

# FINANCIAL LITERACY SURVEY

*Report on the Key Findings of the Survey  
Prepared for the World Bank*

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## ABBREVIATIONS AND ACCRONIMS

USAID	US Agency for International Development
BNB	Bulgarian National Bank
APR	Annual Percentage Rate
EU	European Union
FLS	Financial Literacy Survey
CCP	Commission for Consumer Protection
FSC	Financial Supervision Commission
MHA	Mutual Help Associations
NGO	Non-governmental organization
NSI	National Statistical Institute
NUTS	Nomenclature of Territorial Units for Statistics
WB	World Bank
%	Percentage
BDIF	Bulgarian Deposit Insurance Fund

# INTRODUCTION

The Financial Literacy survey is part of a World Bank Financial Governance/Consumer Protection in Financial Services Program in ECCU5 Countries. The Program aims to improve the levels of consumer protection and financial literacy in these countries—and thereby strengthen consumer confidence in the financial sectors. To this end the World Bank commissioned to the Alpha Research a baseline national representative survey. The objective of the study is to assess the level of financial literacy and consumer confidence of households and to outline the peculiarities in different target groups prior to the implementation of the action plan for increasing the financial literacy of the general population and in particular of the low-income groups.

The fieldwork was accomplished in the period 17-25 May 2010 in Bulgaria. A total of 1432 respondents from a general population (18+) were interviewed in their homes. Additional booster sample of 186 youth aged 16-17 was implemented.

The questionnaire is based on the model Financial literacy survey questionnaire used in Romania in order to achieve comparison of the results between the countries.

The graphs and tables included in the report are based on the data, collected by the Financial Literacy survey in Bulgaria. In the cases where comparisons are made with other surveys, the source is duly referenced.

The views expressed herein are those of Alpha Research experts and can therefore in no way be taken to reflect the official opinion of the World Bank.

The report is structured in two main parts and 3 Annexes:

- Part one is methodological and has two chapters – Methodological approach and research activities; Socio-demographic structure of the sample.
- Part two presents the survey results in six chapters: Level of confidence in the financial sector; Awareness and Consumer rights in the use of Financial Products; Financial literacy; Household Financial management; Interest and use of financial products. Chapter six summarizes the Key findings and Recommendations.
- Annex 1 – Survey questionnaire.
- Annex 2 – Frequencies of the survey questions – results from the main sample and from the booster (age 16-17).
- Annex 3 – cross-tabulations of all the questions by socio-demographic profile of the respondents.

# I. PART ONE: METHODOLOGICAL REPORT

## 1. METHODOLOGICAL APPROACH AND RELEVANT ACTIONS

Following methodological approach and actions were taken in the implementation of the Financial Literacy Survey:

### 1.1 Preparation of the survey questionnaire

- The questionnaire is based on the model Financial Literacy Survey questionnaire used in Romania in order to achieve comparison of the results between the countries.
- Questions from previous surveys on financial literacy issues conducted in Bulgaria have been included in the questionnaire as well. This allows comparison of the survey results with those of previous studies.
- The questionnaire was reviewed with the relevant institutions – Bulgarian National Bank, Ministry of Economy, Energy and Tourism, World Bank.

### 1.2 Definition of sample size and sample frame

2.1. Sample size: based on statistical calculations in order to obtain max. standard deviation +/- 2.5% .

- Main sample - 1500 respondents general population
- Booster – 300 respondents 16-17 years old

2.2. Sample frame: random, two-staged stratified sample with probability, proportional to the size of the location. The sample include both urban and rural areas and is based on two stratification criteria:

- NUTS region (6 regions – North-West, North-Central, North-East, South-West, South-Central, South-East)
- Type of location (5 groups – Capital; Regional center with more than 100000 citizens, Regional center with less than 100000 citizens, Small town, Village)

### 1.3 Implementation of the sampling procedure

- All NUTS regions in Bulgaria have been ranged in descending order according to the size of the population.
- At the first stage the sample was distributed proportionally on the size of population in each of the 30 (6 NUTS X 5 type of location groups) strata different from zero.
- A cumulative column with the number of locations in each region was prepared. This cumulative column is used for defining the number of the sample points at the second stage of the sample and respectively – the number of the respondents in each location (proportionally to its' size).
- The sample step was calculated according to the following formula: Sample step = Number of population in the region (N) divided on the number of respondents in the sample.
- A random starting number was defined.
- A number of 10 respondents in each sample nest have been set in order to minimize the influence of correlation error within the sample nest. The largest locations include a higher number of sample nests.
- The number of sample nests and the number of respondents in each location have been defined, proportionally to their size.
- At a second-stage, using the random selection based on the “last birthday in the household”, the respondents were selected within each sample point.
- The sample is representative for the adult population (18+).
- Additional sample booster of young people (16-17 years old) was prepared according to the same criteria.

#### **1.4 Development of training materials, delivery of trainings for supervisors and interviewers. Conducting a pilot survey.**

- The team was been given a special briefing session before the beginning of the study. They were acquainted with the survey objectives and tasks, the instruction for conducting the interview and the peculiarities of the questionnaire's structure.
- 15 pilot interviews were conducted in order to test how the questionnaire would work in a local environment. Average length of the interview: 60 minutes. The shortest interview was 40 minutes and the longest - 90 minutes.
- The general observations from the pilot test were:
  - The questionnaire was twice longer than the 30 minutes length pointed out in the TOR.
  - There were long options that required repeat of question. The suggestion was to use a show card with the possible answers that could be shown to the respondents.

#### **1.5 Fieldwork/Interviewing process**

- The fieldwork was conducted by the team of 75 interviewers from Alpha Research. The average number of interviews per interviewer was 21.
- The fieldwork manager in the head office in Sofia was in permanent contact with the regional supervisors. There were no significant difficulties during the survey fieldwork.
- The interviews were conducted face-to-face at respondents' homes during the following time schedule:
  - On weekdays – between 9.00 – 12.00h and 17:30 - 20:30h
  - During the weekend – between 10:00 - 20:00h
  - The average length of one interview was 55 minutes
- A total number of 1800 respondents were reached and 1618 interviews were conducted:
  - Main sample: total number of 1500 respondents were reached and 1432 were conducted:
    - ✓ Response rate – 95%
    - ✓ Refusal rate - 5%
    - ✓ *Main reason for refusals: the length of interview*
  - Booster sample of young citizens aged 16 – 17 y.o.: total number of 300 respondents were reached and 186 interviews were conducted:
    - ✓ Response rate – 62%
    - ✓ Refusal rate – 38%
    - ✓ *Main reason for refusals: the subject of the survey*

#### **1.6 Quality control and logic check**

- The supervisors' team did quality control on the interviewers' work from the head office in Sofia. 20% (325 respondents) of the total sample were back checked by phone:
  - 295 respondents were contacted personally and confirmed that they were interviewed.
  - 30 respondents were not available at the time of control, but another member of the household confirmed that the interview was conducted.
- Consistence and logic check on all completed questionnaires was carried out by the central office staff.
- No weighting procedures were applied.

#### **1.7 Creation of the required software and instructions for data entering. Entering and cleaning data and preparation of clean data file (SPSS) for the main sample and for the booster.**

**1.8 Preparation of Preliminary Technical Report.**

**1.9 Preparation of Key Findings Report and Presentation of the survey results (power point format) for the Dissemination Workshop.**

## 2. SOCIO-DEMOGRAPHIC STRUCTURE OF THE SAMPLE

The sample designed and implemented by Alpha Research for the purposes of the Financial Literacy Survey ensures the national representativeness of the general population. The surveyed population has a similar pattern to the national demographic status. The sample structure reproduces the structure of the population in Bulgaria done by the census data of the National Statistical Institute (NSI).

*Table: Socio-demographic structure of the sample*

		Type of residence								Total	
		Sofia		Regional center		Smaller town		Village		Count	Col %
		Count	Col %	Count	Col %	Count	Col %	Count	Col %		
Gender	Male	123	45,7%	235	48,6%	131	47,5%	193	47,9%	682	47,6%
	Female	146	54,3%	249	51,4%	145	52,5%	210	52,1%	750	52,4%
Age	18-30	71	26,4%	116	24,0%	62	22,5%	62	15,4%	311	21,7%
	31-40	52	19,3%	93	19,2%	40	14,5%	58	14,4%	243	17,0%
	41-50	46	17,1%	98	20,2%	51	18,5%	58	14,4%	253	17,7%
	51-60	47	17,5%	77	15,9%	49	17,8%	84	20,8%	257	17,9%
	60 +	53	19,7%	100	20,7%	74	26,8%	141	35,0%	368	25,7%
Highest level of education achieved	Finished bachelor, master or higher degree	114	42,3%	97	20,1%	23	8,3%	9	2,2%	243	16,9%
	Finished college	9	3,4%	21	4,3%	5	1,8%	3	0,7%	38	2,7%
	Finished secondary school	127	47,2%	248	51,1%	149	54,0%	162	40,0%	686	47,8%
	Finished elementary and lower	19	7,1%	118	24,4%	99	35,9%	229	57,0%	465	32,6%
Ethnicity	Bulgarian	264	98,1%	443	91,5%	226	81,9%	269	66,7%	1202	83,9%
	Turkish	-	-	21	4,3%	24	8,7%	101	25,1%	146	10,2%
	Roma	2	0,7%	17	3,5%	21	7,6%	22	5,5%	62	4,3%
	Other	3	1,1%	3	0,6%	5	1,8%	11	2,5%	22	1,5%
Personal monthly income	No income	21	7,8%	49	10,1%	27	9,8%	38	9,4%	135	9,4%
	Less than 250 BGN	24	8,9%	92	19,0%	81	29,3%	157	39,0%	354	24,7%
	251-500 BGN	66	24,5%	122	25,2%	78	28,3%	104	25,8%	370	25,8%
	501-750 BGN	23	8,6%	43	8,9%	20	7,2%	10	2,5%	96	6,7%
	751-1000 BGN	33	12,3%	14	2,9%	3	1,1%	2	0,5%	52	3,6%
	More than 1000 BGN	18	6,7%	6	1,2%	2	0,7%	3	0,7%	29	2,0%
	Don't know	2	0,7%	14	2,9%	12	4,3%	9	2,2%	37	2,6%
	NA	82	30,5%	144	29,8%	53	19,2%	80	19,9%	359	25,1%
Region	South-West	269	100,0%	42	8,7%	31	11,2%	40	9,9%	382	26,7%
	South Central	-	-	121	25,0%	65	23,6%	82	20,3%	268	18,7%
	South East	-	-	88	18,2%	63	22,8%	64	15,9%	215	15,0%
	North East	-	-	85	17,6%	24	8,7%	56	13,9%	165	11,5%
	North Central	-	-	82	16,9%	40	14,5%	96	23,8%	218	15,2%
	North West	-	-	66	13,6%	53	19,2%	65	16,1%	184	12,8%
Total		269	100,0%	484	100,0%	276	100,0%	403	100,0%	1432	100,0%



Having in mind the peculiarities of the socio-demographic structure of the Bulgarian population and respectively, of the surveyed sample, the following characteristics should be taken into consideration:

- The women slightly outnumber the men (52%:48%).
- 72% of the country's population lives in the urban area: one-fifth in the capital city and another 34% in the regional centers.
- The most densely populated NUTS is the Southwest (includes the capital), where a little over a quarter of the country's population resides. The regions with the least population density are the Northeast and the Northwest, which according to the NSI data are also the regions with the least developed economy and the highest unemployment rates.
- 26% of the population are people over 60, mostly residing in the small towns and villages. The young age groups are predominant in the capital and the large cities, while the middle-aged – in the regional centers.
- The biggest part of the population (48%) has secondary education; every third citizen has only basic. The lower level of education is the most widespread among the elder people living in the villages and especially the ethnic minorities; 95% of the Roma have basic or lower education. People with higher education form about one-fifth of the country's population.
- The main ethnic group is the Bulgarian (84%). The Turks are 10% and the Roma around 4%. Both minority groups and the Roma in particular have lower educational, social and economic status.

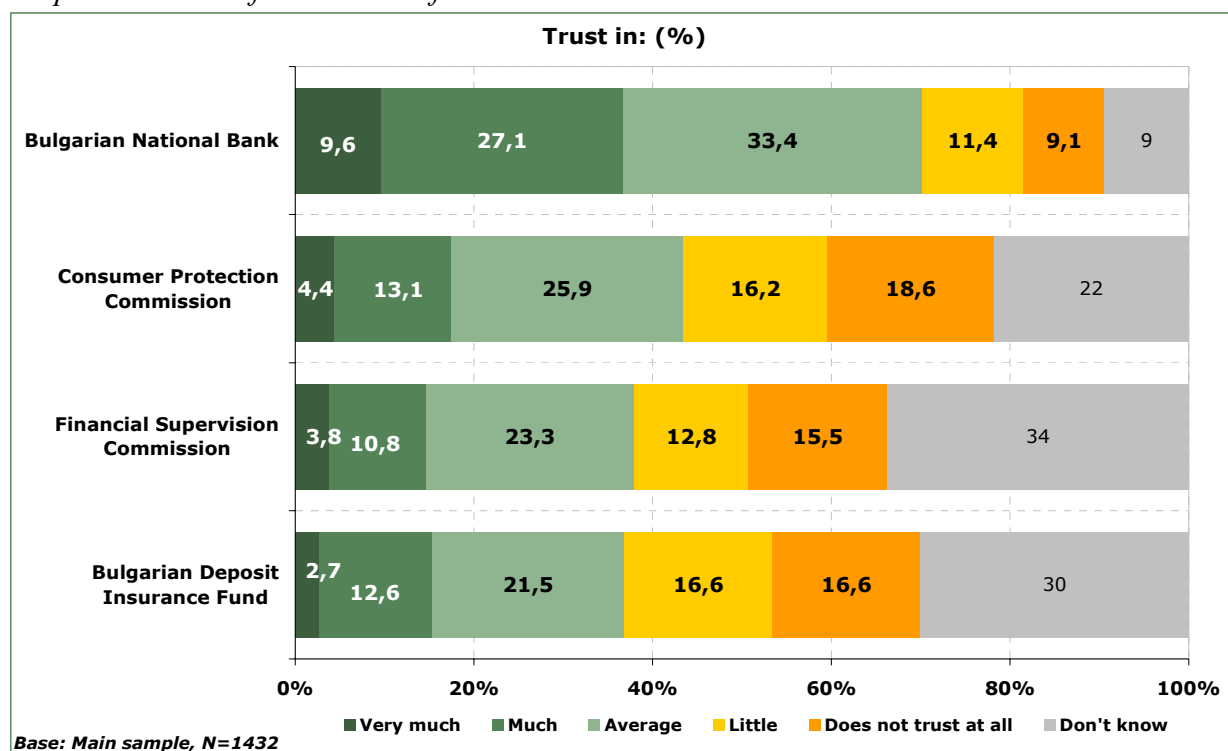
## II. PART TWO: ANALYSIS OF THE SURVEY RESULTS

### 1. LEVEL OF CONFIDENCE IN THE FINANCIAL SECTOR

#### 1.1. Confidence in the public institutions related with the financial sector

The Bulgarian citizens trust “moderately” the main regulatory public institutions in the financial sector. Traditionally, the trust in the oldest Bulgarian financial institution Bulgarian National Bank (BNB) is the highest. Only for this institution the trust (37%) outweighs the distrust (20%). For the rest of the institutions – Financial Supervision Commission (FSC), Commission for Consumer Protection (CCP) and the Bulgarian Deposit Insurance Fund (BDIF) the negative (approx. 28-35%) and the neutral (22-26%) opinions dominate. The positive ones do not exceed 15-17%. (See Graph 1.1.1.)

Graph 1.1.1. – Confidence in the financial institutions

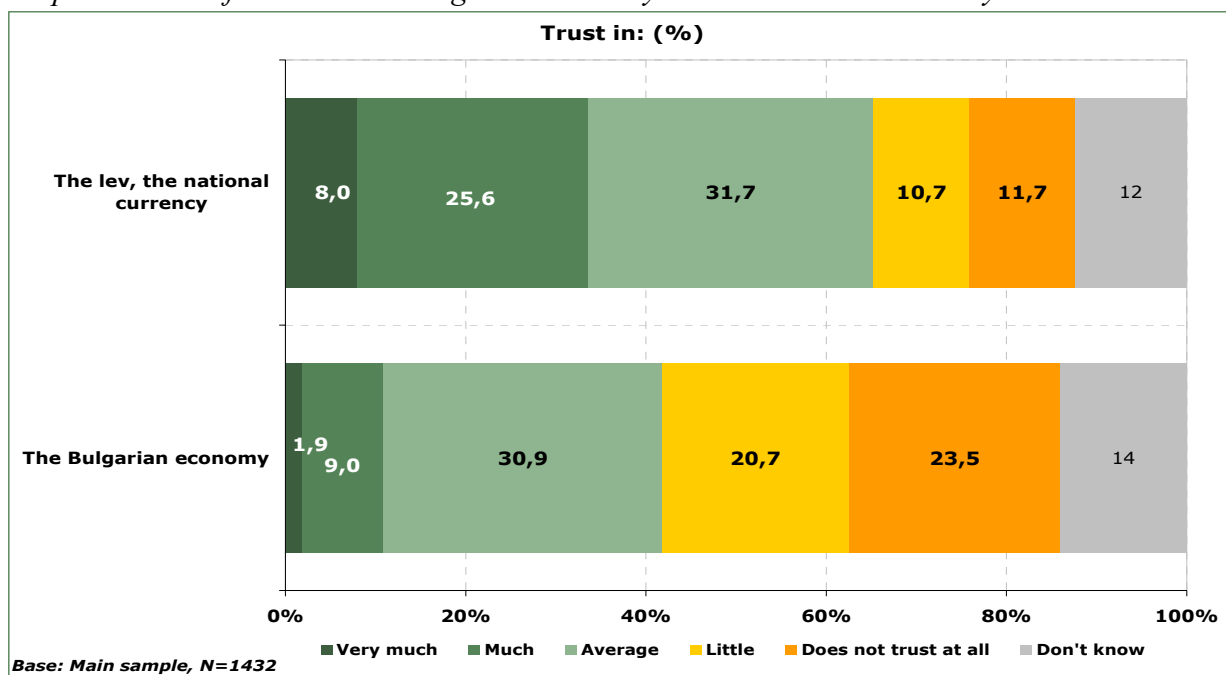


The young people (16-17) have lower level of distrust to the institutions, than the skepticism characteristic of the elderly. They, however, are characterized by a very high level of unawareness of the public regulatory bodies in the financial sector. With the exception of BNB, the remaining institutions are unfamiliar to some 60% of them.

The most knowledgeable of the work of those institutions are the residents of the capital city, people with higher education, free-lancers and people with higher income. In the same time parts of these social groups are more critical to the performance of the regulatory institutions, in particular FSC and CCP.

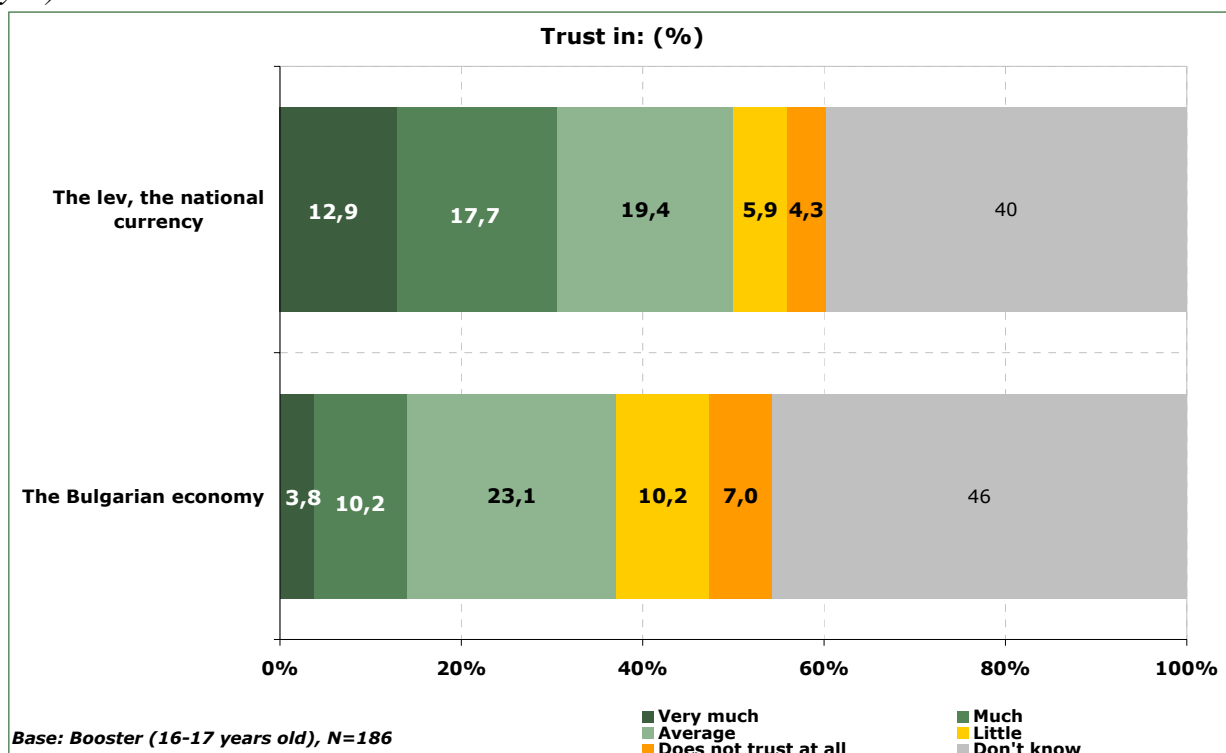
Very interesting result of the survey is the discrepancy between the /non/confidence in the Bulgarian economy and the confidence in the Bulgarian national currency (lev). The distrust prevails in the public attitude to the economy (44%:11%). Nevertheless, the confidence in the stability of the lev, that most probably derives from the trust and support of the Currency Board in Bulgaria, remain high (34% trust versus 22% distrust). No social group displays an explicit distrust to the national currency. (See Graph 1.1.2.)

Graph 1.1.2. Confidence in the Bulgarian economy and the national currency



Among the young the trend is similar. The difference is that they are less pessimistic about the economy and even grater optimist about the stability of the lev (31% positive versus just 10% negative opinions). However, the proportion of those who cannot express an opinion remains high (40-45%). (See Graph 1.1.3.)

Graph 1.1.3. Confidence in the Bulgarian economy and the national currency (booster:16-17 y.o.)



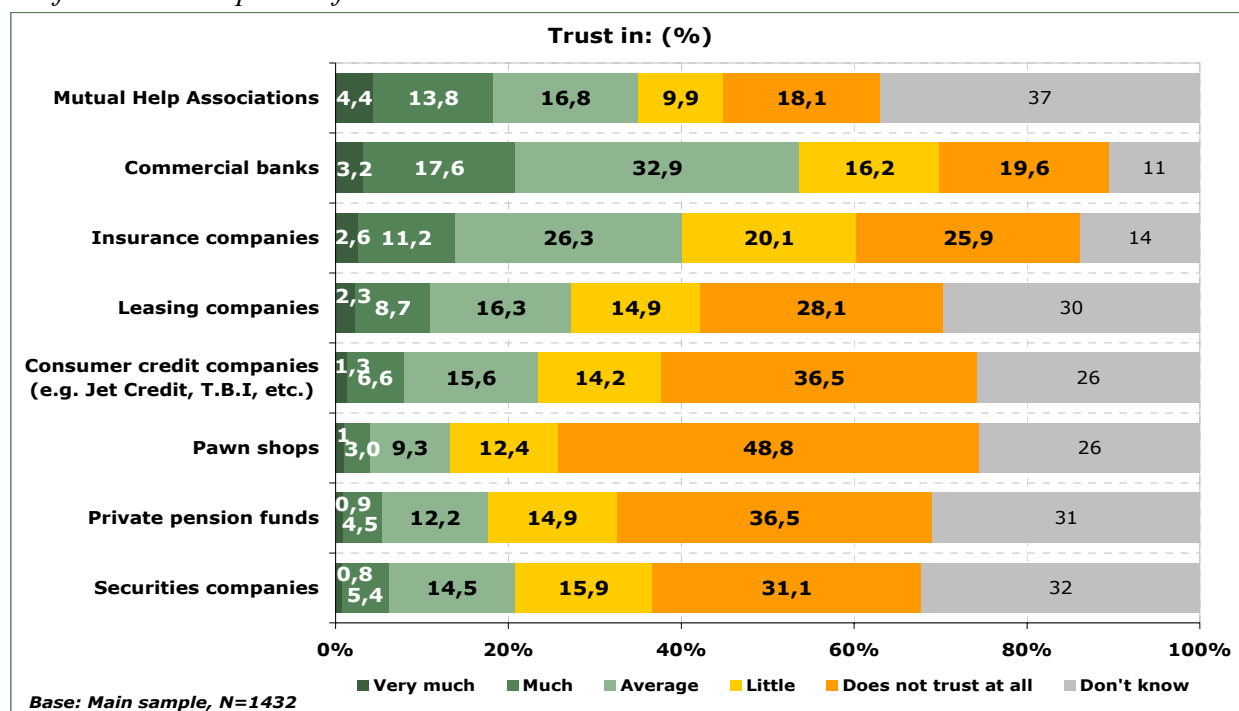
## 1.2. Confidence in private financial institutions and expectations to the development of the financial markets

Two main trends stand out in the opinions of the private institutions offering financial services:

- ✓ Relatively low level of familiarity with them
- ✓ Prevailing distrust at the activity and services of the majority of them, with the exception of the banks

Graph 1.2.1.

Confidence in the private financial institutions

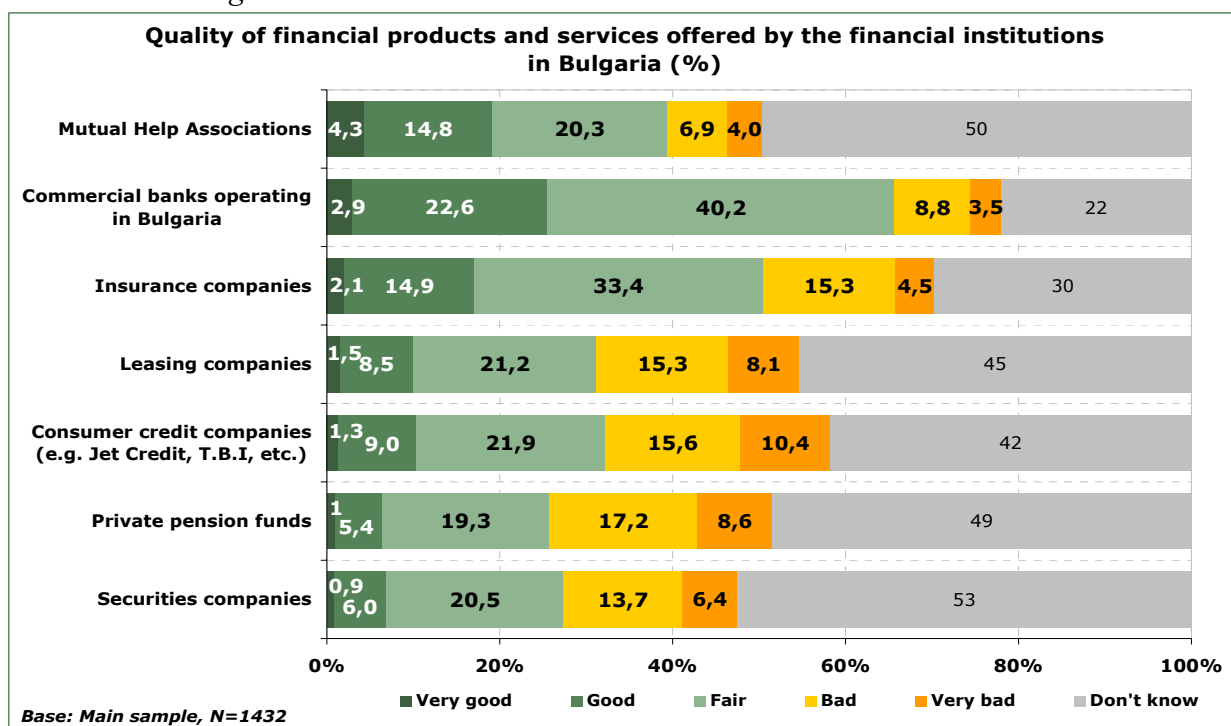


The trust in the banks is relatively the highest, although the distrust still dominates by 15%. Those people who have used the Mutual Help Associations (MHA), popular during the communist period, have a positive disposition to them. The insurance and leasing companies, securities companies, private pension funds and consumer credit institutions generate a relatively high level of distrust. As it is evident from *Graph 1.2.1*, the negative opinions outnumber the positive 6 to 8 times. The most critical is the attitude of the Bulgarians towards the Pawn shops. The opinions of all socio-demographic groups on these shops are very negative.

Socio-demographic factors as age, education level, place of residence, income level etc. influence the level of distrust in the financial institutions. The elder, less educated social groups with lower income trust them less. We should, however, keep in mind that a huge proportion of these social groups are practically excluded from the market of financial services and have no incentive to be interested in them. Thus, the low interest and awareness increase the basic distrust to such institutions.

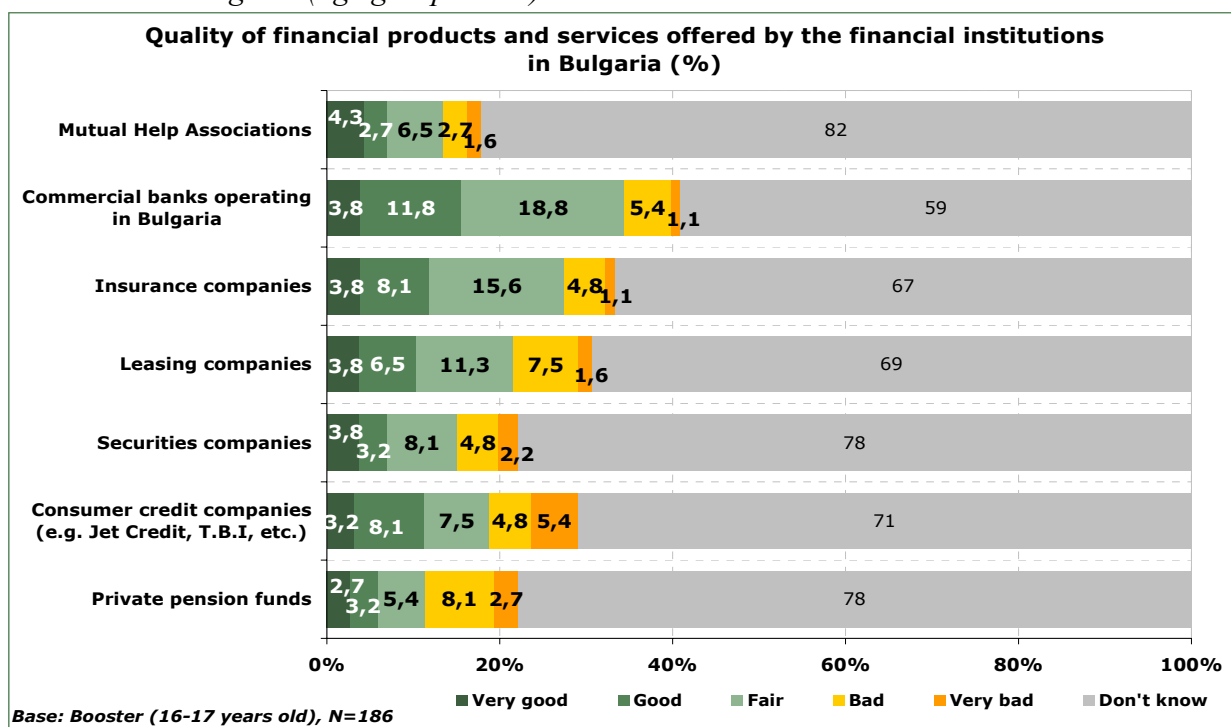
The quality assessment of the services offered by the various financial institutions is strongly influenced by the practice of their use and the general awareness of the citizens of their role. The most popular are the services offered by the banking and insurance companies. Their quality, as that of the MHA services, was defined as the highest. (See *Graph 1.2.2*.)

Graph 1.2.2. Quality assessment of the products and services offered by the financial institutions in Bulgaria



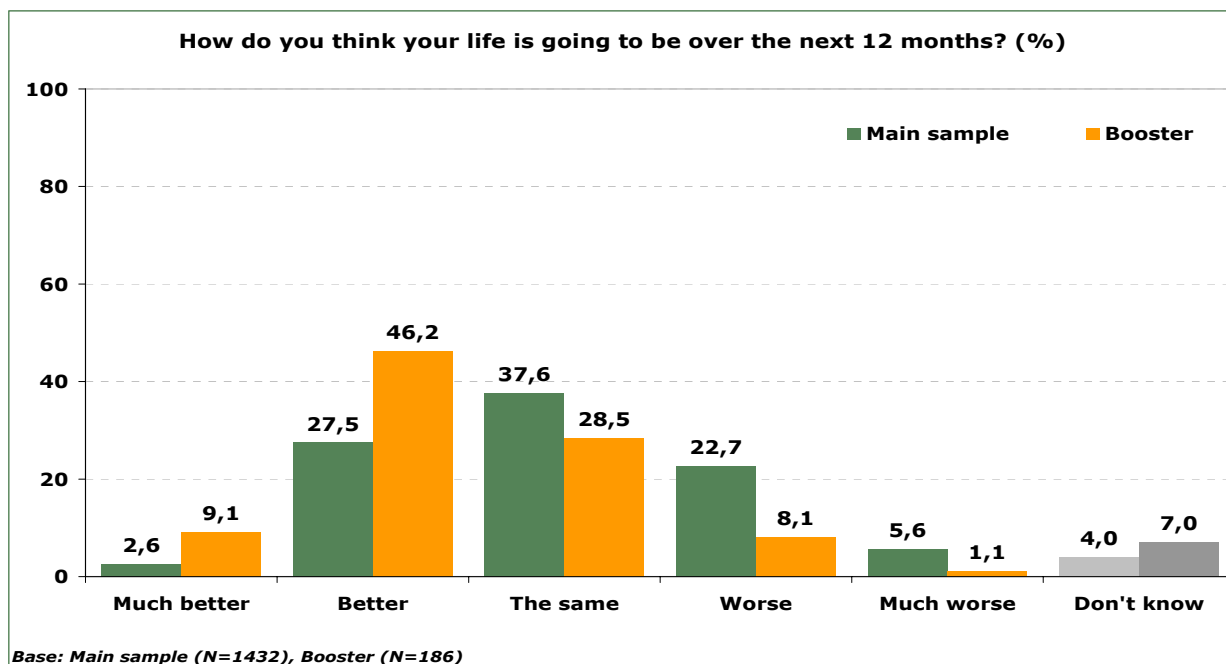
The negative opinions of the services and products of the leasing and securities companies, private pension funds and consumer credit institutions exceed the positive two to three times. In the same time very large proportion of the population is absolutely ignorant about their services. Between 42 and 52 percent of the interviewed have no idea of them and could not express any opinion. In the young age groups this unawareness is even higher (59-82% for various products and services). (See Graph 1.2.3.)

Graph 1.2.3. Quality assessment of the products and services offered by the financial institutions in Bulgaria (age group 16-17)



In spite of the critical turn in the people's opinions of the economic situation, the expectations for their personal economic situation and the stability of the financial markets in general are positive. (See Graph 1.2.4.)

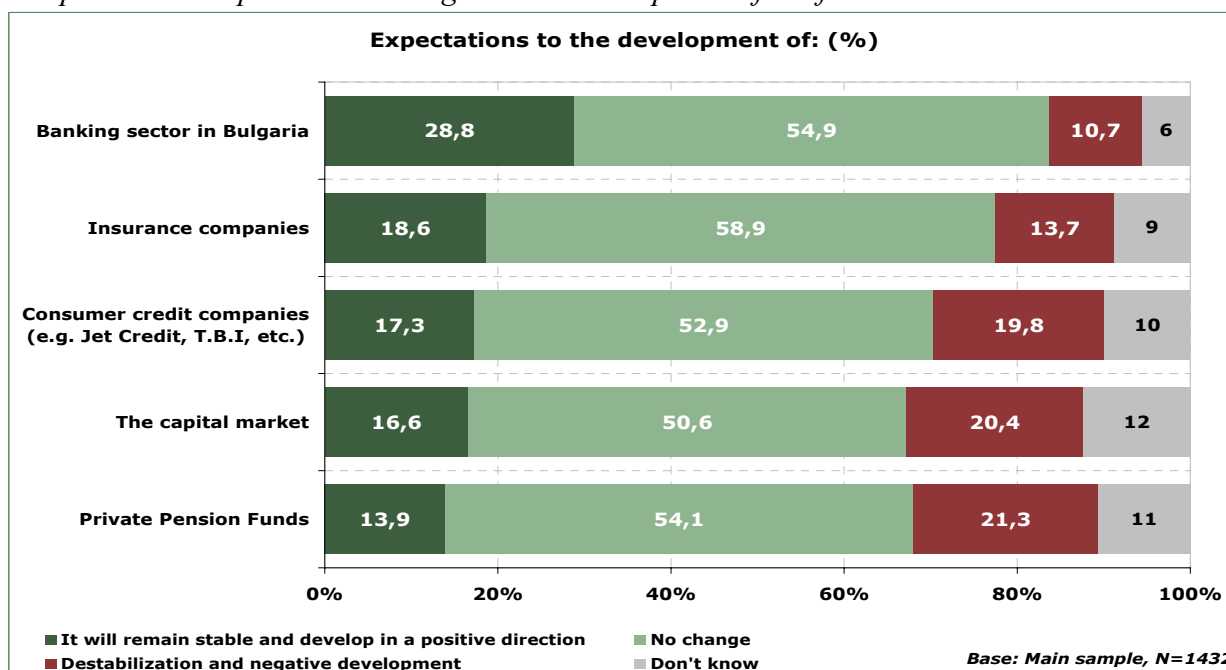
Graph 1.2.4. – Expectations for the personal life – comparison between main sample and booster



The majority of the interviewed expect their present situation either to remain the same (38%), or to improve (30%). Among the youngest the expectations are even much more positive – 55% expect an improvement versus only 9% - deterioration. Analogous, although to a lesser extent, are the expectations in the group of 18-30 year' old, in Sofia, among the people with higher education and personal income exceeding 700 lv. In the group of economically active population the most anxious are the company owners for whom the economic recovery has not started yet.

The expectations as regards the financial and banking sector are similarly – preservation of the current level and further development. (See Graph 1.2.5).

Graph 1.2.5. – Expectations as regards the development of the financial markets



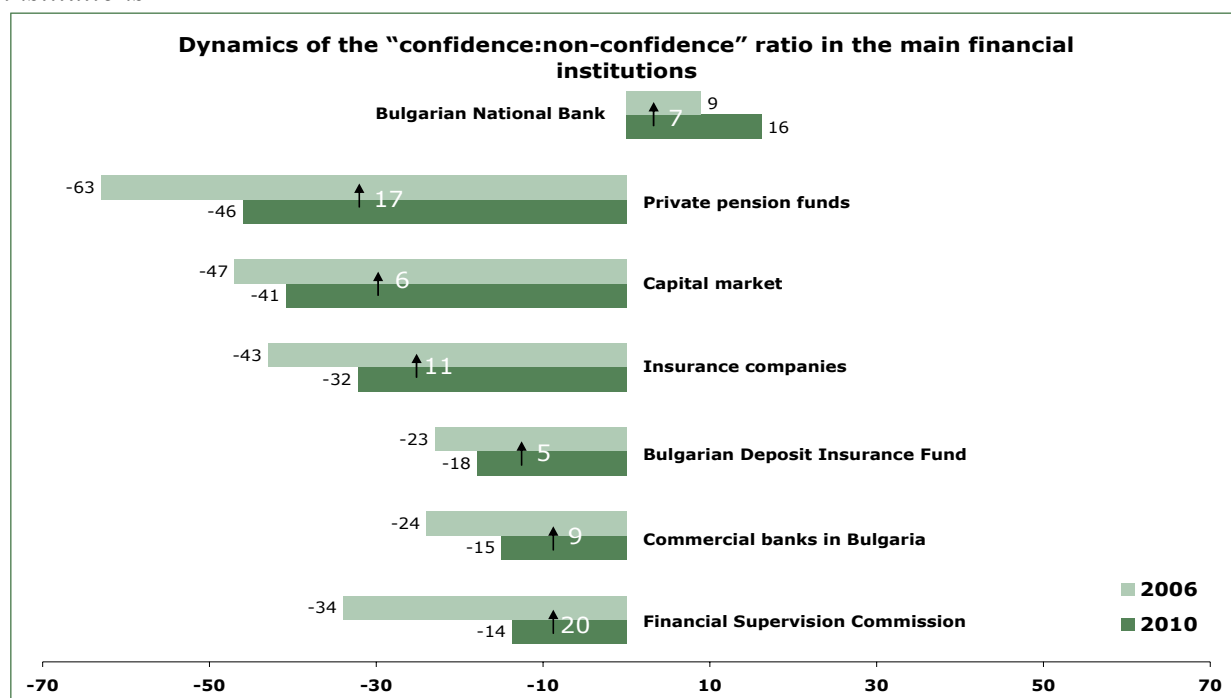
Positive are the expectations for the development of the banking and insurance markets. With regard to the capital market and the non-banking financial institutions slight fears are discernible.

The residents of the capital city, people up to the age of 30 and especially the students, well educated, company owners and self-employed, people with higher income and those using several financial services expressed more positive expectations. Vice-versa, the most pessimistic are the people living in smaller settlements that are generally elder and with lower education and income. The most negative are the expectations to the private pension funds that persist in all social groups.

### 1.3. Dynamics of the confidence to the main financial institutions and expectations for their development

A comparison of the present data with the results of a national representative survey, conducted by Alpha Research in November 2005<sup>1</sup> shows that in the past five years the public trust in the main financial institutions undergoes positive, although slow, changes. The comparison of the dynamics in the trust: distrust ratio, exhibited on *Graph 1.3.1*, displays a clear positive trend. (See *Graph 1.3.1*)

*Graph 1.3.1. Dynamics of the “confidence:non-confidence” ratio in the main financial institutions*



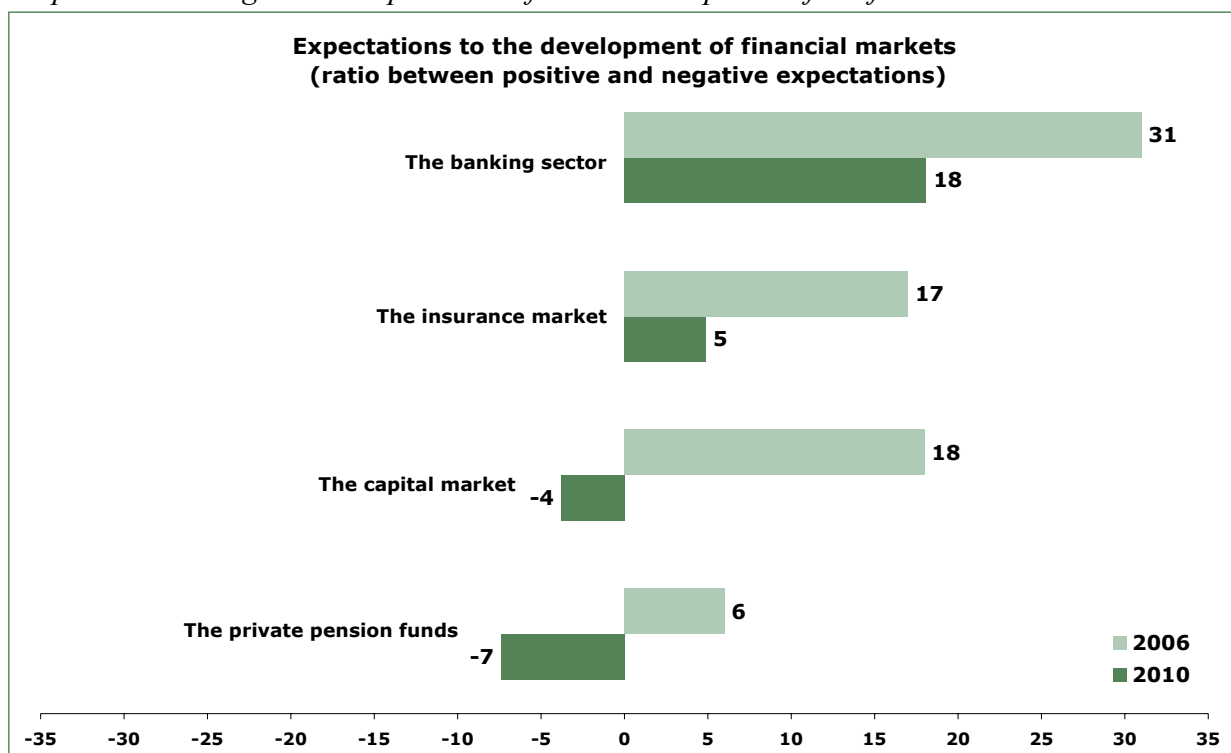
BNB is the only financial institution with a positive balance, which even is growing up (with 7 percent). As already pointed out, the distrust still dominates as regards the rest of the institutions, although to a lesser extent than in 2005. At present, as well as five years earlier, the private pension funds generate the greatest distrust, but their negative balance has reduced by 17%. The negative attitudes to the FSC and the insurance companies have similarly settled down, by 20% and 11% respectively. The distrust at the securities market, which is largely

<sup>1</sup> National representative survey, conducted by Alpha research Ltd. in November 2005 as part of the project *Financial Sector Integrity* implemented by “Emerging Markets Group” as the Contractor of USAID. The comparative data used in the report are derived from this survey.

unknown to the people, remains high. Nevertheless, even this institution enjoys a slight positive trend. The attitudes towards the commercial banks and BDIF have improved.

The worldwide economic and financial crisis and its specific manifestations in Bulgaria have clearly adjusted the high expectations for a marked growth on the financial markets from end-2005. As it is seen on *Graph 1.3.2.*, the positive expectations for a development of the banking sector, although to a less extent, are maintained. However the trust in the recovery and development of the markets that were damaged most by the crisis – private pension funds and the capital market – is seriously shattered. From the previous expectations for growth and development it has twisted into visions of stagnation and downturn. The strongest change concerns the capital market, which will most probably be unable to attract significant funds in the near future. *See Graph 1.3.2.*

*Graph 1.3.2. Change in the expectations for the development of the financial markets*



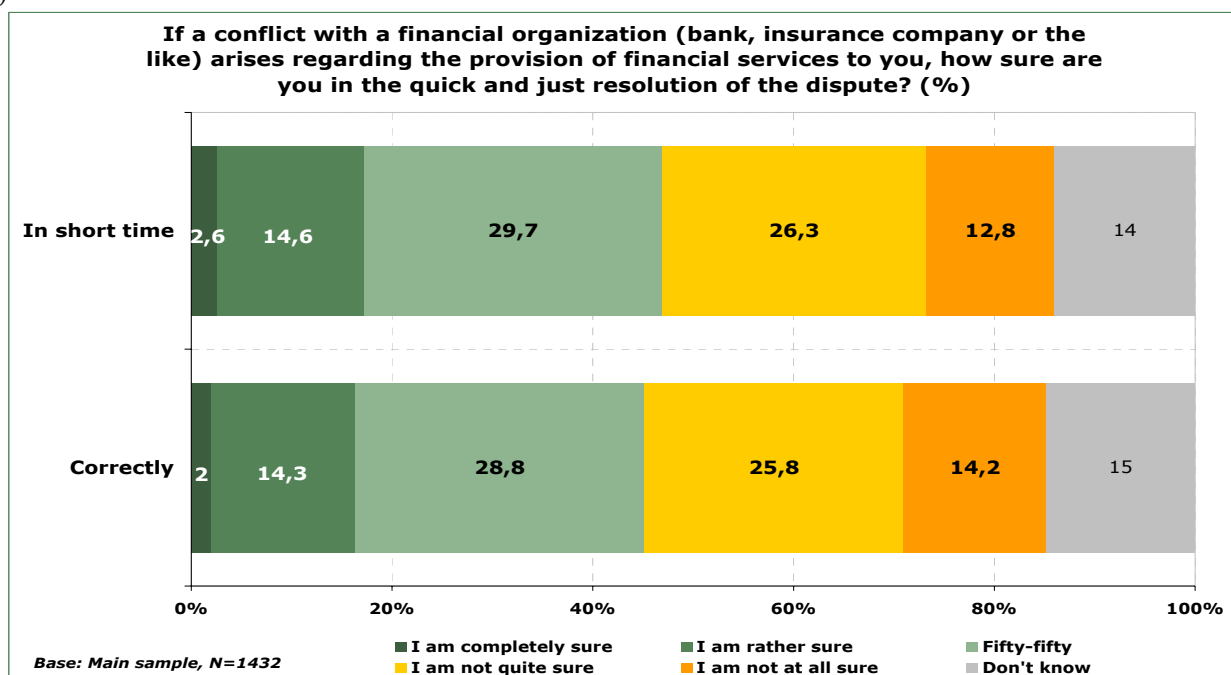
#### 1.4. Confidence in the reaction of the institutions to emerging problems in the use of financial services

The people's opinions of the reaction of financial institutions in the occasion of emerging problem are characterized by:

- ✓ Relatively low confidence that the problem will be solved in a fast and fair manner
- ✓ Preference to submit a complaint to the Management of the institution where the problem occurred, both as a result of poor information about the regulatory bodies and a preference for the fastest and most direct way of solving the problem



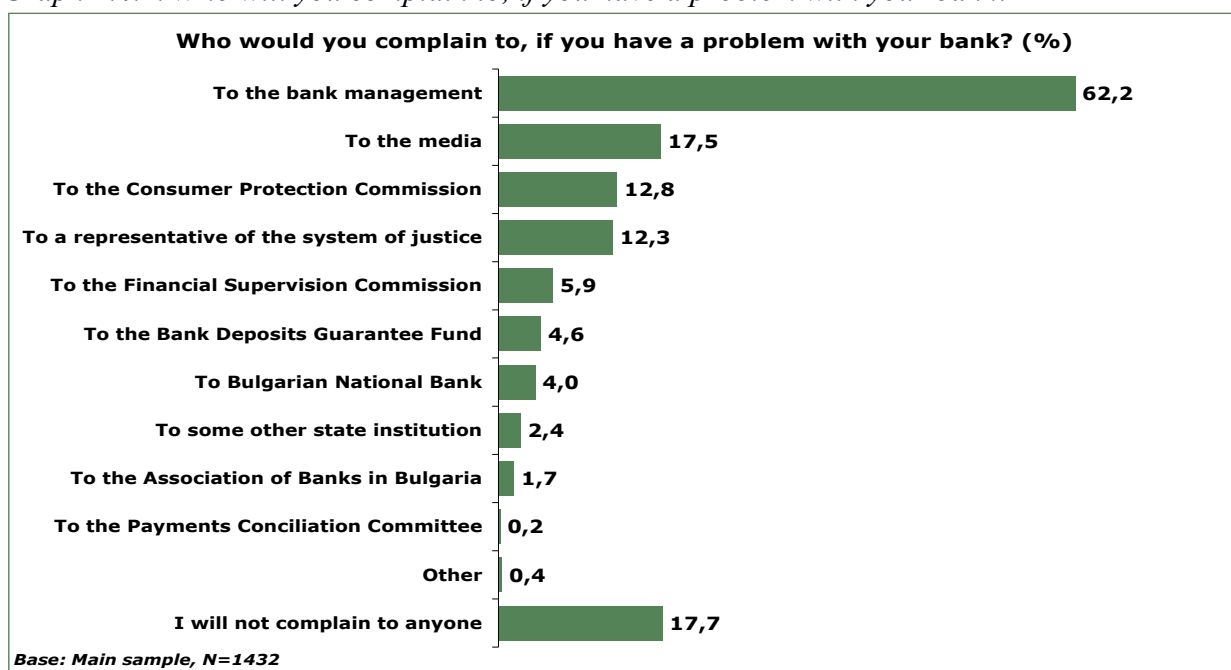
*Graph 1.4.1. Confidence in the fast and fair solution of emerging problems in the use of financial services*



The Bulgarian citizens tend to distrust the possibility of a fast and fair response on behalf of the institutions where a problem has emerged. A total of 39% of the people are not at all convinced there would be a fast solution of the problem and 40% question its fairness. Thus, only 17% hope for a fast and 16% for a fair judgment. This attitude is slightly better among the residents of Sofia, the people with higher education and the company owners. The group that stands out with its skepticism much higher than the common distrust are the Roma who are 4 times less confident in the possibility of a fair solution of their problem.

The general critical disposition to the adequacy in the actions of the Bulgarian institutions makes the majority of the people look for the most direct and recognized method to solve a problem – the institution's management. See Graph 1.4.2.

*Graph 1.4.2. Who will you complain to, if you have a problem with your bank?*

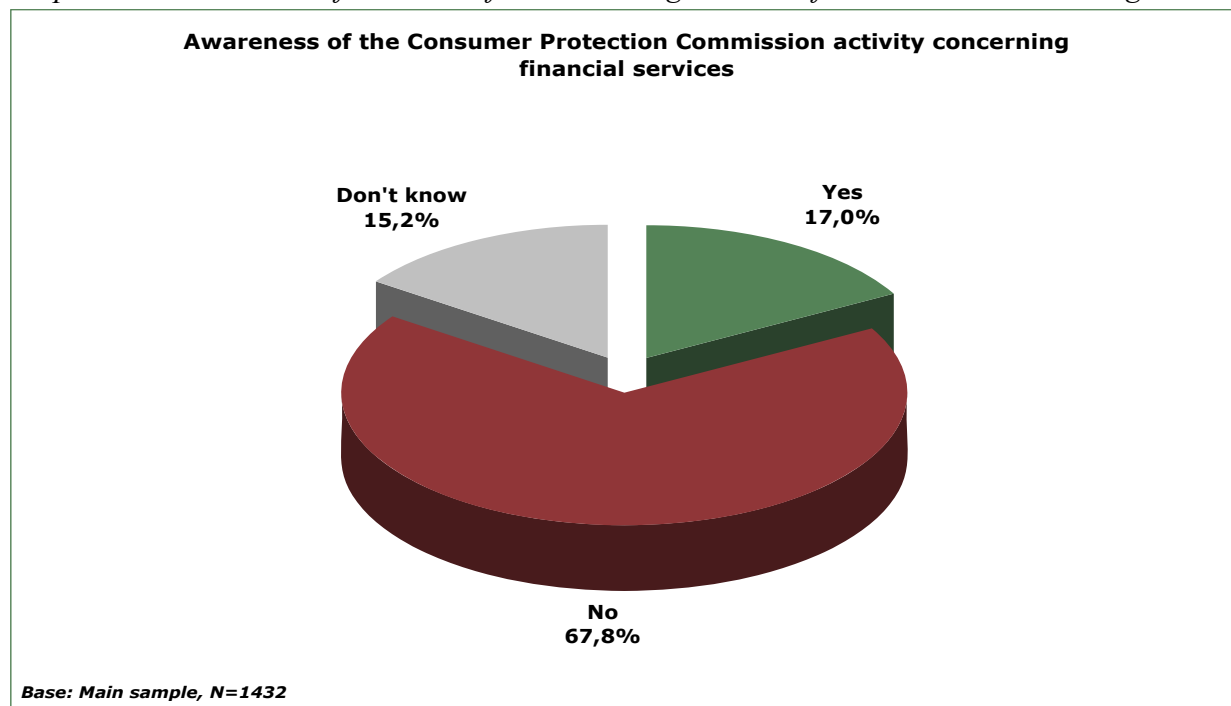


The majority of the people, 62%, would turn to the bank's management. This proportion is nearly four times larger than those of the next institutions that they would consider addressing their complaint to. The media rank second in the people's preferences for submit a complaint (17.5%), and the judiciary comes forth with 12.3%. Looking for the most direct way of solving some problem is a usual practice. The answers of this question show however another aspect of the financial literacy – the very low familiarity and/or credibility of the public regulatory bodies. Only 12.8% would turn to the CCP, 5.9% to the FSC, 4.6% to the DBIF and 4% to BNB.

The proportion of the people who would not complain at all is 17.7%. The majority among them lives in the villages, are elder people over 60, people with basic education and low income, Turkish and Roma – about a third would not search for assistance. Those are the groups that are generally least informed of their consumer rights, are unaware of the institutional mechanisms and bear the greatest risk in terms of their protection when a problem emerges.

The poor awareness of the consumer rights as regards the financial services is equally evident in the answer to the question about the work of the CCP. (See Graph 1.4.3.)

*Graph 1.4.3. Awareness of the work of CCP with regard to the financial services in Bulgaria*



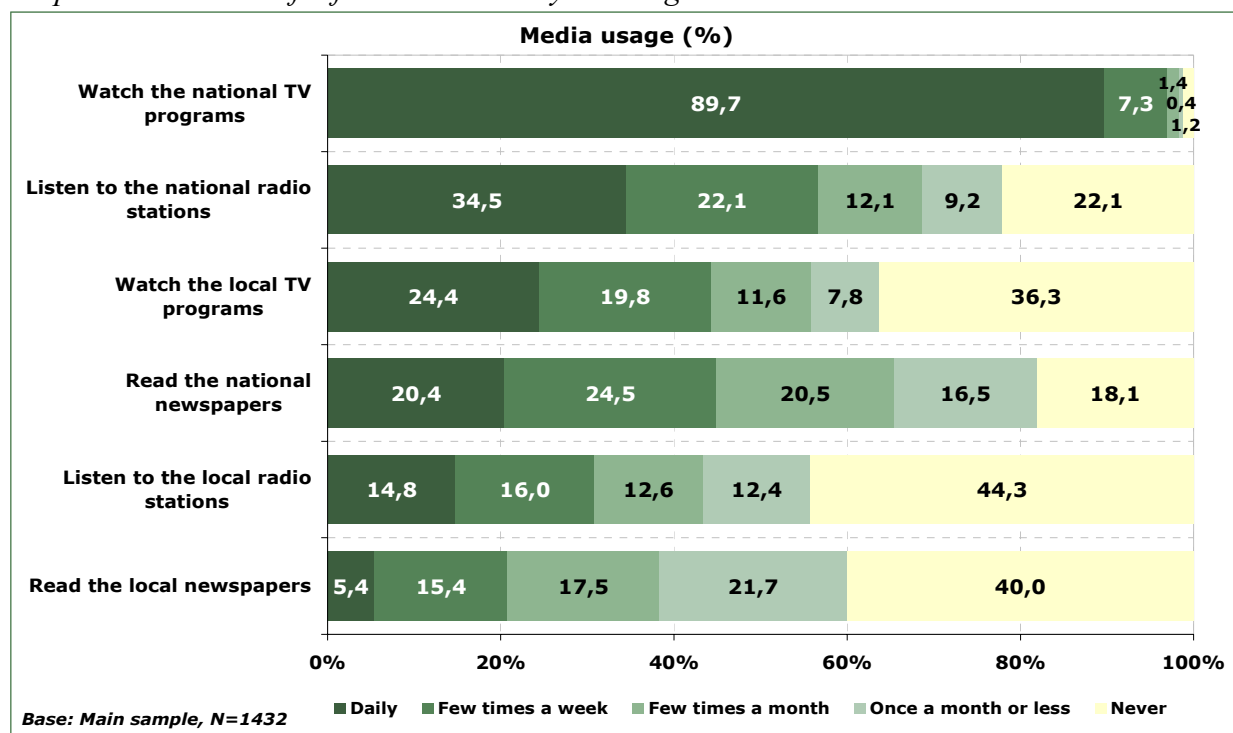
As seen on Graph 1.4.3., only 17% define themselves as familiar with its work, but every third respondent from them would turn to it for assistance. This shows that a greater awareness would lead to a more adequate use of the protection mechanisms provided by the institutions. In order to boost the general trust of the citizens, however, they shall have to take more active efforts.

## **2. AWARENESS AND CONSUMER RIGHTS IN THE USE OF FINANCIAL PRODUCTS**

### **2.1. Sources of information**

The usual information channels used by the Bulgarian citizens are: television, radio stations, newspapers, local radio stations, regional newspapers. (See Graph 2.1.1)

Graph 2.1.1 Sources of information used by the Bulgarian citizens



Although with some differences in the intensity, this hierarchy is valid for all the socio-demographic groups, with one important exception – the young people. The booster sample differs from the main sample by:

- ✓ Lower intensity in the use of all traditional media sources (by 8 to 10%) at the expense of internet. 74% of them use internet every day, while for the main sample this share is just 29%. (See Graph 2.1.2.)

Table 2.1.2. Frequency of the internet use (based on the entire sample and on the users of computers)

		Main sample (Age group 18+)		Booster (Age group 16-17)	
		Computer users	Total sample	Computer users	Total sample
How often do you use the Internet (including e-mail)?	Daily	65.2%	29.4%	85.5%	75.8%
	Few times a week	22.1%	10.0%	10.9%	9.7%
	Few times a month	7.7%	3.5%	1.8%	1.6%
	Once a month or less	3.3%	1.5%	1.2%	1.1%
	Never	1.7%	55.7%	0.6%	11.8%
Total		100.0%	100.0%	100.0%	100.0%

- ✓ The young people listen to the radio much more than they read newspapers. When the use of the World Wide Web is added, the press ranks third after the televisions and the internet.

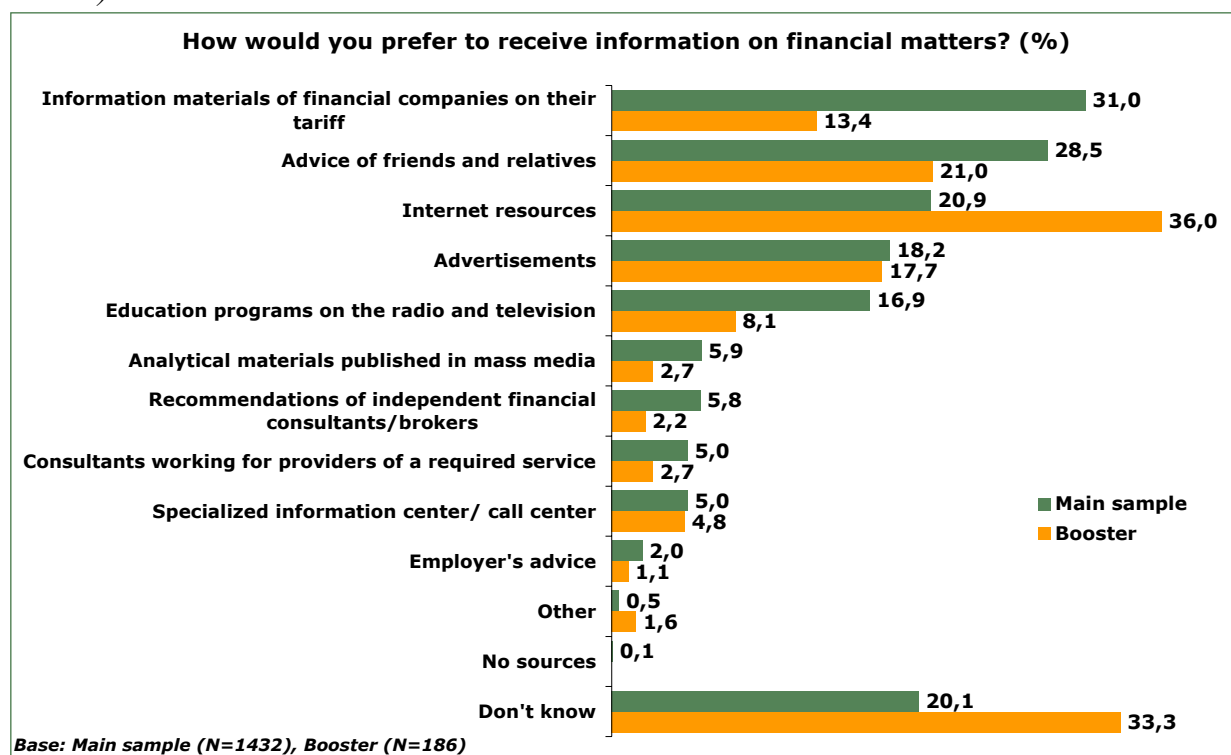
The groups with lower social status, education and income, just as the elderly persons, get almost exclusively informed from the television. In contrast, the middle-aged generation, the working population and people with higher education and qualification, although expressing

preferences for the television, use much more often the newspapers and internet as sources of information.

Compared with five years ago the total share of the Bulgarian internet users has increased by 20 percent – from 24% to 44%. Despite this is the fastest growing information source, the coverage of the World Wide Web in Bulgaria remains unequal. More than 70% of the people in the villages, 84% of those with basic education, 90% of the Rome and 73% of the Turkish, as well as 90% of those over 60 do not use computers and internet. That is why, while the internet would be one of the most effective means of informing the young on financial matters, for other risk and less informed groups, such as the quoted above, other communication channels shall have to be employed.

For people without specialized knowledge it is difficult to comprehend the financial information. Therefore the majority express preferences either for materials/brochures of the financial institutions (31%) or for the advice of friends and relatives (29%) where they can count on “tested” personal experience. Internet ranks first (with 21%) among the media sources, followed by advertisements (18%) and educational programs on the radio and television (17%). (See Graph 2.1.3.)

*Graph 2.1.3. Preferred sources of information on financial matters (general sample and booster)*

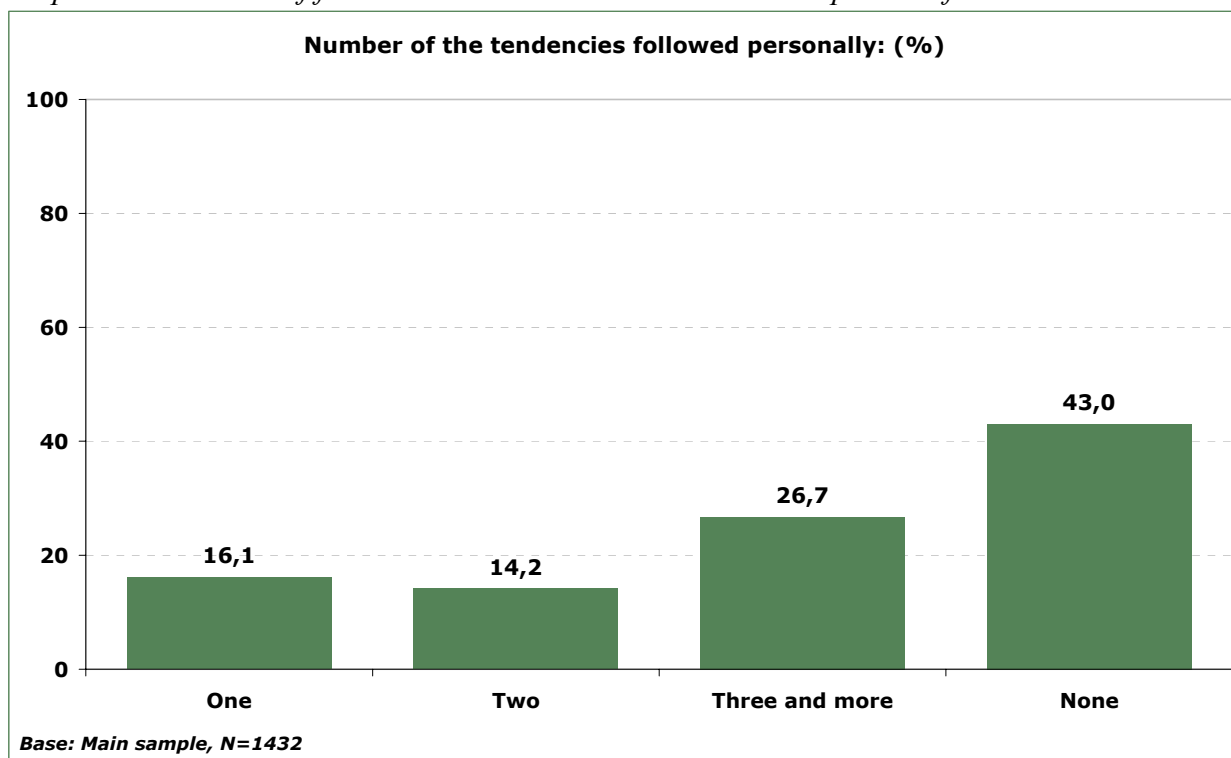


Internet is undoubtedly the number-one source for young people (36%), followed by the advice of friends and relatives (21%) and at a very close distance by the advertisements that have a strong influence on this group. The other more specialized sources are much less known and the interest to them is logically much weaker both in the entire surveyed population and in the sub-groups. 20% of the main sample and 32% of the booster are not sure which are the best information sources for them. In case of urgent situation it will be highly probable that they would turn to occasional channels. The existence of basic financial literacy that would allow the people to distinguish the reliable from the unreliable sources of information will be an important step towards a more confident and effective use of financial services.

## 2.2. Interest in financial information

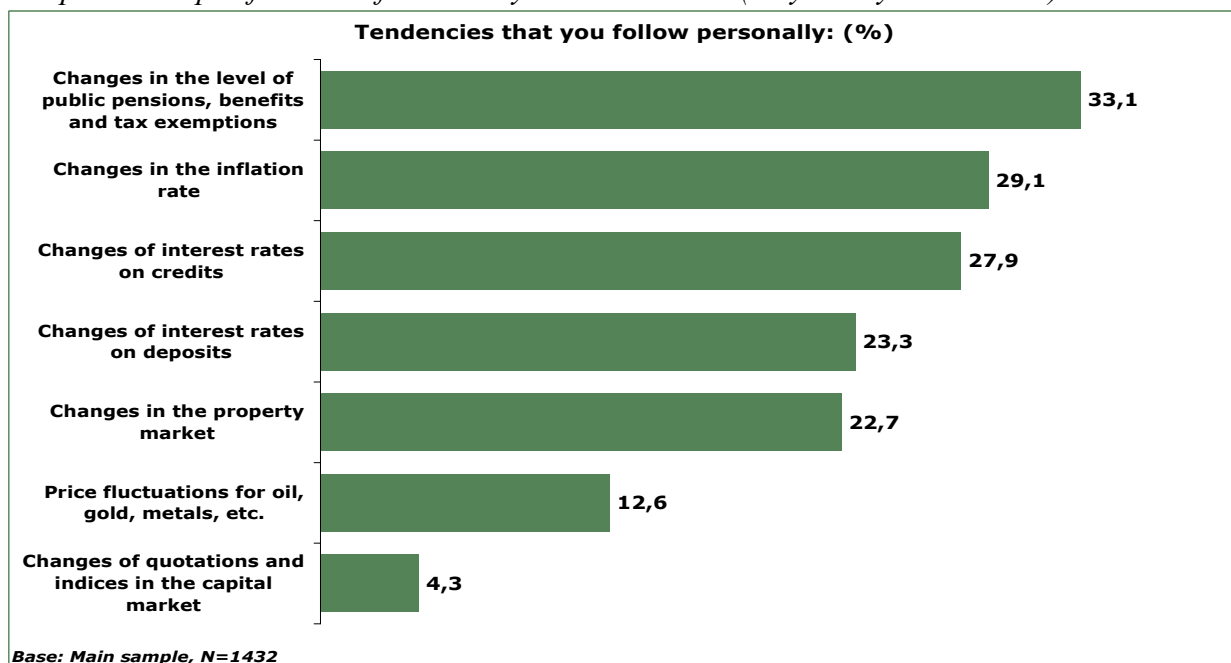
A total of 53% of the interviewed respondents say they are interested and follow at least one trend in the field of finance. Nearly half of them (27%) keep track of three or more. Those are mainly people with higher education, the middle-aged with higher income, those living in the urban area and in particular in Sofia. 43% do not read any financial information and among the young (16-17) this share reaches 79%. (See Graph 2.2.1.)

Graph 2.2.1. Number of financial trends that the interviewed keep track of



The most followed trends by the people are those that are the most closely related to their everyday life. (See Graph 2.2.2.)

Graph 2.2.2. Specific trends followed by the interviewed (only the "yes" answers)

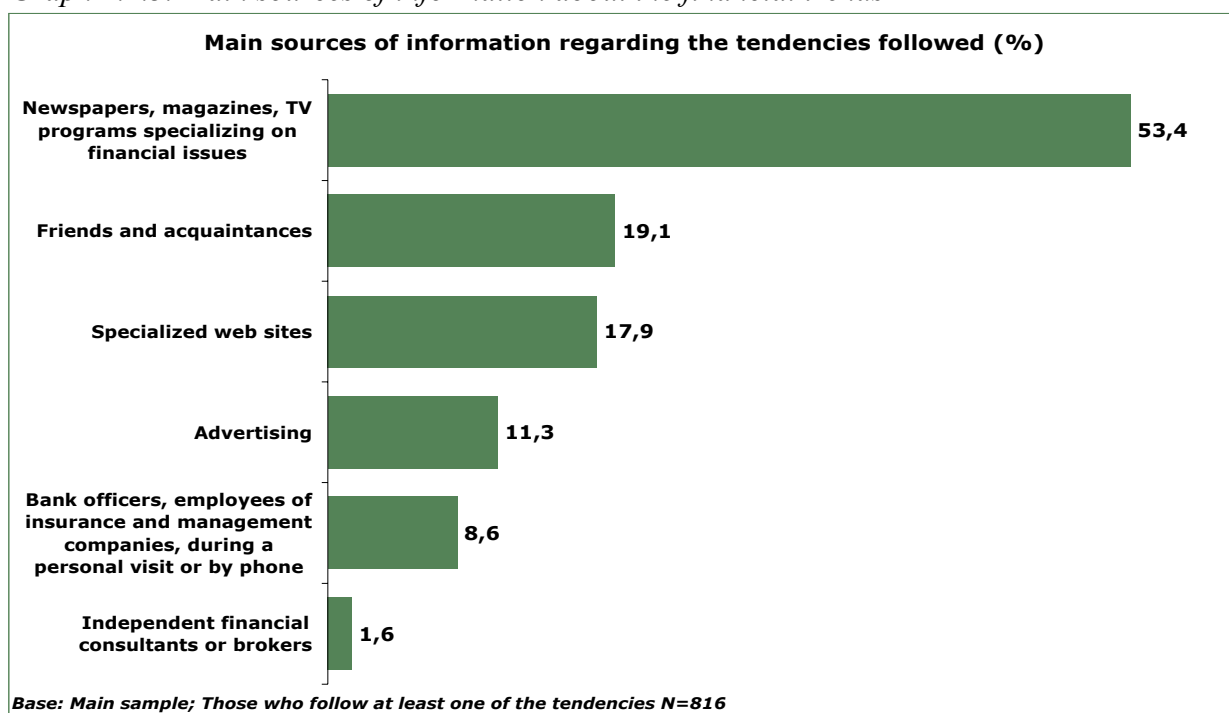


The highest is the interest to the level of the pensions, benefits and taxes exemptions (33%) that affect directly almost everyone in the country. Following suit is the inflation rate (29%), the changes in the interest rates on loans (28%) and on deposits (23%). The fluctuations of the real estate market (23%) and especially of the price of petrol, gold and metals (13%) and the capital market quotations (4%) attract the interest of smaller groups, directly affected by them.

Even the most popular among the trends – taxes, pensions, benefits and the inflation – are virtually absent from the attention of the people living in the small towns and villages, with basic education, low income and the people over 60.

The most wide-spread source of information for those 53% of the people who follows some financial trend are the media (press, radio, television) – 54%. Second and third with a marginal difference are the friends and relatives (19.4%) and the specialized internet sites (18.5%). (See Graph 2.2.3.)

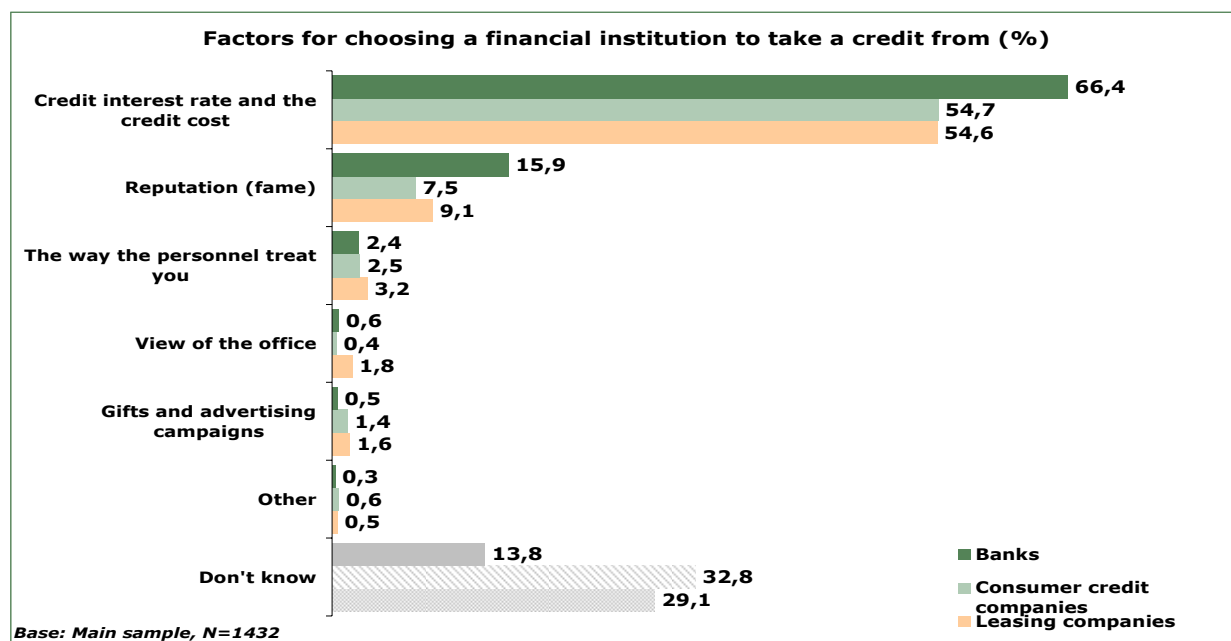
*Graph 2.2.3. Main sources of information about the financial trends*



In spite of the similar share of respondents, who mentioned „friends and relatives” and „internet”, they were chosen by very different social groups. The advice of friends and relatives is the preference of people living in the small towns, employed in manual labor, the elderly, representativeness of the minorities, with lower education and without the self-confidence of being able to orientate themselves in financial matters. Therefore they rely to persons with higher authority and reputation. Internet is the choice of people who are familiar with the capacity of the network and utilize it to diversify and enlarge their sources of information and to compare different opinions. Those are mostly representatives of the active social groups from the larger urban centers, officers and business owners, with higher education and, most significantly, of the younger age groups.

In their personal practice if they need to take a loan for example, the main information that the interviewed are looking for is the interest rate and the cost of the loan. (See Graph 2.2.4.)

Graph 2.2.4. The most important factors the people would be interested in when choosing a loan institution.

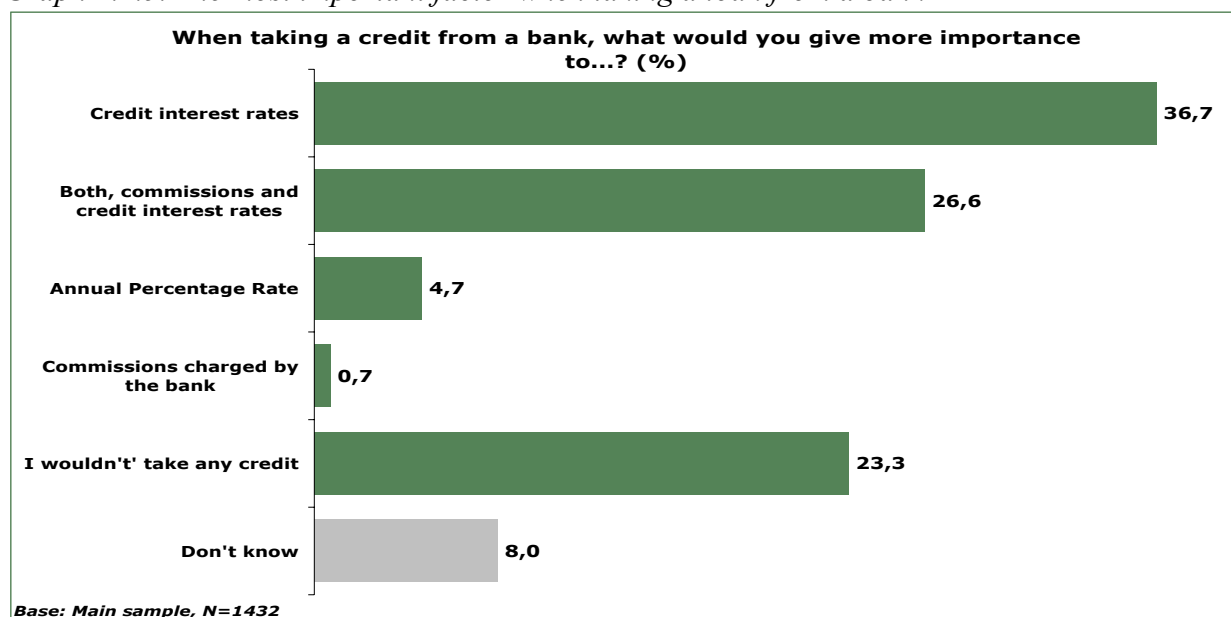


The comparative Graph 2.2.4. shows that:

- ✓ No matter whether it refers to a bank, a leasing or a non-banking institution, the people's attention is mostly focused on the interest rate and the cost of the loan.
- ✓ The authority of the institution that in the years of recurrent bankruptcies and instability of the banking system was the leading factor, is now far behind (four times lower) the specific conditions offered by the institutions.
- ✓ As already pointed out, with the exception of the banks the rest of the financial institutions are much less known to the people. Therefore the share of those people who cannot express an opinion about them is much larger (28-33%).

In principle the interest rates are the most important indicator that people monitor in the field of crediting. The bank commissions have less weight and the annual percentage rate (APR) is virtually unknown to the majority of the Bulgarians. A mere 5% would attribute priority importance to this standardized indicator. (See Graph 2.2.5.)

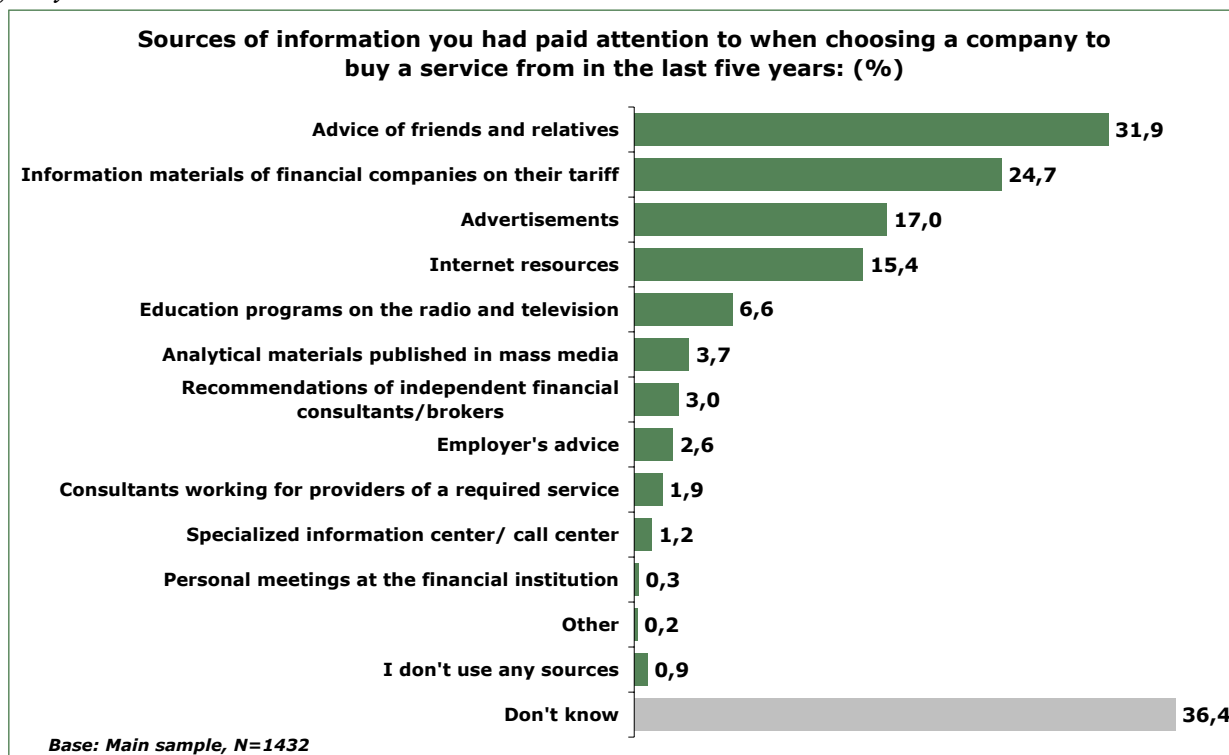
Graph 2.2.5. The most important factor when taking a loan from a bank



Another important element of the informed choice is the comparison of the general conditions offered by variety of financial companies before using a given financial service. The survey showed a series of blank spots in this respect. A total of 34% of the interviewed never or very rarely compare the conditions. Only 19% do it sometimes or always. Most often the conditions are compared by people using a greater number of financial services (46% of them do it often or always versus 19% for the entire sample). More attentive and selective in their choice are the people with higher education, the company owners and people with higher income.

The weak personal activity in comparing the different conditions of the financial institutions has an impact on the way the company whose services will be used is chosen. Unlike the monitoring of various trends (where the media rank first) and the collection of general financial information (where first are the brochures and printed materials of various financial institutions), here the choice number one is the advice of friends and relatives (32%). In other words when choosing a financial institution the informal channels and the use of someone else's experience matter more than the targeted personal effort. The information brochures come second (with 25%). Very close in terms of influence are the advertisements (17%) and internet (15%). The specialized sources are used very rarely. (See Graph 2.2.6.)

