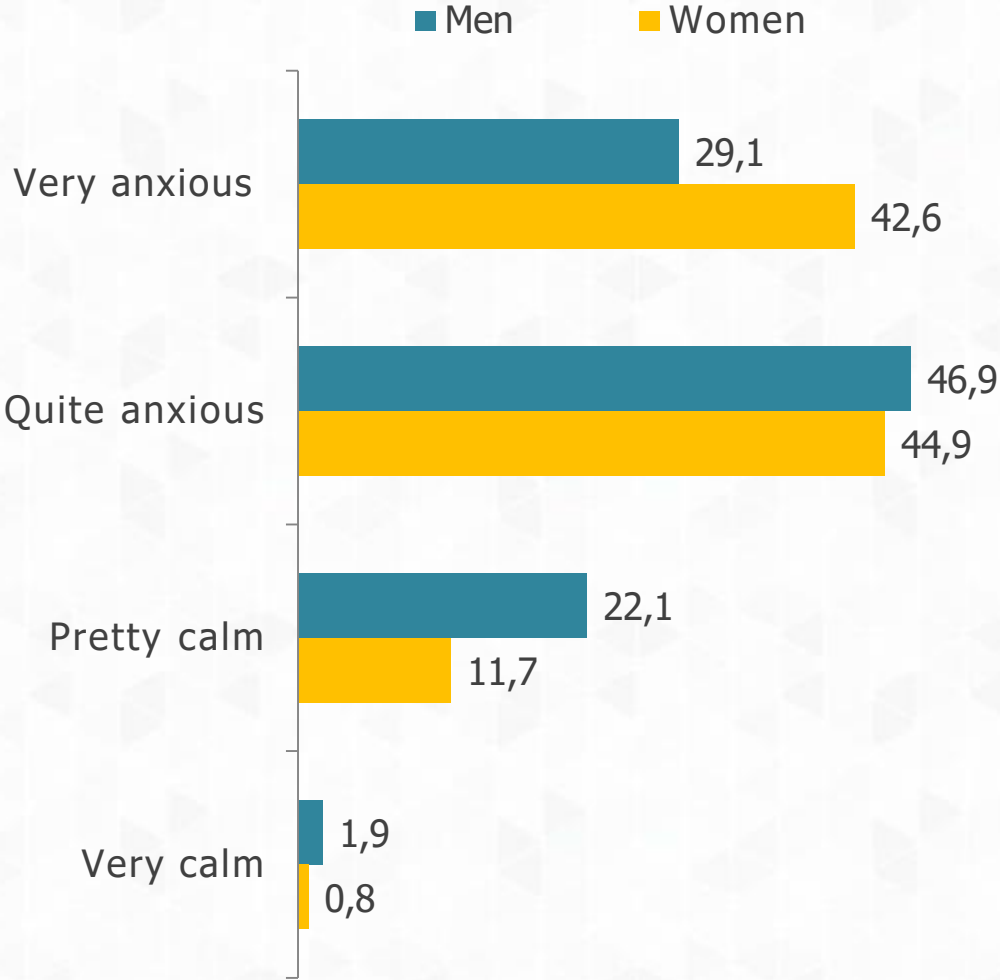
Reasons for failure to save: family type



	TOT. Women	Live alone	Live with friends	Live with parents	Live with partner no child/ren	Live with partner and child/ren	Live with child/ren no partner	Other
<i>Base</i>	235	23	6	34	55	91	19	7
Because my salary/income just covers the expenses I have	59.8	73.7	62.7	57.5	61.1	59.4	60.2	14.4
Because I'm earning less than I used to	31.9	38.1	31.3	35.5	27.7	29.7	41.6	30.0
Because I am facing extraordinary expenses (medical and healthcare, renovations, car purchase, etc.)	18.3	12.2	19.1	9.3	23.0	22.9	7.4	15.0
Because I'm paying the mortgage	15.3	15.3	18.9	6.2	12.3	21.6	3.7	30.0
Because I don't want to give up and I prefer to spend what I have	5.2	7.8	.	10.1	7.7	1.2	.	25.7

Base: they don't save (307 cases) - % values

Reactions to failure to save



Base: they don't save (307 cases) - % values

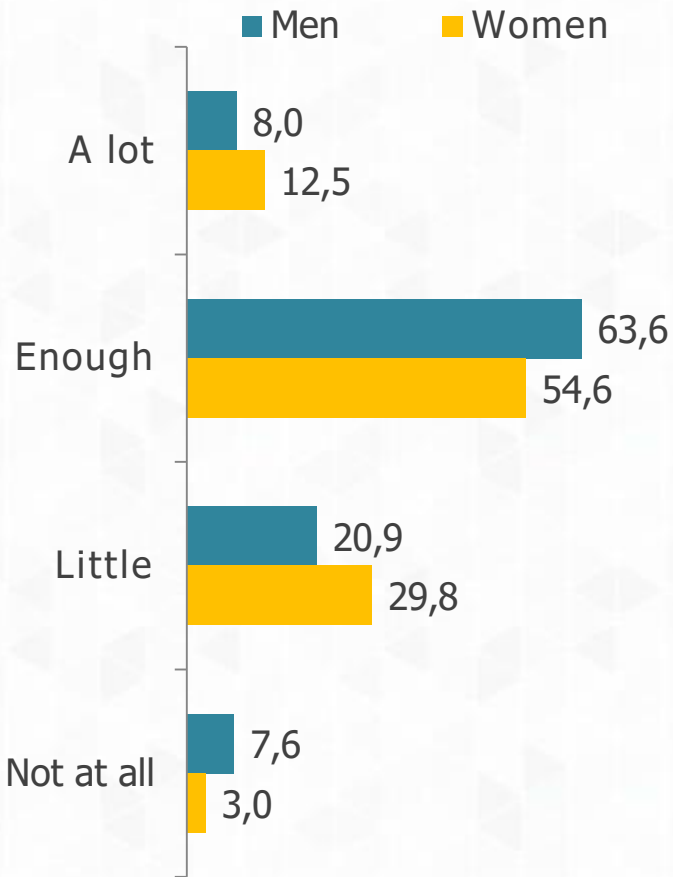
Reactions to failure to save



	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	72	235	8	54	46	61	65	66	139	2
Very anxious	29.1	42.6	60.5	45.1	45.5	36.7	41.7	41.4	43.5	28.4
Quite anxious	46.9	44.9	39.5	41.2	36.4	51.6	48.3	43.9	44.4	41.9
Pretty calm	22.1	11.7	.	13.7	15.8	11.7	8.8	14.7	11.3	.
Very calm	1.9	0.8	.	.	2.3	.	1.1	.	0.8	29.7
TOTAL ANXIOUS	76.0	87.5	100	86.3	81.9	88.3	90.0	85.3	87.9	70.3
TOTAL CALM	24.0	12.5	.	13.7	18.1	11.7	10.0	14.7	12.1	29.7