*Graph 2.2.6. Sources of information when choosing a financial service company in the past five years*

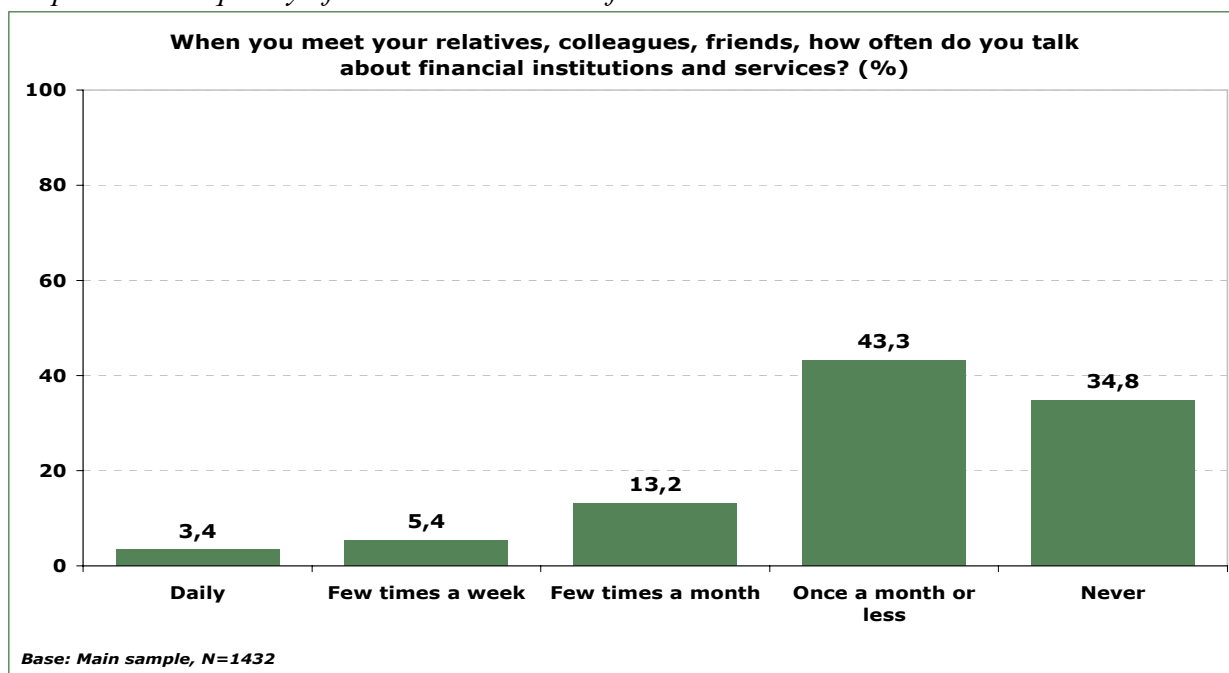


### 2.3. Intensity of the communication on financial matters

Although the economic situation of the households is the major concern of the Bulgarians, conversations about financial services and institutions are isolated in their everyday life. 35% say they never discuss such topics with their friends and just 21% talk about them at least several times a month. (See Graph 2.3.1)



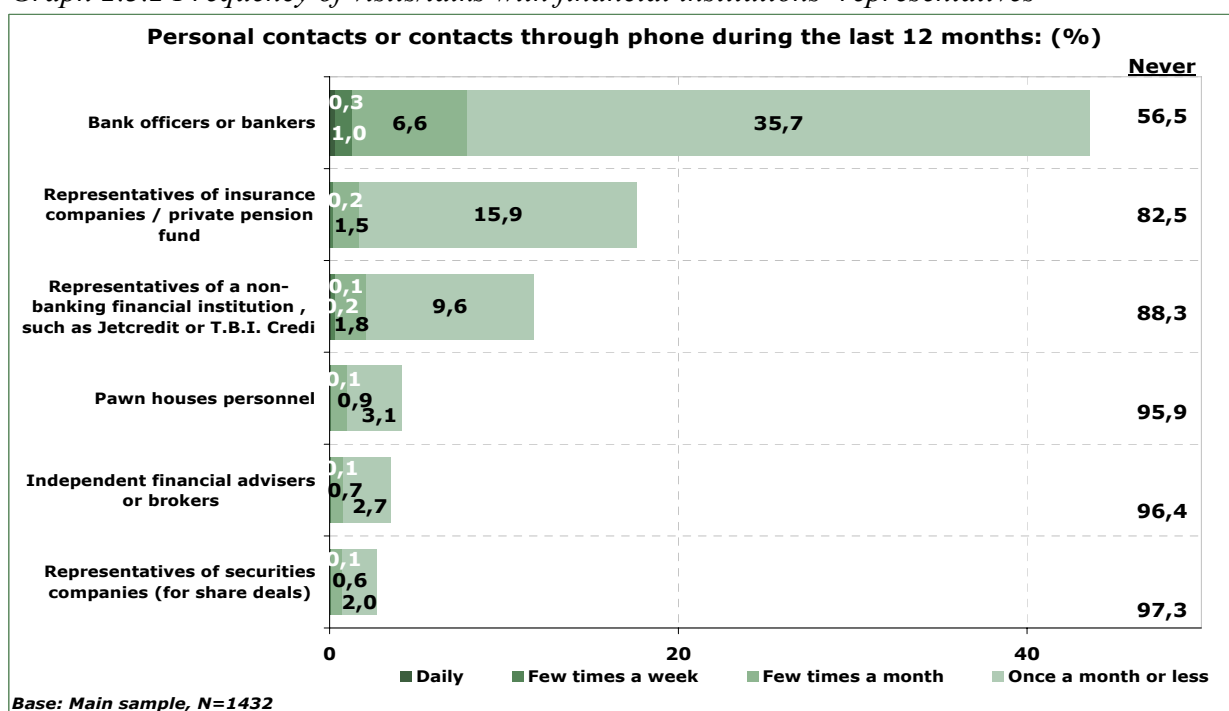
Graph 2.3.1 Frequency of conversations about financial institutions and services



Among the residents of the villages every second respondent says they never talk to friends on such topics. For people with basic or lower education this share is 54%, and it is the same among the Roma. Those who talk most often about financial matters are the persons with higher education, the residents of Sofia and the company owners. The disturbing trend is that not only the lowest status groups but also the middle-aged people, people with secondary education and mid-level work positions do not actively discuss those topics. It could be assumed that such conversations are more often about complaining than discussing strategies or opportunities for solving the problems.

Not only the informal communication on financial matters is poor. The survey also showed that the institutions offering financial services are also not active in acquainting and informing the people with their services and the opportunities they provide. (See Graph 2.3.2.)

Graph 2.3.2 Frequency of visits/talks with financial institutions' representatives



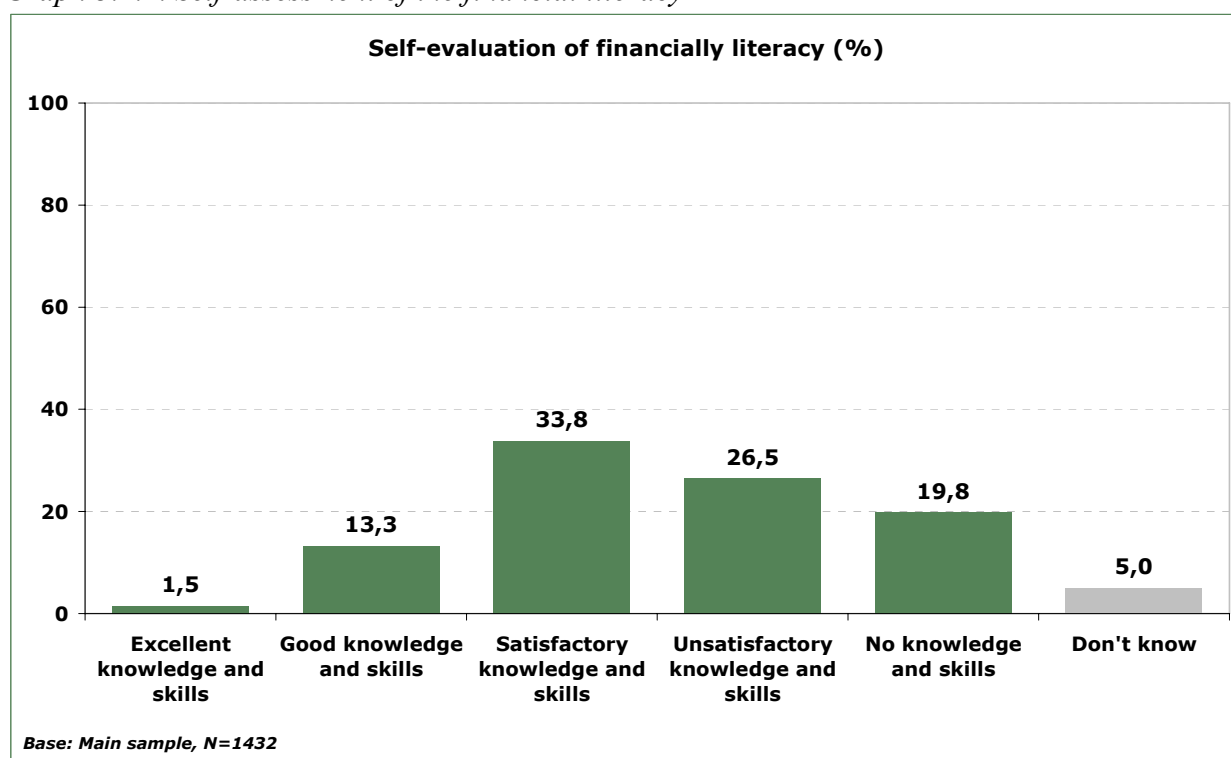
Relatively the most intense is the communication of the Bulgarians with bank officers, which correlates with the fact that the banks are the institutions most widely used. Second in intensity is the communication with the insurance sector and third with representatives of non-banking financial institutions. The less informed the people are, the less they search for information and the lower their confidence to address a financial institution is. The diversification of the channels of contacts of these institutions with the citizens would have a great impact in strengthening the interest and the usage of the financial information for improving the personal living standard.

### 3. FINANCIAL LITERACY

#### 3.1. Self-assessment of the financial literacy

The self-assessment of the Bulgarian citizens about their financial literacy is predominantly negative (*See Graph 3.1.1.*). Only narrow social groups have a more positive self-assessment than the average. In other words the use, the trust, and the awareness of financial services is concentrated among a small part of the Bulgarian citizens - 10% - 15% of the country's adult population.

*Graph 3.1.1. Self-assessment of the financial literacy*



Higher than the average assess their financial knowledge:

- The residents of the capital city (23%)
- 31 – 50 year'-olds (18% - 22%)
- People with higher education (30%)
- Officers (20%), company owners (34%), free lancer professionals (28%)
- High income groups (35% - 49%)
- Active users of financial products (25%)

The lowest self-assessment have the residents of the smallest settlements, the eldest citizens, but also the young generations, low educated people, manual workers, unemployed, pensioners and the people with the lowest income. The share of people in these social groups who assess their financial knowledge as more or less unsatisfactory exceeds 60% and even reaches close to

80% in the one of the lowest status groups, namely the Roma (77%) and the households with the lowest income (78%).

Predominantly negative is likewise the self-assessment of the 16 – 17 year' old youth that are supposed to join the financial service market within years. 53% believe their knowledge in the field is unsatisfactory versus 9%, who think of it as very good or excellent.

Due to the not very well developed financial service market in Bulgaria, the Bulgarian citizens are relatively unprepared when entering on it and only later, with the practice of consumption, do they gradually enrich their financial knowledge.

### 3.2. Objective assessment of the financial literacy of the Bulgarian citizens

The objective measurement of the financial literacy of the Bulgarian citizens corresponds to the subjective assessment of their knowledge in the field (*See Graph 3.2.1*). A significant part of the interviewed experience difficulties when they have to perform basic financial operations and are not acquainted with the role of the state in guaranteeing the deposits of the citizens:

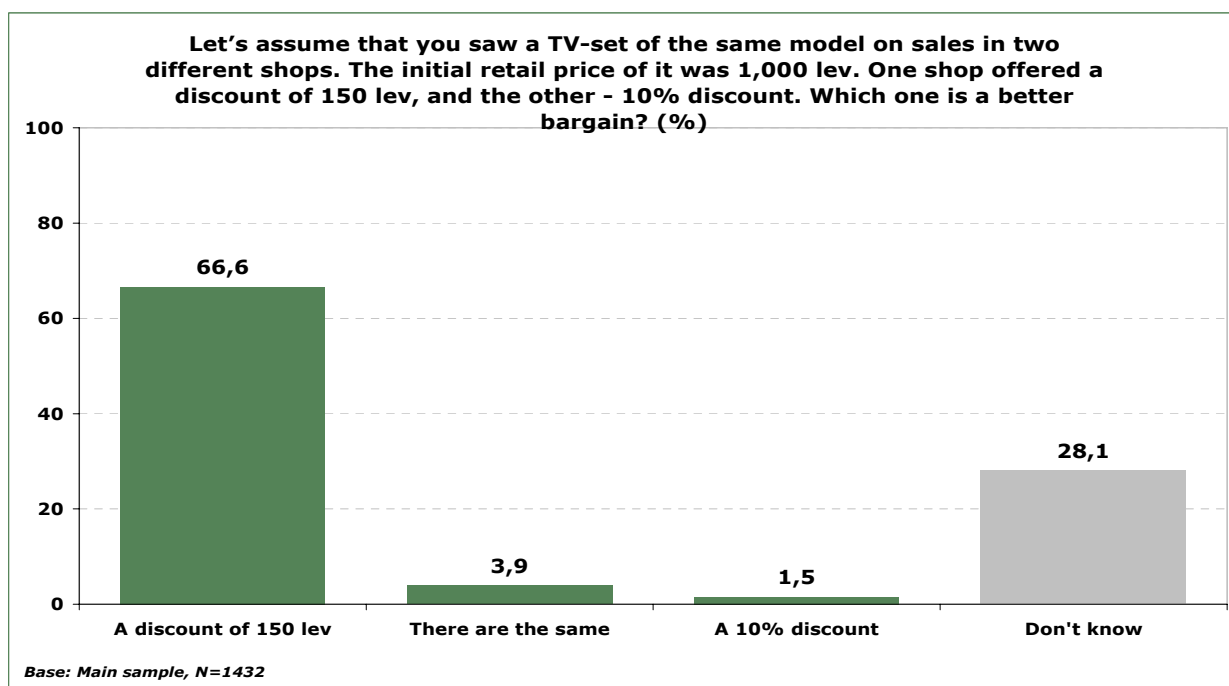
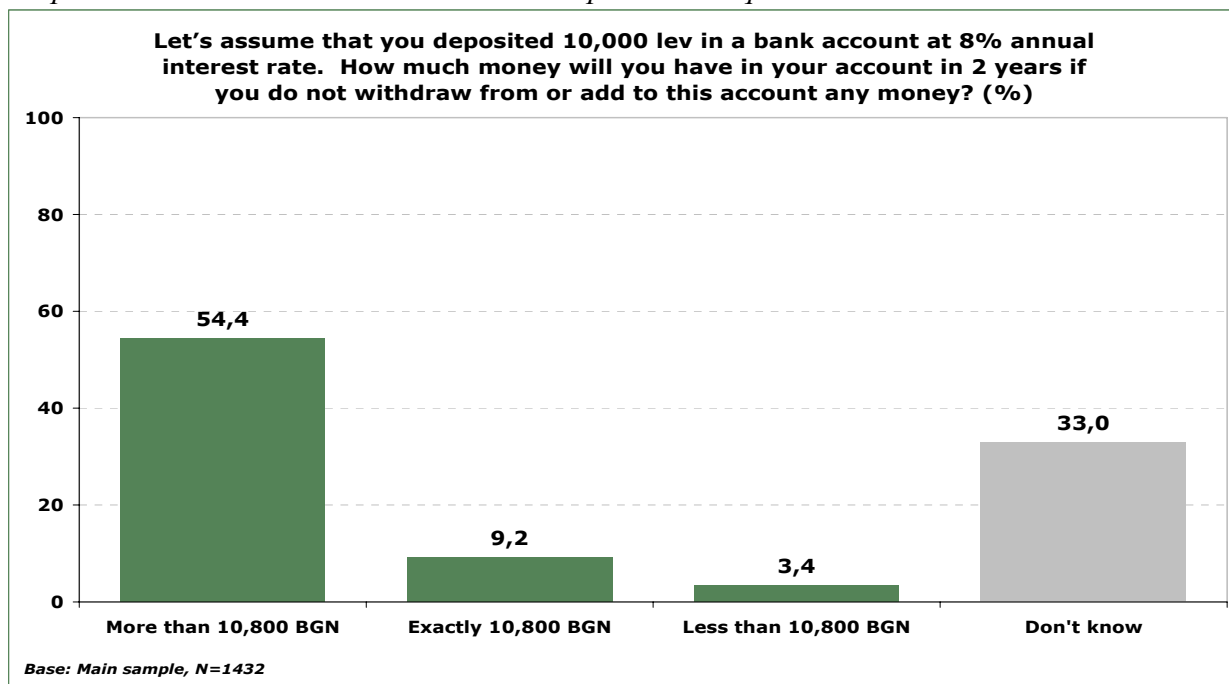
- Only 2% of the interviewed were able to answer correctly all the eight questions, checking the level of basic financial literacy. The Bulgarian citizens can answer correctly up to three questions on average. The lower their opinion of their financial knowledge is, the more difficulties they experience with simple financial operations and vice versa – the people with high self-assessment of their knowledge give more than the average number of correct answers to the questions.

*Table 3.2.1*

Self-assessment of financial literacy	Average number of correct answers	Share from the adult population
I have excellent knowledge and skills	5.73	15%
I have good knowledge and skills	4.90	
I have satisfactory knowledge and skills	4.27	34%
I have unsatisfactory knowledge and skills	2.93	46%
I have no knowledge and skills	1.07	
Don't know	1.32	5%
Average for the country	3.24	100%

- *Graph 3.2.2* shows that the financial literacy of the Bulgarian citizens boils down mostly to their ability to calculate the more profitable discount (66%) and a simple interest amount (53%) – a task, more or less easily performed by both the higher-status groups (better informed and more active users of financial services), and the lower-status groups (who at present are actually excluded from the financial market).

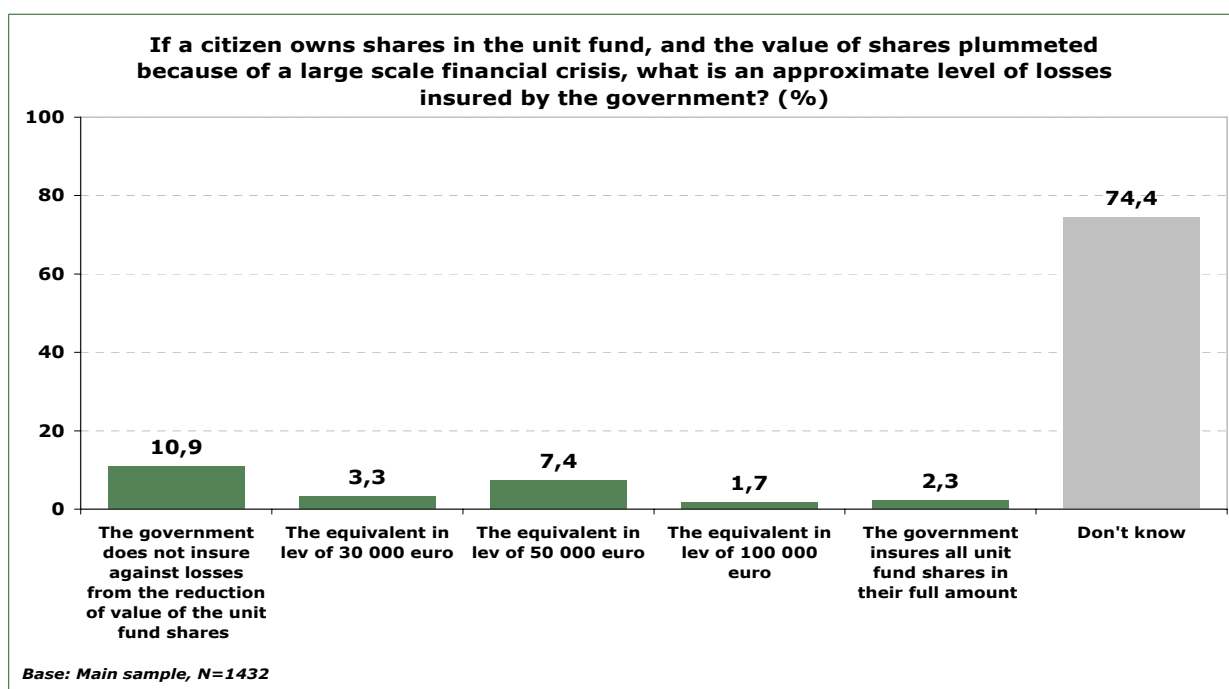
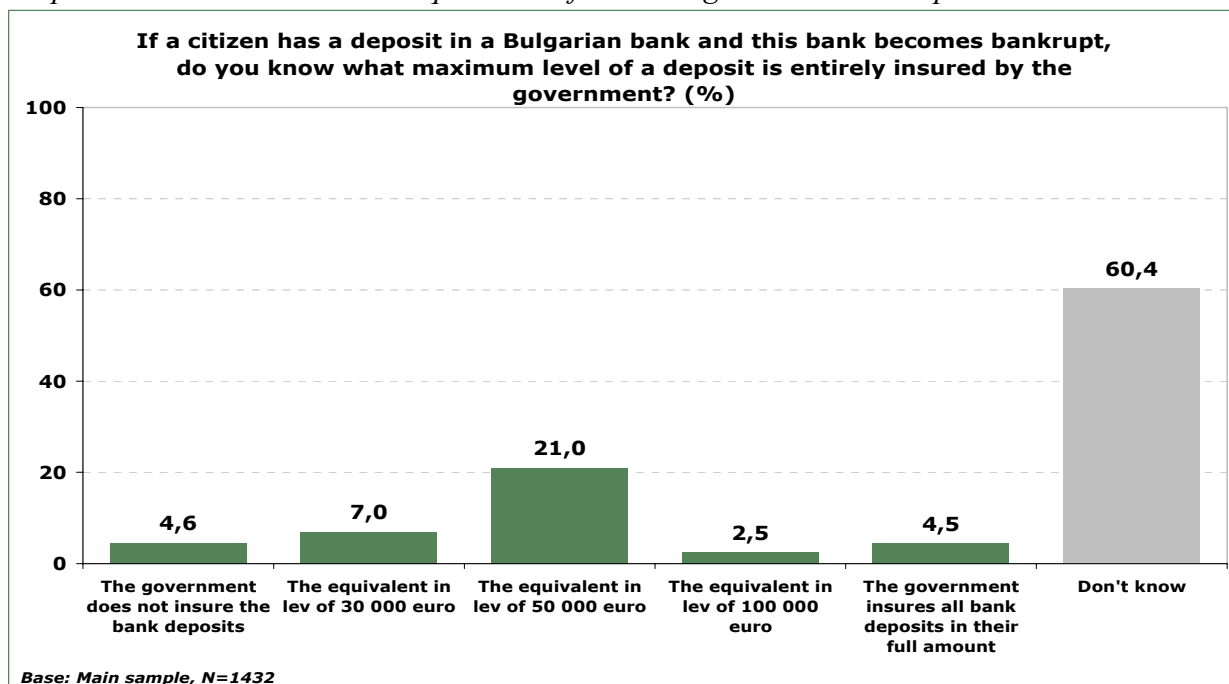
Graph 3.2.2: Answers to the discount and simple interest questions



- Between 43% and 46% of the people have an adequate understanding of inflation and its consequences on their economic situation. There are significant differences on this matter between the social groups. The topic of inflation is difficult for the less educated, less qualified, as well as for the younger (16 – 17 year' old) Bulgarians – i.e. the most vulnerable in the situation of a financial crisis.
- The challenge to calculate a complex interest rate on a deposit or a loan is within the ability of a limited group of high-status users, better acquainted and active on the financial market.
- Even they however are not very familiar with the role of the state in guaranteeing the people's deposits. Although 70% of the country's adult population think it is reasonable for the state to compensate the users in the occasion of bankruptcy, only one-third of those self-defined as familiar with financial matters and some 10% of those unfamiliar know the actual ceiling of state guarantee of deposits - BGN 100 000 (EUR 50 000). Even smaller is

the proportion of those respondents who were informed that the state does not guarantee investments in shares.

*Graph 3.2.3: Answers to the two questions of the state guarantees: on deposits and shares*



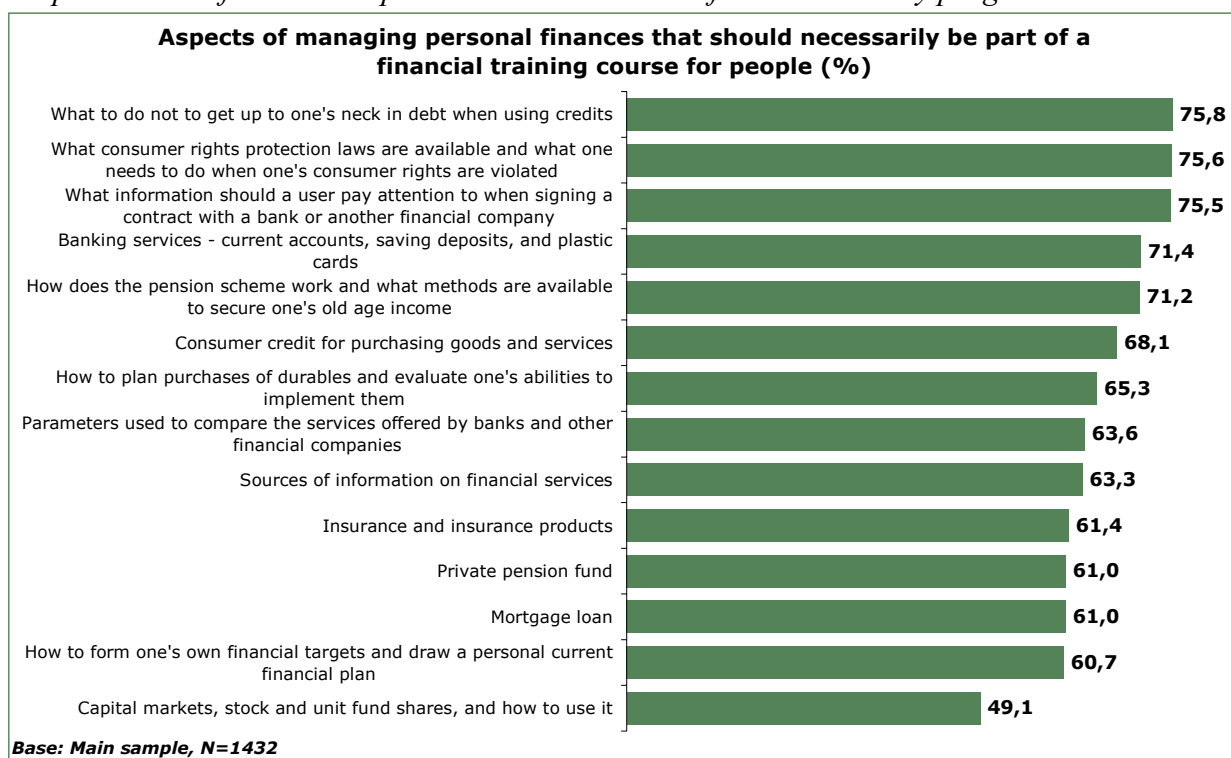
- The familiarity with the role of the state in guaranteeing deposits shows a positive trend in the last five years. It has increased from 17% to 21%, but is still known to a limited circle of well educated people occupying high social positions and actively participating in the financial market. The majority of the general population is not familiar with that matter. In the small settlements, for example, among the eldest and the youngest (16 – 17), Roma and people with the lowest income, the level of unawareness exceeds 70%.

### 3.3. Attitudes to the financial literacy program

The low awareness level of the Bulgarian citizens justifies the necessity for implementing a financial literacy program. The first challenge will be to identify the target groups of his program. It shall fully depend on its key objectives:

- If the main goal of the program is to educate the poorest and illiterate social groups whose financial literacy is close to zero, it should consider the fact that those people have serious difficulties defining what exactly they want to learn about. This is largely due to their lack of knowledge but also to their disinterest in the topic. Because of their exclusion from the financial market the people with lower social and economic status show nearly no interest in this sphere.
- If the main goal of the program is to improve the knowledge of the current users of financial service, it should consider their interest in a wide range of issues.

Graph 3.3.1: Preference to topics to be included in the financial literacy program

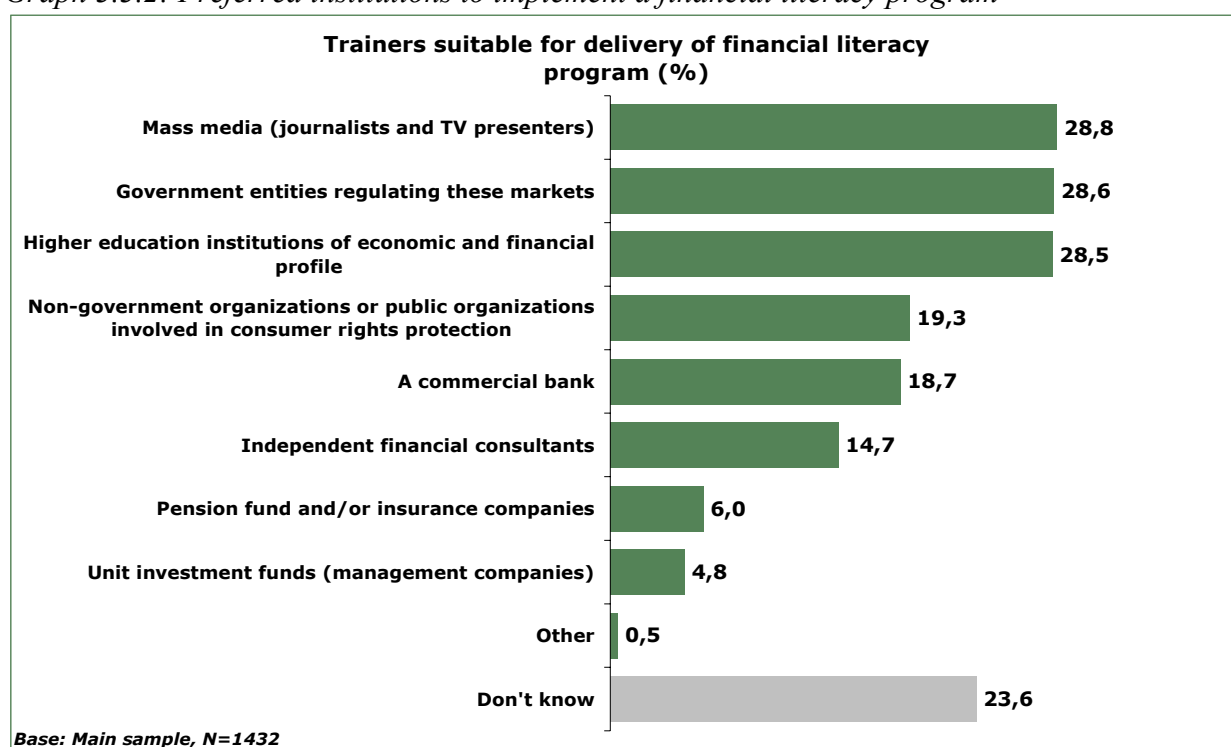


The survey tested fourteen possible topics that can be included in the financial literacy program. Depending on the interest they generate, the topics were classified in three main groups (See Graph 3.3.1):

- The most attractive topics for the public are: „what should I do, so that I don't sink deep into loans” (75%), „what are the active consumer protection laws and what should one do when their consumer rights are violated” (74%), „what kind of information should the user pay attention to when signing a contract with a bank or some other financial institution” (74%), „which are the main bank services – payment accounts, deposits, cards” (70%) and „on what principle does the pension system function and what opportunities does a person have to secure income for their old age” (69%). These are the main issues for the people regardless of their financial literacy level and current activity. Therefore these topics could form the mandatory basis for financial education of the population. These topics will attract the broadest possible public interest and, on the other hand, will create the necessary conditions for achieving efficient results. The only exception in this group of topics is the understandably weak interest of the 16 – 17 year' old group to the principles of the pension security system.

- The second group includes questions related to information about specific products and services – *how can you get a consumer or mortgage loan, how to utilize the insurance products, what should one pay attention to when comparing the offers of various banks and insurance companies, how differentiate between advertising and objective information*. The interest to these topics is greater among the actual users of financial services: the better educated and economically active residents of the urban centers who utilize most actively the opportunities created by the financial market. Therefore it would be best to include them in the program mostly in the form of practical examples and cases, helping the users get orientated in a life situation.
- The third group includes development of skills for financial goal-setting and planning, private pension security funds, opportunities for joining the capital market. They were pointed out by the best informed citizens for whom the participation on this market is a form of investment. Those are the people with the highest income and high ranking positions in the occupational hierarchy and generally speaking the most attractive clients of the financial institutions. It would be most effective for the program respectively to include such topics in the form of consulting rather than training.

Graph 3.3.2: Preferred institutions to implement a financial literacy program



An important element in the planning of the financial literacy program is to analyze the people's opinion of the most appropriate trainers on these matters (See Graph 3.3.2). No single institution appears as the respondents' favorite for the purpose. The expectations are directed at several main training and information channels. The top three positions in this classification are occupied by the media (29%), the public regulators of the financial market (29%) and the universities with economic or financial profile (29%). NGO, the commercial banks and the independent financial consultants form the second group of appropriate trainers.

The opinion of the most appropriate trainers on financial matters is heavily dependent on two factors: accessibility of the training institutions and confidence in them. The media and state institutions are the most accessible for the wide range groups of people, i.e. as pointed out earlier in the analysis, they enjoy the greater trust of the users compared with the private financial companies.

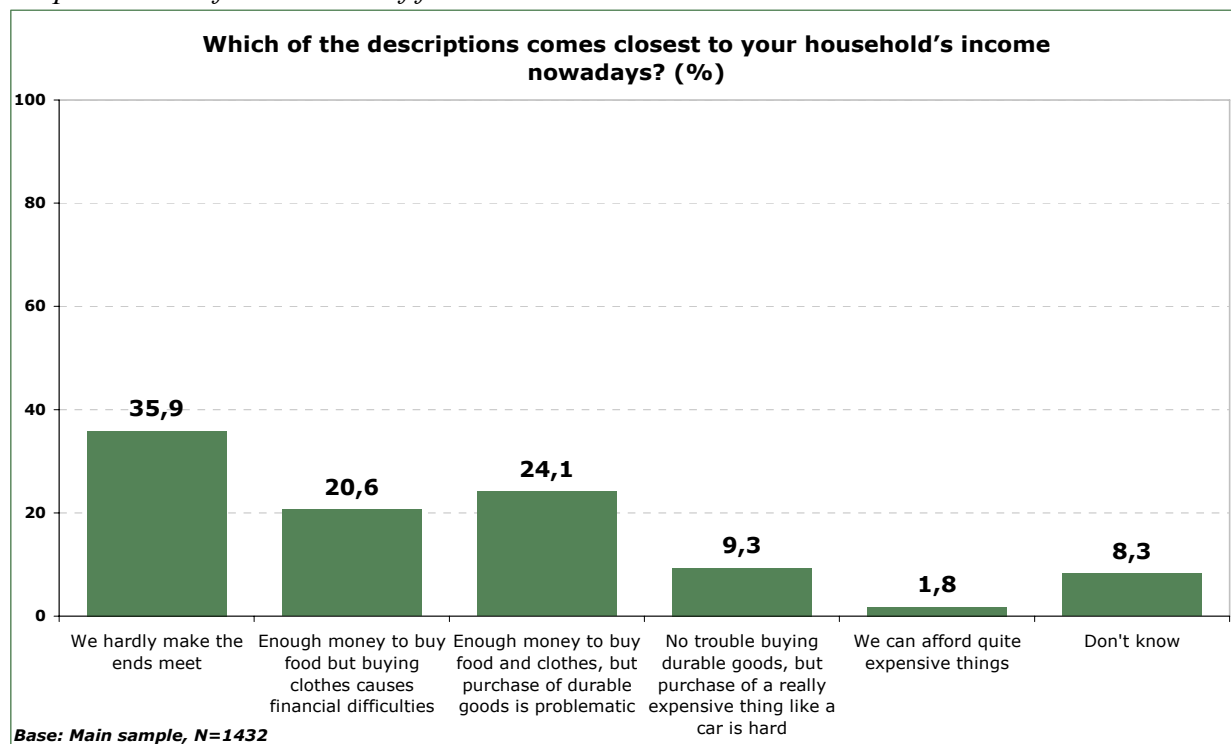
At the same time there is a small difference in the preferences of the different social groups, resulting mostly from their social status and economic activity. The broad public prefers the media, while the better acquainted with the financial matters citizens prefer the higher education institutions, NGOs and independent financial consultants.

## 4. HOUSEHOLD FINANCIAL MANAGEMENT

### 4.1. Financial status of the Bulgarian households

The self assessment of the personal financial situation is predominantly negative. The largest part of the Bulgarian citizens (38%) stated they were hardly able to satisfy their basic needs. Every fifth respondent has money for food, but the purchase of clothes already creates financial difficulties. A quarter of the respondents have no problem buying food and clothes but experience difficulties when they need to provide goods for long-term use. Only 10% of the country's adult population enjoys the comfort of being able to buy the most necessary but also the more expensive goods.

*Graph 4.1.1: Self-assessment of financial situation*



The survey results show that the income of the Bulgarian households as of April 2010 was on average at 720 lv. (about 360 Euros) total for the household and around 390 lv. (about 200 Euros) personal earnings. Two important trends related to the financial status of the households are registered:

- Strong differentiation of the income and economic status, depending on: the education level, age, place of residence, social status. The better educated, higher in the social hierarchy and living in a bigger settlement the people are, the higher is the average amount of their income. Conversely, the lower social status means considerably lower income (*See table 4.1.2.*)
- In Bulgaria the remuneration gap between men and women remains a significant problem (although compared with the average level for the EU Bulgarian is among the member states with lower levels of inequality).



- The two major sources of income are the salary (46%) and the pension (26%). One-tenth of the adult citizens declared absence of any personal income. Younger persons up to 30, people with low education level, students and Roma mention this option more frequently.

Table 4.1.2

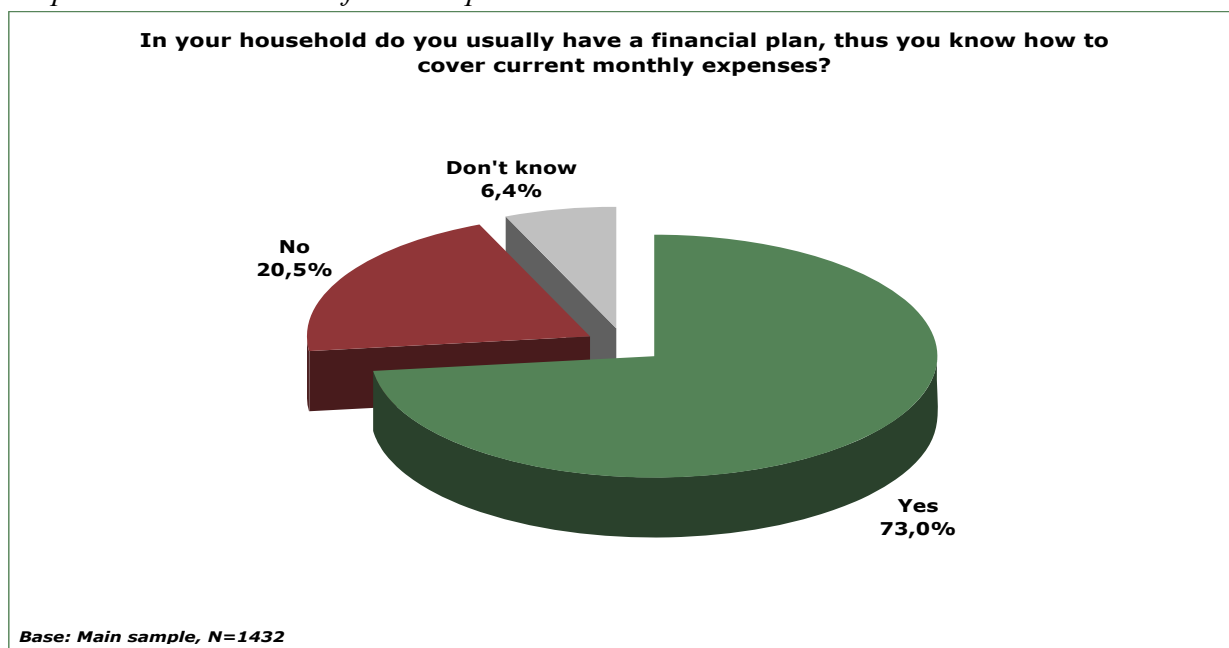
		Average household income, April 2010 (in BGN)	Average personal income, April 2010 (in BGN)
Type of residence	Sofia	1117	633
	Regional center	763	403
	Smaller town	602	338
	Village	482	277
Age	18 – 30	912	469
	31 – 40	830	494
	41 – 50	849	466
	51 – 60	695	403
	61+	467	270
Education	Finished bachelor, master or higher degree	1174	664
	Finished college	810	511
	Finished secondary school	776	410
	Finished elementary and lower	420	242
Ethnicity	Bulgarian	749	415
	Turkish	550	306
	Roma	342	204
	Other	569	310
Gender	Male	731	438
	Female	684	352
<b>Total for the country</b>		<b>718</b>	<b>389</b>

The income level is one of the key factors determining the financial activity of the Bulgarian citizens. The higher their income is, the more active they are in using financial services (a detailed picture of the financial consumption will be presented further down in the analysis).

#### 4.2. Management of household budget

As it can be seen on *Graph 4.2.1.*, the large majority of the adult population routinely makes a financial plan of their household income and expenses. The only exception are the Roma who say they make no financial plans and the 16 – 17 year' olds of the booster sample, where the majority have no information whether this practice exists or not in their households.

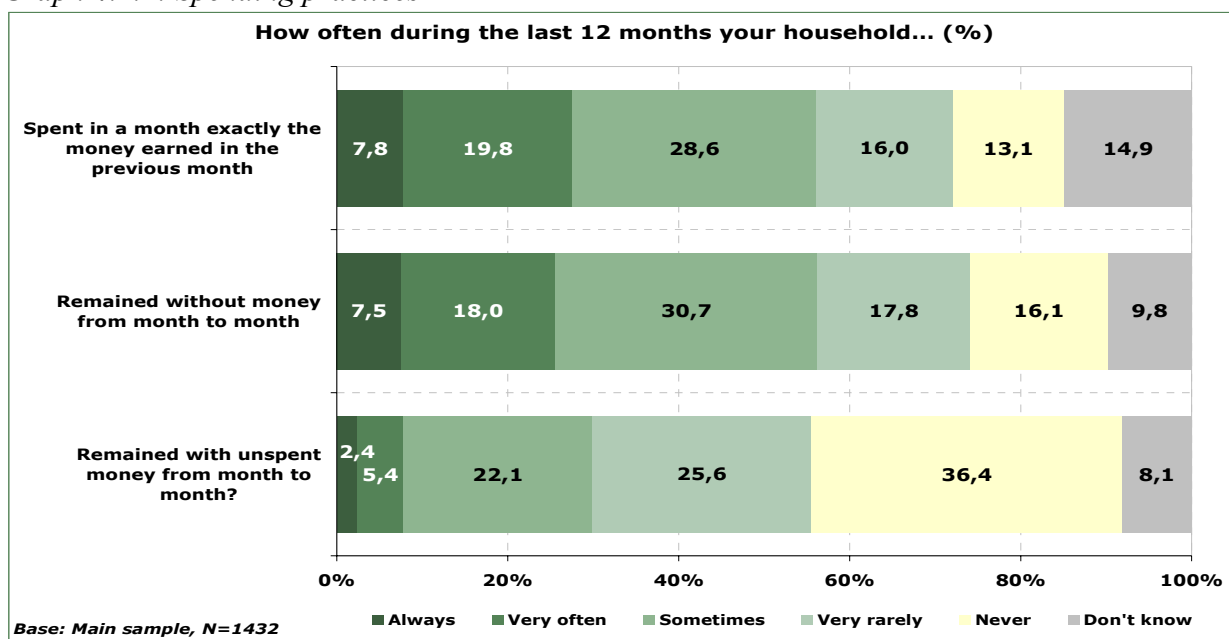
Graph 4.2.1: Household's financial plan



The daily practices of the households show substantial differences in the people's understanding on the accountancy of the financial resources. The largest part (39%) have rather a general idea of the income and expenses in their household, 28% keep all records from their financial operations and another 22% simply keep all records without calculating what they earn and spend:

- The most conscious and strict in their personal accounting practices are the pensioners from the urban areas who either have very low income or higher than the average for the country.
- The practice of keeping the receipts without actually accounting their resources is typical for citizens with medium economic status living in the urban areas who are currently at the end of their career in pre-retiring age.
- The economically active generations, the working and the most active users of financial services are the people who keep a general track of their economic situation without focusing in detail on individual income and expenses.

Graph 4.2.2: Spending practices

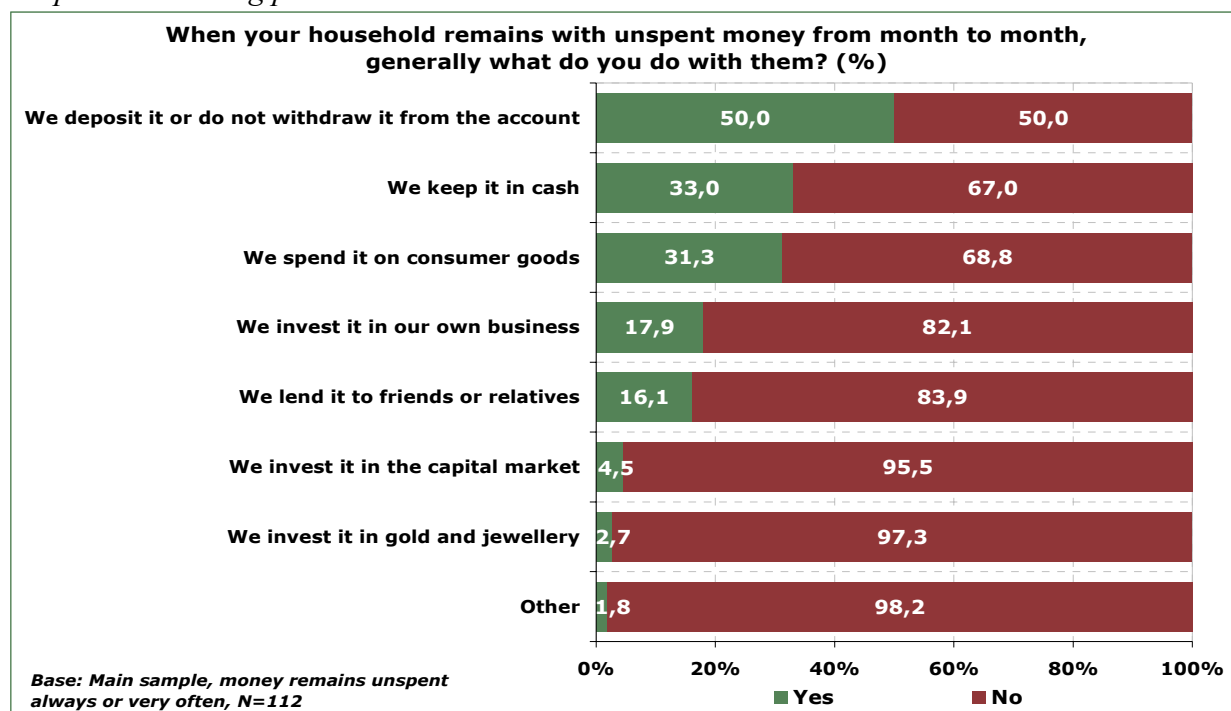


As *Graph 4.2.2.* shows the majority of the Bulgarian households manage to spend within the framework of their monthly income. The saving of larger sums and indebtedness as a result of systematic lack of money are isolated cases.

Two factors have the greatest impact on the way the households manage their monthly expenses. The first is of course the economic status. The second is the financial literacy. The better the knowledge of the citizens of financial products and services is, the better they manage their financial expenses.

8% of the country's adult population manage to save periodically some amount of their monthly income. The patterns of use of the unspent money show that the Bulgarians try to avoid the risk and prefer more secure options: bank deposits, keeping cash, buying consumer goods. Investments with higher potential profit, and respectively, greater risk, (such as investments in own business, capital market investments, in gold or jewelry etc) remain far behind. (See *Graph 4.2.3*).

*Graph 4.2.3: Saving practices*



Respondents with higher status from the larger cities who have higher confidence in the banks use more often the bank deposits. Conversely, the citizens with lower status continue to keep their saving in cash because they do not trust the banks.

One-fourth of the households periodically runs out of money before the end of the month. In this situation they most often minimize their spending (78%), or borrow without interest from relatives or friends (75%). In one-third of the cases the people opt for shopping on credit from a store. This practice exists mostly in the smallest settlements among the elder generations, the unemployed and especially the Roma.

The share of people in need who turn to the financial institutions is much smaller. The reason is not only in the public attitudes. In fact the distrust is in the reverse direction – from the institutions to the citizens. It is a common practice of the financial institutions to reject applications for loans coming from persons in difficult economic situation.

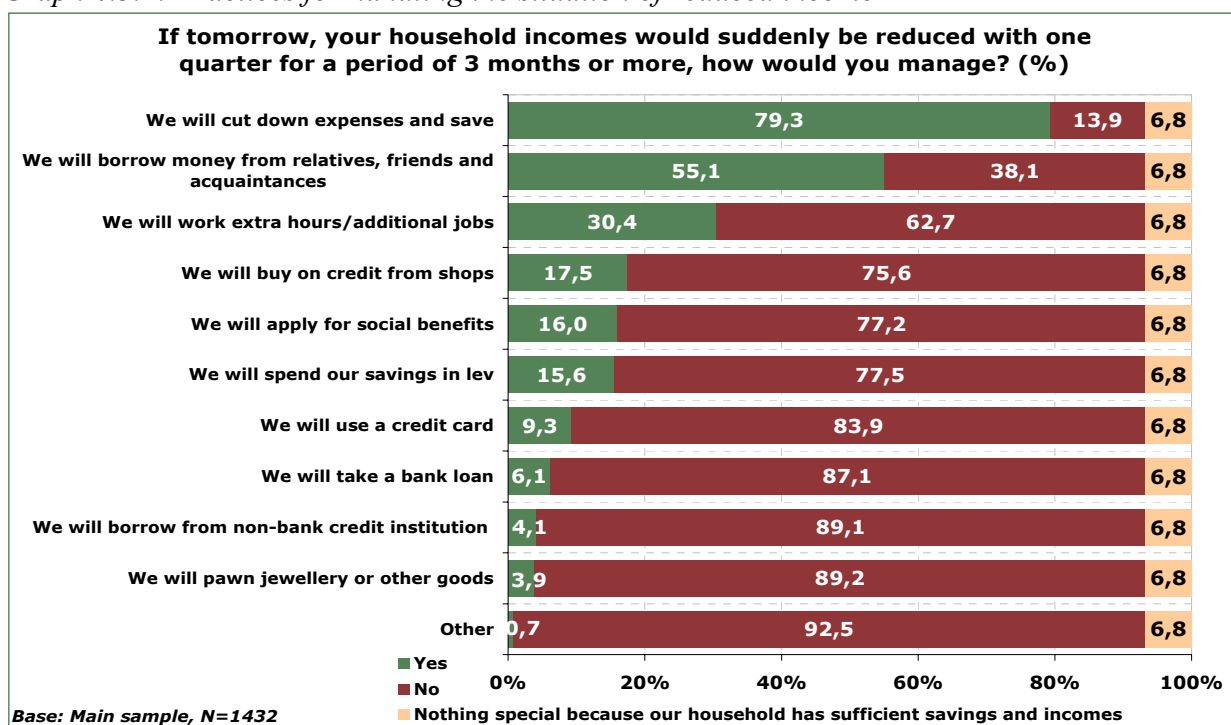
### 4.3. Financial strategies and investment activity

The financial strategies of the Bulgarian citizens are mostly short-term. They are more oriented at „handling the situation” than at accumulating additional wealth. This conduct is driven by several basic arguments:

- The majority (62%) of the citizens spends their monthly income in full and is unable to save due to its scarcity.
- The people prefer to prevent from indebtedness their household than to live “on credit”. The largest part (43%) asserts they have no hanging debts and among those who have the amount does not exceed double their monthly income.
- The income of 36% of the people has collapsed suddenly and considerably in the past three years. This problem had affected most the residents of smaller towns, the economically active generations and the low-qualification workers.

The leading factors in the income reduction are external and do not result from the households’ budget management. In the majority of cases the income’s drop is due to a job lost during the economic crisis (49%) and to a reduced or delayed salary (44%). However, even when their income has fallen sharply, the respondents try to avoid borrowing. Their strategies for handling the eventual grave financial crisis of the household is analogous to the measures currently applied to the penury situation: reduced expenses, loans from relatives, searching for a second job (See Graph 4.3.1).

Graph 4.3.1: Practices for handling the situation of reduced income

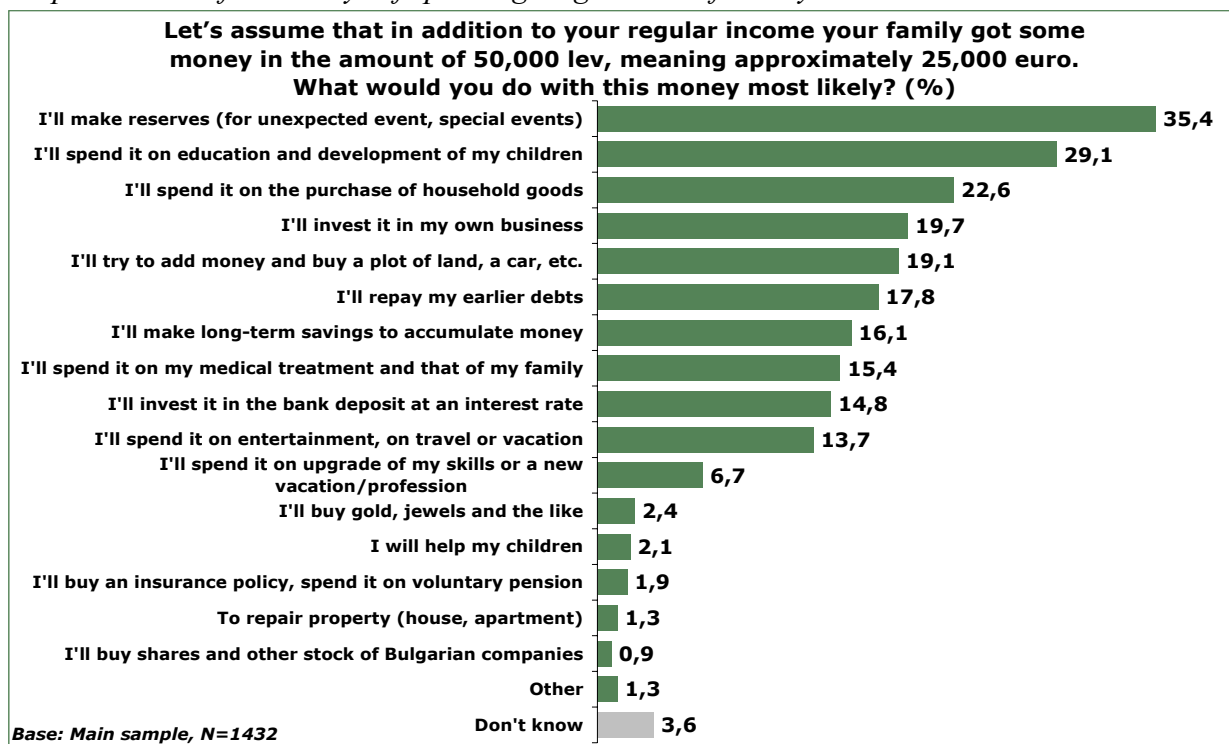


The most disturbing is the respondents’ judgment of what period the household would be able to manage its need in case of significant income reduction. Only 11% believe they would be able to manage in this situation for more than six months – mostly the high-status residents of the big cities. The majority are of the opinion they would manage for one to six months. Again those are mostly people whose status is higher than the average – economically active persons performing high-qualification jobs and actively using financial products.

The financial strategies in the case of economic wealth also follow the current practices. The respondents’ priorities cover: savings, securing the education of the children and purchasing

home goods. The lower-status residents of the smaller towns, the older generations and people with low income prefer to buy consumer goods than to make savings. (See Graph 4.3.2).

Graph 4.3.2: Preferred ways of spending larger sums of money



The intentions of the 16 – 17 year' old of the booster sample are for fast spending of the extra money for increasing their personal living standard – entertainment, travel or vacation (35%), buying a car or (27%) and home goods (23%).

Only the strategies of the economically active and wealthier at the moment social layers differ. They are more ready to start their own business or to invest in other enterprises that could bring higher profit in the long-term perspective.

At present the large majority of the Bulgarian citizens (90%) make no investments at all. Probably due to the economic crisis the trend in the investment activity is negative compared to five years ago. At the end of 2005 those who said they had never made investments were 77%. The proportion of Bulgarian citizens who had invested in real estate has reduced almost twice (from 13% to 6%). Even bigger is the reduction of investments in pension funds (from 5% to 1%). Similar to back in 2005 is only the level of investments in life insurance.

The highest-income users of financial services from the large urban centers are the most active in the investments.

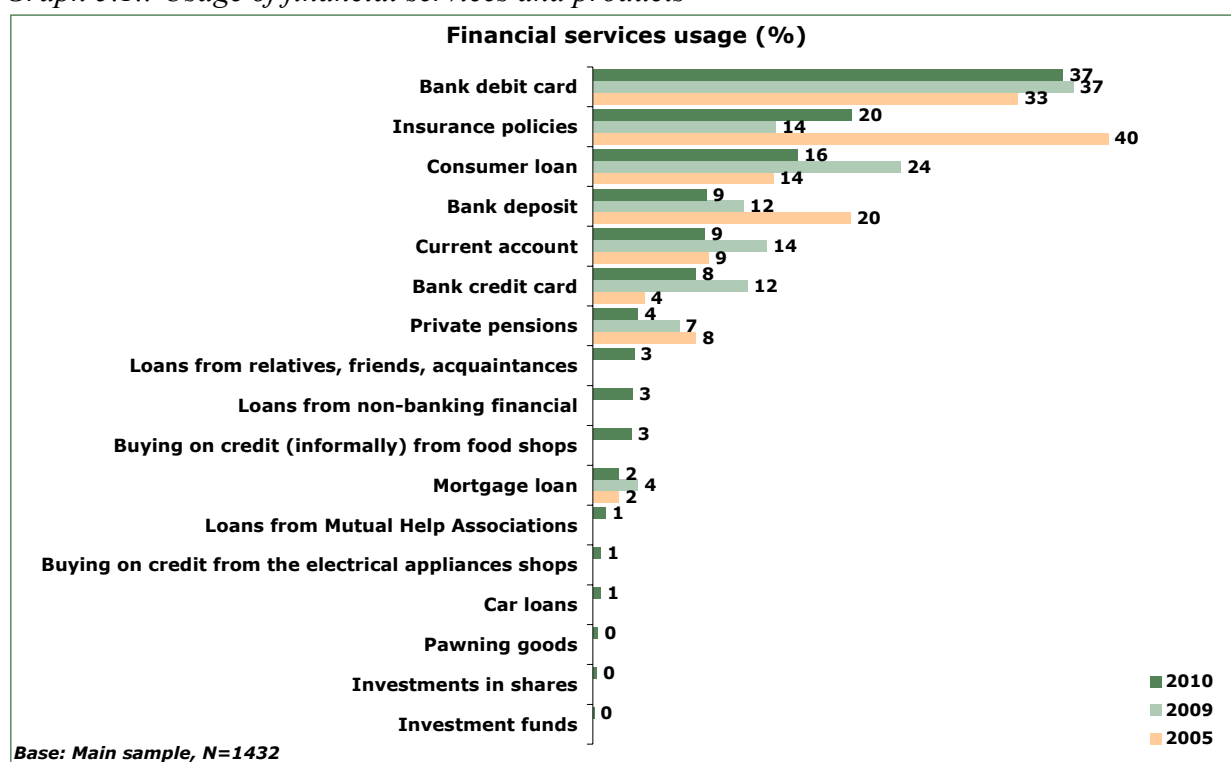
Just like five years ago the perception of a most profitable investment is the real estate. The opinions of the securities are controversial: on the one hand they rank second in profitability, but on the other they are on top as the instruments bearing the greatest risk. The opinion of the risk and profitability of pension funds and life insurance is identical: they are considered less profitable and at the same time bearing sufficient risk, which is why they are not yet attractive for the general public. The opinions are common for both, the poorly informed passive participants in the financial markets, and for the better informed more active users.

In the situation of economic crisis and low living standard it would not be realistic to expect any growth of the investment activity. Nevertheless one of the important objectives of the financial literacy program could be to strengthen the public awareness about 1/ the effective management of personal funds mechanisms; 2/ the accessibility, profitability and risks of financial products and 3/ last but not least, the role of the state as the market regulator.

## 5. USE AND INTEREST IN FINANCIAL PRODUCTS

The economic crisis has pulled back the consumption of financial products in 2010 to its end-2005 level. (See Graph 5.1.). During the past year the share of users of all financial services has shrunk. The drop is biggest in the credit products. This is the result of not only the attitudes of the users but also the policies of the banks that made the crediting conditions much stricter.

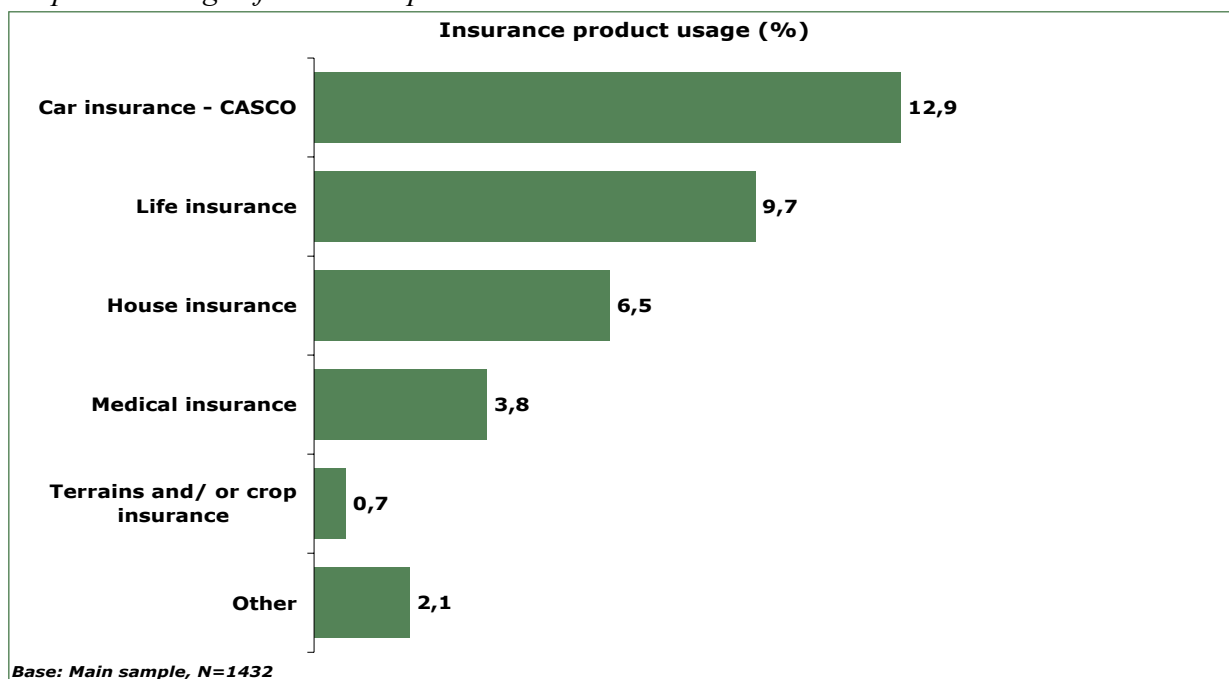
Graph 5.1.: Usage of financial services and products



Among the active users of financial services the high-status urban residents stand out: the age group 31 – 60 with high education and medium to high personal income. Most widely used are the debit cards, consumer loans, time deposits, payment accounts and credit cards.

More or less popular is also the insurance – 20% of the interviewed stated that a member of the household has an insurance. This is actually the result mostly of the “Casco” insurance that 13% of the households possess (See Graph 5.2). Still, a huge part of the vehicles do not have a “Casco” (52% of the households said they own a car and just 13% that they have a Casco).

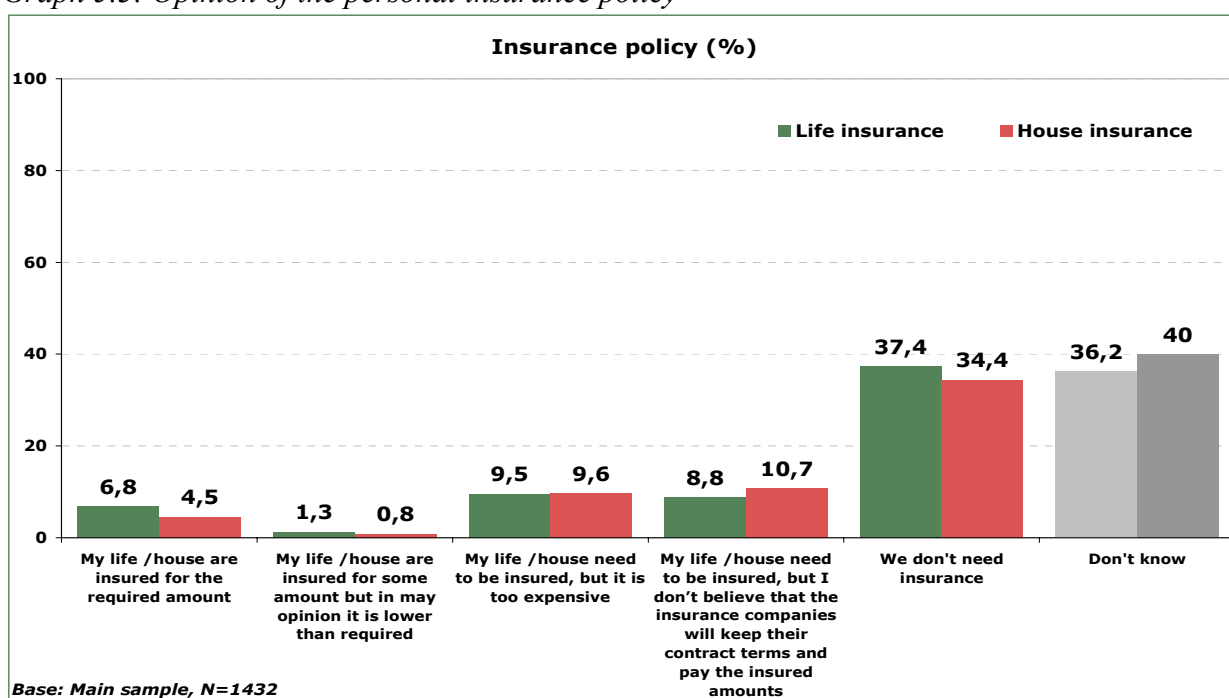
Graph 5.2: Usage of insurance products



Next in consumption are the “Life” and “Property” insurances. Although it has been making progress on the market in the last years, the medical insurance is still used by a limited portion of the citizens – 4%. In the majority of the cases the decision to get insured is a matter of personal choice. This is the case twice more often than policies, accompanying some other financial product.

The larger part of the Bulgarian citizens does not get insured not only because of lack of financial resources. Most of them are convinced they do not need such a product (See Graph 5.3). The insurance companies are confronted with the challenge to explain the benefit and affordability of their products to the customers because one of the leading arguments against the use of insurances is their high cost for the Bulgarian consumer.

Graph 5.3: Opinion of the personal insurance policy

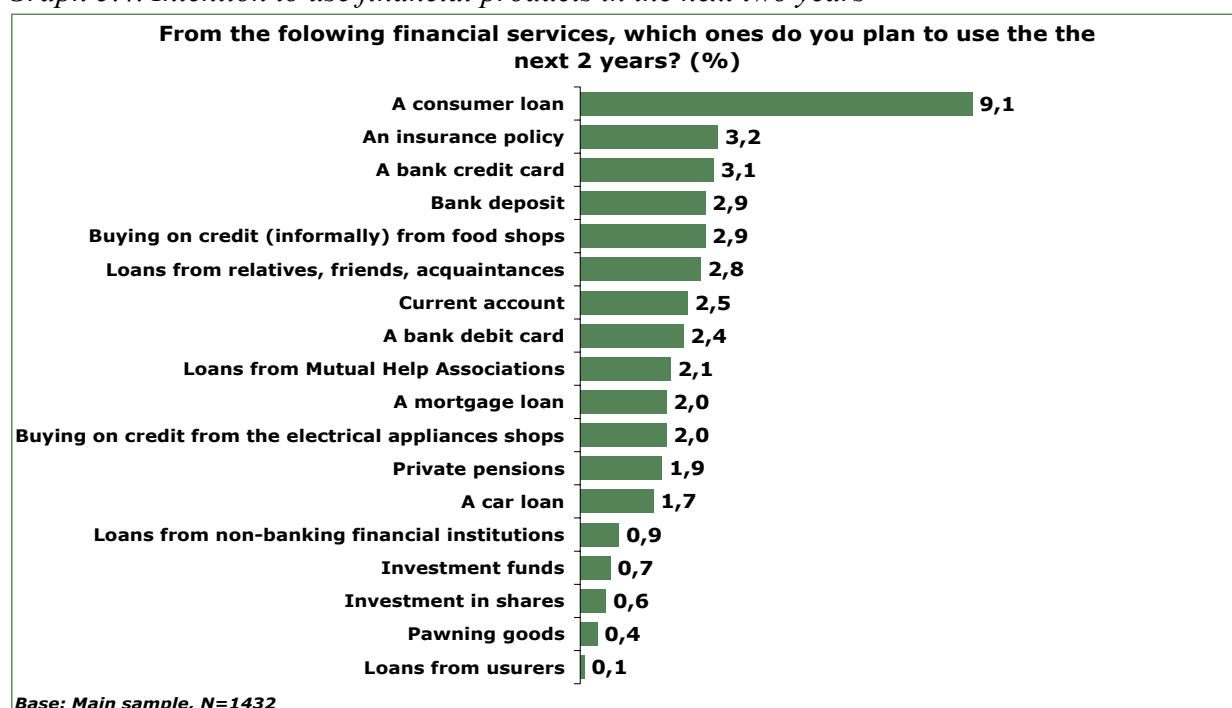


The users of financial services in Bulgaria still lack the confidence to withstand their rights before the financial institutions. 11% say they have experienced problems, mostly in the use of credit products such as consumer loans, credit cards and loans from non-banking institutions. In nearly half of the cases the users did not undertake any remedy actions and in another quarter of the cases they simply gave up the use of the respective product. A complaint to the service supplier or a state body was only filed by 18 percent of the affected.

In this sense acquainting the users with their rights is not only one of the preferred, but also one of the most urgent topics that have to be included in the financial literacy program. Otherwise the use of financial services is likely to remain underdeveloped and the trust in the financial institutions – low.

The short-term intentions of the users for the next two years are related to credit products – consumer loans and credit cards. The debit cards and the insurances are also among the planned financial priorities (*See Graph 5.4*).

*Graph 5.4. Intention to use financial products in the next two years*



The plans of the youngest (16 – 17 year' old) potential clients of the financial market cover mostly the bank cards and various forms of short-term consumer crediting in order to purchase personal belongings (ranging from accessories to a vehicle).

Judging by the citizens' intentions the strengthening of the financial consumption in short-term could come from the current participant in the financial markets - working urban middle class (*See Table 5.5*). The plans of lower social groups to use financial services are considerably more limited.

*Table 5.5*

		Intention to use financial services in next two years	
		Plans to use new services	Does not plan to use new services
Current use of financial services	Uses financial services at the moment	38%	62%
	Does not use financial services at the moment	24%	76%
Average for the country		32%	68%



## 6. KEY FINDINGS AND RECOMMENDATIONS

The survey results can be summarized in the following key findings:

- The assessment of the personal financial situation of the Bulgarians is predominantly negative. The average personal income of the respondents for the month of April was 389 lv. (around 200 euro). In spite of the growth in the GDP and in the purchasing power in the last several years only 10% feel confident and free in their consumption. Every second respondent can meet his or her daily expenses, but experiences more or less serious difficulties when long-term goods need to be bought. 38% barely manage to satisfy their basic needs. The two main sources of income are the salary (46%) and the pension (26%). One-tenth of the adult population says they have no personal income. There is a strong differentiation of incomes as a result of several factors: level of education, age, place of residence and social status. The income gap between the respondents living in the capital city and the rural areas is almost 3:1.
- The majority (73%) of the respondents say they make financial plans for their monthly income and expenses. The daily practices of the households show, however, substantial differences in the people's understanding on the accountancy of their financial resources. The largest part (39%) only have a general idea of their income and expenditure, 28% keep all records and account all their financial operations and another 22% simply keep the records without calculating what they earn and spend.
- In spite of the relatively low income level, the major part of the Bulgarian households (74%) manages to spend within their monthly income. Bigger savings and indebtedness are rather isolated cases. Two are the main factors that have strongest impact on the way the people manage their monthly expenses. The first is their financial situation. The second is their financial literacy. The better the citizens' awareness of the financial products and services is, the more effective they are in handling their financial expenses.
- 8% of the country's adult population manage to save some amount on their monthly income. The patterns of use of the unspent money show that the Bulgarians try to avoid the risk and prefer more secure options: bank deposits, keeping cash, buying consumer goods. The respondents from the bigger cities with higher education and income usually put their free money on a bank deposit and the people in the smaller towns with lower education and income keep it in cash. The young tend to spend it on consumer goods.
- A quarter of the households periodically run out of money before the end of the month. In such situation they normally cut down their expenses (78%) or borrow without interest from relatives or friends (75%). One-third, mostly residents of small settlements, shop on credit from the store. The share of people in need who turn to the financial institutions is much smaller. Even in the occasion of an unexpected significant reduction in their income (that happened to 36% of the households in the last three years) the Bulgarians avoid borrowing money. This is partly due to the cultural attitudes and partly – to institutions' practices. Very often they reject loans to people in difficult economic situation.
- The financial strategies in cases of additional finance resources are similarly focused on short-term objectives – small savings, securing the education of the children and purchasing household goods. 90% of the respondents do not invest at all. The initially weak investment activity has further decreased as a result of the economic crisis. The share of those people who invest in real estate has reduced to a half; the investments in private pension funds have

shrunk from 5% to 1% and only the share of people with life insurance has remained more or less unchanged (5%).

- The economic crisis has also decreased the overall consumption of financial services, which has dropped back to its end-2005 level. In April 2010 54% of the population use some financial service. More active users are the residents of the bigger cities in the age group 31 – 60, with higher education and medium to high personal income. The short-term intentions for the next two years are mostly for renewed use of bank credit products – consumer loans (9%), insurances and credit cards (3%), followed by debit cards (2.4%).
- In spite of the positive trend in the last five years, the trust in the main financial institutions remains relatively low. A large part of the Bulgarians, especially the young generations, is not familiar with the activity of either the private financial institutions or the state regulatory bodies in the field. The only institution that enjoys stable trust (37%) is the BNB. Among the private institutions relatively the most popular and best trusted are the banks, followed by the insurance companies. The greatest is the distrust to the pawn shops.
- The people's estimation of the quality of services offered by the financial institutions depend on the level they use them and they are aware of them. The most popular and best trusted are the services of the banks and insurance companies. The negative opinions of the services and products of leasing and securities companies, the private pension funds and the consumer crediting institutions prevail the positive ones two to three times. Between 42% and 52% of the general population and between 59% and 82% of the young people do not know them at all. The survey results show that, those who are excluded from the financial service market are more distrustful and critical in their attitude.
- Regardless of the declared distrust to most financial institutions and the Bulgarian economy in general, the expectations for stability of the Bulgarian currency (lev), and for the development of the financial markets remain positive. The attitudes to the market development of banks and insurance companies are predominantly optimistic. The fears are biggest towards the capital market and the non-banking financial institutions. Compared with five years ago, the confidence in the recovery and development of the markets most affected by the crisis – private pension funds and the capital market – is seriously shattered. From expectations for growth and development they have converged into estimations of stagnation and decline.
- An indirect indicator of trust to the most developed and used financial sector, the banking, is the fact that the main factors for respondents when choosing a financial institution are the specific conditions it offers (64%). The reputation (fame) of the institution that during the years of bankruptcies and instability of the banking system were leading factors are now lagging far behind with about 4 time lower percentages.
- Judging by the current citizens' intentions and plans, any short-term increase of the financial consumption would come mostly from the people with medium and higher status living in the urban areas and to a much lesser extent from the inclusion in this market of the poor, low educated and low qualified residents of the smaller towns and villages. The fact however that 25% of those not using any financial services intend to use such in the years to come shows, that the financial education of the “new users” is particularly important in order to strengthen their opportunities to use financial services without risking the financial stability of their families.

- The self-assessment of the Bulgarian citizens of their financial literacy is predominantly negative (27% say they have unsatisfactory knowledge and skills in this matter and 20% declare they have no at all). More than 60% of the residents of villages, the eldest population and the younger generations (16-17), the less educated, low qualified and unemployed assess their financial knowledge as very poor. The objective indicators measuring the financial literacy correspond to this assessment. Only 2% of the interviewed were able to give correct answers to all the eight questions aiming to check the basic financial literacy of the population. The majority of the interviewed have the skills to calculate a more profitable discount (66%) and a simply interest amount (53%), but calculating a complex interest on a deposit or a loan creates serious difficulties for most of the respondents. Furthermore, although in the last five years the number of people aware of the role of the state in guaranteeing the bank deposits has increased, their proportion remains relatively low (increase from 17% to 21%).
- The majority of the respondents are not familiar with their rights when using financial services. The poor knowledge goes hand in hand with the distrust in the adequate reaction of the institutions to an emerging problem. 39% of the people are not convinced their problem could find a fast solution, and 40% it could find a fair solution. Of the opposite opinion are 2.5 times less persons. Therefore half of those who had encountered a problem did not undertake any action and a quarter simply gave up on the product. A complaint to the service provider or to a state body was filed by 18 percent of the affected.
- The low awareness and trust of the Bulgarian citizens towards the financial institutions and services justify the necessity for a financial literacy program. Depending on the interest in the tested financial topics three priority areas were outlined: 1/ Topics related to basic financial knowledge – household budgeting, planning a loan, consumer rights, the opportunities of bank services, principles of the pension system etc. A broad group of citizens are interested in the above topics, mostly people with a lower economic and educational status, not using actively any financial services; 2/ Information about specific products and services. Interest in them was demonstrated by the urban residents, employees, people with medium income and status, using some financial services who would like to develop their consumption. 3/ Acquiring skills for financial goal-setting and planning, private pension funds, opportunities to join the capital market. The latter are the focus of the citizens with the best knowledge of financial matters. For them the participation on this market is a form of investment.
- The main sources of information used by the Bulgarian citizens are: television (90%), radio stations (35%), newspapers (20%), and for 16-17 year' old internet (74% - use it every day versus 29% for the main sample). In spite of the fast penetration of the world wide web in the country (its users have increased from 24% to 44% in five years), the huge part of the people with poor financial literacy, coming from the low-status social groups, do not use computers and internet and only pay attention to the television.
- Bulgarians are not active in the search of specific financial information. 35% never discuss financial services with friends and relatives. The financial institutions are as well not active in informing the people of their services and products. 57% have never talked with bank officers and 83% - with insurance agents.
- For the majority of the Bulgarians the financial information is too specialized and difficult to understand. Therefore, depending on the specific cases and needs, they use different sources of information. Thus for example those 53% of the Bulgarians who follow some

financial trends (mostly the fluctuations in the taxes, securities, pensions and inflation rate and, to a lesser extent, interest rates on loans and deposits), use mainly the media. When information about financial services is needed, the people prefer the brochures of the financial institutions and for a choice of a bank or other institution – “the advice of friends and relatives”.

- The absence of clear information preferences is evident in the people’s opinions of which will be the most appropriate training institution to implement a financial literacy program. The broad public has preference for the media and the state regulatory institutions, while the citizens more knowledgeable of financial matters are more in favor of the higher education institutions and independent financial consultants.

## Recommendations

Based on the analysis and the key findings of the survey three priority target groups of a Financial Literacy Program could be outlined. In the following table we summarize the specific topics of interest, the information channels and the approaches to each one of them:

Groups:	Youth (16-17)	People with medium social status and income, employees, urban population	People with low social status and income, low education, rural population, pensioners and unemployed
Approaches:			
1. Topic of interest	<ul style="list-style-type: none"> <li>What are the main bank services</li> <li>Consumer rights and what to do when they are violated</li> <li>How to differentiate between advertising and full objective information</li> <li>What important information should one be aware of, when signing a contract with a financial institution</li> <li>Planning and accountancies when using a credit card</li> </ul>	<ul style="list-style-type: none"> <li>How can I get a consumer or mortgage loan,</li> <li>What insurance products to use</li> <li>What indicators should one pay attention to, when comparing the offers of various banks and insurance companies,</li> <li>How to differentiate between advertising and full objective information</li> <li>Principles of the pension system</li> <li>Private pension security funds and capital market</li> </ul>	<ul style="list-style-type: none"> <li>Family budget management, monthly financial accounts</li> <li>What are the main bank services</li> <li>Consumer rights and what to do when they are violated</li> <li>What important information should one be aware of when signing a contract with a financial institution</li> <li>Principles of the pension system</li> </ul>
2. Information channels	<ul style="list-style-type: none"> <li>Internet, social networks, higher education institutions</li> </ul>	<ul style="list-style-type: none"> <li>Media – television, press, internet; brochures, consultants/experts</li> </ul>	<ul style="list-style-type: none"> <li>Media – television, radio; visits of NGO's representatives, financial officers</li> </ul>
3. Rights when using financial services	<ul style="list-style-type: none"> <li>This group has very little knowledge of the financial institutions and in the same time is a promising new participant on this market. It badly needs to become more familiar with the main consumer rights – which are the main regulatory bodies, what are their powers, where and how to file a complaint; how to prepare it.</li> </ul>	<ul style="list-style-type: none"> <li>For this group it is important to increase its knowledge of: <ul style="list-style-type: none"> <li>the ways and channels to respond to an emerged problem</li> <li>the consumer rights when using different financial services and institutions.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Due to its weak participation in the market of financial services, this group did not show any interest in those matters in general. The information on these topics should be accompanied by the explication how to use the financial services.</li> </ul>
4. Strengthening the awareness of financial institutions and services	<ul style="list-style-type: none"> <li>Providing general information about the financial institutions – scope of work, opportunities and services provided.</li> <li>Developing skills to search, to use and to compare financial information from different sources</li> </ul>	<ul style="list-style-type: none"> <li>More detailed information about the leasing companies, capital markets and non-banking consumer credit institutions.</li> <li>More detailed and precise information about new services and combined use of products.</li> <li>Developing skills to search, to use and to compare financial information from different sources</li> </ul>	<ul style="list-style-type: none"> <li>Building awareness of what services are offered by the different types of institutions.</li> <li>Increasing the access of the population living in small settlements to wider range of financial services (opening branches and/or mobile bankers).</li> <li>Learning people to follow basic financial information – inflation rate, taxes, securities, interest rates.</li> </ul>

5. Increasing the confidence in the financial institutions	<ul style="list-style-type: none"> <li>▪ The trust level in this group is quite high.</li> <li>▪ The proper focus on this topic would be to provide information and build confidence to defend Consumers rights when using products and services.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Development of special modules for increasing the awareness and trust in the financial institutions and especially the role of the state in guaranteeing the citizens' deposits.</li> <li>▪ Active behavior of the insurance companies and the capital market to win the citizens' trust.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Presentation of successful cases of persons who have defended their rights when using financial services – what they exactly did.</li> <li>▪ More information and explanation of the role of the state in this field and which institutions should be addressed in the case of emerging problem (this group is very often the victim of fraud because of its ignorance of the institutions).</li> </ul>
6. Making more “user friendly” the use of financial services and the communication with the institutions	<ul style="list-style-type: none"> <li>▪ Special products tailored for the youth to teach them plan and monitor the risk when using financial services</li> <li>▪ Presentations of the bank products in the schools, the universities, etc.</li> </ul>	<ul style="list-style-type: none"> <li>▪ More active policy of the financial institutions towards these groups – creation of consulting web pages; modules “FAQ”, personal consultants.</li> </ul>	<ul style="list-style-type: none"> <li>▪ More direct access to the financial institutions</li> <li>▪ Training of the financial officers to provide information to people with low education and poor financial literacy, periodical communication with them</li> </ul>
7. Improving the investment culture	<ul style="list-style-type: none"> <li>▪ The young are strongly inclined to spend their income on consumer goods and not to invest money. The proper focus for them on this topic would be how to plan, calculate and make investments with potential higher profit</li> </ul>	<ul style="list-style-type: none"> <li>▪ This is a priority target group for raising the investment culture – binding the investments with the insurance and pension plans. The people from this group need more expert information and consultancy.</li> </ul>	<ul style="list-style-type: none"> <li>▪ To pay priority attention to the pension security, since a huge part of this group is not secured, or invests only tiny sums. To explain the risks of this practice.</li> </ul>

# ANEXES

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## Financial literacy and financial services in Bulgaria

**NRCHEST** | | | | |

Use the questionnaire number from the sampling list

May-June 2010

### Interview result

| | RI

- 1 – interview accepted
- 2 – refusal
- 3 – person who is not in the locality the entire month
- 4 – person who is abroad
- 5 – person who is in the locality but could not be contacted after 3 visits
- 6 – person who is impossible to be contacted (ex. deceased)
- 7 – empty dwellings
- 8 – other situation, namely.....

### Interview operator – name and signature

.....

**Voting section:** | | | | |

**Position on the sampling list:** | | | |

**Interview date:** | | | | 2010

**Interview start time:** | | : | |

### Q45. As a whole, how satisfied are you with your life nowadays?

Very satisfied	Rather satisfied	Rather dissatisfied	Very dissatisfied	Don't know
4	3	2	1	9

### Q46. 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
5	4	3	2	1	9

### How often do you...

	Daily	Few times a week	Few times a month	Once a month or less	Never
P1. read the national newspapers	4	3	2	1	0
P1a. read the local newspapers	4	3	2	1	0
P2. listen to the national radio stations	4	3	2	1	0
P2a. listen to the local radio stations	4	3	2	1	0
P3. watch the national TV programs	4	3	2	1	0
P3a. watch the local TV programs	4	3	2	1	0

### PP6. Do you know to use a computer?

1. Yes

2. No

For those who know to use the computer (Code 1 at PP6)

### How often do you ...

	Daily	Few times a week	Few times a month	Once a month or less	Never
P6. use the Internet (including e-mail)	4	3	2	1	0



### A) Attitudes and opinions regarding the financial market

How much do you trust...?	Very much	Much	Average	Little	Very little	Don't know
<b>T1.</b> Commercial banks operating in Bulgaria	5	4	3	2	1	9
<b>T2.</b> Insurance companies	5	4	3	2	1	9
<b>T3.</b> Securities companies	5	4	3	2	1	9
<b>T4.</b> Mutual Help Associations	5	4	3	2	1	9
<b>T5.</b> Leasing companies	5	4	3	2	1	9
<b>T6.</b> Pawn shops	5	4	3	2	1	9
<b>T7.</b> Private pension funds	5	4	3	2	1	9
<b>T8.</b> Consumer credit companies (e.g. Jet Credit, T.B.I, etc.)	5	4	3	2	1	9
<b>T9.</b> Other, non-banking financial institutions	5	4	3	2	1	9
<b>T9.</b> The Bulgarian economy	5	4	3	2	1	9

### And how much do you trust...?

<b>T10.</b> Bulgarian National Bank	5	4	3	2	1	9
<b>T11.</b> Financial Supervision Commission	5	4	3	2	1	9
<b>T12.</b> Consumer Protection Commission	5	4	3	2	1	9
<b>T13.</b> Bulgarian Deposit Insurance Fund	5	4	3	2	1	9
<b>T14.</b> The lev, the national currency	5	4	3	2	1	9

Generally, the quality of financial products services offered by the financial institutions in Bulgaria is...?	Very good	Good	Fair	Bad	Very bad	Don't know
<b>AO1.</b> Commercial banks operating in Bulgaria	5	4	3	2	1	9
<b>AO2.</b> Insurance companies	5	4	3	2	1	9
<b>AO3.</b> Mutual Help Associations	5	4	3	2	1	9
<b>AO4.</b> Securities companies	5	4	3	2	1	9
<b>AO5.</b> Private pension funds	5	4	3	2	1	9
<b>AO6.</b> Leasing companies	5	4	3	2	1	9
<b>AO7.</b> Consumer credit companies (e.g. Jet Credit, T.B.I, etc.)	5	4	3	2	1	9

What are your expectations to the development of...?	It will remain stable and develop in a positive direction	No change	Destabilization and negative development	Don't know
<b>BG1.</b> Banking sector in Bulgaria	1	2	3	
<b>BG2.</b> Private Pension Funds	1	2	3	
<b>BG3.</b> Insurance companies	1	2	3	
<b>BG4.</b> The capital market	1	2	3	
<b>BG5.</b> Consumer credit companies (e.g. Jet Credit, T.B.I, etc.)	1	2	3	

<b>BG5. Who would you complain to, if you have a problem with your bank?</b> <i>Multiple response</i>	1. To the bank management
	2. To a representative of the system of justice
	3. To Bulgarian National Bank
	4. To the Bank Deposits Guarantee Fund
	5. To the Association of Banks in Bulgaria
	6. To the Consumer Protection Commission
	7. To the Financial Supervision Commission
	8. To the Payments Conciliation Committee
	9. To some other state institution
	10. To the media
	11. Other (please, specify.....)
	12. I will not complain to anyone

<b>AO8. 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?</b>  <div style="display: flex; justify-content: space-between;"> <span>A. in short time</span> <input type="checkbox"/> </div> <div style="display: flex; justify-content: space-between;"> <span>B. correctly</span> <input type="checkbox"/> </div> <i>Use the corresponding code from the scale</i>	5. I am completely sure
	4. I am rather sure
	3. Fifty-fifty
	2. I am not quite sure
	1. I am not at all sure
	9. Don't know

<b>A09. What do you think deserves primary attention when one has to compare between the credit institutions to choose the one where to take a credit from?</b>	<b>A.Bank</b>	<b>B.Leasing company</b>	<b>C.Consumer Credit Company</b>
1. Reputation (fame)	1	1	1
2. View of the office	2	2	2
3. The way the personnel treat you	3	3	3
4. Credit interest rate and the credit cost	4	4	4
5. Gifts and advertising campaigns	5	5	5
6. Other.....	6	6	6
9. Don't know	9	9	9
<i>One answer only</i>			

<b>AO10. If you considered taking a credit from a bank, what would you prefer?</b>  <i>Do not read answer 3</i>	1. A credit in lev
	2. A credit in a foreign currency
	3. I wouldn't take any credit
	9. Don't know

<b>AO11. When taking a credit from a bank, what would you give more importance to...?</b>  <i>Do not read answer 5</i>	1. Commissions charged by the bank
	2. Credit interest rates
	3. Both, commissions charged by the bank and credit interest rates
	4. Annual Percentage Rate
	5. I wouldn't take any credit
	9. Don't know

<b>AO12. When do you think buying on credit is justified?</b>  <i>Here the credit refers to the use of a credit card, the use of a consumer credit or buying on credit (informally - „pe caie”) from a shop</i>	1. If a shop has sales for the goods you need 2. If a person needs to pay for education which would allow to get a better paid job 3. If a person really needs a vacation but does not have money at the moment 4. Other, namely..... 5. I wouldn't buy on credit in any circumstance – <i>Do not read</i> 9. Don't know
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## B) Information on Financial Services

ISF1. What tendencies from the ones given below you follow personally?	Yes	No	<b>If Yes ISF1a. What is the main source of information:</b> 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>ISF1X.     ISF1Y.    </b>
a. Changes in the property market	1	2	
b. Changes of quotations and indices in the capital market	1	2	
c. Changes of interest rates on deposits	1	2	
d. Changes of interest rates on credits	1	2	
e. Changes in the inflation rate	1	2	
f. Changes in the level of public pensions, benefits and tax exemptions	1	2	
g. Price fluctuations for oil, gold, metals, etc.	1	2	

<b>ISF2. Are you aware of the Consumer Protection Commission activity concerning financial services?</b>	1. Yes	2. No	9. Don't know
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ISF3. During the last 12 months, how many visits / personal contacts or through phone did you have with...?	Daily	Few times a week	Few times a month	Once a month or less	Never
a. bank officers or bankers	4	3	2	1	0
b. representatives of insurance companies / private pension fund	4	3	2	1	0
c. representatives of securities companies (for share deals)	4	3	2	1	0
d. independent financial advisers or brokers	4	3	2	1	0
e. representatives of a non-banking financial institution , such as Jetcredit or T.B.I. Credit	4	3	2	1	0
f. pawn houses personnel	4	3	2	1	0

ISF4. When you meet your relatives, colleagues, friends, how often do you talk about financial institutions and services?	Daily	Few times a week	Few times a month	Once a month or less	Never
	4	3	2	1	0

**ISF5. In the last five years, how often do you compare the terms and conditions for provision of financial services by various companies before you buy such a service?**

4. Always	3. Sometimes	2. Rarely	1. Never	97. I do not use any financial service <i>Do not read</i>	99. Don't know
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**ISF6. In the last five years, what sources of information do you pay attention to when choosing a company to buy a service from (pension plan, investment, savings, credit, etc.)? *Multiple Response***

1. Advertisements	7. Advice of friends and relatives
2. Information materials of financial companies on their tariffs and services of various types	8. Internet resources
3. Advice of consultants working for providers of a required service	9. Education programs on the radio and television
4. Recommendations of independent financial consultants or brokers	10. Specialized information center/ call center
5. Analytical materials published in mass media	11. Other.....
6. Employer's advice	99. Don't know

**BG8. How would you prefer to receive information on financial matters? *Multiple Response***

1. Advertisements	7. Advice of friends and relatives
2. Information materials of financial companies on their tariffs and services of various types	8. Internet resources
3. Advice of consultants working for providers of a required service	9. Education programs on the radio and television
4. Recommendations of independent financial consultants or brokers	10. Specialized information center/ call center
5. Analytical materials published in mass media	11. Other.....
6. Employer's advice	99. Don't know

### **C) Financial literacy**

**CSF1. Do you consider yourself a financially literate person?**

5. Excellent knowledge and skills    4. Good knowledge and skills    3. Satisfactory knowledge and skills    2. Unsatisfactory knowledge and skills    1. No knowledge and skills    9. Don't know

**CSF2. Let's assume that you deposited 10,000 lev 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 18,000 BGN    2. Exactly 18,000 BGN    3. Less than 18,000 BGN    9. Don't know

**CSF3. Let's assume that you deposited 10,000 lev in a bank account at 10% annual interest rate. The interest will be earned at the end of each year and will be added to the principal. How much money will you have in your account in 5 years if you do not withdraw either the principal or the interest?**

1. More than 15,000 BGN    2. Exactly 15,000 BGN    3. Less than 15,000 BGN    9. Don't know

**CSF4. Imagine, than you deposited the money in a bank account at 8% interest rate, while the annual inflation rate was 10%. Do you think the money from your account can buy more or less, or the same amount of goods and services on average now as a year ago?**

1. More than a year ago    2. The same    3. Less than a year ago    9. Don't know

**CSF5. 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 today      2. Exactly the same      3. Less than today      9. Don't know

**CSF6. 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 1,000 lev. One shop offered a discount of 150 lev, while the other one offered a 10% discount. Which one is a better bargain – a discount of 150 lev or 10%?**

1. A discount of 150 lev      2. There are the same      3. A 10% discount      9. Don't know

**CSF7. Let's assume that you took a bank credit of 10,000 lev to be paid back during a year in equal monthly payments. The credit charge is 600 lev. Give a rough estimate of the annual interest rate on your credit.**

1. 3%      2. 6%      3. 9%      4. 12%      9. Don't know

**CSF8. If a citizen has a deposit in a Bulgarian bank and this bank becomes bankrupt, do you know what maximum level of a deposit is entirely insured by the government?**

1. The government does not insure the bank deposits      2. The equivalent in lev of 30.000 euro      3. The equivalent in lev of 50.000 euro      4. The equivalent in lev of 100.000 euro      5. The government insures all bank deposits in their full amount      9. Don't know

**CSF9. If a citizen owns shares in the unit fund, and the value of shares plummeted because of a large scale financial crisis, what is an approximate level of losses insured by the government?**

1. The government does not insure against losses from the reduction of value of the unit fund shares      2. The equivalent in lev of 30.000 euro      3. The equivalent in lev of 50.000 euro      4. The equivalent in lev of 100.000 euro      5. – The government insures all unit fund shares in their full amount      9. Don't know

<b>CSF10. In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?</b>  <i>Multiple response</i>	1. The bank which went bankrupt
	2. Shares of a unit fund whose market value plunged
	3. Shares of a private company, and the value of shares dropped significantly
	4. Apartment prices dropped at the moment when one needs to sell them
	5. None of the above
	99. Don't know

**ISF5A. Which of the following organizations do you see as the most suitable to deliver financial literacy program in Bulgaria? Choose up to 3 answers**

1. A commercial bank	5. Government entities regulating these markets
2. Pension fund and/or insurance companies	6. Higher education institutions of economic and financial profile
3. Unit investment funds (management companies)	7. Independent financial consultants
4. Non-government organizations or public organizations involved in consumer rights protection	8. Mass media (journalists and TV presenters)
	9. Other.....
	99. Don't know

<b>ISF6A. Which of the following aspects of managing personal finances do you believe that should necessarily be part of a financial training course for people...?</b>	Yes	No	Don't know
a. How to form one's own financial targets and draw a personal current financial plan	1	2	9
b. What to do not to get up to one's neck in debt when using credits	1	2	9
c. How to plan purchases of durables (car, apartment, dacha) and evaluate one's abilities to implement them	1	2	9
d. How does the pension scheme work and what methods are available to secure one's old age income	1	2	9
e. Banking services – current accounts, saving deposits, and plastic cards	1	2	9
f. Consumer credits to purchase goods and services	1	2	9
g. Mortgage loans	1	2	9
h. Insurance and insurance products	1	2	9
i. Private pension funds	1	2	9
j. Capital markets, stock and unit fund shares	1	2	9
k. Sources of information on financial services, how to interpret the information and how to differentiate the advertising information from the objective one	1	2	9
l. What parameters are used to compare the services offered by banks and other financial companies	1	2	9
m. What consumer rights protection laws are available and what one needs to do when one's consumer rights are violated	1	2	9
n. What information should a user pay attention to when signing a contract with a bank or another financial company	1	2	9

#### **D) Managing household finances**

<b>GF1. In your household do you usually have a financial plan, thus you know how to cover current monthly expenses?</b>	1. Yes	2. No	9. Don't know
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<b>GF2. Is your household 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
	9. Don't know

<b>GF3. How often during the last 12 months your household....</b>	Always	Very often	Sometimes	Very rarely	Never	Don't know
a. remained with unspent money from month to month	5	4	3	2	1	9
b. remained without money from month to month	5	4	3	2	1	9
c. spent in a month exactly the money earned in the previous month	5	4	3	2	1	9

*If money spent = money earned always or very often (codes 5 and 4 at GF3c) → GO TO GF4*

*If left without money always or very often (codes 5 and 4 at GF3b) → GO TO GF3Y*

*If money remains unspent always or very often (codes 5 and 4 at GF3a) → GO TO GF3X*

**GF3X. When your household remains with unspent money from month to month, generally what do you do with them?**

	Yes	No		Yes	No
a. We spend it on consumer goods	1	2	e. We lend it to friends or relatives	1	2
b. We keep it in cash	1	2	f. We invest it in our own business	1	2
c. We deposit it or do not withdraw it from the account	1	2	g. We invest it in gold and jewellery	1	2
d. We invest it in the capital market	1	2	h. Other.....	1	2

**GF3Y. 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	g. We spend our savings in lev	1	2
b. We borrow money from relatives, friends and acquaintances without interest	1	2	h. We exchange in lev our savings in foreign currency	1	2
c. We borrow money from relatives, friends and acquaintances with interest	1	2	i. We borrow from a bank	1	2
d. We buy on credit (informally - „pe caier”) from shops	1	2	j. We use a credit card	1	2
e. We borrow from non-banking financial institutions (Jet Credit, T.B.I., etc.)	1	2	k. We work extra hours or do additional jobs	1	2
f. We pawn jewellery or other goods	1	2	l. Other.....	1	2

<b>GF4. Please tell us whether there are such households 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 9. Don't know

<b>GF5. Did your household experience an unexpected significant reduction of your income <u>over the last three years</u>?</b>	1. Yes	2. No <i>GO TO GF6</i>	9. Don't know
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*If Yes (code 1 at GF5)*

**GF5A. What was the reason for this reduction of your income?**

	Yes	No		Yes	No
a. Loss of employment due to economic crisis	1	2	d. Breakup, separation or divorce	1	2
b. Loss of employment because of an accident, illness or disability	1	2	e. Retirement of the main breadwinner	1	2
c. Considerable reduction of salary, or delays with salary payment	1	2	f. Other.....	1	2

**GF5B. How did you (your family) manage to make the ends meet when your income suddenly dropped?**

	Yes	No		Yes	No
a. We cut down expenses	1	2	g. We spend our savings in lev	1	2
b. We borrow money from relatives, friends and acquaintances without interest	1	2	h. We exchange in lev our savings in foreign currency	1	2
c. We borrow money from relatives, friends and acquaintances with interest	1	2	i. We borrow from a bank	1	2
d. We buy on credit (informally - „pe calet”) from shops	1	2	j. We use a credit card	1	2
e. We borrow from non-banking financial institutions (Jet Credit, T.B.I., etc.)	1	2	k. We work extra hours or do additional jobs	1	2
f. We pawn jewellery or other goods	1	2	l. Other.....	1	2

GF6. How often during the last 12 months your household had to borrow to pay back your other debts?	Always	Very often	Sometimes	Very rarely	Never	Don't know
	5	4	3	2	1	9

**GF6a. If tomorrow, your household incomes would suddenly be reduced with let's say one quarter for a period of 3 months or more, how would you manage?**

	yes	no		yes	No
<b>0. Nothing special because our household has sufficient savings and incomes</b>	1	2	6. We will use a credit card	1	2
1. We will cut down expenses and save	1	2	7. We will pawn jewellery or other goods	1	2
2. We will borrow money from relatives, friends and acquaintances	1	2	8. We will spend our savings in lev	1	2
3. We will buy on credit (“pe calet”) from shops	1	2	9. We will work extra hours/additional jobs	1	2
4. We will take a bank loan	1	2	10. We will apply for social benefits	1	2
5. We will borrow from non-bank credit institution (Jet Credit, T.B.I., etc.)	1	2	11. Other.....	1	2

**GF6b. How long do you think you can manage in this situation?**

1) less than a week	2) one week-less than 1 month	3) 1-3 months	4) 3-6 months	5) 6-12 months	6) One year or more	9) Don't know
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**GF7A. Comparing to your total monthly household income, approximately how much are your debts? These are non-serviced debts (e.g. non-serviced credits from non-bank financial institutions, public utilities, debts from friends or relatives, from shops)? Exclude loans with collateral to banks and leasing for cars or properties**

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	9. Don't know
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**GF8. Let's assume that in addition to your regular income your family got some money in the amount of 50,000 lev, meaning approximately 25,000 euro. What would you do with this money most likely? Choose maximum 3 answers, Show card**

I'll spend it on the purchase of household goods (furniture, clothes, home electric appliances, etc.)	1
I'll try to add money (through borrowing, e.g.) and buy a plot of land, a car, etc.	2
I'll make long-term savings to accumulate money for more expensive things (a house, apartment, expensive car, etc.)	3
I'll make reserves (for unexpected event, special events, for a rainy day, etc.)	4
I'll repay my earlier debts	5
I'll spend it on entertainment, on travel or vacation	6
I'll spend it on education and development of my children	7
I'll spend it on upgrade of my skills or training for a new vacation/profession	8
I'll spend it on my medical treatment and that of my close family	9
I'll invest it in my own business	10
I'll buy an insurance policy for myself or the family, spend it on voluntary pension (through a pension fund)	11
I'll buy gold, jewels and the like	12
I'll invest it in the bank deposit at an interest rate	13
I'll buy shares and other stock of Bulgarian companies, buy government bonds (obligations and the like)	14
Other.....	15
Don't know	99

<b>GF9. Does your household usually manage your everyday revenues?</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
	9. Don't know

*If household saves (codes 1 and 2 at GF9)*

**GF9A. Comparing to your total monthly household income, approximately how much are your savings?**

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	9. Don't know
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**GF9B. What are the reasons to have made savings? Multiple response**

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. Other.....
4. To get income in the form of interest, increased market value of assets, etc.	99. Don't know
5. To increase my living standards in the future	

If household does not make savings (code 3 at GF9)

**GF10. What are the reasons?**

*Multiple response*

1. I don't trust financial institutions	4. I cannot resist the temptation to spend the money on shopping
2. I cannot do this because of a low income	5. Other.....
3. I don't see the point in making savings	99. Don't know

<b>BG9. Have you personally invested in the last five years in?</b>	1. Securities
	2. Real estate
	3. Pension fund
	4. Life insurance
	5. Other/please specify/
	6. I have not invested any money

**BG11. Which of these investment options do you consider the most profitable?** (arrange them in an order of priority, marking with 1 the most profitable, and with 4 the least profitable)

**BG12. And which one of them has the highest risk?** (arrange them in an order where 1 has the highest risk, and 4 has the lowest risk)

	<b>BG11. Most profitable</b>	<b>BG12. Highest risk</b>
1. Securities		
2. Real estate		
3. Pension fund		
4. Life insurance		
5. Other/please specify/ (only if code 5 at BG9)		
Don't know	99	99

**GF 14. What services of the above would you like to know better or get additional information about?**

- a. Consumer credit
- b. Bank current account
- c. Bank deposit account
- d. Currency exchange
- e. Credit card
- f. Bank card
- g. Mortgage loan
- h. Insurance policies
- i. Investments in unit funds
- j. Investments in companies' stock
- k. Private pension fund policies
- l. None of the above
- m. I find it difficult to answer this question

## E) Data regarding the household's members

**Attention! Section A** to be completed with data regarding all household members. The data regarding the respondent (*the person mentioned in the sampling list*) is written in the first line of the table. (*CPERS = 01*). Then, persons aged 15+ and children aged 0-14 are registered.

<b>A</b>	<b>4. Ethnicity</b>	<b>5. Highest level of education achieved</b>	<b>6. <u>Main occupational status in the present</u></b>
	1. Bulgarian 2. Turkish 3. Roma 4. Armenian 5. Other	1. No school 2. Primary (1- 4 classes) 3. Gymnasium (5-8 classes) 4. First level of high school (9-10 classes) 5. General high school (9-12 classes) 6. Professional high school (9-12 classes) 8. College degree 9. University ( <i>including Master degree</i> ) 10. Doctoral studies	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> ) 9. Retired - due to age 10. Retired - other causes 11. Pupil, student 12. Housewife 13. Person unable to work 14. Another status of non working person ( <i>pre-school, dependant</i> )
<p><b>Attention!</b> Mention the highest degree achieved and not ongoing studies.</p>			

1 Person's code	2 Sex 1-M 2-F	3 Age	4 Nationality	5 Highest level of education achieved	6 <u>Main occupational status in the present</u>
CPERS	SEX	AGE	NAT	NIVE	STOCUPAN
<b>Respondent (01)</b>		_ _ _			
<b>02</b>		_ _ _			
<b>03</b>		_ _ _			
<b>04</b>		_ _ _			
<b>05</b>		_ _ _			
<b>06</b>		_ _ _			
<b>07</b>		_ _ _			
<b>08</b>		_ _ _			
<b>09</b>		_ _ _			
<b>10</b>		_ _ _			
<b>11</b>		_ _ _			
<b>12</b>		_ _ _			

## E) Data regarding the household's members

**Attention! Section B** to be completed only for the persons aged 15+, members of the household.

<b>B</b>	<p><b>7. Main occupation</b>  <i>FOR PERSONS WITH OCCUPATION ONLY</i>  <i>(codes 1 to 6, column 6)</i></p> <ol 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> </ol>
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1 Person's code	7 Main occupation	8 Main source of income
CPERS	OCP	VEN

Respondent (01)		
02		
03		

04		
05		
06		

07		
08		
09		

10		
11		
12		

### 8. Main source of income

0. No income
1. Salary/ wages (*including wages for medical leave, maternity leave and in-kind incomes*)
3. Income from self-employed authorized non-agricultural activities (*including profit, incomes from crafts, services, liberal professions, rights of intellectual property*)
4. Daily paid or occasional incomes, inclusively black market employment
5. Old age pension
6. Disability, illness, veteran pension
7. Agricultural (CAP) pension
8. Unemployment/redundancy benefit
9. Scholarship
10. Child allowance
11. The minimum guaranteed income, social allowance
12. Other social transfers (*incl. emergency benefits, allowance for fire wood, food, other assistance DPC*)
13. Money received from relatives who work, permanently or temporarily, abroad
14. Private transfers (e.g. child support, donations from parents/ other persons)
15. Income from investments, savings or proprieties
16. Income from self-employment agricultural activities
17. Other

**VENG. Last month (April 2010), the total amount received from salaries, pensions, child allowances, sales etc. by all household's members (including the respondent) was approximately...**

|\_|\_|\_|\_| BGN 0. No income 8. Don't know 9. No answer

**VENP. And the total amount received by the respondent (CPERS=01) was approximately...**

|\_|\_|\_|\_| BGN 0. No income 8. Don't know 9. No answer

#### **F) Use of the financial services: What type of financial services do you use?**

**Attention! Section C** to be completed only for the persons aged 15+, members of the household. *In case of bank deposits/ insurance policies made by the parents for their children aged under 15, the code of the financial service is written on one of the parents' line.*

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

<b>1</b> <b>Person's</b> <b>code</b>	<b>9</b> <b>Financial</b> <b>service 1</b>	<b>10</b> <b>Financial</b> <b>service 2</b>	<b>11</b> <b>Financial</b> <b>service 3</b>	<b>12</b> <b>Financial</b> <b>service 4</b>	<b>13</b> <b>Financial</b> <b>service 5</b>	<b>14</b> <b>Financial</b> <b>service 6</b>
CPERS	SF1	SF2	SF3	SF4	SF5	SF6

<b>Respondent</b> <b>(01)</b>						
<b>02</b>						
<b>03</b>						
<b>04</b>						
<b>05</b>						
<b>06</b>						
<b>07</b>						
<b>08</b>						
<b>09</b>						
<b>10</b>						
<b>11</b>						
<b>12</b>						

If the respondent has insurance policies

**USF1a. What type of insurances policies do you have?**

	Yes	No		Yes	No
a. Life insurance	1	2	d. Car insurance - CASCO	1	2
b. Medical insurance	1	2	e. Terrains and/ or crop insurance	1	2
c. House insurance	1	2	f. Other.....	1	2

<b>USF1b. Did you buy the insurance policy/ies on your own or they were imposed with other financial services (credit, leasing, etc.)</b>	1. Bought them on my own 2. Imposed with other financial services 3. Both situations, only if he/she has more than one insurance policy  9. Don't know
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If the respondent has loans

Data regarding the loans		a. Loan 1	b. Loan 2	c. Loan 3
<b>USF2. Name of the bank or non-banking financial institution</b>				
<b>USF3. Loan reimbursement period (no of months)</b>				
<b>USF4. Loan type</b>	1. Consumer    2. Mortgage			
<b>USF5. Currency</b>	1. Lev            2. Foreign currency			
<b>USF6. Interest rate</b>	1. Fixed          2. Variable			
<b>USF7. Now, do you have any delays in paying your monthly instalments?</b>	1. Yes            2. No			
<b>USF8. Do you face any difficulties paying the monthly instalments?</b>	1. Yes            2. No			

For everybody

<b>USFAV. and USFAL. How do you assess your insurance policies</b>	<b>Life insurance</b>	<b>House insurance</b>
My life /house are insured for the required amount	1	1
My life /house are insured for some amount but in my opinion it is lower than required	2	2
My life /house need to be insured, but it is too expensive	3	3
My life /house need to be insured, but I don't believe that the insurance companies will keep their contract terms and pay the insured amounts	4	4
We don't need insurance	5	5
Don't know	6	6

<b>USFCHOICE. The financial institutions you work with were imposed or did you choose them on your own?</b>	1. I chose it on my own, the bank, insurance company, etc. 2. It was imposed from work (salary card, pension card etc.) 3. I had access only to this financial institution ( in my town, in my neighborhood etc.) 4. Other ..... 97. I don't use any financial service 99. Don't know
<i>Multiple response</i>	

For all respondents

<b>USF8. In the last 5 years, did you happen to buy a financial service which you were sorry about later as the service did not meet your needs?</b>	1. Yes	2. No  <i>GO TO VENSUB</i>	7. Does not use any Financial Service (First line in table C is empty)	9. Don't know
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If Yes (code 1 at USF8)

**USF8A. What kind of service was it? Multiple response**

- |                         |  |  |
|-------------------------|--|--|
| 1. A consumer loan      | 11. Loans from Mutual Help Associations                                      | 15. Loans from usurers                                     |
| 2. A mortgage loan      | 12. A car loan   | 16. Loans from relatives, friends, acquaintances.          |
| 3. Current account      | 13. Pawning goods  | Buying on credit (informally - „pe caiet”) from food shops |
| 4. Bank deposit         | 14. Loans from Jet Credit, T.B.I or other non-banking financial institutions | 18. Buying on credit from the electrical appliances shops  |
| 5. A bank debit card    |  |  |
| 6. A bank credit card   |  |  |
| 7. An insurance policy  |  |  |
| 8. Private pensions     |  |  |
| 9. Investment in shares |  |  |
| 10. Investment funds    |  |  |

**USF8B. What did you do after you discovered the problem? Multiple response**

- |   |   |
|---|---|
| 1. Nothing  | 3. I submitted a grievance to the company which sold me the product |
| 2. I stopped using the service before the contract expired (closed the deposit, account, sold the unit shares, canceled the insurance contract, etc.) | 4. I submitted a claim to the appropriate government authority      |
|   | 5. Other.....   |
|   | 99. Don't know, Don't remember                                      |

**VENSUB.  
Which of the descriptions comes closest to your household's income nowadays?**

1. We hardly make the ends meet.
2. We have enough money to buy food but buying clothes causes financial difficulties.
3. We have enough money to buy food and clothes. But purchase of durable goods (a TV-set, a refrigerator) is problematic.
4. We have no trouble buying durable goods, but purchase of a really expensive thing like a car is hard for us.
5. We can afford quite expensive things.
9. Don't know

**USF10. From the following financial services, which ones do you plan to use the the next 2 years? Multiple response**

1. A consumer loan	11. Loans from Mutual Help Associations	15. Loans from usurers
2. A mortgage loan	12. A car loan	16. Loans from relatives, friends, acquaintances.
3. Current account	13. Pawning goods	17. Buying on credit (informally - „pe caiet”) from food shops
4. Bank deposit	14. Loans from Jet Credit, T.B.I or other non-banking financial institutions	18. Buying on credit from the electrical appliances shops
5. A bank debit card		
6. A bank credit card		
7. An insurance policy		
8. Private pensions		
9. Investment in shares		
10. Investment funds		

<b>UTIL. Does your household have...?</b>	Yes	No		Yes	No
a. Car	1	2	c. Computer (PC)	1	2
b. Landline telephone	1	2	d. Access to Internet	1	2

<b>LOC1. The dwelling is ...</b>	<b>LOC2. The dwelling is ...</b>
1. in a central area of the village/town/city	1. in a good area
2. in a peripheral area of the village/town/city	2. in a poor area
3. in other area of the village/town/city	3. in a bad-famed area
9. Don't know	4. in a rather good area
	9. Don't know

<b>D1. After 2000</b>	Yes	No
a. Did you travel abroad?	1	2
b. Did you work abroad?	1	2
c. Did anyone else from your household work abroad?	1	2

**D2. After graduating did you take any other courses for specialization / requalification?**

1. Yes	2. No	7. N/A (she/he is in school now)
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**D3. Beside your mother language, what other languages do you speak well enough to take part in a conversation?**

*Multiple response*

1. Bulgarian	3. Romani	5. English	7. Russian	9. Italian
2. Turkish	4. German	6. French	8. Spanish	10. Other.....

**VERIF. Alpha Research could check the way I did the interview. Would you agree to give your phone number where Alpha Research could make the verification?**

**Interview end time:** \_\_\_\_:\_\_\_\_





		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
As a whole, how satisfied are you with your life nowadays?	Very dissatisfied	15,6%	3,8%	14,2%
	Rather dissatisfied	35,2%	16,7%	33,1%
	Rather satisfied	44,2%	61,8%	46,2%
	Very satisfied	2,1%	10,8%	3,1%
	Don't know	2,9%	7,0%	3,4%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
How do you think your life is going to be over the next 12 months?	Much worse	5,6%	1,1%	5,1%
	Worse	22,7%	8,1%	21,0%
	The same	37,6%	28,5%	36,6%
	Better	27,5%	46,2%	29,7%
	Much better	2,6%	9,1%	3,3%
	Don't know	4,0%	7,0%	4,3%
Total		100,0%	100,0%	100,0%

How often do you...

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
How often do you read the national newspapers?	Never	18,1%	33,9%	19,9%
	Once a month or less	16,5%	24,7%	17,4%
	Few times a month	20,5%	23,7%	20,9%
	Few times a week	24,5%	12,9%	23,2%
	Daily	20,4%	4,8%	18,6%
How often do you read the local newspapers?	Never	40,0%	54,3%	41,7%
	Once a month or less	21,7%	23,1%	21,9%
	Few times a month	17,5%	14,0%	17,1%
	Few times a week	15,4%	6,5%	14,4%
	Daily	5,4%	2,2%	5,0%
How often do you listen to the national radio stations?	Never	22,1%	24,7%	22,4%
	Once a month or less	9,2%	8,6%	9,1%
	Few times a month	12,1%	16,7%	12,6%
	Few times a week	22,1%	22,6%	22,1%
	Daily	34,5%	27,4%	33,7%
How often do you listen to the local radio stations?	Never	44,3%	43,5%	44,2%
	Once a month or less	12,4%	8,6%	11,9%
	Few times a month	12,6%	14,5%	12,8%
	Few times a week	16,0%	11,8%	15,5%
	Daily	14,8%	21,5%	15,6%
How often do you watch the national TV programs?	Never	1,2%	3,2%	1,4%
	Once a month or less	,4%	1,1%	,5%
	Few times a month	1,4%	2,7%	1,5%
	Few times a week	7,3%	14,5%	8,2%
	Daily	89,7%	78,5%	88,4%
How often do you watch the local TV programs?	Never	36,3%	39,2%	36,7%
	Once a month or less	7,8%	10,8%	8,2%
	Few times a month	11,6%	13,4%	11,8%
	Few times a week	19,8%	14,0%	19,2%
	Daily	24,4%	22,6%	24,2%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Do you know to use a computer?	Yes	45,1%	88,7%	50,1%
	No	54,9%	11,3%	49,9%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
How often do you use the Internet (including e-mail)?	Never	1,7%	,6%	1,5%
	Once a month or less	3,3%	1,2%	2,8%
	Few times a month	7,7%	1,8%	6,5%
	Few times a week	22,1%	10,9%	19,9%
	Daily	65,2%	85,5%	69,3%
Total		100,0%	100,0%	100,0%

Computer users, N=811

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Commercial banks operating in Bulgaria	Does not trust at all	19,6%	7,5%	18,2%
	Little	16,2%	5,9%	15,0%
	Average	32,9%	23,7%	31,8%
	Much	17,6%	9,1%	16,6%
	Very much	3,2%	8,1%	3,8%
	Don't know	10,5%	45,7%	14,5%
Insurance companies	Does not trust at all	25,9%	7,0%	23,7%
	Little	20,1%	10,2%	19,0%
	Average	26,3%	19,4%	25,5%
	Much	11,2%	6,5%	10,7%
	Very much	2,6%	4,8%	2,8%
	Don't know	13,8%	52,2%	18,2%
Securities companies	Does not trust at all	31,1%	7,5%	28,4%
	Little	15,9%	5,9%	14,8%
	Average	14,5%	10,2%	14,0%
	Much	5,4%	2,2%	5,1%
	Very much	,8%	4,8%	1,3%
	Don't know	32,1%	69,4%	36,4%
Mutual Help Associations	Does not trust at all	18,1%	5,4%	16,6%
	Little	9,9%	5,4%	9,4%
	Average	16,8%	5,9%	15,6%
	Much	13,8%	3,8%	12,6%
	Very much	4,4%	2,7%	4,2%
	Don't know	37,0%	76,9%	41,6%
Leasing companies	Does not trust at all	28,1%	10,2%	26,1%
	Little	14,9%	7,5%	14,0%
	Average	16,3%	14,0%	16,0%
	Much	8,7%	6,5%	8,4%
	Very much	2,3%	3,8%	2,5%
	Don't know	29,7%	58,1%	33,0%
Pawn shops	Does not trust at all	48,8%	18,3%	45,3%
	Little	12,4%	7,5%	11,8%
	Average	9,3%	14,0%	9,8%
	Much	3,0%	4,3%	3,2%
	Very much	1,0%	3,8%	1,4%
	Don't know	25,5%	52,2%	28,6%
Private pension funds	Does not trust at all	36,5%	10,8%	33,6%
	Little	14,9%	4,8%	13,8%
	Average	12,2%	7,5%	11,6%
	Much	4,5%	3,8%	4,4%
	Very much	,9%	3,2%	1,2%
	Don't know	30,9%	69,9%	35,4%
Consumer credit companies (e.g. Jet Credit, T.B.I., etc.)	Does not trust at all	36,5%	11,3%	33,6%
	Little	14,2%	6,5%	13,3%
	Average	15,6%	10,8%	15,0%
	Much	6,6%	8,6%	6,8%
	Very much	1,3%	4,3%	1,7%
	Don't know	25,8%	58,6%	29,6%
The Bulgarian economy	Does not trust at all	23,5%	7,0%	21,6%
	Little	20,7%	10,2%	19,5%
	Average	30,9%	23,1%	30,0%
	Much	9,0%	10,2%	9,1%
	Very much	1,9%	3,8%	2,1%
	Don't know	14,0%	45,7%	17,7%
Total		100,0%	100,0%	100,0%

And how much do you trust...?

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Bulgarian National Bank	Does not trust at all	9,1%	3,8%	8,5%
	Little	11,4%	4,8%	10,6%
	Average	33,4%	24,7%	32,4%
	Much	27,1%	14,0%	25,6%
	Very much	9,6%	9,7%	9,6%
	Don't know	9,4%	43,0%	13,3%
Financial Supervision Commission	Does not trust at all	15,5%	7,0%	14,5%
	Little	12,8%	5,9%	12,1%
	Average	23,3%	15,6%	22,4%
	Much	10,8%	2,7%	9,9%
	Very much	3,8%	5,9%	4,1%
	Don't know	33,7%	62,9%	37,0%
Consumer Protection Commission	Does not trust at all	18,6%	9,1%	17,5%
	Little	16,2%	8,6%	15,3%
	Average	25,9%	17,2%	24,9%
	Much	13,1%	7,0%	12,4%
	Very much	4,4%	7,5%	4,8%
	Don't know	21,8%	50,5%	25,1%
Bulgarian Deposit Insurance Fund	Does not trust at all	16,6%	6,5%	15,4%
	Little	16,6%	8,1%	15,6%
	Average	21,5%	11,3%	20,3%
	Much	12,6%	7,0%	12,0%
	Very much	2,7%	5,9%	3,1%
	Don't know	30,0%	61,3%	33,6%
The lev, the national currency	Does not trust at all	11,7%	4,3%	10,9%
	Little	10,7%	5,9%	10,1%
	Average	31,7%	19,4%	30,3%
	Much	25,6%	17,7%	24,7%
	Very much	8,0%	12,9%	8,5%
	Don't know	12,4%	39,8%	15,5%
Total		100,0%	100,0%	100,0%

Generally, the quality of financial products services offered by the financial institutions in Bulgaria is...?

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Commercial banks operating in Bulgaria	Very bad	3,5%	1,1%	3,2%
	Bad	8,8%	5,4%	8,4%
	Fair	40,2%	18,8%	37,7%
	Good	22,6%	11,8%	21,4%
	Very good	2,9%	3,8%	3,0%
	Don't know	22,0%	59,1%	26,3%
Insurance companies	Very bad	4,5%	1,1%	4,1%
	Bad	15,3%	4,8%	14,1%
	Fair	33,4%	15,6%	31,4%
	Good	14,9%	8,1%	14,1%
	Very good	2,1%	3,8%	2,3%
	Don't know	29,7%	66,7%	34,0%
Mutual Help Associations	Very bad	4,0%	1,6%	3,7%
	Bad	6,9%	2,7%	6,4%
	Fair	20,3%	6,5%	18,7%
	Good	14,8%	2,7%	13,4%
	Very good	4,3%	4,3%	4,3%
	Don't know	49,7%	82,3%	53,5%
Securities companies	Very bad	6,4%	2,2%	5,9%
	Bad	13,7%	4,8%	12,7%
	Fair	20,5%	8,1%	19,0%
	Good	6,0%	3,2%	5,7%
	Very good	,9%	3,8%	1,2%
	Don't know	52,5%	78,0%	55,4%
Private pension funds	Very bad	8,6%	2,7%	7,9%
	Bad	17,2%	8,1%	16,1%
	Fair	19,3%	5,4%	17,7%
	Good	5,4%	3,2%	5,1%
	Very good	1,0%	2,7%	1,2%
	Don't know	48,5%	78,0%	51,9%
Leasing companies	Very bad	8,1%	1,6%	7,4%
	Bad	15,3%	7,5%	14,4%
	Fair	21,2%	11,3%	20,0%
	Good	8,5%	6,5%	8,3%
	Very good	1,5%	3,8%	1,8%
	Don't know	45,4%	69,4%	48,1%
Consumer credit companies (e.g. Jet Credit, T.B.I., etc.)	Very bad	10,4%	5,4%	9,8%
	Bad	15,6%	4,8%	14,4%
	Fair	21,9%	7,5%	20,3%
	Good	9,0%	8,1%	8,9%
	Very good	1,3%	3,2%	1,5%
	Don't know	41,8%	71,0%	45,1%
Total		100,0%	100,0%	100,0%

What are your expectations to the development of...?

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Banking sector in Bulgaria	NA	5,6%	14,0%	6,6%
	It will remain stable and develop in a positive direction	28,8%	26,3%	28,6%
	No change	54,9%	52,2%	54,6%
	Destabilization and negative development	10,7%	7,5%	10,3%
Private Pension Funds	NA	10,7%	17,2%	11,4%
	It will remain stable and develop in a positive direction	13,9%	14,5%	14,0%
	No change	54,1%	53,8%	54,1%
	Destabilization and negative development	21,3%	14,5%	20,5%
Insurance companies	NA	8,8%	15,1%	9,5%
	It will remain stable and develop in a positive direction	18,6%	20,4%	18,9%
	No change	58,9%	53,8%	58,3%
	Destabilization and negative development	13,7%	10,8%	13,3%
The capital market	NA	12,4%	19,4%	13,2%
	It will remain stable and develop in a positive direction	16,6%	15,1%	16,4%
	No change	50,6%	54,3%	51,1%
	Destabilization and negative development	20,4%	11,3%	19,3%
Consumer credit companies (e.g. Jet Credit, T.B.I., etc.)	NA	9,9%	16,7%	10,7%
	It will remain stable and develop in a positive direction	17,3%	18,3%	17,4%
	No change	52,9%	52,2%	52,8%
	Destabilization and negative development	19,8%	12,9%	19,0%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Who would you complain to, if you have a problem with your bank?	To the bank management	62,2%	51,1%	60,9%
	To the media	17,5%	21,5%	18,0%
	I will not complain to anyone	17,7%	18,3%	17,7%
	To a representative of the system of justice	12,3%	11,8%	12,2%
	To the Consumer Protection Commission	12,8%	7,0%	12,2%
	To the Financial Supervision Commission	5,9%	3,8%	5,7%
	To the Bank Deposits Guarantee Fund	4,6%	4,3%	4,6%
	To Bulgarian National Bank	4,0%	3,2%	3,9%
	To some other state institution	2,4%	2,2%	2,4%
	To the Association of Banks in Bulgaria	1,7%	3,2%	1,9%
	Other	,3%	,5%	,3%
	To the Payments Conciliation Committee	,2%		,2%
	I will change the bank	,1%		,1%
	Parents		,5%	,1%

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?

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
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? - in short time	I am not at all sure	12,8%	10,8%	12,5%
	I am not quite sure	26,3%	16,1%	25,2%
	Fifty-fifty	29,7%	25,8%	29,3%
	I am rather sure	14,6%	10,2%	14,1%
	I am completely sure	2,6%	4,3%	2,8%
	Don't know	14,0%	32,8%	16,1%
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? - correctly	I am not at all sure	14,2%	9,1%	13,6%
	I am not quite sure	25,8%	16,7%	24,8%
	Fifty-fifty	28,8%	22,6%	28,1%
	I am rather sure	14,3%	10,2%	13,8%
	I am completely sure	2,0%	4,3%	2,3%
	Don't know	14,8%	37,1%	17,4%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
What do you think deserves primary attention when one has to compare between the banks to choose the one where to take a credit from?	Credit interest rate and the credit cost	66,4%	51,1%	64,6%
	Reputation (fame)	15,9%	17,2%	16,1%
	Don't know	13,8%	23,1%	14,9%
	The way the personnel treat you	2,4%	5,9%	2,8%
	View of the office	,6%	2,2%	,7%
	Gifts and advertising campaigns	,5%	,5%	,5%
	Other	,3%		,3%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
What do you think deserves primary attention when one has to compare between the leasing companies to choose the one where to take a credit from?	Credit interest rate and the credit cost	54,6%	37,6%	52,7%
	Don't know	29,1%	39,8%	30,3%
	Reputation (fame)	9,1%	12,4%	9,5%
	The way the personnel treat you	3,2%	3,2%	3,2%
	View of the office	1,8%	3,8%	2,0%
	Gifts and advertising campaigns	1,6%	3,2%	1,8%
	Other	,5%		,4%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
What do you think deserves primary attention when one has to compare between consumer credit companies to choose the one where to take a credit from?	Credit interest rate and the credit cost	54,7%	43,5%	53,5%
	Don't know	32,8%	37,6%	33,4%
	Reputation (fame)	7,5%	11,8%	8,0%
	The way the personnel treat you	2,5%	2,7%	2,5%
	Gifts and advertising campaigns	1,4%	2,7%	1,5%
	Other	,6%	1,1%	,6%
	View of the office	,4%	,5%	,4%
Total		100,0%	100,0%	100,0%



		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
If you considered taking a credit from a bank, what would you prefer?	A credit in lev	56,2%	35,5%	53,8%
	A credit in a foreign currency	9,1%	16,7%	10,0%
	I wouldn't take any credit	27,1%	24,7%	26,8%
	Don't know	7,5%	23,1%	9,3%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
When taking a credit from a bank, what would you give more importance to...?	Commissions charged by the bank	,7%	1,6%	,8%
	Credit interest rates	36,7%	32,8%	36,3%
	Both, commissions and credit interest rates	26,6%	16,7%	25,5%
	Annual Percentage Rate	4,7%	4,8%	4,7%
	I wouldn't take any credit	23,3%	18,3%	22,7%
	Don't know	8,0%	25,8%	10,0%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
When do you think buying on credit is justified?	If a shop has sales for the goods you need	10,5%	4,8%	9,9%
	To pay for education to get a better paid job	32,4%	51,6%	34,6%
	If a person really needs a vacation	2,6%	2,2%	2,5%
	Other, namely	2,2%	,5%	2,0%
	I wouldn't buy on credit in any circumstance	20,3%	8,6%	18,9%
	Don't know	16,9%	24,7%	17,8%
	For medical treatment	5,2%	2,2%	4,9%
	For house purchase, property	1,9%	1,6%	1,9%
	For working capital or investment in business	2,3%	1,1%	2,2%
	For repairs, insulation, windows	1,1%		1,0%
	Household electric appliances and machinery	,4%		,4%
	Helping the children	,1%		,1%
	In financial difficulties, urgent needs	2,9%	1,6%	2,7%
	Education of children	,4%		,4%
	It depends on the case and the person	,3%		,3%
	For a vehicle	,3%	1,1%	,4%
	To cover debt	,1%		,1%
Total		100,0%	100,0%	100,0%

What tendencies from the ones given below you follow personally?

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Changes in the property market	Yes	22,7%	5,9%	20,8%
	No	77,3%	94,1%	79,2%
Changes of quotations and indices in the capital market	Yes	4,3%	1,1%	3,9%
	No	95,7%	98,9%	96,1%
Changes of interest rates on deposits	Yes	23,3%	5,4%	21,3%
	No	76,7%	94,6%	78,7%
Changes of interest rates on credits	Yes	27,9%	8,1%	25,6%
	No	72,1%	91,9%	74,4%
Changes in the inflation rate	Yes	29,1%	12,4%	27,1%
	No	70,9%	87,6%	72,9%
Changes in the level of public pensions, benefits and tax exemptions	Yes	33,1%	6,5%	30,0%
	No	66,9%	93,5%	70,0%
Price fluctuations for oil, gold, metals, etc.	Yes	12,6%	10,8%	12,4%
	No	87,4%	89,2%	87,6%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
What are the two main sources of information:	Press, TV programs specializing on financial issues	53,4%	45,0%	53,0%
	Friends and acquaintances	19,1%	15,0%	18,9%
	Specialized web sites	17,9%	30,0%	18,5%
	Advertising	11,3%	30,0%	12,1%
	Bank officers, employees of insurance & management companies	8,6%	2,5%	8,3%
	Independent financial consultants or brokers	1,6%	2,5%	1,6%

Those who follow at least one of the tendencies, N=856

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Are you aware of the Consumer Protection Commission activity concerning financial services?	Yes	17,0%	9,7%	16,2%
	No	67,8%	66,7%	67,7%
	Don't know	15,2%	23,7%	16,1%
Total		100,0%	100,0%	100,0%

During the last 12 months, how many visits /personal contacts or through phone did you have with...?

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
bank officers or bankers	Never	56,5%	92,5%	60,6%
	Once a month or less	35,7%	7,0%	32,4%
	Few times a month	6,6%	,5%	5,9%
	Few times a week	1,0%		,9%
	Daily	,3%		,2%
representatives of insurance companies / private pension fund	Never	82,5%	98,9%	84,4%
	Once a month or less	15,9%	1,1%	14,2%
	Few times a month	1,5%		1,3%
	Few times a week	,2%		,2%
representatives of securities companies (for share deals)	Never	97,3%	99,5%	97,6%
	Once a month or less	2,0%		1,7%
	Few times a month	,6%		,6%
	Few times a week	,1%	,5%	,1%
independent financial advisers or brokers	Never	96,4%	98,9%	96,7%
	Once a month or less	2,7%	1,1%	2,5%
	Few times a month	,7%		,6%
	Few times a week	,1%		,1%
representatives of a non-banking financial institution , such as Jetcredit or T.B.I. Credit	Never	88,3%	97,8%	89,4%
	Once a month or less	9,6%	1,6%	8,7%
	Few times a month	1,8%		1,6%
	Few times a week	,2%	,5%	,2%
	Daily	,1%		,1%
pawn houses personnel	Never	95,9%	93,0%	95,6%
	Once a month or less	3,1%	4,8%	3,3%
	Few times a month	,9%	1,6%	1,0%
	Few times a week	,1%	,5%	,2%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
When you meet your relatives, colleagues, friends, how often do you talk about financial institutions and services?	Never	34,8%	73,7%	39,2%
	Once a month or less	43,3%	19,4%	40,5%
	Few times a month	13,2%	5,9%	12,4%
	Few times a week	5,4%	1,1%	4,9%
	Daily	3,4%		3,0%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
In the last five years, how often do you compare the terms and conditions for provision of financial services by various companies before you buy such a service?	Never	15,8%	17,7%	16,0%
	Rarely	18,8%	1,1%	16,7%
	Sometimes	12,5%		11,1%
	Always	6,3%	1,6%	5,7%
	I do not use any financial service	23,6%	48,9%	26,5%
	Don't know	23,0%	30,6%	23,9%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
In the last five years, what sources of information do you pay attention to when choosing a company to buy a service from?	Don't know	36,4%	77,4%	41,1%
	Advice of friends and relatives	31,9%	10,2%	29,4%
	Information materials of financial companies on their tariff	24,7%	3,2%	22,2%
	Advertisements	17,0%	11,8%	16,4%
	Internet resources	15,4%	10,8%	14,9%
	Education programs on the radio and television	6,6%	2,2%	6,1%
	Analytical materials published in mass media	3,7%		3,3%
	Recommendations of independent financial consultants/brokers	3,0%	1,1%	2,8%
	Employer's advice	2,6%	,5%	2,3%
	Consultants working for providers of a required service	1,9%	,5%	1,7%
	Specialized information center/ call center	1,2%		1,1%
	I don't use no sources	,9%	,5%	,9%
	Personal meetings at the financial institution	,3%		,2%
	Other	,2%		,2%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
How would you prefer to receive information on financial matters?	Information materials of financial companies on their tariff	31,0%	13,4%	29,0%
	Advice of friends and relatives	28,5%	21,0%	27,6%
	Internet resources	20,9%	36,0%	22,6%
	Don't know	20,1%	33,3%	21,6%
	Advertisements	18,2%	17,7%	18,2%
	Education programs on the radio and television	16,9%	8,1%	15,9%
	Analytical materials published in mass media	5,9%	2,7%	5,5%
	Recommendations of independent financial consultants/brokers	5,8%	2,2%	5,4%
	Specialized information center/ call center	5,0%	4,8%	5,0%
	Consultants working for providers of a required service	5,0%	2,7%	4,7%
	Employer's advice	2,0%	1,1%	1,9%
	Other	,3%	1,6%	,5%
	Personal meetings at the financial institution	,1%		,1%
	I don't use no sources	,1%		,1%
	Post ads	,1%		,1%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Do you consider yourself a financially literate person?	No knowledge and skills	19,8%	33,3%	21,4%
	Unsatisfactory knowledge and skills	26,5%	19,4%	25,6%
	Satisfactory knowledge and skills	33,8%	26,9%	33,0%
	Good knowledge and skills	13,3%	8,6%	12,8%
	Excellent knowledge and skills	1,5%	,5%	1,4%
	Don't know	5,0%	11,3%	5,7%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Let's assume that you deposited 10,000 lev 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?	More than 10,800 BGN	54,4%	41,9%	53,0%
	Exactly 10,800 BGN	9,2%	13,4%	9,7%
	Less than 10,800 BGN	3,4%	2,2%	3,2%
	Don't know	33,0%	42,5%	34,1%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Let's assume that you deposited 10,000 lev in a bank account at 10% annual interest rate. The interest will be earned at the end of each year and will be added to the principal. How much money will you have in your account in 5 years if you do not withdraw either the principal or the interest?	More than 15,000 BGN	40,5%	29,6%	39,2%
	Exactly 15,000 BGN	17,7%	20,4%	18,0%
	Less than 15,000 BGN	5,0%	4,8%	4,9%
	Don't know	36,9%	45,2%	37,8%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Imagine, than you deposited the money in a bank account at 8% interest rate, while the annual inflation rate was 10%. Do you think the money from your account can buy more or less, or the same amount of goods and services on average now as a year ago?	More than a year ago	3,7%	3,8%	3,7%
	The same	9,7%	15,1%	10,3%
	Less than a year ago	47,8%	30,6%	45,8%
	Don't know	38,8%	50,5%	40,2%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
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?	More than today	2,9%	5,4%	3,2%
	Exactly the same	43,5%	37,1%	42,8%
	Less than today	22,8%	17,2%	22,2%
	Don't know	30,7%	40,3%	31,8%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
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 1,000 lev. One shop offered a discount of 150 lev, while the other one offered a 10% discount. Which one is a better bargain - a discount of 150 lev or 10%?	A discount of 150 lev	66,6%	61,3%	65,9%
	There are the same	3,9%	4,3%	4,0%
	A 10% discount	1,5%	1,1%	1,4%
	Don't know	28,1%	33,3%	28,7%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Let's assume that you took a bank credit of 10,000 BGN to be paid back during a year in equal monthly payments. The interest amount paid back on top of the credit is 600 BGN. Give a rough estimate of the annual percentage rate on your credit?	3%	2,0%	2,2%	2,0%
	6%	39,0%	31,7%	38,2%
	9%	4,0%	4,3%	4,0%
	12%	2,2%	2,2%	2,2%
	Don't know	52,8%	59,7%	53,6%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
If a citizen has a deposit in a Bulgarian bank and this bank becomes bankrupt, do you know what maximum level of a deposit is entirely insured by the government?	The government does not insure the bank deposits	4,6%	2,2%	4,3%
	The equivalent in lev of 30.000 euro	7,0%	4,3%	6,7%
	The equivalent in lev of 50.000 euro	21,0%	8,6%	19,6%
	The equivalent in lev of 100.000 euro	2,5%	,5%	2,3%
	The government insures all bank deposits in their full amount	4,5%	2,2%	4,2%
	Don't know	60,4%	82,3%	62,9%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
If a citizen owns shares in the unit fund, and the value of shares plummeted because of a large scale financial crisis, what is an approximate level of losses insured by the government?	The government does not insure against such losses	10,9%	7,5%	10,5%
	The equivalent in lev of 30.000 euro	3,3%	1,6%	3,1%
	The equivalent in lev of 50.000 euro	7,4%	4,3%	7,0%
	The equivalent in lev of 100.000 euro	1,7%	,5%	1,6%
	All unit fund shares in their full amount	2,3%	1,6%	2,2%
	Don't know	74,4%	84,4%	75,5%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?	The bank which went bankrupt	70,0%	46,8%	67,3%
	Don't know	24,7%	49,5%	27,5%
	Shares of a unit fund whose market value plunged	10,5%	4,3%	9,8%
	Apartment prices dropped when one needs to sell them	3,6%	2,7%	3,5%
	None of the above	3,6%	2,7%	3,5%
	Shares of a private company, and the value of shares dropped significantly	2,2%	4,3%	2,5%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Which of the following organizations do you see as the most suitable to deliver financial literacy program in Bulgaria?	Higher education institutions of economic and financial profile	28,5%	35,5%	29,3%
	Mass media (journalists and TV presenters)	28,8%	26,3%	28,5%
	Government entities regulating these markets	28,6%	16,1%	27,1%
	Don't know	23,6%	35,5%	25,0%
	A commercial bank	18,7%	14,0%	18,2%
	Non-government organizations or public organizations involved in consumer rights protection	19,3%	8,1%	18,0%
	Independent financial consultants	14,7%	12,4%	14,4%
	Pension fund and/or insurance companies	6,0%	2,2%	5,6%
	Unit investment funds (management companies)	4,8%	4,8%	4,8%
	Internet	,1%	,5%	,2%
	At school	,2%		,2%
	Other	,1%		,1%
	Information Desks	,1%		,1%

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

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
How to form one's own financial targets and draw a personal current financial plan	Yes	60,7%	51,1%	59,6%
	No	13,0%	9,7%	12,6%
	Don't know	26,3%	39,2%	27,8%
What to do not to get up to one's neck in debt when using credits	Yes	75,8%	67,7%	74,9%
	No	5,7%	3,8%	5,5%
	Don't know	18,4%	28,5%	19,6%
How to plan purchases of durables (car, apartment) and evaluate one's abilities to implement them	Yes	65,3%	55,4%	64,2%
	No	12,9%	11,8%	12,8%
	Don't know	21,8%	32,8%	23,1%
How does the pension scheme work and what methods are available to secure one's old age income	Yes	71,2%	47,8%	68,5%
	No	6,9%	6,5%	6,9%
	Don't know	21,9%	45,7%	24,7%
What is banking services - current accounts, saving deposits, and plastic cards, and how can I use it	Yes	71,4%	62,4%	70,4%
	No	8,0%	7,0%	7,9%
	Don't know	20,5%	30,6%	21,7%
What is consumer credit for purchasing goods and services, and how can I use it	Yes	68,1%	61,8%	67,4%
	No	9,8%	5,4%	9,3%
	Don't know	22,1%	32,8%	23,3%
What is mortgage loan and how can I use it	Yes	61,0%	55,4%	60,4%
	No	13,5%	6,5%	12,7%
	Don't know	25,4%	38,2%	26,9%
What is insurance and insurance products and how can I use it	Yes	61,4%	54,3%	60,6%
	No	12,4%	7,0%	11,8%
	Don't know	26,2%	38,7%	27,6%
What is private pension fund and how can I use it	Yes	61,0%	41,4%	58,7%
	No	13,8%	10,8%	13,4%
	Don't know	25,3%	47,8%	27,9%
What is capital markets, stock and unit fund shares, and how can I use it	Yes	49,1%	45,2%	48,6%
	No	19,0%	8,6%	17,8%
	Don't know	31,9%	46,2%	33,6%
Sources of information on financial services, how to interpret the information and how to differentiate the advertising information from the objective one	Yes	63,3%	52,2%	62,1%
	No	10,3%	8,6%	10,1%
	Don't know	26,3%	39,2%	27,8%
What parameters are used to compare the services offered by banks and other financial companies	Yes	63,6%	51,6%	62,2%
	No	9,2%	7,0%	9,0%
	Don't know	27,2%	41,4%	28,8%
What consumer rights protection laws are available and what one needs to do when one's consumer rights are violated	Yes	75,6%	63,4%	74,2%
	No	3,7%	1,6%	3,5%
	Don't know	20,7%	34,9%	22,3%
What information should a user pay attention to when signing a contract with a bank or another financial company	Yes	75,5%	61,8%	73,9%
	No	4,1%	3,2%	4,0%
	Don't know	20,4%	34,9%	22,1%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
In your household do you usually have a financial plan, thus you know how to cover current monthly expenses?	Yes	73,0%	40,3%	69,3%
	No	20,5%	20,4%	20,5%
	Don't know	6,4%	39,2%	10,2%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Is your household used to keeping records of income and expenditures?	Yes, we keep records of everything, entering all revenues and all expenditures	27,9%	15,1%	26,4%
	Yes, we keep records of everything, but not all revenues and expenditures are entered	22,4%	18,3%	21,9%
	No, we don't keep records of everything, but we know in general how much money is received and spent during a month	38,8%	23,7%	37,1%
	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	3,4%	7,5%	3,8%
	Don't know	7,5%	35,5%	10,8%
Total		100,0%	100,0%	100,0%

How often during the last 12 months your household...

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
How often during the last 12 months your household remained with unspent money from month to month?	Never	36,4%	18,8%	34,4%
	Very rarely	25,6%	11,8%	24,0%
	Sometimes	22,1%	15,1%	21,3%
	Very often	5,4%	5,9%	5,5%
	Always	2,4%	3,2%	2,5%
	Don't know	8,1%	45,2%	12,4%
How often during the last 12 months your household remained without money from month to month?	Never	16,1%	14,0%	15,9%
	Very rarely	17,8%	10,2%	16,9%
	Sometimes	30,7%	14,5%	28,8%
	Very often	18,0%	10,8%	17,2%
	Always	7,5%	3,2%	7,0%
	Don't know	9,8%	47,3%	14,2%
How often during the last 12 months your household spent in a month exactly the money earned in the previous month?	Never	13,1%	7,5%	12,4%
	Very rarely	16,0%	11,8%	15,5%
	Sometimes	28,6%	16,7%	27,2%
	Very often	19,8%	7,5%	18,4%
	Always	7,8%	3,2%	7,2%
	Don't know	14,9%	53,2%	19,3%
Total		100,0%	100,0%	100,0%

When your household remains with unspent money from month to month, generally what do you do with them?

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
We spend it on consumer goods	Yes	31,3%	47,1%	33,3%
	No	68,8%	52,9%	66,7%
We keep it in cash	Yes	33,0%	47,1%	34,9%
	No	67,0%	52,9%	65,1%
We deposit it or do not withdraw it from the account	Yes	50,0%	41,2%	48,8%
	No	50,0%	58,8%	51,2%
We invest it in the capital market	Yes	4,5%		3,9%
	No	95,5%	100,0%	96,1%
We lend it to friends or relatives	Yes	16,1%	23,5%	17,1%
	No	83,9%	76,5%	82,9%
We invest it in our own business	Yes	17,9%	35,3%	20,2%
	No	82,1%	64,7%	79,8%
We invest it in gold and jewellery	Yes	2,7%	11,8%	3,9%
	No	97,3%	88,2%	96,1%
Other	Yes	1,8%		1,6%
	No	98,2%	100,0%	98,4%
Total		100,0%	100,0%	100,0%

Money remains unspent always or very often, N=129



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

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
We cut down expenses	Yes	77,6%	73,1%	77,3%
	No	22,4%	26,9%	22,7%
We borrow money from relatives, friends and acquaintances without interest	Yes	74,6%	61,5%	73,7%
	No	25,4%	38,5%	26,3%
We borrow money from relatives, friends and acquaintances with interest	Yes	3,3%	3,8%	3,3%
	No	96,7%	96,2%	96,7%
We buy on credit (informally - "pe caiet") from shops	Yes	31,7%	15,4%	30,6%
	No	68,3%	84,6%	69,4%
We borrow from non-banking financial institutions (Jet Credit, T.B.I., etc.)	Yes	6,3%	3,8%	6,1%
	No	93,7%	96,2%	93,9%
We pawn jewellery or other goods	Yes	4,1%	19,2%	5,1%
	No	95,9%	80,8%	94,9%
We spend our savings in lev	Yes	12,3%	26,9%	13,3%
	No	87,7%	73,1%	86,7%
We exchange in lev our savings in foreign currency	Yes	1,9%	3,8%	2,0%
	No	98,1%	96,2%	98,0%
We borrow from a bank	Yes	4,1%		3,8%
	No	95,9%	100,0%	96,2%
We use a credit card	Yes	10,1%		9,4%
	No	89,9%	100,0%	90,6%
We work extra hours or do additional jobs	Yes	24,9%	23,1%	24,7%
	No	75,1%	76,9%	75,3%
Other	Yes	,8%		,8%
	No	99,2%	100,0%	99,2%

Left without money always or very often, N=392

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Please tell us whether there are such households 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?	Yes, because someone in the household has lost his job due to financial crisis	28,8%	18,8%	27,6%
	Yes, because of unfortunate series of events	7,5%	4,8%	7,2%
	Yes, because of a wrong money management or lack of ability to plan its finances	10,1%	7,0%	9,8%
	Yes, other	,4%	,5%	,4%
	I do not know such households	37,8%	42,5%	38,4%
	Don't know	15,0%	26,3%	16,3%
	Go abroad	,1%		,1%
	Integrated responses from the front	,1%		,1%
	Their business goes bankrupt	,1%		,1%
	Lowering of wages due to crisis	,1%		,1%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Did your household experience an unexpected significant reduction of your income over the last three years?	Yes	36,1%	23,7%	34,7%
	No	57,8%	53,8%	57,4%
	Don't know	6,1%	22,6%	8,0%
Total		100,0%	100,0%	100,0%

What was the reason for this reduction of your income?

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Loss of employment due to economic crisis	Yes	49,1%	63,6%	50,3%
	No	50,9%	36,4%	49,7%
Loss of employment because of an accident, illness or disability	Yes	7,2%		6,6%
	No	92,8%	100,0%	93,4%
Considerable reduction of salary, or delays with salary payment	Yes	43,7%	43,2%	43,7%
	No	56,3%	56,8%	56,3%
Breakup, separation or divorce	Yes	3,5%	4,5%	3,6%
	No	96,5%	95,5%	96,4%
Retirement of the main breadwinner	Yes	6,6%		6,1%
	No	93,4%	100,0%	93,9%
Other	Yes	10,8%		10,0%
	No	89,2%	100,0%	90,0%
Total		100,0%	100,0%	100,0%

Those who experienced an significant reduction of their income over the last three years, N=561

How did you (your family) manage to make the ends meet when your income suddenly dropped?

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
We cut down expenses	Yes	84,5%	84,1%	84,5%
	No	15,5%	15,9%	15,5%
We borrow money from relatives, friends and acquaintances without interest	Yes	59,4%	36,4%	57,6%
	No	40,6%	63,6%	42,4%
We borrow money from relatives, friends and acquaintances with interest	Yes	3,3%		3,0%
	No	96,7%	100,0%	97,0%
We buy on credit (informally - "pe caiet") from shops	Yes	21,1%	11,4%	20,3%
	No	78,9%	88,6%	79,7%
We borrow from non-banking financial institutions (Jet Credit, T.B.I., etc.)	Yes	3,9%	2,3%	3,7%
	No	96,1%	97,7%	96,3%
We pawn jewellery or other goods	Yes	3,9%	9,1%	4,3%
	No	96,1%	90,9%	95,7%
We spend our savings in lev	Yes	13,5%	22,7%	14,3%
	No	86,5%	77,3%	85,7%
We exchange in lev our savings in foreign currency	Yes	2,7%	9,1%	3,2%
	No	97,3%	90,9%	96,8%
We borrow from a bank	Yes	7,9%		7,3%
	No	92,1%	100,0%	92,7%
We use a credit card	Yes	7,7%	2,3%	7,3%
	No	92,3%	97,7%	92,7%
We work extra hours or do additional jobs	Yes	14,1%	18,2%	14,4%
	No	85,9%	81,8%	85,6%
Other	Yes	2,1%		2,0%
	No	97,9%	100,0%	98,0%
Total		100,0%	100,0%	100,0%

Those who experienced an significant reduction of their income over the last three years, N=561

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
How often during the last 12 months your household had to borrow to pay back your other debts?	Never	43,0%	25,8%	41,0%
	Very rarely	19,8%	10,2%	18,7%
	Sometimes	16,5%	14,0%	16,2%
	Very often	9,0%	5,4%	8,6%
	Always	2,2%	1,1%	2,1%
	Don't know	9,4%	43,5%	13,3%
Total		100,0%	100,0%	100,0%

If tomorrow, your household incomes would suddenly be reduced with let's say one quarter for a period of 3 months or more, how would you manage?

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
We will cut down expenses and save	Nothing special because our household has sufficient savings and incomes	6,8%	8,6%	7,0%
	Yes	79,3%	69,9%	78,2%
	No	13,9%	21,5%	14,8%
We will borrow money from relatives, friends and acquaintances	Nothing special because our household has sufficient savings and incomes	6,8%	8,6%	7,0%
	Yes	55,1%	51,1%	54,6%
	No	38,1%	40,3%	38,3%
We will buy on credit ("pe caie) from shops	Nothing special because our household has sufficient savings and incomes	6,8%	8,6%	7,0%
	Yes	17,5%	11,3%	16,8%
	No	75,6%	80,1%	76,1%
We will take a bank loan	Nothing special because our household has sufficient savings and incomes	6,8%	8,6%	7,0%
	Yes	6,1%	12,9%	6,9%
	No	87,1%	78,5%	86,1%
We will borrow from non-bank credit institution (Jet Credit, T.B.I., etc.)	Nothing special because our household has sufficient savings and incomes	6,8%	8,6%	7,0%
	Yes	4,1%	4,8%	4,1%
	No	89,1%	86,6%	88,8%
We will use a credit card	Nothing special because our household has sufficient savings and incomes	6,8%	8,6%	7,0%
	Yes	9,3%	14,5%	9,9%
	No	83,9%	76,9%	83,1%
We will pawn jewellery or other goods	Nothing special because our household has sufficient savings and incomes	6,8%	8,6%	7,0%
	Yes	3,9%	7,5%	4,3%
	No	89,2%	83,9%	88,6%
We will spend our savings in lev	Nothing special because our household has sufficient savings and incomes	6,8%	8,6%	7,0%
	Yes	15,6%	18,8%	16,0%
	No	77,5%	72,6%	76,9%
We will work extra hours/additional jobs	Nothing special because our household has sufficient savings and incomes	6,8%	8,6%	7,0%
	Yes	30,4%	30,1%	30,4%
	No	62,7%	61,3%	62,5%
We will apply for social benefits	Nothing special because our household has sufficient savings and incomes	6,8%	8,6%	7,0%
	Yes	16,0%	12,4%	15,6%
	No	77,2%	79,0%	77,4%
Other	Nothing special because our household has sufficient savings and incomes	6,8%	8,6%	7,0%
	Yes	,7%	1,1%	,7%
	No	92,5%	90,3%	92,2%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
How long do you think you can manage in this situation?	Less than a week	3,1%	2,2%	3,0%
	One week-less than 1 month	10,5%	7,5%	10,2%
	1-3 months	26,2%	14,5%	24,8%
	3-6 months	12,4%	4,8%	11,6%
	6-12 months	5,6%	2,7%	5,3%
	One year or more	5,1%	2,2%	4,8%
	Don't know	37,1%	66,1%	40,4%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Comparing to your total monthly household income, approximately how much are your debts?	Less than the monthly income	28,3%	12,9%	26,5%
	Approximately 1-2 monthly incomes	6,1%	1,1%	5,5%
	Approximately 2-3 monthly incomes	2,4%	1,1%	2,3%
	Approximately 4-6 monthly incomes	,5%	1,1%	,6%
	Approximately 7-12 monthly incomes	,3%		,2%
	More than the annual income	,3%		,2%
	I don't have any debts	42,5%	42,5%	42,5%
	Don't know	19,6%	41,4%	22,1%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Let's assume that in addition to your regular income your family got some money in the amount of 50,000 lev, meaning approximately 25,000 euro. What would you do with this money most likely?	I'll make reserves (for unexpected event, special events)	35,4%	21,5%	33,8%
	I'll spend it on education and development of my children	29,1%	21,5%	28,2%
	I'll spend it on the purchase of household goods	22,6%	23,1%	22,7%
	I'll try to add money and buy a plot of land, a car, etc.	19,1%	26,9%	20,0%
	I'll invest it in my own business	19,7%	22,0%	20,0%
	I'll repay my earlier debts	17,8%	7,0%	16,6%
	I'll make long-term savings to accumulate money	16,1%	18,3%	16,4%
	I'll spend it on entertainment, on travel or vacation	13,7%	34,9%	16,1%
	I'll spend it on my medical treatment and that of my family	15,4%	3,2%	14,0%
	I'll invest it in the bank deposit at an interest rate	14,8%	7,0%	13,9%
	I'll spend it on upgrade of my skills or a new vacation	6,7%	21,0%	8,3%
	Don't know	3,6%	10,8%	4,4%
	I'll buy gold, jewels and the like	2,4%	3,2%	2,5%
	I will help the children	2,1%	,5%	1,9%
	I'll buy an insurance policy, spend it on voluntary pension	1,9%	1,1%	1,8%
	To repair property (house, apartment)	1,3%		1,2%
	I'll buy shares and other stock of Bulgarian companies	,9%	2,2%	1,1%
	Other	,6%		,6%
	Purchase of housing property	,4%	,5%	,4%
	Charity	,1%		,1%
	Purchase of vehicles	,1%		,1%
	I will visit my children abroad	,1%		,1%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Does your household usually manage your everyday revenues?	I try to save something and spend the rest of the money	8,2%	5,9%	7,9%
	I spend money on the everyday needs and save the rest	24,4%	19,9%	23,9%
	I spend all the money and do not save anything	61,5%	30,1%	57,8%
	Don't know	6,0%	44,1%	10,4%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Comparing to your total monthly household income, approximately how much are your savings?	Less than the monthly income	51,9%	20,8%	49,0%
	Approximately 1-2 monthly incomes	7,1%		6,4%
	Approximately 2-3 monthly incomes	6,2%	2,1%	5,8%
	Approximately 4-6 monthly incomes	4,9%	4,2%	4,9%
	Approximately 7-12 monthly incomes	1,5%		1,4%
	More than the annual income	1,7%		1,6%
	Don't know	26,6%	72,9%	30,9%
Total		100,0%	100,0%	100,0%

Those who save, N=514

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
What are the reasons to have made savings?	For a rainy day, for unexpected expenses	68,7%	60,4%	67,9%
	To increase my living standards in the future	15,9%	33,3%	17,5%
	To leave something for children to inherit	15,7%	8,3%	15,0%
	I like saving rather than spending money	14,4%	12,5%	14,2%
	This is a family tradition	9,0%	14,6%	9,5%
	Don't know	6,0%	16,7%	7,0%
	For retirement	5,6%	2,1%	5,3%
	To get income in the form of interest, increase market value	5,2%	2,1%	4,9%
	Other	1,5%	2,1%	1,6%
	Purchasing an expensive item	,4%		,4%
	For Burial	,2%		,2%
	To achieve any goal	,2%		,2%
	For going to a resort	,2%		,2%
	Working capital	,2%		,2%
	To help my children	,2%		,2%

Those who save, N=514

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
What are the reasons not to have made savings?	I cannot do this because of a low income	84,2%	64,3%	83,0%
	Don't know	8,3%	28,6%	9,5%
	I don't see the point in making savings	5,7%	10,7%	6,0%
	I don't trust financial institutions	3,6%	1,8%	3,5%
	I can't resist the temptation to spend the money on shopping	1,7%	1,8%	1,7%
	I don't have work	,3%		,3%
	Other	,1%		,1%
	Books and education	,1%		,1%

Those who don't save, N=936

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Have you personally invested in the last five years in?	I have not invested any money	90,2%	98,9%	91,2%
	Real estate	6,0%	,5%	5,4%
	Life insurance	2,3%	,5%	2,1%
	Pension fund	1,3%		1,2%
	Other	,9%		,8%
	Securities	,5%		,4%

#### Most profitable

	Sample		Total
	Main sample	Booster	
Securities	2,44	2,37	2,43
Real estate	1,50	1,74	1,53
Pension fund	2,98	3,07	2,99
Life insurance	3,08	2,94	3,06
Other	4,72	4,35	4,66

#### Highest risk

	Sample		Total
	Main sample	Booster	
Securities	1,80	2,01	1,82
Real estate	3,32	3,10	3,30
Pension fund	2,40	2,44	2,41
Life insurance	2,52	2,54	2,52
Other	3,86	3,56	3,81

			Sample		Total
			Main sample	Booster	
What services of the above would you like to know better or get additional information about?	I find it difficult to answer this question	Col %	33,0%	54,3%	35,4%
	None of the above	Col %	28,5%	18,3%	27,3%
	Consumer credit	Col %	13,9%	7,0%	13,1%
	Credit card	Col %	7,5%	9,1%	7,7%
	Insurance policies	Col %	6,4%	9,1%	6,7%
	Private pension fund policies	Col %	7,3%	2,2%	6,7%
	Investments in unit funds	Col %	6,3%	7,5%	6,4%
	Bank deposit account	Col %	6,8%	3,2%	6,4%
	Bank current account	Col %	4,8%	6,5%	5,0%
	Mortgage loan	Col %	4,1%	3,2%	4,0%
	Investments in companies' stock	Col %	3,4%	6,5%	3,7%
	Bank card	Col %	2,7%	5,4%	3,0%
	Other financial service	Col %	2,9%	1,6%	2,7%
	Currency exchange	Col %	1,6%	4,8%	2,0%

		Sample		Total
		Main sample	Booster	
Sex	Male	47,6%	48,9%	47,8%
	Female	52,4%	51,1%	52,2%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	
Ethnicity	Bulgarian	84,0%	86,6%	84,3%
	Turkish	10,2%	7,0%	9,8%
	Roma	4,3%	5,9%	4,5%
	Other	1,5%	,5%	1,4%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	
Highest level of education achieved	No school	,3%	1,1%	,4%
	Primary (1- 4 classes)	2,0%	1,6%	2,0%
	Gymnasium (5-8 classes)	24,1%	,5%	21,4%
	First level of high school (9-10 classes)	6,1%	96,8%	16,5%
	General high school (9-12 classes)	21,9%		19,4%
	Professional high school (9-12 classes)	26,0%		23,0%
	College degree	2,7%		2,3%
	University (including Master degree)	16,6%		14,7%
	Doctoral studies	,3%		,3%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	
Main occupational status in the present	Employee	40,2%		35,5%
	Other status of employed persons	5,0%	1,6%	4,6%
	Business owner	5,7%		5,0%
	Self-employed person in non-agricultural activities	2,0%		1,8%
	Self-employed person in agricultural activities	1,5%		1,3%
	Family helper	,3%		,3%
	Registered as unemployed	4,8%		4,3%
	Unregistered unemployed	5,2%	,5%	4,6%
	Retired - due to age	22,5%		19,9%
	Retired - other causes	4,5%		4,0%
	Pupil, student	5,9%	97,8%	16,5%
	Housewife	1,5%		1,4%
	Person unable to work	,1%		,1%
	Another status of non working person	,5%		,4%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	
Main occupation	Manager,business owner,entrepreneur,mayor,local counsellor	14,3%		14,3%
	Intellectual occupations: teacher, physician, economist	11,6%		11,6%
	Technicians or foremen	8,0%		8,0%
	Clerks: secretary, librarian, cashier etc.	14,5%		14,4%
	Workers in services and commerce	16,8%		16,7%
	Qualified farmers or self-employed in agriculture	3,2%		3,2%
	Craftsmen and maintenance mechanics	10,6%		10,5%
	Skilled workers and operators	9,0%		9,0%
	Unskilled workers in non-agricultural sectors	7,1%		7,1%
	Daily workers/black market workers in agriculture	1,4%		1,4%
	Daily workers/black market workers in non-agricultural act.	2,8%	100,0%	3,2%
	Military officer	,6%		,6%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	
Main source of income	No income	8,1%	82,7%	16,3%
	Salary/ wages	45,8%	4,0%	41,2%
	Income from self-employed authorized non-agricultural act.	6,8%		6,0%
	Daily paid or occasional incomes, inclusively black market	4,0%	1,7%	3,8%
	Old age pension	22,5%		20,0%
	Disability, illness, veteran pension	3,6%	1,7%	3,4%
	Unemployment/ redundancy benefit	3,8%		3,4%
	Scholarship	,6%	4,0%	1,0%
	Child allowance	1,1%	3,5%	1,3%
	The minimum guaranteed income, social allowance	,3%		,3%
	Other social transfers	,1%		,1%
	Money received from relatives who work abroad	,5%		,4%
	Private transfers		,6%	,1%
	Income from investments, savings or proprieties	,4%		,4%
	Income from self-employment agricultural activities	1,6%		1,4%
	Other	,8%	1,7%	,9%
Total		100,0%	100,0%	100,0%

#### Statistics

	N		Mean
	Valid	Missing	
Last month (April 2010), the total amount received from salaries, pensions, child allowances, sales etc. by all household's members (including the respondent) was approximately...	992	626	718,28
And the total amount received by the respondent was approximately...	913	705	388,94

			Sample		Total
			Main sample	Booster	
What type of financial services do you use?	Bank debit card	Col %	36,5%	9,1%	33,3%
	Insurance policies	Col %	20,1%	3,2%	18,2%
	Consumer loan	Col %	15,9%	1,6%	14,2%
	Bank deposit	Col %	8,8%	1,6%	8,0%
	Current account	Col %	8,7%	,5%	7,7%
	Bank credit card	Col %	8,0%	1,1%	7,2%
	Private pensions	Col %	3,5%		3,1%
	Loans from relatives, friends, acquaintances	Col %	3,2%		2,8%
	Loans from Jet Credit, T.B.I or other non-banking financial	Col %	3,1%		2,7%
	Buying on credit (informally - "pe caiet") from food shops	Col %	3,0%	,5%	2,7%
	Mortgage loan	Col %	2,0%		1,8%
	Loans from Mutual Help Associations	Col %	1,0%		,9%
	Car loans	Col %	,6%	,5%	,6%
	Buying on credit from the electrical appliances shops	Col %	,6%	,5%	,6%
	Pawning goods	Col %	,4%	,5%	,4%
	Investments in shares	Col %	,3%		,3%
	Investment funds	Col %	,1%		,1%



What type of insurances policies do you have?

			Sample		Total
			Main sample	Booster	
Life insurance	NA	Col %	76,1%	78,5%	76,4%
	Yes	Col %	9,7%	9,7%	9,7%
	No	Col %	14,2%	11,8%	13,9%
Medical insurance	NA	Col %	77,6%	79,0%	77,8%
	Yes	Col %	3,8%	9,1%	4,4%
	No	Col %	18,6%	11,8%	17,9%
House insurance	NA	Col %	76,8%	79,0%	77,1%
	Yes	Col %	6,5%	6,5%	6,5%
	No	Col %	16,7%	14,5%	16,4%
Car insurance - CASCO	NA	Col %	76,6%	78,0%	76,8%
	Yes	Col %	12,9%	8,6%	12,4%
	No	Col %	10,5%	13,4%	10,8%
Terrains and/ or crop insurance	NA	Col %	78,2%	79,0%	78,3%
	Yes	Col %	,7%	,5%	,7%
	No	Col %	21,1%	20,4%	21,0%
Other	NA	Col %	87,7%	89,8%	87,9%
	Yes	Col %	2,1%	4,8%	2,4%
	No	Col %	10,2%	5,4%	9,6%

			Sample		Total
			Main sample	Booster	
Did you buy the insurance policy/ies on your own or they were imposed with other financial services (credit, leasing, etc.)	Bought them on my own	Col %	58,5%	29,4%	55,6%
	Imposed with other	Col %	24,3%	14,7%	23,3%
	Both situations	Col %	4,8%		4,3%
	Don't know	Col %	12,5%	55,9%	16,7%
Total	Col %		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
How do you assess your insurance policies - Life insurance	My life /house are insured for the required amount	6,8%	2,7%	6,3%
	My life /house are insured for some amount but in may opinion it is lower than required	1,3%		1,1%
	My life /house need to be insured, but it is too expensive	9,5%	1,6%	8,6%
	My life /house need to be insured, but I don't believe that the insurance companies will keep their contract terms and pay the insured amounts	8,8%	7,0%	8,6%
	We don't need insurance	37,4%	18,8%	35,3%
	Don't know	36,2%	69,9%	40,1%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
How do you assess your insurance policies - House insurance	My life /house are insured for the required amount	4,5%		4,0%
	My life /house are insured for some amount but in may opinion it is lower than required	,8%		,7%
	My life /house need to be insured, but it is too expensive	9,6%		8,5%
	My life /house need to be insured, but I don't believe that the insurance companies will keep their contract terms and pay the insured amounts	10,7%	7,0%	10,3%
	We don't need insurance	34,4%	16,7%	32,3%
	Don't know	40,0%	76,3%	44,2%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
The financial institutions you work with were imposed or did you choose them on your own?	I chose it on my own, the bank, insurance company, etc.	35,6%	3,2%	31,9%
	It was imposed from work (salary card, pension card etc.)	12,3%	3,2%	11,2%
	I had access only to this financial institution	,3%		,2%
	Other	,2%		,2%
	My parents choose them		,5%	,1%
	Insurance at school		,5%	,1%
	I don't use any financial service	40,9%	81,7%	45,6%
	Don't know	13,8%	11,8%	13,5%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
In the last 5 years, did you happen to buy a financial service which you were sorry about later as the service did not meet your needs?	Yes	7,4%	,5%	6,6%
	No	49,3%	11,8%	45,0%
	Does not use any Financial Service	39,9%	81,7%	44,7%
	Don't know	3,4%	5,9%	3,6%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
What kind of service was it?	A consumer loan	41,5%		41,1%
	A bank credit card	20,8%		20,6%
	Loans from Jet Credit, T.B.I or other non-banking financial	11,3%		11,2%
	A bank debit card	9,4%		9,3%
	Current account	4,7%		4,7%
	A mortgage loan	3,8%		3,7%
	Bank deposit	3,8%		3,7%
	An insurance policy	2,8%	100,0%	3,7%
	Pawning goods	3,8%		3,7%
	A car loan	2,8%		2,8%
	Loans from relatives, friends, acquaintances	2,8%		2,8%
	Buying on credit from the electrical appliances shops	1,9%		1,9%
	Private pensions	,9%		,9%
	Investment in shares	,9%		,9%
	Loans from usurers	,9%		,9%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
What did you do after you discovered the problem?	Nothing	47,2%		46,7%
	I stopped using the service before the contract expired	23,6%	100,0%	24,3%
	I submitted a grievance to the company which sold me the pro	14,2%		14,0%
	Don't know, Don't remember	7,5%		7,5%
	Other	4,7%		4,7%
	I submitted a claim to the appropriate government authority	3,8%		3,7%
	I picked up a scandal	,9%		,9%
	Deep in debt and wonder how to pay off	,9%		,9%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Which of the descriptions comes closest to your household's income nowadays?	We hardly make the ends meet	35,9%	18,3%	33,9%
	Enough money for food, difficulties in buying clothes	20,6%	12,9%	19,7%
	Enough for food & clothes, purchase of durables is problematic	24,1%	25,3%	24,2%
	No trouble buying durables, buying expensive thing is hard	9,3%	12,9%	9,7%
	We can afford quite expensive things	1,8%	1,1%	1,7%
	Don't know	8,3%	29,6%	10,8%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
From the following financial services, which ones do you plan to use the next 2 years?	A consumer loan	9,1%	7,0%	8,8%
	A bank credit card	3,1%	3,2%	3,1%
	A bank debit card	2,4%	7,5%	3,0%
	An insurance policy	3,2%	1,6%	3,0%
	Buying on credit (informally - "pe caiet") from food shops	2,9%	1,6%	2,8%
	Bank deposit	2,9%	1,6%	2,7%
	Current account	2,5%	2,7%	2,5%
	Loans from relatives, friends, acquaintances	2,8%	,5%	2,5%
	Loans from Mutual Help Associations	2,1%		1,9%
	A car/ loan	1,7%	3,2%	1,9%
	Buying on credit from the electrical appliances shops	2,0%	,5%	1,9%
	A mortgage loan	2,0%	,5%	1,8%
	Private pensions	1,9%	,5%	1,7%
	Loans from Jet Credit, TBI or other non-banking fin.institut	,9%	1,6%	1,0%
	Investment in shares	,6%	2,2%	,8%
	Investment funds	,7%	,5%	,7%
	Pawning goods	,4%	1,1%	,5%
	Loans from usurers	,1%	,5%	,2%

Those who did happen to buy a financial service which they were sorry about, N=107

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
What did you do after you discovered the problem?	Nothing	47,2%		46,7%
	I stopped using the service before the contract expired	23,6%	100,0%	24,3%
	I submitted a grievance to the company which sold me the pro	14,2%		14,0%
	Don't know, Don't remember	7,5%		7,5%
	Other	4,7%		4,7%
	I submitted a claim to the appropriate government authority	3,8%		3,7%
	I picked up a scandal	,9%		,9%
	Deep in debt and wonder how to pay off	,9%		,9%

Those who did happen to buy a financial service which they were sorry about, N=107

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Which of the descriptions comes closest to your household's income nowadays?	We hardly make the ends meet	35,9%	18,3%	33,9%
	We have enough money to buy food but buying clothes causes financial difficulties.	20,6%	12,9%	19,7%
	We have enough money to buy food and clothes. But purchase of durable goods (a TV-set, a refrigerator) is problematic.	24,1%	25,3%	24,2%
	We have enough money to buy food and clothes. But purchase of durable goods (a TV-set, a refrigerator) is problematic.	9,3%	12,9%	9,7%
	We can afford quite expensive things.	1,8%	1,1%	1,7%
	Don't know	8,3%	29,6%	10,8%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
From the following financial services, which ones do you plan to use the next 2 years?	A consumer loan	9,1%	7,0%	8,8%
	A bank credit card	3,1%	3,2%	3,1%
	A bank debit card	2,4%	7,5%	3,0%
	An insurance policy	3,2%	1,6%	3,0%
	Buying on credit (informally - "pe caiet") from food shops	2,9%	1,6%	2,8%
	Bank deposit	2,9%	1,6%	2,7%
	Current account	2,5%	2,7%	2,5%
	Loans from relatives, friends, acquaintances	2,8%	,5%	2,5%
	Loans from Mutual Help Associations	2,1%		1,9%
	A car/ loan	1,7%	3,2%	1,9%
	Buying on credit from the electrical appliances shops	2,0%	,5%	1,9%
	A mortgage loan	2,0%	,5%	1,8%
	Private pensions	1,9%	,5%	1,7%
	Loans from Jet Credit, TBI or other non-banking fin.institut	,9%	1,6%	1,0%
	Investment in shares	,6%	2,2%	,8%
	Investment funds	,7%	,5%	,7%
	Pawning goods	,4%	1,1%	,5%
	Loans from usurers	,1%	,5%	,2%

Does your household have...?