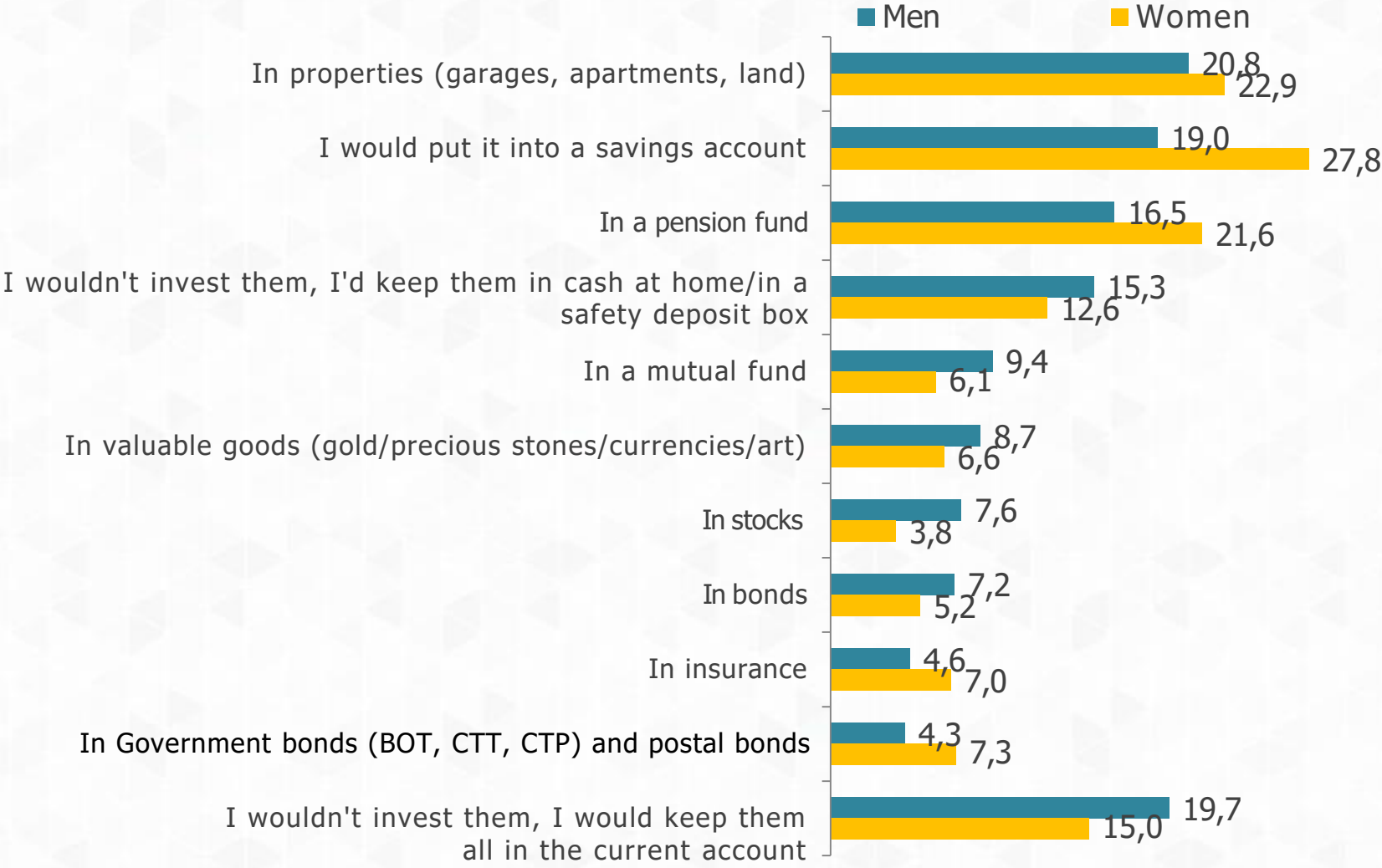
Base: they don't save (307 cases) – % values

Awareness of the risk of investing all your savings in the mortgage



Base: pay the mortgage and don't save (49 cases) – % values

Investment methods/products you would choose if you were able to save



Base: don't save (307 cases) – % values

Investment methods/products you would choose if you were able to save

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	72	235	8	54	46	61	65	66	139	2
In properties (garages, apartments, land)	20.8	22.9	20.1	23.6	20.5	26.6	20.8	27.4	19.7	0
I would put it into a savings account	19.0	27.8	39.5	33.3	22.8	26.8	26.4	29.0	27.9	0
In a pension fund	16.5	21.6	19.7	21.6	25.0	25.0	16.5	36.8	16.8	0
I wouldn't invest them, I'd keep them in cash at home/in a safety deposit box	15.3	12.6	0	7.9	18.2	10.0	16.4	5.3	17.5	29.7
In a mutual fund	9.4	6.1	19.7	5.9	6.8	3.4	6.6	7.7	5.8	0
In valuable goods (gold/precious stones/currencies/art)	8.7	6.6	0	7.8	0	6.7	11.0	2.2	7.5	41.9
In stocks	7.6	3.8	19.8	5.9	0	3.3	3.4	3.5	3.3	41.9
In bonds	7.2	5.2	0	7.8	2.3	6.7	4.4	2.7	6.7	0
In insurance	4.6	7.0	0	7.8	4.6	11.7	4.4	9.3	6.8	28.4
In Government bonds (BOT, CTT, CTP) and postal bonds	4.3	7.3	0	5.9	6.7	11.7	5.5	4.7	8.0	0
I wouldn't invest them, I would keep them all in the current account	19.7	15.0	20.6	15.6	22.7	10.0	13.2	11.5	15.4	0

Base: invest (356 cases) – % values (Multiple answers possible)



Appendix

Consumer attitudes



In purchasing are you...?

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
Base	251	752	84	228	154	156	131	303	384	3
Very spontaneous	12.2	13.6	15.6	14.4	11.7	16.4	10.0	13.7	13.6	.
Quite spontaneous	27.7	28.0	29.5	29.6	35.2	23.5	21.5	30.7	27.1	.
Equally / Neither	24.5	27.4	35.2	23.1	26.3	27.5	31.0	28.5	25.6	.
Enough a programmer	25.6	20.2	11.7	22.7	20.7	20.2	20.5	20.6	19.7	67.4
Very much a programmer	10.0	10.8	7.9	10.2	6.2	12.4	17.1	6.6	14.1	32.6
TOTAL spontaneous	39.9	41.6	45.1	43.9	46.8	39.8	31.5	44.3	40.7	.
TOTAL programmer	35.6	30.9	19.7	32.9	26.8	32.6	37.6	27.2	33.8	100

Base: sample total – % values

Consumer attitudes

In purchasing are you...?

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
Very quality oriented	15.6	14.7	9.7	11.1	16.5	21.5	14.2	16.8	13.8	.
Quite quality oriented	31.9	26.5	23.6	28.2	31.1	25.5	21.1	30.2	24.9	.
Equally / Neither	27.6	35.3	45.0	35.7	33.2	30.8	36.0	35.9	32.1	45.3
Quite price oriented	18.3	14.8	15.8	16.6	13.7	13.7	13.8	12.8	16.8	54.7
Very price oriented	6.5	8.7	5.9	8.4	5.5	8.5	14.9	4.2	12.4	.
TOTAL quality oriented	47.5	41.2	33.3	39.3	47.6	47.0	35.3	47.1	38.8	.
TOTAL price oriented	24.9	23.5	21.7	25	19.2	22.2	28.7	17.0	29.2	54.7

Base: sample total – % values

Consumer attitudes



In purchasing are you...?

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
Very curious	12.6	20.4	9.8	21.3	25.5	26.2	12.7	22.1	20.4	22.1
Pretty curious	36.7	34.0	41.4	37.9	32.4	30.0	29.2	37.9	32.2	.
Equally / Neither	33.5	32.7	39	30.1	32.5	30.1	36.4	28.1	34.8	.
Quite traditional	13.4	9.4	9.8	7.0	7.5	9.8	15.0	11.1	7.7	77.9
Very traditional	3.8	3.5	.	3.7	2.1	3.9	6.7	0.8	4.9	.
TOTAL curious	49.3	54.4	51.2	59.2	57.9	56.2	41.9	60.0	52.6	22.1
TOTAL traditional	17.2	12.9	9.8	10.7	9.6	13.7	21.7	11.9	12.5	77.9

Base: sample total – % values

Consumer attitudes



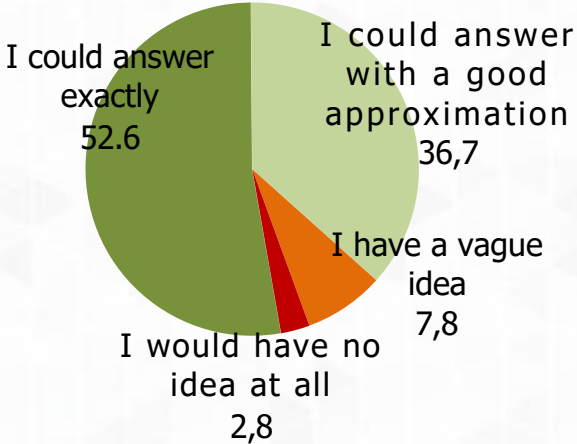
In purchasing are you...?