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Car	Yes	52,0%	67,2%	53,7%
	No	48,0%	32,8%	46,3%
Landline telephone	Yes	46,5%	46,2%	46,5%
	No	53,5%	53,8%	53,5%
Computer (PC)	Yes	49,4%	82,8%	53,3%
	No	50,6%	17,2%	46,7%
Access to Internet	Yes	46,6%	78,0%	50,2%
	No	53,4%	22,0%	49,8%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
The dwelling is ...	NA	1,2%		1,1%
	in a central area of the village/town/city	36,7%	40,9%	37,1%
	in a peripheral area of the village/town/city	51,9%	43,5%	50,9%
	in other area of the village/town/city	10,3%	15,6%	10,9%
Total		100,0%	100,0%	100,0%

The dwelling is ...

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
The dwelling is ...	in a good area	47,2%	49,5%	47,5%
	in a poor area	18,8%	11,3%	17,9%
	in a bad-famed area	3,6%	6,5%	4,0%
	in a rather good area	24,6%	27,4%	24,9%

After 2000

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Did you travel abroad?	Yes	32,1%	30,1%	31,8%
	No	67,9%	69,9%	68,2%
Did you work abroad?	Yes	8,6%		7,6%
	No	91,4%	100,0%	92,4%
Did anyone else from your household work abroad?	Yes	12,1%	15,1%	12,4%
	No	87,9%	84,9%	87,6%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
After graduating did you take any other courses for specialization / requalification?	Yes	23,0%	1,1%	20,5%
	No	73,3%	25,3%	67,8%
	N/A	3,7%	73,7%	11,7%
Total		100,0%	100,0%	100,0%

		Sample		Total
		Main sample	Booster	Col %
		Col %	Col %	
Beside your mother language, what other languages do you speak well enough to take part in a conversation?	English	17,4%	46,8%	20,8%
	Russian	17,3%	8,6%	16,3%
	Bulgarian	10,9%	9,1%	10,7%
	German	4,4%	10,2%	5,1%
	French	2,8%	3,2%	2,8%
	Turkish	2,0%	2,7%	2,0%
	Spanish	1,1%	7,0%	1,8%
	Other	1,9%	,5%	1,7%
	Italian	1,1%	2,7%	1,3%
	Romani	1,2%		1,1%

		Base:	As a whole, how satisfied are you with your life nowadays?				
			Very dissatisfied	Rather dissatisfied	Rather satisfied	Very satisfied	Don't know
			Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	6,7%	27,5%	56,9%	4,5%	4,5%
	Regional center	484	13,8%	32,2%	49,0%	1,7%	3,3%
	Smaller town	276	19,9%	38,8%	37,3%	1,4%	2,5%
	Village	403	20,6%	41,4%	34,7%	1,5%	1,7%
Gender	Male	682	16,1%	34,9%	44,3%	2,5%	2,2%
	Female	750	15,1%	35,5%	44,1%	1,7%	3,6%
Age	18-30	311	9,3%	27,3%	53,1%	4,8%	5,5%
	31-40	243	14,4%	33,7%	47,3%	1,6%	2,9%
	41-50	253	14,2%	35,6%	46,2%	,8%	3,2%
	51-60	257	16,0%	38,5%	41,6%	1,6%	2,3%
	60+	368	22,3%	40,2%	35,1%	1,4%	1,1%
Highest level of education achieved	Finished bachelor, master or higher degree	242	4,1%	26,4%	63,2%	2,5%	3,7%
	Finished college	38	10,5%	39,5%	44,7%	2,6%	2,6%
	Finished secondary school	683	11,9%	36,9%	46,6%	2,0%	2,6%
	Finished elementary and lower	465	27,3%	36,8%	31,0%	1,9%	3,0%
Main occupational status in the present	Employee	575	9,0%	33,9%	51,3%	2,3%	3,5%
	Other status of employed persons	72	20,8%	47,2%	27,8%		4,2%
	Business owner	81	8,6%	21,0%	65,4%	4,9%	
	Self-employed person in non-agricultural activities	29	13,8%	17,2%	69,0%		
	Self-employed person in agricultural activities	21	9,5%	42,9%	42,9%		4,8%
	Family helper	5	60,0%		40,0%		
	Registered as unemployed	69	30,4%	43,5%	18,8%		7,2%
	Unregistered unemployed	74	36,5%	35,1%	25,7%		2,7%
	Retired - due to age	322	20,8%	40,4%	36,3%	1,2%	1,2%
	Retired - other causes	65	26,2%	47,7%	26,2%		
	Pupil, student	85	2,4%	20,0%	62,4%	8,2%	7,1%
	Housewife	22	9,1%	31,8%	50,0%	4,5%	4,5%
	Person unable to work	2	50,0%		50,0%		
	Another status of non working person	7	14,3%	28,6%	42,9%	14,3%	
Ethnicity	Bulgarian	1202	13,6%	34,8%	46,9%	2,2%	2,5%
	Turkish	146	21,9%	33,6%	37,0%	2,1%	5,5%
	Roma	62	40,3%	41,9%	12,9%	1,6%	3,2%
	Other	21	4,8%	52,4%	33,3%		9,5%
Total household income	No income	3	66,7%		33,3%		
	Less than 100 BGN	6	33,3%	50,0%	16,7%		
	101-150 BGN	22	22,7%	54,5%	22,7%		
	151-200 BGN	57	22,8%	52,6%	21,1%	1,8%	1,8%
	201-300 BGN	132	28,8%	40,9%	28,8%		1,5%
	301-500 BGN	216	23,6%	38,9%	35,6%	1,4%	,5%
	More than 500 BGN	499	10,0%	32,3%	52,7%	2,0%	3,0%
	Don't know	118	16,1%	28,0%	46,6%	5,1%	4,2%
Personal monthly income	NA	379	11,3%	33,5%	47,8%	2,6%	4,7%
	No income	135	17,0%	32,6%	40,7%	4,4%	5,2%
	Less than 250 BGN	354	24,6%	39,5%	33,3%	1,1%	1,4%
	251-500 BGN	370	13,8%	37,8%	44,6%	1,4%	2,4%
	501-750 BGN	96	6,3%	41,7%	47,9%	2,1%	2,1%
	751-1000 лева	52	3,8%	17,3%	73,1%	3,8%	1,9%
	More than 1000 BGN	29	10,3%	6,9%	75,9%	6,9%	
	Don't know	37	18,9%	29,7%	43,2%	5,4%	2,7%
Financial services usage	NA	359	12,3%	32,9%	48,2%	1,9%	4,7%
	I don't use financial services	584	18,7%	38,9%	36,1%	2,4%	3,9%
	One	389	18,0%	31,4%	46,0%	2,8%	1,8%
	Two	242	10,7%	37,2%	49,2%		2,9%
Total	Three and more	217	8,3%	30,0%	57,1%	2,3%	2,3%
		1432	15,6%	35,2%	44,2%	2,1%	2,9%

		Base:	How do you think your life is going to be over the next 12 months?					
			Much worse	Worse	The same	Better	Much better	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	1,9%	13,8%	37,5%	38,7%	3,7%	4,5%
	Regional center	484	5,2%	21,5%	44,0%	22,7%	3,1%	3,5%
	Smaller town	276	6,9%	25,7%	31,9%	28,6%	2,9%	4,0%
	Village	403	7,7%	28,0%	34,0%	25,1%	1,0%	4,2%
Gender	Male	682	5,1%	23,6%	40,9%	25,1%	2,2%	3,1%
	Female	750	6,0%	21,9%	34,7%	29,7%	2,9%	4,8%
Age	18-30	311	3,5%	13,2%	32,5%	39,9%	7,4%	3,5%
	31-40	243	5,3%	19,3%	38,3%	31,7%	2,9%	2,5%
	41-50	253	4,0%	21,7%	45,8%	24,5%	,8%	3,2%
	51-60	257	7,0%	22,6%	39,7%	23,7%	,8%	6,2%
	60+	368	7,6%	33,7%	34,5%	19,0%	,8%	4,3%
Highest level of education achieved	Finished bachelor, master or higher degree	242	1,2%	14,0%	45,0%	31,8%	5,0%	2,9%
	Finished college	38	5,3%	21,1%	42,1%	23,7%	2,6%	5,3%
	Finished secondary school	683	4,2%	20,9%	39,4%	30,3%	2,0%	3,1%
	Finished elementary and lower	465	9,9%	30,1%	31,0%	21,1%	2,2%	5,8%
Main occupational status in the present	Employee	575	2,3%	17,9%	42,4%	31,3%	3,1%	3,0%
	Other status of employed persons	72	11,1%	29,2%	37,5%	15,3%		6,9%
	Business owner	81	2,5%	14,8%	54,3%	25,9%	2,5%	
	Self-employed person in non-agricultural activities	29	6,9%	17,2%	24,1%	44,8%		6,9%
	Self-employed person in agricultural activities	21	9,5%	23,8%	33,3%	28,6%	4,8%	
	Family helper	5	20,0%	60,0%		20,0%		
	Registered as unemployed	69	17,4%	27,5%	18,8%	26,1%	1,4%	8,7%
	Unregistered unemployed	74	13,5%	21,6%	21,6%	39,2%		4,1%
	Retired - due to age	322	6,8%	34,2%	37,0%	16,5%	,6%	5,0%
	Retired - other causes	65	9,2%	27,7%	33,8%	24,6%		4,6%
	Pupil, student	85		5,9%	30,6%	45,9%	12,9%	4,7%
	Housewife	22	4,5%	18,2%	50,0%	22,7%	4,5%	
	Person unable to work	2	50,0%		50,0%			
	Another status of non working person	7		42,9%	14,3%	14,3%	14,3%	14,3%
Ethnicity	Bulgarian	1202	4,5%	21,7%	39,6%	27,8%	2,6%	3,8%
	Turkish	146	8,9%	26,0%	29,5%	28,1%	2,1%	5,5%
	Roma	62	17,7%	35,5%	22,6%	17,7%	4,8%	1,6%
	Other	21	9,5%	19,0%	28,6%	33,3%		9,5%
Total household income	No income	3	33,3%			66,7%		
	Less than 100 BGN	6	16,7%	50,0%		33,3%		
	101-150 BGN	22	13,6%	18,2%	18,2%	40,9%	4,5%	4,5%
	151-200 BGN	57	7,0%	36,8%	24,6%	19,3%	1,8%	10,5%
	201-300 BGN	132	11,4%	37,1%	29,5%	15,9%	,8%	5,3%
	301-500 BGN	216	6,9%	28,7%	37,0%	22,2%	1,4%	3,7%
	More than 500 BGN	499	5,0%	18,8%	39,9%	30,5%	3,0%	2,8%
	Don't know	118	3,4%	18,6%	36,4%	34,7%	3,4%	3,4%
Personal monthly income	NA	379	3,2%	18,5%	42,2%	28,5%	3,2%	4,5%
	No income	135	6,7%	12,6%	31,1%	38,5%	6,7%	4,4%
	Less than 250 BGN	354	7,3%	32,8%	31,4%	22,3%	1,1%	5,1%
	251-500 BGN	370	6,2%	25,4%	38,9%	25,7%	1,1%	2,7%
	501-750 BGN	96	3,1%	17,7%	50,0%	20,8%	2,1%	6,3%
	751-1000 лева	52	3,8%	9,6%	34,6%	46,2%	3,8%	1,9%
	More than 1000 BGN	29		6,9%	44,8%	34,5%	13,8%	
	Don't know	37	8,1%	24,3%	29,7%	24,3%	8,1%	5,4%
Financial services usage	NA	359	3,9%	18,1%	42,3%	29,2%	2,5%	3,9%
	I don't use financial services	584	6,7%	25,7%	34,9%	25,2%	1,4%	6,2%
	One	389	5,4%	20,1%	38,8%	28,0%	4,1%	3,6%
	Two	242	5,0%	24,4%	39,7%	26,0%	3,3%	1,7%
Total	Three and more	217	3,7%	17,5%	40,6%	34,6%	2,3%	1,4%
		1432	5,6%	22,7%	37,6%	27,5%	2,6%	4,0%

		Base:	How often do you read the national newspapers?					How often do you read the local newspapers?				
			Never	Once a month or less	Few times a month	Few times a week	Daily	Never	Once a month or less	Few times a month	Few times a week	Daily
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	9,7%	9,3%	16,0%	27,5%	37,5%	60,6%	12,3%	8,6%	9,7%	8,9%
	Regional center	484	11,8%	19,6%	22,9%	24,0%	21,7%	21,1%	28,3%	22,7%	21,7%	6,2%
	Smaller town	276	17,8%	16,3%	20,7%	27,9%	17,4%	39,5%	23,2%	19,6%	13,4%	4,3%
	Village	403	31,5%	17,6%	20,6%	20,8%	9,4%	49,4%	19,1%	15,6%	13,2%	2,7%
Gender	Male	682	15,8%	15,0%	19,5%	25,8%	23,9%	37,1%	23,0%	16,9%	17,0%	6,0%
	Female	750	20,1%	17,9%	21,5%	23,3%	17,2%	42,7%	20,5%	18,0%	14,0%	4,8%
Age	18-30	311	16,1%	19,3%	24,4%	25,4%	14,8%	40,2%	26,7%	16,7%	11,6%	4,8%
	31-40	243	14,0%	15,2%	20,6%	26,3%	23,9%	33,7%	24,3%	19,3%	18,5%	4,1%
	41-50	253	11,1%	14,2%	21,7%	30,0%	22,9%	31,6%	22,1%	18,2%	19,8%	8,3%
	51-60	257	19,5%	14,0%	17,1%	22,2%	27,2%	42,4%	17,9%	16,3%	16,7%	6,6%
	60+	368	26,4%	18,2%	18,8%	20,4%	16,3%	48,1%	18,2%	17,1%	12,8%	3,8%
Highest level of education achieved	Finished bachelor, master or higher degree	242	5,4%	10,3%	21,1%	25,2%	38,0%	35,5%	18,6%	16,5%	22,3%	7,0%
	Finished college	38	7,9%	18,4%	21,1%	26,3%	26,3%	26,3%	28,9%	18,4%	15,8%	10,5%
	Finished secondary school	683	9,8%	14,1%	20,8%	31,2%	24,2%	30,7%	22,8%	21,4%	17,9%	7,2%
	Finished elementary and lower	465	37,6%	23,2%	20,0%	14,0%	5,2%	56,8%	21,3%	12,0%	8,4%	1,5%
Main occupational status in the present	Employee	575	9,9%	11,7%	20,9%	29,0%	28,5%	30,4%	22,1%	20,7%	19,8%	7,0%
	Other status of employed persons	72	23,6%	20,8%	22,2%	20,8%	12,5%	37,5%	37,5%	11,1%	9,7%	4,2%
	Business owner	81	9,9%	11,1%	17,3%	27,2%	34,6%	32,1%	21,0%	21,0%	13,6%	12,3%
	Self-employed person in non-agricultural activities	29	10,3%	20,7%	20,7%	24,1%	24,1%	51,7%	34,5%	10,3%	3,4%	
	Self-employed person in agricultural activities	21	38,1%	33,3%	14,3%	9,5%	4,8%	71,4%	28,6%			
	Family helper	5	40,0%	20,0%		40,0%		80,0%			20,0%	
	Registered as unemployed	69	27,5%	24,6%	18,8%	18,8%	10,1%	39,1%	24,6%	15,9%	15,9%	4,3%
	Unregistered unemployed	74	33,8%	18,9%	16,2%	23,0%	8,1%	62,2%	17,6%	9,5%	8,1%	2,7%
	Retired - due to age	322	24,5%	19,9%	21,1%	18,9%	15,5%	48,8%	16,1%	17,7%	14,6%	2,8%
	Retired - other causes	65	33,8%	16,9%	15,4%	20,0%	13,8%	47,7%	24,6%	7,7%	15,4%	4,6%
	Pupil, student	85	11,8%	18,8%	30,6%	32,9%	5,9%	36,5%	24,7%	22,4%	12,9%	3,5%
	Housewife	22	18,2%	31,8%	22,7%	13,6%	13,6%	59,1%	9,1%	18,2%	9,1%	4,5%
	Person unable to work	2	50,0%			50,0%		50,0%	50,0%			
	Another status of non working person	7	42,9%	14,3%	14,3%		28,6%	57,1%	14,3%			28,6%
Ethnicity	Bulgarian	1202	14,1%	15,4%	20,7%	27,0%	22,8%	37,3%	21,6%	18,4%	16,6%	6,1%
	Turkish	146	39,0%	19,9%	19,9%	11,6%	9,6%	48,6%	21,2%	15,8%	11,6%	2,7%
	Roma	62	43,5%	29,0%	14,5%	12,9%		61,3%	29,0%	4,8%	4,8%	
	Other	21	28,6%	14,3%	33,3%	4,8%	19,0%	76,2%	4,8%	14,3%	4,8%	
Total household income	No income	3	33,3%		33,3%	33,3%		33,3%		33,3%	33,3%	
	Less than 100 BGN	6	16,7%	16,7%	16,7%	50,0%		50,0%	16,7%		33,3%	
	101-150 BGN	22	36,4%	18,2%	22,7%	18,2%	4,5%	59,1%	13,6%	13,6%	9,1%	4,5%
	151-200 BGN	57	29,8%	21,1%	26,3%	14,0%	8,8%	63,2%	10,5%	12,3%	12,3%	1,8%
	201-300 BGN	132	33,3%	20,5%	20,5%	16,7%	9,1%	53,8%	15,2%	12,9%	14,4%	3,8%
	301-500 BGN	216	25,5%	16,2%	18,5%	22,2%	17,6%	40,3%	20,8%	19,0%	14,8%	5,1%
	More than 500 BGN	499	11,0%	12,2%	20,2%	29,5%	27,1%	36,1%	19,6%	18,8%	17,6%	7,8%
	Don't know	118	16,9%	26,3%	24,6%	21,2%	11,0%	32,2%	34,7%	16,1%	13,6%	3,4%
	NA	379	15,3%	17,2%	19,8%	24,5%	23,2%	38,0%	25,6%	17,9%	14,2%	4,2%
Personal monthly income	No income	135	23,0%	16,3%	24,4%	26,7%	9,6%	51,1%	16,3%	17,8%	10,4%	4,4%
	Less than 250 BGN	354	30,2%	20,1%	20,6%	17,8%	11,3%	51,1%	17,5%	14,1%	14,1%	3,1%
	251-500 BGN	370	11,6%	17,6%	21,1%	29,5%	20,3%	30,0%	24,1%	21,6%	18,6%	5,7%
	501-750 BGN	96	4,2%	8,3%	15,6%	33,3%	38,5%	32,3%	15,6%	20,8%	19,8%	11,5%
	751-1000 nea	52	7,7%		17,3%	26,9%	48,1%	40,4%	19,2%	7,7%	19,2%	13,5%
	More than 1000 BGN	29	20,7%	6,9%	10,3%	27,6%	34,5%	65,5%	3,4%	6,9%	13,8%	10,3%
	Don't know	37	27,0%	24,3%	27,0%	8,1%	13,5%	43,2%	32,4%	10,8%	8,1%	5,4%
Financial services usage	NA	359	15,0%	16,4%	20,3%	24,0%	24,2%	34,8%	27,9%	18,4%	14,5%	4,5%
	I don't use financial services	584	25,7%	20,4%	19,7%	20,5%	13,7%	48,6%	21,6%	15,4%	11,5%	2,9%
	One	389	16,7%	16,5%	21,6%	25,2%	20,1%	39,3%	22,4%	17,2%	15,7%	5,4%
	Two	242	13,6%	11,2%	22,7%	30,6%	21,9%	33,9%	21,5%	18,6%	20,2%	5,8%
Total	Three and more	217	5,1%	12,0%	18,4%	27,2%	37,3%	24,9%	21,2%	22,1%	20,3%	11,5%
		1432	18,1%	16,5%	20,5%	24,5%	20,4%	40,0%	21,7%	17,5%	15,4%	5,4%



		Base:	How often do you listen to the national radio stations?					How often do you listen to the local radio stations?				
			Never	Once a month or less	Few times a month	Few times a week	Daily	Never	Once a month or less	Few times a month	Few times a week	Daily
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	17.1%	5.2%	9.7%	20.4%	47.6%	55.4%	7.1%	5.6%	11.5%	20.4%
	Regional center	484	14.9%	13.4%	16.9%	23.8%	31.0%	27.3%	19.0%	16.7%	21.5%	15.5%
	Smaller town	276	23.9%	8.3%	10.1%	25.0%	32.6%	48.2%	8.3%	17.0%	13.8%	12.7%
	Village	403	33.0%	7.4%	9.2%	19.1%	31.3%	54.6%	10.7%	9.2%	13.9%	11.7%
Gender	Male	682	18.6%	8.8%	11.6%	23.3%	37.7%	39.1%	12.8%	12.9%	17.2%	18.0%
	Female	750	25.3%	9.6%	12.5%	20.9%	31.6%	48.9%	12.0%	12.3%	14.9%	11.9%
Age	18-30	311	19.3%	10.3%	14.1%	22.5%	33.8%	39.5%	11.9%	10.0%	21.9%	16.7%
	31-40	243	16.5%	9.9%	11.9%	25.9%	35.8%	36.2%	12.8%	12.8%	16.9%	21.4%
	41-50	253	19.4%	9.5%	15.0%	25.3%	30.8%	39.1%	15.0%	16.2%	15.0%	14.6%
	51-60	257	23.3%	7.4%	13.2%	19.5%	36.6%	44.4%	13.6%	13.2%	16.3%	12.5%
	60+	368	29.3%	9.0%	7.6%	18.8%	35.3%	57.1%	9.8%	11.7%	10.9%	10.6%
Highest level of education achieved	Finished bachelor, master or higher degree	242	10.3%	12.0%	14.9%	23.1%	39.7%	37.6%	15.3%	14.5%	18.2%	14.5%
	Finished college	38	18.4%	2.6%	10.5%	21.1%	47.4%	28.9%	13.2%	13.2%	15.8%	28.9%
	Finished secondary school	683	19.5%	9.1%	11.7%	24.2%	35.6%	38.8%	13.0%	14.3%	17.7%	16.1%
	Finished elementary and lower	465	32.5%	8.6%	11.2%	18.7%	29.0%	56.8%	9.7%	9.0%	12.5%	12.0%
Main occupational status in the present	Employee	575	17.7%	9.2%	12.7%	25.2%	35.1%	36.0%	14.3%	15.1%	17.6%	17.0%
	Other status of employed persons	72	23.6%	9.7%	11.1%	22.2%	33.3%	45.8%	11.1%	11.1%	16.7%	15.3%
	Business owner	81	12.3%	8.6%	6.2%	22.2%	50.6%	30.9%	13.6%	11.1%	23.5%	21.0%
	Self-employed person in non-agricultural activities	29	20.7%	3.4%	31.0%	10.3%	34.5%	51.7%	13.8%	27.6%		6.9%
	Self-employed person in agricultural activities	21	38.1%	4.8%	9.5%	4.8%	42.9%	71.4%		4.8%	4.8%	19.0%
	Family helper	5	40.0%	20.0%	20.0%	20.0%		80.0%	20.0%			
	Registered as unemployed	69	26.1%	15.9%	15.9%	18.8%	23.2%	49.3%	11.6%	8.7%	15.9%	14.5%
	Unregistered unemployed	74	31.1%	9.5%	17.6%	14.9%	27.0%	54.1%	12.2%	5.4%	13.5%	14.9%
	Retired - due to age	322	29.2%	9.0%	8.4%	18.9%	34.5%	56.8%	10.2%	12.1%	10.2%	10.6%
	Retired - other causes	65	23.1%	6.2%	7.7%	24.6%	38.5%	43.1%	13.8%	7.7%	24.6%	10.8%
	Pupil, student	85	9.4%	8.2%	17.6%	30.6%	34.1%	36.5%	10.6%	10.6%	27.1%	15.3%
	Housewife	22	45.5%	13.6%	9.1%	13.6%	18.2%	54.5%	13.6%	9.1%	9.1%	13.6%
	Person unable to work	2	50.0%				50.0%	50.0%		50.0%		
	Another status of non working person	7	28.6%	14.3%	14.3%	28.6%	14.3%	57.1%		14.3%	14.3%	14.3%
Ethnicity	Bulgarian	1202	20.0%	10.0%	12.1%	21.9%	35.9%	41.8%	12.8%	13.4%	16.4%	15.6%
	Turkish	146	34.2%	4.1%	11.6%	24.0%	26.0%	63.0%	11.0%	6.8%	11.6%	7.5%
	Roma	62	24.2%	9.7%	11.3%	24.2%	30.6%	43.5%	9.7%	9.7%	19.4%	17.7%
	Other	21	52.4%		9.5%	14.3%	23.8%	61.9%	4.8%	14.3%	14.3%	4.8%
Total household income	No income	3			33.3%	33.3%	33.3%	33.3%			66.7%	
	Less than 100 BGN	6	16.7%	16.7%	16.7%	16.7%	33.3%	50.0%	33.3%			16.7%
	101-150 BGN	22	36.4%	4.5%	4.5%	18.2%	36.4%	63.6%	9.1%	4.5%	9.1%	13.6%
	151-200 BGN	57	33.3%	8.8%	12.3%	19.3%	26.3%	64.9%	7.0%	5.3%	15.8%	7.0%
	201-300 BGN	132	32.6%	8.3%	12.9%	15.2%	31.1%	56.1%	7.6%	11.4%	14.4%	10.6%
	301-500 BGN	216	27.3%	9.3%	10.6%	18.1%	34.7%	47.7%	14.8%	12.5%	13.0%	12.0%
	More than 500 BGN	499	20.2%	6.8%	10.4%	23.0%	39.5%	40.7%	10.8%	14.2%	16.2%	18.0%
	Don't know	118	10.2%	11.9%	20.3%	28.8%	28.8%	33.9%	16.9%	10.2%	20.3%	18.6%
	NA	379	19.5%	12.1%	12.4%	24.0%	31.9%	42.0%	14.0%	13.5%	16.6%	14.0%
Personal monthly income	No income	135	23.0%	6.7%	15.6%	25.2%	29.6%	45.9%	9.6%	9.6%	20.0%	14.8%
	Less than 250 BGN	354	27.4%	10.7%	8.8%	20.1%	33.1%	55.4%	11.3%	8.5%	13.8%	11.0%
	251-500 BGN	370	22.2%	7.0%	12.2%	21.6%	37.0%	39.5%	11.6%	17.0%	15.4%	16.5%
	501-750 BGN	96	18.8%	6.3%	13.5%	18.8%	42.7%	37.5%	11.5%	12.5%	16.7%	21.9%
	751-1000 leva	52	17.3%	1.9%	9.6%	25.0%	46.2%	40.4%	5.8%	11.5%	23.1%	19.2%
	More than 1000 BGN	29	17.2%	3.4%	6.9%	24.1%	48.3%	44.8%	3.4%	10.3%	20.7%	20.7%
	Don't know	37	18.9%	5.4%	18.9%	24.3%	32.4%	43.2%	8.1%	5.4%	27.0%	16.2%
Financial services usage	NA	359	18.9%	13.6%	13.6%	23.4%	30.4%	40.1%	17.5%	14.2%	14.5%	13.6%
	I don't use financial services	584	30.1%	11.1%	12.5%	18.2%	28.1%	53.9%	12.7%	11.0%	9.4%	13.0%
	One	389	18.3%	7.7%	13.1%	20.8%	40.1%	42.2%	12.9%	13.6%	17.2%	14.1%
	Two	242	19.8%	8.3%	9.9%	29.8%	32.2%	41.3%	9.5%	13.2%	22.3%	13.6%
Total	Three and more	217	10.1%	7.8%	11.5%	26.3%	44.2%	25.3%	13.8%	14.3%	24.4%	22.1%
		1432	22.1%	9.2%	12.1%	22.1%	34.5%	44.3%	12.4%	12.6%	16.0%	14.8%

		Base:	How often do you watch the national TV programs?					How often do you watch the local TV programs?				
			Never	Once a month or less	Few times a month	Few times a week	Daily	Never	Once a month or less	Few times a month	Few times a week	Daily
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	2,6%		2,6%	7,8%	87,0%	39,0%	8,6%	8,6%	11,2%	32,7%
	Regional center	484	,6%	,4%	1,7%	9,1%	88,2%	20,0%	10,1%	13,2%	29,1%	27,5%
	Smaller town	276	1,4%		,4%	5,1%	93,1%	35,1%	4,7%	15,9%	20,7%	23,6%
	Village	403	,7%	1,0%	1,0%	6,5%	90,8%	54,8%	6,7%	8,7%	13,9%	15,9%
Gender	Male	682	1,5%	,1%	,6%	9,5%	88,3%	33,9%	7,8%	13,2%	20,5%	24,6%
	Female	750	,9%	,7%	2,1%	5,3%	90,9%	38,5%	7,9%	10,1%	19,2%	24,3%
Age	18-30	311	1,0%	,3%	3,5%	14,1%	81,0%	32,5%	10,9%	16,1%	19,3%	21,2%
	31-40	243	1,6%	1,2%	1,2%	6,6%	89,3%	32,5%	9,5%	13,2%	19,8%	25,1%
	41-50	253	2,4%		1,2%	4,7%	91,7%	32,0%	9,1%	11,1%	21,3%	26,5%
	51-60	257	,4%	,8%		7,4%	91,4%	33,1%	5,8%	10,9%	22,6%	27,6%
	60+	368	,8%		,8%	3,8%	94,6%	47,3%	4,6%	7,6%	17,4%	23,1%
Highest level of education achieved	Finished bachelor, master or higher degree	242	1,7%		2,5%	6,2%	89,7%	26,9%	11,6%	14,5%	22,7%	24,4%
	Finished college	38				5,3%	94,7%	21,1%	15,8%	13,2%	23,7%	26,3%
	Finished secondary school	683	,9%	,4%	,7%	6,4%	91,5%	31,6%	7,9%	11,7%	21,2%	27,5%
	Finished elementary and lower	465	1,5%	,6%	1,9%	9,2%	86,7%	49,2%	5,2%	9,9%	15,7%	20,0%
Main occupational status in the present	Employee	575	1,2%		,7%	6,1%	92,0%	30,1%	7,7%	12,2%	24,2%	25,9%
	Other status of employed persons	72	1,4%		1,4%	15,3%	81,9%	37,5%	11,1%	12,5%	19,4%	19,4%
	Business owner	81		1,2%	3,7%	8,6%	86,4%	29,6%	11,1%	11,1%	18,5%	29,6%
	Self-employed person in non-agricultural activities	29	3,4%	3,4%		6,9%	86,2%	24,1%	13,8%	13,8%	20,7%	27,6%
	Self-employed person in agricultural activities	21		4,8%		19,0%	76,2%	66,7%	9,5%	4,8%	9,5%	9,5%
	Family helper	5	20,0%			20,0%	60,0%	40,0%	20,0%	20,0%		20,0%
	Registered as unemployed	69	2,9%	1,4%	1,4%	4,3%	89,9%	39,1%	5,8%	10,1%	14,5%	30,4%
	Unregistered unemployed	74		1,4%	4,1%	13,5%	81,1%	41,9%	10,8%	10,8%	12,2%	24,3%
	Retired - due to age	322	,9%	,3%	,6%	4,7%	93,5%	46,3%	5,6%	7,5%	19,3%	21,4%
	Retired - other causes	65			3,1%	1,5%	95,4%	43,1%	6,2%	13,8%	4,6%	32,3%
	Pupil, student	85	1,2%		4,7%	17,6%	76,5%	29,4%	8,2%	23,5%	24,7%	14,1%
	Housewife	22	4,5%			4,5%	90,9%	36,4%	13,6%	9,1%	9,1%	31,8%
	Person unable to work	2					100,0%				50,0%	50,0%
	Another status of non working person	7					100,0%	42,9%		14,3%		42,9%
Ethnicity	Bulgarian	1202	1,2%	,3%	1,3%	6,5%	90,7%	32,6%	7,8%	11,5%	21,1%	27,0%
	Turkish	146	1,4%	,7%	1,4%	11,0%	85,6%	61,6%	7,5%	8,2%	12,3%	10,3%
	Roma	62	1,6%	1,6%	3,2%	12,9%	80,6%	41,9%	9,7%	19,4%	14,5%	14,5%
	Other	21				14,3%	85,7%	57,1%	4,8%	14,3%	14,3%	9,5%
Total household income	No income	3				33,3%	66,7%	33,3%		33,3%		33,3%
	Less than 100 BGN	6				16,7%	83,3%	50,0%			16,7%	33,3%
	101-150 BGN	22			4,5%		95,5%	50,0%		4,5%	4,5%	40,9%
	151-200 BGN	57				10,5%	89,5%	57,9%	1,8%	3,5%	17,5%	19,3%
	201-300 BGN	132	2,3%	,8%	3,0%	8,3%	85,6%	45,5%	4,5%	12,1%	13,6%	24,2%
	301-500 BGN	216	1,4%		,9%	6,9%	90,7%	37,5%	6,9%	12,0%	21,3%	22,2%
	More than 500 BGN	499	,4%	,2%	,4%	6,0%	93,0%	31,9%	7,6%	10,4%	21,6%	28,5%
	Don't know	118	2,5%	,8%	2,5%	10,2%	83,9%	34,7%	12,7%	19,5%	22,0%	11,0%
	NA	379	1,6%	,8%	2,1%	7,7%	87,9%	34,6%	9,8%	11,9%	19,5%	24,3%
Personal monthly income	No income	135	,7%		3,7%	14,1%	81,5%	36,3%	9,6%	17,0%	17,0%	20,0%
	Less than 250 BGN	354	,8%	,3%	1,1%	5,6%	92,1%	46,9%	4,2%	8,5%	17,8%	22,6%
	251-500 BGN	370	,8%		,5%	6,2%	92,4%	33,0%	7,6%	11,9%	21,4%	26,2%
	501-750 BGN	96	1,0%	1,0%		5,2%	92,7%	25,0%	11,5%	10,4%	20,8%	32,3%
	751-1000 neea	52			1,9%	7,7%	90,4%	28,8%	7,7%	3,8%	26,9%	32,7%
	More than 1000 BGN	29	3,4%			3,4%	93,1%	34,5%	6,9%	6,9%	13,8%	37,9%
	Don't know	37	5,4%	2,7%	8,1%	5,4%	78,4%	43,2%	2,7%	29,7%	18,9%	5,4%
	NA	359	1,7%	,8%	1,4%	8,6%	87,5%	32,9%	10,6%	12,3%	20,6%	23,7%
Financial services usage	I don't use financial services	584	1,4%	,7%	1,9%	8,7%	87,3%	43,7%	7,7%	11,3%	16,3%	21,1%
	One	389	1,3%	,5%	1,0%	5,9%	91,3%	33,7%	7,7%	12,1%	21,1%	25,4%
	Two	242	,8%		,8%	5,4%	93,0%	32,6%	7,0%	10,3%	23,1%	26,9%
	Three and more	217	,9%		1,4%	8,3%	89,4%	25,3%	9,2%	12,9%	23,5%	29,0%
Total		1432	1,2%	,4%	1,4%	7,3%	89,7%	36,3%	7,8%	11,6%	19,8%	24,4%

		Base:	Do you know to use a computer?	
			Yes	No
			Row %	Row %
Type of residence	Sofia	269	70,3%	29,7%
	Regional center	484	53,7%	46,3%
	Smaller town	276	36,6%	63,4%
	Village	403	23,8%	76,2%
Gender	Male	682	46,9%	53,1%
	Female	750	43,5%	56,5%
Age	18-30	311	80,7%	19,3%
	31-40	243	63,0%	37,0%
	41-50	253	54,5%	45,5%
	51-60	257	29,6%	70,4%
	60+	368	7,6%	92,4%
Highest level of education achieved	Finished bachelor, master or higher degree	242	87,6%	12,4%
	Finished college	38	47,4%	52,6%
	Finished secondary school	683	50,4%	49,6%
	Finished elementary and lower	465	15,1%	84,9%
Main occupational status in the present	Employee	575	63,5%	36,5%
	Other status of employed persons	72	26,4%	73,6%
	Business owner	81	75,3%	24,7%
	Self-employed person in non-agricultural activities	29	75,9%	24,1%
	Self-employed person in agricultural activities	21	19,0%	81,0%
	Family helper	5		100,0%
	Registered as unemployed	69	24,6%	75,4%
	Unregistered unemployed	74	33,8%	66,2%
	Retired - due to age	322	7,1%	92,9%
	Retired - other causes	65	12,3%	87,7%
	Pupil, student	85	96,5%	3,5%
	Housewife	22	63,6%	36,4%
	Person unable to work	2	50,0%	50,0%
	Another status of non working person	7	71,4%	28,6%
Ethnicity	Bulgarian	1202	49,4%	50,6%
	Turkish	146	26,7%	73,3%
	Roma	62	9,7%	90,3%
	Other	21	33,3%	66,7%
Total household income	No income	3	66,7%	33,3%
	Less than 100 BGN	6	33,3%	66,7%
	101-150 BGN	22	13,6%	86,4%
	151-200 BGN	57	5,3%	94,7%
	201-300 BGN	132	12,1%	87,9%
	301-500 BGN	216	21,3%	78,7%
	More than 500 BGN	499	54,1%	45,9%
	Don't know	118	55,9%	44,1%
	NA	379	62,8%	37,2%
Personal monthly income	No income	135	61,5%	38,5%
	Less than 250 BGN	354	13,3%	86,7%
	251-500 BGN	370	38,9%	61,1%
	501-750 BGN	96	68,8%	31,3%
	751-1000 лева	52	82,7%	17,3%
	More than 1000 BGN	29	79,3%	20,7%
	Don't know	37	59,5%	40,5%
	NA	359	60,7%	39,3%
Financial services usage	I don't use financial services	584	30,3%	69,7%
	One	389	43,7%	56,3%
	Two	242	53,3%	46,7%
	Three and more	217	78,3%	21,7%
Total		99	1432	45,1%
				54,9%

		Base:	How often do you use the Internet (including e-mail)?				
			Never	Once a month or less	Few times a month	Few times a week	Daily
			Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	189	,5%	2,1%	6,3%	24,3%	66,7%
	Regional center	260	,8%	3,1%	7,7%	21,9%	66,5%
	Smaller town	101	2,0%	2,0%	6,9%	17,8%	71,3%
	Village	96	6,3%	7,3%	11,5%	22,9%	52,1%
Gender	Male	320	2,2%	2,8%	8,4%	25,3%	61,3%
	Female	326	1,2%	3,7%	7,1%	19,0%	69,0%
Age	18-30	251	2,8%	2,0%	6,4%	12,7%	76,1%
	31-40	153		3,3%	4,6%	22,2%	69,9%
	41-50	138	2,9%	2,9%	10,1%	26,1%	58,0%
	51-60	76		6,6%	14,5%	28,9%	50,0%
	60+	28		7,1%	7,1%	67,9%	17,9%
Highest level of education achieved	Finished bachelor, master or higher degree	212	,5%	1,9%	5,7%	16,0%	75,9%
	Finished college	18		5,6%	5,6%	16,7%	72,2%
	Finished secondary school	344	1,7%	3,8%	8,7%	26,7%	59,0%
	Finished elementary and lower	70	5,7%	4,3%	8,6%	20,0%	61,4%
Main occupational status in the present	Employee	365	1,6%	3,0%	8,5%	22,2%	64,7%
	Other status of employed persons	19			21,1%	15,8%	63,2%
	Business owner	61		3,3%	3,3%	19,7%	73,8%
	Self-employed person in non-agricultural activities	22		4,5%	9,1%	27,3%	59,1%
	Self-employed person in agricultural activities	4		50,0%			50,0%
	Registered as unemployed	17	5,9%	5,9%	11,8%	41,2%	35,3%
	Unregistered unemployed	25	12,0%			20,0%	68,0%
	Retired - due to age	23		8,7%	4,3%	60,9%	26,1%
	Retired - other causes	8			12,5%	50,0%	37,5%
	Pupil, student	82	1,2%	2,4%	2,4%	9,8%	84,1%
	Housewife	14			14,3%	21,4%	64,3%
	Person unable to work	1					100,0%
	Another status of non working person	5			60,0%		40,0%
Ethnicity	Bulgarian	594	,7%	3,4%	7,1%	22,2%	66,7%
	Turkish	39	12,8%	2,6%	12,8%	20,5%	51,3%
	Roma	6	16,7%		16,7%	16,7%	50,0%
	Other	7	14,3%		28,6%	28,6%	28,6%
Total household income	No income	2					100,0%
	Less than 100 BGN	2				100,0%	
	101-150 BGN	3	33,3%			33,3%	33,3%
	151-200 BGN	3	33,3%			66,7%	
	201-300 BGN	16		6,3%	18,8%	31,3%	43,8%
	301-500 BGN	46	2,2%	8,7%	13,0%	26,1%	50,0%
	More than 500 BGN	270	1,1%	3,3%	10,7%	21,5%	63,3%
	Don't know	66	3,0%		4,5%	9,1%	83,3%
	NA	238	1,3%	2,9%	3,8%	23,9%	68,1%
Personal monthly income	No income	83	4,8%	2,4%	3,6%	13,3%	75,9%
	Less than 250 BGN	47	4,3%	4,3%	10,6%	38,3%	42,6%
	251-500 BGN	144	1,4%	6,3%	13,9%	25,7%	52,8%
	501-750 BGN	66	1,5%	1,5%	7,6%	16,7%	72,7%
	751-1000 лева	43			7,0%	16,3%	76,7%
	More than 1000 BGN	23		8,7%		30,4%	60,9%
	Don't know	22			9,1%	4,5%	86,4%
	NA	218	,9%	2,3%	5,5%	23,4%	67,9%
Financial services usage	I don't use financial services	177	4,0%	2,3%	7,3%	22,6%	63,8%
	One	170	1,2%	2,4%	5,9%	30,0%	60,6%
	Two	129	,8%	7,0%	8,5%	21,7%	62,0%
	Three and more	170	,6%	2,4%	9,4%	14,1%	73,5%
Total		646	1,7%	3,3%	7,7%	22,1%	65,2%

Computer users

		Base:	Commercial banks operating in Bulgaria							Insurance companies					
			Does not trust at all	Little	Average	Much	Very much	Don't know	Does not trust at all	Little	Average	Much	Very much	Don't know	
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	
Type of residence	Sofia	269	20.4%	13.4%	30.1%	24.5%	6.7%	4.8%	28.3%	19.3%	28.3%	10.0%	4.5%	9.7%	
	Regional center	484	14.7%	20.2%	36.4%	16.3%	2.1%	10.3%	21.9%	23.1%	30.8%	12.2%	2.3%	9.7%	
	Smaller town	276	21.0%	14.9%	34.4%	14.9%	2.9%	12.0%	29.7%	17.8%	24.3%	9.8%	2.5%	15.9%	
	Village	403	24.1%	14.1%	29.5%	16.4%	2.5%	13.4%	26.6%	18.6%	21.1%	11.9%	1.7%	20.1%	
Gender	Male	682	22.7%	16.0%	32.1%	16.4%	2.8%	10.0%	29.9%	20.1%	25.1%	10.9%	1.9%	12.2%	
	Female	750	16.8%	16.4%	33.6%	18.7%	3.6%	10.9%	22.3%	20.1%	27.5%	11.6%	3.2%	15.3%	
Age	18-30	311	11.6%	18.0%	29.9%	18.6%	6.8%	15.1%	15.1%	20.9%	28.3%	13.2%	4.8%	17.7%	
	31-40	243	19.3%	19.8%	34.2%	19.3%	2.5%	4.9%	26.3%	22.6%	30.5%	12.3%	2.1%	6.2%	
	41-50	253	16.6%	14.2%	39.9%	17.4%	4.7%	7.1%	22.5%	22.1%	32.8%	12.6%	2.4%	7.5%	
	51-60	257	20.6%	15.6%	34.6%	19.8%	1.6%	7.8%	30.7%	17.1%	26.8%	10.9%	2.7%	11.7%	
	60+	368	28.0%	14.1%	28.5%	14.1%	.8%	14.4%	33.7%	18.5%	17.1%	8.2%	1.1%	21.5%	
Highest level of education achieved	Finished bachelor, master or higher degree	242	10.3%	13.6%	38.8%	29.8%	5.4%	2.1%	14.9%	23.6%	36.4%	17.8%	2.1%	5.4%	
	Finished college	38	21.1%	10.5%	42.1%	21.1%	2.6%	2.6%	23.7%	26.3%	34.2%	10.5%		5.3%	
	Finished secondary school	683	18.9%	18.4%	35.6%	18.0%	3.7%	5.4%	27.7%	21.7%	30.0%	11.6%	3.2%	5.9%	
	Finished elementary and lower	465	25.6%	14.4%	25.4%	10.3%	1.3%	23.0%	29.5%	15.5%	14.8%	7.5%	1.9%	30.8%	
Main occupational status in the present	Employee	575	15.5%	17.4%	35.8%	22.6%	4.9%	3.8%	23.5%	22.8%	31.8%	14.4%	3.0%	4.5%	
	Other status of employed persons	72	26.4%	18.1%	20.8%	16.7%	1.4%	16.7%	25.0%	16.7%	26.4%	6.9%	1.4%	23.6%	
	Business owner	81	13.6%	17.3%	43.2%	17.3%	7.4%	1.2%	22.2%	27.2%	21.0%	19.8%	4.9%	4.9%	
	Self-employed person in non-agricultural activities	29	24.1%	17.2%	31.0%	20.7%		6.9%	31.0%	13.8%	31.0%	13.8%	3.4%	6.9%	
	Self-employed person in agricultural activities	21	38.1%	9.5%	23.8%	19.0%		9.5%	42.9%	4.8%	28.6%	9.5%		14.3%	
	Family helper	5	40.0%					60.0%	40.0%		40.0%			20.0%	
	Registered as unemployed	69	26.1%	13.0%	30.4%	11.6%		18.8%	27.5%	21.7%	20.3%	4.3%	2.9%	23.2%	
	Unregistered unemployed	74	25.7%	17.6%	23.0%	6.8%	4.1%	23.0%	24.3%	17.6%	16.2%	8.1%	4.1%	29.7%	
	Retired - due to age	322	27.0%	13.7%	30.1%	15.2%	.3%	13.7%	35.1%	17.4%	19.3%	7.5%	.6%	20.2%	
	Retired - other causes	65	20.0%	18.5%	30.8%	10.8%		20.0%	27.7%	18.5%	21.5%	6.2%		26.2%	
	Pupil, student	85	3.5%	15.3%	41.2%	16.5%	4.7%	18.8%	8.2%	15.3%	35.3%	11.8%	7.1%	22.4%	
	Housewife	22	4.5%	27.3%	36.4%	9.1%	13.6%	9.1%	4.5%	31.8%	22.7%	18.2%	4.5%	18.2%	
	Person unable to work	2	50.0%		50.0%				50.0%	50.0%					
	Another status of non working person	7	28.6%	14.3%	28.6%			28.6%	28.6%	14.3%	42.9%			14.3%	
Ethnicity	Bulgarian	1202	18.7%	16.5%	33.6%	19.6%	3.7%	8.0%	25.2%	21.4%	28.0%	12.4%	3.0%	10.1%	
	Turkish	146	21.9%	15.1%	36.3%	6.8%	.7%	19.2%	29.5%	16.4%	21.2%	3.4%	.7%	28.8%	
	Roma	62	32.3%	17.7%	14.5%	1.6%	1.6%	32.3%	32.3%	8.1%	12.9%	6.5%		40.3%	
	Other	21	19.0%	4.8%	23.8%	23.8%		28.6%	23.8%	9.5%	4.8%	14.3%		47.6%	
Total household income	No income	3	33.3%				66.7%		33.3%		33.3%	33.3%			
	Less than 100 BGN	6	16.7%	33.3%	33.3%	16.7%			50.0%	16.7%	33.3%				
	101-150 BGN	22	36.4%	13.6%	13.6%			36.4%	27.3%	31.8%	9.1%			31.8%	
	151-200 BGN	57	38.6%	10.5%	10.5%	12.3%	1.8%	26.3%	38.6%	10.5%	12.3%	7.0%		31.6%	
	201-300 BGN	132	28.0%	15.9%	28.0%	9.1%	.8%	18.2%	31.1%	18.2%	20.5%	6.8%		23.5%	
	301-500 BGN	216	23.1%	19.9%	29.6%	12.0%	.5%	14.8%	33.3%	20.8%	18.1%	7.9%	1.9%	18.1%	
	More than 500 BGN	499	17.8%	15.4%	36.7%	21.2%	4.0%	4.8%	26.1%	20.4%	30.1%	12.6%	3.0%	7.8%	
	Don't know	118	17.8%	12.7%	34.7%	14.4%	.8%	19.5%	19.5%	18.6%	22.9%	9.3%	.8%	28.8%	
	NA	379	13.7%	17.2%	35.6%	21.9%	5.3%	6.3%	19.3%	21.4%	32.2%	14.8%	4.5%	7.9%	
Personal monthly income	No income	135	18.5%	16.3%	35.6%	10.4%	3.7%	15.6%	18.5%	20.0%	23.0%	11.1%	3.7%	23.7%	
	Less than 250 BGN	354	26.3%	14.7%	26.8%	12.4%	.8%	18.9%	31.9%	15.5%	20.1%	7.6%	.8%	24.0%	
	251-500 BGN	370	19.2%	17.8%	38.1%	15.7%	2.2%	7.0%	28.6%	23.0%	28.1%	10.5%	1.6%	8.1%	
	501-750 BGN	96	18.8%	18.8%	32.3%	25.0%	3.1%	2.1%	28.1%	25.0%	29.2%	10.4%	1.0%	6.3%	
	751-1000 leva	52	13.5%	13.5%	30.8%	32.7%	5.8%	3.8%	15.4%	21.2%	34.6%	17.3%	3.8%	7.7%	
	More than 1000 BGN	29	24.1%	3.4%	31.0%	24.1%	17.2%		31.0%	13.8%	17.2%	13.8%	13.8%	10.3%	
	Don't know	37	16.2%	10.8%	21.6%	18.9%	2.7%	29.7%	24.3%	13.5%	16.2%	13.5%	2.7%	29.7%	
	NA	359	15.0%	17.3%	34.3%	22.6%	5.0%	5.8%	20.6%	21.4%	31.8%	14.5%	4.2%	7.5%	
Financial services usage	I don't use financial services	584	20.4%	15.9%	31.2%	13.5%	2.4%	16.6%	25.5%	18.3%	21.2%	11.3%	2.4%	21.2%	
	One	389	24.9%	15.9%	31.4%	17.7%	4.1%	5.9%	33.2%	21.1%	24.9%	9.3%	2.3%	9.3%	
	Two	242	16.1%	19.0%	37.6%	18.2%	2.1%	7.0%	21.9%	19.4%	37.2%	8.7%	1.7%	11.2%	
	Three and more	217	12.0%	14.3%	35.0%	27.6%	5.1%	6.0%	18.4%	24.0%	30.4%	17.5%	4.6%	5.1%	
Total		1432	19.6%	16.2%	32.9%	17.6%	3.2%	10.5%	25.9%	20.1%	26.3%	11.2%	2.6%	13.8%	

		Base:	Securities companies							Mutual Help Associations					
			Does not trust at all	Little	Average	Much	Very much	Don't know	Does not trust at all	Little	Average	Much	Very much	Don't know	
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	
Type of residence	Sofia	269	40.1%	18.2%	13.0%	2.2%	.7%	25.7%	24.2%	8.9%	14.1%	16.0%	7.4%	29.4%	
	Regional center	484	28.9%	16.7%	17.8%	5.0%	.8%	30.8%	15.7%	11.0%	20.2%	12.0%	4.5%	36.6%	
	Smaller town	276	29.0%	16.7%	12.7%	5.8%	1.1%	34.8%	14.9%	9.8%	16.7%	13.4%	4.0%	41.3%	
	Village	403	29.3%	12.9%	12.9%	7.9%	.7%	36.2%	19.1%	9.4%	14.6%	14.6%	2.5%	39.7%	
Gender	Male	682	35.5%	14.5%	14.2%	5.7%	.7%	29.3%	21.4%	10.6%	16.0%	13.2%	3.5%	35.3%	
	Female	750	27.2%	17.2%	14.8%	5.2%	.9%	34.7%	15.1%	9.3%	17.6%	14.3%	5.2%	38.5%	
Age	18-30	311	18.0%	18.3%	15.8%	7.4%	1.9%	38.6%	13.2%	12.2%	16.1%	5.5%	4.8%	48.2%	
	31-40	243	32.5%	20.6%	20.2%	4.1%		22.6%	21.0%	12.3%	21.8%	12.8%	2.9%	29.2%	
	41-50	253	33.2%	17.4%	15.0%	6.7%	.4%	27.3%	15.8%	9.5%	15.0%	17.8%	4.7%	37.2%	
	51-60	257	35.4%	14.4%	13.6%	5.1%	1.6%	30.0%	19.8%	8.9%	19.5%	18.3%	6.6%	26.8%	
	60+	368	37.0%	10.9%	10.1%	4.1%	.3%	37.8%	20.7%	7.3%	13.6%	15.5%	3.3%	39.7%	
Highest level of education achieved	Finished bachelor, master or higher degree	242	27.3%	23.6%	22.3%	7.0%		19.8%	14.0%	9.5%	21.5%	20.2%	5.8%	28.9%	
	Finished college	38	42.1%	15.8%	21.1%	2.6%		18.4%	18.4%	7.9%	23.7%	13.2%	5.3%	31.6%	
	Finished secondary school	683	34.0%	17.9%	15.7%	5.6%	1.5%	25.5%	19.5%	11.3%	19.8%	14.8%	5.4%	29.3%	
	Finished elementary and lower	465	28.2%	8.8%	8.4%	4.7%	.2%	49.7%	18.3%	8.0%	9.7%	9.0%	1.9%	53.1%	
Main occupational status in the present	Employee	575	30.3%	23.7%	16.3%	7.1%	1.2%	21.4%	16.9%	11.8%	21.0%	18.3%	6.4%	25.6%	
	Other status of employed persons	72	29.2%	9.7%	11.1%	4.2%		45.8%	18.1%	9.7%	16.7%	6.9%		48.6%	
	Business owner	81	38.3%	13.6%	17.3%	7.4%	2.5%	21.0%	24.7%	7.4%	17.3%	8.6%	7.4%	34.6%	
	Self-employed person in non-agricultural activities	29	27.6%	13.8%	27.6%			31.0%	10.3%	24.1%	17.2%	6.9%		41.4%	
	Self-employed person in agricultural activities	21	33.3%	14.3%	9.5%	14.3%		28.6%	28.6%	14.3%	14.3%	9.5%	4.8%	28.6%	
	Family helper	5	40.0%					60.0%	40.0%					60.0%	
	Registered as unemployed	69	30.4%	5.8%	13.0%	4.3%		46.4%	18.8%	13.0%	10.1%	5.8%	2.9%	49.3%	
	Unregistered unemployed	74	28.4%	16.2%	9.5%	2.7%		43.2%	16.2%	8.1%	13.5%	2.7%	1.4%	58.1%	
	Retired - due to age	322	39.8%	9.0%	11.5%	3.7%		36.0%	20.5%	6.5%	13.7%	17.4%	2.8%	39.1%	
	Retired - other causes	65	23.1%	13.8%	10.8%	3.1%		49.2%	16.9%	7.7%	12.3%	6.2%	3.1%	53.8%	
	Pupil, student	85	10.6%	11.8%	21.2%	4.7%	2.4%	49.4%	8.2%	9.4%	17.6%	8.2%	4.7%	51.8%	
	Housewife	22	22.7%	13.6%	13.6%	4.5%	4.5%	40.9%	18.2%	9.1%	9.1%	9.1%	4.5%	50.0%	
	Person unable to work	2	50.0%			50.0%			100.0%						
	Another status of non working person	7	28.6%					71.4%	28.6%					71.4%	
Ethnicity	Bulgarian	1202	32.6%	17.2%	15.9%	6.2%	1.0%	27.1%	18.2%	10.1%	18.2%	15.6%	5.1%	32.7%	
	Turkish	146	19.9%	10.3%	8.2%	.7%		61.0%	14.4%	11.0%	12.3%	3.4%	.7%	58.2%	
	Roma	62	30.6%	4.8%	3.2%	3.2%		58.1%	24.2%	4.8%	4.8%	1.6%		64.5%	
	Other	21	28.6%	14.3%	9.5%	4.8%		42.9%	19.0%	4.8%	4.8%	9.5%	4.8%	57.1%	
Total household income	No income	3	33.3%	33.3%				33.3%	33.3%					66.7%	
	Less than 100 BGN	6	33.3%	16.7%	33.3%			16.7%	16.7%	33.3%	16.7%			33.3%	
	101-150 BGN	22	27.3%	13.6%	4.5%			54.5%	22.7%	9.1%	4.5%	4.5%		59.1%	
	151-200 BGN	57	29.8%	5.3%	5.3%	7.0%		52.6%	21.1%	3.5%	8.8%	10.5%	1.8%	54.4%	
	201-300 BGN	132	34.8%	12.1%	10.6%	1.5%		40.9%	25.8%	7.6%	7.6%	13.6%	3.8%	41.7%	
	301-500 BGN	216	37.5%	13.4%	7.9%	3.7%		37.5%	22.2%	8.3%	11.6%	12.0%	2.8%	43.1%	
	More than 500 BGN	499	34.7%	19.2%	14.0%	6.0%	1.0%	25.1%	20.0%	12.0%	18.4%	15.6%	5.0%	28.9%	
	Don't know	118	16.1%	12.7%	16.9%	3.4%		50.8%	6.8%	10.2%	16.9%	5.9%	1.7%	58.5%	
	NA	379	26.6%	16.9%	21.4%	7.9%	1.8%	25.3%	13.2%	9.5%	23.0%	16.1%	6.3%	31.9%	
Personal monthly income	No income	135	21.5%	14.8%	14.1%	5.9%	.7%	43.0%	15.6%	7.4%	15.6%	5.2%	2.2%	54.1%	
	Less than 250 BGN	354	31.9%	9.0%	8.8%	3.4%	.3%	46.6%	20.3%	6.5%	10.7%	10.5%	2.5%	49.4%	
	251-500 BGN	370	35.4%	18.4%	13.8%	4.6%	.3%	27.6%	19.7%	10.8%	20.5%	15.7%	5.1%	28.1%	
	501-750 BGN	96	43.8%	24.0%	15.6%	3.1%		13.5%	19.8%	12.5%	12.5%	25.0%	4.2%	26.0%	
	751-1000 neaa	52	28.8%	32.7%	19.2%	5.8%	1.9%	11.5%	26.9%	23.1%	13.5%	13.5%	5.8%	17.3%	
	More than 1000 BGN	29	27.6%	17.2%	10.3%	6.9%	6.9%	31.0%	27.6%	10.3%	6.9%	10.3%	6.9%	37.9%	
	Don't know	37	29.7%	8.1%	10.8%	10.8%		40.5%	13.5%	16.2%	8.1%	13.5%		48.6%	
Financial services usage	NA	359	27.0%	16.7%	20.9%	8.1%	1.7%	25.6%	13.1%	10.0%	22.8%	15.6%	6.4%	32.0%	
	I don't use financial services	584	28.8%	12.0%	16.4%	6.5%	.7%	35.6%	16.6%	9.6%	17.8%	12.5%	2.6%	40.9%	
	One	389	37.0%	14.7%	13.9%	4.6%	.8%	29.0%	24.2%	9.5%	16.7%	13.1%	3.9%	32.6%	
	Two	242	27.7%	20.7%	12.0%	4.5%	.4%	34.7%	11.2%	10.7%	18.2%	15.3%	5.0%	39.7%	
	Three and more	217	30.9%	23.5%	13.4%	5.1%	1.8%	25.3%	18.9%	10.6%	12.9%	16.6%	9.7%	31.3%	
Total		1432	31.1%	15.9%	14.5%	5.4%	.8%	32.1%	18.1%	9.9%	16.8%	13.8%	4.4%	37.0%	

		Base:	Leasing companies						Pawn shops					
			Does not trust at all	Little	Average	Much	Very much	Don't know	Does not trust at all	Little	Average	Much	Very much	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	28.6%	16.0%	20.1%	11.2%	3.3%	20.8%	57.2%	14.9%	10.4%	2.6%	.4%	14.5%
	Regional center	484	25.8%	19.2%	18.6%	7.4%	1.7%	27.3%	50.2%	13.6%	9.9%	.8%	.4%	25.0%
	Smaller town	276	29.7%	11.6%	14.5%	9.8%	2.2%	32.2%	48.9%	8.3%	7.6%	5.4%	1.8%	27.9%
	Village	403	29.5%	11.2%	12.2%	7.7%	2.5%	37.0%	41.4%	11.9%	8.9%	4.2%	1.7%	31.8%
Gender	Male	682	33.1%	14.7%	14.8%	8.9%	1.8%	26.7%	52.3%	12.2%	9.8%	2.6%	1.0%	22.0%
	Female	750	23.6%	15.1%	17.6%	8.4%	2.8%	32.5%	45.6%	12.5%	8.8%	3.3%	1.1%	28.7%
Age	18-30	311	19.3%	15.1%	18.3%	10.9%	4.8%	31.5%	38.3%	14.8%	12.9%	4.5%	1.6%	28.0%
	31-40	243	31.7%	18.1%	22.2%	7.4%	2.5%	18.1%	53.9%	17.7%	8.2%	.4%	1.6%	18.1%
	41-50	253	27.3%	18.2%	16.6%	14.2%	1.2%	22.5%	53.0%	14.6%	7.9%	4.0%	.4%	20.2%
	51-60	257	31.5%	14.0%	16.7%	7.4%	1.9%	28.4%	54.1%	8.2%	9.7%	2.7%	1.2%	24.1%
	60+	368	31.5%	10.9%	10.1%	4.6%	1.1%	41.8%	47.8%	8.2%	7.6%	3.0%	.5%	32.9%
Highest level of education achieved	Finished bachelor, master or higher degree	242	21.5%	20.7%	22.7%	17.8%	2.9%	14.5%	55.4%	18.2%	9.9%	1.2%	.4%	14.9%
	Finished college	38	36.8%	15.8%	18.4%	13.2%		15.8%	60.5%	7.9%	13.2%	2.6%		15.8%
	Finished secondary school	683	30.6%	15.5%	19.5%	8.2%	2.8%	23.4%	53.9%	13.3%	10.8%	3.4%	1.3%	17.3%
	Finished elementary and lower	465	27.3%	10.8%	8.2%	4.3%	1.3%	48.2%	37.2%	8.0%	6.5%	3.4%	1.1%	43.9%
Main occupational status in the present	Employee	575	28.9%	17.0%	19.7%	12.3%	2.8%	19.3%	54.8%	14.3%	10.1%	3.0%	1.4%	16.5%
	Other status of employed persons	72	25.0%	15.3%	19.4%	8.3%	2.8%	29.2%	41.7%	15.3%	12.5%	5.6%		25.0%
	Business owner	81	29.6%	16.0%	19.8%	16.0%	3.7%	14.8%	59.3%	7.4%	7.4%	8.6%	2.5%	14.8%
	Self-employed person in non-agricultural activities	29	17.2%	27.6%	31.0%	10.3%		13.8%	41.4%	27.6%	10.3%			20.7%
	Self-employed person in agricultural activities	21	38.1%	4.8%	19.0%	9.5%		28.6%	52.4%	19.0%	4.8%			23.8%
	Family helper	5	40.0%					60.0%	40.0%					60.0%
	Registered as unemployed	69	24.6%	14.5%	10.1%	5.8%	1.4%	43.5%	37.7%	8.7%	4.3%	2.9%	1.4%	44.9%
	Unregistered unemployed	74	29.7%	17.6%	8.1%	6.8%		37.8%	37.8%	12.2%	14.9%			35.1%
	Retired - due to age	322	33.5%	10.6%	10.9%	3.4%	1.2%	40.4%	49.4%	8.4%	8.1%	2.2%	.3%	31.7%
	Retired - other causes	65	24.6%	10.8%	9.2%	1.5%		53.8%	40.0%	9.2%	4.6%	1.5%		44.6%
	Pupil, student	85	9.4%	15.3%	21.2%	8.2%	4.7%	41.2%	30.6%	15.3%	14.1%	4.7%	2.4%	32.9%
	Housewife	22	13.6%	18.2%	18.2%	4.5%	13.6%	31.8%	45.5%	13.6%	4.5%	4.5%	4.5%	27.3%
	Person unable to work	2	100.0%						100.0%					
	Another status of non working person	7	28.6%	14.3%	14.3%			42.9%	28.6%	28.6%				42.9%
Ethnicity	Bulgarian	1202	28.7%	16.2%	17.8%	10.0%	2.6%	24.7%	50.9%	13.1%	9.7%	3.3%	1.2%	21.7%
	Turkish	146	22.6%	9.6%	8.9%	1.4%		57.5%	36.3%	8.2%	6.8%	1.4%		47.3%
	Roma	62	29.0%	4.8%	4.8%	1.6%	1.6%	58.1%	35.5%	8.1%	8.1%	1.6%		46.8%
	Other	21	28.6%	4.8%	14.3%	4.8%	4.8%	42.9%	52.4%	14.3%	4.8%			28.6%
Total household income	No income	3	33.3%			66.7%			33.3%		33.3%			33.3%
	Less than 100 BGN	6	33.3%	16.7%	33.3%			16.7%	33.3%	33.3%	33.3%			
	101-150 BGN	22	36.4%	9.1%	4.5%	4.5%		45.5%	31.8%	9.1%		4.5%		54.5%
	151-200 BGN	57	33.3%	1.8%	7.0%	1.8%		56.1%	36.8%	3.5%	7.0%	1.8%		50.9%
	201-300 BGN	132	34.1%	11.4%	10.6%	2.3%		41.7%	43.2%	10.6%	6.1%	3.0%	.8%	36.4%
	301-500 BGN	216	31.9%	14.8%	11.1%	4.6%	.9%	36.6%	50.9%	11.1%	7.9%	2.8%		27.3%
	More than 500 BGN	499	30.3%	16.4%	18.0%	10.8%	2.8%	21.6%	56.1%	13.0%	9.4%	2.8%	1.0%	17.6%
	Don't know	118	14.4%	15.3%	13.6%	5.9%	.8%	50.0%	31.4%	11.9%	8.5%	4.2%		44.1%
	NA	379	24.0%	16.4%	21.6%	12.1%	4.2%	21.6%	48.5%	14.2%	11.6%	3.2%	2.4%	20.1%
	No income	135	23.0%	17.8%	11.1%	6.7%	2.2%	39.3%	34.1%	11.1%	14.1%	3.0%	1.5%	36.3%
Personal monthly income	Less than 250 BGN	354	31.1%	8.8%	10.2%	3.7%	1.4%	44.9%	41.2%	10.5%	5.6%	4.0%	.6%	38.1%
	251-500 BGN	370	30.5%	15.1%	19.5%	7.6%	1.6%	25.7%	56.5%	10.5%	9.7%	2.2%	.8%	20.3%
	501-750 BGN	96	34.4%	28.1%	13.5%	10.4%	1.0%	12.5%	66.7%	13.5%	9.4%			10.4%
	751-1000 nea	52	21.2%	25.0%	23.1%	13.5%		17.3%	48.1%	25.0%	11.5%	3.8%		11.5%
	More than 1000 BGN	29	27.6%	10.3%	3.4%	24.1%	10.3%	24.1%	48.3%	13.8%	3.4%	6.9%	3.4%	24.1%
	Don't know	37	21.6%	10.8%	10.8%	10.8%	2.7%	43.2%	32.4%	18.9%	2.7%	10.8%		35.1%
	NA	359	24.8%	15.3%	22.3%	12.8%	3.9%	20.9%	51.0%	13.6%	11.4%	2.5%	1.9%	19.5%
Financial services usage	I don't use financial services	584	26.9%	14.0%	14.6%	7.9%	2.1%	34.6%	41.4%	11.5%	10.6%	3.8%	1.2%	31.5%
	One	389	34.4%	14.4%	14.4%	8.5%	2.6%	25.7%	55.5%	12.9%	8.2%	2.6%	1.5%	19.3%
	Two	242	24.0%	16.5%	20.2%	6.2%	2.1%	31.0%	53.7%	10.3%	8.7%	2.5%		24.8%
	Three and more	217	24.9%	16.1%	19.8%	13.8%	2.8%	22.6%	51.2%	16.1%	8.3%	2.3%	.9%	21.2%
Total		1432	28.1%	14.9%	16.3%	8.7%	2.3%	29.7%	48.8%	12.4%	9.3%	3.0%	1.0%	25.5%

		Base:	Private pension funds							Consumer credit companies (e.g. Jet Credit, T.B.I, etc.)					
			Does not trust at all	Little	Average	Much	Very much	Don't know	Does not trust at all	Little	Average	Much	Very much	Don't know	
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	
Type of residence	Sofia	269	39.8%	15.2%	14.5%	3.7%		26.8%	35.7%	11.2%	22.3%	8.6%	2.6%	19.7%	
	Regional center	484	34.7%	17.6%	14.0%	3.7%	.8%	29.1%	35.5%	18.2%	19.6%	4.8%	1.0%	20.9%	
	Smaller town	276	39.5%	12.0%	9.1%	5.1%	1.4%	33.0%	42.0%	13.4%	9.4%	7.6%	1.4%	26.1%	
	Village	403	34.5%	13.6%	10.4%	5.7%	1.2%	34.5%	34.5%	11.9%	10.4%	6.7%	.7%	35.7%	
Gender	Male	682	40.5%	13.9%	11.6%	4.4%	1.0%	28.6%	41.9%	13.2%	14.5%	6.5%	1.2%	22.7%	
	Female	750	32.9%	15.9%	12.7%	4.7%	.8%	33.1%	31.6%	15.1%	16.5%	6.7%	1.5%	28.7%	
Age	18-30	311	24.8%	14.5%	13.5%	3.9%	1.6%	41.8%	26.7%	15.4%	19.6%	6.1%	2.9%	29.3%	
	31-40	243	35.8%	22.6%	14.8%	2.1%	.4%	24.3%	41.6%	18.5%	20.2%	7.4%	.4%	11.9%	
	41-50	253	41.5%	15.4%	11.9%	8.7%	.4%	22.1%	38.3%	15.4%	17.8%	10.7%	1.2%	16.6%	
	51-60	257	40.1%	14.0%	12.1%	6.2%	1.2%	26.5%	39.7%	13.6%	12.5%	7.4%	1.6%	25.3%	
	60+	368	41.0%	10.6%	9.5%	2.7%	.8%	35.3%	38.0%	9.8%	9.8%	3.0%	.5%	38.9%	
Highest level of education achieved	Finished bachelor, master or higher degree	242	36.0%	20.2%	15.7%	6.2%	.4%	21.5%	36.0%	20.7%	22.7%	7.0%	.8%	12.8%	
	Finished college	38	44.7%	18.4%	13.2%	5.3%		18.4%	47.4%	13.2%	21.1%	2.6%	2.6%	13.2%	
	Finished secondary school	683	39.7%	16.3%	14.8%	4.7%	1.2%	23.4%	40.8%	15.4%	17.6%	7.9%	1.6%	16.7%	
	Finished elementary and lower	465	31.8%	9.5%	6.5%	3.4%	.9%	48.0%	29.7%	9.0%	8.2%	4.7%	1.1%	47.3%	
	Employee	575	36.2%	19.3%	15.3%	7.3%	.9%	21.0%	40.0%	16.2%	20.5%	9.2%	1.2%	12.9%	
	Other status of employed persons	72	31.9%	11.1%	16.7%	1.4%		38.9%	36.1%	11.1%	16.7%	5.6%		30.6%	
	Business owner	81	49.4%	17.3%	7.4%	8.6%	1.2%	16.0%	35.8%	22.2%	14.8%	12.3%	4.9%	9.9%	
Main occupational status in the present	Self-employed person in non-agricultural activities	29	31.0%	20.7%	10.3%			37.9%	34.5%	10.3%	27.6%	3.4%		24.1%	
	Self-employed person in agricultural activities	21	57.1%	19.0%	4.8%			19.0%	57.1%	9.5%		9.5%		23.8%	
	Family helper	5	40.0%		20.0%			40.0%	40.0%					60.0%	
	Registered as unemployed	69	31.9%	7.2%	10.1%	2.9%	1.4%	46.4%	30.4%	15.9%	4.3%	8.7%	1.4%	39.1%	
	Unregistered unemployed	74	31.1%	10.8%	10.8%			47.3%	28.4%	16.2%	14.9%	4.1%		36.5%	
	Retired - due to age	322	41.6%	11.5%	10.6%	2.2%	.6%	33.5%	38.5%	11.2%	9.6%	2.5%	.6%	37.6%	
	Retired - other causes	65	40.0%	7.7%	6.2%	1.5%		44.6%	27.7%	10.8%	9.2%	3.1%		49.2%	
	Pupil, student	85	15.3%	8.2%	11.8%	4.7%	3.5%	56.5%	20.0%	9.4%	23.5%	3.5%	4.7%	38.8%	
	Housewife	22	27.3%	31.8%		4.5%	4.5%	31.8%	36.4%	9.1%	4.5%	9.1%	4.5%	36.4%	
	Person unable to work	2	50.0%	50.0%					50.0%		50.0%				
	Another status of non working person	7	28.6%	14.3%				57.1%	42.9%	28.6%				28.6%	
	Bulgarian	1202	38.4%	15.3%	13.5%	5.2%	1.1%	26.5%	36.9%	15.0%	17.2%	7.5%	1.6%	21.8%	
	Turkish	146	24.0%	14.4%	6.2%	1.4%		54.1%	36.3%	9.6%	8.2%			45.9%	
	Ethnicity	Roma	62	30.6%	8.1%	4.8%			56.5%	30.6%	11.3%	4.8%	4.8%		48.4%
Other		21	28.6%	19.0%				52.4%	33.3%	4.8%	4.8%	4.8%		52.4%	
No income		3	66.7%	33.3%					33.3%			33.3%		33.3%	
Less than 100 BGN		6	16.7%	33.3%	33.3%			16.7%	33.3%	16.7%	33.3%			16.7%	
Total household income	101-150 BGN	22	31.8%	13.6%				54.5%	27.3%	13.6%	4.5%	4.5%		50.0%	
	151-200 BGN	57	36.8%	5.3%	8.8%	1.8%		47.4%	36.8%	1.8%	7.0%	1.8%		52.6%	
	201-300 BGN	132	37.1%	13.6%	11.4%	1.5%		36.4%	34.8%	13.6%	11.4%	2.3%	.8%	37.1%	
	301-500 BGN	216	42.1%	12.5%	9.7%	3.2%	.5%	31.9%	40.7%	12.0%	11.1%	4.6%	.9%	30.6%	
	More than 500 BGN	499	38.3%	15.4%	13.6%	4.8%	1.2%	26.7%	39.7%	16.0%	17.0%	8.0%	1.4%	17.8%	
	Don't know	118	18.6%	16.1%	9.3%	4.2%		51.7%	22.9%	16.1%	11.0%	5.9%	1.7%	42.4%	
	NA	379	36.7%	16.9%	13.7%	6.9%	1.6%	24.3%	35.4%	14.5%	20.8%	8.2%	1.8%	19.3%	
	No income	135	27.4%	11.1%	8.1%	3.7%	1.5%	48.1%	27.4%	14.1%	16.3%	4.4%	.7%	37.0%	
	Less than 250 BGN	354	33.9%	10.5%	11.6%	2.5%	.3%	41.2%	35.6%	9.9%	7.9%	4.2%	1.4%	41.0%	
Personal monthly income	251-500 BGN	370	39.2%	17.8%	12.2%	4.6%	1.1%	25.1%	38.6%	16.8%	17.3%	6.2%	.5%	20.5%	
	501-750 BGN	96	53.1%	15.6%	14.6%	2.1%	1.0%	13.5%	53.1%	12.5%	14.6%	7.3%	2.1%	10.4%	
	751-1000 neaa	52	32.7%	23.1%	19.2%	1.9%		23.1%	28.8%	23.1%	26.9%	13.5%	1.9%	5.8%	
	More than 1000 BGN	29	31.0%	6.9%	6.9%	13.8%		41.4%	37.9%	13.8%	20.7%	6.9%		20.7%	
Financial services usage	Don't know	37	24.3%	13.5%	8.1%	10.8%		43.2%	29.7%	13.5%	5.4%	10.8%	2.7%	37.8%	
	NA	359	37.6%	17.3%	13.4%	6.4%	1.4%	24.0%	35.9%	15.0%	20.3%	8.4%	1.9%	18.4%	
	I don't use financial services	584	31.3%	13.5%	13.0%	5.5%	1.2%	35.4%	32.4%	10.8%	14.4%	6.2%	1.7%	34.6%	
	One	389	46.0%	12.9%	11.1%	3.6%	1.0%	25.4%	41.4%	14.9%	14.9%	6.4%	.3%	22.1%	
	Two	242	32.6%	16.9%	11.2%	2.9%		36.4%	40.1%	15.3%	16.1%	4.5%	.8%	23.1%	
	Three and more	217	37.8%	20.3%	12.9%	5.5%	.9%	22.6%	35.0%	20.7%	19.4%	10.1%	2.8%	12.0%	
	Total	1432	36.5%	14.9%	12.2%	4.5%	.9%	30.9%	36.5%	14.2%	15.6%	6.6%	1.3%	25.8%	



		Base:	The Bulgarian economy							Bulgarian National Bank					
			Does not trust at all	Little	Average	Much	Very much	Don't know	Does not trust at all	Little	Average	Much	Very much	Don't know	
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	
Type of residence	Sofia	269	27.9%	18.6%	27.5%	13.4%	1.5%	11.2%	10.8%	7.4%	27.1%	39.0%	11.9%	3.7%	
	Regional center	484	21.1%	24.6%	37.2%	5.6%	1.7%	9.9%	5.8%	14.0%	38.6%	27.5%	6.6%	7.4%	
	Smaller town	276	25.7%	18.1%	29.0%	10.9%	1.4%	14.9%	10.9%	10.9%	33.7%	22.5%	10.5%	11.6%	
	Village	403	21.8%	19.4%	26.8%	8.9%	2.7%	20.3%	10.9%	11.2%	31.0%	21.8%	10.9%	14.1%	
Gender	Male	682	27.3%	19.9%	31.1%	8.5%	1.9%	11.3%	10.6%	12.5%	35.3%	25.1%	9.2%	7.3%	
	Female	750	20.0%	21.5%	30.7%	9.5%	1.9%	16.5%	7.9%	10.4%	31.6%	28.9%	9.9%	11.3%	
Age	18-30	311	20.3%	17.4%	29.3%	9.6%	2.9%	20.6%	5.8%	11.3%	32.5%	25.7%	11.9%	12.9%	
	31-40	243	27.2%	19.3%	31.3%	9.9%	1.2%	11.1%	11.5%	14.4%	32.1%	29.6%	6.6%	5.8%	
	41-50	253	19.4%	22.9%	37.9%	11.1%	2.0%	6.7%	4.7%	14.2%	36.8%	30.0%	8.7%	5.5%	
	51-60	257	23.0%	20.2%	34.2%	7.8%	2.3%	12.5%	10.1%	10.1%	33.5%	28.0%	11.3%	7.0%	
	60+	368	26.9%	23.4%	24.7%	7.3%	1.1%	16.6%	12.8%	8.4%	32.6%	23.9%	9.0%	13.3%	
Highest level of education achieved	Finished bachelor, master or higher degree	242	19.0%	18.2%	38.8%	15.7%	.8%	7.4%	3.3%	9.5%	33.5%	38.8%	12.8%	2.1%	
	Finished college	38	26.3%	18.4%	44.7%	7.9%	2.6%		7.9%	15.8%	28.9%	39.5%	5.3%	2.6%	
	Finished secondary school	683	22.8%	21.4%	35.3%	8.3%	2.3%	9.8%	8.6%	11.3%	36.6%	29.3%	10.8%	3.4%	
	Finished elementary and lower	465	26.7%	21.1%	19.1%	6.7%	1.5%	24.9%	13.1%	12.0%	28.8%	17.0%	6.2%	22.8%	
	Employee	575	20.2%	19.5%	37.2%	12.7%	2.1%	8.3%	6.6%	11.8%	34.1%	33.9%	10.1%	3.5%	
	Other status of employed persons	72	26.4%	16.7%	25.0%	11.1%		20.8%	18.1%	16.7%	23.6%	18.1%	8.3%	15.3%	
Main occupational status in the present	Business owner	81	23.5%	17.3%	42.0%	4.9%	4.9%	7.4%	8.6%	12.3%	39.5%	21.0%	18.5%		
	Self-employed person in non-agricultural activities	29	17.2%	27.6%	41.4%	6.9%		6.9%	6.9%	13.8%	48.3%	27.6%		3.4%	
	Self-employed person in agricultural activities	21	28.6%	14.3%	23.8%	4.8%	9.5%	19.0%	9.5%	9.5%	38.1%	14.3%	14.3%	14.3%	
	Family helper	5	40.0%		20.0%	20.0%		20.0%	20.0%	20.0%	20.0%	20.0%		20.0%	
	Registered as unemployed	69	36.2%	13.0%	27.5%	2.9%	1.4%	18.8%	14.5%	14.5%	26.1%	26.1%	2.9%	15.9%	
	Unregistered unemployed	74	33.8%	18.9%	14.9%	2.7%	1.4%	28.4%	8.1%	9.5%	33.8%	14.9%	9.5%	24.3%	
	Retired - due to age	322	26.1%	26.7%	25.5%	5.6%	1.2%	14.9%	12.1%	7.5%	34.2%	25.8%	9.3%	11.2%	
	Retired - other causes	65	20.0%	26.2%	24.6%	7.7%		21.5%	10.8%	15.4%	27.7%	20.0%	1.5%	24.6%	
	Pupil, student	85	15.3%	15.3%	27.1%	14.1%	2.4%	25.9%	3.5%	11.8%	36.5%	24.7%	9.4%	14.1%	
	Housewife	22	18.2%	27.3%	27.3%	4.5%	4.5%	18.2%		22.7%	22.7%	22.7%	22.7%	9.1%	
	Person unable to work	2	50.0%	50.0%					50.0%		50.0%				
	Another status of non working person	7	42.9%	28.6%	14.3%			14.3%	14.3%		28.6%		14.3%	42.9%	
Ethnicity	Bulgarian	1202	23.3%	21.2%	32.7%	10.0%	2.2%	10.6%	8.3%	11.2%	33.3%	29.8%	11.1%	6.3%	
	Turkish	146	19.2%	21.9%	21.9%	3.4%		33.6%	11.0%	13.7%	37.0%	13.0%	2.1%	23.3%	
	Roma	62	37.1%	9.7%	21.0%	1.6%		30.6%	21.0%	9.7%	33.9%	4.8%		30.6%	
	Other	21	23.8%	19.0%	19.0%	14.3%		23.8%	9.5%	9.5%	14.3%	38.1%		28.6%	
Total household income	No income	3	33.3%		33.3%			33.3%	33.3%				66.7%		
	Less than 100 BGN	6	33.3%	16.7%	33.3%			16.7%		16.7%	50.0%	33.3%			
	101-150 BGN	22	31.8%	36.4%	4.5%	4.5%		22.7%	18.2%	18.2%	22.7%	13.6%		27.3%	
	151-200 BGN	57	31.6%	24.6%	14.0%	1.8%		28.1%	15.8%	15.8%	22.8%	17.5%	5.3%	22.8%	
	201-300 BGN	132	32.6%	19.7%	21.2%	6.8%	.8%	18.9%	16.7%	12.1%	28.0%	22.0%	5.3%	15.9%	
	301-500 BGN	216	27.3%	25.5%	29.2%	3.7%	.5%	13.9%	11.1%	13.0%	39.4%	19.4%	6.9%	10.2%	
	More than 500 BGN	499	20.0%	21.0%	36.7%	10.0%	1.0%	11.2%	6.8%	9.0%	32.9%	38.1%	7.8%	5.4%	
	Don't know	118	18.6%	19.5%	28.8%	8.5%	1.7%	22.9%	7.6%	8.5%	40.7%	16.9%	6.8%	19.5%	
	NA	379	22.2%	17.2%	32.2%	13.2%	4.7%	10.6%	7.4%	13.2%	32.5%	24.3%	16.6%	6.1%	
	No income	135	26.7%	19.3%	22.2%	8.1%	.7%	23.0%	10.4%	12.6%	33.3%	17.8%	9.6%	16.3%	
	Less than 250 BGN	354	28.0%	25.4%	23.2%	5.6%	.6%	17.2%	13.3%	11.6%	30.8%	21.8%	5.6%	16.9%	
	251-500 BGN	370	23.0%	23.0%	34.3%	6.8%	.3%	12.7%	8.4%	11.1%	38.6%	29.2%	6.8%	5.9%	
Personal monthly income	501-750 BGN	96	15.6%	18.8%	45.8%	10.4%	2.1%	7.3%	4.2%	10.4%	38.5%	33.3%	11.5%	2.1%	
	751-1000 neea	52	19.2%	17.3%	38.5%	15.4%		9.6%	5.8%	9.6%	21.2%	55.8%	7.7%		
	More than 1000 BGN	29	27.6%	3.4%	34.5%	20.7%	6.9%	6.9%	17.2%	3.4%	10.3%	58.6%	10.3%		
	Don't know	37	10.8%	16.2%	27.0%	13.5%	2.7%	29.7%	8.1%	2.7%	37.8%	21.6%	8.1%	21.6%	
	NA	359	22.0%	17.3%	33.1%	12.3%	5.0%	10.3%	6.7%	13.1%	32.3%	25.9%	16.2%	5.8%	
	I don't use financial services	584	23.3%	20.4%	24.1%	10.6%	1.7%	19.9%	9.6%	11.3%	31.5%	21.1%	9.6%	17.0%	
	Financial services usage	One	389	25.7%	21.1%	35.5%	6.9%	1.5%	9.3%	11.8%	9.8%	36.2%	28.3%	9.8%	4.1%
		Two	242	21.1%	21.1%	37.6%	6.6%	1.7%	12.0%	5.8%	14.5%	37.6%	28.9%	7.9%	5.4%
		Three and more	217	22.6%	20.7%	33.2%	11.1%	3.2%	9.2%	6.9%	11.1%	28.6%	39.2%	11.1%	3.2%
	Total		1432	23.5%	20.7%	30.9%	9.0%	1.9%	14.0%	9.1%	11.4%	33.4%	27.1%	9.6%	9.4%

		Base:	Financial Supervision Commission						Consumer Protection Commission					
			Does not trust at all	Little	Average	Much	Very much	Don't know	Does not trust at all	Little	Average	Much	Very much	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	20.4%	10.0%	21.6%	14.1%	8.2%	25.7%	20.8%	15.2%	26.0%	19.0%	8.2%	10.8%
	Regional center	484	14.3%	18.0%	24.6%	9.3%	3.3%	30.6%	19.6%	21.5%	26.2%	9.9%	5.4%	17.4%
	Smaller town	276	17.4%	10.1%	25.7%	10.5%	1.8%	34.4%	20.3%	11.6%	28.6%	13.4%	1.4%	24.6%
	Village	403	12.4%	10.4%	21.3%	10.7%	3.0%	42.2%	14.6%	13.6%	23.6%	12.9%	2.7%	32.5%
Gender	Male	682	17.0%	13.6%	24.3%	10.0%	4.1%	30.9%	20.4%	18.0%	24.9%	12.6%	3.8%	20.2%
	Female	750	14.1%	12.1%	22.4%	11.6%	3.6%	36.1%	16.9%	14.5%	26.8%	13.6%	4.9%	23.2%
Age	18-30	311	11.6%	9.6%	23.5%	12.2%	6.8%	36.3%	12.9%	16.7%	25.1%	14.8%	6.1%	24.4%
	31-40	243	17.3%	14.8%	27.2%	12.8%	2.5%	22.6%	14.8%	23.5%	18.1%	4.9%	16.0%	
	41-50	253	11.9%	15.0%	27.7%	12.3%	2.4%	30.8%	16.6%	15.8%	32.8%	12.6%	5.5%	16.6%
	51-60	257	17.9%	14.4%	23.3%	10.9%	3.9%	29.6%	20.2%	14.8%	30.0%	11.7%	3.9%	19.5%
	60+	368	18.5%	11.7%	17.7%	7.3%	3.3%	41.6%	20.9%	17.9%	20.7%	9.8%	2.2%	28.5%
Highest level of education achieved	Finished bachelor, master or higher degree	242	11.2%	15.7%	26.9%	19.8%	6.2%	20.2%	16.1%	18.2%	30.6%	21.5%	5.8%	7.9%
	Finished college	38	21.1%	10.5%	28.9%	13.2%	5.3%	21.1%	21.1%	15.8%	34.2%	15.8%	7.9%	5.3%
	Finished secondary school	683	17.1%	14.3%	27.4%	10.8%	3.8%	26.5%	19.6%	16.8%	29.7%	13.8%	5.0%	15.1%
	Finished elementary and lower	465	15.1%	9.5%	15.1%	5.8%	2.4%	52.3%	18.1%	14.4%	17.4%	7.5%	2.4%	40.2%
Main occupational status in the present	Employee	575	13.9%	14.3%	27.8%	16.0%	4.5%	23.5%	17.0%	17.4%	29.6%	18.1%	5.2%	12.7%
	Other status of employed persons	72	18.1%	12.5%	15.3%	6.9%		47.2%	19.4%	18.1%	23.6%	8.3%	1.4%	29.2%
	Business owner	81	21.0%	13.6%	32.1%	9.9%	6.2%	17.3%	25.9%	16.0%	29.6%	11.1%	9.9%	7.4%
	Self-employed person in non-agricultural activities	29	10.3%	20.7%	24.1%	10.3%	10.3%	24.1%	13.8%	20.7%	34.5%	17.2%	3.4%	10.3%
	Self-employed person in agricultural activities	21	14.3%	4.8%	28.6%	9.5%	9.5%	33.3%	19.0%	14.3%	19.0%	9.5%	9.5%	28.6%
	Family helper	5	40.0%		20.0%			40.0%	40.0%		20.0%			40.0%
	Registered as unemployed	69	23.2%	10.1%	24.6%	7.2%		34.8%	26.1%	8.7%	20.3%	15.9%	4.3%	24.6%
	Unregistered unemployed	74	13.5%	8.1%	21.6%	4.1%	2.7%	50.0%	18.9%	10.8%	18.9%	9.5%	1.4%	40.5%
	Retired - due to age	322	17.4%	12.1%	18.0%	7.1%	2.8%	42.5%	20.8%	15.8%	24.5%	7.8%	2.2%	28.9%
	Retired - other causes	65	10.8%	12.3%	13.8%	4.6%		58.5%	20.0%	15.4%	18.5%	4.6%	1.5%	40.0%
	Pupil, student	85	8.2%	12.9%	20.0%	10.6%	7.1%	41.2%	5.9%	21.2%	22.4%	11.8%	8.2%	30.6%
	Housewife	22	22.7%	18.2%	13.6%	9.1%	9.1%	27.3%	18.2%	13.6%	22.7%	18.2%	9.1%	18.2%
	Person unable to work	2	50.0%		50.0%				50.0%		50.0%			
	Another status of non working person	7	14.3%		14.3%			71.4%		14.3%	14.3%	14.3%		57.1%
Ethnicity	Bulgarian	1202	15.8%	13.6%	25.0%	12.1%	4.6%	29.0%	18.9%	16.8%	27.5%	14.6%	5.1%	17.1%
	Turkish	146	13.0%	11.6%	15.8%	4.1%		55.5%	15.8%	15.1%	21.2%	4.1%	.7%	43.2%
	Roma	62	17.7%	4.8%	12.9%	1.6%		62.9%	22.6%	9.7%	12.9%	1.6%	1.6%	51.6%
	Other	21	9.5%	4.8%	9.5%	14.3%		61.9%	9.5%	9.5%	4.8%	23.8%		52.4%
Total household income	No income	3	33.3%		33.3%	33.3%			33.3%		33.3%			33.3%
	Less than 100 BGN	6			50.0%	16.7%		33.3%		16.7%	33.3%	16.7%		33.3%
	101-150 BGN	22	13.6%	4.5%	13.6%			68.2%	18.2%	13.6%	13.6%	4.5%		50.0%
	151-200 BGN	57	24.6%	8.8%	17.5%	3.5%	1.8%	43.9%	26.3%	14.0%	15.8%	5.3%	1.8%	36.8%
	201-300 BGN	132	22.0%	11.4%	15.2%	3.8%	2.3%	45.5%	24.2%	16.7%	19.7%	6.8%	3.0%	29.5%
	301-500 BGN	216	19.0%	12.5%	19.9%	5.1%	.9%	42.6%	22.2%	16.7%	24.1%	7.4%	1.4%	28.2%
	More than 500 BGN	499	17.0%	14.8%	24.2%	14.0%	3.8%	26.1%	19.4%	17.6%	26.1%	17.6%	4.2%	15.0%
	Don't know	118	5.1%	11.0%	25.4%	6.8%	3.4%	48.3%	5.9%	12.7%	29.7%	10.2%	3.4%	38.1%
	NA	379	11.3%	12.9%	27.2%	15.0%	6.9%	26.6%	16.4%	15.6%	29.8%	15.3%	7.9%	15.0%
Personal monthly income	No income	135	16.3%	9.6%	22.2%	5.9%	4.4%	41.5%	14.8%	18.5%	20.0%	11.1%	4.4%	31.1%
	Less than 250 BGN	354	18.9%	11.3%	16.9%	6.2%	1.1%	45.5%	20.9%	17.2%	20.6%	6.5%	1.4%	33.3%
	251-500 BGN	370	14.9%	14.9%	25.4%	8.9%	2.2%	33.8%	18.4%	17.3%	29.7%	11.9%	2.7%	20.0%
	501-750 BGN	96	15.6%	21.9%	24.0%	13.5%	6.3%	18.8%	21.9%	19.8%	26.0%	19.8%	4.2%	8.3%
	751-1000 leva	52	19.2%	13.5%	30.8%	19.2%	7.7%	9.6%	13.5%	21.2%	30.8%	17.3%	11.5%	5.8%
	More than 1000 BGN	29	27.6%	6.9%	20.7%	24.1%	3.4%	17.2%	31.0%	6.9%	13.8%	31.0%	10.3%	6.9%
	Don't know	37	5.4%	2.7%	24.3%	18.9%	2.7%	45.9%	10.8%	2.7%	35.1%	16.2%	2.7%	32.4%
Financial services usage	NA	359	12.0%	12.5%	26.7%	15.3%	7.0%	26.5%	17.5%	13.6%	28.7%	17.5%	7.8%	14.8%
	I don't use financial services	584	14.7%	13.5%	20.2%	10.3%	2.7%	38.5%	16.3%	16.3%	23.5%	12.2%	3.6%	28.3%
	One	389	20.6%	10.0%	22.9%	11.3%	4.6%	30.6%	23.4%	14.4%	25.7%	13.9%	4.6%	18.0%
	Two	242	8.7%	14.0%	27.7%	9.5%	3.3%	36.8%	12.0%	19.8%	31.8%	12.0%	4.1%	20.2%
Total	Three and more	217	16.1%	14.7%	27.6%	12.9%	6.0%	22.6%	23.5%	15.2%	26.3%	15.7%	6.5%	12.9%
		1432	15.5%	12.8%	23.3%	10.8%	3.8%	33.7%	18.6%	16.2%	25.9%	13.1%	4.4%	21.8%

		Base:	Bulgarian Deposit Insurance Fund							The lev, the national currency					
			Does not trust at all	Little	Average	Much	Very much	Don't know	Does not trust at all	Little	Average	Much	Very much	Don't know	
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	
Type of residence	Sofia	269	17.5%	18.2%	20.4%	18.2%	3.3%	22.3%	17.8%	11.2%	29.7%	25.7%	9.7%	5.9%	
	Regional center	484	14.9%	21.1%	24.4%	10.1%	2.7%	26.9%	9.5%	12.4%	35.3%	24.8%	7.2%	10.7%	
	Smaller town	276	19.9%	11.2%	23.2%	13.8%	1.8%	30.1%	10.9%	9.8%	30.1%	27.5%	8.3%	13.4%	
	Village	403	15.6%	13.6%	17.6%	11.2%	3.0%	39.0%	10.9%	8.9%	29.8%	25.1%	7.4%	17.9%	
Gender	Male	682	18.3%	18.3%	21.1%	12.6%	2.5%	27.1%	13.5%	11.1%	31.8%	25.4%	8.2%	10.0%	
	Female	750	14.9%	14.9%	21.9%	12.7%	2.9%	32.7%	10.1%	10.3%	31.6%	25.7%	7.7%	14.5%	
Age	18-30	311	10.6%	17.4%	20.6%	13.8%	3.9%	33.8%	9.6%	11.9%	28.3%	26.4%	8.4%	15.4%	
	31-40	243	19.8%	18.1%	21.0%	14.0%	2.1%	25.1%	16.0%	11.5%	27.2%	26.7%	7.0%	11.5%	
	41-50	253	14.6%	18.6%	25.3%	14.2%	2.8%	24.5%	9.1%	10.7%	39.9%	24.1%	7.5%	8.7%	
	51-60	257	19.5%	16.3%	22.6%	11.3%	3.1%	27.2%	13.6%	8.6%	32.7%	28.0%	8.6%	8.6%	
	60+	368	18.8%	13.6%	19.3%	10.6%	1.9%	35.9%	11.1%	10.6%	31.3%	23.4%	8.2%	15.5%	
Highest level of education achieved	Finished bachelor, master or higher degree	242	10.3%	19.4%	31.0%	22.3%	2.1%	14.9%	8.7%	13.6%	31.8%	34.3%	7.0%	4.5%	
	Finished college	38	18.4%	10.5%	23.7%	26.3%	2.6%	18.4%	10.5%	18.4%	31.6%	31.6%	7.9%		
	Finished secondary school	683	19.0%	18.9%	23.6%	11.9%	3.4%	23.3%	12.2%	9.2%	34.1%	26.9%	9.8%	7.8%	
	Finished elementary and lower	465	16.1%	12.0%	13.5%	7.7%	1.9%	48.6%	12.9%	10.5%	28.2%	18.7%	5.6%	24.1%	
Main occupational status in the present	Employee	575	15.8%	20.9%	24.2%	16.0%	3.1%	20.0%	10.3%	11.3%	32.2%	32.0%	8.2%	6.1%	
	Other status of employed persons	72	16.7%	16.7%	12.5%	8.3%	2.8%	43.1%	13.9%	9.7%	33.3%	15.3%	8.3%	19.4%	
	Business owner	81	18.5%	11.1%	25.9%	16.0%	3.7%	24.7%	13.6%	12.3%	33.3%	28.4%	8.6%	3.7%	
	Self-employed person in non-agricultural activities	29	17.2%	10.3%	34.5%	13.8%		24.1%	17.2%	6.9%	44.8%	17.2%	3.4%	10.3%	
	Self-employed person in agricultural activities	21	19.0%	14.3%	14.3%	14.3%	9.5%	28.6%	14.3%	14.3%	14.3%	14.3%	19.0%	23.8%	
	Family helper	5	40.0%		20.0%			40.0%	40.0%		20.0%			40.0%	
	Registered as unemployed	69	24.6%	7.2%	20.3%	13.0%	1.4%	33.3%	18.8%	13.0%	30.4%	11.6%	7.2%	18.8%	
	Unregistered unemployed	74	14.9%	9.5%	23.0%	6.8%	1.4%	44.6%	17.6%	5.4%	24.3%	17.6%	5.4%	29.7%	
	Retired - due to age	322	18.6%	14.0%	19.9%	9.3%	1.9%	36.3%	9.3%	10.2%	32.9%	24.5%	7.5%	15.5%	
	Retired - other causes	65	15.4%	13.8%	16.9%	4.6%		49.2%	7.7%	9.2%	38.5%	20.0%	6.2%	18.5%	
	Pupil, student	85	4.7%	22.4%	18.8%	11.8%	3.5%	38.8%	9.4%	11.8%	29.4%	22.4%	10.6%	16.5%	
	Housewife	22	18.2%	18.2%	9.1%	18.2%	9.1%	27.3%	22.7%	18.2%	18.2%	22.7%	13.6%	4.5%	
	Person unable to work	2	50.0%		50.0%				50.0%		50.0%				
	Another status of non working person	7		14.3%		14.3%	14.3%	57.1%	28.6%		14.3%	42.9%		14.3%	
Ethnicity	Bulgarian	1202	16.9%	17.8%	23.1%	14.2%	3.1%	24.9%	10.9%	11.1%	33.5%	27.0%	8.9%	8.6%	
	Turkish	146	13.7%	13.0%	13.7%	3.4%	.7%	55.5%	13.7%	8.9%	18.5%	19.2%	4.1%	35.6%	
	Roma	62	16.1%	4.8%	14.5%		1.6%	62.9%	19.4%	11.3%	32.3%	6.5%		30.6%	
	Other	21	19.0%	4.8%	4.8%	19.0%		52.4%	23.8%		19.0%	42.9%	4.8%	9.5%	
Total household income	No income	3	33.3%		33.3%	33.3%			33.3%		33.3%			33.3%	
	Less than 100 BGN	6		16.7%	50.0%			33.3%	16.7%		33.3%	33.3%		16.7%	
	101-150 BGN	22	22.7%	9.1%	9.1%			59.1%	13.6%	13.6%	18.2%	13.6%		40.9%	
	151-200 BGN	57	22.8%	10.5%	17.5%	7.0%		42.1%	22.8%	7.0%	31.6%	12.3%	5.3%	21.1%	
	201-300 BGN	132	22.7%	14.4%	15.2%	6.1%	.8%	40.9%	15.9%	15.2%	28.0%	21.2%	3.0%	16.7%	
	301-500 BGN	216	21.3%	13.4%	17.1%	8.3%	1.4%	38.4%	13.9%	8.8%	33.8%	24.1%	6.5%	13.0%	
	More than 500 BGN	499	17.4%	19.0%	22.8%	16.2%	2.2%	22.2%	10.2%	9.8%	30.5%	32.7%	8.6%	8.2%	
	Don't know	118	7.6%	8.5%	26.3%	9.3%	1.7%	46.6%	6.8%	10.2%	33.9%	13.6%	6.8%	28.8%	
Personal monthly income	NA	379	12.1%	19.8%	23.7%	15.3%	5.8%	23.2%	10.6%	12.1%	33.5%	25.1%	11.1%	7.7%	
	No income	135	13.3%	14.8%	20.7%	11.9%	1.5%	37.8%	15.6%	10.4%	28.1%	20.7%	5.2%	20.0%	
	Less than 250 BGN	354	20.1%	11.9%	16.4%	7.3%	1.7%	42.7%	12.4%	11.9%	32.5%	21.5%	4.8%	16.9%	
	251-500 BGN	370	18.6%	17.3%	22.7%	11.9%	.5%	28.9%	13.0%	8.6%	33.0%	25.7%	7.6%	12.2%	
	501-750 BGN	96	17.7%	29.2%	24.0%	14.6%	4.2%	10.4%	7.3%	14.6%	28.1%	31.3%	13.5%	5.2%	
	751-1000 leva	52	15.4%	21.2%	28.8%	19.2%	1.9%	13.5%	15.4%	5.8%	28.8%	38.5%	9.6%	1.9%	
	More than 1000 BGN	29	17.2%		13.8%	37.9%	3.4%	27.6%	10.3%	3.4%	17.2%	51.7%	10.3%	6.9%	
	Don't know	37	10.8%	2.7%	35.1%	16.2%	2.7%	32.4%	5.4%	5.4%	35.1%	24.3%	5.4%	24.3%	
	NA	359	12.5%	19.8%	23.1%	15.0%	6.1%	23.4%	9.7%	12.5%	33.1%	25.9%	10.9%	7.8%	
Financial services usage	I don't use financial services	584	14.9%	17.0%	19.3%	11.3%	2.6%	34.9%	9.8%	10.4%	30.7%	22.9%	8.6%	17.6%	
	One	389	21.3%	11.6%	22.4%	15.7%	2.1%	27.0%	15.9%	8.2%	35.7%	25.2%	6.4%	8.5%	
	Two	242	13.6%	19.8%	24.0%	9.1%	2.1%	31.4%	11.2%	12.8%	33.9%	23.6%	5.8%	12.8%	
	Three and more	217	15.7%	20.7%	23.0%	14.7%	5.1%	20.7%	10.1%	13.4%	24.9%	35.5%	11.5%	4.6%	
Total		1432	16.6%	16.6%	21.5%	12.6%	2.7%	30.0%	11.7%	10.7%	31.7%	25.6%	8.0%	12.4%	

		Base:	Commercial banks operating in Bulgaria						Insurance companies					
			Very bad	Bad	Fair	Good	Very good	Don't know	Very bad	Bad	Fair	Good	Very good	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	5.9%	7.1%	37.9%	29.4%	3.7%	16.0%	5.6%	18.2%	31.6%	15.6%	1.1%	27.9%
	Regional center	484	3.5%	9.3%	44.2%	20.9%	2.7%	19.4%	3.7%	19.2%	36.8%	14.7%	2.3%	23.3%
	Smaller town	276	2.9%	10.9%	41.3%	19.9%	3.3%	21.7%	5.4%	12.3%	36.6%	14.5%	2.5%	28.6%
	Village	403	2.2%	7.9%	36.0%	22.1%	2.5%	29.3%	4.2%	10.7%	28.5%	14.9%	2.2%	39.5%
Gender	Male	682	4.1%	10.3%	40.6%	21.3%	2.8%	21.0%	5.4%	17.0%	35.6%	13.5%	2.1%	26.4%
	Female	750	2.9%	7.5%	39.7%	23.9%	3.1%	22.9%	3.7%	13.7%	31.5%	16.1%	2.1%	32.8%
Age	18-30	311	1.6%	5.5%	37.3%	27.0%	4.5%	24.1%	1.3%	10.6%	31.2%	20.9%	2.9%	33.1%
	31-40	243	6.6%	11.9%	39.9%	22.2%	3.3%	16.0%	5.8%	21.4%	35.0%	14.8%	2.5%	20.6%
	41-50	253	2.4%	10.7%	42.7%	26.1%	4.0%	14.2%	4.3%	17.0%	40.7%	15.8%	2.4%	19.8%
	51-60	257	3.1%	9.7%	45.9%	21.4%	2.3%	17.5%	6.2%	17.5%	34.2%	13.6%	1.9%	26.5%
	60+	368	4.1%	7.6%	37.0%	17.7%	1.1%	32.6%	5.4%	12.5%	28.8%	10.1%	1.1%	42.1%
Highest level of education achieved	Finished bachelor, master or higher degree	242	4.1%	7.9%	43.8%	32.2%	3.7%	8.3%	4.1%	15.7%	41.7%	21.9%	2.1%	14.5%
	Finished college	38	5.3%	7.9%	50.0%	21.1%		15.8%	5.3%	31.6%	34.2%	10.5%		18.4%
	Finished secondary school	683	3.7%	8.5%	46.0%	25.0%	2.8%	14.1%	4.7%	16.4%	38.7%	16.8%	2.2%	21.2%
	Finished elementary and lower	465	2.8%	9.7%	29.0%	14.4%	2.8%	41.3%	4.5%	12.0%	21.3%	8.8%	1.9%	51.4%
Main occupational status in the present	Employee	575	3.1%	7.8%	44.3%	28.9%	3.0%	12.9%	3.7%	17.7%	38.4%	19.8%	2.4%	17.9%
	Other status of employed persons	72	5.6%	12.5%	37.5%	11.1%	5.6%	27.8%	6.9%	13.9%	37.5%	5.6%	2.8%	33.3%
	Business owner	81	3.7%	17.3%	42.0%	27.2%	6.2%	3.7%	3.7%	25.9%	38.3%	19.8%	2.5%	9.9%
	Self-employed person in non-agricultural activities	29	6.9%	17.2%	37.9%	27.6%		10.3%	10.3%	20.7%	41.4%	6.9%	3.4%	17.2%
	Self-employed person in agricultural activities	21	9.5%		38.1%	9.5%	14.3%	28.6%	14.3%		33.3%	14.3%	9.5%	28.6%
	Family helper	5		40.0%		20.0%		40.0%		40.0%		20.0%		40.0%
	Registered as unemployed	69	1.4%	11.6%	37.7%	15.9%	1.4%	31.9%	4.3%	11.6%	30.4%	8.7%	1.4%	43.5%
	Unregistered unemployed	74	4.1%	6.8%	36.5%	16.2%	2.7%	33.8%	5.4%	13.5%	27.0%	9.5%		44.6%
	Retired - due to age	322	3.4%	7.8%	39.8%	15.8%	.9%	32.3%	5.3%	12.7%	29.5%	8.7%	.9%	42.9%
	Retired - other causes	65	3.1%	9.2%	27.7%	16.9%		43.1%	4.6%	15.4%	23.1%	10.8%		46.2%
	Pupil, student	85	1.2%	3.5%	35.3%	28.2%	5.9%	25.9%		3.5%	27.1%	22.4%	4.7%	42.4%
	Housewife	22		9.1%	40.9%	27.3%	9.1%	13.6%		13.6%	27.3%	27.3%	4.5%	27.3%
	Person unable to work	2		50.0%	50.0%					100.0%				
	Another status of non working person	7	28.6%	14.3%	14.3%	14.3%		28.6%	28.6%	14.3%	14.3%			42.9%
Ethnicity	Bulgarian	1202	3.4%	9.5%	41.3%	24.1%	3.2%	18.4%	4.2%	16.6%	35.4%	15.9%	2.4%	25.5%
	Turkish	146	2.1%	6.2%	40.4%	16.4%	1.4%	33.6%	4.8%	11.6%	24.7%	11.6%	.7%	46.6%
	Roma	62	6.5%	3.2%	24.2%	6.5%		59.7%	8.1%	4.8%	22.6%	3.2%		61.3%
	Other	21	9.5%	4.8%	19.0%	23.8%	4.8%	38.1%	14.3%		14.3%	14.3%		57.1%
Total household income	No income	3				33.3%	33.3%	33.3%			33.3%	33.3%		33.3%
	Less than 100 BGN	6		33.3%	50.0%	16.7%				33.3%	33.3%	16.7%		16.7%
	101-150 BGN	22	4.5%	9.1%	36.4%	13.6%		36.4%	13.6%	13.6%	18.2%	9.1%		45.5%
	151-200 BGN	57	8.8%	7.0%	28.1%	7.0%	1.8%	47.4%	10.5%	5.3%	26.3%	3.5%		54.4%
	201-300 BGN	132	5.3%	6.8%	28.8%	19.7%		39.4%	6.8%	10.6%	22.7%	10.6%		49.2%
	301-500 BGN	216	4.2%	12.0%	36.6%	17.6%	.5%	29.2%	5.6%	16.7%	30.6%	8.8%	.9%	37.5%
	More than 500 BGN	499	2.6%	8.8%	44.3%	26.1%	2.4%	15.8%	3.6%	17.8%	37.7%	17.2%	1.2%	22.4%
	Don't know	118	.8%	5.1%	41.5%	17.8%	3.4%	31.4%		11.0%	28.8%	8.5%	3.4%	48.3%
	NA	379	3.7%	8.7%	42.5%	26.4%	6.1%	12.7%	4.5%	15.6%	36.7%	20.6%	4.7%	17.9%
Personal monthly income	No income	135	3.7%	9.6%	31.1%	21.5%	3.0%	31.1%	3.0%	11.9%	23.7%	14.8%	2.2%	44.4%
	Less than 250 BGN	354	4.0%	8.2%	33.3%	15.5%	2.0%	37.0%	5.1%	13.6%	27.4%	7.9%	.6%	45.5%
	251-500 BGN	370	2.4%	8.4%	45.1%	23.0%	1.4%	19.7%	4.9%	15.9%	35.4%	15.7%	1.1%	27.0%
	501-750 BGN	96	4.2%	11.5%	55.2%	21.9%	2.1%	5.2%	3.1%	22.9%	47.9%	11.5%	2.1%	12.5%
	751-1000 neea	52	3.8%	9.6%	30.8%	42.3%	1.9%	11.5%	3.8%	17.3%	40.4%	19.2%		19.2%
	More than 1000 BGN	29	3.4%	20.7%	24.1%	34.5%	3.4%	13.8%	3.4%	24.1%	20.7%	27.6%		24.1%
	Don't know	37		2.7%	40.5%	18.9%	5.4%	32.4%		2.7%	32.4%	16.2%	5.4%	43.2%
Financial services usage	NA	359	4.2%	8.4%	43.7%	26.5%	5.6%	11.7%	5.3%	15.9%	37.3%	20.1%	4.7%	16.7%
	I don't use financial services	584	2.6%	7.9%	37.8%	18.8%	2.1%	30.8%	3.8%	11.5%	29.8%	14.0%	1.9%	39.0%
	One	389	5.4%	11.3%	41.1%	22.1%	2.8%	17.2%	5.7%	19.0%	34.4%	11.6%	1.5%	27.8%
	Two	242	3.7%	6.6%	44.6%	23.6%	2.5%	19.0%	4.5%	14.0%	38.4%	15.7%	1.2%	26.0%
	Three and more	217	2.3%	9.2%	39.6%	32.7%	6.0%	10.1%	4.6%	20.3%	35.9%	22.1%	4.6%	12.4%
Total		1432	3.5%	8.8%	40.2%	22.6%	2.9%	22.0%	4.5%	15.3%	33.4%	14.9%	2.1%	29.7%

		Base:	Mutual Help Associations						Securities companies					
			Very bad	Bad	Fair	Good	Very good	Don't know	Very bad	Bad	Fair	Good	Very good	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	6,7%	7,1%	14,5%	16,7%	9,3%	45,7%	10,0%	13,8%	17,1%	2,6%		56,5%
	Regional center	484	3,9%	8,3%	21,1%	12,6%	5,0%	49,2%	6,0%	16,3%	20,9%	5,6%	1,0%	50,2%
	Smaller town	276	2,5%	6,9%	25,4%	15,9%	2,5%	46,7%	3,3%	15,2%	24,3%	7,6%	1,1%	48,6%
	Village	403	3,2%	5,2%	19,9%	15,4%	1,2%	55,1%	6,7%	9,4%	19,6%	7,7%	1,2%	55,3%
Gender	Male	682	5,3%	8,1%	22,7%	11,9%	3,8%	48,2%	7,6%	15,5%	21,1%	4,8%	1,3%	49,6%
	Female	750	2,8%	5,9%	18,1%	17,5%	4,7%	51,1%	5,3%	12,0%	19,9%	7,1%	,5%	55,2%
Age	18-30	311	2,6%	4,8%	18,3%	10,0%	4,5%	59,8%	4,2%	10,9%	21,9%	7,4%	1,9%	53,7%
	31-40	243	5,3%	9,9%	23,5%	14,4%	2,5%	44,4%	7,4%	14,8%	25,5%	5,3%	,8%	46,1%
	41-50	253	3,6%	9,9%	19,4%	17,0%	4,7%	45,5%	7,1%	17,4%	20,2%	7,1%	,4%	47,8%
	51-60	257	4,7%	5,8%	23,3%	18,7%	6,6%	40,9%	5,8%	14,4%	21,0%	6,2%	,4%	52,1%
	60+	368	4,1%	5,4%	18,5%	14,9%	3,3%	53,8%	7,6%	12,2%	15,8%	4,3%	,8%	59,2%
Highest level of education achieved	Finished bachelor, master or higher degree	242	3,7%	8,7%	24,0%	19,8%	5,4%	38,4%	8,3%	16,5%	25,6%	6,2%	1,2%	42,1%
	Finished college	38	5,3%	10,5%	23,7%	13,2%	5,3%	42,1%	7,9%	15,8%	21,1%	2,6%		52,6%
	Finished secondary school	683	4,7%	7,0%	23,4%	17,0%	5,4%	42,5%	7,0%	15,8%	24,3%	7,2%	,6%	45,1%
	Finished elementary and lower	465	3,0%	5,4%	13,5%	9,0%	1,9%	67,1%	4,5%	8,6%	12,3%	4,3%	1,3%	69,0%
Main occupational status in the present	Employee	575	3,7%	7,7%	22,3%	22,4%	5,9%	38,1%	7,1%	16,2%	23,7%	8,5%	1,0%	43,5%
	Other status of employed persons	72	2,8%	8,3%	23,6%	1,4%	2,8%	61,1%	5,6%	11,1%	19,4%		1,4%	62,5%
	Business owner	81	6,2%	12,3%	23,5%	11,1%	4,9%	42,0%	6,2%	17,3%	29,6%	7,4%		39,5%
	Self-employed person in non-agricultural activities	29		10,3%	17,2%	10,3%		62,1%	6,9%	17,2%	24,1%			51,7%
	Self-employed person in agricultural activities	21	9,5%	14,3%	23,8%	9,5%	4,8%	38,1%		14,3%	33,3%	4,8%	4,8%	42,9%
	Family helper	5		20,0%	20,0%			60,0%		40,0%				60,0%
	Registered as unemployed	69	4,3%	8,7%	23,2%	4,3%	2,9%	56,5%	4,3%	10,1%	15,9%	7,2%		62,3%
	Unregistered unemployed	74	5,4%	6,8%	13,5%	2,7%	2,7%	68,9%	5,4%	10,8%	17,6%	2,7%		63,5%
	Retired - due to age	322	4,0%	5,0%	18,6%	14,9%	3,1%	54,3%	7,5%	11,8%	15,8%	3,1%	,6%	61,2%
	Retired - other causes	65	3,1%	1,5%	18,5%	7,7%		69,2%	4,6%	4,6%	15,4%	6,2%		69,2%
	Pupil, student	85	2,4%	1,2%	17,6%	7,1%	5,9%	65,9%	2,4%	9,4%	18,8%	7,1%	2,4%	60,0%
	Housewife	22		4,5%	9,1%	13,6%	4,5%	68,2%	4,5%	22,7%	9,1%	9,1%	4,5%	50,0%
	Person unable to work	2	50,0%	50,0%						50,0%		50,0%		
	Another status of non working person	7	14,3%	14,3%	14,3%			57,1%	28,6%	14,3%	14,3%			42,9%
Ethnicity	Bulgarian	1202	3,8%	7,4%	21,2%	16,1%	4,9%	46,5%	6,4%	14,7%	21,9%	6,7%	1,1%	49,3%
	Turkish	146	2,1%	5,5%	18,5%	9,6%	,7%	63,7%	4,1%	10,3%	13,7%	4,1%		67,8%
	Roma	62	9,7%	3,2%	9,7%			77,4%	9,7%	4,8%	9,7%			75,8%
	Other	21	9,5%		14,3%	14,3%	4,8%	57,1%	14,3%	4,8%	14,3%			66,7%
Total household income	No income	3						100,0%			33,3%			66,7%
	Less than 100 BGN	6		33,3%	33,3%			33,3%		33,3%	33,3%			33,3%
	101-150 BGN	22	4,5%	4,5%	18,2%			72,7%	4,5%	4,5%	22,7%			68,2%
	151-200 BGN	57	7,0%	5,3%	14,0%	7,0%	1,8%	64,9%	3,5%	14,0%	7,0%	3,5%		71,9%
	201-300 BGN	132	5,3%	3,0%	15,2%	15,2%	2,3%	59,1%	8,3%	8,3%	16,7%	3,0%	,8%	62,9%
	301-500 BGN	216	3,7%	7,9%	14,4%	12,0%	2,3%	59,7%	6,5%	11,6%	17,6%	2,8%	,5%	61,1%
	More than 500 BGN	499	3,8%	8,6%	23,2%	17,6%	5,0%	41,7%	6,6%	16,4%	20,8%	7,8%	,4%	47,9%
	Don't know	118	,8%	4,2%	21,2%	6,8%	2,5%	64,4%	,8%	5,9%	19,5%	5,9%	,8%	66,9%
	NA	379	4,5%	6,3%	22,4%	17,4%	6,3%	43,0%	7,9%	15,8%	24,8%	7,4%	2,1%	42,0%
Personal monthly income	No income	135	5,9%	5,9%	11,9%	5,9%	2,2%	68,1%	5,9%	13,3%	14,1%	5,9%	1,5%	59,3%
	Less than 250 BGN	354	3,4%	4,8%	15,8%	9,6%	2,3%	64,1%	5,6%	10,2%	13,3%	3,4%	,6%	66,9%
	251-500 BGN	370	3,0%	6,5%	23,2%	18,6%	4,3%	44,3%	6,8%	13,5%	21,4%	5,9%	,3%	52,2%
	501-750 BGN	96	3,1%	13,5%	25,0%	22,9%	5,2%	30,2%	3,1%	27,1%	27,1%	4,2%	1,0%	37,5%
	751-1000 .neea	52	5,8%	15,4%	19,2%	17,3%	7,7%	34,6%	9,6%	17,3%	32,7%	7,7%		32,7%
	More than 1000 BGN	29	3,4%	13,8%	17,2%	10,3%	3,4%	51,7%	3,4%	13,8%	13,8%	10,3%		58,6%
	Don't know	37	2,7%	2,7%	24,3%	8,1%	2,7%	59,5%		2,7%	21,6%	10,8%	2,7%	62,2%
	NA	359	5,0%	6,7%	23,7%	17,8%	6,4%	40,4%	8,4%	14,5%	25,9%	8,1%	1,7%	41,5%
Financial services usage	I don't use financial services	584	3,4%	5,3%	20,5%	13,9%	2,2%	54,6%	5,1%	10,4%	21,1%	7,4%	1,0%	55,0%
	One	389	4,6%	8,5%	19,8%	14,1%	3,9%	49,1%	8,5%	15,4%	18,0%	5,1%	,5%	52,4%
	Two	242	4,1%	5,8%	21,1%	16,5%	5,8%	46,7%	6,2%	12,4%	24,0%	2,9%	1,2%	53,3%
	Three and more	217	4,1%	9,7%	19,8%	16,6%	8,8%	41,0%	6,5%	20,7%	19,4%	7,4%	,9%	45,2%
Total		1432	4,0%	6,9%	20,3%	14,8%	4,3%	49,7%	6,4%	13,7%	20,5%	6,0%	,9%	52,5%

		Base:	Private pension funds							Leasing companies						
			Very bad	Bad	Fair	Good	Very good	Don't know	Very bad	Bad	Fair	Good	Very good	Don't know		
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %		
Type of residence	Sofia	269	9,7%	17,5%	19,0%	3,7%		50,2%	9,3%	13,4%	23,0%	11,2%	1,1%	42,0%		
	Regional center	484	8,7%	21,1%	20,0%	4,5%	,8%	44,8%	9,7%	20,7%	20,2%	8,1%	1,0%	40,3%		
	Smaller town	276	7,2%	18,5%	19,9%	6,2%	1,8%	46,4%	4,7%	15,6%	26,8%	7,6%	2,5%	42,8%		
	Village	403	8,7%	11,4%	18,1%	6,9%	1,5%	53,3%	7,7%	9,9%	17,1%	7,9%	1,7%	55,6%		
Gender	Male	682	10,0%	19,1%	18,3%	5,6%	1,0%	46,0%	9,8%	17,6%	21,7%	7,2%	1,6%	42,1%		
	Female	750	7,3%	15,5%	20,1%	5,2%	1,1%	50,8%	6,5%	13,2%	20,7%	9,7%	1,5%	48,4%		
Age	18-30	311	4,8%	14,1%	17,4%	6,4%	1,9%	55,3%	4,8%	11,9%	22,8%	11,6%	2,6%	46,3%		
	31-40	243	8,2%	18,9%	25,9%	2,9%	1,2%	42,8%	9,1%	22,6%	24,7%	8,2%	1,6%	33,7%		
	41-50	253	9,1%	23,7%	19,8%	6,3%	1,2%	39,9%	9,9%	17,8%	23,3%	11,1%	2,0%	36,0%		
	51-60	257	11,3%	16,0%	20,6%	6,2%	,8%	45,1%	9,3%	14,8%	22,6%	7,4%	1,2%	44,7%		
	60+	368	9,8%	14,9%	15,2%	4,9%	,3%	54,9%	8,2%	12,0%	14,9%	5,2%	,5%	59,2%		
Highest level of education achieved	Finished bachelor, master or higher degree	242	7,9%	25,6%	23,1%	5,4%	,8%	37,2%	9,5%	16,5%	29,8%	10,7%	2,9%	30,6%		
	Finished college	38	23,7%	15,8%	26,3%	2,6%		31,6%	18,4%	13,2%	23,7%	13,2%		31,6%		
	Finished secondary school	683	9,4%	18,6%	23,1%	6,0%	1,2%	41,7%	8,2%	18,3%	24,9%	9,2%	1,6%	37,8%		
	Finished elementary and lower	465	6,7%	10,5%	11,0%	4,7%	1,1%	66,0%	6,5%	10,3%	11,2%	5,8%	,6%	65,6%		
Main occupational status in the present	Employee	575	8,9%	19,5%	24,2%	7,7%	1,7%	38,1%	8,2%	17,6%	24,3%	12,7%	2,1%	35,1%		
	Other status of employed persons	72	5,6%	18,1%	12,5%	5,6%	1,4%	56,9%	6,9%	13,9%	25,0%	5,6%	1,4%	47,2%		
	Business owner	81	12,3%	25,9%	24,7%	6,2%		30,9%	9,9%	24,7%	28,4%	11,1%	2,5%	23,5%		
	Self-employed person in non-agricultural activities	29	6,9%	24,1%	27,6%			41,4%	6,9%	24,1%	44,8%	3,4%		20,7%		
	Self-employed person in agricultural activities	21	14,3%	23,8%	4,8%	4,8%		52,4%		9,5%	33,3%		4,8%	52,4%		
	Family helper	5		40,0%	20,0%			40,0%	20,0%	20,0%				60,0%		
	Registered as unemployed	69	7,2%	7,2%	15,9%	4,3%		65,2%	7,2%	14,5%	14,5%	5,8%		58,0%		
	Unregistered unemployed	74	8,1%	10,8%	17,6%	1,4%		62,2%	9,5%	10,8%	18,9%	6,8%		54,1%		
	Retired - due to age	322	9,6%	15,8%	15,5%	3,4%	,3%	55,3%	8,4%	12,4%	14,3%	3,7%	,6%	60,6%		
	Retired - other causes	65	9,2%	7,7%	9,2%	3,1%		70,8%	12,3%	6,2%	10,8%	3,1%		67,7%		
	Pupil, student	85	2,4%	9,4%	16,5%	7,1%	2,4%	62,4%	3,5%	10,6%	21,2%	12,9%	1,2%	50,6%		
	Housewife	22		27,3%	13,6%		4,5%	54,5%		50,0%	18,2%	4,5%	13,6%	40,9%		
	Person unable to work	2		100,0%						50,0%	50,0%					
	Another status of non working person	7	28,6%	14,3%	14,3%			42,9%	14,3%	28,6%	14,3%			42,9%		
Ethnicity	Bulgarian	1202	8,7%	18,8%	20,6%	5,7%	1,2%	44,9%	8,0%	16,9%	22,6%	9,2%	1,8%	41,4%		
	Turkish	146	6,8%	10,3%	13,0%	4,8%		65,1%	5,5%	9,6%	13,7%	5,5%		65,8%		
	Roma	62	11,3%	6,5%	8,1%	1,6%		72,6%	12,9%	3,2%	9,7%	1,6%		72,6%		
	Other	21	9,5%	4,8%	19,0%			66,7%	19,0%		19,0%	9,5%		52,4%		
Total household income	No income	3			33,3%			66,7%				33,3%		66,7%		
	Less than 100 BGN	6		16,7%	33,3%			50,0%		33,3%	33,3%			33,3%		
	101-150 BGN	22	13,6%	13,6%	22,7%			50,0%	18,2%	4,5%	13,6%	4,5%		59,1%		
	151-200 BGN	57	14,0%	10,5%	5,3%	3,5%		66,7%	10,5%	8,8%	7,0%	1,8%		71,9%		
	201-300 BGN	132	7,6%	11,4%	18,2%	3,8%		59,1%	6,1%	12,1%	15,9%	5,3%		60,6%		
	301-500 BGN	216	8,3%	17,1%	16,7%	4,6%		53,2%	8,3%	14,4%	18,5%	3,7%	,9%	54,2%		
	More than 500 BGN	499	9,2%	18,4%	19,2%	6,4%	1,2%	45,5%	8,2%	18,0%	23,4%	10,0%	1,2%	39,1%		
	Don't know	118	1,7%	7,6%	24,6%	3,4%	,8%	61,9%	3,4%	8,5%	17,8%	10,2%	,8%	59,3%		
Personal monthly income	NA	379	9,5%	21,9%	21,1%	6,3%	2,1%	39,1%	9,2%	16,9%	25,1%	11,1%	3,4%	34,3%		
	No income	135	7,4%	12,6%	14,1%	3,7%	1,5%	60,7%	8,9%	13,3%	16,3%	8,9%	,7%	51,9%		
	Less than 250 BGN	354	7,6%	12,7%	12,7%	4,5%	,3%	62,1%	7,3%	11,6%	13,3%	5,6%	,6%	61,6%		
	251-500 BGN	370	8,6%	15,4%	21,6%	5,7%	,5%	48,1%	6,5%	14,1%	24,1%	7,8%	1,1%	46,5%		
	501-750 BGN	96	9,4%	35,4%	22,9%	3,1%	2,1%	27,1%	10,4%	35,4%	26,0%	5,2%	2,1%	20,8%		
	751-1000 leva	52	9,6%	21,2%	30,8%	3,8%		34,6%	7,7%	28,8%	30,8%	9,6%		23,1%		
	More than 1000 BGN	29	3,4%	20,7%	13,8%	10,3%		51,7%	6,9%	17,2%	17,2%	6,9%		51,7%		
	Don't know	37		2,7%	21,6%	10,8%	2,7%	62,2%	2,7%	8,1%	18,9%	10,8%	2,7%	56,8%		
Financial services usage	NA	359	10,9%	20,9%	22,8%	6,4%	1,9%	37,0%	10,3%	14,2%	25,6%	12,5%	3,3%	34,0%		
	I don't use financial services	584	6,5%	12,8%	19,5%	7,4%	1,4%	52,4%	6,8%	12,5%	18,0%	8,7%	1,7%	52,2%		
	One	389	12,6%	18,8%	16,2%	3,9%	1,5%	47,0%	10,0%	16,2%	20,8%	8,2%	1,5%	43,2%		
	Two	242	7,9%	18,2%	20,2%	3,3%		50,4%	7,4%	17,4%	24,8%	7,0%	,8%	42,6%		
Total	Three and more	217	7,8%	24,9%	23,0%	5,1%	,5%	38,7%	8,8%	18,9%	26,3%	10,1%	1,8%	34,1%		
		1432	8,6%	17,2%	19,3%	5,4%	1,0%	48,5%	8,1%	15,3%	21,2%	8,5%	1,5%	45,4%		

		Base:	Consumer credit companies (e.g. Jet Credit, T.B.I, etc.)					
			Very bad	Bad	Fair	Good	Very good	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	8,2%	13,0%	24,9%	12,3%	1,1%	40,5%
	Regional center	484	13,2%	20,9%	22,5%	8,7%	1,4%	33,3%
	Smaller town	276	8,0%	19,6%	22,5%	8,3%	1,4%	40,2%
	Village	403	10,2%	8,4%	18,9%	7,7%	1,0%	53,8%
Gender	Male	682	12,6%	17,2%	21,1%	8,5%	1,3%	39,3%
	Female	750	8,4%	14,3%	22,7%	9,5%	1,2%	44,0%
Age	18-30	311	8,0%	14,5%	23,5%	9,3%	2,9%	41,8%
	31-40	243	10,3%	20,6%	26,3%	10,3%	,8%	31,7%
	41-50	253	11,5%	19,0%	24,9%	12,3%	1,2%	31,2%
	51-60	257	12,1%	16,0%	23,7%	8,2%	,8%	39,3%
	60+	368	10,6%	10,9%	14,4%	6,3%	,5%	57,3%
Highest level of education achieved	Finished bachelor, master or higher degree	242	14,5%	19,0%	26,0%	9,5%	1,7%	29,3%
	Finished college	38	15,8%	18,4%	21,1%	13,2%	2,6%	28,9%
	Finished secondary school	683	10,2%	18,9%	26,5%	10,5%	1,0%	32,8%
	Finished elementary and lower	465	8,2%	9,0%	13,1%	6,0%	1,3%	62,4%
Main occupational status in the present	Employee	575	10,1%	19,1%	26,6%	12,5%	1,6%	30,1%
	Other status of employed persons	72	12,5%	9,7%	26,4%	6,9%	1,4%	43,1%
	Business owner	81	12,3%	28,4%	22,2%	14,8%	1,2%	21,0%
	Self-employed person in non-agricultural activities	29	10,3%	27,6%	34,5%	6,9%		20,7%
	Self-employed person in agricultural activities	21	14,3%	4,8%	19,0%		4,8%	57,1%
	Family helper	5	20,0%	20,0%				60,0%
	Registered as unemployed	69	7,2%	13,0%	17,4%	10,1%		52,2%
	Unregistered unemployed	74	12,2%	10,8%	23,0%	4,1%	1,4%	48,6%
	Retired - due to age	322	10,6%	10,9%	15,8%	4,3%	,3%	58,1%
	Retired - other causes	65	12,3%	6,2%	13,8%	4,6%		63,1%
	Pupil, student	85	5,9%	12,9%	16,5%	11,8%	3,5%	49,4%
	Housewife	22	4,5%	22,7%	22,7%	4,5%	4,5%	40,9%
	Person unable to work	2		50,0%	50,0%			
	Another status of non working person	7	28,6%	14,3%	14,3%			42,9%
Ethnicity	Bulgarian	1202	9,5%	17,1%	23,0%	10,2%	1,5%	38,7%
	Turkish	146	13,7%	9,6%	16,4%	2,7%		57,5%
	Roma	62	16,1%	8,1%	16,1%	1,6%		58,1%
	Other	21	23,8%		14,3%	4,8%		57,1%
Total household income	No income	3				33,3%		66,7%
	Less than 100 BGN	6		16,7%	33,3%			50,0%
	101-150 BGN	22	22,7%	13,6%	9,1%			54,5%
	151-200 BGN	57	15,8%	3,5%	7,0%	1,8%		71,9%
	201-300 BGN	132	8,3%	10,6%	21,2%	4,5%		55,3%
	301-500 BGN	216	10,2%	16,7%	13,4%	8,3%	,9%	50,5%
	More than 500 BGN	499	11,0%	17,6%	25,1%	10,4%	1,0%	34,9%
	Don't know	118	5,1%	11,9%	18,6%	6,8%	2,5%	55,1%
	NA	379	10,8%	17,4%	26,9%	11,3%	2,1%	31,4%
Personal monthly income	No income	135	8,9%	11,9%	16,3%	8,9%	1,5%	52,6%
	Less than 250 BGN	354	10,5%	10,2%	14,7%	5,4%	,8%	58,5%
	251-500 BGN	370	10,0%	17,0%	21,9%	10,8%	,5%	39,7%
	501-750 BGN	96	11,5%	32,3%	32,3%	4,2%	2,1%	17,7%
	751-1000 leva	52	5,8%	19,2%	34,6%	13,5%		26,9%
	More than 1000 BGN	29	10,3%	24,1%	20,7%	3,4%		41,4%
	Don't know	37	5,4%	10,8%	21,6%	8,1%	2,7%	51,4%
	NA	359	12,3%	15,9%	26,7%	12,0%	2,2%	30,9%
Financial services usage	I don't use financial services	584	7,7%	10,4%	20,9%	8,0%	1,4%	51,5%
	One	389	13,4%	18,8%	19,8%	8,5%	1,0%	38,6%
	Two	242	13,2%	16,9%	28,5%	7,0%	,8%	33,5%
	Three and more	217	9,2%	22,6%	21,2%	14,7%	1,8%	30,4%
Total		1432	10,4%	15,6%	21,9%	9,0%	1,3%	41,8%

		Base:	Banking sector in Bulgaria				Private Pension Funds			
			NA	It will remain stable and develop in a positive direction	No change	Destabilization and negative development	NA	It will remain stable and develop in a positive direction	No change	Destabilization and negative development
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	4,1%	34,9%	55,8%	5,2%	7,8%	14,9%	63,2%	14,1%
	Regional center	484	4,5%	26,7%	57,4%	11,4%	10,1%	10,1%	56,6%	23,1%
	Smaller town	276	5,8%	28,6%	52,2%	13,4%	12,0%	16,3%	48,9%	22,8%
	Village	403	7,7%	27,5%	53,1%	11,7%	12,4%	16,1%	48,6%	22,8%
Gender	Male	682	4,4%	29,2%	55,3%	11,1%	10,4%	13,3%	54,5%	21,7%
	Female	750	6,7%	28,5%	54,5%	10,3%	10,9%	14,4%	53,7%	20,9%
Age	18-30	311	5,8%	36,0%	51,1%	7,1%	11,3%	18,3%	53,1%	17,4%
	31-40	243	4,1%	30,0%	55,6%	10,3%	9,1%	15,6%	56,0%	19,3%
	41-50	253	5,1%	27,7%	56,1%	11,1%	10,7%	10,7%	56,9%	21,7%
	51-60	257	5,4%	27,2%	55,3%	12,1%	8,6%	13,6%	52,5%	25,3%
	60+	368	6,8%	23,9%	56,5%	12,8%	12,8%	11,4%	53,0%	22,8%
Highest level of education achieved	Finished bachelor, master or higher degree	242	2,5%	36,8%	53,7%	7,0%	6,6%	14,5%	62,4%	16,5%
	Finished college	38		26,3%	65,8%	7,9%	5,3%	10,5%	57,9%	26,3%
	Finished secondary school	683	3,1%	32,2%	55,1%	9,7%	7,6%	15,4%	54,6%	22,4%
	Finished elementary and lower	465	11,4%	19,8%	54,6%	14,2%	17,8%	11,4%	49,0%	21,7%
Main occupational status in the present	Employee	575	2,8%	33,7%	56,3%	7,1%	7,7%	17,6%	56,9%	17,9%
	Other status of employed persons	72	12,5%	20,8%	52,8%	13,9%	23,6%	11,1%	48,6%	16,7%
	Business owner	81	2,5%	30,9%	55,6%	11,1%	6,2%	9,9%	54,3%	29,6%
	Self-employed person in non-agricultural activities	29	6,9%	24,1%	55,2%	13,8%	6,9%		65,5%	27,6%
	Self-employed person in agricultural activities	21	4,8%	33,3%	52,4%	9,5%	4,8%	19,0%	52,4%	23,8%
	Family helper	5	20,0%		60,0%	20,0%	20,0%		60,0%	20,0%
	Registered as unemployed	69	7,2%	21,7%	49,3%	21,7%	17,4%	10,1%	42,0%	30,4%
	Unregistered unemployed	74	10,8%	21,6%	54,1%	13,5%	12,2%	8,1%	58,1%	21,6%
	Retired - due to age	322	7,5%	23,0%	56,2%	13,4%	13,0%	11,8%	52,8%	22,4%
	Retired - other causes	65	15,4%	20,0%	49,2%	15,4%	18,5%	6,2%	44,6%	30,8%
	Pupil, student	85	2,4%	48,2%	44,7%	4,7%	7,1%	25,9%	52,9%	14,1%
	Housewife	22		18,2%	72,7%	9,1%		4,5%	68,2%	27,3%
	Person unable to work	2		50,0%	50,0%				100,0%	
	Another status of non working person	7		14,3%	57,1%	28,6%	14,3%		28,6%	57,1%
Ethnicity	Bulgarian	1202	4,1%	30,1%	56,0%	9,8%	8,9%	14,7%	55,0%	21,4%
	Turkish	146	12,3%	27,4%	49,3%	11,0%	19,2%	13,7%	52,7%	14,4%
	Roma	62	17,7%	11,3%	48,4%	22,6%	24,2%	3,2%	40,3%	32,3%
	Other	21	9,5%	19,0%	47,6%	23,8%	14,3%		57,1%	28,6%
Total household income	No income	3		66,7%		33,3%			66,7%	33,3%
	Less than 100 BGN	6		33,3%	50,0%	16,7%		16,7%	50,0%	33,3%
	101-150 BGN	22	18,2%		40,9%	40,9%	18,2%		36,4%	45,5%
	151-200 BGN	57	10,5%	15,8%	49,1%	24,6%	12,3%	5,3%	54,4%	28,1%
	201-300 BGN	132	10,6%	22,7%	52,3%	14,4%	14,4%	11,4%	54,5%	19,7%
	301-500 BGN	216	5,1%	21,8%	56,5%	16,7%	11,1%	10,6%	47,2%	31,0%
	More than 500 BGN	499	3,2%	32,1%	56,5%	8,2%	7,8%	14,0%	56,7%	21,4%
	Don't know	118	11,9%	42,4%	41,5%	4,2%	21,2%	21,2%	49,2%	8,5%
Personal monthly income	NA	379	4,0%	29,8%	59,1%	7,1%	9,2%	16,4%	57,0%	17,4%
	No income	135	5,2%	31,1%	51,9%	11,9%	8,1%	19,3%	55,6%	17,0%
	Less than 250 BGN	354	11,0%	20,1%	54,2%	14,7%	17,5%	11,9%	47,5%	23,2%
	251-500 BGN	370	3,8%	29,5%	55,7%	11,1%	8,1%	11,1%	56,8%	24,1%
	501-750 BGN	96		32,3%	60,4%	7,3%	4,2%	14,6%	51,0%	30,2%
	751-1000 лева	52	3,8%	51,9%	36,5%	7,7%	3,8%	17,3%	55,8%	23,1%
	More than 1000 BGN	29	3,4%	37,9%	58,6%		13,8%	13,8%	62,1%	10,3%
	Don't know	37	8,1%	29,7%	59,5%	2,7%	13,5%	13,5%	64,9%	8,1%
Financial services usage	NA	359	3,9%	30,9%	56,3%	8,9%	9,7%	16,2%	56,3%	17,8%
	I don't use financial services	584	7,2%	24,8%	55,8%	12,2%	11,5%	14,6%	53,6%	20,4%
	One	389	4,4%	28,8%	57,6%	9,3%	8,0%	12,6%	59,1%	20,3%
	Two	242	6,2%	27,7%	55,4%	10,7%	13,2%	11,2%	49,6%	26,0%
Total	Three and more	217	2,8%	41,0%	47,0%	9,2%	10,6%	17,5%	51,6%	20,3%
		1432	5,6%	28,8%	54,9%	10,7%	10,7%	13,9%	54,1%	21,3%



		Base:	Insurance companies				The capital market			
			NA	It will remain stable and develop in a positive direction	No change	Destabilization and negative development	NA	It will remain stable and develop in a positive direction	No change	Destabilization and negative development
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	8,2%	18,6%	64,7%	8,6%	8,6%	22,3%	53,9%	15,2%
	Regional center	484	7,4%	15,9%	62,8%	13,8%	11,6%	12,8%	53,5%	22,1%
	Smaller town	276	10,1%	22,5%	51,4%	15,9%	15,6%	19,2%	44,6%	20,7%
	Village	403	9,9%	19,4%	55,3%	15,4%	13,6%	15,6%	49,1%	21,6%
Gender	Male	682	7,8%	17,7%	60,4%	14,1%	11,3%	16,7%	51,9%	20,1%
	Female	750	9,7%	19,5%	57,5%	13,3%	13,3%	16,5%	49,5%	20,7%
Age	18-30	311	10,3%	24,8%	56,6%	8,4%	12,9%	22,2%	50,8%	14,1%
	31-40	243	5,8%	20,6%	61,7%	11,9%	8,6%	20,2%	53,5%	17,7%
	41-50	253	7,5%	15,8%	63,2%	13,4%	11,9%	16,6%	49,8%	21,7%
	51-60	257	7,8%	19,5%	56,8%	16,0%	11,7%	16,0%	47,9%	24,5%
	60+	368	11,1%	13,6%	57,3%	17,9%	15,2%	10,1%	51,1%	23,6%
Highest level of education achieved	Finished bachelor, master or higher degree	242	4,5%	23,1%	61,6%	10,7%	7,4%	25,6%	49,2%	17,8%
	Finished college	38	2,6%	18,4%	60,5%	18,4%	7,9%	13,2%	60,5%	18,4%
	Finished secondary school	683	6,3%	20,4%	60,3%	13,0%	9,5%	16,7%	53,7%	20,1%
	Finished elementary and lower	465	15,3%	13,8%	55,3%	15,7%	19,6%	12,0%	46,0%	22,4%
Main occupational status in the present	Employee	575	5,0%	22,6%	62,3%	10,1%	8,7%	20,9%	52,7%	17,7%
	Other status of employed persons	72	19,4%	13,9%	58,3%	8,3%	20,8%	18,1%	44,4%	16,7%
	Business owner	81	3,7%	21,0%	56,8%	18,5%	4,9%	24,7%	51,9%	18,5%
	Self-employed person in non-agricultural activities	29	6,9%	17,2%	69,0%	6,9%	10,3%	17,2%	51,7%	20,7%
	Self-employed person in agricultural activities	21	9,5%	19,0%	52,4%	19,0%	4,8%	19,0%	52,4%	23,8%
	Family helper	5	20,0%		60,0%	20,0%	20,0%		40,0%	40,0%
	Registered as unemployed	69	17,4%	10,1%	55,1%	17,4%	20,3%	8,7%	46,4%	24,6%
	Unregistered unemployed	74	12,2%	16,2%	52,7%	18,9%	16,2%	13,5%	51,4%	18,9%
	Retired - due to age	322	11,8%	12,7%	56,2%	19,3%	16,8%	8,7%	49,4%	25,2%
	Retired - other causes	65	15,4%	12,3%	58,5%	13,8%	20,0%	9,2%	47,7%	23,1%
	Pupil, student	85	4,7%	31,8%	56,5%	7,1%	9,4%	27,1%	50,6%	12,9%
	Housewife	22		22,7%	59,1%	18,2%		4,5%	59,1%	36,4%
	Person unable to work	2			100,0%			50,0%	50,0%	
	Another status of non working person	7	14,3%	14,3%	28,6%	42,9%	14,3%	14,3%	14,3%	57,1%
Ethnicity	Bulgarian	1202	7,2%	19,9%	60,0%	13,0%	11,1%	17,8%	50,9%	20,2%
	Turkish	146	15,1%	15,1%	54,8%	15,1%	15,8%	13,0%	54,1%	17,1%
	Roma	62	24,2%	6,5%	48,4%	21,0%	29,0%	6,5%	37,1%	27,4%
	Other	21	14,3%	9,5%	52,4%	23,8%	14,3%	4,8%	47,6%	33,3%
	No income	3			66,7%	33,3%	33,3%		33,3%	33,3%
Total household income	Less than 100 BGN	6		16,7%	50,0%	33,3%		16,7%	66,7%	16,7%
	101-150 BGN	22	22,7%		36,4%	40,9%	22,7%	4,5%	31,8%	40,9%
	151-200 BGN	57	10,5%	12,3%	49,1%	28,1%	15,8%	5,3%	49,1%	29,8%
	201-300 BGN	132	12,9%	12,1%	58,3%	16,7%	15,2%	10,6%	51,5%	22,7%
	301-500 BGN	216	10,6%	16,7%	53,2%	19,4%	16,2%	9,7%	45,8%	28,2%
	More than 500 BGN	499	5,4%	19,4%	62,3%	12,8%	8,2%	18,4%	54,5%	18,8%
	Don't know	118	18,6%	23,7%	55,9%	1,7%	22,0%	24,6%	49,2%	4,2%
	NA	379	6,9%	21,6%	61,5%	10,0%	10,6%	20,3%	49,6%	19,5%
	No income	135	7,4%	24,4%	54,8%	13,3%	10,4%	20,0%	52,6%	17,0%
Personal monthly income	Less than 250 BGN	354	15,8%	12,7%	53,7%	17,8%	20,6%	8,8%	46,0%	24,6%
	251-500 BGN	370	5,9%	17,3%	61,6%	15,1%	9,2%	13,5%	55,1%	22,2%
	501-750 BGN	96	1,0%	24,0%	61,5%	13,5%	5,2%	18,8%	55,2%	20,8%
	751-1000 leva	52	5,8%	25,0%	59,6%	9,6%	3,8%	36,5%	42,3%	17,3%
	More than 1000 BGN	29	10,3%	13,8%	69,0%	6,9%	13,8%	31,0%	48,3%	6,9%
	Don't know	37	13,5%	16,2%	64,9%	5,4%	13,5%	21,6%	59,5%	5,4%
	NA	359	7,2%	22,0%	60,4%	10,3%	11,1%	21,2%	49,0%	18,7%
Financial services usage	I don't use financial services	584	10,4%	16,4%	57,9%	15,2%	13,5%	14,7%	49,7%	22,1%
	One	389	7,2%	18,0%	60,9%	13,9%	9,5%	15,9%	56,6%	18,0%
	Two	242	10,7%	18,2%	58,3%	12,8%	16,5%	14,5%	46,3%	22,7%
	Three and more	217	5,1%	26,3%	58,5%	10,1%	9,7%	25,3%	47,5%	17,5%
Total		1432	8,8%	18,6%	58,9%	13,7%	12,4%	16,6%	50,6%	20,4%

		Base:	Consumer credit companies (e.g. Jet Credit, T.B.I, etc.)			
			NA	It will remain stable and develop in a positive direction	No change	Destabilization and negative development
			Row %	Row %	Row %	Row %
Type of residence	Sofia	269	5,9%	24,9%	58,4%	10,8%
	Regional center	484	8,9%	13,0%	56,0%	22,1%
	Smaller town	276	11,6%	17,0%	49,3%	22,1%
	Village	403	12,7%	17,6%	48,1%	21,6%
Gender	Male	682	9,5%	15,7%	54,8%	19,9%
	Female	750	10,3%	18,8%	51,2%	19,7%
Age	18-30	311	10,9%	21,2%	53,7%	14,1%
	31-40	243	6,6%	21,8%	56,0%	15,6%
	41-50	253	8,7%	18,2%	53,8%	19,4%
	51-60	257	9,7%	15,2%	49,0%	26,1%
	60+	368	12,2%	12,0%	52,4%	23,4%
Highest level of education achieved	Finished bachelor, master or higher degree	242	4,1%	20,2%	57,4%	18,2%
	Finished college	38	5,3%	26,3%	52,6%	15,8%
	Finished secondary school	683	7,2%	18,9%	54,0%	19,9%
	Finished elementary and lower	465	17,4%	12,7%	49,0%	20,9%
Main occupational status in the present	Employee	575	6,1%	21,4%	55,1%	17,4%
	Other status of employed persons	72	18,1%	18,1%	50,0%	13,9%
	Business owner	81	6,2%	14,8%	58,0%	21,0%
	Self-employed person in non-agricultural activities	29	6,9%	6,9%	72,4%	13,8%
	Self-employed person in agricultural activities	21	4,8%	19,0%	47,6%	28,6%
	Family helper	5	20,0%		60,0%	20,0%
	Registered as unemployed	69	17,4%	17,4%	46,4%	18,8%
	Unregistered unemployed	74	12,2%	18,9%	48,6%	20,3%
	Retired - due to age	322	13,4%	9,9%	52,5%	24,2%
	Retired - other causes	65	18,5%	7,7%	44,6%	29,2%
	Pupil, student	85	8,2%	30,6%	51,8%	9,4%
	Housewife	22		22,7%	45,5%	31,8%
	Person unable to work	2			100,0%	
	Another status of non working person	7	14,3%		14,3%	71,4%
Ethnicity	Bulgarian	1202	8,3%	18,3%	54,1%	19,3%
	Turkish	146	17,1%	14,4%	49,3%	19,2%
	Roma	62	22,6%	9,7%	38,7%	29,0%
	Other	21	14,3%	4,8%	57,1%	23,8%
Total household income	No income	3			66,7%	33,3%
	Less than 100 BGN	6		16,7%	50,0%	33,3%
	101-150 BGN	22	22,7%	4,5%	40,9%	31,8%
	151-200 BGN	57	14,0%	7,0%	49,1%	29,8%
	201-300 BGN	132	15,2%	10,6%	50,8%	23,5%
	301-500 BGN	216	9,7%	15,7%	47,2%	27,3%
	More than 500 BGN	499	6,6%	18,2%	57,7%	17,4%
	Don't know	118	18,6%	21,2%	53,4%	6,8%
	NA	379	8,7%	20,6%	51,7%	19,0%
Personal monthly income	No income	135	8,9%	23,7%	52,6%	14,8%
	Less than 250 BGN	354	16,4%	13,0%	46,0%	24,6%
	251-500 BGN	370	7,8%	16,2%	55,7%	20,3%
	501-750 BGN	96	2,1%	15,6%	58,3%	24,0%
	751-1000 лева	52	3,8%	23,1%	61,5%	11,5%
	More than 1000 BGN	29	6,9%	10,3%	72,4%	10,3%
	Don't know	37	13,5%	10,8%	67,6%	8,1%
	NA	359	8,9%	21,2%	51,3%	18,7%
Financial services usage	I don't use financial services	584	11,0%	17,1%	52,1%	19,9%
	One	389	8,0%	15,9%	54,8%	21,3%
	Two	242	11,6%	14,0%	52,1%	22,3%
	Three and more	217	8,8%	24,0%	53,0%	14,3%
Total		1432	9,9%	17,3%	52,9%	19,8%

		Base:	Who would you complain to, if you have a problem with your bank?												
			To the bank management	I will not complain to anyone	To the media	To the Consumer Protection Commission	To a representative of the system of justice	To the Financial Supervision Commission	To the Bank Deposits Guarantee Fund	To Bulgarian National Bank	To some other state institution	To the Association of Banks in Bulgaria	Other	To the Payments Conciliation Committee	I will change the bank
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	72.1%	13.0%	21.9%	11.9%	14.1%	9.7%	8.9%	6.3%	.7%	1.5%	.4%		.4%
	Regional center	484	65.1%	12.4%	20.2%	16.1%	12.8%	7.2%	5.4%	4.8%	2.9%	2.9%		.2%	
	Smaller town	276	56.9%	18.5%	16.7%	14.1%	12.3%	2.2%	2.9%	2.9%	4.0%	1.8%	1.1%		.4%
	Village	403	55.6%	26.6%	11.9%	8.7%	10.4%	4.5%	2.0%	2.2%	2.0%	.5%		.5%	
Gender	Male	682	62.3%	15.5%	17.6%	10.9%	12.8%	5.6%	5.0%	4.8%	2.8%	1.5%			.1%
	Female	750	62.0%	19.6%	17.5%	14.7%	11.9%	6.3%	4.3%	3.2%	2.1%	2.0%	.5%	.4%	.1%
Age	18-30	311	65.9%	13.5%	19.6%	12.2%	15.1%	7.4%	4.2%	4.2%	2.6%	2.3%			
	31-40	243	66.3%	11.9%	22.6%	15.6%	11.1%	7.4%	5.8%	2.9%	2.5%	2.5%		.8%	.4%
	41-50	253	66.0%	10.7%	19.4%	11.9%	13.4%	8.3%	5.9%	8.7%	2.8%	1.6%	.4%		.4%
	51-60	257	57.6%	17.9%	18.3%	16.3%	12.1%	5.4%	3.9%	3.1%	2.7%	2.3%	1.2%	.4%	
	60+	368	56.8%	29.6%	10.6%	9.8%	10.1%	2.4%	3.8%	1.9%	1.9%	.5%			
Highest level of education achieved	Finished bachelor, master or higher degree	242	72.3%	7.9%	26.4%	18.6%	12.8%	10.3%	7.4%	8.3%	3.3%	2.9%	.4%	.4%	.4%
	Finished college	38	81.6%	7.9%	21.1%	21.1%	10.5%	7.9%	7.9%	5.3%		2.6%			
	Finished secondary school	683	66.9%	12.7%	18.6%	13.6%	13.6%	6.3%	5.3%	2.9%	1.9%	2.2%	.3%		.1%
	Finished elementary and lower	465	48.2%	31.0%	11.0%	8.0%	10.1%	2.8%	1.7%	3.2%	3.0%	.4%	.2%	.4%	
Main occupational status in the present	Employee	575	69.0%	9.6%	20.5%	16.7%	14.1%	7.7%	5.0%	4.5%	2.6%	3.3%	.2%	.2%	.2%
	Other status of employed persons	72	63.9%	16.7%	13.9%	11.1%	8.3%	2.8%		4.2%	5.6%				
	Business owner	81	66.7%	12.3%	16.0%	16.0%	11.1%	9.9%	9.9%	4.9%	1.2%	3.7%	2.5%		1.2%
	Self-employed person in non-agricultural activities	29	72.4%	13.8%	34.5%	20.7%	6.9%	13.8%	13.8%	13.8%					
	Self-employed person in agricultural activities	21	61.9%	9.5%	9.5%	14.3%	19.0%		4.8%	14.3%				4.8%	
	Family helper	5	20.0%	40.0%	20.0%		20.0%		20.0%		20.0%				
	Registered as unemployed	69	59.4%	20.3%	15.9%	8.7%	8.7%	7.2%	2.9%	1.4%	2.9%			1.4%	
	Unregistered unemployed	74	51.4%	24.3%	17.6%	5.4%	17.6%	6.8%	2.7%	1.4%	1.4%		1.4%		
	Retired - due to age	322	55.9%	29.5%	11.2%	8.1%	9.0%	2.2%	3.1%	1.6%	2.2%	.3%			
	Retired - other causes	65	43.1%	33.8%	10.8%	12.3%	10.8%	3.1%	4.6%	3.1%	1.5%				
	Pupil, student	85	63.5%	12.9%	31.8%	10.6%	18.8%	5.9%	5.9%	5.9%	2.4%	2.4%			
	Housewife	22	50.0%	22.7%	9.1%	13.6%	9.1%	13.6%	4.5%	9.1%	4.5%				
	Person unable to work	2	50.0%	50.0%											
	Another status of non working person	7	42.9%	28.6%	14.3%	14.3%				14.3%					
Ethnicity	Bulgarian	1202	65.1%	15.9%	17.2%	14.3%	12.4%	6.7%	5.2%	3.8%	2.4%	2.0%	.2%	.2%	.2%
	Turkish	146	45.2%	25.3%	25.3%	6.8%	15.8%	2.1%	2.7%	4.1%	2.7%	.7%			
	Roma	62	45.2%	29.0%	8.1%	1.6%	4.8%			6.5%	3.2%		1.6%		
	Other	21	61.9%	33.3%	9.5%		4.8%	4.8%	4.8%						
Total household income	No income	3	66.7%			33.3%		66.7%					33.3%		
	Less than 100 BGN	6	33.3%		50.0%	16.7%	33.3%								
	101-150 BGN	22	40.9%	50.0%	4.5%		4.5%		4.5%	4.5%					
	151-200 BGN	57	40.4%	43.9%		3.5%	7.0%	1.8%		1.8%	1.8%				
	201-300 BGN	132	40.9%	41.7%	10.6%	11.4%	6.1%	.8%	2.3%	3.8%	3.0%	.8%		.8%	
	301-500 BGN	216	58.8%	18.5%	13.9%	6.9%	8.8%	5.6%	3.7%	4.2%	4.2%	1.9%	.5%		
	More than 500 BGN	499	71.3%	10.0%	22.2%	17.2%	13.4%	7.8%	4.8%	4.8%	1.4%	2.0%	.2%	.4%	
	Don't know	118	55.9%	18.6%	27.1%	8.5%	11.9%	3.4%	2.5%	2.5%	2.5%	.8%			.8%
	NA	379	66.2%	13.2%	15.8%	14.2%	16.1%	6.9%	7.1%	3.7%	2.9%	2.4%	.3%		.3%
	No income	135	56.3%	16.3%	20.0%	8.1%	17.8%	6.7%	5.2%	5.9%	3.0%	1.5%	1.5%		
Personal monthly income	Less than 250 BGN	354	52.0%	30.5%	10.7%	7.6%	7.6%	2.8%	2.3%	2.0%	2.8%	.6%			
	251-500 BGN	370	65.1%	14.9%	18.9%	15.9%	11.1%	4.3%	4.3%	4.1%	2.7%	1.9%	.5%	.5%	
	501-750 BGN	96	69.8%	7.3%	27.1%	17.7%	14.6%	15.6%	5.2%	6.3%	2.1%	3.1%			
	751-1000 neea	52	76.9%	7.7%	21.2%	17.3%	15.4%	9.6%	13.5%	13.5%		5.8%			
	More than 1000 BGN	29	69.0%	17.2%	31.0%	20.7%	17.2%	10.3%		3.4%		3.4%			
	Don't know	37	67.6%	10.8%	24.3%	8.1%	8.1%	8.1%							2.7%
	NA	359	66.0%	13.4%	17.0%	14.5%	15.0%	6.7%	6.4%	3.6%	2.5%	1.9%		.3%	.3%
	I don't use financial services	584	56.0%	26.2%	10.1%	11.0%	10.4%	3.8%	2.6%	2.7%	2.7%	1.4%	.5%	.3%	
Financial services usage	One	389	64.5%	14.4%	22.4%	11.6%	12.6%	5.7%	2.8%	4.1%	1.5%	1.0%	.3%		
	Two	242	67.8%	11.2%	23.1%	14.5%	14.5%	7.9%	8.3%	3.3%	2.1%	2.1%			.4%
	Three and more	217	68.2%	7.8%	22.6%	18.4%	14.3%	10.1%	9.2%	7.8%	3.7%	3.7%		.5%	.5%
Total		1432	62.2%	17.7%	17.5%	12.8%	12.3%	5.9%	4.6%	4.0%	2.4%	1.7%	.3%	.2%	.1%

		Base:	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? - in short time					
			I am not at all sure	I am not quite sure	Fifty-fifty	I am rather sure	I am completely sure	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	11,2%	25,3%	29,0%	16,0%	5,2%	13,4%
	Regional center	484	14,7%	29,5%	29,1%	14,3%	2,9%	9,5%
	Smaller town	276	10,1%	30,8%	32,6%	13,0%	1,4%	12,0%
	Village	403	13,4%	20,1%	29,0%	15,1%	1,2%	21,1%
Gender	Male	682	13,9%	26,8%	31,4%	12,9%	2,5%	12,5%
	Female	750	11,7%	25,9%	28,3%	16,1%	2,7%	15,3%
Age	18-30	311	9,3%	25,7%	31,2%	16,4%	2,6%	14,8%
	31-40	243	11,9%	30,9%	29,6%	15,2%	1,2%	11,1%
	41-50	253	11,1%	26,5%	34,0%	15,0%	4,3%	9,1%
	51-60	257	14,0%	23,7%	31,1%	14,4%	3,5%	13,2%
	60+	368	16,6%	25,5%	24,7%	12,5%	1,6%	19,0%
Highest level of education achieved	Finished bachelor, master or higher degree	242	11,2%	21,9%	35,5%	21,5%	4,1%	5,8%
	Finished college	38	13,2%	36,8%	23,7%	18,4%	5,3%	2,6%
	Finished secondary school	683	11,0%	29,4%	31,8%	14,9%	2,6%	10,2%
	Finished elementary and lower	465	15,9%	23,2%	24,5%	10,1%	1,5%	24,7%
Main occupational status in the present	Employee	575	9,7%	29,4%	32,9%	17,0%	3,1%	7,8%
	Other status of employed persons	72	23,6%	19,4%	27,8%	12,5%	1,4%	15,3%
	Business owner	81	12,3%	27,2%	33,3%	13,6%	6,2%	7,4%
	Self-employed person in non-agricultural activities	29	6,9%	20,7%	37,9%	20,7%		13,8%
	Self-employed person in agricultural activities	21	4,8%	19,0%	38,1%	9,5%		28,6%
	Family helper	5	40,0%	20,0%				40,0%
	Registered as unemployed	69	14,5%	31,9%	15,9%	11,6%	1,4%	24,6%
	Unregistered unemployed	74	21,6%	20,3%	25,7%	6,8%	5,4%	20,3%
	Retired - due to age	322	15,5%	26,1%	25,8%	11,8%	1,9%	18,9%
	Retired - other causes	65	13,8%	24,6%	32,3%	9,2%	1,5%	18,5%
	Pupil, student	85	7,1%	18,8%	32,9%	22,4%	1,2%	17,6%
	Housewife	22	18,2%	13,6%	31,8%	22,7%		13,6%
	Person unable to work	2		100,0%				
	Another status of non working person	7		42,9%	28,6%	14,3%		14,3%
Ethnicity	Bulgarian	1202	12,4%	26,8%	30,4%	15,9%	2,8%	11,7%
	Turkish	146	13,7%	23,3%	30,8%	9,6%		22,6%
	Roma	62	17,7%	25,8%	14,5%	3,2%	1,6%	37,1%
	Other	21	14,3%	23,8%	33,3%	4,8%	9,5%	14,3%
Total household income	No income	3	33,3%				66,7%	
	Less than 100 BGN	6	33,3%	33,3%	16,7%	16,7%		
	101-150 BGN	22	27,3%	36,4%	4,5%			31,8%
	151-200 BGN	57	28,1%	15,8%	14,0%	8,8%	3,5%	29,8%
	201-300 BGN	132	20,5%	24,2%	22,0%	7,6%		25,8%
	301-500 BGN	216	13,0%	28,2%	33,8%	12,0%	,5%	12,5%
	More than 500 BGN	499	11,2%	28,1%	32,7%	15,6%	4,0%	8,4%
	Don't know	118	9,3%	28,8%	25,4%	14,4%	1,7%	20,3%
Personal monthly income	NA	379	9,5%	24,0%	31,9%	19,0%	2,6%	12,9%
	No income	135	14,8%	23,0%	25,9%	15,6%	3,0%	17,8%
	Less than 250 BGN	354	19,5%	20,6%	23,2%	11,6%	1,7%	23,4%
	251-500 BGN	370	9,7%	33,2%	33,8%	12,2%	2,7%	8,4%
	501-750 BGN	96	10,4%	32,3%	32,3%	17,7%	2,1%	5,2%
	751-1000 leva	52	13,5%	25,0%	28,8%	21,2%	5,8%	5,8%
	More than 1000 BGN	29	10,3%	24,1%	27,6%	17,2%	3,4%	17,2%
	Don't know	37	13,5%	24,3%	21,6%	18,9%	2,7%	18,9%
Financial services usage	NA	359	9,2%	25,1%	34,0%	17,3%	2,8%	11,7%
	I don't use financial services	584	14,2%	23,6%	28,3%	12,5%	1,0%	20,4%
	One	389	15,4%	26,7%	26,0%	15,9%	4,6%	11,3%
	Two	242	6,6%	31,4%	33,9%	14,0%	1,7%	12,4%
Total	Three and more	217	11,1%	27,2%	35,9%	18,4%	4,1%	3,2%
		1432	12,8%	26,3%	29,7%	14,6%	2,6%	14,0%

		Base:	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? - correctly					
			I am not at all sure	I am not quite sure	Fifty-fifty	I am rather sure	I am completely sure	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	13,8%	20,8%	29,0%	17,5%	3,0%	16,0%
	Regional center	484	16,5%	31,2%	26,9%	13,4%	2,3%	9,7%
	Smaller town	276	10,5%	30,8%	29,7%	15,2%	1,1%	12,7%
	Village	403	14,1%	19,4%	30,5%	12,7%	1,7%	21,6%
Gender	Male	682	14,7%	27,1%	28,4%	13,6%	2,5%	13,6%
	Female	750	13,7%	24,7%	29,2%	14,9%	1,6%	15,9%
Age	18-30	311	10,0%	28,3%	28,6%	15,4%	2,3%	15,4%
	31-40	243	14,4%	28,4%	30,5%	13,6%	,8%	12,3%
	41-50	253	12,3%	24,9%	36,4%	14,6%	3,2%	8,7%
	51-60	257	15,6%	22,6%	30,0%	14,4%	2,7%	14,8%
	60+	368	17,9%	25,0%	22,0%	13,6%	1,4%	20,1%
Highest level of education achieved	Finished bachelor, master or higher degree	242	11,2%	24,8%	36,0%	18,6%	2,1%	7,4%
	Finished college	38	18,4%	23,7%	26,3%	26,3%		5,3%
	Finished secondary school	683	13,0%	27,4%	30,3%	15,7%	2,8%	10,8%
	Finished elementary and lower	465	17,0%	24,3%	23,2%	9,0%	1,1%	25,4%
Main occupational status in the present	Employee	575	12,0%	25,9%	33,4%	17,7%	1,9%	9,0%
	Other status of employed persons	72	22,2%	23,6%	27,8%	12,5%	1,4%	12,5%
	Business owner	81	13,6%	29,6%	35,8%	8,6%	4,9%	7,4%
	Self-employed person in non-agricultural activities	29	6,9%	27,6%	37,9%	13,8%		13,8%
	Self-employed person in agricultural activities	21	4,8%	23,8%	33,3%	9,5%		28,6%
	Family helper	5	40,0%	20,0%				40,0%
	Registered as unemployed	69	15,9%	30,4%	15,9%	10,1%	2,9%	24,6%
	Unregistered unemployed	74	23,0%	23,0%	23,0%	4,1%	5,4%	21,6%
	Retired - due to age	322	17,1%	24,8%	23,6%	12,1%	2,2%	20,2%
	Retired - other causes	65	15,4%	29,2%	26,2%	7,7%		21,5%
	Pupil, student	85	4,7%	23,5%	30,6%	23,5%		17,6%
	Housewife	22	22,7%	18,2%	22,7%	22,7%		13,6%
	Person unable to work	2		100,0%				
	Another status of non working person	7		42,9%	28,6%	14,3%		14,3%
Ethnicity	Bulgarian	1202	14,1%	25,8%	29,3%	15,8%	2,4%	12,6%
	Turkish	146	13,0%	27,4%	30,1%	6,2%		23,3%
	Roma	62	19,4%	22,6%	16,1%	3,2%		38,7%
	Other	21	9,5%	28,6%	33,3%	14,3%		14,3%
Total household income	No income	3	33,3%				66,7%	
	Less than 100 BGN	6	33,3%	33,3%	16,7%	16,7%		
	101-150 BGN	22	27,3%	31,8%	9,1%			31,8%
	151-200 BGN	57	31,6%	10,5%	17,5%	3,5%	3,5%	33,3%
	201-300 BGN	132	20,5%	23,5%	22,0%	5,3%	3,0%	25,8%
	301-500 BGN	216	13,0%	30,6%	29,2%	13,0%	,9%	13,4%
	More than 500 BGN	499	12,0%	27,7%	31,7%	16,8%	2,2%	9,6%
	Don't know	118	11,9%	27,1%	25,4%	12,7%	,8%	22,0%
Personal monthly income	NA	379	12,4%	23,2%	31,7%	17,9%	1,8%	12,9%
	No income	135	13,3%	25,2%	25,2%	14,8%	3,0%	18,5%
	Less than 250 BGN	354	19,8%	20,1%	23,2%	10,7%	2,0%	24,3%
	251-500 BGN	370	11,4%	32,2%	30,5%	14,3%	1,9%	9,7%
	501-750 BGN	96	11,5%	27,1%	36,5%	17,7%	1,0%	6,3%
	751-1000 лева	52	13,5%	21,2%	32,7%	19,2%	3,8%	9,6%
	More than 1000 BGN	29	13,8%	17,2%	37,9%	10,3%	3,4%	17,2%
	Don't know	37	16,2%	27,0%	24,3%	13,5%		18,9%
Financial services usage	NA	359	12,5%	26,2%	31,2%	16,4%	1,9%	11,7%
	I don't use financial services	584	14,6%	24,8%	26,2%	12,5%	1,0%	20,9%
	One	389	16,7%	26,5%	25,2%	14,7%	4,1%	12,9%
	Two	242	8,7%	28,5%	35,1%	14,0%	1,2%	12,4%
Total	Three and more	217	14,7%	24,4%	35,5%	18,9%	1,8%	4,6%
		1432	14,2%	25,8%	28,8%	14,3%	2,0%	14,8%