	M	W	< 24 years	25-34 years	35-44 years	45-54 years	55-64 years	University	High school	Middle school
<i>Base</i>	251	752	84	228	154	156	131	303	384	3
Very emotional	8.7	10.3	11.7	9.7	8.3	15.1	7.2	9.7	11.5	.
Quite emotional	24.4	23.4	33.3	25.4	26.8	17.0	17.1	25.5	22.4	.
Equally / Neither	28.9	34.6	37.2	33.3	39.4	33.4	30.9	32.4	34.0	55.8
Quite rational	27.0	21.4	11.8	25.5	19.3	20.2	24.3	23.2	20.4	44.2
Very rational	11.0	10.3	5.9	6.1	6.2	14.4	20.4	9.1	11.7	.
TOTAL emotional	33.1	33.7	45.0	35.1	35.1	32.0	24.3	35.3	33.9	.
TOTAL rational	38.0	31.7	17.8	31.6	25.5	34.6	44.8	32.3	32.1	44.2

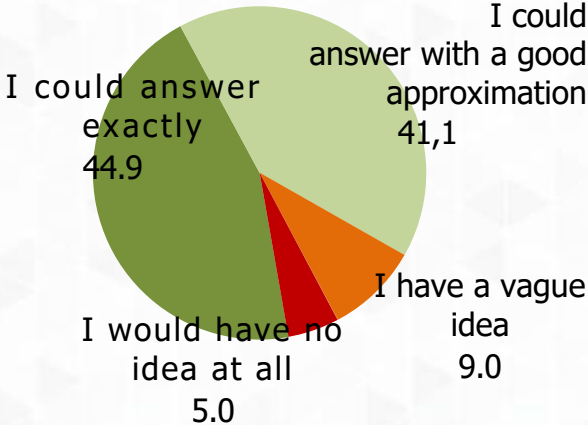
Base: sample total – % values

Knowledge of the economic situation

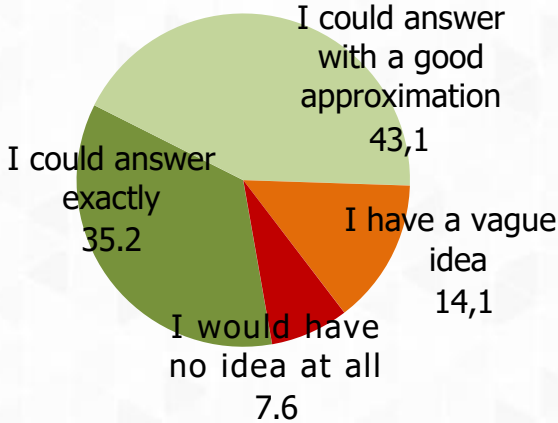
«How much money do you have in your wallet right now»



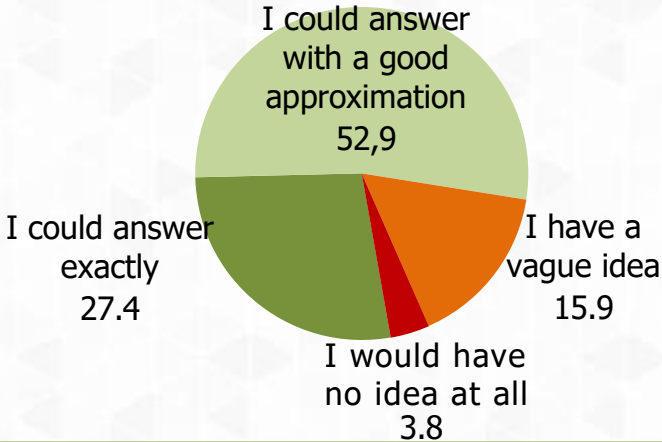
«How much money do you have in your bank account?»



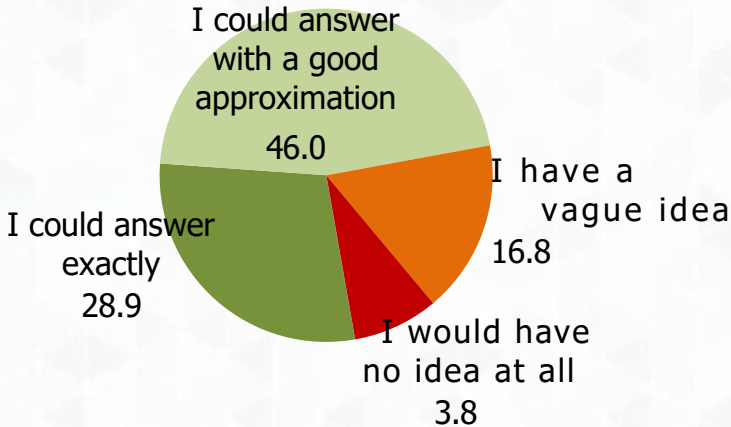
«How much is your annual personal income?»



«How much do you need on average per month to live»