		Base:	What do you think deserves primary attention when one has to compare between the banks to choose the one where to take a credit from?						
			Credit interest rate and the credit cost	Reputation (fame)	Don't know	The way the personnel treat you	View of the office	Gifts and advertising campaigns	Other
			Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	71,4%	19,0%	5,6%	2,2%	1,1%	,7%	
	Regional center	484	71,5%	13,0%	10,1%	3,5%	,6%	,6%	,6%
	Smaller town	276	64,5%	16,7%	16,7%	1,1%	,7%	,4%	
	Village	403	58,3%	16,9%	21,8%	2,2%		,2%	,5%
Gender	Male	682	68,3%	15,5%	13,0%	1,9%	,1%	,6%	,4%
	Female	750	64,7%	16,3%	14,5%	2,9%	,9%	,4%	,3%
Age	18-30	311	68,5%	16,4%	10,6%	2,6%	1,0%	1,0%	
	31-40	243	72,8%	13,6%	9,9%	2,5%	,4%	,4%	,4%
	41-50	253	71,9%	17,0%	7,5%	2,8%	,4%	,4%	
	51-60	257	71,6%	13,2%	11,3%	2,3%	,8%		,8%
	60+	368	53,0%	18,2%	25,3%	2,2%	,3%	,5%	,5%
Highest level of education achieved	Finished bachelor, master or higher degree	242	76,9%	17,8%	3,7%	1,2%	,4%		
	Finished college	38	81,6%	7,9%	10,5%				
	Finished secondary school	683	71,3%	16,0%	8,5%	2,3%	1,0%	,6%	,3%
	Finished elementary and lower	465	52,5%	15,7%	27,1%	3,4%		,6%	,6%
Main occupational status in the present	Employee	575	73,4%	16,9%	6,4%	2,3%	,3%	,3%	,3%
	Other status of employed persons	72	61,1%	16,7%	18,1%	2,8%	1,4%		
	Business owner	81	87,7%	9,9%	2,5%				
	Self-employed person in non-agricultural activities	29	82,8%	3,4%	10,3%	3,4%			
	Self-employed person in agricultural activities	21	42,9%	23,8%	23,8%	9,5%			
	Family helper	5	20,0%	20,0%	60,0%				
	Registered as unemployed	69	62,3%	10,1%	23,2%	2,9%		1,4%	
	Unregistered unemployed	74	59,5%	14,9%	25,7%				
	Retired - due to age	322	52,5%	18,6%	24,5%	2,5%	,6%	,6%	,6%
	Retired - other causes	65	64,6%	10,8%	18,5%	3,1%	1,5%		1,5%
	Pupil, student	85	68,2%	15,3%	8,2%	4,7%	2,4%	1,2%	
	Housewife	22	72,7%	22,7%				4,5%	
	Person unable to work	2			50,0%	50,0%			
	Another status of non working person	7	71,4%	14,3%	14,3%				
Ethnicity	Bulgarian	1202	68,5%	16,1%	11,2%	2,7%	,7%	,5%	,3%
	Turkish	146	60,3%	14,4%	22,6%	2,1%			,7%
	Roma	62	48,4%	11,3%	38,7%			1,6%	
	Other	21	42,9%	28,6%	28,6%				
Total household income	No income	3	66,7%		33,3%				
	Less than 100 BGN	6	83,3%		16,7%				
	101-150 BGN	22	63,6%	9,1%	22,7%	4,5%			
	151-200 BGN	57	40,4%	22,8%	35,1%	1,8%			
	201-300 BGN	132	59,8%	9,8%	27,3%	2,3%			,8%
	301-500 BGN	216	57,9%	21,3%	17,6%	1,4%		,9%	,9%
	More than 500 BGN	499	71,7%	17,4%	7,0%	2,4%	,6%	,6%	,2%
	Don't know	118	59,3%	16,9%	16,9%	4,2%	,8%	,8%	,8%
Personal monthly income	NA	379	72,6%	12,4%	11,1%	2,6%	1,1%	,3%	
	No income	135	57,0%	20,7%	17,8%	2,2%	1,5%	,7%	
	Less than 250 BGN	354	54,2%	17,5%	24,0%	2,5%	,3%	,6%	,8%
	251-500 BGN	370	73,0%	15,4%	8,4%	1,9%	,5%	,3%	,5%
	501-750 BGN	96	66,7%	22,9%	7,3%	2,1%		1,0%	
	751-1000 leva	52	78,8%	11,5%	7,7%	1,9%			
	More than 1000 BGN	29	69,0%	17,2%	10,3%	3,4%			
	Don't know	37	67,6%	8,1%	13,5%	5,4%	2,7%	2,7%	
Financial services usage	NA	359	73,0%	12,5%	10,9%	2,8%	,6%	,3%	
	I don't use financial services	584	54,5%	17,6%	23,3%	2,9%	,7%	,3%	,7%
	One	389	72,2%	13,4%	11,3%	1,5%	1,0%	,5%	
	Two	242	74,8%	16,9%	3,7%	3,3%		,8%	,4%
Total	Three and more	217	78,8%	14,7%	4,1%	1,8%		,5%	
		1432	66,4%	15,9%	13,8%	2,4%	,6%	,5%	,3%

		Base:	What do you think deserves primary attention when one has to compare between the leasing companies to choose the one where to take a credit from?						
			Credit interest rate and the credit cost	Don't know	Reputation (fame)	The way the personnel treat you	View of the office	Gifts and advertising campaigns	Other
			Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	66,9%	9,7%	11,5%	3,7%	3,0%	5,2%	
	Regional center	484	58,9%	28,1%	6,2%	2,7%	2,3%	1,0%	,8%
	Smaller town	276	51,8%	34,8%	9,4%	3,3%		,7%	
	Village	403	43,2%	39,5%	10,9%	3,5%	1,7%	,5%	,7%
Gender	Male	682	56,0%	27,7%	10,0%	2,5%	1,9%	1,5%	,4%
	Female	750	53,3%	30,4%	8,4%	3,9%	1,7%	1,7%	,5%
Age	18-30	311	58,8%	20,9%	10,0%	3,5%	3,5%	2,9%	,3%
	31-40	243	60,9%	23,5%	10,7%	2,5%	1,6%	,4%	,4%
	41-50	253	62,8%	22,5%	8,7%	3,2%	1,6%	,8%	,4%
	51-60	257	54,9%	27,6%	10,9%	3,5%	1,6%	1,6%	
	60+	368	41,0%	45,4%	6,5%	3,3%	,8%	1,9%	1,1%
Highest level of education achieved	Finished bachelor, master or higher degree	242	65,7%	16,9%	10,3%	4,5%	,8%	1,7%	
	Finished college	38	55,3%	21,1%	13,2%	2,6%	7,9%		
	Finished secondary school	683	61,3%	22,3%	9,4%	2,5%	2,0%	1,6%	,9%
	Finished elementary and lower	465	38,7%	46,2%	8,0%	3,7%	1,5%	1,7%	,2%
Main occupational status in the present	Employee	575	62,6%	19,0%	12,2%	3,0%	1,6%	1,2%	,5%
	Other status of employed persons	72	50,0%	29,2%	9,7%	4,2%	2,8%	2,8%	1,4%
	Business owner	81	74,1%	14,8%	4,9%	1,2%	2,5%	1,2%	1,2%
	Self-employed person in non-agricultural activities	29	75,9%	20,7%			3,4%		
	Self-employed person in agricultural activities	21	38,1%	33,3%	23,8%	4,8%			
	Family helper	5	20,0%	80,0%					
	Registered as unemployed	69	46,4%	39,1%	11,6%	1,4%	1,4%		
	Unregistered unemployed	74	43,2%	39,2%	8,1%	6,8%		2,7%	
	Retired - due to age	322	39,1%	48,1%	5,6%	2,5%	1,9%	2,2%	,6%
	Retired - other causes	65	44,6%	38,5%	7,7%	9,2%			
	Pupil, student	85	64,7%	20,0%	5,9%	3,5%	3,5%	2,4%	
	Housewife	22	63,6%	13,6%	9,1%		4,5%	9,1%	
	Person unable to work	2		50,0%			50,0%		
	Another status of non working person	7	71,4%	14,3%	14,3%				
Ethnicity	Bulgarian	1202	57,3%	25,7%	9,2%	3,5%	1,9%	1,8%	,6%
	Turkish	146	39,0%	44,5%	13,0%	1,4%	2,1%		
	Roma	62	37,1%	58,1%	1,6%	1,6%		1,6%	
	Other	21	61,9%	33,3%	4,8%				
Total household income	No income	3	33,3%	66,7%					
	Less than 100 BGN	6	33,3%	33,3%	33,3%				
	101-150 BGN	22	40,9%	40,9%	4,5%	4,5%	4,5%	4,5%	
	151-200 BGN	57	33,3%	59,6%	1,8%	1,8%		3,5%	
	201-300 BGN	132	40,2%	52,3%	3,0%	1,5%	,8%	,8%	1,5%
	301-500 BGN	216	48,6%	36,1%	7,9%	2,8%	2,3%	1,9%	,5%
	More than 500 BGN	499	62,7%	20,0%	11,0%	1,8%	2,0%	1,8%	,6%
	Don't know	118	54,2%	30,5%	7,6%	3,4%	2,5%	1,7%	
Personal monthly income	NA	379	57,0%	23,0%	11,1%	6,1%	1,6%	1,1%	,3%
	No income	135	52,6%	29,6%	7,4%	3,7%	3,7%	3,0%	
	Less than 250 BGN	354	41,5%	46,3%	6,5%	2,8%	1,1%	1,4%	,3%
	251-500 BGN	370	60,5%	23,5%	9,5%	1,4%	2,2%	1,9%	1,1%
	501-750 BGN	96	60,4%	20,8%	15,6%	1,0%	2,1%		
	751-1000 лева	52	75,0%	11,5%	5,8%	3,8%	1,9%	1,9%	
	More than 1000 BGN	29	62,1%	17,2%	6,9%		10,3%		3,4%
	Don't know	37	64,9%	24,3%	2,7%	2,7%		5,4%	
Financial services usage	NA	359	56,0%	24,0%	11,7%	6,1%	,8%	1,1%	,3%
	I don't use financial services	584	44,0%	38,5%	9,8%	4,6%	1,4%	1,2%	,5%
	One	389	59,1%	27,0%	7,7%	1,3%	2,6%	2,1%	,3%
	Two	242	63,6%	20,2%	9,1%	2,9%	2,5%	1,2%	,4%
Total	Three and more	217	65,0%	17,5%	10,1%	3,2%	,9%	2,3%	,9%
		1432	54,6%	29,1%	9,1%	3,2%	1,8%	1,6%	,5%

		Base:	What do you think deserves primary attention when one has to compare between consumer credit companies to choose the one where to take a credit from?						
			Credit interest rate and the credit cost	Don't know	Reputation (fame)	The way the personnel treat you	Gifts and advertising campaigns	Other	View of the office
			Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	72,9%	14,1%	7,4%	2,6%	1,5%	,4%	1,1%
	Regional center	484	57,2%	31,6%	3,9%	2,9%	2,9%	1,2%	,2%
	Smaller town	276	48,6%	39,9%	9,8%	,7%	,4%		,7%
	Village	403	43,9%	41,9%	10,4%	3,2%	,2%	,2%	
Gender	Male	682	56,7%	31,2%	7,2%	2,3%	1,6%	,4%	,4%
	Female	750	52,9%	34,3%	7,9%	2,7%	1,2%	,7%	,4%
Age	18-30	311	59,5%	27,3%	6,8%	2,6%	2,6%	,3%	1,0%
	31-40	243	62,6%	24,7%	8,6%	2,1%	,8%	,8%	,4%
	41-50	253	60,5%	24,9%	9,1%	4,0%	,8%	,4%	,4%
	51-60	257	54,9%	31,9%	7,4%	3,9%	1,6%	,4%	
	60+	368	41,6%	48,9%	6,5%	,8%	1,1%	,8%	,3%
Highest level of education achieved	Finished bachelor, master or higher degree	242	67,4%	21,1%	7,0%	3,3%	,8%		,4%
	Finished college	38	47,4%	28,9%	18,4%	2,6%	2,6%		
	Finished secondary school	683	60,3%	26,9%	7,6%	2,5%	1,0%	,9%	,7%
	Finished elementary and lower	465	40,4%	48,0%	6,9%	2,2%	2,2%	,4%	
Main occupational status in the present	Employee	575	63,5%	22,8%	8,5%	3,5%	1,0%	,5%	,2%
	Other status of employed persons	72	51,4%	30,6%	8,3%	1,4%	5,6%		2,8%
	Business owner	81	70,4%	22,2%	4,9%		1,2%	1,2%	
	Self-employed person in non-agricultural activities	29	72,4%	13,8%	6,9%	6,9%			
	Self-employed person in agricultural activities	21	33,3%	42,9%	14,3%	9,5%			
	Family helper	5	20,0%	80,0%					
	Registered as unemployed	69	43,5%	42,0%	7,2%	4,3%	2,9%		
	Unregistered unemployed	74	51,4%	41,9%	5,4%	1,4%			
	Retired - due to age	322	39,1%	50,9%	6,5%	1,2%	,9%	,9%	,3%
	Retired - other causes	65	43,1%	47,7%	6,2%	1,5%	1,5%		
	Pupil, student	85	64,7%	21,2%	7,1%	2,4%	2,4%	1,2%	1,2%
	Housewife	22	59,1%	27,3%	4,5%		4,5%		4,5%
	Person unable to work	2		50,0%	50,0%				
	Another status of non working person	7	71,4%	28,6%					
Ethnicity	Bulgarian	1202	57,2%	30,1%	7,6%	2,4%	1,6%	,7%	,5%
	Turkish	146	44,5%	41,8%	10,3%	3,4%			
	Roma	62	41,9%	54,8%	1,6%		1,6%		
	Other	21	28,6%	61,9%		9,5%			
Total household income	No income	3	33,3%	66,7%					
	Less than 100 BGN	6	33,3%	33,3%		33,3%			
	101-150 BGN	22	40,9%	45,5%	9,1%		4,5%		
	151-200 BGN	57	35,1%	61,4%	1,8%	1,8%			
	201-300 BGN	132	40,2%	51,5%	6,1%	,8%		1,5%	
	301-500 BGN	216	47,7%	42,6%	5,6%	1,9%	,9%	,9%	,5%
	More than 500 BGN	499	62,7%	25,1%	7,4%	2,0%	1,6%	,6%	,6%
	Don't know	118	50,0%	36,4%	8,5%	2,5%	2,5%		
Personal monthly income	NA	379	59,1%	24,5%	10,0%	4,0%	1,6%	,3%	,5%
	No income	135	54,8%	34,1%	7,4%	1,5%	,7%	,7%	,7%
	Less than 250 BGN	354	42,1%	49,2%	5,4%	,8%	1,7%	,8%	
	251-500 BGN	370	58,9%	28,4%	7,8%	2,4%	,8%	,8%	,8%
	501-750 BGN	96	57,3%	31,3%	6,3%	4,2%	1,0%		
	751-1000 leea	52	78,8%	9,6%	7,7%	1,9%	1,9%		
	More than 1000 BGN	29	69,0%	24,1%	3,4%		3,4%		
	Don't know	37	54,1%	27,0%	8,1%	2,7%	8,1%		
Financial services usage	NA	359	57,7%	25,9%	10,0%	4,5%	1,1%	,3%	,6%
	I don't use financial services	584	42,8%	42,8%	9,1%	2,4%	1,5%	1,0%	,3%
	One	389	60,2%	29,6%	5,4%	1,8%	2,1%	,3%	,8%
	Two	242	64,0%	24,8%	7,0%	3,3%	,4%		,4%
Total	Three and more	217	66,8%	20,7%	7,8%	3,2%	,9%	,5%	
		1432	54,7%	32,8%	7,5%	2,5%	1,4%	,6%	,4%



		Base:	If you considered taking a credit from a bank, what would you prefer?			
			A credit in lev	A credit in a foreign currency	I wouldn't take any credit	Don't know
			Row %	Row %	Row %	Row %
Type of residence	Sofia	269	46,1%	19,3%	22,7%	11,9%
	Regional center	484	63,2%	7,9%	22,7%	6,2%
	Smaller town	276	58,0%	6,9%	29,3%	5,8%
	Village	403	53,3%	5,5%	33,7%	7,4%
Gender	Male	682	55,4%	10,4%	27,4%	6,7%
	Female	750	56,9%	8,0%	26,8%	8,3%
Age	18-30	311	58,2%	13,8%	18,0%	10,0%
	31-40	243	63,0%	11,5%	19,3%	6,2%
	41-50	253	62,5%	9,1%	22,9%	5,5%
	51-60	257	60,7%	7,0%	27,6%	4,7%
	60+	368	42,7%	5,2%	42,4%	9,8%
Highest level of education achieved	Finished bachelor, master or higher degree	242	59,1%	16,5%	17,8%	6,6%
	Finished college	38	68,4%	7,9%	21,1%	2,6%
	Finished secondary school	683	60,8%	10,0%	23,7%	5,6%
	Finished elementary and lower	465	47,3%	4,1%	37,4%	11,2%
Main occupational status in the present	Employee	575	63,8%	11,0%	18,1%	7,1%
	Other status of employed persons	72	61,1%	6,9%	25,0%	6,9%
	Business owner	81	63,0%	16,0%	18,5%	2,5%
	Self-employed person in non-agricultural activities	29	58,6%	17,2%	24,1%	
	Self-employed person in agricultural activities	21	85,7%		14,3%	
	Family helper	5			100,0%	
	Registered as unemployed	69	49,3%	5,8%	39,1%	5,8%
	Unregistered unemployed	74	50,0%	10,8%	25,7%	13,5%
	Retired - due to age	322	44,1%	5,0%	43,2%	7,8%
	Retired - other causes	65	46,2%		40,0%	13,8%
	Pupil, student	85	55,3%	12,9%	17,6%	14,1%
	Housewife	22	59,1%	22,7%	18,2%	
	Person unable to work	2			100,0%	
	Another status of non working person	7	57,1%	14,3%	28,6%	
Ethnicity	Bulgarian	1202	56,1%	10,1%	26,6%	7,2%
	Turkish	146	63,0%	4,8%	24,7%	7,5%
	Roma	62	50,0%	1,6%	37,1%	11,3%
	Other	21	33,3%	4,8%	42,9%	19,0%
Total household income	No income	3	33,3%		66,7%	
	Less than 100 BGN	6	66,7%		33,3%	
	101-150 BGN	22	27,3%	4,5%	54,5%	13,6%
	151-200 BGN	57	29,8%	1,8%	57,9%	10,5%
	201-300 BGN	132	44,7%	3,0%	38,6%	13,6%
	301-500 BGN	216	54,2%	8,8%	32,4%	4,6%
	More than 500 BGN	499	62,3%	12,0%	19,2%	6,4%
	Don't know	118	61,0%	5,9%	27,1%	5,9%
	NA	379	57,5%	10,3%	23,7%	8,4%
Personal monthly income	No income	135	52,6%	5,9%	28,9%	12,6%
	Less than 250 BGN	354	42,4%	4,8%	43,5%	9,3%
	251-500 BGN	370	67,3%	9,2%	19,7%	3,8%
	501-750 BGN	96	66,7%	11,5%	13,5%	8,3%
	751-1000 лева	52	53,8%	30,8%	11,5%	3,8%
	More than 1000 BGN	29	37,9%	10,3%	37,9%	13,8%
	Don't know	37	59,5%	13,5%	21,6%	5,4%
	NA	359	58,5%	10,3%	23,4%	7,8%
Financial services usage	I don't use financial services	584	46,2%	5,0%	38,9%	9,9%
	One	389	56,6%	10,8%	25,7%	6,9%
	Two	242	66,9%	10,3%	17,4%	5,4%
	Three and more	217	70,5%	16,1%	8,8%	4,6%
Total		1432	56,2%	9,1%	27,1%	7,5%

		Base:	When taking a credit from a bank, what would you give more importance to...?					
			Commissions charged by the bank	Credit interest rates	Both, commissions and credit interest rates	Annual Percentage Rate	I wouldn't take any credit	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	,7%	32,3%	37,5%	4,8%	17,1%	7,4%
	Regional center	484	,6%	29,8%	36,6%	6,6%	18,8%	7,6%
	Smaller town	276		42,8%	18,8%	5,1%	25,0%	8,3%
	Village	403	1,2%	43,9%	12,7%	2,0%	31,8%	8,4%
Gender	Male	682	,7%	37,4%	25,8%	5,3%	23,0%	7,8%
	Female	750	,7%	36,1%	27,3%	4,1%	23,6%	8,1%
Age	18-30	311	,3%	39,9%	28,9%	5,8%	15,1%	10,0%
	31-40	243	2,9%	39,9%	32,1%	6,6%	13,6%	4,9%
	41-50	253	,4%	36,4%	34,8%	5,5%	17,8%	5,1%
	51-60	257		37,0%	28,8%	3,9%	24,5%	5,8%
	60+	368	,3%	32,1%	13,9%	2,4%	39,7%	11,7%
Highest level of education achieved	Finished bachelor, master or higher degree	242	2,1%	31,8%	41,3%	9,5%	12,8%	2,5%
	Finished college	38		42,1%	42,1%		7,9%	7,9%
	Finished secondary school	683	,4%	40,7%	29,3%	4,7%	20,1%	4,8%
	Finished elementary and lower	465	,4%	33,3%	13,5%	2,6%	34,8%	15,3%
Main occupational status in the present	Employee	575	1,0%	39,5%	35,1%	6,1%	15,0%	3,3%
	Other status of employed persons	72		38,9%	19,4%	5,6%	20,8%	15,3%
	Business owner	81	1,2%	37,0%	40,7%	4,9%	12,3%	3,7%
	Self-employed person in non-agricultural activities	29		27,6%	48,3%	3,4%	20,7%	
	Self-employed person in agricultural activities	21		57,1%	19,0%	4,8%	14,3%	4,8%
	Family helper	5					80,0%	20,0%
	Registered as unemployed	69		34,8%	18,8%	1,4%	31,9%	13,0%
	Unregistered unemployed	74	1,4%	32,4%	25,7%	5,4%	21,6%	13,5%
	Retired - due to age	322		32,3%	12,7%	2,2%	40,1%	12,7%
	Retired - other causes	65	3,1%	32,3%	12,3%	6,2%	35,4%	10,8%
	Pupil, student	85		41,2%	29,4%	4,7%	14,1%	10,6%
	Housewife	22		50,0%	27,3%	4,5%	9,1%	9,1%
	Person unable to work	2					100,0%	
	Another status of non working person	7		14,3%	28,6%	14,3%	28,6%	14,3%
Ethnicity	Bulgarian	1202	,6%	36,2%	29,1%	5,2%	22,4%	6,6%
	Turkish	146	1,4%	45,2%	17,1%	1,4%	23,3%	11,6%
	Roma	62		30,6%	6,5%	1,6%	35,5%	25,8%
	Other	21	4,8%	23,8%	9,5%	9,5%	42,9%	9,5%
Total household income	No income	3				33,3%	66,7%	
	Less than 100 BGN	6		33,3%	33,3%		16,7%	16,7%
	101-150 BGN	22		22,7%	13,6%		45,5%	18,2%
	151-200 BGN	57		33,3%	7,0%	1,8%	43,9%	14,0%
	201-300 BGN	132		34,1%	10,6%	1,5%	35,6%	18,2%
	301-500 BGN	216	1,4%	38,4%	20,8%	3,7%	28,7%	6,9%
	More than 500 BGN	499	1,2%	36,7%	34,3%	5,8%	16,8%	5,2%
	Don't know	118		32,2%	27,1%	5,9%	25,4%	9,3%
	NA	379	,3%	39,8%	29,0%	5,0%	19,3%	6,6%
Personal monthly income	No income	135	,7%	34,1%	24,4%	5,2%	24,4%	11,1%
	Less than 250 BGN	354	1,1%	34,2%	10,5%	2,3%	40,1%	11,9%
	251-500 BGN	370	,3%	39,5%	36,5%	4,1%	15,4%	4,3%
	501-750 BGN	96	3,1%	33,3%	32,3%	10,4%	15,6%	5,2%
	751-1000 leva	52	1,9%	28,8%	44,2%	11,5%	5,8%	7,7%
	More than 1000 BGN	29		41,4%	13,8%	3,4%	31,0%	10,3%
	Don't know	37		35,1%	27,0%	5,4%	16,2%	16,2%
	NA	359		39,3%	30,1%	5,0%	19,2%	6,4%
Financial services usage	I don't use financial services	584	,9%	33,2%	15,9%	2,9%	34,9%	12,2%
	One	389	,8%	39,3%	26,2%	5,7%	21,3%	6,7%
	Two	242		40,9%	39,3%	3,3%	13,2%	3,3%
	Three and more	217	,9%	36,9%	41,9%	9,2%	6,9%	4,1%
Total		1432	,7%	36,7%	26,6%	4,7%	23,3%	8,0%

		Base:	When do you think buying on credit is justified?																	
			To pay for education to get a better paid job	I wouldn't buy on credit in any circumstance	Don't know	If a shop has sales for the goods you need	For medical treatment	In financial difficulties, urgent needs	If a person really needs a vacation	For working capital or investment in business	Other, namely	For house purchase, property	For repairs, insulation, windows	Household electric appliances and machinery	Education of children	It depends on the case and the person	For a vehicle	Helping the children	To cover debt	
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	
Type of residence	Sofia	269	47.6%	14.9%	7.4%	10.4%	4.1%	3.0%	3.3%	1.1%	1.5%	4.5%	.7%	.7%		.4%			.4%	
	Regional center	484	29.8%	15.5%	19.4%	11.4%	5.6%	2.7%	2.5%	4.8%	3.5%	2.5%	.6%	.4%		.4%	.8%	.2%		
	Smaller town	276	34.8%	22.5%	17.0%	7.6%	5.4%	3.3%	2.9%	1.4%	1.8%		1.8%		1.1%					
	Village	403	23.8%	28.0%	20.1%	11.7%	5.5%	2.7%	2.0%	.7%	1.5%	.7%	1.5%	.2%	.7%	.5%	.2%			
Gender	Male	682	29.5%	21.0%	17.2%	11.3%	5.0%	2.5%	3.4%	3.5%	1.9%	2.3%	1.2%	.1%	.1%	.1%	.7%	.1%		
	Female	750	35.1%	19.6%	16.7%	9.9%	5.5%	3.2%	1.9%	1.2%	2.5%	1.5%	1.1%	.7%	.7%	.5%			.1%	
	18-30	311	46.6%	10.9%	15.1%	13.8%	1.6%	1.3%	2.3%	2.6%	1.6%	1.9%	.6%	.3%	.3%	.6%	.3%			
	31-40	243	35.0%	15.2%	14.4%	9.9%	4.9%	4.5%	4.1%	3.3%	2.5%	2.5%	1.2%	1.2%	.4%	.8%				
Age	41-50	253	32.0%	16.2%	15.8%	13.0%	5.5%	3.2%	2.4%	4.0%	2.0%	2.0%	1.2%	.8%	.4%	.4%	.4%	.4%	.4%	
	51-60	257	30.0%	19.5%	15.2%	10.5%	9.3%	3.1%	1.6%	1.9%	4.3%	2.3%	1.2%		.8%		.4%			
	60+	368	20.7%	34.8%	22.0%	6.5%	5.4%	2.7%	2.7%	.5%	1.4%	1.1%	1.4%		.3%		.5%			
	Finished bachelor, master or higher degree	242	45.9%	13.2%	9.5%	6.6%	4.1%	3.7%	3.3%	3.7%	3.3%	4.5%	1.2%	.4%		.4%				
Highest level of education achieved	Finished college	38	39.5%	7.9%	18.4%	13.2%	7.9%	2.6%	2.6%		2.6%	5.3%								
	Finished secondary school	683	35.9%	18.2%	12.2%	13.0%	5.6%	3.1%	2.9%	3.4%	1.3%	.7%		.6%	.6%	.6%	.4%	.1%	.1%	
	Finished elementary and lower	465	20.0%	27.7%	27.7%	8.8%	5.2%	2.2%	1.5%	.2%	3.0%	.9%	1.7%	.2%	.4%		.4%			
	Employee	575	36.2%	15.7%	12.0%	12.0%	5.6%	3.7%	3.5%	1.9%	2.4%	2.8%	1.6%	.9%	.7%	.5%	.3%	.2%	.2%	
Main occupational status in the present	Other status of employed persons	72	23.6%	18.1%	19.4%	20.8%	2.8%	4.2%	4.2%		2.8%	1.4%	1.4%		1.4%					
	Business owner	81	43.2%	12.3%	8.6%	8.6%	3.7%		1.2%	18.5%	1.2%	2.5%								
	Self-employed person in non-agricultural activities	29	44.8%	17.2%	3.4%	6.9%	10.3%	3.4%	3.4%	6.9%				3.4%						
	Self-employed person in agricultural activities	21	28.6%	9.5%	23.8%	9.5%	14.3%		4.8%	4.8%	4.8%									
	Family helper	5		60.0%			20.0%	20.0%												
	Registered as unemployed	69	23.2%	30.4%	21.7%	11.6%	4.3%	1.4%	1.4%		2.9%		1.4%			1.4%				
	Unregistered unemployed	74	32.4%	13.5%	29.7%	17.6%		5.4%			1.4%									
	Retired - due to age	322	20.5%	33.5%	23.6%	5.6%	6.8%	2.5%	1.9%	.6%	1.6%	1.2%	1.2%		.3%		.6%			
	Retired - other causes	65	20.0%	20.0%	24.6%	7.7%	7.7%	3.1%	4.6%	3.1%	6.2%		1.5%	1.5%						
	Pupil, student	85	63.5%	11.8%	12.9%	7.1%					2.4%						1.2%	1.2%		
Ethnicity	Housewife	22	50.0%	9.1%	4.5%	22.7%						13.6%								
	Person unable to work	2		100.0%																
	Another status of non working person	7	14.3%	14.3%	42.9%		14.3%		14.3%											
	Bulgarian	1202	34.6%	19.5%	15.1%	10.3%	5.2%	3.1%	2.8%	2.7%	2.1%	2.2%	.7%	.4%	.4%	.3%	.4%	.1%	.1%	
	Turkish	146	26.7%	25.3%	21.9%	7.5%	7.5%		.7%		3.4%	.7%	4.1%	.7%	.7%	.7%				
	Roma	62	6.5%	22.6%	35.5%	17.7%	3.2%	6.5%	1.6%	1.6%	3.2%		1.6%							
	Other	21	23.8%	23.8%	23.8%	23.8%		4.8%												
	No income	3	33.3%		66.7%															
Total household income	Less than 100 BGN	6	33.3%	33.3%		16.7%										16.7%				
	101-150 BGN	22	9.1%	31.8%	40.9%	4.5%	9.1%	4.5%												
	151-200 BGN	57	19.3%	38.6%	22.8%	5.3%	8.6%	1.8%				3.5%								
	201-300 BGN	132	15.2%	31.8%	29.5%	8.3%	8.3%	2.3%	.8%		1.5%		2.3%							
	301-500 BGN	216	28.2%	27.3%	15.7%	7.4%	6.0%	3.7%	3.2%	1.4%	1.9%	1.4%	1.4%	.5%	.5%	.9%	.5%			
	More than 500 BGN	499	37.7%	15.0%	10.8%	11.8%	6.2%	3.4%	4.6%	2.8%	1.8%	2.2%	1.4%	.6%	.8%	.2%	.2%	.2%	.2%	
	Don't know	118	36.4%	17.8%	21.2%	10.2%	4.2%	4.2%		1.7%	2.5%	.8%		.8%						
	NA	379	35.9%	16.4%	17.4%	12.7%	2.1%	1.6%	1.6%	3.7%	3.7%	3.2%	.3%	.3%	.3%	.3%	.8%			
	No income	135	45.2%	16.3%	19.3%	12.6%	1.5%	1.5%	.7%		1.5%					.3%	.7%	.7%		
	Personal monthly income	Less than 250 BGN	354	18.6%	33.6%	22.9%	8.5%	5.9%	2.3%	2.3%	.3%	1.1%	1.4%	2.3%		.3%	.3%	.3%		
251-500 BGN		370	35.7%	13.8%	12.4%	10.0%	9.5%	4.1%	4.6%	2.2%	2.4%	1.1%	.8%	1.4%	1.1%	.5%	.3%		.3%	
501-750 BGN		96	34.4%	18.8%	10.4%	15.6%	4.2%	2.1%	4.2%	2.1%	2.1%	4.2%	1.0%					1.0%		
751-1000 nea		52	42.3%	13.5%	7.7%	11.5%	3.8%	7.7%	3.8%		3.8%		1.9%	3.8%						
More than 1000 BGN		29	48.3%	27.6%	10.3%	6.9%			6.9%											
Don't know		37	27.0%	10.8%	27.0%	10.8%	5.4%	8.1%		5.4%	5.4%									
Financial services usage	NA	359	35.1%	17.0%	17.3%	11.1%	2.5%	1.9%	1.4%	4.5%	3.6%		.6%	.3%	.3%	.3%	.3%	.6%		
	I don't use financial services	584	26.2%	30.5%	22.9%	7.2%	3.3%	1.9%	2.1%	.2%	2.6%	1.7%	.2%	.2%	.5%	.5%	.2%	.2%		
	One	389	35.5%	18.0%	15.9%	10.8%	6.4%	2.8%	1.5%	2.3%	2.3%	1.3%	1.3%	.5%	.3%	.8%	.8%		.3%	
	Two	242	35.5%	12.8%	9.5%	15.3%	9.1%	3.3%	2.9%	2.5%	2.5%	2.1%	2.1%	.4%	.8%	.8%	.4%			
	Three and more	217	40.1%	5.1%	10.6%	13.8%	4.1%	5.1%	5.5%	7.8%	.9%	3.2%	2.3%	.9%				.5%		
	Total	1432	32.4%	20.3%	16.9%	10.5%	5.2%	2.9%	2.6%	2.3%	2.2%	1.9%	1.1%	.4%	.4%	.3%	.3%	.1%	.1%	

		Base:	Changes in the property market		Changes of quotations and indices in the capital market		Changes of interest rates on deposits	
			Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	33,1%	66,9%	9,7%	90,3%	38,3%	61,7%
	Regional center	484	23,3%	76,7%	4,5%	95,5%	23,6%	76,4%
	Smaller town	276	24,6%	75,4%	3,6%	96,4%	22,5%	77,5%
	Village	403	13,6%	86,4%	,7%	99,3%	13,6%	86,4%
Gender	Male	682	26,1%	73,9%	6,3%	93,7%	23,2%	76,8%
	Female	750	19,6%	80,4%	2,4%	97,6%	23,5%	76,5%
Age	18-30	311	24,1%	75,9%	7,1%	92,9%	23,8%	76,2%
	31-40	243	28,0%	72,0%	4,5%	95,5%	27,6%	72,4%
	41-50	253	26,9%	73,1%	4,0%	96,0%	30,0%	70,0%
	51-60	257	26,5%	73,5%	3,9%	96,1%	23,3%	76,7%
	60+	368	12,5%	87,5%	2,2%	97,8%	15,5%	84,5%
Highest level of education achieved	Finished bachelor, master or higher degree	242	38,4%	61,6%	8,7%	91,3%	40,1%	59,9%
	Finished college	38	31,6%	68,4%	10,5%	89,5%	26,3%	73,7%
	Finished secondary school	683	25,0%	75,0%	4,1%	95,9%	26,1%	73,9%
	Finished elementary and lower	465	10,3%	89,7%	1,7%	98,3%	10,5%	89,5%
Main occupational status in the present	Employee	575	29,0%	71,0%	5,7%	94,3%	30,1%	69,9%
	Other status of employed persons	72	15,3%	84,7%	2,8%	97,2%	13,9%	86,1%
	Business owner	81	48,1%	51,9%	8,6%	91,4%	42,0%	58,0%
	Self-employed person in non-agricultural activities	29	31,0%	69,0%	3,4%	96,6%	34,5%	65,5%
	Self-employed person in agricultural activities	21	23,8%	76,2%		100,0%	19,0%	81,0%
	Family helper	5		100,0%		100,0%		100,0%
	Registered as unemployed	69	18,8%	81,2%	4,3%	95,7%	18,8%	81,2%
	Unregistered unemployed	74	13,5%	86,5%	4,1%	95,9%	10,8%	89,2%
	Retired - due to age	322	12,4%	87,6%	2,5%	97,5%	16,8%	83,2%
	Retired - other causes	65	15,4%	84,6%		100,0%	7,7%	92,3%
	Pupil, student	85	14,1%	85,9%	4,7%	95,3%	16,5%	83,5%
	Housewife	22	27,3%	72,7%		100,0%	31,8%	68,2%
	Person unable to work	2		100,0%		100,0%		100,0%
	Another status of non working person	7	42,9%	57,1%		100,0%	14,3%	85,7%
Ethnicity	Bulgarian	1202	23,7%	76,3%	4,8%	95,2%	25,1%	74,9%
	Turkish	146	21,2%	78,8%	1,4%	98,6%	17,1%	82,9%
	Roma	62	6,5%	93,5%		100,0%	1,6%	98,4%
	Other	21	23,8%	76,2%	4,8%	95,2%	23,8%	76,2%
Total household income	No income	3	33,3%	66,7%		100,0%		100,0%
	Less than 100 BGN	6	33,3%	66,7%		100,0%	16,7%	83,3%
	101-150 BGN	22	13,6%	86,4%	4,5%	95,5%	9,1%	90,9%
	151-200 BGN	57	3,5%	96,5%		100,0%	7,0%	93,0%
	201-300 BGN	132	11,4%	88,6%	,8%	99,2%	16,7%	83,3%
	301-500 BGN	216	19,0%	81,0%	1,4%	98,6%	23,1%	76,9%
	More than 500 BGN	499	29,9%	70,1%	4,4%	95,6%	29,1%	70,9%
	Don't know	118	11,0%	89,0%	4,2%	95,8%	10,2%	89,8%
Personal monthly income	NA	379	26,1%	73,9%	7,7%	92,3%	25,9%	74,1%
	No income	135	12,6%	87,4%	3,7%	96,3%	16,3%	83,7%
	Less than 250 BGN	354	13,6%	86,4%	,6%	99,4%	13,8%	86,2%
	251-500 BGN	370	24,9%	75,1%	2,7%	97,3%	29,5%	70,5%
	501-750 BGN	96	37,5%	62,5%	6,3%	93,8%	28,1%	71,9%
	751-1000 лева	52	44,2%	55,8%	15,4%	84,6%	50,0%	50,0%
	More than 1000 BGN	29	44,8%	55,2%	10,3%	89,7%	31,0%	69,0%
	Don't know	37	5,4%	94,6%		100,0%	8,1%	91,9%
Financial services usage	NA	359	26,2%	73,8%	7,5%	92,5%	24,8%	75,2%
	I don't use financial services	584	14,4%	85,6%	3,4%	96,6%	14,4%	85,6%
	One	389	21,3%	78,7%	3,1%	96,9%	22,9%	77,1%
	Two	242	32,6%	67,4%	2,5%	97,5%	28,1%	71,9%
Total	Three and more	217	36,4%	63,6%	10,6%	89,4%	42,9%	57,1%
		1432	22,7%	77,3%	4,3%	95,7%	23,3%	76,7%

		Base:	Changes of interest rates on credits		Changes in the inflation rate		Changes in the level of public pensions, benefits and tax exemptions		Price fluctuations for oil, gold, metals, etc.	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	36,1%	63,9%	43,9%	56,1%	38,3%	61,7%	20,1%	79,9%
	Regional center	484	31,8%	68,2%	32,4%	67,6%	34,5%	65,5%	13,4%	86,6%
	Smaller town	276	27,9%	72,1%	26,4%	73,6%	36,2%	63,8%	11,6%	88,4%
	Village	403	17,6%	82,4%	16,9%	83,1%	25,8%	74,2%	7,4%	92,6%
Gender	Male	682	28,2%	71,8%	30,8%	69,2%	32,3%	67,7%	16,9%	83,1%
	Female	750	27,6%	72,4%	27,5%	72,5%	33,9%	66,1%	8,8%	91,2%
Age	18-30	311	28,0%	72,0%	27,3%	72,7%	20,9%	79,1%	18,0%	82,0%
	31-40	243	40,3%	59,7%	33,7%	66,3%	33,3%	66,7%	16,0%	84,0%
	41-50	253	41,1%	58,9%	39,1%	60,9%	37,2%	62,8%	13,8%	86,2%
	51-60	257	25,3%	74,7%	30,4%	69,6%	38,9%	61,1%	12,1%	87,9%
	60+	368	12,2%	87,8%	19,6%	80,4%	36,4%	63,6%	5,4%	94,6%
Highest level of education achieved	Finished bachelor, master or higher degree	242	42,6%	57,4%	50,4%	49,6%	40,5%	59,5%	18,2%	81,8%
	Finished college	38	42,1%	57,9%	42,1%	57,9%	52,6%	47,4%	31,6%	68,4%
	Finished secondary school	683	30,9%	69,1%	32,8%	67,2%	36,0%	64,0%	12,7%	87,3%
	Finished elementary and lower	465	14,8%	85,2%	11,0%	89,0%	23,4%	76,6%	8,0%	92,0%
Main occupational status in the present	Employee	575	36,2%	63,8%	35,8%	64,2%	35,7%	64,3%	15,3%	84,7%
	Other status of employed persons	72	25,0%	75,0%	16,7%	83,3%	26,4%	73,6%	12,5%	87,5%
	Business owner	81	49,4%	50,6%	58,0%	42,0%	50,6%	49,4%	25,9%	74,1%
	Self-employed person in non-agricultural activities	29	41,4%	58,6%	44,8%	55,2%	34,5%	65,5%	27,6%	72,4%
	Self-employed person in agricultural activities	21	33,3%	66,7%	19,0%	81,0%	23,8%	76,2%	23,8%	76,2%
	Family helper	5		100,0%		100,0%	20,0%	80,0%		100,0%
	Registered as unemployed	69	26,1%	73,9%	20,3%	79,7%	30,4%	69,6%	13,0%	87,0%
	Unregistered unemployed	74	21,6%	78,4%	18,9%	81,1%	16,2%	83,8%	10,8%	89,2%
	Retired - due to age	322	12,4%	87,6%	20,5%	79,5%	36,3%	63,7%	3,7%	96,3%
	Retired - other causes	65	20,0%	80,0%	13,8%	86,2%	43,1%	56,9%	3,1%	96,9%
	Pupil, student	85	16,5%	83,5%	27,1%	72,9%	9,4%	90,6%	15,3%	84,7%
	Housewife	22	40,9%	59,1%	27,3%	72,7%	31,8%	68,2%	18,2%	81,8%
	Person unable to work	2		100,0%		100,0%		100,0%		100,0%
	Another status of non working person	7	42,9%	57,1%	28,6%	71,4%		100,0%	28,6%	71,4%
Ethnicity	Bulgarian	1202	30,0%	70,0%	31,4%	68,6%	35,0%	65,0%	12,5%	87,5%
	Turkish	146	18,5%	81,5%	20,5%	79,5%	29,5%	70,5%	15,1%	84,9%
	Roma	62	8,1%	91,9%	6,5%	93,5%	8,1%	91,9%	8,1%	91,9%
	Other	21	23,8%	76,2%	23,8%	76,2%	23,8%	76,2%	19,0%	81,0%
Total household income	No income	3	33,3%	66,7%		100,0%		100,0%		100,0%
	Less than 100 BGN	6	33,3%	66,7%	33,3%	66,7%	16,7%	83,3%		100,0%
	101-150 BGN	22	13,6%	86,4%	13,6%	86,4%	27,3%	72,7%	9,1%	90,9%
	151-200 BGN	57	8,8%	91,2%	8,8%	91,2%	21,1%	78,9%	5,3%	94,7%
	201-300 BGN	132	14,4%	85,6%	19,7%	80,3%	33,3%	66,7%	5,3%	94,7%
	301-500 BGN	216	23,6%	76,4%	21,3%	78,7%	29,6%	70,4%	9,3%	90,7%
	More than 500 BGN	499	34,1%	65,9%	38,3%	61,7%	41,9%	58,1%	17,0%	83,0%
	Don't know	118	16,1%	83,9%	22,9%	77,1%	23,7%	76,3%	14,4%	85,6%
Personal monthly income	NA	379	34,0%	66,0%	30,6%	69,4%	29,0%	71,0%	12,4%	87,6%
	No income	135	20,0%	80,0%	23,0%	77,0%	13,3%	86,7%	14,1%	85,9%
	Less than 250 BGN	354	15,0%	85,0%	16,7%	83,3%	30,2%	69,8%	7,3%	92,7%
	251-500 BGN	370	32,4%	67,6%	34,3%	65,7%	42,4%	57,6%	14,3%	85,7%
	501-750 BGN	96	41,7%	58,3%	42,7%	57,3%	45,8%	54,2%	17,7%	82,3%
	751-1000 лева	52	46,2%	53,8%	53,8%	46,2%	40,4%	59,6%	26,9%	73,1%
	More than 1000 BGN	29	41,4%	58,6%	44,8%	55,2%	44,8%	55,2%	17,2%	82,8%
	Don't know	37	13,5%	86,5%	21,6%	78,4%	27,0%	73,0%	13,5%	86,5%
Financial services usage	NA	359	32,9%	67,1%	30,4%	69,6%	29,0%	71,0%	11,7%	88,3%
	I don't use financial services	584	14,6%	85,4%	18,5%	81,5%	24,5%	75,5%	8,9%	91,1%
	One	389	23,9%	76,1%	29,3%	70,7%	34,7%	65,3%	13,1%	86,9%
	Two	242	37,6%	62,4%	34,3%	65,7%	39,3%	60,7%	15,3%	84,7%
Total	Three and more	217	59,9%	40,1%	51,2%	48,8%	46,5%	53,5%	18,9%	81,1%
		1432	27,9%	72,1%	29,1%	70,9%	33,1%	66,9%	12,6%	87,4%

		Base:	What are the two main sources of information:					
			Newspapers, magazines, TV programs specializing on financial issues	Friends and acquaintances	Specialized web sites	Advertising	Bank officers, employees of insurance and management companies, during a personal visit or by phone	Independent financial consultants or brokers
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	182	41,8%	15,4%	31,3%	17,0%	8,8%	2,7%
	Regional center	305	55,4%	18,0%	20,3%	10,5%	9,8%	2,0%
	Smaller town	154	61,7%	27,3%	13,0%	7,1%	8,4%	
	Village	175	54,9%	17,7%	4,0%	10,3%	6,3%	1,1%
Gender	Male	409	51,1%	19,6%	17,4%	11,5%	7,6%	1,5%
	Female	407	55,8%	18,7%	18,4%	11,1%	9,6%	1,7%
Age	18-30	166	51,8%	19,3%	31,9%	18,1%	7,8%	1,8%
	31-40	154	54,5%	14,3%	24,0%	9,1%	7,1%	3,9%
	41-50	172	52,9%	19,2%	19,2%	12,2%	8,7%	,6%
	51-60	154	50,6%	17,5%	11,0%	7,8%	12,3%	
	60+	170	57,1%	24,7%	3,5%	8,8%	7,1%	1,8%
Highest level of education achieved	Finished bachelor, master or higher degree	182	47,8%	14,3%	41,8%	11,0%	9,3%	2,7%
	Finished college	28	60,7%	10,7%	25,0%	10,7%	3,6%	
	Finished secondary school	432	53,5%	20,8%	13,2%	11,6%	9,7%	1,2%
	Finished elementary and lower	171	57,9%	21,6%	3,5%	10,5%	5,8%	1,8%
Main occupational status in the present	Employee	380	53,4%	14,2%	23,4%	10,5%	8,9%	1,6%
	Other status of employed persons	35	51,4%	34,3%	14,3%	14,3%	11,4%	2,9%
	Business owner	66	51,5%	16,7%	28,8%	7,6%	10,6%	1,5%
	Self-employed person in non-agricultural activities	22	36,4%	31,8%	40,9%	4,5%	18,2%	
	Self-employed person in agricultural activities	9	44,4%	22,2%	11,1%	22,2%		
	Family helper	1						
	Registered as unemployed	36	63,9%	19,4%	11,1%	2,8%	8,3%	2,8%
	Unregistered unemployed	32	37,5%	25,0%	15,6%	21,9%	9,4%	6,3%
	Retired - due to age	146	58,9%	25,3%	2,7%	8,9%	6,8%	,7%
	Retired - other causes	35	60,0%	28,6%	2,9%	8,6%	8,6%	
	Pupil, student	36	52,8%	19,4%	13,9%	25,0%		2,8%
	Housewife	13	53,8%		23,1%	30,8%	7,7%	
	Another status of non working person	4	25,0%	25,0%	25,0%	50,0%	25,0%	
Ethnicity	Bulgarian	715	54,1%	20,0%	19,9%	11,5%	9,4%	1,5%
	Turkish	77	53,2%	9,1%	2,6%	9,1%	2,6%	1,3%
	Roma	11	45,5%	36,4%	9,1%	9,1%		9,1%
	Other	12	25,0%	16,7%	8,3%	16,7%	8,3%	
Total household income	No income	1	100,0%		100,0%			
	Less than 100 BGN	3	33,3%					
	101-150 BGN	8	50,0%	25,0%	12,5%	12,5%		
	151-200 BGN	17	47,1%	47,1%	5,9%	17,6%	11,8%	
	201-300 BGN	58	58,6%	24,1%	1,7%	8,6%	5,2%	
	301-500 BGN	110	56,4%	22,7%	8,2%	10,0%	8,2%	1,8%
	More than 500 BGN	347	53,6%	18,2%	20,2%	11,8%	11,2%	1,7%
	Don't know	53	54,7%	18,9%	11,3%	9,4%	5,7%	3,8%
Personal monthly income	NA	219	50,7%	15,5%	26,0%	11,9%	6,4%	1,4%
	No income	61	47,5%	14,8%	14,8%	27,9%	6,6%	3,3%
	Less than 250 BGN	146	54,8%	33,6%	3,4%	10,3%	7,5%	2,1%
	251-500 BGN	249	57,8%	18,5%	11,6%	8,8%	9,6%	,4%
	501-750 BGN	77	50,6%	11,7%	23,4%	16,9%	9,1%	2,6%
	751-1000 leva	42	50,0%	14,3%	47,6%	9,5%	9,5%	2,4%
	More than 1000 BGN	19	31,6%	21,1%	36,8%	10,5%	21,1%	
	Don't know	15	73,3%	26,7%	6,7%		6,7%	6,7%
Financial services usage	NA	207	51,2%	14,0%	27,5%	9,2%	7,2%	1,4%
	I don't use financial services	242	51,2%	21,9%	7,0%	10,3%	4,5%	1,7%
	One	220	60,9%	21,4%	15,5%	14,5%	6,8%	1,8%
	Two	170	51,2%	19,4%	18,2%	8,2%	11,2%	1,2%
Total	Three and more	184	49,5%	12,5%	34,8%	11,4%	13,6%	1,6%
		816	53,4%	19,1%	17,9%	11,3%	8,6%	1,6%

Those who follow at least one of the tendencies

		Base:	Are you aware of the Consumer Protection Commission activity concerning financial services?		
			Yes	No	Don't know
			Row %	Row %	Row %
Type of residence	Sofia	269	14,1%	69,5%	16,4%
	Regional center	484	18,2%	65,9%	15,9%
	Smaller town	276	22,5%	60,5%	17,0%
	Village	403	13,9%	73,9%	12,2%
Gender	Male	682	17,9%	65,8%	16,3%
	Female	750	16,3%	69,6%	14,1%
Age	18-30	311	15,8%	69,1%	15,1%
	31-40	243	17,3%	65,0%	17,7%
	41-50	253	25,3%	62,5%	12,3%
	51-60	257	19,5%	66,9%	13,6%
	60+	368	10,6%	72,8%	16,6%
Highest level of education achieved	Finished bachelor, master or higher degree	242	22,7%	61,6%	15,7%
	Finished college	38	28,9%	55,3%	15,8%
	Finished secondary school	683	19,8%	65,0%	15,2%
	Finished elementary and lower	465	9,2%	76,1%	14,6%
Main occupational status in the present	Employee	575	23,1%	61,2%	15,7%
	Other status of employed persons	72	13,9%	68,1%	18,1%
	Business owner	81	29,6%	54,3%	16,0%
	Self-employed person in non-agricultural activities	29	13,8%	69,0%	17,2%
	Self-employed person in agricultural activities	21	9,5%	81,0%	9,5%
	Family helper	5		80,0%	20,0%
	Registered as unemployed	69	11,6%	79,7%	8,7%
	Unregistered unemployed	74	4,1%	75,7%	20,3%
	Retired - due to age	322	10,2%	73,6%	16,1%
	Retired - other causes	65	15,4%	72,3%	12,3%
	Pupil, student	85	10,6%	80,0%	9,4%
	Housewife	22	22,7%	63,6%	13,6%
	Person unable to work	2	50,0%	50,0%	
	Another status of non working person	7	28,6%	71,4%	
Ethnicity	Bulgarian	1202	18,6%	65,2%	16,1%
	Turkish	146	8,2%	84,2%	7,5%
	Roma	62	12,9%	69,4%	17,7%
	Other	21		95,2%	4,8%
Total household income	No income	3		66,7%	33,3%
	Less than 100 BGN	6		83,3%	16,7%
	101-150 BGN	22	4,5%	81,8%	13,6%
	151-200 BGN	57	7,0%	78,9%	14,0%
	201-300 BGN	132	12,1%	73,5%	14,4%
	301-500 BGN	216	10,2%	72,2%	17,6%
	More than 500 BGN	499	22,0%	65,3%	12,6%
	Don't know	118	14,4%	72,0%	13,6%
	NA	379	19,5%	62,5%	17,9%
Personal monthly income	No income	135	10,4%	77,8%	11,9%
	Less than 250 BGN	354	10,7%	75,1%	14,1%
	251-500 BGN	370	17,6%	69,2%	13,2%
	501-750 BGN	96	30,2%	53,1%	16,7%
	751-1000 лева	52	25,0%	57,7%	17,3%
	More than 1000 BGN	29	34,5%	41,4%	24,1%
	Don't know	37	21,6%	56,8%	21,6%
	NA	359	18,7%	64,1%	17,3%
Financial services usage	I don't use financial services	584	14,4%	71,9%	13,7%
	One	389	16,2%	69,2%	14,7%
	Two	242	19,4%	62,8%	17,8%
	Three and more	217	23,0%	59,9%	17,1%
Total		1432	17,0%	67,8%	15,2%

		Base:	bank officers or bankers					representatives of insurance companies / private pension fund			
			Never	Once a month or less	Few times a month	Few times a week	Daily	Never	Once a month or less	Few times a month	Few times a week
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	43,1%	40,5%	13,8%	1,9%	,7%	83,6%	13,4%	2,2%	,7%
	Regional center	484	50,0%	43,2%	6,2%	,6%		76,9%	21,3%	1,9%	
	Smaller town	276	59,1%	34,4%	4,3%	1,8%	,4%	80,4%	17,8%	1,4%	,4%
	Village	403	71,5%	24,3%	3,7%	,2%	,2%	89,8%	9,7%	,5%	
Gender	Male	682	57,9%	34,8%	6,2%	1,0%	,1%	80,4%	18,5%	,9%	,3%
	Female	750	55,2%	36,5%	6,9%	,9%	,4%	84,4%	13,5%	2,0%	,1%
Age	18-30	311	57,2%	33,8%	8,4%	,6%		81,0%	17,0%	1,6%	,3%
	31-40	243	43,6%	43,2%	10,7%	1,6%	,8%	75,7%	22,6%	1,6%	
	41-50	253	40,7%	48,2%	9,5%	1,2%	,4%	77,5%	20,6%	1,6%	,4%
	51-60	257	56,4%	37,0%	5,1%	1,2%	,4%	83,3%	15,2%	1,2%	,4%
	60+	368	75,3%	22,8%	1,4%	,5%		91,0%	7,6%	1,4%	
Highest level of education achieved	Finished bachelor, master or higher degree	242	33,5%	49,2%	16,1%	,8%	,4%	74,8%	22,3%	2,5%	,4%
	Finished college	38	42,1%	42,1%	15,8%			68,4%	26,3%	5,3%	
	Finished secondary school	683	50,4%	41,9%	6,0%	1,3%	,4%	78,2%	20,1%	1,5%	,3%
	Finished elementary and lower	465	78,7%	18,9%	1,7%	,6%		94,2%	5,4%	,4%	
Main occupational status in the present	Employee	575	42,6%	46,3%	9,9%	,9%	,3%	76,3%	21,2%	2,1%	,3%
	Other status of employed persons	72	63,9%	26,4%	5,6%	2,8%	1,4%	88,9%	9,7%	1,4%	
	Business owner	81	25,9%	50,6%	18,5%	4,9%		50,6%	44,4%	4,9%	
	Self-employed person in non-agricultural activities	29	24,1%	69,0%	6,9%			82,8%	17,2%		
	Self-employed person in agricultural activities	21	61,9%	38,1%				71,4%	28,6%		
	Family helper	5	80,0%			20,0%		100,0%			
	Registered as unemployed	69	66,7%	30,4%	1,4%		1,4%	88,4%	11,6%		
	Unregistered unemployed	74	82,4%	14,9%	1,4%	1,4%		95,9%	4,1%		
	Retired - due to age	322	74,5%	24,2%	,9%	,3%		91,3%	8,4%	,3%	
	Retired - other causes	65	76,9%	20,0%	3,1%			93,8%	4,6%	1,5%	
	Pupil, student	85	70,6%	24,7%	4,7%			91,8%	7,1%	1,2%	
	Housewife	22	36,4%	50,0%	13,6%			77,3%	18,2%		4,5%
	Person unable to work	2	100,0%					100,0%			
	Another status of non working person	7	57,1%	28,6%	14,3%			85,7%		14,3%	
Ethnicity	Bulgarian	1202	53,9%	37,5%	7,2%	1,1%	,3%	80,5%	17,6%	1,7%	,2%
	Turkish	146	67,1%	29,5%	2,7%	,7%		92,5%	7,5%		
	Roma	62	77,4%	21,0%	1,6%			93,5%	4,8%	1,6%	
	Other	21	71,4%	19,0%	9,5%			90,5%	9,5%		
Total household income	No income	3	66,7%	33,3%				100,0%			
	Less than 100 BGN	6	66,7%	33,3%				100,0%			
	101-150 BGN	22	81,8%	18,2%				95,5%	4,5%		
	151-200 BGN	57	87,7%	12,3%				96,5%	1,8%	1,8%	
	201-300 BGN	132	76,5%	21,2%	2,3%			93,2%	6,8%		
	301-500 BGN	216	66,7%	30,1%	1,9%	,9%	,5%	92,6%	6,5%	,9%	
	More than 500 BGN	499	44,5%	45,7%	7,6%	1,8%	,4%	79,4%	18,8%	1,6%	,2%
	Don't know	118	66,9%	27,1%	5,9%			82,2%	15,3%	2,5%	
Personal monthly income	NA	379	49,9%	38,0%	11,1%	,8%	,3%	73,9%	23,7%	1,8%	,5%
	No income	135	78,5%	17,0%	3,7%	,7%		94,8%	4,4%	,7%	
	Less than 250 BGN	354	74,0%	23,2%	2,0%	,8%		92,1%	7,1%	,8%	
	251-500 BGN	370	49,5%	43,5%	6,2%	,5%	,3%	81,4%	17,3%	1,1%	,3%
	501-750 BGN	96	35,4%	55,2%	7,3%	2,1%		67,7%	27,1%	5,2%	
	751-1000 leva	52	23,1%	51,9%	23,1%	1,9%		86,5%	13,5%		
	More than 1000 BGN	29	41,4%	41,4%	6,9%	6,9%	3,4%	69,0%	31,0%		
	Don't know	37	51,4%	43,2%	5,4%			70,3%	24,3%	5,4%	
Financial services usage	NA	359	50,4%	38,2%	10,0%	,8%	,6%	75,2%	22,6%	1,7%	,6%
	I don't use financial services	584	81,3%	14,9%	2,9%	,9%		93,5%	5,7%	,5%	,3%
	One	389	53,5%	39,1%	6,2%	1,0%	,3%	81,0%	18,0%	1,0%	
	Two	242	36,0%	57,4%	6,2%		,4%	78,5%	18,6%	2,9%	
Total	Three and more	217	18,0%	61,3%	17,5%	2,3%	,9%	59,9%	36,4%	3,2%	,5%
		1432	56,5%	35,7%	6,6%	1,0%	,3%	82,5%	15,9%	1,5%	,2%



During the last 12 months, how many visits/personal contacts or through phone did you have with...?

		Base:	representatives of securities companies (for share deals)				independent financial advisers or brokers			
			Never	Once a month or less	Few times a month	Few times a week	Never	Once a month or less	Few times a month	Few times a week
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	96,3%	2,6%	1,1%		92,9%	4,8%	1,9%	,4%
	Regional center	484	95,9%	3,5%	,4%	,2%	96,1%	2,9%	,8%	,2%
	Smaller town	276	97,8%	1,1%	1,1%		97,1%	2,5%	,4%	
	Village	403	99,5%	,2%	,2%		98,8%	1,2%		
Gender	Male	682	96,9%	2,2%	,7%	,1%	96,2%	2,9%	,7%	,1%
	Female	750	97,7%	1,7%	,5%		96,7%	2,5%	,7%	,1%
Age	18-30	311	95,5%	3,9%	,3%	,3%	93,9%	4,5%	1,3%	,3%
	31-40	243	96,3%	2,5%	1,2%		95,1%	4,1%	,8%	
	41-50	253	96,0%	2,8%	1,2%		95,7%	3,2%	,8%	,4%
	51-60	257	99,2%	,4%	,4%		97,7%	2,3%		
	60+	368	99,2%	,5%	,3%		99,2%	,3%	,5%	
Highest level of education achieved	Finished bachelor, master or higher degree	242	93,8%	5,8%	,4%		93,0%	5,8%	1,2%	
	Finished college	38	94,7%	2,6%	2,6%		92,1%	2,6%	5,3%	
	Finished secondary school	683	97,5%	1,6%	,9%		96,5%	2,8%	,6%	,1%
	Finished elementary and lower	465	99,1%	,4%	,2%	,2%	98,9%	,6%	,2%	,2%
Main occupational status in the present	Employee	575	97,0%	1,9%	1,0%		95,8%	3,7%	,5%	
	Other status of employed persons	72	94,4%	4,2%	1,4%		94,4%	2,8%	2,8%	
	Business owner	81	90,1%	8,6%	1,2%		84,0%	11,1%	3,7%	1,2%
	Self-employed person in non-agricultural activities	29	100,0%				96,6%	3,4%		
	Self-employed person in agricultural activities	21	100,0%				100,0%			
	Family helper	5	100,0%				100,0%			
	Registered as unemployed	69	97,1%	2,9%			97,1%	2,9%		
	Unregistered unemployed	74	100,0%				98,6%	1,4%		
	Retired - due to age	322	99,7%	,3%			99,7%		,3%	
	Retired - other causes	65	100,0%				100,0%			
	Pupil, student	85	97,6%	1,2%		1,2%	96,5%	2,4%		1,2%
	Housewife	22	90,9%	9,1%			90,9%	4,5%	4,5%	
	Person unable to work	2	50,0%	50,0%			100,0%			
Ethnicity	Another status of non working person	7	85,7%		14,3%		100,0%			
	Bulgarian	1202	97,0%	2,3%	,6%	,1%	95,9%	3,2%	,7%	,2%
	Turkish	146	100,0%				100,0%			
	Roma	62	98,4%		1,6%		98,4%		1,6%	
	Other	21	95,2%		4,8%		95,2%	4,8%		
Total household income	No income	3	100,0%				100,0%			
	Less than 100 BGN	6	100,0%				100,0%			
	101-150 BGN	22	100,0%				90,9%	9,1%		
	151-200 BGN	57	100,0%				100,0%			
	201-300 BGN	132	100,0%				100,0%			
	301-500 BGN	216	99,1%	,9%			97,7%	1,9%	,5%	
	More than 500 BGN	499	96,2%	3,0%	,8%		95,6%	3,4%	,8%	,2%
	Don't know	118	95,8%	2,5%	,8%	,8%	95,8%	2,5%	,8%	,8%
Personal monthly income	NA	379	96,8%	2,1%	1,1%		95,5%	3,4%	1,1%	
	No income	135	97,0%	1,5%	,7%	,7%	98,5%	,7%		,7%
	Less than 250 BGN	354	98,6%	,8%	,6%		98,0%	1,1%	,8%	
	251-500 BGN	370	98,4%	1,6%			97,8%	2,2%		
	501-750 BGN	96	96,9%	2,1%	1,0%		90,6%	9,4%		
	751-1000 лева	52	92,3%	5,8%	1,9%		94,2%	3,8%	1,9%	
	More than 1000 BGN	29	89,7%	10,3%			86,2%	6,9%	3,4%	3,4%
	Don't know	37	97,3%		2,7%		97,3%		2,7%	
Financial services usage	NA	359	96,7%	2,5%	,8%		95,3%	3,6%	1,1%	
	I don't use financial services	584	98,3%	1,0%	,5%	,2%	98,3%	1,2%	,3%	,2%
	One	389	96,9%	2,1%	1,0%		97,2%	1,5%	1,0%	,3%
	Two	242	98,3%	1,7%			96,7%	2,9%	,4%	
Total	Three and more	217	94,5%	4,6%	,9%		89,9%	8,8%	1,4%	
		1432	97,3%	2,0%	,6%	,1%	96,4%	2,7%	,7%	,1%

		Base:	representatives of a non-banking financial institution , such as Jetcredit or T.B. I. Credit					pawn houses personnel			
			Never	Once a month or less	Few times a month	Few times a week	Daily	Never	Once a month or less	Few times a month	Few times a week
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	86,2%	11,2%	2,6%			91,8%	4,8%	3,0%	,4%
	Regional center	484	82,6%	13,4%	3,3%	,4%	,2%	96,1%	2,9%	,8%	,2%
	Smaller town	276	89,9%	8,7%	,7%	,4%	,4%	96,0%	3,6%	,4%	
	Village	403	95,3%	4,5%	,2%			98,3%	1,7%		
Gender	Male	682	88,7%	9,8%	1,3%		,1%	95,2%	3,7%	1,0%	,1%
	Female	750	87,9%	9,3%	2,3%	,4%	,1%	96,5%	2,5%	,8%	,1%
Age	18-30	311	84,6%	12,5%	2,3%	,3%	,3%	92,3%	6,4%	1,0%	,3%
	31-40	243	80,7%	16,0%	2,9%		,4%	94,7%	3,7%	1,6%	
	41-50	253	82,6%	15,0%	2,4%			96,0%	2,0%	1,6%	,4%
	51-60	257	92,6%	4,7%	1,9%	,8%		96,1%	3,1%	,8%	
	60+	368	97,3%	2,4%	,3%			99,5%	,5%		
Highest level of education achieved	Finished bachelor, master or higher degree	242	84,7%	12,8%	2,1%		,4%	96,7%	2,1%	1,2%	
	Finished college	38	78,9%	15,8%	5,3%			100,0%			
	Finished secondary school	683	86,5%	10,7%	2,5%	,3%		95,8%	3,2%	,9%	,1%
	Finished elementary and lower	465	93,5%	5,6%	,4%	,2%	,2%	95,5%	3,4%	,9%	,2%
Main occupational status in the present	Employee	575	83,3%	13,7%	2,8%	,2%		95,3%	3,8%	,9%	
	Other status of employed persons	72	81,9%	16,7%	1,4%			86,1%	12,5%	1,4%	
	Business owner	81	84,0%	14,8%			1,2%	92,6%	4,9%	1,2%	1,2%
	Self-employed person in non-agricultural activities	29	79,3%	6,9%	13,8%			93,1%	3,4%	3,4%	
	Self-employed person in agricultural activities	21	100,0%					100,0%			
	Family helper	5	100,0%					100,0%			
	Registered as unemployed	69	89,9%	8,7%	1,4%			97,1%	1,4%	1,4%	
	Unregistered unemployed	74	91,9%	8,1%				95,9%		4,1%	
	Retired - due to age	322	97,5%	2,2%		,3%		99,4%	,6%		
	Retired - other causes	65	92,3%	4,6%	1,5%	1,5%		100,0%			
	Pupil, student	85	89,4%	7,1%	2,4%		1,2%	91,8%	5,9%	1,2%	1,2%
	Housewife	22	81,8%	13,6%	4,5%			100,0%			
	Person unable to work	2	100,0%					100,0%			
Ethnicity	Another status of non working person	7	85,7%	14,3%				100,0%			
	Bulgarian	1202	87,4%	10,1%	2,1%	,2%	,2%	95,9%	2,9%	1,0%	,2%
	Turkish	146	92,5%	6,2%	,7%	,7%		96,6%	3,4%		
	Roma	62	90,3%	9,7%				91,9%	6,5%	1,6%	
Total household income	Other	21	100,0%					100,0%			
	No income	3	100,0%					100,0%			
	Less than 100 BGN	6	100,0%					100,0%			
	101-150 BGN	22	90,9%	9,1%				90,9%	4,5%	4,5%	
	151-200 BGN	57	98,2%		1,8%			100,0%			
	201-300 BGN	132	95,5%	3,8%		,8%		98,5%	1,5%		
	301-500 BGN	216	94,4%	4,6%	,5%	,5%		98,1%	1,9%		
	More than 500 BGN	499	84,4%	12,8%	2,6%	,2%		95,2%	3,6%	1,0%	,2%
	Don't know	118	81,4%	15,3%	2,5%		,8%	89,8%	7,6%	1,7%	,8%
	NA	379	87,6%	10,0%	2,1%		,3%	96,0%	2,6%	1,3%	
Personal monthly income	No income	135	91,9%	5,9%	1,5%		,7%	95,6%	1,5%	2,2%	,7%
	Less than 250 BGN	354	93,5%	5,4%	,6%	,6%		98,3%	1,4%	,3%	
	251-500 BGN	370	88,1%	9,5%	2,2%	,3%		95,7%	3,8%	,5%	
	501-750 BGN	96	77,1%	19,8%	3,1%			94,8%	4,2%	1,0%	
	751-1000 leva	52	78,8%	19,2%	1,9%			92,3%	3,8%	3,8%	
	More than 1000 BGN	29	86,2%	13,8%				93,1%	3,4%		3,4%
	Don't know	37	70,3%	21,6%	5,4%		2,7%	75,7%	18,9%	5,4%	
	NA	359	88,3%	9,5%	2,2%			96,9%	2,5%	,6%	
Financial services usage	I don't use financial services	584	95,4%	3,8%	,7%		,2%	97,1%	1,5%	1,2%	,2%
	One	389	88,4%	8,7%	1,8%	,8%	,3%	96,1%	2,6%	1,0%	,3%
	Two	242	86,4%	11,6%	2,1%			94,6%	5,0%	,4%	
	Three and more	217	71,0%	24,4%	4,6%			93,5%	6,0%	,5%	
Total		1432	88,3%	9,6%	1,8%	,2%	,1%	95,9%	3,1%	,9%	,1%

		Base:	When you meet your relatives, colleagues, friends, how often do you talk about financial institutions and services?				
			Never	Once a month or less	Few times a month	Few times a week	Daily
			Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	19,3%	43,1%	19,3%	10,0%	8,2%
	Regional center	484	26,0%	49,6%	15,3%	7,2%	1,9%
	Smaller town	276	42,8%	42,0%	10,9%	1,4%	2,9%
	Village	403	50,1%	36,7%	8,2%	2,7%	2,2%
Gender	Male	682	34,2%	43,4%	13,3%	5,9%	3,2%
	Female	750	35,3%	43,2%	13,1%	4,9%	3,5%
Age	18-30	311	41,2%	37,6%	13,2%	5,8%	2,3%
	31-40	243	23,5%	47,3%	18,5%	7,4%	3,3%
	41-50	253	22,9%	51,0%	15,8%	7,1%	3,2%
	51-60	257	36,6%	41,6%	13,2%	3,9%	4,7%
	60+	368	43,8%	41,3%	7,9%	3,5%	3,5%
Highest level of education achieved	Finished bachelor, master or higher degree	242	21,1%	49,6%	17,4%	8,3%	3,7%
	Finished college	38	23,7%	28,9%	31,6%	10,5%	5,3%
	Finished secondary school	683	27,5%	49,0%	14,5%	5,9%	3,1%
	Finished elementary and lower	465	53,5%	32,5%	7,7%	2,8%	3,4%
Main occupational status in the present	Employee	575	26,3%	50,4%	16,2%	4,5%	2,6%
	Other status of employed persons	72	47,2%	34,7%	11,1%	4,2%	2,8%
	Business owner	81	21,0%	40,7%	19,8%	12,3%	6,2%
	Self-employed person in non-agricultural activities	29	6,9%	44,8%	31,0%	13,8%	3,4%
	Self-employed person in agricultural activities	21	38,1%	57,1%			4,8%
	Family helper	5	80,0%	20,0%			
	Registered as unemployed	69	40,6%	37,7%	7,2%	8,7%	5,8%
	Unregistered unemployed	74	37,8%	40,5%	8,1%	9,5%	4,1%
	Retired - due to age	322	43,5%	41,0%	7,8%	4,0%	3,7%
	Retired - other causes	65	46,2%	32,3%	15,4%	3,1%	3,1%
	Pupil, student	85	52,9%	30,6%	10,6%	4,7%	1,2%
	Housewife	22	18,2%	45,5%	31,8%	4,5%	
	Person unable to work	2	100,0%				
	Another status of non working person	7	42,9%	14,3%		14,3%	28,6%
Ethnicity	Bulgarian	1202	32,2%	44,6%	14,0%	5,7%	3,5%
	Turkish	146	43,8%	40,4%	8,2%	5,5%	2,1%
	Roma	62	56,5%	29,0%	12,9%		1,6%
	Other	21	57,1%	33,3%			9,5%
Total household income	No income	3		33,3%		66,7%	
	Less than 100 BGN	6	16,7%	66,7%	16,7%		
	101-150 BGN	22	45,5%	22,7%	9,1%	4,5%	18,2%
	151-200 BGN	57	52,6%	31,6%	10,5%	3,5%	1,8%
	201-300 BGN	132	47,7%	42,4%	6,1%		3,8%
	301-500 BGN	216	36,1%	41,7%	14,8%	3,7%	3,7%
	More than 500 BGN	499	27,3%	42,9%	17,2%	7,6%	5,0%
	Don't know	118	51,7%	34,7%	5,1%	6,8%	1,7%
	NA	379	31,4%	50,4%	12,7%	4,7%	,8%
Personal monthly income	No income	135	51,1%	28,1%	8,1%	7,4%	5,2%
	Less than 250 BGN	354	45,5%	36,2%	12,7%	3,4%	2,3%
	251-500 BGN	370	28,9%	47,8%	12,7%	5,1%	5,4%
	501-750 BGN	96	20,8%	49,0%	19,8%	7,3%	3,1%
	751-1000 лева	52	15,4%	32,7%	30,8%	13,5%	7,7%
	More than 1000 BGN	29	20,7%	44,8%	17,2%	10,3%	6,9%
	Don't know	37	43,2%	51,4%	5,4%		
	NA	359	30,9%	50,4%	12,3%	5,3%	1,1%
Financial services usage	I don't use financial services	584	53,8%	31,3%	9,1%	3,9%	1,9%
	One	389	27,8%	49,1%	13,6%	5,7%	3,9%
	Two	242	19,8%	54,5%	15,7%	5,0%	5,0%
	Three and more	217	12,9%	52,5%	20,7%	9,2%	4,6%
Total		1432	34,8%	43,3%	13,2%	5,4%	3,4%

		Base:	In the last five years, how often do you compare the terms and conditions for provision of financial services by various companies before you buy such a service?					
			Never	Rarely	Sometimes	Always	I do not use any financial service	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	23,8%	24,5%	16,0%	7,4%	10,4%	17,8%
	Regional center	484	16,7%	21,1%	13,8%	9,7%	15,5%	23,1%
	Smaller town	276	13,0%	19,6%	12,7%	3,3%	27,9%	23,6%
	Village	403	11,2%	11,7%	8,4%	3,5%	39,2%	26,1%
Gender	Male	682	16,3%	18,5%	13,5%	6,9%	23,9%	21,0%
	Female	750	15,3%	19,1%	11,6%	5,7%	23,3%	24,9%
Age	18-30	311	19,9%	15,4%	10,6%	7,7%	20,9%	25,4%
	31-40	243	14,0%	24,3%	21,0%	6,2%	16,5%	18,1%
	41-50	253	12,6%	25,7%	15,8%	10,3%	16,2%	19,4%
	51-60	257	17,1%	23,0%	12,1%	6,6%	17,9%	23,3%
	60+	368	14,7%	10,3%	6,5%	2,2%	39,7%	26,6%
Highest level of education achieved	Finished bachelor, master or higher degree	242	16,1%	27,3%	19,4%	13,2%	12,4%	11,6%
	Finished college	38	13,2%	28,9%	21,1%	7,9%	18,4%	10,5%
	Finished secondary school	683	17,1%	22,8%	14,3%	6,3%	16,1%	23,3%
	Finished elementary and lower	465	14,0%	7,5%	5,6%	2,4%	40,9%	29,7%
Main occupational status in the present	Employee	575	16,0%	26,1%	15,8%	9,0%	13,0%	20,0%
	Other status of employed persons	72	27,8%	11,1%	8,3%	4,2%	22,2%	26,4%
	Business owner	81	2,5%	37,0%	22,2%	14,8%	8,6%	14,8%
	Self-employed person in non-agricultural activities	29	3,4%	27,6%	34,5%	13,8%	10,3%	10,3%
	Self-employed person in agricultural activities	21	23,8%	4,8%	14,3%	4,8%	19,0%	33,3%
	Family helper	5			20,0%			80,0%
	Registered as unemployed	69	7,2%	10,1%	8,7%	4,3%	39,1%	30,4%
	Unregistered unemployed	74	10,8%	13,5%	5,4%	4,1%	37,8%	28,4%
	Retired - due to age	322	16,8%	9,6%	6,8%	1,6%	39,4%	25,8%
	Retired - other causes	65	10,8%	7,7%	13,8%	4,6%	32,3%	30,8%
	Pupil, student	85	28,2%	15,3%	4,7%	2,4%	28,2%	21,2%
	Housewife	22	27,3%	22,7%	9,1%	4,5%	13,6%	22,7%
	Person unable to work	2	50,0%				50,0%	
	Another status of non working person	7		14,3%	28,6%	14,3%	14,3%	28,6%
Ethnicity	Bulgarian	1202	15,7%	19,9%	13,4%	6,8%	22,4%	21,8%
	Turkish	146	13,0%	13,7%	8,9%	5,5%	28,1%	30,8%
	Roma	62	21,0%	9,7%	4,8%		32,3%	32,3%
	Other	21	23,8%	19,0%	4,8%		38,1%	14,3%
Total household income	No income	3						100,0%
	Less than 100 BGN	6				16,7%	50,0%	33,3%
	101-150 BGN	22	4,5%	4,5%	9,1%		40,9%	40,9%
	151-200 BGN	57	10,5%	3,5%	7,0%	3,5%	47,4%	28,1%
	201-300 BGN	132	23,5%	8,3%	4,5%	2,3%	33,3%	28,0%
	301-500 BGN	216	10,6%	12,5%	8,3%	4,6%	35,6%	28,2%
	More than 500 BGN	499	15,2%	24,8%	17,6%	9,6%	12,8%	19,8%
	Don't know	118	21,2%	14,4%	8,5%	3,4%	28,0%	24,6%
	NA	379	16,9%	23,0%	13,5%	5,8%	21,4%	19,5%
Personal monthly income	No income	135	22,2%	14,1%	5,2%	1,5%	31,9%	25,2%
	Less than 250 BGN	354	10,5%	10,2%	7,3%	2,5%	40,1%	29,4%
	251-500 BGN	370	19,7%	21,9%	13,5%	7,6%	14,1%	23,2%
	501-750 BGN	96	12,5%	31,3%	18,8%	14,6%	13,5%	9,4%
	751-1000 leva	52	7,7%	19,2%	34,6%	13,5%	1,9%	23,1%
	More than 1000 BGN	29	3,4%	27,6%	24,1%	10,3%	6,9%	27,6%
	Don't know	37	29,7%	24,3%	8,1%	2,7%	13,5%	21,6%
Financial services usage	NA	359	16,2%	21,2%	13,9%	7,2%	22,3%	19,2%
	I don't use financial services	584	12,0%	7,2%	5,0%	1,5%	56,3%	18,0%
	One	389	22,4%	23,9%	9,8%	6,2%	2,3%	35,5%
	Two	242	18,2%	26,4%	20,7%	7,9%		26,9%
Total	Three and more	217	11,5%	32,3%	28,6%	17,5%		10,1%
		1432	15,8%	18,8%	12,5%	6,3%	23,6%	23,0%