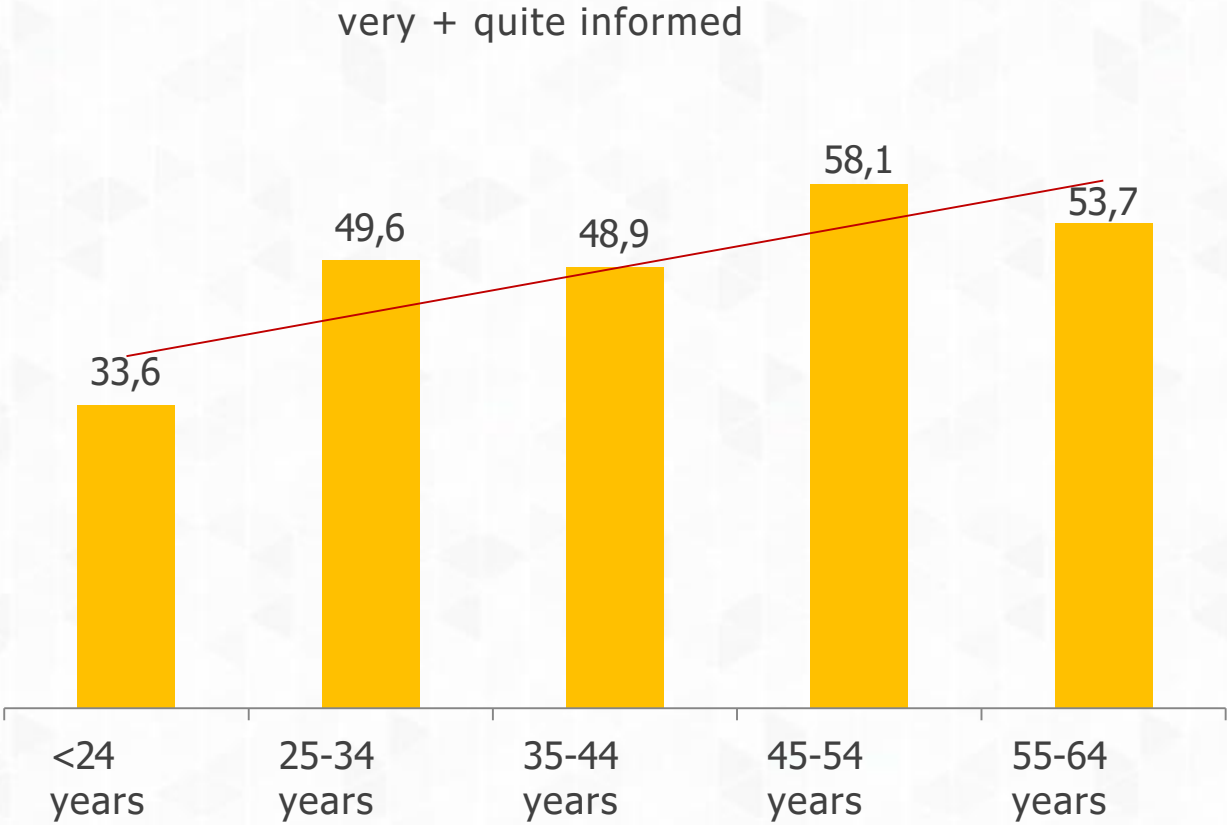


«How much is your family's total income?»



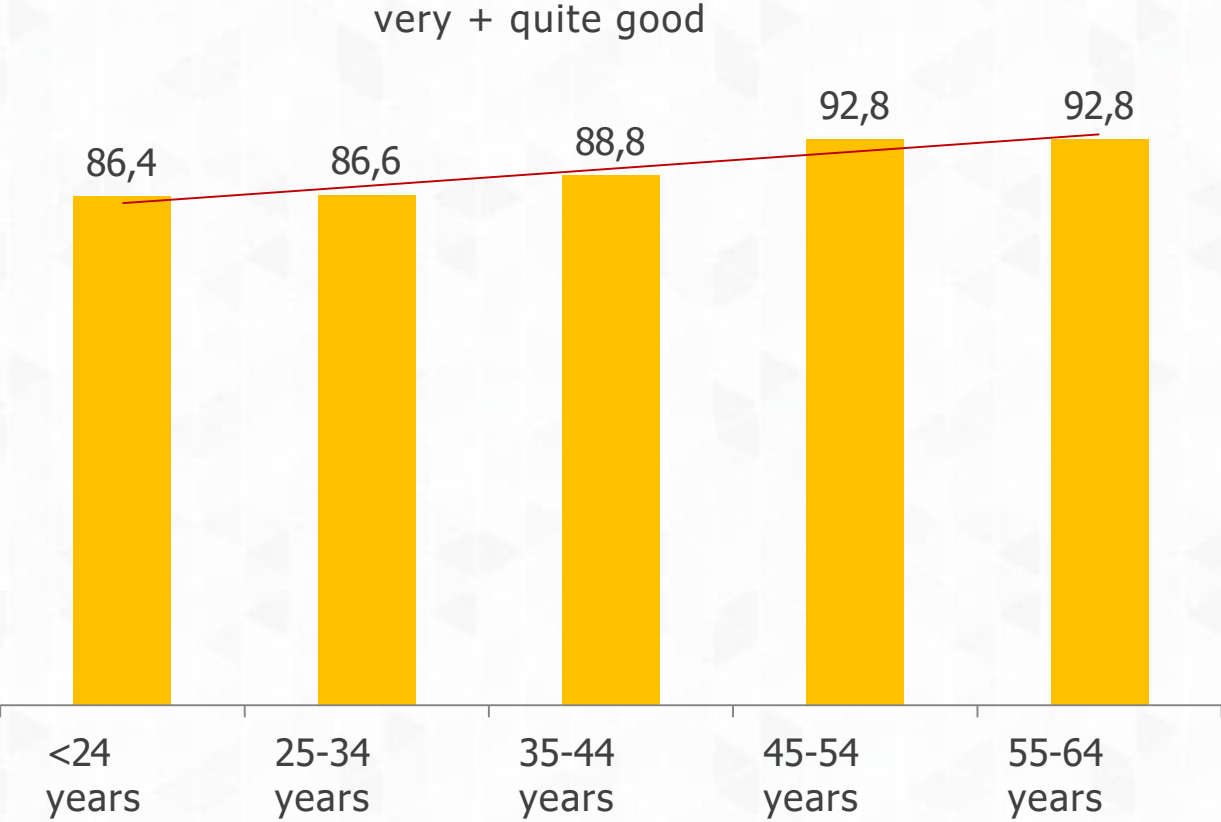
Base: sample total – % values

Economic-financial knowledge (self-perception).



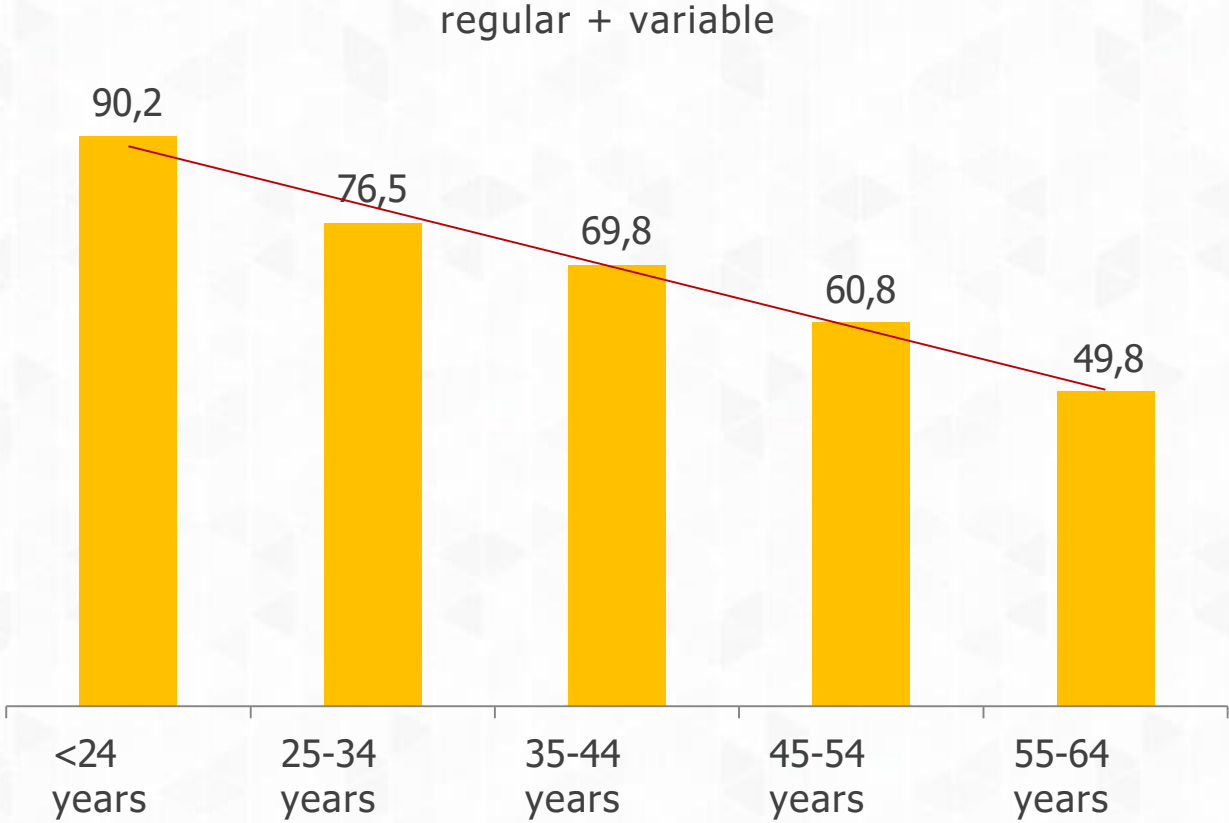
Base: sample total – % values

Knowledge of family budget



Base: sample total - % values

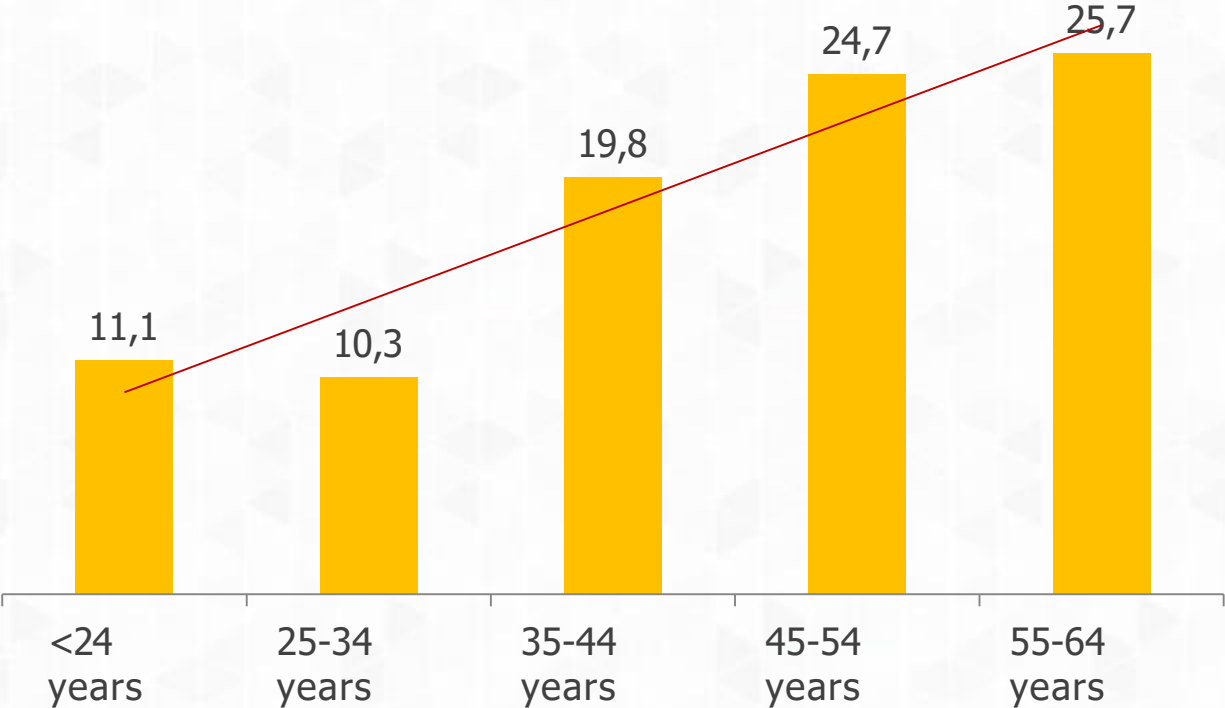
Saving capacity



Base: sample total - % values

Investment of savings