		Base:	In the last five years, what sources of information do you pay attention to when choosing a company to buy a service from?																
			Don't know	Advice of friends and relatives	Information materials of financial companies on their tariff	Advertisem-ents	Internet resources	Education programs on the radio and television	Analytical materials published in mass media	Recommend ations of independent financial consultants/b rokers	Employer's advice	Consultants working for providers of a required service	Specialized information center/ call center	I don't use no sources	Personal meetings at the financial institution	Other			
																	Row %	Row %	Row %
Type of residence	Sofa	269	20.4%	40.1%	31.2%	21.2%	27.5%	10.0%	7.1%	4.8%	2.6%	4.1%	2.6%	4.1%	2.6%	4.1%	2.6%	4.1%	
	Regional center	484	31.4%	31.8%	29.5%	16.1%	21.1%	6.0%	4.5%	3.5%	3.9%	1.2%	8.1%	1.2%	8.1%	1.2%	8.1%	2%	
	Smaller town	276	37.7%	30.8%	27.2%	19.9%	12.0%	5.8%	2.5%	2.9%	1.8%	2.5%	7.7%	2.5%	7.7%	2.5%	7.7%	4%	
	Village	403	52.1%	27.3%	12.7%	13.4%	3.0%	5.7%	1.2%	1.2%	1.5%	7.7%	1.0%	1.0%	1.0%	1.0%	1.0%	4%	
Gender	Male	682	36.5%	32.1%	25.7%	17.4%	17.3%	6.0%	4.7%	2.9%	2.6%	1.5%	9.1%	1.5%	9.1%	1.5%	9.1%	4%	
	Female	750	36.3%	31.7%	23.7%	16.7%	13.7%	7.2%	2.8%	3.1%	2.5%	2.3%	1.5%	2.3%	1.5%	2.3%	1.5%	4%	
Age	18-30	311	39.5%	26.0%	20.9%	17.0%	24.8%	5.5%	3.9%	2.3%	2.9%	1.3%	2.9%	1.3%	2.9%	1.3%	2.9%	3%	
	31-40	243	21.0%	37.4%	30.9%	17.7%	21.8%	5.8%	3.7%	2.1%	3.7%	2.9%	8.1%	2.9%	8.1%	1.6%	4%	4%	
	41-50	253	19.8%	37.9%	36.0%	22.5%	20.9%	5.9%	4.3%	5.1%	3.6%	2.0%	2.0%	2.0%	2.0%	2.0%	4%	4%	
	51-60	257	35.0%	37.0%	26.5%	16.7%	11.7%	7.8%	4.7%	3.1%	3.5%	3.1%	3.5%	3.1%	3.5%	3.1%	4%	4%	
	60+	368	56.3%	25.5%	14.7%	13.0%	2.2%	7.9%	2.4%	2.7%	3%	8%	3%	8%	3%	8%	4%	4%	
Highest level of education achieved	Finished bachelor, master or higher degree	242	14.5%	39.3%	38.4%	16.9%	43.0%	7.0%	7.9%	5.0%	2.9%	4.5%	2.5%	4.5%	2.5%	4.5%	2.5%	4%	
	Finished college	38	26.3%	34.2%	36.8%	13.2%	26.3%	5.3%	7.9%	5.3%	2.6%	5.3%	2.6%	5.3%	2.6%	5.3%	2.6%	4%	
	Finished secondary school	683	29.4%	36.7%	27.7%	17.7%	14.1%	6.9%	4.2%	3.5%	3.8%	1.8%	1.5%	1.5%	1.5%	1.5%	1.5%	1%	
	Finished elementary and lower	465	59.1%	20.6%	12.0%	16.3%	2.2%	5.8%	4%	1.1%	6%	4%	2%	1.1%	2%	1.1%	2%	2%	
Main occupational status in the present	Employee	575	20.2%	37.9%	33.7%	19.5%	22.8%	7.1%	5.9%	3.1%	5.7%	2.8%	1.6%	2.8%	1.6%	2.8%	1.6%	3%	
	Other status of employed persons	72	41.7%	37.5%	12.5%	18.1%	6.9%	4.2%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	4%	
	Business owner	81	12.3%	33.3%	43.2%	19.8%	33.3%	6.2%	7.4%	9.9%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	4%	
	Self-employed person in non-agricultural activities	29	6.9%	58.6%	55.2%	24.1%	37.9%	3.4%	6.9%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	4%	
	Self-employed person in agricultural activities	21	33.3%	38.1%	19.0%	28.6%	9.5%	14.3%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4%	
	Family helper	5	40.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	4%
	Registered as unemployed	69	53.6%	20.3%	18.8%	14.5%	2.9%	2.9%	1.4%	4.3%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	4%	
	Unregistered unemployed	74	51.4%	24.3%	16.2%	10.8%	9.5%	6.8%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	4%	
	Retired - due to age	322	57.5%	25.5%	14.0%	13.0%	2.2%	8.1%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	4%	
	Retired - other causes	65	56.9%	24.6%	10.8%	10.8%	4.6%	8.2%	2.4%	3.1%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	4%	
	Pupil, student	85	50.6%	24.7%	11.8%	17.6%	22.4%	8.2%	2.4%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	4%	
	Housewife	22	40.9%	27.3%	22.7%	18.2%	27.3%	9.1%	9.1%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4%	
	Person unable to work	2	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	4%
Ethnicity	Another status of non working person	7	42.9%	14.3%	14.3%	28.6%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	4%
	Bulgarian	1202	33.3%	32.6%	27.7%	17.3%	18.2%	6.7%	4.2%	3.4%	2.7%	2.1%	1.3%	1.1%	1.1%	1.1%	1.1%	2%	
	Turkish	146	47.3%	30.1%	8.2%	19.2%	7.5%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2%	
	Roma	62	67.7%	24.2%	6.5%	12.9%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	2%	
	Other	21	47.6%	23.8%	19.0%	19.0%	9.5%	9.5%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%	2%	
Total household income	No income	3	33.3%	33.3%	66.7%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	2%
	Less than 100 BGN	6	16.7%	66.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	2%	
	101-150 BGN	22	50.0%	22.7%	4.5%	22.7%	4.5%	9.1%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	2%	
	151-200 BGN	57	66.7%	21.1%	5.3%	12.3%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	2%	
	201-300 BGN	132	62.9%	18.9%	14.4%	13.6%	1.5%	1.5%	3.0%	1.8%	8%	8%	8%	8%	8%	8%	8%	2%	
	301-500 BGN	216	46.3%	31.0%	14.8%	14.8%	4.6%	4.6%	2.3%	3.7%	2.8%	3.7%	2.8%	3.7%	2.8%	3.7%	2.8%	2%	
	More than 500 BGN	499	23.4%	38.5%	32.5%	18.8%	20.8%	8.2%	5.8%	3.4%	3.0%	2.6%	1.4%	1.4%	1.4%	1.4%	1.4%	2%	
	Don't know	118	50.0%	21.2%	20.3%	12.7%	11.0%	2.5%	1.7%	3.4%	1.7%	3.4%	1.7%	3.4%	1.7%	3.4%	1.7%	2%	
	NA	379	29.3%	33.2%	29.0%	19.0%	23.7%	9.0%	3.4%	3.2%	3.4%	3.2%	3.4%	3.2%	3.4%	3.2%	3.4%	2%	
	No income	135	52.6%	22.2%	12.6%	18.5%	12.6%	7.4%	2.2%	2.2%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	2%	
Personal monthly income	Less than 250 BGN	354	55.9%	26.0%	11.0%	14.7%	2.3%	5.1%	2.0%	1.7%	6%	6%	6%	6%	6%	6%	6%	2%	
	251-500 BGN	370	30.0%	38.9%	28.9%	19.7%	10.8%	6.2%	4.3%	1.9%	4.1%	5%	4.1%	5%	4.1%	5%	4.1%	2%	
	501-750 BGN	96	16.7%	39.6%	38.5%	14.6%	30.2%	9.4%	6.3%	5.2%	4.2%	3.1%	2.1%	2.1%	2.1%	2.1%	2%		
	751-1000 nea	52	9.6%	36.5%	53.8%	17.3%	53.8%	13.5%	11.5%	1.9%	1.9%	7.7%	1.9%	7.7%	1.9%	7.7%	1.9%	2%	
	More than 1000 BGN	29	3.4%	48.3%	31.0%	13.8%	48.3%	3.4%	6.9%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	2%	
	Don't know	37	43.2%	10.8%	27.0%	8.1%	13.5%	2.7%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	8.1%	2%	
	NA	359	28.7%	32.3%	29.5%	17.8%	22.3%	7.2%	3.6%	4.2%	3.6%	3.3%	1.7%	3.3%	1.7%	3.3%	1.7%	2%	
	I don't use financial services	584	57.5%	20.4%	10.6%	12.5%	5.5%	7.5%	1.5%	1.9%	2.1%	1.7%	5%	1.7%	5%	1.7%	5%	2%	
	One	389	32.1%	31.4%	27.0%	21.3%	13.6%	4.4%	3.1%	2.8%	1.0%	1.8%	1.0%	1.8%	1.0%	1.8%	1.0%	2%	
	Two	242	18.6%	51.2%	33.5%	20.2%	17.4%	7.4%	5.0%	5.0%	5.8%	1.7%	1.2%	1.2%	1.2%	1.2%	1.2%	2%	
Financial services usage	Three and more	217	6.9%	42.4%	48.4%	18.0%	43.3%	7.4%	9.2%	4.1%	3.2%	5.5%	3.2%	5.5%	3.2%	5.5%	3.2%	2%	
	Total	1432	36.4%	31.9%	24.7%	17.0%	15.4%	6.6%	3.7%	3.0%	2.6%	1.9%	1.2%	1.2%	1.2%	1.2%	1.2%	2%	

		Base:	How would you prefer to receive information on financial matters?																
			Information materials of financial companies on their tariff	Advice of friends and relatives		Internet resources	Don't know	Advertisement	Education programs on the radio and television	Analytical materials published in mass media	Recommend ations of independent financial consultants/b rokers	Specialized information center/ call center	Consultants working for providers of a required service	Employer's advice	Other	Personal meetings at the financial institution	I don't use no sources	Post ads	
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofa	269	39.8%	33.8%	30.1%	14.1%	21.2%	19.7%	11.9%	5.9%	10.8%	5.9%	2.6%	4%					
	Regional center	484	37.4%	26.9%	29.8%	13.4%	16.3%	14.7%	5.2%	6.4%	6.2%	5.8%	2.5%	4%	.4%				
	Smaller town	276	29.3%	24.6%	16.7%	21.4%	19.0%	18.8%	4.0%	8.0%	3.3%	5.1%	1.4%	4%					
	Village	403	18.6%	29.5%	6.9%	31.3%	17.4%	16.4%	4.0%	3.5%	1.0%	3.2%	1.5%	2%		2%			
Gender	Male	682	32.8%	27.4%	22.4%	19.2%	18.8%	17.6%	6.3%	6.5%	5.3%	5.6%	1.6%	3%	.1%	.1%			
	Female	750	29.3%	29.5%	19.5%	20.9%	17.7%	16.3%	5.5%	5.2%	4.8%	4.4%	2.4%	4%	.1%		.1%		
Age	18-30	311	30.2%	24.1%	37.0%	16.7%	19.6%	12.9%	6.4%	5.8%	8.7%	4.5%	1.6%						
	31-40	243	34.2%	26.7%	28.0%	11.1%	17.7%	15.2%	7.4%	4.1%	4.9%	4.5%	4.1%	.8%	.4%				
	41-50	253	42.3%	30.0%	24.9%	10.7%	22.0%	15.8%	3.2%	7.5%	6.3%	5.9%	2.0%	4%	.4%				
	51-60	257	30.0%	31.9%	12.8%	19.5%	16.3%	23.0%	10.1%	8.2%	4.7%	8.2%	1.9%	4%		.4%	.4%		
	60+	368	22.6%	29.9%	4.6%	35.9%	15.5%	17.9%	3.3%	4.1%	1.4%	2.7%	1.1%	3%					
		242	40.9%	26.0%	50.4%	6.6%	14.9%	17.8%	11.6%	5.8%	9.5%	6.6%	.8%		.4%				
Highest level of education achieved	Finished bachelor, master or higher degree	38	36.8%	36.8%	23.7%	10.5%	15.8%	10.5%	18.4%	7.9%	10.5%	10.5%							
	Finished college	683	34.7%	30.0%	20.6%	14.8%	19.6%	17.6%	5.9%	8.2%	5.3%	6.0%	3.2%	.3%	.1%				
	Finished secondary school	465	20.0%	26.7%	5.6%	35.7%	18.3%	15.9%	1.7%	1.9%	1.7%	2.2%	1.1%	.6%		2%	2%		
	Finished elementary and lower	575	37.7%	28.9%	29.0%	9.4%	19.5%	18.8%	7.3%	7.5%	5.4%	6.8%	3.5%	2%	.2%				
Main occupational status in the present	Other status of employed persons	72	15.3%	31.9%	8.3%	27.8%	20.8%	12.5%	4.2%	4.2%	5.6%	4.2%	1.4%	1.4%			1.4%		
	Business owner	81	44.4%	19.8%	43.2%	8.6%	18.5%	11.1%	8.6%	14.8%	7.4%	4.9%			1.2%				
	Self-employed person in non-agricultural activities	29	58.6%	44.8%	37.9%		31.0%	20.7%	10.3%	6.9%	17.2%	6.9%							
	Self-employed person in agricultural activities	21	33.3%	33.3%	9.5%	28.6%	19.0%		14.3%	4.8%									
	Family helper	5	40.0%	20.0%		20.0%										20.0%			
	Registered as unemployed	69	26.1%	30.4%	5.8%	21.7%	13.0%		2.9%	4.3%	1.4%		10.1%						
	Unregistered unemployed	74	18.9%	24.3%	10.8%	33.8%	18.9%		5.4%	6.8%	5.4%		2.7%						
	Retired - due to age	322	21.4%	28.9%	3.7%	38.8%	14.6%		3.4%	2.8%	1.2%		1.9%	1.2%	.3%				
	Retired - other causes	65	26.2%	32.3%	7.7%	24.6%	16.9%		4.6%	4.6%	6.2%		3.1%		3.1%				
	Pupil, student	85	30.6%	22.4%	48.2%	15.3%	20.0%		5.9%	2.4%	12.9%		5.9%	1.2%					
Ethnicity	Housewife	22	27.3%	27.3%	27.3%	18.2%	27.3%	13.6%	9.1%	4.5%	9.1%	13.6%	4.5%						
	Person unable to work	2	50.0%			50.0%													
	Another status of non working person	7	28.6%	57.1%	28.6%		14.3%	28.6%	14.3%										
	Bulgarian	1202	34.3%	29.1%	23.8%	17.9%	18.5%	15.9%	6.4%	6.5%	5.8%	5.5%	2.2%	.2%	.2%		.1%		
	Turkish	146	14.4%	28.1%	4.8%	26.0%	16.4%	26.7%	4.1%	2.7%		2.7%	1.4%	1.4%		.7%			
	Roma	62	9.7%	17.7%	4.8%	46.8%	21.0%	11.3%			1.6%								
	Other	21	19.0%	28.6%	14.3%	28.6%	9.5%	23.8%	4.8%	4.8%	9.5%								
	No income	3	66.7%		33.3%	33.3%					33.3%								
	Less than 100 BGN	6	33.3%	50.0%		16.7%	16.7%	33.3%	16.7%			4.5%							
	Total household income	101-150 BGN	22	22.7%	22.7%	9.1%	31.8%	13.6%	13.6%										
151-200 BGN		57	8.8%	35.1%	1.8%	42.1%	19.3%	14.0%	1.8%	1.8%				3.5%					
201-300 BGN		132	23.5%	27.3%	4.5%	40.9%	12.1%	12.1%	3.0%	2.3%						.8%			
301-500 BGN		216	21.3%	32.9%	9.7%	26.9%	13.0%	18.5%	4.6%	6.5%	3.7%	3.2%	2.3%	.5%					
More than 500 BGN		499	36.9%	28.3%	25.9%	11.4%	20.4%	19.4%	7.2%	7.6%	6.6%	5.8%	1.8%	4%	.2%				
Don't know		118	29.7%	22.9%	24.6%	19.5%	26.3%	14.4%	5.9%	5.9%	7.6%	4.2%							
Personal monthly income	NA	379	35.4%	27.7%	29.0%	16.9%	17.9%	15.6%	6.6%	5.3%	5.5%	7.7%	2.6%		.3%		.3%		
	No income	135	26.7%	24.4%	28.1%	20.0%	22.2%	17.0%	5.9%	5.9%	8.1%	5.9%	2.2%						
	Less than 250 BGN	354	18.6%	29.4%	4.0%	36.4%	15.0%	15.3%	4.0%	2.5%	1.1%	.8%	1.4%	.8%		.3%			
	251-500 BGN	370	33.5%	30.8%	17.3%	14.6%	20.8%	21.6%	6.2%	6.5%	4.6%	4.6%	2.4%	.3%	.3%				
	501-750 BGN	96	45.8%	29.2%	32.3%	4.2%	21.9%	15.6%	6.3%	10.4%	7.3%	10.4%	3.1%						
	751-1000 neea	52	48.1%	26.9%	51.9%	7.7%	21.2%	23.1%	17.3%	5.8%	15.4%	9.6%		1.9%					
	More than 1000 BGN	29	37.9%	34.5%	51.7%	3.4%	10.3%	13.8%	10.3%	17.2%	6.9%	10.3%							
	Don't know	37	29.7%	29.7%	29.7%	21.6%	21.6%	5.4%	2.7%		2.7%								
	NA	359	35.4%	26.2%	27.6%	17.0%	16.2%	14.5%	5.6%	6.7%	6.1%	7.0%	2.5%		.3%				
	Financial services usage	I don't use financial services	584	20.4%	27.4%	10.1%	33.4%	14.7%	16.6%	3.8%	3.9%	3.8%	3.9%	1.9%	.2%	.2%	.2%		
One		389	34.2%	30.3%	19.8%	15.2%	26.0%	14.7%	5.4%	6.2%	3.9%	5.4%	1.5%	.5%					
Two		242	36.8%	35.5%	25.2%	9.9%	15.3%	20.7%	9.1%	6.6%	6.2%	5.4%	3.7%	.4%					
Three and more		217	47.5%	20.3%	47.0%	4.6%	17.1%	17.5%	8.8%	9.2%	9.2%	6.5%	1.4%	.5%	.9%				
Total		1432	31.0%	28.5%	20.9%	20.1%	18.2%	16.9%	5.9%	5.8%	5.0%	5.0%	2.0%	.3%	.1%	.1%	.1%		

		Base:	Do you consider yourself a financially literate person?					
			No knowledge and skills	Unsatisfactory knowledge and skills	Satisfactory knowledge and skills	Good knowledge and skills	Excellent knowledge and skills	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	8,2%	23,4%	42,0%	18,6%	3,7%	4,1%
	Regional center	484	17,6%	27,7%	34,9%	13,6%	1,7%	4,5%
	Smaller town	276	19,2%	25,7%	35,1%	12,7%	,4%	6,9%
	Village	403	30,8%	27,5%	26,1%	9,9%	,7%	5,0%
Gender	Male	682	18,8%	27,7%	33,9%	13,9%	1,9%	3,8%
	Female	750	20,8%	25,3%	33,7%	12,8%	1,2%	6,1%
Age	18-30	311	19,6%	25,1%	33,8%	13,5%	2,9%	5,1%
	31-40	243	11,9%	23,5%	44,0%	16,5%	1,2%	2,9%
	41-50	253	11,9%	26,1%	38,7%	19,8%	2,0%	1,6%
	51-60	257	17,5%	29,6%	31,1%	13,6%	1,2%	7,0%
	60+	368	32,3%	27,7%	25,5%	6,5%	,5%	7,3%
Highest level of education achieved	Finished bachelor, master or higher degree	242	3,3%	18,2%	46,3%	26,9%	3,7%	1,7%
	Finished college	38	18,4%	15,8%	52,6%	5,3%	2,6%	5,3%
	Finished secondary school	683	11,7%	29,6%	37,6%	15,5%	1,6%	4,0%
	Finished elementary and lower	465	40,6%	27,3%	19,8%	3,9%	,2%	8,2%
Main occupational status in the present	Employee	575	8,5%	27,0%	42,4%	17,6%	1,9%	2,6%
	Other status of employed persons	72	33,3%	29,2%	26,4%	4,2%		6,9%
	Business owner	81	6,2%	12,3%	46,9%	28,4%	6,2%	
	Self-employed person in non-agricultural activities	29	6,9%	20,7%	41,4%	27,6%		3,4%
	Self-employed person in agricultural activities	21	28,6%	19,0%	19,0%	14,3%		19,0%
	Family helper	5	20,0%	20,0%	40,0%			20,0%
	Registered as unemployed	69	29,0%	23,2%	34,8%	10,1%		2,9%
	Unregistered unemployed	74	29,7%	28,4%	18,9%	8,1%	2,7%	12,2%
	Retired - due to age	322	33,9%	27,3%	24,8%	6,5%		7,5%
	Retired - other causes	65	30,8%	36,9%	16,9%	7,7%		7,7%
	Pupil, student	85	22,4%	30,6%	34,1%	8,2%	1,2%	3,5%
	Housewife	22	13,6%	22,7%	27,3%	27,3%	9,1%	
	Person unable to work	2	100,0%					
	Another status of non working person	7	14,3%	28,6%		14,3%	14,3%	28,6%
Ethnicity	Bulgarian	1202	17,1%	26,0%	36,7%	14,7%	1,7%	3,9%
	Turkish	146	26,0%	34,9%	23,3%	6,2%	,7%	8,9%
	Roma	62	58,1%	19,4%	4,8%	3,2%	1,6%	12,9%
	Other	21	23,8%	19,0%	23,8%	14,3%		19,0%
Total household income	No income	3	33,3%			33,3%		33,3%
	Less than 100 BGN	6		66,7%	33,3%			
	101-150 BGN	22	45,5%	31,8%	22,7%			
	151-200 BGN	57	40,4%	22,8%	21,1%	3,5%	1,8%	10,5%
	201-300 BGN	132	31,1%	26,5%	25,0%	4,5%		12,9%
	301-500 BGN	216	29,6%	27,3%	28,2%	7,4%	,5%	6,9%
	More than 500 BGN	499	12,8%	25,1%	37,7%	18,0%	2,8%	3,6%
	Don't know	118	33,1%	25,4%	33,9%	4,2%	,8%	2,5%
	NA	379	11,1%	28,0%	37,7%	18,7%	1,3%	3,2%
Personal monthly income	No income	135	26,7%	23,7%	28,9%	8,9%	2,2%	9,6%
	Less than 250 BGN	354	32,8%	31,6%	22,9%	5,4%		7,3%
	251-500 BGN	370	17,6%	26,5%	37,8%	13,5%	,8%	3,8%
	501-750 BGN	96	3,1%	16,7%	55,2%	17,7%	3,1%	4,2%
	751-1000 leva	52	5,8%	15,4%	40,4%	26,9%	7,7%	3,8%
	More than 1000 BGN	29	3,4%	17,2%	31,0%	34,5%	13,8%	
	Don't know	37	32,4%	29,7%	32,4%	2,7%		2,7%
	NA	359	13,4%	27,0%	35,9%	18,9%	1,4%	3,3%
Financial services usage	I don't use financial services	584	33,2%	22,4%	25,9%	10,3%	,7%	7,5%
	One	389	14,4%	28,0%	37,3%	13,9%	1,8%	4,6%
	Two	242	9,9%	36,4%	38,0%	12,0%	1,7%	2,1%
	Three and more	217	4,6%	23,5%	44,2%	22,1%	3,2%	2,3%
Total		1432	19,8%	26,5%	33,8%	13,3%	1,5%	5,0%

		Base:	Let's assume that you deposited 10,000 lev 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?			
			More than 10,800 BGN	Exactly 10,800 BGN	Less than 10,800 BGN	Don't know
			Row %	Row %	Row %	Row %
Type of residence	Sofia	269	67,7%	8,9%	3,7%	19,7%
	Regional center	484	64,5%	5,6%	3,5%	26,4%
	Smaller town	276	43,8%	13,0%	2,5%	40,6%
	Village	403	40,7%	11,2%	3,5%	44,7%
Gender	Male	682	57,5%	9,2%	3,2%	30,1%
	Female	750	51,6%	9,2%	3,5%	35,7%
Age	18-30	311	59,8%	9,3%	2,3%	28,6%
	31-40	243	65,8%	10,7%	6,2%	17,3%
	41-50	253	62,8%	10,7%	3,6%	22,9%
	51-60	257	53,3%	8,2%	3,1%	35,4%
	60+	368	37,2%	7,9%	2,4%	52,4%
Highest level of education achieved	Finished bachelor, master or higher degree	242	83,1%	4,5%	2,5%	9,9%
	Finished college	38	63,2%	2,6%	13,2%	21,1%
	Finished secondary school	683	61,9%	11,1%	3,7%	23,3%
	Finished elementary and lower	465	27,7%	9,2%	2,6%	60,4%
Main occupational status in the present	Employee	575	69,7%	9,6%	4,3%	16,3%
	Other status of employed persons	72	40,3%	5,6%	4,2%	50,0%
	Business owner	81	76,5%	7,4%	1,2%	14,8%
	Self-employed person in non-agricultural activities	29	69,0%	3,4%	3,4%	24,1%
	Self-employed person in agricultural activities	21	66,7%	9,5%	4,8%	19,0%
	Family helper	5	20,0%		20,0%	60,0%
	Registered as unemployed	69	29,0%	8,7%	2,9%	59,4%
	Unregistered unemployed	74	33,8%	13,5%	1,4%	51,4%
	Retired - due to age	322	35,4%	7,5%	2,5%	54,7%
	Retired - other causes	65	35,4%	10,8%	3,1%	50,8%
	Pupil, student	85	64,7%	14,1%		21,2%
	Housewife	22	54,5%	13,6%		31,8%
	Person unable to work	2			50,0%	50,0%
	Another status of non working person	7	42,9%	14,3%	14,3%	28,6%
Ethnicity	Bulgarian	1202	58,1%	8,7%	3,2%	30,0%
	Turkish	146	44,5%	14,4%	4,8%	36,3%
	Roma	62	11,3%	9,7%		79,0%
	Other	21	42,9%		4,8%	52,4%
Total household income	No income	3	66,7%			33,3%
	Less than 100 BGN	6	16,7%	16,7%		66,7%
	101-150 BGN	22	18,2%	9,1%	4,5%	68,2%
	151-200 BGN	57	21,1%	7,0%	1,8%	70,2%
	201-300 BGN	132	34,1%	6,8%	3,0%	56,1%
	301-500 BGN	216	42,6%	9,7%	2,8%	44,9%
	More than 500 BGN	499	64,1%	10,2%	4,4%	21,2%
	Don't know	118	51,7%	8,5%	2,5%	37,3%
	NA	379	63,9%	9,0%	2,9%	24,3%
Personal monthly income	No income	135	46,7%	14,8%	1,5%	37,0%
	Less than 250 BGN	354	31,4%	9,6%	3,1%	55,9%
	251-500 BGN	370	60,3%	10,0%	4,3%	25,4%
	501-750 BGN	96	75,0%	4,2%	7,3%	13,5%
	751-1000 лева	52	78,8%	9,6%	1,9%	9,6%
	More than 1000 BGN	29	79,3%	6,9%		13,8%
	Don't know	37	43,2%	10,8%	2,7%	43,2%
	NA	359	64,1%	7,2%	2,8%	25,9%
Financial services usage	I don't use financial services	584	42,8%	8,4%	3,3%	45,5%
	One	389	56,0%	10,8%	2,6%	30,6%
	Two	242	64,5%	7,9%	4,1%	23,6%
	Three and more	217	71,4%	10,1%	4,1%	14,3%
Total		1432	54,4%	9,2%	3,4%	33,0%

		Base:	Let's assume that you deposited 10,000 lev in a bank account at 10% annual interest rate. The interest will be earned at the end of each year and will be added to the principal. How much money will you have in your account in 5 years if you do not withdraw either the principal or the interest?			
			More than 15,000 BGN	Exactly 15,000 BGN	Less than 15,000 BGN	Don't know
			Row %	Row %	Row %	Row %
Type of residence	Sofia	269	33,1%	31,6%	7,8%	27,5%
	Regional center	484	50,4%	15,1%	3,5%	31,0%
	Smaller town	276	40,6%	13,8%	5,1%	40,6%
	Village	403	33,5%	14,1%	4,7%	47,6%
Gender	Male	682	43,4%	17,4%	5,6%	33,6%
	Female	750	37,9%	17,9%	4,4%	39,9%
Age	18-30	311	39,9%	22,2%	4,5%	33,4%
	31-40	243	49,4%	22,2%	7,4%	21,0%
	41-50	253	47,8%	20,9%	4,0%	27,3%
	51-60	257	42,8%	12,8%	4,7%	39,7%
	60+	368	28,5%	12,0%	4,6%	54,9%
Highest level of education achieved	Finished bachelor, master or higher degree	242	53,3%	24,8%	4,5%	17,4%
	Finished college	38	47,4%	23,7%	7,9%	21,1%
	Finished secondary school	683	46,9%	19,2%	6,0%	28,0%
	Finished elementary and lower	465	23,9%	11,2%	3,4%	61,5%
Main occupational status in the present	Employee	575	51,5%	20,5%	5,2%	22,8%
	Other status of employed persons	72	23,6%	20,8%		55,6%
	Business owner	81	61,7%	17,3%	3,7%	17,3%
	Self-employed person in non-agricultural activities	29	51,7%	20,7%	6,9%	20,7%
	Self-employed person in agricultural activities	21	66,7%	9,5%	4,8%	19,0%
	Family helper	5	40,0%			60,0%
	Registered as unemployed	69	26,1%	8,7%	5,8%	59,4%
	Unregistered unemployed	74	28,4%	13,5%	5,4%	52,7%
	Retired - due to age	322	25,8%	11,8%	5,3%	57,1%
	Retired - other causes	65	24,6%	13,8%	6,2%	55,4%
	Pupil, student	85	43,5%	28,2%	4,7%	23,5%
	Housewife	22	36,4%	31,8%	4,5%	27,3%
	Person unable to work	2		50,0%		50,0%
	Another status of non working person	7	28,6%	28,6%	14,3%	28,6%
Ethnicity	Bulgarian	1202	41,5%	19,3%	5,2%	34,0%
	Turkish	146	44,5%	9,6%	4,8%	41,1%
	Roma	62	12,9%	8,1%		79,0%
	Other	21	33,3%	9,5%	9,5%	47,6%
Total household income	No income	3	33,3%	33,3%		33,3%
	Less than 100 BGN	6	16,7%	16,7%		66,7%
	101-150 BGN	22	18,2%	13,6%		68,2%
	151-200 BGN	57	14,0%	7,0%	8,8%	70,2%
	201-300 BGN	132	27,3%	10,6%	3,0%	59,1%
	301-500 BGN	216	32,4%	13,0%	5,6%	49,1%
	More than 500 BGN	499	51,9%	17,4%	6,4%	24,2%
	Don't know	118	40,7%	15,3%	1,7%	42,4%
	NA	379	40,4%	25,6%	4,2%	29,8%
Personal monthly income	No income	135	34,8%	22,2%	5,2%	37,8%
	Less than 250 BGN	354	23,2%	14,1%	4,0%	58,8%
	251-500 BGN	370	50,8%	14,3%	5,4%	29,5%
	501-750 BGN	96	60,4%	12,5%	8,3%	18,8%
	751-1000 лева	52	57,7%	19,2%	11,5%	11,5%
	More than 1000 BGN	29	51,7%	31,0%	3,4%	13,8%
	Don't know	37	40,5%	8,1%	2,7%	48,6%
	NA	359	40,4%	24,0%	3,9%	31,8%
Financial services usage	I don't use financial services	584	30,7%	14,7%	6,0%	48,6%
	One	389	42,7%	18,0%	4,9%	34,4%
	Two	242	52,1%	19,4%	1,2%	27,3%
	Three and more	217	50,2%	23,0%	6,5%	20,3%
Total		1432	40,5%	17,7%	5,0%	36,9%



		Base:	Imagine, than you deposited the money in a bank account at 8% interest rate, while the annual inflation rate was 10%. Do you think the money from your account can buy more or less, or the same amount of goods and services on average now as a year ago?			
			More than a year ago	The same	Less than a year ago	Don't know
			Row %	Row %	Row %	Row %
Type of residence	Sofia	269	6,3%	13,0%	52,8%	27,9%
	Regional center	484	2,9%	8,3%	55,0%	33,9%
	Smaller town	276	2,5%	9,1%	48,6%	39,9%
	Village	403	3,7%	9,7%	35,2%	51,4%
Gender	Male	682	3,7%	11,3%	49,4%	35,6%
	Female	750	3,7%	8,3%	46,3%	41,7%
Age	18-30	311	6,8%	13,2%	42,1%	37,9%
	31-40	243	2,5%	10,3%	60,5%	26,7%
	41-50	253	3,6%	8,7%	59,3%	28,5%
	51-60	257	3,5%	8,6%	47,5%	40,5%
	60+	368	2,2%	7,9%	36,4%	53,5%
Highest level of education achieved	Finished bachelor, master or higher degree	242	3,3%	10,7%	66,1%	19,8%
	Finished college	38	2,6%	2,6%	71,1%	23,7%
	Finished secondary school	683	4,7%	10,2%	54,0%	31,0%
	Finished elementary and lower	465	2,6%	9,0%	26,9%	61,5%
Main occupational status in the present	Employee	575	5,2%	10,1%	59,1%	25,6%
	Other status of employed persons	72	4,2%	2,8%	36,1%	56,9%
	Business owner	81	3,7%	7,4%	67,9%	21,0%
	Self-employed person in non-agricultural activities	29	3,4%	20,7%	62,1%	13,8%
	Self-employed person in agricultural activities	21		28,6%	47,6%	23,8%
	Family helper	5			40,0%	60,0%
	Registered as unemployed	69	1,4%	4,3%	36,2%	58,0%
	Unregistered unemployed	74	2,7%	14,9%	21,6%	60,8%
	Retired - due to age	322	1,6%	7,8%	35,1%	55,6%
	Retired - other causes	65	3,1%	9,2%	30,8%	56,9%
	Pupil, student	85	3,5%	16,5%	48,2%	31,8%
	Housewife	22		4,5%	63,6%	31,8%
	Person unable to work	2	50,0%			50,0%
	Another status of non working person	7	14,3%	14,3%	42,9%	28,6%
Ethnicity	Bulgarian	1202	3,7%	9,3%	51,3%	35,7%
	Turkish	146	5,5%	15,8%	35,6%	43,2%
	Roma	62		1,6%	12,9%	85,5%
	Other	21		14,3%	33,3%	52,4%
Total household income	No income	3			66,7%	33,3%
	Less than 100 BGN	6			33,3%	66,7%
	101-150 BGN	22			22,7%	77,3%
	151-200 BGN	57	1,8%	14,0%	22,8%	61,4%
	201-300 BGN	132	5,3%	5,3%	28,0%	61,4%
	301-500 BGN	216	1,9%	7,9%	38,9%	51,4%
	More than 500 BGN	499	4,8%	11,2%	57,5%	26,5%
	Don't know	118	4,2%	11,9%	39,0%	44,9%
	NA	379	3,2%	9,8%	54,9%	32,2%
Personal monthly income	No income	135	3,7%	14,1%	38,5%	43,7%
	Less than 250 BGN	354	2,5%	6,2%	32,2%	59,0%
	251-500 BGN	370	5,1%	10,5%	52,4%	31,9%
	501-750 BGN	96	2,1%	12,5%	66,7%	18,8%
	751-1000 лева	52	5,8%	7,7%	71,2%	15,4%
	More than 1000 BGN	29		13,8%	69,0%	17,2%
	Don't know	37	5,4%	5,4%	43,2%	45,9%
	NA	359	3,6%	10,3%	52,1%	34,0%
Financial services usage	I don't use financial services	584	3,6%	10,1%	33,9%	52,4%
	One	389	3,1%	9,3%	52,2%	35,5%
	Two	242	2,5%	10,7%	61,2%	25,6%
	Three and more	217	6,5%	8,3%	62,2%	23,0%
Total		1432	3,7%	9,7%	47,8%	38,8%

		Base:	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?			
			More than today	Exactly the same	Less than today	Don't know
			Row %	Row %	Row %	Row %
Type of residence	Sofia	269	4,5%	49,4%	26,4%	19,7%
	Regional center	484	1,7%	44,0%	31,4%	22,9%
	Smaller town	276	2,5%	50,4%	13,8%	33,3%
	Village	403	3,7%	34,2%	16,4%	45,7%
Gender	Male	682	3,4%	45,5%	23,2%	28,0%
	Female	750	2,5%	41,7%	22,5%	33,2%
Age	18-30	311	4,8%	46,9%	20,9%	27,3%
	31-40	243	2,9%	53,1%	24,3%	19,8%
	41-50	253	3,6%	49,4%	26,5%	20,6%
	51-60	257	2,3%	38,9%	25,7%	33,1%
	60+	368	1,4%	33,4%	19,0%	46,2%
Highest level of education achieved	Finished bachelor, master or higher degree	242	3,7%	57,9%	26,0%	12,4%
	Finished college	38	2,6%	36,8%	36,8%	23,7%
	Finished secondary school	683	2,5%	49,2%	25,5%	22,8%
	Finished elementary and lower	465	3,2%	28,0%	16,1%	52,7%
Main occupational status in the present	Employee	575	3,5%	53,7%	24,3%	18,4%
	Other status of employed persons	72	2,8%	31,9%	19,4%	45,8%
	Business owner	81	2,5%	55,6%	30,9%	11,1%
	Self-employed person in non-agricultural activities	29		44,8%	41,4%	13,8%
	Self-employed person in agricultural activities	21	4,8%	47,6%	28,6%	19,0%
	Family helper	5		60,0%		40,0%
	Registered as unemployed	69	2,9%	37,7%	10,1%	49,3%
	Unregistered unemployed	74	4,1%	31,1%	14,9%	50,0%
	Retired - due to age	322	1,6%	30,4%	20,5%	47,5%
	Retired - other causes	65	1,5%	30,8%	16,9%	50,8%
	Pupil, student	85	7,1%	44,7%	28,2%	20,0%
	Housewife	22		50,0%	31,8%	18,2%
	Person unable to work	2		50,0%		50,0%
	Another status of non working person	7		14,3%	57,1%	28,6%
Ethnicity	Bulgarian	1202	2,0%	46,4%	24,0%	27,6%
	Turkish	146	11,0%	34,9%	18,5%	35,6%
	Roma	62	1,6%	14,5%	11,3%	72,6%
	Other	21	4,8%	19,0%	23,8%	52,4%
Total household income	No income	3		66,7%		33,3%
	Less than 100 BGN	6	16,7%	16,7%	16,7%	50,0%
	101-150 BGN	22		22,7%	18,2%	59,1%
	151-200 BGN	57	1,8%	15,8%	21,1%	61,4%
	201-300 BGN	132	1,5%	30,3%	20,5%	47,7%
	301-500 BGN	216	1,9%	36,6%	19,4%	42,1%
	More than 500 BGN	499	3,0%	51,5%	26,5%	19,0%
	Don't know	118	4,2%	42,4%	16,9%	36,4%
	NA	379	3,7%	47,5%	23,5%	25,3%
Personal monthly income	No income	135	5,9%	39,3%	20,7%	34,1%
	Less than 250 BGN	354	1,7%	27,7%	19,5%	51,1%
	251-500 BGN	370	2,7%	49,5%	25,9%	21,9%
	501-750 BGN	96	1,0%	64,6%	25,0%	9,4%
	751-1000 лева	52	3,8%	55,8%	30,8%	9,6%
	More than 1000 BGN	29	3,4%	51,7%	27,6%	17,2%
	Don't know	37	2,7%	35,1%	13,5%	48,6%
	NA	359	3,6%	47,4%	22,6%	26,5%
Financial services usage	I don't use financial services	584	2,6%	34,1%	18,0%	45,4%
	One	389	2,6%	46,5%	24,2%	26,7%
	Two	242	4,1%	49,6%	27,7%	18,6%
	Three and more	217	3,2%	56,7%	28,1%	12,0%
Total		1432	2,9%	43,5%	22,8%	30,7%

		Base:	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 1,000 lev. One shop offered a discount of 150 lev, while the other one offered a 10% discount. Which one is a better bargain - a discount of 150 lev or 10%?			
			A discount of 150 lev	There are the same	A 10% discount	Don't know
			Row %	Row %	Row %	Row %
Type of residence	Sofia	269	79,6%	4,8%	1,5%	14,1%
	Regional center	484	75,0%	2,1%	1,2%	21,7%
	Smaller town	276	61,2%	4,3%	1,8%	32,6%
	Village	403	51,4%	5,2%	1,5%	41,9%
Gender	Male	682	67,7%	5,3%	1,9%	25,1%
	Female	750	65,5%	2,7%	1,1%	30,8%
Age	18-30	311	72,3%	3,5%	1,3%	22,8%
	31-40	243	77,0%	4,9%	1,6%	16,5%
	41-50	253	77,5%	3,6%	2,4%	16,6%
	51-60	257	61,9%	3,5%	1,9%	32,7%
	60+	368	50,5%	4,1%	,5%	44,8%
Highest level of education achieved	Finished bachelor, master or higher degree	242	86,4%	1,7%	2,1%	9,9%
	Finished college	38	73,7%	5,3%		21,1%
	Finished secondary school	683	74,8%	4,4%	1,3%	19,5%
	Finished elementary and lower	465	43,2%	4,3%	1,5%	51,0%
Main occupational status in the present	Employee	575	78,8%	4,0%	1,6%	15,7%
	Other status of employed persons	72	55,6%	2,8%		41,7%
	Business owner	81	82,7%	3,7%	2,5%	11,1%
	Self-employed person in non-agricultural activities	29	89,7%	3,4%	3,4%	3,4%
	Self-employed person in agricultural activities	21	61,9%	14,3%		23,8%
	Family helper	5	40,0%	20,0%		40,0%
	Registered as unemployed	69	53,6%	2,9%	1,4%	42,0%
	Unregistered unemployed	74	43,2%	9,5%	2,7%	44,6%
	Retired - due to age	322	48,8%	4,0%	,3%	46,9%
	Retired - other causes	65	50,8%		4,6%	44,6%
	Pupil, student	85	80,0%		2,4%	17,6%
	Housewife	22	77,3%	4,5%		18,2%
	Person unable to work	2	50,0%			50,0%
	Another status of non working person	7	71,4%			28,6%
Ethnicity	Bulgarian	1202	69,6%	4,2%	1,5%	24,7%
	Turkish	146	63,7%	3,4%	1,4%	31,5%
	Roma	62	21,0%		1,6%	77,4%
	Other	21	42,9%	4,8%		52,4%
Total household income	No income	3	66,7%			33,3%
	Less than 100 BGN	6	33,3%	16,7%		50,0%
	101-150 BGN	22	45,5%		4,5%	50,0%
	151-200 BGN	57	28,1%	5,3%		66,7%
	201-300 BGN	132	46,2%	6,1%	,8%	47,0%
	301-500 BGN	216	56,9%	2,3%	1,9%	38,9%
	More than 500 BGN	499	81,0%	3,0%	1,0%	15,0%
	Don't know	118	61,0%	2,5%	,8%	35,6%
	NA	379	69,4%	5,5%	2,4%	22,7%
Personal monthly income	No income	135	62,2%	5,2%	1,5%	31,1%
	Less than 250 BGN	354	46,9%	2,8%	1,1%	49,2%
	251-500 BGN	370	75,7%	3,8%	1,9%	18,6%
	501-750 BGN	96	86,5%	3,1%	1,0%	9,4%
	751-1000 лева	52	88,5%	1,9%		9,6%
	More than 1000 BGN	29	86,2%	3,4%		10,3%
	Don't know	37	51,4%			48,6%
	NA	359	69,6%	5,6%	1,9%	22,8%
Financial services usage	I don't use financial services	584	51,9%	4,1%	1,7%	42,3%
	One	389	70,2%	4,6%	1,5%	23,7%
	Two	242	81,0%	2,9%	,4%	15,7%
	Three and more	217	83,4%	3,2%	1,8%	11,5%
Total		1432	66,6%	3,9%	1,5%	28,1%

		Base:	Let's assume that you took a bank credit of 10,000 BGN to be paid back during a year in equal monthly payments. The interest amount paid back on top of the credit is 600 BGN. Give a rough estimate of the annual percentage rate on your credit?				
			3%	6%	9%	12%	Don't know
			Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	4,5%	47,6%	3,3%	1,9%	42,8%
	Regional center	484	2,3%	41,7%	3,7%	2,9%	49,4%
	Smaller town	276	1,1%	37,7%	6,9%		54,3%
	Village	403	,7%	31,0%	2,7%	3,0%	62,5%
Gender	Male	682	2,1%	40,8%	3,7%	2,6%	50,9%
	Female	750	2,0%	37,5%	4,3%	1,7%	54,5%
Age	18-30	311	4,2%	40,8%	4,8%	1,9%	48,2%
	31-40	243	3,3%	44,9%	5,3%	3,3%	43,2%
	41-50	253	,4%	47,0%	4,7%	2,4%	45,5%
	51-60	257	1,2%	38,1%	5,1%	2,3%	53,3%
	60+	368	1,1%	28,8%	1,1%	1,4%	67,7%
Highest level of education achieved	Finished bachelor, master or higher degree	242	5,0%	58,7%	3,7%	1,7%	31,0%
	Finished college	38		42,1%	10,5%	2,6%	44,7%
	Finished secondary school	683	1,5%	44,1%	5,3%	2,2%	47,0%
	Finished elementary and lower	465	1,5%	20,9%	1,7%	2,4%	73,5%
Main occupational status in the present	Employee	575	1,9%	48,2%	5,6%	2,3%	42,1%
	Other status of employed persons	72	1,4%	27,8%	5,6%		65,3%
	Business owner	81	3,7%	63,0%	7,4%	1,2%	24,7%
	Self-employed person in non-agricultural activities	29	3,4%	55,2%	3,4%	3,4%	34,5%
	Self-employed person in agricultural activities	21		33,3%	4,8%		61,9%
	Family helper	5			20,0%		80,0%
	Registered as unemployed	69	1,4%	21,7%	1,4%	2,9%	72,5%
	Unregistered unemployed	74	1,4%	32,4%	4,1%	4,1%	58,1%
	Retired - due to age	322	1,2%	26,4%	1,2%	1,6%	69,6%
	Retired - other causes	65	1,5%	21,5%		3,1%	73,8%
	Pupil, student	85	2,4%	42,4%	4,7%	2,4%	48,2%
	Housewife	22	18,2%	40,9%		4,5%	36,4%
	Person unable to work	2		50,0%			50,0%
	Another status of non working person	7		57,1%			42,9%
Ethnicity	Bulgarian	1202	2,2%	41,8%	3,7%	2,0%	50,3%
	Turkish	146	,7%	31,5%	7,5%	3,4%	56,8%
	Roma	62	1,6%	8,1%	1,6%		88,7%
	Other	21	4,8%	23,8%	4,8%	4,8%	61,9%
Total household income	No income	3		66,7%			33,3%
	Less than 100 BGN	6		16,7%	16,7%		66,7%
	101-150 BGN	22		4,5%		4,5%	90,9%
	151-200 BGN	57	1,8%	12,3%	1,8%	3,5%	80,7%
	201-300 BGN	132	,8%	16,7%	3,0%	3,0%	76,5%
	301-500 BGN	216	2,3%	29,2%	2,8%	1,9%	63,9%
	More than 500 BGN	499	2,0%	48,7%	5,0%	3,2%	41,1%
	Don't know	118	2,5%	37,3%	1,7%		58,5%
	NA	379	2,4%	46,4%	4,7%	1,1%	45,4%
Personal monthly income	No income	135	3,0%	35,6%	2,2%	3,7%	55,6%
	Less than 250 BGN	354	1,7%	21,2%	1,7%	1,4%	74,0%
	251-500 BGN	370	1,4%	43,5%	5,9%	2,7%	46,5%
	501-750 BGN	96	1,0%	58,3%	4,2%	4,2%	32,3%
	751-1000 лева	52	3,8%	57,7%	5,8%		32,7%
	More than 1000 BGN	29	6,9%	51,7%	6,9%	6,9%	27,6%
	Don't know	37	2,7%	37,8%			59,5%
	NA	359	2,2%	44,6%	4,7%	1,4%	47,1%
Financial services usage	I don't use financial services	584	3,1%	27,7%	4,3%	2,4%	62,5%
	One	389	1,5%	42,2%	4,1%	1,5%	50,6%
	Two	242	,4%	46,3%	4,1%	1,2%	47,9%
	Three and more	217	1,8%	55,8%	2,8%	3,7%	35,9%
Total		1432	2,0%	39,0%	4,0%	2,2%	52,8%

		Base:	If a citizen has a deposit in a Bulgarian bank and this bank becomes bankrupt, do you know what maximum level of a deposit is entirely insured by the government?					
			The government does not insure the bank deposits	The equivalent in lev of 30.000 euro	The equivalent in lev of 50.000 euro	The equivalent in lev of 100.000 euro	The government insures all bank deposits in their full amount	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	3,3%	10,0%	26,4%	2,2%	4,5%	53,5%
	Regional center	484	4,3%	4,8%	27,3%	2,1%	5,2%	56,4%
	Smaller town	276	4,3%	6,9%	21,0%	3,3%	5,1%	59,4%
	Village	403	6,0%	7,7%	9,9%	2,7%	3,2%	70,5%
Gender	Male	682	4,7%	7,5%	24,2%	2,9%	4,3%	56,5%
	Female	750	4,5%	6,5%	18,1%	2,1%	4,7%	64,0%
Age	18-30	311	4,5%	3,9%	21,9%	2,6%	3,2%	64,0%
	31-40	243	4,9%	7,4%	25,9%	3,3%	7,4%	51,0%
	41-50	253	4,7%	10,7%	21,3%	2,0%	4,3%	56,9%
	51-60	257	4,3%	8,9%	26,5%	3,1%	5,1%	52,1%
	60+	368	4,6%	5,4%	13,0%	1,9%	3,3%	71,7%
Highest level of education achieved	Finished bachelor, master or higher degree	242	3,7%	5,0%	37,6%	4,5%	3,7%	45,5%
	Finished college	38	2,6%	10,5%	26,3%	2,6%	7,9%	50,0%
	Finished secondary school	683	3,4%	9,1%	25,0%	2,8%	5,1%	54,6%
	Finished elementary and lower	465	7,1%	4,7%	6,0%	1,1%	3,7%	77,4%
Main occupational status in the present	Employee	575	4,5%	8,2%	27,0%	2,4%	5,6%	52,3%
	Other status of employed persons	72	2,8%	11,1%	12,5%	1,4%	2,8%	69,4%
	Business owner	81	2,5%	9,9%	37,0%	8,6%	2,5%	39,5%
	Self-employed person in non-agricultural activities	29	3,4%	20,7%	27,6%	3,4%	6,9%	37,9%
	Self-employed person in agricultural activities	21	4,8%	4,8%	14,3%		9,5%	66,7%
	Family helper	5						100,0%
	Registered as unemployed	69	8,7%	7,2%	13,0%	5,8%	7,2%	58,0%
	Unregistered unemployed	74	4,1%	5,4%	13,5%	1,4%	1,4%	74,3%
	Retired - due to age	322	5,3%	4,0%	14,9%	1,2%	3,1%	71,4%
	Retired - other causes	65	4,6%	3,1%	9,2%	1,5%	6,2%	75,4%
	Pupil, student	85	1,2%	4,7%	20,0%	2,4%	3,5%	68,2%
	Housewife	22	9,1%	9,1%	22,7%		4,5%	54,5%
	Person unable to work	2	50,0%					50,0%
	Another status of non working person	7	14,3%		14,3%	14,3%		57,1%
Ethnicity	Bulgarian	1202	4,2%	7,7%	23,5%	2,9%	4,3%	57,4%
	Turkish	146	8,9%	4,1%	8,9%	,7%	7,5%	69,9%
	Roma	62	1,6%	1,6%	3,2%		1,6%	91,9%
	Other	21	4,8%	4,8%	19,0%			71,4%
Total household income	No income	3			33,3%		33,3%	33,3%
	Less than 100 BGN	6	16,7%		33,3%		16,7%	33,3%
	101-150 BGN	22	4,5%			4,5%	9,1%	81,8%
	151-200 BGN	57	8,8%	3,5%	3,5%	1,8%	3,5%	78,9%
	201-300 BGN	132	7,6%	4,5%	10,6%	1,5%	4,5%	71,2%
	301-500 BGN	216	5,6%	8,8%	14,4%	3,2%	4,2%	63,9%
	More than 500 BGN	499	4,8%	8,0%	27,9%	3,6%	6,0%	49,7%
	Don't know	118	,8%	2,5%	20,3%	,8%		75,4%
Personal monthly income	NA	379	3,2%	7,9%	23,2%	1,6%	3,4%	60,7%
	No income	135	4,4%	5,9%	15,6%	2,2%	2,2%	69,6%
	Less than 250 BGN	354	4,5%	6,2%	7,9%	2,3%	5,1%	74,0%
	251-500 BGN	370	5,7%	6,2%	26,2%	3,5%	5,7%	52,7%
	501-750 BGN	96	5,2%	11,5%	38,5%	1,0%	5,2%	38,5%
	751-1000 лева	52	5,8%	13,5%	32,7%	3,8%	3,8%	40,4%
	More than 1000 BGN	29		3,4%	37,9%	6,9%	10,3%	41,4%
	Don't know	37	5,4%	5,4%	18,9%			70,3%
Financial services usage	NA	359	3,6%	7,2%	23,1%	1,9%	3,3%	60,7%
	I don't use financial services	584	4,8%	5,0%	13,5%	2,6%	3,9%	70,2%
	One	389	4,6%	9,0%	20,6%	2,3%	4,4%	59,1%
	Two	242	4,5%	9,5%	25,6%	2,1%	3,3%	55,0%
	Three and more	217	4,1%	6,0%	36,9%	3,2%	7,4%	42,4%
Total		1432	4,6%	7,0%	21,0%	2,5%	4,5%	60,4%

		Base:	If a citizen owns shares in the unit fund, and the value of shares plummeted because of a large scale financial crisis, what is an approximate level of losses insured by the government?					
			The government does not insure against such losses	The equivalent in lev of 30.000 euro	The equivalent in lev of 50.000 euro	The equivalent in lev of 100.000 euro	All unit fund shares in their full amount	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	10,8%	6,7%	4,1%	,4%	,7%	77,3%
	Regional center	484	12,0%	2,3%	11,0%	1,2%	3,9%	69,6%
	Smaller town	276	11,6%	2,5%	7,6%	1,8%	3,3%	73,2%
	Village	403	9,2%	2,7%	5,2%	3,2%	,7%	78,9%
Gender	Male	682	13,0%	3,8%	7,8%	1,8%	2,9%	70,7%
	Female	750	8,9%	2,8%	7,1%	1,7%	1,7%	77,7%
Age	18-30	311	11,9%	1,9%	7,7%	2,3%	1,9%	74,3%
	31-40	243	16,5%	2,5%	9,1%	1,6%	3,7%	66,7%
	41-50	253	11,5%	4,7%	8,7%	1,2%	3,6%	70,4%
	51-60	257	8,9%	5,8%	7,4%	1,2%	1,6%	75,1%
	60+	368	7,3%	2,2%	5,2%	2,2%	1,4%	81,8%
Highest level of education achieved	Finished bachelor, master or higher degree	242	14,5%	3,7%	10,7%	1,7%	2,5%	66,9%
	Finished college	38	13,2%	2,6%	10,5%		2,6%	71,1%
	Finished secondary school	683	11,7%	4,5%	8,8%	2,0%	2,9%	70,0%
	Finished elementary and lower	465	7,7%	1,3%	3,4%	1,3%	1,3%	84,9%
Main occupational status in the present	Employee	575	13,6%	3,7%	9,4%	1,6%	3,1%	68,7%
	Other status of employed persons	72	4,2%	4,2%	1,4%	1,4%	1,4%	87,5%
	Business owner	81	19,8%	4,9%	16,0%	2,5%	1,2%	55,6%
	Self-employed person in non-agricultural activities	29	13,8%	13,8%	13,8%	3,4%	3,4%	51,7%
	Self-employed person in agricultural activities	21		4,8%	4,8%		4,8%	85,7%
	Family helper	5						100,0%
	Registered as unemployed	69	15,9%	5,8%	4,3%	1,4%	1,4%	71,0%
	Unregistered unemployed	74	4,1%	1,4%	5,4%	4,1%	1,4%	83,8%
	Retired - due to age	322	6,8%	1,9%	4,0%	1,6%	1,2%	84,5%
	Retired - other causes	65	7,7%	1,5%	3,1%		3,1%	84,6%
	Pupil, student	85	10,6%	2,4%	7,1%	2,4%	2,4%	75,3%
	Housewife	22	22,7%		18,2%			59,1%
	Person unable to work	2					50,0%	50,0%
	Another status of non working person	7			14,3%	14,3%		71,4%
Ethnicity	Bulgarian	1202	11,7%	3,7%	8,2%	2,1%	2,4%	71,9%
	Turkish	146	8,2%	1,4%	3,4%		2,1%	84,9%
	Roma	62	1,6%				1,6%	96,8%
	Other	21	9,5%	4,8%	9,5%			76,2%
Total household income	No income	3	33,3%				33,3%	33,3%
	Less than 100 BGN	6			16,7%	16,7%		66,7%
	101-150 BGN	22	9,1%			4,5%		86,4%
	151-200 BGN	57	5,3%		3,5%	1,8%	3,5%	86,0%
	201-300 BGN	132	9,8%	3,0%	3,8%	,8%	,8%	81,8%
	301-500 BGN	216	7,9%	2,8%	6,5%	3,2%	1,4%	78,2%
	More than 500 BGN	499	12,8%	4,2%	8,8%	2,4%	4,2%	67,5%
	Don't know	118	10,2%	,8%	5,9%	,8%	,8%	81,4%
Personal monthly income	NA	379	11,6%	4,0%	8,7%	,3%	1,1%	74,4%
	No income	135	8,1%	1,5%	5,9%	2,2%	3,0%	79,3%
	Less than 250 BGN	354	7,1%	2,3%	4,0%	2,0%	2,0%	82,8%
	251-500 BGN	370	11,1%	2,7%	9,5%	2,7%	2,7%	71,4%
	501-750 BGN	96	22,9%	5,2%	10,4%	1,0%	3,1%	57,3%
	751-1000 лева	52	9,6%	13,5%	7,7%	1,9%	5,8%	61,5%
	More than 1000 BGN	29	13,8%	3,4%	20,7%		6,9%	55,2%
	Don't know	37	16,2%		5,4%			78,4%
Financial services usage	NA	359	11,7%	3,9%	7,5%	,8%	1,1%	74,9%
	I don't use financial services	584	7,9%	2,7%	6,7%	2,1%	2,4%	78,3%
	One	389	11,1%	4,1%	6,7%	1,5%	2,6%	74,0%
	Two	242	11,2%	3,7%	7,9%	1,7%	1,2%	74,4%
Total	Three and more	217	18,4%	2,8%	10,1%	1,4%	2,8%	64,5%
		1432	10,9%	3,3%	7,4%	1,7%	2,3%	74,4%

		Base:	In which of the following cases it is appropriate for the government to compensate individuals for the losses on the financial market?					
			The bank which went bankrupt	Don't know	Shares of a unit fund whose market value plunged	Apartment prices dropped when one needs to sell them	None of the above	Shares of a private company, and the value of shares dropped
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	76,2%	20,1%	11,5%	4,1%	3,7%	2,6%
	Regional center	484	75,0%	18,6%	10,7%	3,5%	3,7%	3,3%
	Smaller town	276	68,8%	27,5%	8,0%	4,0%	1,8%	1,1%
	Village	403	60,5%	33,0%	11,2%	3,2%	4,5%	1,5%
Gender	Male	682	73,5%	20,5%	9,1%	4,7%	4,1%	2,5%
	Female	750	66,8%	28,4%	11,7%	2,7%	3,1%	2,0%
Age	18-30	311	67,8%	26,4%	11,6%	4,5%	3,9%	3,5%
	31-40	243	73,7%	21,0%	8,6%	2,5%	3,7%	1,6%
	41-50	253	72,3%	19,8%	11,9%	2,0%	5,1%	2,4%
	51-60	257	73,5%	22,6%	12,8%	5,4%	2,7%	3,5%
	60+	368	65,2%	30,4%	8,2%	3,5%	2,7%	,5%
Highest level of education achieved	Finished bachelor, master or higher degree	242	79,8%	14,9%	12,8%	2,9%	4,1%	2,1%
	Finished college	38	78,9%	15,8%	18,4%	2,6%		10,5%
	Finished secondary school	683	76,4%	18,0%	11,3%	4,2%	3,5%	2,5%
	Finished elementary and lower	465	54,6%	40,2%	7,5%	3,2%	3,7%	1,3%
Main occupational status in the present	Employee	575	75,8%	17,9%	12,0%	2,6%	4,2%	2,3%
	Other status of employed persons	72	59,7%	33,3%	11,1%	4,2%	4,2%	2,8%
	Business owner	81	87,7%	8,6%	13,6%	6,2%	3,7%	1,2%
	Self-employed person in non-agricultural activities	29	86,2%	13,8%	17,2%	3,4%		3,4%
	Self-employed person in agricultural activities	21	57,1%	33,3%		4,8%	9,5%	
	Family helper	5	40,0%	60,0%				
	Registered as unemployed	69	69,6%	26,1%	13,0%		1,4%	
	Unregistered unemployed	74	47,3%	51,4%	8,1%	5,4%	1,4%	2,7%
	Retired - due to age	322	63,7%	31,4%	7,8%	5,0%	2,8%	1,2%
	Retired - other causes	65	67,7%	30,8%	6,2%	3,1%	1,5%	3,1%
	Pupil, student	85	72,9%	21,2%	9,4%	3,5%	5,9%	7,1%
	Housewife	22	68,2%	22,7%	18,2%	4,5%	4,5%	4,5%
	Person unable to work	2		50,0%	50,0%			
	Another status of non working person	7	57,1%	14,3%		14,3%	14,3%	
Ethnicity	Bulgarian	1202	74,4%	20,3%	11,9%	3,8%	3,2%	2,6%
	Turkish	146	54,1%	37,7%	2,7%	2,1%	7,5%	
	Roma	62	27,4%	72,6%	3,2%	1,6%		1,6%
	Other	21	57,1%	38,1%	4,8%	9,5%	4,8%	
Total household income	No income	3	66,7%	33,3%				
	Less than 100 BGN	6	83,3%	16,7%		16,7%		
	101-150 BGN	22	45,5%	45,5%			9,1%	
	151-200 BGN	57	52,6%	43,9%	3,5%	1,8%	3,5%	
	201-300 BGN	132	60,6%	33,3%	5,3%	7,6%	3,8%	2,3%
	301-500 BGN	216	66,2%	29,6%	7,9%	4,2%	2,3%	,5%
	More than 500 BGN	499	78,6%	16,0%	13,0%	5,4%	3,6%	2,8%
	Don't know	118	59,3%	37,3%	6,8%	,8%	2,5%	6,8%
Personal monthly income	NA	379	71,2%	22,2%	13,5%	,8%	4,2%	1,6%
	No income	135	63,0%	31,9%	8,1%	4,4%	3,7%	3,7%
	Less than 250 BGN	354	59,6%	35,3%	7,1%	5,4%	3,4%	1,1%
	251-500 BGN	370	75,9%	19,5%	11,6%	4,1%	2,7%	2,7%
	501-750 BGN	96	82,3%	10,4%	14,6%	4,2%	4,2%	2,1%
	751-1000 лева	52	84,6%	11,5%	11,5%	7,7%	1,9%	3,8%
	More than 1000 BGN	29	89,7%	6,9%	6,9%	6,9%	3,4%	
	Don't know	37	64,9%	32,4%	10,8%		2,7%	5,4%
Financial services usage	NA	359	70,2%	23,1%	12,5%	,6%	4,7%	1,9%
	I don't use financial services	584	59,9%	33,6%	12,2%	3,1%	3,6%	2,9%
	One	389	73,3%	21,9%	11,1%	4,4%	3,3%	2,6%
	Two	242	75,6%	19,4%	7,4%	3,7%	4,1%	,4%
	Three and more	217	84,8%	11,5%	8,3%	3,7%	3,2%	1,8%
Total		1432	70,0%	24,7%	10,5%	3,6%	3,6%	2,2%

			Which of the following organizations do you see as the most suitable to deliver financial literacy program in Bulgaria?												
			Mass media (journalists and TV presenters)	Government entities regulating these markets	Higher education institutions of economic and financial profile	Don't know	Non-govern- ment organizatio ns or public organizatio ns involved in consumer rights protection	A commercial bank	Independent financial consultants	Pension fund and/or insurance companies	Unit investment funds (management companies)	At school	Other	Information Desks	Internet
Base:	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %		
Type of residence	Sofia	269	36.1%	39.0%	34.9%	15.6%	21.6%	13.0%	17.5%	5.2%	5.9%		.4%		
	Regional center	484	24.6%	32.0%	30.2%	20.9%	21.7%	21.5%	16.7%	6.6%	5.0%	2%		2%	
	Smaller town	276	31.9%	26.8%	25.4%	25.7%	17.8%	19.9%	15.2%	4.3%	5.1%	.7%	.4%		.7%
	Village	403	26.8%	18.6%	24.3%	30.8%	15.9%	18.4%	9.9%	6.9%	3.7%			2%	
Gender	Male	682	28.3%	28.2%	30.5%	22.3%	18.6%	18.6%	15.5%	6.7%	5.3%	.3%	.1%	.3%	.3%
	Female	750	29.2%	28.9%	26.7%	24.8%	19.9%	18.8%	13.9%	5.3%	4.4%	.1%	.1%		
Age	18-30	311	27.7%	30.2%	35.0%	20.9%	20.6%	19.6%	14.8%	4.8%	6.8%	.6%			.3%
	31-40	243	30.5%	27.6%	29.6%	14.8%	24.3%	21.0%	20.6%	3.3%	4.5%		4%		
	41-50	253	26.5%	36.8%	26.9%	17.0%	19.8%	22.9%	17.4%	7.5%	5.5%	.4%	.4%		.4%
	51-60	257	29.2%	28.8%	24.1%	28.4%	21.0%	16.7%	13.6%	8.2%	4.3%				
	60+	368	29.9%	22.0%	26.4%	32.9%	13.3%	14.9%	9.5%	6.3%	3.3%				.5%
Highest level of education achieved	Finished bachelor, master or higher degree	242	28.9%	41.7%	36.8%	10.3%	28.9%	20.7%	16.5%	5.8%	5.4%				
	Finished college	38	31.6%	26.3%	31.6%	21.1%	31.6%	10.5%	13.2%	5.3%	2.6%				
	Finished secondary school	683	29.9%	32.5%	32.8%	16.4%	20.1%	21.8%	18.7%	6.4%	6.1%	.3%	.3%	.1%	.3%
	Finished elementary and lower	465	26.9%	15.9%	17.8%	41.5%	12.0%	13.8%	8.0%	5.6%	2.6%	2%		2%	
Main occupational status in the present	Employee	575	29.9%	33.4%	31.5%	15.0%	23.3%	21.0%	19.1%	5.6%	4.9%		.2%		.2%
	Other status of employed persons	72	25.0%	25.0%	20.8%	29.2%	16.7%	12.5%	15.3%	5.6%	8.3%				
	Business owner	81	21.0%	29.6%	33.3%	16.0%	25.9%	30.9%	17.3%	7.4%	12.3%		1.2%		
	Self-employed person in non-agricultural activities	29	44.8%	41.4%	17.2%	20.7%	31.0%	10.3%	13.8%	10.3%	10.3%	3.4%			
	Self-employed person in agricultural activities	21	19.0%	28.6%	19.0%	38.1%	19.0%	19.0%	9.5%		4.8%				
	Family helper	5		40.0%		40.0%		20.0%	20.0%						
	Registered as unemployed	69	29.0%	26.1%	21.7%	27.5%	24.6%	18.8%	11.6%	7.2%	4.3%	1.4%			
	Unregistered unemployed	74	21.6%	23.0%	20.3%	39.2%	10.8%	14.9%	9.5%	1.4%	4.1%				
	Retired - due to age	322	29.2%	21.7%	26.4%	34.8%	11.8%	14.3%	9.3%	6.5%	2.2%			6%	
	Retired - other causes	65	29.2%	26.2%	24.6%	29.2%	15.4%	15.4%	7.7%	6.2%	4.6%				
	Pupl. student	85	37.6%	28.2%	43.5%	20.0%	17.6%	20.0%	15.3%	8.2%	4.7%				1.2%
	Housewife	22	22.7%	31.8%	31.8%	9.1%	31.8%	22.7%	13.6%	9.1%					
		Person unable to work	2					50.0%			50.0%	50.0%			
	Another status of non working person	7	28.6%	28.6%	14.3%	28.6%		28.6%							
Ethnicity	Bulgarian	1202	29.0%	31.1%	30.4%	20.0%	20.9%	19.9%	16.4%	6.7%	5.2%	2%	.2%	.2%	.2%
	Turkish	146	27.4%	18.5%	21.2%	38.4%	11.0%	13.0%	4.8%	2.7%	2.7%				
	Roma	62	29.0%	11.3%	11.3%	51.6%	11.3%	6.5%	6.5%	3.2%	3.2%				
	Other	21	28.6%	4.8%	23.8%	42.9%	9.5%	23.8%	9.5%		4.8%				
Total household income	No income	3		33.3%	33.3%	33.3%	33.3%								
	Less than 100 BGN	6	16.7%	50.0%	16.7%		33.3%	16.7%	16.7%						
	101-150 BGN	22	13.6%	22.7%	9.1%	50.0%		18.2%				4.5%			
	151-200 BGN	57	24.6%	19.3%	15.8%	49.1%	7.0%	14.0%	10.5%	7.0%	1.8%				
	201-300 BGN	132	29.0%	22.0%	22.0%	32.6%	9.8%	18.9%	6.8%	5.3%	5.3%				
	301-500 BGN	216	28.7%	26.4%	29.6%	25.9%	17.6%	16.2%	14.4%	6.5%	4.6%	.5%			
	More than 500 BGN	499	34.9%	32.5%	33.5%	14.6%	24.0%	19.0%	18.2%	4.8%	5.6%	2%		2%	
	Don't know	118	26.3%	18.6%	28.0%	34.7%	17.8%	12.7%	14.4%	5.9%	1.7%		.8%		
	NA	379	23.2%	31.4%	27.4%	22.2%	20.3%	22.2%	14.5%	7.9%	5.5%			.3%	
Personal monthly income	No income	135	30.4%	20.0%	27.4%	28.9%	20.0%	15.6%	14.1%	6.7%	5.9%	.7%			
	Less than 250 BGN	354	29.9%	22.9%	18.6%	35.3%	12.1%	17.2%	8.8%	5.9%	2.8%	.6%			
	251-500 BGN	370	32.7%	33.0%	34.3%	18.1%	21.9%	17.3%	16.2%	4.6%	5.9%		.3%		
	501-750 BGN	96	27.1%	29.2%	34.4%	10.4%	30.2%	22.9%	26.0%	6.3%	2.1%			1.0%	
	751-1000 neva	52	36.5%	48.1%	44.2%	9.6%	26.9%	11.5%	19.2%	1.9%	3.8%				
	More than 1000 BGN	29	24.1%	37.9%	37.9%	10.3%	17.2%	17.2%	20.7%	3.4%	13.8%				
	Don't know	37	21.6%	16.2%	37.8%	24.3%	16.2%	18.9%	18.9%	2.7%	5.4%		2.7%		
	NA	359	23.4%	30.4%	27.0%	22.3%	19.8%	22.8%	14.5%	8.4%	5.3%			.3%	.6%
Financial services usage	I don't use financial services	584	24.0%	22.9%	24.1%	34.6%	14.9%	14.2%	9.4%	7.0%	4.3%	2%			
	One	389	30.8%	27.5%	29.0%	21.1%	20.6%	20.1%	14.1%	4.6%	3.1%	.3%		.5%	.3%
	Two	242	38.8%	31.8%	31.8%	12.4%	23.6%	20.2%	19.0%	4.5%	5.8%	.4%	.4%		
	Three and more	217	26.7%	41.9%	35.5%	11.1%	24.0%	26.7%	24.9%	7.4%	8.3%		.5%		.5%
Total		1432	28.6%	28.6%	28.5%	23.6%	19.3%	18.7%	14.7%	6.0%	4.8%	2%	.1%	.1%	.1%



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

		Base:	How to form one's own financial targets and draw a personal current financial plan			What to do not to get up to one's neck in debt when using credits			How to plan purchases of durables (car, apartment) and evaluate one's abilities to implement them			How does the pension scheme work and what methods are available to secure one's old age income		
			Yes	No	Don't know	Yes	No	Don't know	Yes	No	Don't know	Yes	No	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	68,8%	16,4%	14,9%	81,8%	6,3%	11,9%	71,4%	13,8%	14,9%	79,2%	8,6%	12,3%
	Regional center	484	60,7%	13,2%	26,0%	75,8%	6,8%	17,4%	65,5%	13,4%	21,1%	71,5%	5,8%	22,7%
	Smaller town	276	59,8%	13,0%	27,2%	77,2%	4,0%	18,8%	66,7%	12,0%	21,4%	71,0%	5,4%	23,6%
	Village	403	55,8%	10,4%	33,7%	71,0%	5,2%	23,8%	60,0%	12,4%	27,5%	65,5%	8,2%	26,3%
Gender	Male	682	61,6%	12,6%	25,8%	78,3%	4,8%	16,9%	66,3%	13,2%	20,5%	70,7%	7,2%	22,1%
	Female	750	59,9%	13,3%	26,8%	73,6%	6,5%	19,9%	64,4%	12,7%	22,9%	71,6%	6,7%	21,7%
Age	18-30	311	60,5%	15,1%	24,4%	74,0%	7,4%	18,6%	65,9%	12,2%	21,9%	65,3%	7,7%	27,0%
	31-40	243	67,1%	13,6%	19,3%	79,8%	7,4%	12,8%	71,2%	14,8%	14,0%	75,7%	8,2%	16,0%
	41-50	253	65,6%	13,0%	21,3%	82,2%	4,7%	13,0%	71,9%	13,0%	15,0%	77,9%	7,5%	14,6%
	51-60	257	59,9%	12,1%	28,0%	77,4%	5,1%	17,5%	66,1%	11,3%	22,6%	75,5%	4,7%	19,8%
	60+	368	53,8%	11,4%	34,8%	69,3%	4,3%	26,4%	55,7%	13,3%	31,0%	65,5%	6,5%	28,0%
Highest level of education achieved	Finished bachelor, master or higher degree	242	69,0%	16,1%	14,9%	78,1%	9,5%	12,4%	70,2%	14,0%	15,7%	77,7%	9,5%	12,8%
	Finished college	38	60,5%	21,1%	18,4%	78,9%	7,9%	13,2%	63,2%	18,4%	18,4%	81,6%	5,3%	13,2%
	Finished secondary school	683	66,8%	14,3%	18,9%	83,9%	5,6%	10,5%	73,5%	14,1%	12,4%	78,2%	7,0%	14,8%
	Finished elementary and lower	465	47,3%	8,6%	44,1%	62,6%	3,7%	33,8%	50,8%	10,1%	39,1%	56,6%	5,4%	38,1%
Main occupational status in the present	Employee	575	67,7%	15,1%	17,2%	82,6%	6,8%	10,6%	72,9%	14,4%	12,7%	80,5%	7,1%	12,3%
	Other status of employed persons	72	54,2%	15,3%	30,6%	80,6%	1,4%	18,1%	65,3%	9,7%	25,0%	56,9%	8,3%	34,7%
	Business owner	81	81,5%	11,1%	7,4%	84,0%	7,4%	8,6%	76,5%	13,6%	9,9%	87,7%	6,2%	6,2%
	Self-employed person in non-agricultural activities	29	65,5%	20,7%	13,8%	75,9%	10,3%	13,8%	65,5%	24,1%	10,3%	79,3%	10,3%	10,3%
	Self-employed person in agricultural activities	21	47,6%	4,8%	47,6%	66,7%	4,8%	28,6%	57,1%	9,5%	33,3%	57,1%	9,5%	33,3%
	Family helper	5	40,0%	20,0%	40,0%	40,0%	20,0%	40,0%	60,0%		40,0%	60,0%		40,0%
	Registered as unemployed	69	47,8%	11,6%	40,6%	69,6%	5,8%	24,6%	62,3%	8,7%	29,0%	65,2%	5,8%	29,0%
	Unregistered unemployed	74	54,1%	5,4%	40,5%	63,5%	2,7%	33,8%	45,9%	13,5%	40,5%	51,4%	10,8%	37,8%
	Retired - due to age	322	49,7%	13,0%	37,3%	67,1%	5,6%	27,3%	54,7%	13,7%	31,7%	64,0%	6,2%	29,8%
	Retired - other causes	65	52,3%	7,7%	40,0%	69,2%		30,8%	55,4%	7,7%	36,9%	60,0%	4,6%	35,4%
	Pupil, student	85	64,7%	10,6%	24,7%	75,3%	8,2%	16,5%	70,6%	9,4%	20,0%	62,4%	8,2%	29,4%
	Housewife	22	68,2%	9,1%	22,7%	81,8%		18,2%	77,3%	4,5%	18,2%	77,3%		22,7%
	Person unable to work	2	50,0%	50,0%		100,0%			50,0%	50,0%		100,0%		
	Another status of non working person	7	71,4%		28,6%	85,7%		14,3%	71,4%		28,6%	71,4%		28,6%
Ethnicity	Bulgarian	1202	63,8%	13,6%	22,6%	80,0%	5,9%	14,1%	68,6%	13,7%	17,7%	74,9%	7,2%	17,9%
	Turkish	146	47,9%	11,6%	40,4%	58,2%	6,2%	35,6%	51,4%	9,6%	39,0%	57,5%	4,8%	37,7%
	Roma	62	30,6%	4,8%	64,5%	40,3%	3,2%	56,5%	38,7%	4,8%	56,5%	37,1%	3,2%	59,7%
	Other	21	57,1%	14,3%	28,6%	66,7%		33,3%	52,4%	14,3%	33,3%	52,4%	14,3%	33,3%
Total household income	No income	3	66,7%		33,3%	66,7%		33,3%	33,3%	33,3%	33,3%	66,7%		33,3%
	Less than 100 BGN	6	50,0%	16,7%	33,3%	66,7%	16,7%	16,7%	66,7%	16,7%	16,7%	50,0%	16,7%	33,3%
	101-150 BGN	22	50,0%	9,1%	40,9%	63,6%		36,4%	36,4%	13,6%	50,0%	50,0%	4,5%	45,5%
	151-200 BGN	57	38,6%	8,8%	52,6%	61,4%		38,6%	42,1%	12,3%	45,6%	52,6%	7,0%	40,4%
	201-300 BGN	132	45,5%	14,4%	40,2%	65,2%	5,3%	29,5%	53,0%	12,9%	34,1%	62,1%	3,8%	34,1%
	301-500 BGN	216	54,6%	12,5%	32,9%	75,0%	5,1%	19,9%	57,9%	16,7%	25,5%	65,3%	7,9%	26,9%
	More than 500 BGN	499	66,9%	13,8%	19,2%	80,4%	5,6%	14,0%	69,7%	13,6%	16,6%	77,0%	7,0%	16,0%
	Don't know	118	54,2%	14,4%	31,4%	66,1%	10,2%	23,7%	55,9%	16,1%	28,0%	64,4%	7,6%	28,0%
Personal monthly income	NA	379	67,3%	12,1%	20,6%	80,2%	6,1%	13,7%	76,3%	8,7%	15,0%	76,5%	7,1%	16,4%
	No income	135	58,5%	6,7%	34,8%	70,4%	4,4%	25,2%	59,3%	11,1%	29,6%	62,2%	6,7%	31,1%
	Less than 250 BGN	354	48,6%	12,4%	39,0%	68,1%	3,4%	28,5%	55,1%	12,1%	32,8%	60,2%	5,6%	34,2%
	251-500 BGN	370	61,9%	14,9%	23,2%	81,1%	5,4%	13,5%	63,8%	17,3%	18,9%	76,8%	6,2%	17,0%
	501-750 BGN	96	67,7%	15,6%	16,7%	77,1%	9,4%	13,5%	70,8%	15,6%	13,5%	76,0%	8,3%	15,6%
	751-1000 nea	52	71,2%	19,2%	9,6%	78,8%	9,6%	11,5%	76,9%	11,5%	11,5%	86,5%	5,8%	7,7%
	More than 1000 BGN	29	89,7%	6,9%	3,4%	86,2%		13,8%	75,9%	10,3%	13,8%	82,8%	10,3%	6,9%
	Don't know	37	54,1%	18,9%	27,0%	56,8%	18,9%	24,3%	59,5%	16,2%	24,3%	62,2%	10,8%	27,0%
Financial services usage	NA	359	67,1%	12,3%	20,6%	80,5%	6,4%	13,1%	75,8%	9,2%	15,0%	76,0%	8,1%	15,9%
	I don't use financial services	584	56,7%	8,9%	34,4%	68,7%	4,1%	27,2%	58,7%	10,3%	31,0%	63,2%	5,7%	31,2%
	One	389	64,3%	14,4%	21,3%	80,5%	6,2%	13,4%	66,3%	14,9%	18,8%	75,6%	9,0%	15,4%
	Two	242	61,6%	16,9%	21,5%	81,4%	6,6%	12,0%	70,7%	14,5%	14,9%	76,4%	6,2%	17,4%
Total	Three and more	217	64,1%	17,1%	18,9%	80,6%	8,3%	11,1%	75,1%	14,7%	10,1%	78,8%	7,4%	13,8%
		1432	60,7%	13,0%	26,3%	75,8%	5,7%	18,4%	65,3%	12,9%	21,8%	71,2%	6,9%	21,9%

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

		Base:	What is banking services - current accounts, saving deposits, and plastic cards, and how can I use it			What is consumer credit for purchasing goods and services, and how can I use it			What is mortgage loan and how can I use it			What is insurance and insurance products and how can I use it		
			Yes	No	Don't know	Yes	No	Don't know	Yes	No	Don't know	Yes	No	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	75.1%	13.8%	11.2%	68.4%	16.0%	15.6%	59.9%	22.7%	17.5%	61.0%	19.0%	20.1%
	Regional center	484	74.8%	6.8%	18.4%	70.0%	9.5%	20.5%	64.9%	10.1%	25.0%	64.9%	9.3%	25.8%
	Smaller town	276	77.9%	2.2%	19.9%	76.4%	3.3%	20.3%	69.2%	8.3%	22.5%	68.1%	9.8%	22.1%
	Village	403	60.5%	9.7%	29.8%	59.8%	10.7%	29.5%	51.6%	15.1%	33.3%	52.9%	13.6%	33.5%
Gender	Male	682	71.3%	8.5%	20.2%	68.8%	10.4%	20.8%	62.3%	14.2%	23.5%	62.2%	13.5%	24.3%
	Female	750	71.6%	7.6%	20.8%	67.5%	9.3%	23.2%	59.9%	12.9%	27.2%	60.7%	11.5%	27.9%
Age	18-30	311	73.3%	8.4%	18.3%	70.1%	8.4%	21.5%	62.4%	12.5%	25.1%	60.8%	12.9%	26.4%
	31-40	243	80.7%	7.0%	12.3%	74.9%	11.5%	13.6%	73.3%	12.3%	14.4%	72.4%	11.9%	15.6%
	41-50	253	76.3%	10.3%	13.4%	76.3%	10.3%	13.4%	68.8%	14.2%	17.0%	70.8%	12.3%	17.0%
	51-60	257	68.9%	8.9%	22.2%	68.1%	8.9%	23.0%	58.4%	13.2%	28.4%	57.6%	14.0%	28.4%
	60+	368	62.2%	6.3%	31.5%	56.3%	10.3%	33.4%	48.4%	14.9%	36.7%	50.8%	11.4%	37.8%
Highest level of education achieved	Finished bachelor, master or higher degree	242	76.4%	12.0%	11.6%	69.8%	16.5%	13.6%	71.1%	15.7%	13.2%	70.2%	12.8%	16.9%
	Finished college	38	84.2%	2.6%	13.2%	73.7%	13.2%	13.2%	71.1%	13.2%	15.8%	71.1%	10.5%	18.4%
	Finished secondary school	683	80.5%	8.1%	11.4%	78.3%	8.2%	13.5%	70.0%	13.0%	17.0%	70.9%	11.9%	17.3%
	Finished elementary and lower	465	54.6%	6.0%	39.4%	51.8%	8.2%	40.0%	41.7%	13.1%	45.2%	42.2%	12.9%	44.9%
Main occupational status in the present	Employee	575	80.2%	8.2%	11.7%	76.9%	10.3%	12.9%	72.5%	12.7%	14.8%	73.0%	11.3%	15.7%
	Other status of employed persons	72	69.4%	8.3%	22.2%	58.3%	16.7%	25.0%	43.1%	26.4%	30.6%	47.2%	23.6%	29.2%
	Business owner	81	84.0%	8.6%	7.4%	82.7%	9.9%	7.4%	74.1%	13.6%	12.3%	74.1%	13.6%	12.3%
	Self-employed person in non-agricultural activities	29	65.5%	20.7%	13.8%	65.5%	20.7%	13.8%	69.0%	20.7%	10.3%	69.0%	20.7%	10.3%
	Self-employed person in agricultural activities	21	57.1%	9.5%	33.3%	66.7%	4.8%	28.6%	52.4%	9.5%	38.1%	61.9%		38.1%
	Family helper	5	40.0%	20.0%	40.0%	40.0%	20.0%	40.0%	60.0%		40.0%	60.0%		40.0%
	Registered as unemployed	69	65.2%	8.7%	26.1%	68.1%	5.8%	26.1%	58.0%	10.1%	31.9%	59.4%	7.2%	33.3%
	Unregistered unemployed	74	52.7%	13.5%	33.8%	52.7%	12.2%	35.1%	40.5%	16.2%	43.2%	37.8%	17.6%	44.6%
	Retired - due to age	322	62.1%	5.0%	32.9%	56.8%	9.0%	34.2%	46.9%	15.2%	37.9%	48.1%	12.4%	39.4%
	Retired - other causes	65	60.0%	6.2%	33.8%	53.8%	7.7%	38.5%	46.2%	9.2%	44.6%	44.6%	10.8%	44.6%
	Pupil, student	85	74.1%	9.4%	16.5%	68.2%	8.2%	23.5%	65.9%	9.4%	24.7%	63.5%	11.8%	24.7%
	Housewife	22	77.3%	4.5%	18.2%	81.8%		18.2%	72.7%	4.5%	22.7%	72.7%	4.5%	22.7%
	Person unable to work	2	100.0%			100.0%			100.0%			50.0%	50.0%	
	Another status of non working person	7	85.7%		14.3%	85.7%		14.3%	85.7%		14.3%	71.4%	14.3%	14.3%
Ethnicity	Bulgarian	1202	75.0%	8.4%	16.6%	72.0%	10.4%	17.6%	65.6%	13.8%	20.6%	65.3%	12.4%	22.3%
	Turkish	146	55.5%	6.8%	37.7%	50.7%	7.5%	41.8%	39.7%	13.0%	47.3%	43.2%	15.1%	41.8%
	Roma	62	43.5%	3.2%	53.2%	38.7%	3.2%	58.1%	27.4%	8.1%	64.5%	33.9%	4.8%	61.3%
	Other	21	66.7%	4.8%	28.6%	52.4%	14.3%	33.3%	47.6%	19.0%	33.3%	47.6%	14.3%	38.1%
Total household income	No income	3	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%
	Less than 100 BGN	6	50.0%	50.0%		66.7%	33.3%		33.3%	66.7%		33.3%	66.7%	
	101-150 BGN	22	50.0%	9.1%	40.9%	40.9%	13.6%	45.5%	36.4%	13.6%	50.0%	31.8%	18.2%	50.0%
	151-200 BGN	57	50.9%	1.8%	47.4%	47.4%	3.5%	49.1%	35.1%	12.3%	52.6%	38.6%	8.8%	52.6%
	201-300 BGN	132	53.8%	11.4%	34.8%	50.8%	11.4%	37.9%	44.7%	14.4%	40.9%	43.2%	17.4%	39.4%
	301-500 BGN	216	68.1%	6.9%	25.0%	63.9%	8.8%	27.3%	53.7%	13.9%	32.4%	52.3%	12.5%	35.2%
	More than 500 BGN	499	78.8%	7.0%	14.2%	75.4%	9.2%	15.4%	68.3%	13.4%	18.2%	67.5%	12.8%	19.6%
	Don't know	118	71.2%	4.2%	24.6%	66.9%	5.1%	28.0%	59.3%	11.0%	29.7%	60.2%	8.5%	31.4%
	NA	379	74.9%	10.0%	15.0%	72.3%	12.4%	15.3%	67.8%	13.2%	19.0%	71.0%	10.6%	18.5%
Personal monthly income	No income	135	65.2%	8.9%	25.9%	65.2%	8.1%	26.7%	56.3%	11.9%	31.9%	57.0%	11.9%	31.1%
	Less than 250 BGN	354	60.7%	5.6%	33.6%	57.9%	6.8%	35.3%	46.0%	13.8%	40.1%	46.0%	12.7%	41.2%
	251-500 BGN	370	76.8%	7.6%	15.7%	71.4%	10.3%	18.4%	65.4%	12.7%	21.9%	64.9%	12.2%	23.0%
	501-750 BGN	96	78.1%	7.3%	14.6%	77.1%	8.3%	14.6%	76.0%	11.5%	12.5%	70.8%	13.5%	15.6%
	751-1000 leva	52	80.8%	13.5%	5.8%	75.0%	13.5%	11.5%	67.3%	23.1%	9.6%	73.1%	17.3%	9.6%
	More than 1000 BGN	29	79.3%	10.3%	10.3%	75.9%	17.2%	6.9%	65.5%	20.7%	13.8%	65.5%	17.2%	17.2%
	Don't know	37	70.3%	5.4%	24.3%	70.3%	5.4%	24.3%	62.2%	10.8%	27.0%	56.8%	16.2%	27.0%
Financial services usage	NA	359	75.2%	10.0%	14.8%	71.6%	12.8%	15.6%	67.7%	13.6%	18.7%	70.5%	10.9%	18.7%
	I don't use financial services	584	61.5%	6.8%	31.7%	58.6%	8.6%	32.9%	51.9%	13.5%	34.6%	53.3%	11.1%	35.6%
	One	389	76.6%	8.2%	15.2%	73.8%	8.2%	18.0%	64.5%	13.1%	22.4%	62.5%	14.7%	22.9%
	Two	242	77.7%	9.1%	13.2%	75.2%	11.2%	13.6%	69.4%	11.2%	19.4%	69.8%	11.6%	18.6%
Total	Three and more	217	82.0%	9.7%	8.3%	75.6%	14.7%	9.7%	70.0%	17.1%	12.9%	71.9%	12.9%	15.2%
		1432	71.4%	8.0%	20.5%	68.1%	9.8%	22.1%	61.0%	13.5%	25.4%	61.4%	12.4%	26.2%