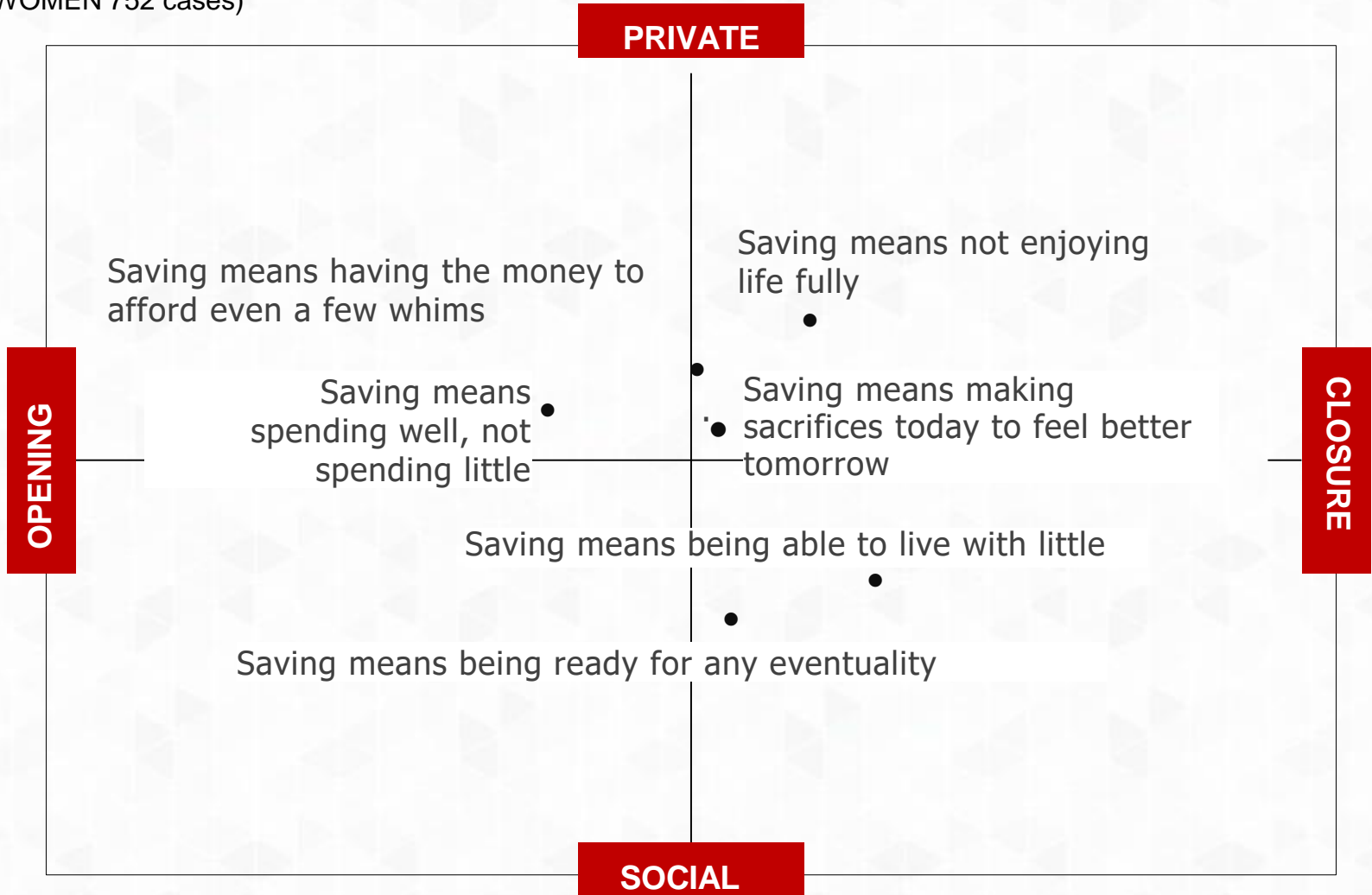
I invest a good portion of my savings



Base: total savers – % values

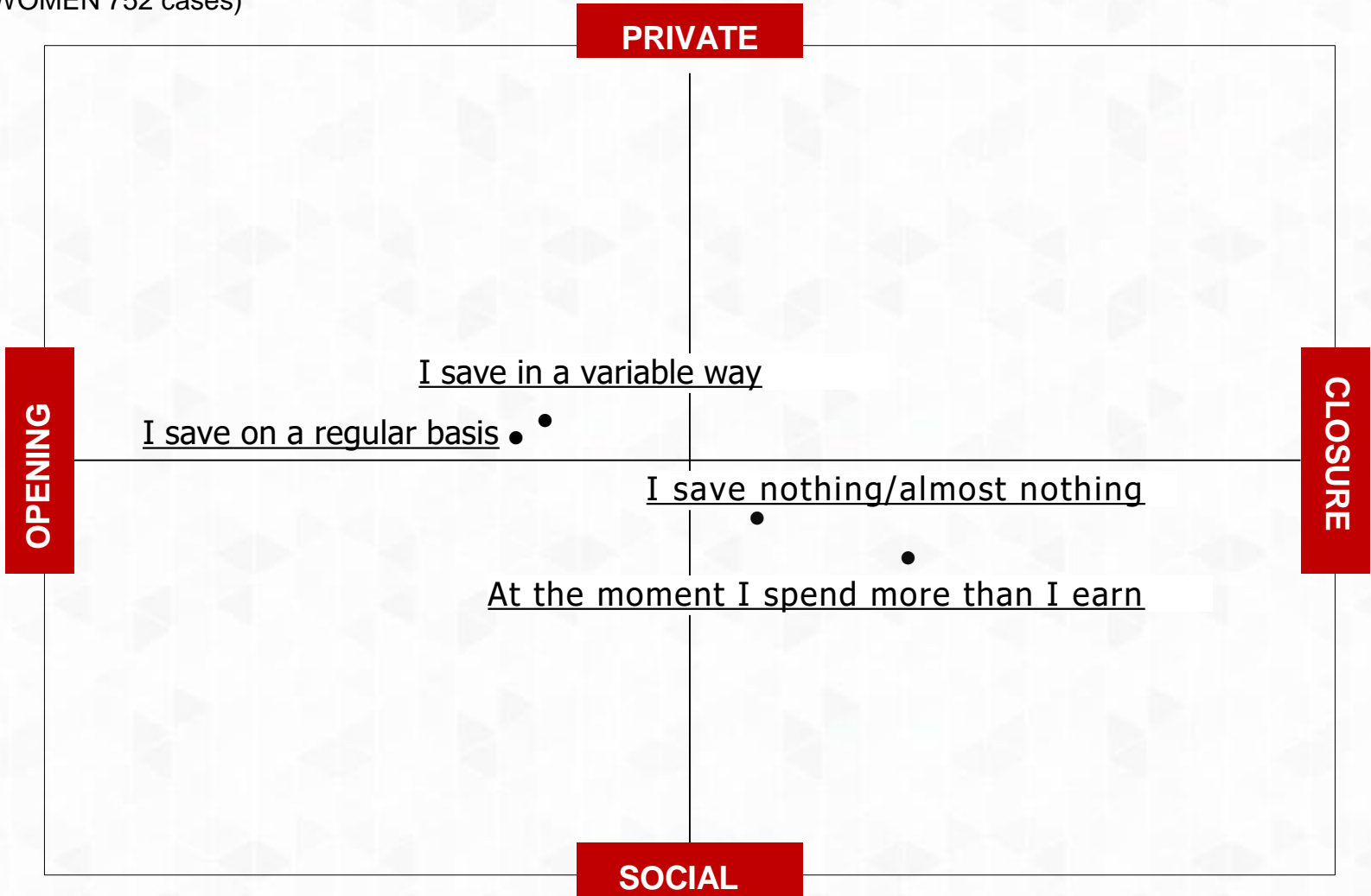
What does saving mean to you?

(base: WOMEN 752 cases)



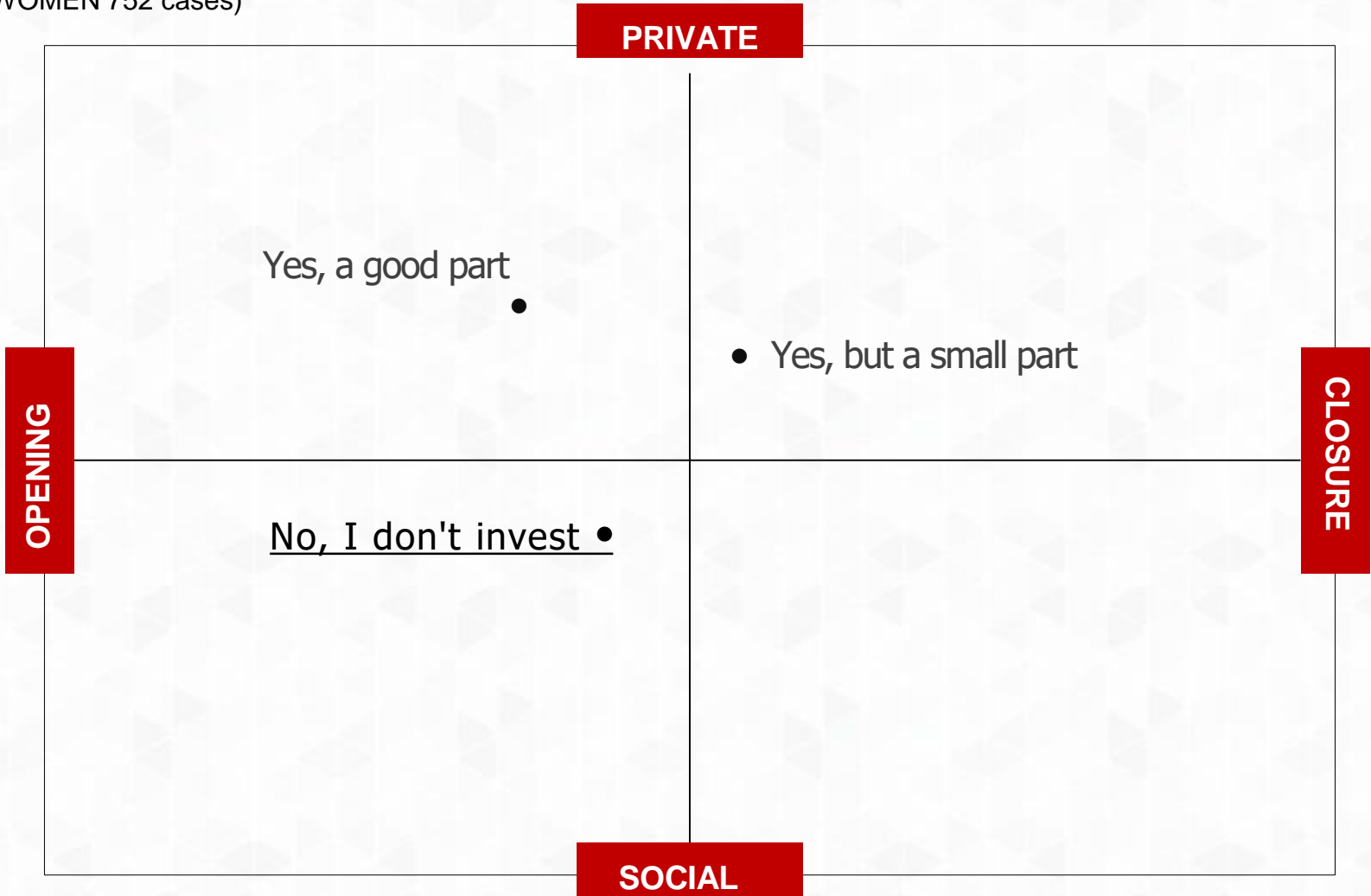
Do you save money?

(base: WOMEN 752 cases)



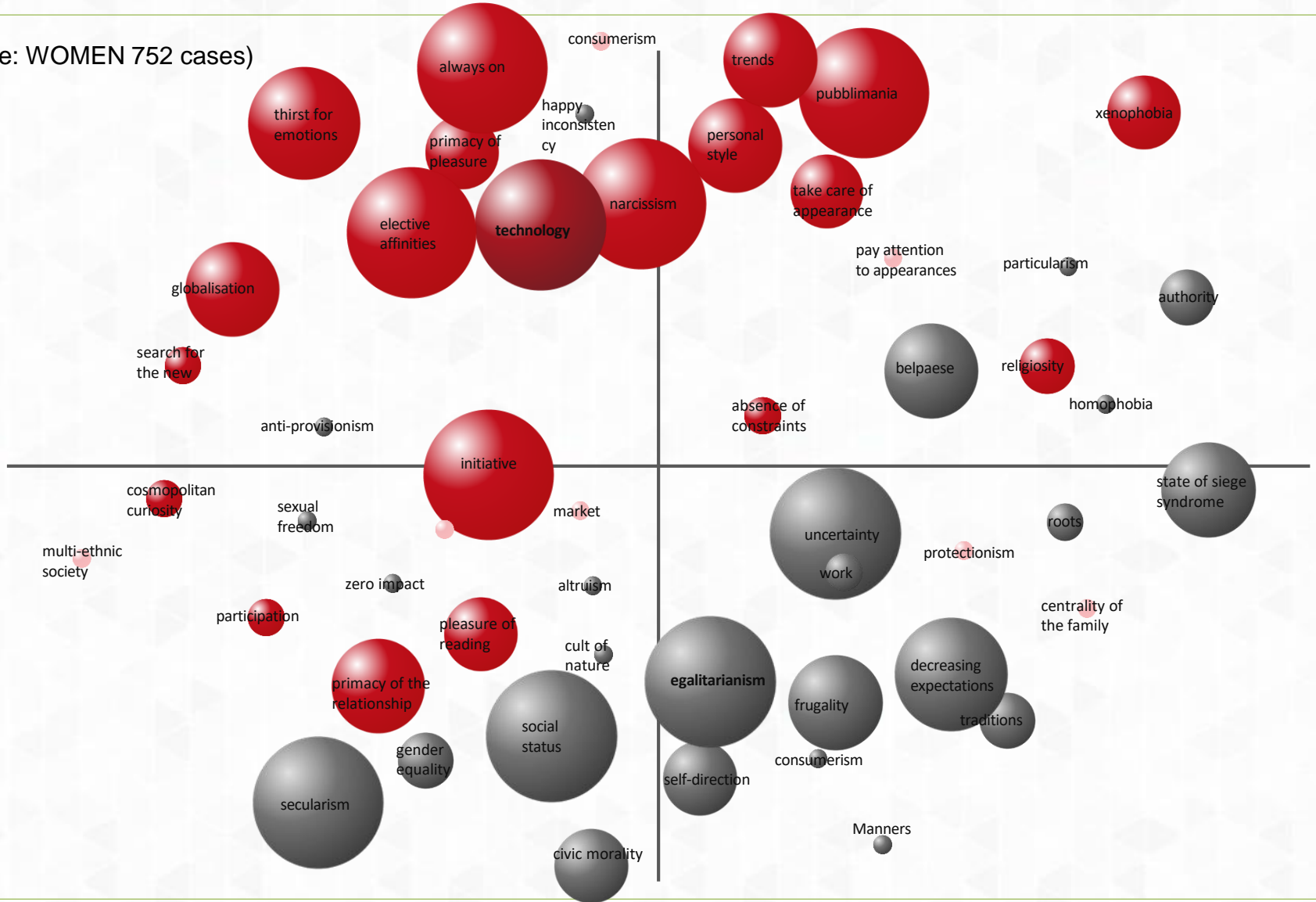
Do you invest the money you save?

(base: WOMEN 752 cases)



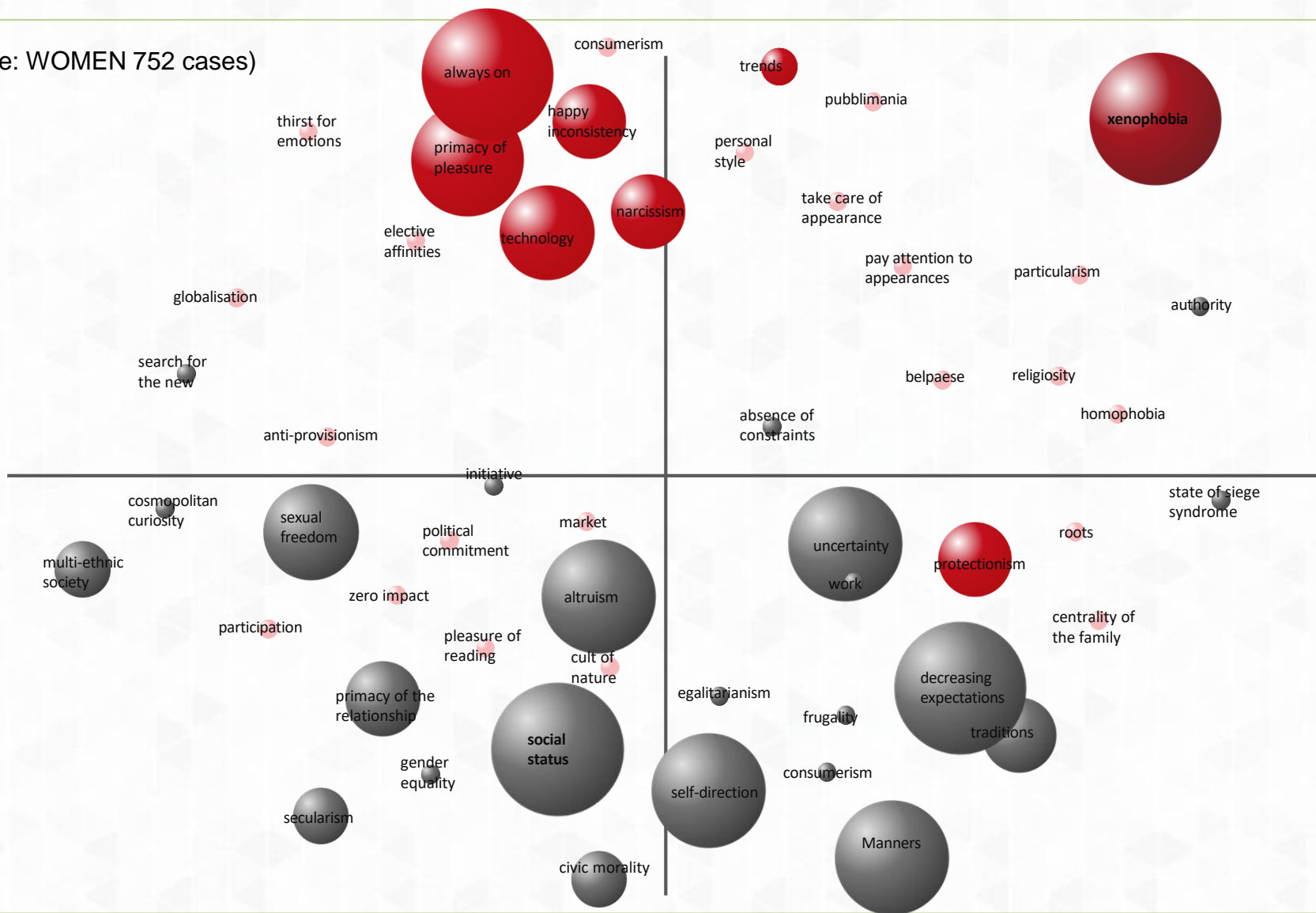
Do you invest the money you save? Yes, a good part

(base: WOMEN 752 cases)



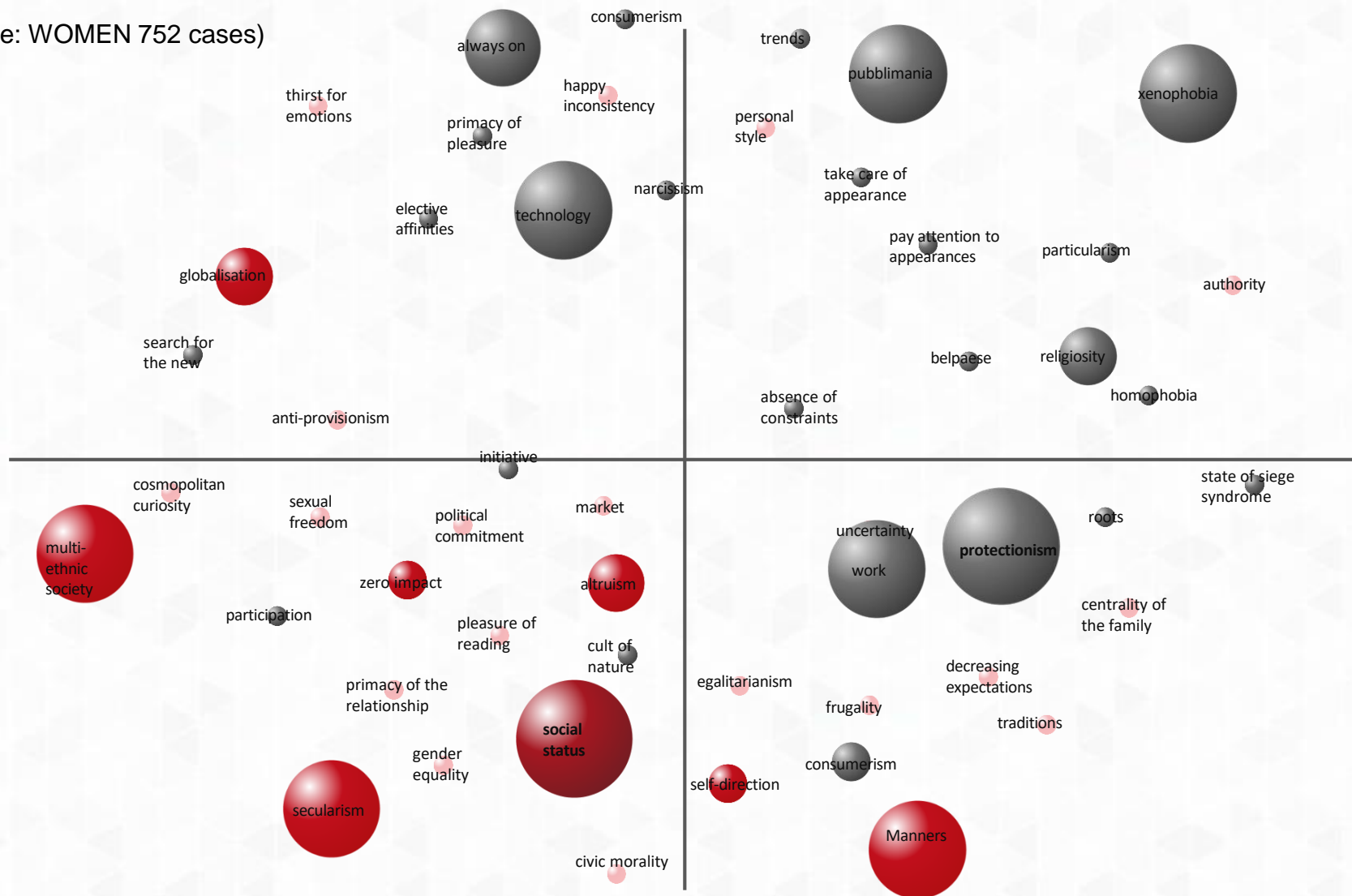
Do you invest the money you save? Yes, but a small part

(base: WOMEN 752 cases)



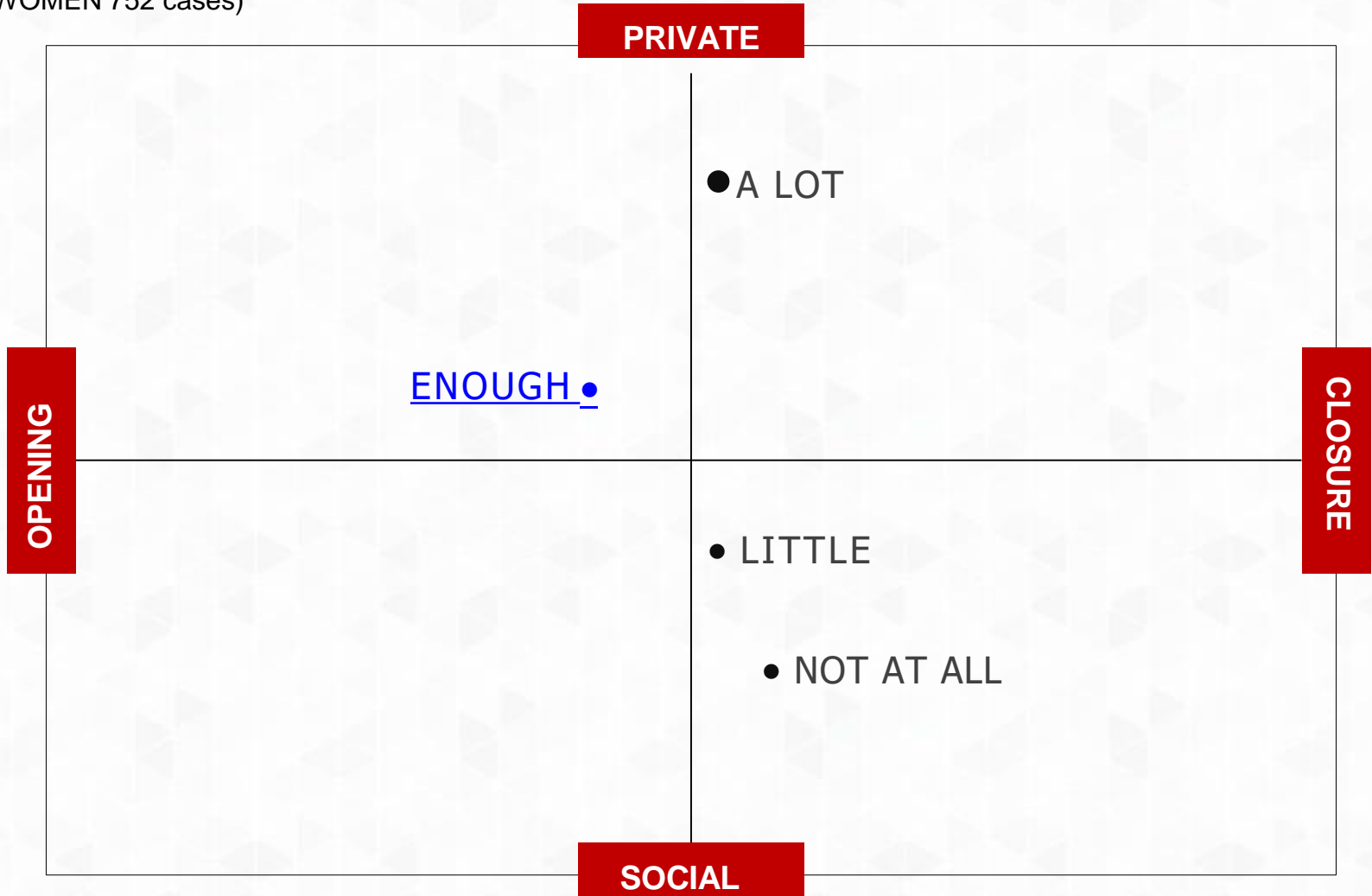
Do you invest the money you save? No, I don't invest them

(base: WOMEN 752 cases)



Do you consider yourself informed on economic-financial issues?

(base: WOMEN 752 cases)



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