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

		Base:	What is private pension fund and how can I use it			What is capital markets, stock and unit fund shares, and how can I use it			Sources of information on financial services, how to interpret the information and how to differentiate the advertising information from the objective one			What parameters are used to compare the services offered by banks and other financial companies		
			Yes	No	Don't know	Yes	No	Don't know	Yes	No	Don't know	Yes	No	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	65.8%	14.5%	19.7%	49.4%	26.4%	24.2%	66.2%	13.4%	20.4%	66.9%	11.5%	21.6%
	Regional center	484	64.9%	10.7%	24.4%	50.8%	16.9%	32.2%	65.5%	9.5%	25.0%	64.5%	8.3%	27.3%
	Smaller town	276	62.3%	12.3%	25.4%	55.8%	12.3%	31.9%	71.4%	4.7%	23.9%	72.1%	6.2%	21.7%
	Village	403	52.1%	17.9%	30.0%	42.2%	21.1%	36.7%	53.3%	13.2%	33.5%	54.6%	10.9%	34.5%
Gender	Male	682	63.0%	13.8%	23.2%	51.0%	18.8%	30.2%	64.5%	10.0%	25.5%	65.7%	8.5%	25.8%
	Female	750	59.1%	13.7%	27.2%	47.3%	19.2%	33.5%	62.3%	10.7%	27.1%	61.7%	9.9%	28.4%
Age	18-30	311	57.9%	11.9%	30.2%	53.1%	16.7%	30.2%	64.3%	10.3%	25.4%	63.3%	10.0%	26.7%
	31-40	243	67.1%	15.2%	17.7%	58.0%	18.5%	23.5%	75.3%	9.5%	15.2%	72.8%	9.1%	18.1%
	41-50	253	73.9%	12.6%	13.4%	55.3%	22.1%	22.5%	68.0%	12.3%	19.8%	68.8%	11.5%	19.8%
	51-60	257	59.5%	14.4%	26.1%	47.9%	16.7%	35.4%	61.5%	10.5%	28.0%	63.0%	8.6%	28.4%
Highest level of education achieved	60+	368	51.6%	14.7%	33.7%	36.4%	20.7%	42.9%	52.7%	9.5%	37.8%	54.6%	7.6%	37.8%
	Finished bachelor, master or higher degree	242	72.3%	14.0%	13.6%	59.9%	18.2%	21.9%	76.0%	8.3%	15.7%	76.0%	7.4%	16.5%
	Finished college	38	73.7%	7.9%	18.4%	47.4%	26.3%	26.3%	63.2%	18.4%	18.4%	68.4%	13.2%	18.4%
	Finished secondary school	683	68.7%	13.3%	18.0%	55.9%	19.3%	24.7%	71.2%	10.5%	18.3%	71.4%	9.5%	19.0%
Main occupational status in the present	Finished elementary and lower	465	42.6%	14.6%	42.8%	33.3%	18.3%	48.4%	45.2%	10.3%	44.5%	45.2%	9.2%	45.6%
	Employee	575	71.7%	12.9%	15.5%	58.4%	19.1%	22.4%	72.5%	10.8%	16.7%	72.3%	10.1%	17.6%
	Other status of employed persons	72	51.4%	18.1%	30.6%	36.1%	20.8%	43.1%	59.7%	12.5%	27.8%	52.8%	12.5%	34.7%
	Business owner	81	75.3%	12.3%	12.3%	69.1%	14.8%	16.0%	74.1%	9.9%	16.0%	80.2%	4.9%	14.8%
	Self-employed person in non-agricultural activities	29	79.3%	10.3%	10.3%	55.2%	31.0%	13.8%	72.4%	17.2%	10.3%	69.0%	20.7%	10.3%
	Self-employed person in agricultural activities	21	52.4%	4.8%	42.9%	47.6%	4.8%	47.6%	47.6%	4.8%	47.6%	52.4%	9.5%	38.1%
	Family helper	5	60.0%		40.0%	20.0%	40.0%	40.0%	60.0%		40.0%	40.0%		60.0%
	Registered as unemployed	69	59.4%	10.1%	30.4%	47.8%	15.9%	36.2%	59.4%	8.7%	31.9%	59.4%	5.8%	34.8%
	Unregistered unemployed	74	41.9%	17.6%	40.5%	37.8%	23.0%	39.2%	48.6%	13.5%	37.8%	47.3%	13.5%	39.2%
	Retired - due to age	322	48.4%	15.5%	36.0%	35.4%	20.2%	44.4%	51.6%	9.3%	39.1%	52.5%	7.5%	40.1%
	Retired - other causes	65	43.1%	15.4%	41.5%	27.7%	18.5%	53.8%	44.6%	12.3%	43.1%	44.6%	13.8%	41.5%
	Pupil, student	85	56.5%	12.9%	30.6%	52.9%	15.3%	31.8%	67.1%	8.2%	24.7%	70.6%	5.9%	23.5%
	Housewife	22	68.2%	13.6%	18.2%	59.1%	13.6%	27.3%	72.7%	4.5%	22.7%	77.3%	4.5%	18.2%
	Person unable to work	2	100.0%			100.0%			100.0%			100.0%		
	Another status of non working person	7	71.4%	14.3%	14.3%	71.4%	14.3%	14.3%	85.7%		14.3%	71.4%		28.6%
Ethnicity	Bulgarian	1202	64.8%	13.6%	21.6%	52.7%	19.0%	28.4%	67.5%	10.1%	22.5%	67.6%	9.6%	22.9%
	Turkish	146	42.5%	16.4%	41.1%	28.8%	22.6%	48.6%	41.8%	13.7%	44.5%	41.8%	11.0%	47.3%
	Roma	62	35.5%	8.1%	56.5%	27.4%	11.3%	61.3%	38.7%	4.8%	56.5%	37.1%	1.6%	61.3%
	Other	21	47.6%	19.0%	33.3%	52.4%	14.3%	33.3%	52.4%	14.3%	33.3%	66.7%		33.3%
Total household income	No income	3	33.3%	33.3%	33.3%	66.7%		33.3%	66.7%		33.3%	66.7%		33.3%
	Less than 100 BGN	6	33.3%	50.0%	16.7%	33.3%	50.0%	16.7%	50.0%	33.3%	16.7%	66.7%	16.7%	16.7%
	101-150 BGN	22	40.9%	18.2%	40.9%	31.8%	22.7%	45.5%	40.9%	9.1%	50.0%	36.4%	9.1%	54.5%
	151-200 BGN	57	36.8%	17.5%	45.6%	26.3%	21.1%	52.6%	42.1%	8.8%	49.1%	47.4%	5.3%	47.4%
	201-300 BGN	132	46.2%	16.7%	37.1%	34.1%	21.2%	44.7%	49.2%	9.8%	40.9%	50.0%	8.3%	41.7%
	301-500 BGN	216	51.4%	13.9%	34.7%	38.4%	19.4%	42.1%	59.7%	10.2%	30.1%	55.6%	10.2%	34.3%
	More than 500 BGN	499	67.9%	13.6%	18.4%	52.3%	20.4%	27.3%	68.9%	10.2%	20.8%	67.5%	11.0%	21.4%
	Don't know	118	55.1%	15.3%	29.7%	54.2%	16.9%	28.8%	61.0%	9.3%	29.7%	61.9%	8.5%	29.7%
	NA	379	69.7%	10.8%	19.5%	59.1%	15.8%	25.1%	68.3%	11.1%	20.6%	72.3%	7.4%	20.3%
Personal monthly income	No income	135	57.0%	13.3%	29.6%	51.1%	16.3%	32.6%	57.8%	10.4%	31.9%	59.3%	8.9%	31.9%
	Less than 250 BGN	354	43.8%	16.4%	39.8%	30.5%	22.6%	46.9%	49.4%	10.2%	40.4%	48.6%	10.2%	41.2%
	251-500 BGN	370	64.9%	14.3%	20.8%	52.2%	17.6%	30.3%	68.4%	9.5%	22.2%	66.8%	9.2%	24.1%
	501-750 BGN	96	74.0%	8.3%	17.7%	57.3%	18.8%	24.0%	71.9%	11.5%	16.7%	71.9%	9.4%	18.8%
	751-1000 neea	52	80.8%	11.5%	7.7%	57.7%	25.0%	17.3%	75.0%	7.7%	17.3%	73.1%	13.5%	13.5%
	More than 1000 BGN	29	62.1%	20.7%	17.2%	58.6%	20.7%	20.7%	72.4%	6.9%	20.7%	69.0%	10.3%	20.7%
	Don't know	37	59.5%	13.5%	27.0%	56.8%	18.9%	24.3%	64.9%	10.8%	24.3%	67.6%	5.4%	27.0%
	NA	359	69.1%	12.0%	18.9%	58.5%	17.0%	24.5%	69.1%	11.7%	19.2%	72.4%	8.1%	19.5%
Financial services usage	I don't use financial services	584	53.4%	12.5%	34.1%	44.9%	15.6%	39.6%	53.6%	10.3%	36.1%	54.3%	9.1%	36.6%
	One	389	62.5%	15.4%	22.1%	49.9%	21.1%	29.0%	66.1%	12.6%	21.3%	66.8%	11.1%	22.1%
	Two	242	70.7%	10.7%	18.6%	52.1%	19.8%	28.1%	71.5%	7.4%	21.1%	72.3%	5.4%	22.3%
	Three and more	217	67.7%	17.5%	14.7%	55.8%	23.5%	20.7%	75.6%	9.7%	14.7%	73.3%	10.6%	16.1%
Total		1432	61.0%	13.8%	25.3%	49.1%	19.0%	31.9%	63.3%	10.3%	26.3%	63.6%	9.2%	27.2%

		Base:	What consumer rights protection laws are available and what one needs to do when one's consumer rights are violated			What information should a user pay attention to when signing a contract with a bank or another financial company		
			Yes	No	Don't know	Yes	No	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	83,3%	3,3%	13,4%	82,5%	3,7%	13,8%
	Regional center	484	78,7%	1,7%	19,6%	79,3%	2,7%	18,0%
	Smaller town	276	77,9%	1,8%	20,3%	77,2%	3,6%	19,2%
	Village	403	65,3%	7,7%	27,0%	65,0%	6,5%	28,5%
Gender	Male	682	76,2%	3,2%	20,5%	77,3%	2,9%	19,8%
	Female	750	75,1%	4,1%	20,8%	73,9%	5,2%	20,9%
Age	18-30	311	76,5%	2,9%	20,6%	75,9%	4,8%	19,3%
	31-40	243	86,4%	2,9%	10,7%	86,0%	3,3%	10,7%
	41-50	253	81,0%	4,0%	15,0%	81,4%	4,7%	13,8%
	51-60	257	73,5%	3,5%	23,0%	75,1%	2,7%	22,2%
	60+	368	65,5%	4,9%	29,6%	64,4%	4,6%	31,0%
Highest level of education achieved	Finished bachelor, master or higher degree	242	86,0%	2,1%	12,0%	86,4%	2,5%	11,2%
	Finished college	38	86,8%		13,2%	86,8%		13,2%
	Finished secondary school	683	83,5%	3,5%	13,0%	83,0%	4,5%	12,4%
	Finished elementary and lower	465	57,8%	4,9%	37,2%	57,8%	4,5%	37,6%
Main occupational status in the present	Employee	575	84,9%	3,1%	12,0%	85,4%	3,7%	11,0%
	Other status of employed persons	72	66,7%	5,6%	27,8%	68,1%	6,9%	25,0%
	Business owner	81	90,1%	1,2%	8,6%	90,1%	1,2%	8,6%
	Self-employed person in non-agricultural activities	29	82,8%	6,9%	10,3%	82,8%	6,9%	10,3%
	Self-employed person in agricultural activities	21	61,9%	4,8%	33,3%	66,7%		33,3%
	Family helper	5	60,0%		40,0%	60,0%		40,0%
	Registered as unemployed	69	72,5%	1,4%	26,1%	71,0%	1,4%	27,5%
	Unregistered unemployed	74	59,5%	8,1%	32,4%	59,5%	6,8%	33,8%
	Retired - due to age	322	64,0%	5,0%	31,1%	63,4%	4,7%	32,0%
	Retired - other causes	65	61,5%	3,1%	35,4%	56,9%	6,2%	36,9%
	Pupil, student	85	80,0%	2,4%	17,6%	77,6%	5,9%	16,5%
	Housewife	22	77,3%		22,7%	81,8%		18,2%
	Person unable to work	2	100,0%			100,0%		
	Another status of non working person	7	85,7%		14,3%	85,7%		14,3%
Ethnicity	Bulgarian	1202	79,5%	3,7%	16,7%	79,4%	4,2%	16,4%
	Turkish	146	56,8%	4,8%	38,4%	57,5%	4,1%	38,4%
	Roma	62	46,8%	1,6%	51,6%	45,2%	3,2%	51,6%
	Other	21	66,7%		33,3%	66,7%		33,3%
Total household income	No income	3	66,7%		33,3%	66,7%		33,3%
	Less than 100 BGN	6	83,3%	16,7%		83,3%	16,7%	
	101-150 BGN	22	50,0%	9,1%	40,9%	45,5%	13,6%	40,9%
	151-200 BGN	57	56,1%	7,0%	36,8%	54,4%	8,8%	36,8%
	201-300 BGN	132	59,8%	6,8%	33,3%	59,8%	7,6%	32,6%
	301-500 BGN	216	72,7%	4,6%	22,7%	71,3%	4,2%	24,5%
	More than 500 BGN	499	80,6%	3,2%	16,2%	81,0%	3,0%	16,0%
	Don't know	118	71,2%	,8%	28,0%	72,0%	4,2%	23,7%
Personal monthly income	NA	379	82,1%	2,6%	15,3%	82,1%	2,9%	15,0%
	No income	135	71,9%	3,7%	24,4%	67,4%	7,4%	25,2%
	Less than 250 BGN	354	63,8%	5,1%	31,1%	62,4%	5,9%	31,6%
	251-500 BGN	370	78,4%	4,1%	17,6%	80,0%	3,8%	16,2%
	501-750 BGN	96	81,3%	4,2%	14,6%	85,4%	2,1%	12,5%
	751-1000 лева	52	90,4%		9,6%	84,6%	1,9%	13,5%
	More than 1000 BGN	29	82,8%		17,2%	86,2%		13,8%
	Don't know	37	67,6%	5,4%	27,0%	73,0%	5,4%	21,6%
Financial services usage	NA	359	82,5%	2,5%	15,0%	82,2%	2,5%	15,3%
	I don't use financial services	584	65,1%	5,0%	30,0%	64,7%	5,3%	30,0%
	One	389	80,5%	3,6%	15,9%	79,7%	4,4%	15,9%
	Two	242	85,1%	1,2%	13,6%	84,3%	2,1%	13,6%
Total	Three and more	217	84,8%	3,2%	12,0%	87,1%	2,8%	10,1%
		1432	75,6%	3,7%	20,7%	75,5%	4,1%	20,4%

		Base:	Is your household used to keeping records of income and expenditures?				
			We keep records of everything, entering all revenues and all expenditures	We keep records of everything, but not all revenues and expenditures are entered	We don't keep records of everything, but we know in general how much money is received and spent during a month.	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	Don't know
			Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	30,5%	28,3%	35,3%	3,0%	3,0%
	Regional center	484	28,3%	22,9%	39,9%	2,5%	6,4%
	Smaller town	276	26,4%	19,9%	40,6%	3,3%	9,8%
	Village	403	26,6%	19,6%	38,7%	4,7%	10,4%
Gender	Male	682	26,5%	20,8%	39,6%	4,0%	9,1%
	Female	750	29,1%	23,9%	38,1%	2,8%	6,1%
Age	18-30	311	17,7%	19,9%	39,9%	6,1%	16,4%
	31-40	243	25,5%	21,4%	45,3%	3,3%	4,5%
	41-50	253	28,5%	22,9%	41,9%	2,8%	4,0%
	51-60	257	27,6%	26,5%	38,5%	2,3%	5,1%
	60+	368	37,8%	22,0%	31,8%	2,2%	6,3%
Highest level of education achieved	Finished bachelor, master or higher degree	242	29,8%	24,4%	41,3%	1,2%	3,3%
	Finished college	38	36,8%	23,7%	39,5%		
	Finished secondary school	683	29,3%	25,8%	37,9%	2,3%	4,7%
	Finished elementary and lower	465	23,7%	16,6%	39,1%	6,0%	14,6%
Main occupational status in the present	Employee	575	27,0%	23,3%	43,1%	2,8%	3,8%
	Other status of employed persons	72	13,9%	20,8%	45,8%	5,6%	13,9%
	Business owner	81	24,7%	18,5%	51,9%	1,2%	3,7%
	Self-employed person in non-agricultural activities	29	24,1%	31,0%	37,9%	3,4%	3,4%
	Self-employed person in agricultural activities	21	14,3%	28,6%	33,3%	4,8%	19,0%
	Family helper	5	40,0%		20,0%	20,0%	20,0%
	Registered as unemployed	69	17,4%	21,7%	47,8%	1,4%	11,6%
	Unregistered unemployed	74	20,3%	13,5%	37,8%	10,8%	17,6%
	Retired - due to age	322	40,1%	22,4%	30,1%	2,2%	5,3%
	Retired - other causes	65	24,6%	29,2%	33,8%	1,5%	10,8%
	Pupil, student	85	21,2%	21,2%	31,8%	5,9%	20,0%
	Housewife	22	36,4%	22,7%	22,7%	9,1%	9,1%
	Person unable to work	2		100,0%			
Ethnicity	Another status of non working person	7	28,6%	14,3%	28,6%		28,6%
	Bulgarian	1202	28,6%	24,2%	39,2%	2,2%	5,7%
	Turkish	146	31,5%	16,4%	31,5%	5,5%	15,1%
	Roma	62	1,6%	8,1%	43,5%	21,0%	25,8%
	Other	21	33,3%	4,8%	57,1%		4,8%
Total household income	No income	3	33,3%			66,7%	
	Less than 100 BGN	6	33,3%	33,3%	33,3%		
	101-150 BGN	22	13,6%	22,7%	50,0%	4,5%	9,1%
	151-200 BGN	57	26,3%	10,5%	43,9%	3,5%	15,8%
	201-300 BGN	132	32,6%	24,2%	34,1%	2,3%	6,8%
	301-500 BGN	216	30,1%	20,4%	38,9%	3,7%	6,9%
	More than 500 BGN	499	33,5%	25,9%	34,3%	2,2%	4,2%
	Don't know	118	11,9%	21,2%	35,6%	7,6%	23,7%
Personal monthly income	NA	379	23,5%	20,6%	46,4%	3,2%	6,3%
	No income	135	23,0%	20,7%	32,6%	5,2%	18,5%
	Less than 250 BGN	354	28,2%	20,9%	39,3%	4,0%	7,6%
	251-500 BGN	370	33,2%	24,1%	34,9%	3,2%	4,6%
	501-750 BGN	96	28,1%	19,8%	43,8%	1,0%	7,3%
	751-1000 leva	52	34,6%	28,8%	34,6%		1,9%
	More than 1000 BGN	29	44,8%	20,7%	27,6%	6,9%	
	Don't know	37	5,4%	29,7%	40,5%	5,4%	18,9%
Financial services usage	NA	359	23,7%	22,0%	44,8%	2,8%	6,7%
	I don't use financial services	584	27,2%	19,5%	36,6%	3,1%	13,5%
	One	389	28,8%	26,7%	35,0%	4,1%	5,4%
	Two	242	28,9%	19,8%	45,5%	2,9%	2,9%
Total	Three and more	217	26,7%	25,3%	44,2%	3,2%	,5%
		1432	27,9%	22,4%	38,8%	3,4%	7,5%

		Base:	How often during the last 12 months your household remained with unspent money from month to month?					
			Never	Very rarely	Sometimes	Very often	Always	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	34,2%	25,3%	24,9%	7,8%	3,3%	4,5%
	Regional center	484	34,3%	27,7%	20,2%	5,4%	3,1%	9,3%
	Smaller town	276	37,7%	26,8%	23,2%	4,7%	1,8%	5,8%
	Village	403	39,5%	22,6%	21,6%	4,5%	1,2%	10,7%
Gender	Male	682	33,6%	24,9%	23,3%	6,2%	2,8%	9,2%
	Female	750	38,9%	26,3%	20,9%	4,8%	2,0%	7,1%
Age	18-30	311	35,0%	19,3%	20,3%	6,1%	2,9%	16,4%
	31-40	243	37,4%	28,0%	24,3%	3,7%	1,6%	4,9%
	41-50	253	36,8%	28,9%	22,1%	5,1%	2,8%	4,3%
	51-60	257	35,4%	27,2%	24,5%	5,4%	1,9%	5,4%
	60+	368	37,2%	26,1%	20,4%	6,3%	2,4%	7,6%
Highest level of education achieved	Finished bachelor, master or higher degree	242	20,2%	29,3%	30,2%	10,3%	4,5%	5,4%
	Finished college	38	23,7%	26,3%	31,6%	2,6%	2,6%	13,2%
	Finished secondary school	683	35,9%	27,8%	22,1%	5,9%	1,9%	6,4%
	Finished elementary and lower	465	46,5%	20,4%	17,0%	2,6%	1,9%	11,6%
Main occupational status in the present	Employee	575	31,5%	29,6%	26,6%	5,2%	1,7%	5,4%
	Other status of employed persons	72	54,2%	25,0%	9,7%	2,8%		8,3%
	Business owner	81	13,6%	25,9%	33,3%	13,6%	4,9%	8,6%
	Self-employed person in non-agricultural activities	29	17,2%	41,4%	37,9%			3,4%
	Self-employed person in agricultural activities	21	14,3%	33,3%	33,3%	4,8%	9,5%	4,8%
	Family helper	5	40,0%	20,0%	20,0%			20,0%
	Registered as unemployed	69	68,1%	14,5%	10,1%			7,2%
	Unregistered unemployed	74	62,2%	13,5%	6,8%	1,4%	4,1%	12,2%
	Retired - due to age	322	36,6%	26,1%	19,6%	6,8%	2,8%	8,1%
	Retired - other causes	65	52,3%	21,5%	20,0%		3,1%	3,1%
	Pupil, student	85	23,5%	17,6%	23,5%	9,4%	2,4%	23,5%
	Housewife	22	40,9%	9,1%	9,1%	9,1%	9,1%	22,7%
	Person unable to work	2	100,0%					
	Another status of non working person	7	42,9%	28,6%				28,6%
Ethnicity	Bulgarian	1202	33,4%	27,5%	23,8%	5,2%	2,4%	7,7%
	Turkish	146	43,8%	19,9%	19,2%	7,5%	1,4%	8,2%
	Roma	62	71,0%	8,1%	1,6%	1,6%	1,6%	16,1%
	Other	21	52,4%	14,3%	4,8%	14,3%	9,5%	4,8%
Total household income	No income	3	66,7%				33,3%	
	Less than 100 BGN	6	83,3%	16,7%				
	101-150 BGN	22	72,7%	22,7%		4,5%		
	151-200 BGN	57	61,4%	14,0%	14,0%			10,5%
	201-300 BGN	132	53,0%	23,5%	12,9%	,8%	,8%	9,1%
	301-500 BGN	216	44,9%	22,7%	14,8%	3,7%	2,3%	11,6%
	More than 500 BGN	499	29,9%	28,1%	26,9%	8,0%	3,4%	3,8%
	Don't know	118	38,1%	16,9%	17,8%	8,5%		18,6%
Personal monthly income	NA	379	26,9%	29,8%	27,4%	4,7%	2,6%	8,4%
	No income	135	42,2%	14,8%	14,1%	5,9%	3,7%	19,3%
	Less than 250 BGN	354	50,3%	21,5%	13,8%	2,8%	1,4%	10,2%
	251-500 BGN	370	37,8%	28,6%	22,4%	4,1%	2,7%	4,3%
	501-750 BGN	96	18,8%	36,5%	25,0%	12,5%	2,1%	5,2%
	751-1000 leva	52	19,2%	25,0%	38,5%	11,5%	3,8%	1,9%
	More than 1000 BGN	29	10,3%	13,8%	37,9%	20,7%	6,9%	10,3%
	Don't know	37	45,9%	24,3%	16,2%	2,7%		10,8%
Financial services usage	NA	359	27,3%	29,0%	29,0%	5,6%	2,2%	7,0%
	I don't use financial services	584	40,8%	23,8%	20,2%	3,4%	1,4%	10,4%
	One	389	33,7%	27,5%	21,6%	4,6%	3,3%	9,3%
	Two	242	35,1%	26,0%	24,0%	7,0%	2,5%	5,4%
Total	Three and more	217	30,9%	26,7%	25,8%	10,6%	3,2%	2,8%
		1432	36,4%	25,6%	22,1%	5,4%	2,4%	8,1%

		Base:	How often during the last 12 months your household remained without money from month to month?					
			Never	Very rarely	Sometimes	Very often	Always	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	16,7%	21,2%	30,5%	19,3%	5,6%	6,7%
	Regional center	484	12,4%	15,1%	34,1%	19,2%	7,6%	11,6%
	Smaller town	276	20,3%	22,8%	24,6%	15,9%	8,0%	8,3%
	Village	403	17,4%	15,4%	30,8%	17,1%	8,4%	10,9%
Gender	Male	682	17,7%	16,0%	31,8%	16,3%	6,3%	11,9%
	Female	750	14,7%	19,5%	29,6%	19,6%	8,7%	8,0%
Age	18-30	311	13,8%	18,3%	25,4%	16,7%	8,4%	17,4%
	31-40	243	14,0%	17,7%	35,0%	18,9%	7,4%	7,0%
	41-50	253	14,6%	14,2%	33,6%	24,1%	6,3%	7,1%
	51-60	257	13,6%	17,5%	35,0%	17,9%	8,2%	7,8%
	60+	368	22,3%	20,1%	27,2%	14,4%	7,3%	8,7%
Highest level of education achieved	Finished bachelor, master or higher degree	242	16,5%	23,1%	34,3%	14,0%	2,9%	9,1%
	Finished college	38	21,1%	15,8%	26,3%	18,4%	7,9%	10,5%
	Finished secondary school	683	17,0%	16,5%	34,1%	17,7%	6,0%	8,6%
	Finished elementary and lower	465	14,4%	16,8%	24,1%	20,6%	12,3%	11,8%
Main occupational status in the present	Employee	575	17,2%	18,3%	36,0%	15,5%	5,2%	7,8%
	Other status of employed persons	72	4,2%	6,9%	33,3%	29,2%	15,3%	11,1%
	Business owner	81	25,9%	19,8%	32,1%	7,4%	3,7%	11,1%
	Self-employed person in non-agricultural activities	29		24,1%	24,1%	34,5%	3,4%	13,8%
	Self-employed person in agricultural activities	21	19,0%	9,5%	57,1%	9,5%	4,8%	
	Family helper	5		60,0%	40,0%			
	Registered as unemployed	69	8,7%	10,1%	29,0%	24,6%	21,7%	5,8%
	Unregistered unemployed	74	5,4%	12,2%	20,3%	33,8%	14,9%	13,5%
	Retired - due to age	322	22,7%	20,5%	26,7%	14,6%	6,8%	8,7%
	Retired - other causes	65	12,3%	16,9%	27,7%	29,2%	9,2%	4,6%
	Pupil, student	85	8,2%	23,5%	20,0%	15,3%	4,7%	28,2%
	Housewife	22	13,6%	13,6%	9,1%	31,8%	13,6%	18,2%
	Person unable to work	2		50,0%	50,0%			
	Another status of non working person	7	28,6%		28,6%	14,3%		28,6%
Ethnicity	Bulgarian	1202	16,1%	18,8%	32,4%	17,5%	5,7%	9,5%
	Turkish	146	18,5%	17,8%	23,3%	13,0%	15,1%	12,3%
	Roma	62		1,6%	21,0%	41,9%	27,4%	8,1%
	Other	21	47,6%	9,5%	9,5%	14,3%		19,0%
Total household income	No income	3		33,3%	33,3%	33,3%		
	Less than 100 BGN	6		16,7%	33,3%	16,7%	33,3%	
	101-150 BGN	22	18,2%	18,2%	9,1%	31,8%	9,1%	13,6%
	151-200 BGN	57	19,3%	17,5%	10,5%	29,8%	14,0%	8,8%
	201-300 BGN	132	12,1%	9,8%	34,1%	21,2%	13,6%	9,1%
	301-500 BGN	216	17,6%	15,7%	28,7%	19,4%	9,7%	8,8%
	More than 500 BGN	499	20,4%	19,6%	33,5%	14,4%	5,0%	7,0%
	Don't know	118	13,6%	14,4%	26,3%	16,9%	9,3%	19,5%
Personal monthly income	NA	379	11,6%	20,3%	32,5%	18,5%	5,5%	11,6%
	No income	135	7,4%	19,3%	20,7%	24,4%	7,4%	20,7%
	Less than 250 BGN	354	16,7%	16,1%	26,6%	20,3%	12,1%	8,2%
	251-500 BGN	370	19,2%	15,1%	35,7%	16,8%	6,8%	6,5%
	501-750 BGN	96	21,9%	25,0%	30,2%	10,4%	4,2%	8,3%
	751-1000 leva	52	17,3%	23,1%	36,5%	9,6%	3,8%	9,6%
	More than 1000 BGN	29	31,0%	24,1%	24,1%		3,4%	17,2%
	Don't know	37	18,9%	5,4%	29,7%	18,9%	8,1%	18,9%
Financial services usage	NA	359	12,5%	19,8%	33,1%	19,2%	5,6%	9,7%
	I don't use financial services	584	12,3%	18,3%	30,5%	17,0%	8,2%	13,7%
	One	389	20,1%	16,7%	29,3%	18,3%	7,2%	8,5%
	Two	242	15,7%	16,5%	30,2%	21,5%	8,7%	7,4%
Total	Three and more	217	19,8%	19,8%	34,1%	16,6%	5,1%	4,6%
		1432	16,1%	17,8%	30,7%	18,0%	7,5%	9,8%

		Base:	How often during the last 12 months your household spent in a month exactly the money earned in the previous month?					
			Never	Very rarely	Sometimes	Very often	Always	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	11,9%	16,0%	39,0%	18,6%	4,8%	9,7%
	Regional center	484	13,4%	17,8%	22,7%	21,7%	6,2%	18,2%
	Smaller town	276	12,7%	13,0%	31,9%	18,8%	12,3%	11,2%
	Village	403	13,6%	15,9%	26,3%	18,9%	8,4%	16,9%
Gender	Male	682	13,3%	14,8%	29,3%	19,4%	7,2%	16,0%
	Female	750	12,8%	17,1%	27,9%	20,1%	8,3%	13,9%
Age	18-30	311	11,6%	15,4%	27,3%	17,4%	6,4%	21,9%
	31-40	243	11,5%	13,6%	31,3%	22,2%	7,8%	13,6%
	41-50	253	9,5%	19,0%	31,6%	22,9%	5,9%	11,1%
	51-60	257	14,0%	17,9%	31,5%	18,7%	7,4%	10,5%
	60+	368	17,1%	14,7%	23,6%	18,8%	10,3%	15,5%
Highest level of education achieved	Finished bachelor, master or higher degree	242	11,2%	21,1%	33,9%	19,4%	2,9%	11,6%
	Finished college	38	13,2%	15,8%	36,8%	13,2%	5,3%	15,8%
	Finished secondary school	683	13,2%	15,4%	28,6%	21,7%	9,5%	11,7%
	Finished elementary and lower	465	14,0%	14,2%	25,4%	17,2%	8,0%	21,3%
Main occupational status in the present	Employee	575	9,9%	18,1%	32,0%	24,0%	6,8%	9,2%
	Other status of employed persons	72	9,7%	12,5%	36,1%	20,8%	2,8%	18,1%
	Business owner	81	8,6%	18,5%	30,9%	12,3%	12,3%	17,3%
	Self-employed person in non-agricultural activities	29	6,9%	3,4%	48,3%	24,1%		17,2%
	Self-employed person in agricultural activities	21	14,3%	14,3%	42,9%	9,5%		19,0%
	Family helper	5		40,0%	40,0%			20,0%
	Registered as unemployed	69	20,3%	11,6%	24,6%	18,8%	8,7%	15,9%
	Unregistered unemployed	74	18,9%	17,6%	24,3%	12,2%	6,8%	20,3%
	Retired - due to age	322	15,8%	14,3%	23,6%	18,9%	11,5%	15,8%
	Retired - other causes	65	16,9%	24,6%	21,5%	16,9%	9,2%	10,8%
	Pupil, student	85	14,1%	11,8%	20,0%	15,3%	5,9%	32,9%
	Housewife	22	27,3%	4,5%	22,7%	9,1%		36,4%
	Person unable to work	2		50,0%		50,0%		
	Another status of non working person	7	14,3%		28,6%	14,3%		42,9%
Ethnicity	Bulgarian	1202	12,6%	16,1%	30,4%	19,6%	8,0%	13,4%
	Turkish	146	15,8%	19,2%	14,4%	18,5%	8,9%	23,3%
	Roma	62	17,7%	9,7%	32,3%	17,7%	1,6%	21,0%
	Other	21	9,5%	9,5%	9,5%	47,6%		23,8%
Total household income	No income	3	66,7%	33,3%				
	Less than 100 BGN	6	50,0%	33,3%		16,7%		
	101-150 BGN	22	13,6%	18,2%	18,2%	27,3%	9,1%	13,6%
	151-200 BGN	57	19,3%	10,5%	21,1%	21,1%	5,3%	22,8%
	201-300 BGN	132	10,6%	16,7%	26,5%	18,9%	10,6%	16,7%
	301-500 BGN	216	14,8%	13,9%	20,4%	21,3%	13,4%	16,2%
	More than 500 BGN	499	14,8%	13,4%	31,9%	19,2%	9,6%	11,0%
	Don't know	118	11,0%	13,6%	30,5%	11,9%	5,9%	27,1%
Personal monthly income	NA	379	9,2%	21,4%	31,4%	21,9%	2,1%	14,0%
	No income	135	19,3%	8,9%	21,5%	11,9%	5,2%	33,3%
	Less than 250 BGN	354	14,7%	14,1%	23,2%	22,0%	9,0%	16,9%
	251-500 BGN	370	15,1%	14,9%	28,6%	20,3%	11,4%	9,7%
	501-750 BGN	96	11,5%	10,4%	36,5%	20,8%	8,3%	12,5%
	751-1000 лева	52		17,3%	48,1%	15,4%	13,5%	5,8%
	More than 1000 BGN	29	13,8%	20,7%	27,6%	13,8%	3,4%	20,7%
	Don't know	37	16,2%	16,2%	27,0%	8,1%	10,8%	21,6%
Financial services usage	NA	359	8,9%	22,6%	31,8%	22,0%	2,8%	12,0%
	I don't use financial services	584	13,9%	14,7%	26,0%	17,3%	7,2%	20,9%
	One	389	13,4%	14,7%	27,5%	21,9%	10,8%	11,8%
	Two	242	13,6%	17,4%	30,2%	21,9%	7,0%	9,9%
Total	Three and more	217	9,7%	20,3%	35,5%	20,3%	4,6%	9,7%
		1432	13,1%	16,0%	28,6%	19,8%	7,8%	14,9%



When your household remains with unspent money from month to month, generally what do you do with them?

		Base:	We spend it on consumer goods		We keep it in cash		We deposit it or do not withdraw it from the account		We invest it in the capital market	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	30	23,3%	76,7%	20,0%	80,0%	53,3%	46,7%	6,7%	93,3%
	Regional center	41	41,5%	58,5%	36,6%	63,4%	58,5%	41,5%	4,9%	95,1%
	Smaller town	18	27,8%	72,2%	33,3%	66,7%	50,0%	50,0%	5,6%	94,4%
	Village	23	26,1%	73,9%	43,5%	56,5%	30,4%	69,6%		100,0%
Gender	Male	61	37,7%	62,3%	34,4%	65,6%	50,8%	49,2%	4,9%	95,1%
	Female	51	23,5%	76,5%	31,4%	68,6%	49,0%	51,0%	3,9%	96,1%
Age	18-30	28	32,1%	67,9%	35,7%	64,3%	67,9%	32,1%	3,6%	96,4%
	31-40	13	46,2%	53,8%	30,8%	69,2%	46,2%	53,8%	7,7%	92,3%
	41-50	20	30,0%	70,0%	25,0%	75,0%	55,0%	45,0%	10,0%	90,0%
	51-60	19	21,1%	78,9%	42,1%	57,9%	47,4%	52,6%		100,0%
	60+	32	31,3%	68,8%	31,3%	68,8%	34,4%	65,6%	3,1%	96,9%
Highest level of education achieved	Finished bachelor, master or higher degree	36	30,6%	69,4%	27,8%	72,2%	58,3%	41,7%	5,6%	94,4%
	Finished college	2		100,0%	50,0%	50,0%	50,0%	50,0%		100,0%
	Finished secondary school	53	37,7%	62,3%	39,6%	60,4%	41,5%	58,5%	5,7%	94,3%
	Finished elementary and lower	21	19,0%	81,0%	23,8%	76,2%	57,1%	42,9%		100,0%
Main occupational status in the present	Employee	40	32,5%	67,5%	27,5%	72,5%	65,0%	35,0%		100,0%
	Other status of employed persons	2	100,0%		50,0%	50,0%	50,0%	50,0%		100,0%
	Business owner	15	33,3%	66,7%	26,7%	73,3%	53,3%	46,7%	26,7%	73,3%
	Self-employed person in agricultural activities	3	66,7%	33,3%		100,0%	66,7%	33,3%		100,0%
	Unregistered unemployed	4	25,0%	75,0%	25,0%	75,0%		100,0%		100,0%
	Retired - due to age	31	25,8%	74,2%	41,9%	58,1%	29,0%	71,0%	3,2%	96,8%
	Retired - other causes	2		100,0%		100,0%	50,0%	50,0%		100,0%
	Pupil, student	10	30,0%	70,0%	40,0%	60,0%	80,0%	20,0%		100,0%
	Housewife	4	25,0%	75,0%	50,0%	50,0%	25,0%	75,0%		100,0%
Ethnicity	Bulgarian	92	33,7%	66,3%	32,6%	67,4%	50,0%	50,0%	5,4%	94,6%
	Turkish	13	23,1%	76,9%	38,5%	61,5%	46,2%	53,8%		100,0%
	Roma	2		100,0%	50,0%	50,0%		100,0%		100,0%
	Other	5	20,0%	80,0%	20,0%	80,0%	80,0%	20,0%		100,0%
Total household income	No income	1		100,0%		100,0%		100,0%		100,0%
	101-150 BGN	1		100,0%		100,0%		100,0%		100,0%
	201-300 BGN	2		100,0%	100,0%		50,0%	50,0%		100,0%
	301-500 BGN	13	23,1%	76,9%	38,5%	61,5%	30,8%	69,2%		100,0%
	More than 500 BGN	57	31,6%	68,4%	29,8%	70,2%	45,6%	54,4%	5,3%	94,7%
	Don't know	10	30,0%	70,0%	40,0%	60,0%	80,0%	20,0%		100,0%
	NA	28	39,3%	60,7%	32,1%	67,9%	60,7%	39,3%	7,1%	92,9%
Personal monthly income	No income	13	23,1%	76,9%	23,1%	76,9%	76,9%	23,1%		100,0%
	Less than 250 BGN	15	33,3%	66,7%	53,3%	46,7%	20,0%	80,0%		100,0%
	251-500 BGN	25	28,0%	72,0%	36,0%	64,0%	44,0%	56,0%		100,0%
	501-750 BGN	14	28,6%	71,4%	35,7%	64,3%	50,0%	50,0%		100,0%
	751-1000 neea	8	37,5%	62,5%	12,5%	87,5%	50,0%	50,0%		100,0%
	More than 1000 BGN	8	12,5%	87,5%		100,0%	75,0%	25,0%	37,5%	62,5%
	Don't know	1		100,0%	100,0%			100,0%		100,0%
	NA	28	42,9%	57,1%	35,7%	64,3%	53,6%	46,4%	7,1%	92,9%
Financial services usage	I don't use financial services	28	21,4%	78,6%	53,6%	46,4%	35,7%	64,3%		100,0%
	One	31	35,5%	64,5%	38,7%	61,3%	32,3%	67,7%	3,2%	96,8%
	Two	23	26,1%	73,9%	4,3%	95,7%	78,3%	21,7%	4,3%	95,7%
	Three and more	30	40,0%	60,0%	30,0%	70,0%	60,0%	40,0%	10,0%	90,0%
Total		112	31,3%	68,8%	33,0%	67,0%	50,0%	50,0%	4,5%	95,5%

Money remains unspent always or very often

When your household remains with unspent money from month to month, generally what do you do with them?

		Base:	We lend it to friends or relatives		We invest it in our own business		We invest it in gold and jewellery		Other	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	30	13,3%	86,7%	13,3%	86,7%		100,0%		100,0%
	Regional center	41	17,1%	82,9%	17,1%	82,9%	2,4%	97,6%		100,0%
	Smaller town	18	16,7%	83,3%	11,1%	88,9%	5,6%	94,4%	5,6%	94,4%
	Village	23	17,4%	82,6%	30,4%	69,6%	4,3%	95,7%	4,3%	95,7%
Gender	Male	61	21,3%	78,7%	21,3%	78,7%	3,3%	96,7%	1,6%	98,4%
	Female	51	9,8%	90,2%	13,7%	86,3%	2,0%	98,0%	2,0%	98,0%
Age	18-30	28	14,3%	85,7%	17,9%	82,1%	3,6%	96,4%		100,0%
	31-40	13	15,4%	84,6%	38,5%	61,5%	15,4%	84,6%		100,0%
	41-50	20	20,0%	80,0%	10,0%	90,0%		100,0%		100,0%
	51-60	19	15,8%	84,2%	21,1%	78,9%		100,0%	5,3%	94,7%
	60+	32	15,6%	84,4%	12,5%	87,5%		100,0%	3,1%	96,9%
Highest level of education achieved	Finished bachelor, master or higher degree	36	8,3%	91,7%	5,6%	94,4%		100,0%		100,0%
	Finished college	2		100,0%		100,0%		100,0%		100,0%
	Finished secondary school	53	24,5%	75,5%	28,3%	71,7%	3,8%	96,2%	1,9%	98,1%
	Finished elementary and lower	21	9,5%	90,5%	14,3%	85,7%	4,8%	95,2%	4,8%	95,2%
Main occupational status in the present	Employee	40	10,0%	90,0%	5,0%	95,0%		100,0%	2,5%	97,5%
	Other status of employed persons	2	50,0%	50,0%		100,0%		100,0%		100,0%
	Business owner	15	33,3%	66,7%	66,7%	33,3%	13,3%	86,7%		100,0%
	Self-employed person in agricultural activities	3	33,3%	66,7%	66,7%	33,3%		100,0%		100,0%
	Unregistered unemployed	4		100,0%	25,0%	75,0%	25,0%	75,0%		100,0%
	Retired - due to age	31	19,4%	80,6%	9,7%	90,3%		100,0%	3,2%	96,8%
	Retired - other causes	2		100,0%		100,0%		100,0%		100,0%
	Pupil, student	10	10,0%		20,0%	80,0%		100,0%		100,0%
	Housewife	4		100,0%		100,0%		100,0%		100,0%
Ethnicity	Bulgarian	92	17,4%	82,6%	16,3%	83,7%	2,2%	97,8%	2,2%	97,8%
	Turkish	13	7,7%	92,3%	23,1%	76,9%		100,0%		100,0%
	Roma	2		100,0%	50,0%	50,0%	50,0%	50,0%		100,0%
	Other	5	20,0%	80,0%	20,0%	80,0%		100,0%		100,0%
Total household income	No income	1		100,0%		100,0%		100,0%		100,0%
	101-150 BGN	1		100,0%		100,0%		100,0%	100,0%	
	201-300 BGN	2		100,0%		100,0%		100,0%		100,0%
	301-500 BGN	13	7,7%	92,3%		100,0%		100,0%		100,0%
	More than 500 BGN	57	15,8%	84,2%	19,3%	80,7%	1,8%	98,2%	1,8%	98,2%
	Don't know	10	30,0%	70,0%	20,0%	80,0%	10,0%	90,0%		100,0%
Personal monthly income	NA	28	17,9%	82,1%	25,0%	75,0%	3,6%	96,4%		100,0%
	No income	13	7,7%	92,3%	15,4%	84,6%		100,0%		100,0%
	Less than 250 BGN	15	6,7%	93,3%	6,7%	93,3%		100,0%	6,7%	93,3%
	251-500 BGN	25	16,0%	84,0%	8,0%	92,0%		100,0%		100,0%
	501-750 BGN	14	28,6%	71,4%	7,1%	92,9%		100,0%		100,0%
	751-1000 leva	8		100,0%		100,0%		100,0%	12,5%	87,5%
	More than 1000 BGN	8	25,0%	75,0%	50,0%	50,0%	12,5%	87,5%		100,0%
	Don't know	1		100,0%	100,0%		100,0%			100,0%
Financial services usage	NA	28	21,4%	78,6%	32,1%	67,9%	3,6%	96,4%		100,0%
	I don't use financial services	28	25,0%	75,0%	14,3%	85,7%	3,6%	96,4%	3,6%	96,4%
	One	31	6,5%	93,5%	16,1%	83,9%		100,0%		100,0%
	Two	23	13,0%	87,0%	13,0%	87,0%		100,0%		100,0%
Total	Three and more	30	20,0%	80,0%	26,7%	73,3%	6,7%	93,3%	3,3%	96,7%
		112	16,1%	83,9%	17,9%	82,1%	2,7%	97,3%	1,8%	98,2%

Money remains unspent always or very often

		Base:	We cut down expenses		We borrow money from relatives, friends and acquaintances without interest		We borrow money from relatives, friends and acquaintances with interest		We buy on credit (informally - "pe calet") from shops	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	67	70,1%	29,9%	70,1%	29,9%		100,0%	4,5%	95,5%
	Regional center	130	79,2%	20,8%	76,2%	23,8%	6,9%	93,1%	23,8%	76,2%
	Smaller town	66	87,9%	12,1%	77,3%	22,7%	3,0%	97,0%	43,9%	56,1%
	Village	103	73,8%	26,2%	73,8%	26,2%	1,0%	99,0%	51,5%	48,5%
Gender	Male	154	81,2%	18,8%	74,7%	25,3%	3,9%	96,1%	35,1%	64,9%
	Female	212	75,0%	25,0%	74,5%	25,5%	2,8%	97,2%	29,2%	70,8%
Age	18-30	78	66,7%	33,3%	78,2%	21,8%	6,4%	93,6%	33,3%	66,7%
	31-40	64	76,6%	23,4%	85,9%	14,1%	4,7%	95,3%	26,6%	73,4%
	41-50	77	80,5%	19,5%	68,8%	31,2%	2,6%	97,4%	27,3%	72,7%
	51-60	67	85,1%	14,9%	73,1%	26,9%	1,5%	98,5%	35,8%	64,2%
	60+	80	80,0%	20,0%	68,8%	31,3%	1,3%	98,8%	35,0%	65,0%
Highest level of education achieved	Finished bachelor, master or higher degree	41	75,6%	24,4%	75,6%	24,4%	2,4%	97,6%	2,4%	97,6%
	Finished college	10	70,0%	30,0%	60,0%	40,0%		100,0%	30,0%	70,0%
	Finished secondary school	162	80,2%	19,8%	73,5%	26,5%	3,1%	96,9%	22,2%	77,8%
	Finished elementary and lower	153	75,8%	24,2%	76,5%	23,5%	3,9%	96,1%	49,7%	50,3%
Main occupational status in the present	Employee	119	75,6%	24,4%	70,6%	29,4%	1,7%	98,3%	15,1%	84,9%
	Other status of employed persons	32	81,3%	18,8%	96,9%	3,1%	6,3%	93,8%	31,3%	68,8%
	Business owner	9	88,9%	11,1%	66,7%	33,3%		100,0%	11,1%	88,9%
	Self-employed person in non-agricultural activities	11	72,7%	27,3%	72,7%	27,3%		100,0%	9,1%	90,9%
	Self-employed person in agricultural activities	3	66,7%	33,3%	100,0%			100,0%	100,0%	
	Registered as unemployed	32	78,1%	21,9%	78,1%	21,9%	3,1%	96,9%	65,6%	34,4%
	Unregistered unemployed	36	66,7%	33,3%	75,0%	25,0%	2,8%	97,2%	55,6%	44,4%
	Retired - due to age	69	79,7%	20,3%	69,6%	30,4%	1,4%	98,6%	31,9%	68,1%
	Retired - other causes	25	96,0%	4,0%	76,0%	24,0%	4,0%	96,0%	52,0%	48,0%
	Pupil, student	17	76,5%	23,5%	82,4%	17,6%	11,8%	88,2%	5,9%	94,1%
	Housewife	10	70,0%	30,0%	70,0%	30,0%	20,0%	80,0%	50,0%	50,0%
	Another status of non working person	1	100,0%		100,0%			100,0%		100,0%
Ethnicity	Bulgarian	278	79,1%	20,9%	73,7%	26,3%	2,9%	97,1%	24,1%	75,9%
	Turkish	41	80,5%	19,5%	75,6%	24,4%		100,0%	39,0%	61,0%
	Roma	43	69,8%	30,2%	81,4%	18,6%	9,3%	90,7%	72,1%	27,9%
	Other	3	33,3%	66,7%	66,7%	33,3%		100,0%	66,7%	33,3%
Total household income	No income	1		100,0%	100,0%			100,0%		100,0%
	Less than 100 BGN	3	66,7%	33,3%	66,7%	33,3%		100,0%	100,0%	
	101-150 BGN	9	77,8%	22,2%	77,8%	22,2%	11,1%	88,9%	66,7%	33,3%
	151-200 BGN	25	80,0%	20,0%	80,0%	20,0%	4,0%	96,0%	60,0%	40,0%
	201-300 BGN	46	87,0%	13,0%	84,8%	15,2%	4,3%	95,7%	43,5%	56,5%
	301-500 BGN	63	69,8%	30,2%	74,6%	25,4%	6,3%	93,7%	39,7%	60,3%
	More than 500 BGN	97	75,3%	24,7%	70,1%	29,9%	1,0%	99,0%	18,6%	81,4%
	Don't know	31	83,9%	16,1%	83,9%	16,1%	6,5%	93,5%	41,9%	58,1%
Personal monthly income	NA	91	79,1%	20,9%	69,2%	30,8%	1,1%	98,9%	17,6%	82,4%
	No income	43	74,4%	25,6%	79,1%	20,9%	7,0%	93,0%	46,5%	53,5%
	Less than 250 BGN	115	79,1%	20,9%	80,0%	20,0%	2,6%	97,4%	49,6%	50,4%
	251-500 BGN	87	77,0%	23,0%	77,0%	23,0%	3,4%	96,6%	19,5%	80,5%
	501-750 BGN	14	57,1%	42,9%	64,3%	35,7%		100,0%	28,6%	71,4%
	751-1000 лева	7	71,4%	28,6%	57,1%	42,9%		100,0%		100,0%
	More than 1000 BGN	1	100,0%			100,0%		100,0%		100,0%
	Don't know	10	80,0%	20,0%	90,0%	10,0%	20,0%	80,0%	50,0%	50,0%
Financial services usage	NA	89	80,9%	19,1%	65,2%	34,8%	1,1%	98,9%	14,6%	85,4%
	I don't use financial services	147	76,9%	23,1%	72,1%	27,9%	2,7%	97,3%	35,4%	64,6%
	One	99	77,8%	22,2%	65,7%	34,3%	5,1%	94,9%	31,3%	68,7%
	Two	73	82,2%	17,8%	82,2%	17,8%	1,4%	98,6%	31,5%	68,5%
Total	Three and more	47	72,3%	27,7%	89,4%	10,6%	4,3%	95,7%	21,3%	78,7%
		366	77,6%	22,4%	74,6%	25,4%	3,3%	96,7%	31,7%	68,3%

Left without money always or very often

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

		Base:	We borrow from non-banking financial institutions (Jet Credit, T.B. I., etc.)		We pawn jewellery or other goods		We spend our savings in lev		We exchange in lev our savings in foreign currency	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	67	7,5%	92,5%	9,0%	91,0%	17,9%	82,1%		100,0%
	Regional center	130	9,2%	90,8%	4,6%	95,4%	16,9%	83,1%	4,6%	95,4%
	Smaller town	66	4,5%	95,5%	3,0%	97,0%	9,1%	90,9%	1,5%	98,5%
	Village	103	2,9%	97,1%	1,0%	99,0%	4,9%	95,1%		100,0%
Gender	Male	154	6,5%	93,5%	3,2%	96,8%	14,3%	85,7%	1,9%	98,1%
	Female	212	6,1%	93,9%	4,7%	95,3%	10,8%	89,2%	1,9%	98,1%
Age	18-30	78	3,8%	96,2%	5,1%	94,9%	14,1%	85,9%	2,6%	97,4%
	31-40	64	7,8%	92,2%	3,1%	96,9%	7,8%	92,2%		100,0%
	41-50	77	11,7%	88,3%	3,9%	96,1%	14,3%	85,7%	3,9%	96,1%
	51-60	67	6,0%	94,0%	3,0%	97,0%	11,9%	88,1%	1,5%	98,5%
	60+	80	2,5%	97,5%	5,0%	95,0%	12,5%	87,5%	1,3%	98,8%
Highest level of education achieved	Finished bachelor, master or higher degree	41	7,3%	92,7%	2,4%	97,6%	26,8%	73,2%	4,9%	95,1%
	Finished college	10		100,0%	10,0%	90,0%	20,0%	80,0%	10,0%	90,0%
	Finished secondary school	162	6,2%	93,8%	2,5%	97,5%	12,3%	87,7%	2,5%	97,5%
	Finished elementary and lower	153	6,5%	93,5%	5,9%	94,1%	7,8%	92,2%		100,0%
Main occupational status in the present	Employee	119	10,9%	89,1%	3,4%	96,6%	15,1%	84,9%	3,4%	96,6%
	Other status of employed persons	32	9,4%	90,6%	9,4%	90,6%	15,6%	84,4%	3,1%	96,9%
	Business owner	9		100,0%		100,0%	11,1%	88,9%		100,0%
	Self-employed person in non-agricultural activities	11	9,1%	90,9%	9,1%	90,9%	27,3%	72,7%	9,1%	90,9%
	Self-employed person in agricultural activities	3		100,0%		100,0%		100,0%		100,0%
	Registered as unemployed	32	3,1%	96,9%	3,1%	96,9%	3,1%	96,9%	3,1%	96,9%
	Unregistered unemployed	36	2,8%	97,2%		100,0%	5,6%	94,4%		100,0%
	Retired - due to age	69	2,9%	97,1%	4,3%	95,7%	11,6%	88,4%		100,0%
	Retired - other causes	25		100,0%	4,0%	96,0%	8,0%	92,0%		100,0%
	Pupil, student	17	5,9%	94,1%	5,9%	94,1%	23,5%	76,5%		100,0%
	Housewife	10		100,0%	10,0%	90,0%	10,0%	90,0%		100,0%
	Another status of non working person	1	100,0%			100,0%		100,0%		100,0%
Ethnicity	Bulgarian	278	6,1%	93,9%	4,0%	96,0%	15,5%	84,5%	2,5%	97,5%
	Turkish	41	2,4%	97,6%	2,4%	97,6%	4,9%	95,1%		100,0%
	Roma	43	11,6%	88,4%	7,0%	93,0%		100,0%		100,0%
	Other	3		100,0%		100,0%		100,0%		100,0%
Total household income	No income	1		100,0%		100,0%		100,0%		100,0%
	Less than 100 BGN	3		100,0%		100,0%		100,0%		100,0%
	101-150 BGN	9	11,1%	88,9%	11,1%	88,9%		100,0%		100,0%
	151-200 BGN	25		100,0%		100,0%		100,0%		100,0%
	201-300 BGN	46	6,5%	93,5%	4,3%	95,7%	10,9%	89,1%		100,0%
	301-500 BGN	63		100,0%	4,8%	95,2%	7,9%	92,1%	1,6%	98,4%
	More than 500 BGN	97	9,3%	90,7%	5,2%	94,8%	8,2%	91,8%	1,0%	99,0%
	Don't know	31	6,5%	93,5%	6,5%	93,5%	12,9%	87,1%		100,0%
Personal monthly income	NA	91	8,8%	91,2%	2,2%	97,8%	25,3%	74,7%	5,5%	94,5%
	No income	43	4,7%	95,3%	2,3%	97,7%	7,0%	93,0%		100,0%
	Less than 250 BGN	115	3,5%	96,5%	4,3%	95,7%	7,0%	93,0%	1,7%	98,3%
	251-500 BGN	87	11,5%	88,5%	4,6%	95,4%	14,9%	85,1%	1,1%	98,9%
	501-750 BGN	14		100,0%	7,1%	92,9%	7,1%	92,9%		100,0%
	751-1000 neea	7		100,0%	14,3%	85,7%	14,3%	85,7%		100,0%
	More than 1000 BGN	1		100,0%		100,0%		100,0%		100,0%
	Don't know	10	10,0%	90,0%	10,0%	90,0%	10,0%	90,0%		100,0%
Financial services usage	NA	89	6,7%	93,3%	2,2%	97,8%	20,2%	79,8%	4,5%	95,5%
	I don't use financial services	147	1,4%	98,6%	3,4%	96,6%	13,6%	86,4%	1,4%	98,6%
	One	99	4,0%	96,0%	2,0%	98,0%	12,1%	87,9%	4,0%	96,0%
	Two	73	9,6%	90,4%	5,5%	94,5%	11,0%	89,0%	1,4%	98,6%
Total	Three and more	47	21,3%	78,7%	8,5%	91,5%	10,6%	89,4%		100,0%
		366	6,3%	93,7%	4,1%	95,9%	12,3%	87,7%	1,9%	98,1%

Left without money always or very often

		Base:	We borrow from a bank		We use a credit card		We work extra hours or do additional jobs		Other	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	67	11,9%	88,1%	19,4%	80,6%	35,8%	64,2%	1,5%	98,5%
	Regional center	130	4,6%	95,4%	13,1%	86,9%	26,9%	73,1%	,8%	99,2%
	Smaller town	66		100,0%	4,5%	95,5%	19,7%	80,3%		100,0%
	Village	103	1,0%	99,0%	3,9%	96,1%	18,4%	81,6%	1,0%	99,0%
Gender	Male	154	1,9%	98,1%	11,7%	88,3%	26,6%	73,4%	,6%	99,4%
	Female	212	5,7%	94,3%	9,0%	91,0%	23,6%	76,4%	,9%	99,1%
Age	18-30	78	3,8%	96,2%	14,1%	85,9%	30,8%	69,2%	1,3%	98,7%
	31-40	64	1,6%	98,4%	10,9%	89,1%	23,4%	76,6%		100,0%
	41-50	77	7,8%	92,2%	14,3%	85,7%	33,8%	66,2%	1,3%	98,7%
	51-60	67	6,0%	94,0%	6,0%	94,0%	22,4%	77,6%		100,0%
	60+	80	1,3%	98,8%	5,0%	95,0%	13,8%	86,3%	1,3%	98,8%
Highest level of education achieved	Finished bachelor, master or higher degree	41	14,6%	85,4%	31,7%	68,3%	41,5%	58,5%		100,0%
	Finished college	10	20,0%	80,0%	10,0%	90,0%	30,0%	70,0%		100,0%
	Finished secondary school	162	2,5%	97,5%	10,5%	89,5%	28,4%	71,6%	,6%	99,4%
	Finished elementary and lower	153	2,0%	98,0%	3,9%	96,1%	16,3%	83,7%	1,3%	98,7%
Main occupational status in the present	Employee	119	5,9%	94,1%	17,6%	82,4%	35,3%	64,7%		100,0%
	Other status of employed persons	32	3,1%	96,9%	3,1%	96,9%	46,9%	53,1%		100,0%
	Business owner	9	11,1%	88,9%	11,1%	88,9%	11,1%	88,9%		100,0%
	Self-employed person in non-agricultural activities	11		100,0%	27,3%	72,7%	18,2%	81,8%		100,0%
	Self-employed person in agricultural activities	3		100,0%		100,0%		100,0%		100,0%
	Registered as unemployed	32		100,0%	3,1%	96,9%	12,5%	87,5%		100,0%
	Unregistered unemployed	36		100,0%	2,8%	97,2%	8,3%	91,7%		100,0%
	Retired - due to age	69	1,4%	98,6%	4,3%	95,7%	10,1%	89,9%	1,4%	98,6%
	Retired - other causes	25		100,0%	4,0%	96,0%	28,0%	72,0%		100,0%
	Pupil, student	17	17,6%	82,4%	23,5%	76,5%	41,2%	58,8%	5,9%	94,1%
	Housewife	10	20,0%	80,0%	10,0%	90,0%	30,0%	70,0%	10,0%	90,0%
Ethnicity	Another status of non working person	1		100,0%		100,0%		100,0%		100,0%
	Bulgarian	278	5,0%	95,0%	11,9%	88,1%	27,7%	72,3%	,7%	99,3%
	Turkish	41	2,4%	97,6%	7,3%	92,7%	17,1%	82,9%	2,4%	97,6%
	Roma	43		100,0%	2,3%	97,7%	16,3%	83,7%		100,0%
	Other	3		100,0%		100,0%		100,0%		100,0%
Total household income	No income	1		100,0%		100,0%		100,0%		100,0%
	Less than 100 BGN	3		100,0%		100,0%	33,3%	66,7%		100,0%
	101-150 BGN	9		100,0%		100,0%	11,1%	88,9%		100,0%
	151-200 BGN	25		100,0%		100,0%		100,0%		100,0%
	201-300 BGN	46	2,2%	97,8%	2,2%	97,8%	17,4%	82,6%	2,2%	97,8%
	301-500 BGN	63		100,0%	3,2%	96,8%	17,5%	82,5%		100,0%
	More than 500 BGN	97	7,2%	92,8%	13,4%	86,6%	32,0%	68,0%		100,0%
	Don't know	31	6,5%	93,5%	16,1%	83,9%	12,9%	87,1%	3,2%	96,8%
Personal monthly income	NA	91	5,5%	94,5%	17,6%	82,4%	38,5%	61,5%	1,1%	98,9%
	No income	43	7,0%	93,0%	9,3%	90,7%	25,6%	74,4%	2,3%	97,7%
	Less than 250 BGN	115	,9%	99,1%	3,5%	96,5%	13,9%	86,1%	1,7%	98,3%
	251-500 BGN	87	6,9%	93,1%	14,9%	85,1%	27,6%	72,4%		100,0%
	501-750 BGN	14	7,1%	92,9%	21,4%	78,6%	35,7%	64,3%		100,0%
	751-1000 nea	7		100,0%	14,3%	85,7%	28,6%	71,4%		100,0%
	More than 1000 BGN	1		100,0%		100,0%		100,0%		100,0%
	Don't know	10		100,0%		100,0%	30,0%	70,0%		100,0%
Financial services usage	NA	89	4,5%	95,5%	13,5%	86,5%	33,7%	66,3%		100,0%
	I don't use financial services	147	2,0%	98,0%	2,7%	97,3%	22,4%	77,6%	1,4%	98,6%
	One	99	2,0%	98,0%	10,1%	89,9%	24,2%	75,8%	1,0%	99,0%
	Two	73	5,5%	94,5%	12,3%	87,7%	30,1%	69,9%		100,0%
Total	Three and more	47	12,8%	87,2%	29,8%	70,2%	25,5%	74,5%		100,0%
		366	4,1%	95,9%	10,1%	89,9%	24,9%	75,1%	,8%	99,2%

Left without money always or very often

		Base:	Please tell us whether there are such households 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?									
			Yes, s.o. in the household has lost his job due the crisis	Yes, because of unfortunate series of events	Yes, because of a wrong money management or lack of ability to plan its finances	Yes, other	I do not know such households	Don't know	Go abroad	Integrated responses from the front	Their business goes bankrupt	Lowering of wages due to crisis
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	
Type of residence	Sofia	269	24,2%	9,3%	9,7%	,7%	39,4%	15,6%		,4%	,4%	4%
	Regional center	484	29,8%	7,2%	12,0%	,8%	36,6%	13,2%	,2%			,2%
	Smaller town	276	28,3%	5,4%	10,5%		40,9%	14,9%				
	Village	403	31,0%	7,9%	7,9%		36,2%	16,9%				
Gender	Male	682	28,2%	6,5%	10,1%	,4%	39,1%	15,7%				
	Female	750	29,3%	8,4%	10,1%	,4%	36,7%	14,4%	,1%	,1%	,1%	,3%
Age	18-30	311	23,2%	5,1%	12,2%	,6%	43,1%	15,1%			,3%	,3%
	31-40	243	31,7%	7,8%	10,7%	,4%	37,0%	11,1%	,4%	,4%		4%
	41-50	253	32,8%	9,9%	10,7%		33,6%	13,0%				
	51-60	257	31,9%	7,8%	10,5%	1,2%	33,1%	15,6%				
	60+	368	26,6%	7,3%	7,3%		40,2%	18,5%				
Highest level of education achieved	Finished bachelor, master or higher degree	242	27,3%	5,8%	10,3%	,4%	37,2%	18,2%		,4%	,4%	
	Finished college	38	28,9%	2,6%	13,2%		44,7%	10,5%				
	Finished secondary school	683	29,4%	7,2%	11,6%	,6%	38,4%	12,6%				,3%
	Finished elementary and lower	465	28,8%	9,2%	7,5%	,2%	36,6%	17,4%	,2%			
Main occupational status in the present	Employee	575	30,8%	7,7%	10,1%	,5%	37,2%	13,0%		,2%	,2%	,3%
	Other status of employed persons	72	37,5%	8,3%	9,7%		33,3%	9,7%	1,4%			
	Business owner	81	34,6%	4,9%	18,5%		28,4%	13,6%				
	Self-employed person in non-agricultural activities	29	31,0%	6,9%	13,8%		34,5%	13,8%				
	Self-employed person in agricultural activities	21	33,3%	9,5%	19,0%		23,8%	14,3%				
	Family helper	5	20,0%				40,0%	40,0%				
	Registered as unemployed	69	31,9%	4,3%	5,8%		44,9%	13,0%				
	Unregistered unemployed	74	23,0%	13,5%	5,4%		39,2%	18,9%				
	Retired - due to age	322	26,4%	9,0%	7,5%	,3%	39,4%	17,4%				
	Retired - other causes	65	27,7%	1,5%	10,8%		40,0%	20,0%				
	Pupil, student	85	15,3%	5,9%	12,9%	1,2%	45,9%	18,8%				
	Housewife	22	27,3%	4,5%	27,3%	4,5%	27,3%	9,1%				
	Person unable to work	2					100,0%					
Another status of non working person	7	14,3%		14,3%		42,9%	28,6%					
Ethnicity	Bulgarian	1202	29,3%	7,2%	10,0%	,5%	38,1%	14,6%		,1%	,1%	,2%
	Turkish	146	26,7%	9,6%	11,6%		36,3%	15,1%	,7%			
	Roma	62	27,4%	6,5%	6,5%		38,7%	21,0%				
	Other	21	14,3%	9,5%	19,0%		33,3%	23,8%				
Total household income	No income	3		33,3%			66,7%					
	Less than 100 BGN	6	16,7%	16,7%			66,7%					
	101-150 BGN	22	31,8%		9,1%		31,8%	27,3%				
	151-200 BGN	57	28,1%	7,0%	3,5%		35,1%	26,3%				
	201-300 BGN	132	28,8%	6,8%	11,4%		34,1%	18,9%				
	301-500 BGN	216	31,9%	11,1%	11,6%	,5%	32,4%	12,5%				
	More than 500 BGN	499	30,1%	9,6%	9,8%	,2%	37,3%	12,0%	,2%	,2%	,2%	4%
	Don't know	118	19,5%	5,9%	5,9%		50,0%	18,6%				
	NA	379	28,5%	3,4%	11,9%	1,1%	39,3%	15,8%				
Personal monthly income	No income	135	17,0%	7,4%	11,1%		44,4%	20,0%				
	Less than 250 BGN	354	29,4%	8,5%	7,9%	,3%	38,1%	15,8%				
	251-500 BGN	370	32,7%	9,7%	9,7%	,3%	35,1%	11,9%	,3%			,3%
	501-750 BGN	96	30,2%	10,4%	8,3%		36,5%	13,5%				1,0%
	751-1000 leva	52	28,8%	13,5%	9,6%		30,8%	13,5%		1,9%	1,9%	
	More than 1000 BGN	29	13,8%	6,9%	24,1%		34,5%	20,7%				
	Don't know	37	40,5%	5,4%	5,4%		45,9%	2,7%				
Financial services usage	NA	359	28,1%	2,8%	12,3%	1,1%	38,7%	17,0%				
	I don't use financial services	584	24,3%	8,7%	6,3%	,3%	39,4%	20,7%	,2%			
	One	389	33,4%	4,6%	11,3%	,5%	39,8%	10,0%		,3%		
	Two	242	31,0%	8,3%	10,7%	,4%	37,6%	11,2%			,4%	4%
Three and more	217	30,0%	8,3%	17,5%	,5%	30,4%	12,9%				,5%	
Total		1432	28,8%	7,5%	10,1%	,4%	37,8%	15,0%	,1%	,1%	,1%	,1%

		Base:	Did your household experience an unexpected significant reduction of your income over the last three years?		
			Yes	No	Don't know
			Row %	Row %	Row %
Type of residence	Sofia	269	29,0%	65,1%	5,9%
	Regional center	484	38,2%	54,8%	7,0%
	Smaller town	276	38,8%	54,3%	6,9%
	Village	403	36,5%	59,1%	4,5%
Gender	Male	682	34,8%	58,7%	6,6%
	Female	750	37,3%	57,1%	5,6%
Age	18-30	311	34,4%	53,4%	12,2%
	31-40	243	37,4%	58,4%	4,1%
	41-50	253	41,9%	53,0%	5,1%
	51-60	257	41,6%	55,6%	2,7%
	60+	368	28,8%	66,0%	5,2%
Highest level of education achieved	Finished bachelor, master or higher degree	242	24,0%	71,1%	5,0%
	Finished college	38	36,8%	60,5%	2,6%
	Finished secondary school	683	38,2%	57,1%	4,7%
	Finished elementary and lower	465	39,4%	51,6%	9,0%
Main occupational status in the present	Employee	575	33,2%	62,6%	4,2%
	Other status of employed persons	72	62,5%	34,7%	2,8%
	Business owner	81	30,9%	63,0%	6,2%
	Self-employed person in non-agricultural activities	29	44,8%	48,3%	6,9%
	Self-employed person in agricultural activities	21	28,6%	71,4%	
	Family helper	5	40,0%	60,0%	
	Registered as unemployed	69	78,3%	15,9%	5,8%
	Unregistered unemployed	74	48,6%	33,8%	17,6%
	Retired - due to age	322	24,5%	69,9%	5,6%
	Retired - other causes	65	47,7%	49,2%	3,1%
	Pupil, student	85	23,5%	60,0%	16,5%
	Housewife	22	40,9%	50,0%	9,1%
	Person unable to work	2	50,0%	50,0%	
	Another status of non working person	7	42,9%	42,9%	14,3%
Ethnicity	Bulgarian	1202	34,4%	60,1%	5,6%
	Turkish	146	44,5%	50,7%	4,8%
	Roma	62	56,5%	29,0%	14,5%
	Other	21	14,3%	66,7%	19,0%
Total household income	No income	3	66,7%	33,3%	
	Less than 100 BGN	6	83,3%	16,7%	
	101-150 BGN	22	59,1%	36,4%	4,5%
	151-200 BGN	57	38,6%	49,1%	12,3%
	201-300 BGN	132	45,5%	48,5%	6,1%
	301-500 BGN	216	41,7%	55,6%	2,8%
	More than 500 BGN	499	29,5%	67,1%	3,4%
	Don't know	118	33,9%	44,1%	22,0%
	NA	379	36,4%	57,8%	5,8%
Personal monthly income	No income	135	40,0%	45,2%	14,8%
	Less than 250 BGN	354	43,5%	50,3%	6,2%
	251-500 BGN	370	36,2%	59,5%	4,3%
	501-750 BGN	96	21,9%	76,0%	2,1%
	751-1000 лева	52	13,5%	78,8%	7,7%
	More than 1000 BGN	29	13,8%	86,2%	
	Don't know	37	29,7%	54,1%	16,2%
	NA	359	36,8%	58,5%	4,7%
Financial services usage	I don't use financial services	584	33,0%	57,7%	9,2%
	One	389	38,6%	56,6%	4,9%
	Two	242	40,9%	57,4%	1,7%
	Three and more	217	34,6%	60,8%	4,6%
Total		1432	36,1%	57,8%	6,1%

		Base:	Loss of employment due to economic crisis		Loss of employment because of an accident, illness or disability		Considerable reduction of salary, or delays with salary payment	
			Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	78	39,7%	60,3%	7,7%	92,3%	44,9%	55,1%
	Regional center	185	45,4%	54,6%	7,6%	92,4%	44,3%	55,7%
	Smaller town	107	50,5%	49,5%	6,5%	93,5%	47,7%	52,3%
	Village	147	57,8%	42,2%	6,8%	93,2%	39,5%	60,5%
Gender	Male	237	48,1%	51,9%	5,1%	94,9%	46,8%	53,2%
	Female	280	50,0%	50,0%	8,9%	91,1%	41,1%	58,9%
Age	18-30	107	53,3%	46,7%	2,8%	97,2%	48,6%	51,4%
	31-40	91	63,7%	36,3%	4,4%	95,6%	45,1%	54,9%
	41-50	106	52,8%	47,2%	6,6%	93,4%	55,7%	44,3%
	51-60	107	49,5%	50,5%	13,1%	86,9%	41,1%	58,9%
	60+	106	28,3%	71,7%	8,5%	91,5%	28,3%	71,7%
Highest level of education achieved	Finished bachelor, master or higher degree	58	31,0%	69,0%	1,7%	98,3%	51,7%	48,3%
	Finished college	14	28,6%	71,4%	7,1%	92,9%	50,0%	50,0%
	Finished secondary school	261	50,6%	49,4%	7,3%	92,7%	44,4%	55,6%
	Finished elementary and lower	183	54,6%	45,4%	8,7%	91,3%	39,3%	60,7%
Main occupational status in the present	Employee	191	41,4%	58,6%	5,2%	94,8%	58,6%	41,4%
	Other status of employed persons	45	57,8%	42,2%	6,7%	93,3%	57,8%	42,2%
	Business owner	25	48,0%	52,0%	4,0%	96,0%	56,0%	44,0%
	Self-employed person in non-agricultural activities	13	61,5%	38,5%	7,7%	92,3%	23,1%	76,9%
	Self-employed person in agricultural activities	6	50,0%	50,0%	16,7%	83,3%	16,7%	83,3%
	Family helper	2	50,0%	50,0%		100,0%	50,0%	50,0%
	Registered as unemployed	54	96,3%	3,7%	3,7%	96,3%	24,1%	75,9%
	Unregistered unemployed	36	75,0%	25,0%	5,6%	94,4%	30,6%	69,4%
	Retired - due to age	79	22,8%	77,2%	10,1%	89,9%	21,5%	78,5%
	Retired - other causes	31	45,2%	54,8%	22,6%	77,4%	35,5%	64,5%
	Pupil, student	20	40,0%	60,0%	5,0%	95,0%	60,0%	40,0%
	Housewife	9	44,4%	55,6%		100,0%	44,4%	55,6%
	Person unable to work	1		100,0%		100,0%		100,0%
	Another status of non working person	3	66,7%	33,3%		100,0%	33,3%	66,7%
Ethnicity	Bulgarian	413	44,8%	55,2%	7,3%	92,7%	43,1%	56,9%
	Turkish	65	61,5%	38,5%	4,6%	95,4%	44,6%	55,4%
	Roma	35	74,3%	25,7%	5,7%	94,3%	54,3%	45,7%
	Other	3	100,0%		33,3%	66,7%		100,0%
Total household income	No income	2	50,0%	50,0%		100,0%		100,0%
	Less than 100 BGN	5	100,0%			100,0%	20,0%	80,0%
	101-150 BGN	13	69,2%	30,8%	7,7%	92,3%	38,5%	61,5%
	151-200 BGN	22	36,4%	63,6%	4,5%	95,5%	18,2%	81,8%
	201-300 BGN	60	41,7%	58,3%	10,0%	90,0%	30,0%	70,0%
	301-500 BGN	90	53,3%	46,7%	8,9%	91,1%	32,2%	67,8%
	More than 500 BGN	147	42,9%	57,1%	7,5%	92,5%	56,5%	43,5%
	Don't know	40	72,5%	27,5%	7,5%	92,5%	45,0%	55,0%
Personal monthly income	NA	138	47,8%	52,2%	5,1%	94,9%	49,3%	50,7%
	No income	54	68,5%	31,5%	1,9%	98,1%	37,0%	63,0%
	Less than 250 BGN	154	48,1%	51,9%	8,4%	91,6%	33,1%	66,9%
	251-500 BGN	134	40,3%	59,7%	9,0%	91,0%	55,2%	44,8%
	501-750 BGN	21	52,4%	47,6%	4,8%	95,2%	38,1%	61,9%
	751-1000 leva	7	28,6%	71,4%		100,0%	71,4%	28,6%
	More than 1000 BGN	4	75,0%	25,0%		100,0%	50,0%	50,0%
	Don't know	11	63,6%	36,4%	18,2%	81,8%	45,5%	54,5%
Financial services usage	NA	132	50,0%	50,0%	6,1%	93,9%	46,2%	53,8%
	I don't use financial services	193	52,8%	47,2%	5,7%	94,3%	38,9%	61,1%
	One	150	52,7%	47,3%	7,3%	92,7%	38,7%	61,3%
	Two	99	46,5%	53,5%	10,1%	89,9%	48,5%	51,5%
Total	Three and more	75	36,0%	64,0%	6,7%	93,3%	60,0%	40,0%
		517	49,1%	50,9%	7,2%	92,8%	43,7%	56,3%

Those who experienced an significant reduction of their income over the last three years



		Base:	Breakup, separation or divorce		Retirement of the main breadwinner		Other	
			Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	78	9,0%	91,0%	2,6%	97,4%	6,4%	93,6%
	Regional center	185	3,8%	96,2%	7,6%	92,4%	15,7%	84,3%
	Smaller town	107	,9%	99,1%	7,5%	92,5%	9,3%	90,7%
	Village	147	2,0%	98,0%	6,8%	93,2%	8,2%	91,8%
Gender	Male	237	3,4%	96,6%	5,1%	94,9%	9,7%	90,3%
	Female	280	3,6%	96,4%	7,9%	92,1%	11,8%	88,2%
Age	18-30	107	2,8%	97,2%		100,0%	9,3%	90,7%
	31-40	91	4,4%	95,6%		100,0%	7,7%	92,3%
	41-50	106	2,8%	97,2%	1,9%	98,1%	6,6%	93,4%
	51-60	107	3,7%	96,3%	10,3%	89,7%	5,6%	94,4%
	60+	106	3,8%	96,2%	19,8%	80,2%	24,5%	75,5%
Highest level of education achieved	Finished bachelor, master or higher degree	58	5,2%	94,8%	3,4%	96,6%	8,6%	91,4%
	Finished college	14		100,0%	21,4%	78,6%	7,1%	92,9%
	Finished secondary school	261	3,1%	96,9%	5,7%	94,3%	10,0%	90,0%
	Finished elementary and lower	183	3,8%	96,2%	7,7%	92,3%	13,1%	86,9%
Main occupational status in the present	Employee	191	4,2%	95,8%	3,7%	96,3%	8,4%	91,6%
	Other status of employed persons	45	4,4%	95,6%		100,0%	2,2%	97,8%
	Business owner	25		100,0%		100,0%	4,0%	96,0%
	Self-employed person in non-agricultural activities	13		100,0%		100,0%	7,7%	92,3%
	Self-employed person in agricultural activities	6		100,0%		100,0%		100,0%
	Family helper	2		100,0%		100,0%		100,0%
	Registered as unemployed	54		100,0%		100,0%	3,7%	96,3%
	Unregistered unemployed	36	8,3%	91,7%	2,8%	97,2%	13,9%	86,1%
	Retired - due to age	79	5,1%	94,9%	27,8%	72,2%	27,8%	72,2%
	Retired - other causes	31	3,2%	96,8%	12,9%	87,1%	12,9%	87,1%
	Pupil, student	20		100,0%		100,0%	10,0%	90,0%
	Housewife	9		100,0%		100,0%	11,1%	88,9%
	Person unable to work	1		100,0%		100,0%	100,0%	
	Another status of non working person	3		100,0%		100,0%		100,0%
Ethnicity	Bulgarian	413	4,1%	95,9%	7,3%	92,7%	11,9%	88,1%
	Turkish	65		100,0%	6,2%	93,8%	9,2%	90,8%
	Roma	35		100,0%		100,0%	2,9%	97,1%
	Other	3	33,3%	66,7%		100,0%		100,0%
Total household income	No income	2	50,0%	50,0%		100,0%	50,0%	50,0%
	Less than 100 BGN	5		100,0%		100,0%		100,0%
	101-150 BGN	13		100,0%		100,0%	15,4%	84,6%
	151-200 BGN	22	9,1%	90,9%	4,5%	95,5%	31,8%	68,2%
	201-300 BGN	60	6,7%	93,3%	6,7%	93,3%	16,7%	83,3%
	301-500 BGN	90	1,1%	98,9%	12,2%	87,8%	11,1%	88,9%
	More than 500 BGN	147	4,1%	95,9%	5,4%	94,6%	8,8%	91,2%
	Don't know	40	5,0%	95,0%	2,5%	97,5%	10,0%	90,0%
	NA	138	1,4%	98,6%	6,5%	93,5%	6,5%	93,5%
Personal monthly income	No income	54	3,7%	96,3%		100,0%	11,1%	88,9%
	Less than 250 BGN	154	1,3%	98,7%	9,1%	90,9%	19,5%	80,5%
	251-500 BGN	134	5,2%	94,8%	7,5%	92,5%	6,0%	94,0%
	501-750 BGN	21	9,5%	90,5%	9,5%	90,5%	9,5%	90,5%
	751-1000 лева	7	14,3%	85,7%		100,0%		100,0%
	More than 1000 BGN	4		100,0%		100,0%		100,0%
	Don't know	11	18,2%	81,8%	9,1%	90,9%		100,0%
	NA	132	1,5%	98,5%	5,3%	94,7%	7,6%	92,4%
Financial services usage	I don't use financial services	193	3,6%	96,4%	7,3%	92,7%	13,5%	86,5%
	One	150	1,3%	98,7%	8,0%	92,0%	9,3%	90,7%
	Two	99	5,1%	94,9%	7,1%	92,9%	11,1%	88,9%
	Three and more	75	5,3%	94,7%	1,3%	98,7%	6,7%	93,3%
Total		517	3,5%	96,5%	6,6%	93,4%	10,8%	89,2%

Those who experienced an significant reduction of their income over the last three years

How did you (your family) manage to make the ends meet when your income suddenly dropped?

		Base:	We cut down expenses		We borrow money from relatives, friends and acquaintances without interest		We borrow money from relatives, friends and acquaintances with interest		We buy on credit (informally - "pe calet") from shops	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	78	84,6%	15,4%	51,3%	48,7%	2,6%	97,4%	5,1%	94,9%
	Regional center	185	84,9%	15,1%	60,5%	39,5%	6,5%	93,5%	13,0%	87,0%
	Smaller town	107	86,0%	14,0%	60,7%	39,3%	1,9%	98,1%	26,2%	73,8%
	Village	147	83,0%	17,0%	61,2%	38,8%	,7%	99,3%	36,1%	63,9%
Gender	Male	237	84,4%	15,6%	58,2%	41,8%	3,8%	96,2%	20,3%	79,7%
	Female	280	84,6%	15,4%	60,4%	39,6%	2,9%	97,1%	21,8%	78,2%
Age	18-30	107	84,1%	15,9%	64,5%	35,5%	2,8%	97,2%	20,6%	79,4%
	31-40	91	80,2%	19,8%	63,7%	36,3%	6,6%	93,4%	16,5%	83,5%
	41-50	106	88,7%	11,3%	57,5%	42,5%	2,8%	97,2%	24,5%	75,5%
	51-60	107	81,3%	18,7%	61,7%	38,3%	1,9%	98,1%	27,1%	72,9%
	60+	106	87,7%	12,3%	50,0%	50,0%	2,8%	97,2%	16,0%	84,0%
Highest level of education achieved	Finished bachelor, master or higher degree	58	91,4%	8,6%	46,6%	53,4%	1,7%	98,3%	3,4%	96,6%
	Finished college	14	78,6%	21,4%	57,1%	42,9%	7,1%	92,9%	14,3%	85,7%
	Finished secondary school	261	83,1%	16,9%	56,7%	43,3%	2,3%	97,7%	14,2%	85,8%
	Finished elementary and lower	183	84,7%	15,3%	67,8%	32,2%	4,9%	95,1%	37,2%	62,8%
Main occupational status in the present	Employee	191	84,8%	15,2%	53,9%	46,1%	3,1%	96,9%	11,5%	88,5%
	Other status of employed persons	45	84,4%	15,6%	77,8%	22,2%	6,7%	93,3%	28,9%	71,1%
	Business owner	25	92,0%	8,0%	32,0%	68,0%	4,0%	96,0%	4,0%	96,0%
	Self-employed person in non-agricultural activities	13	84,6%	15,4%	61,5%	38,5%		100,0%	7,7%	92,3%
	Self-employed person in agricultural activities	6	83,3%	16,7%	50,0%	50,0%		100,0%	66,7%	33,3%
	Family helper	2	50,0%	50,0%	50,0%	50,0%		100,0%		100,0%
	Registered as unemployed	54	85,2%	14,8%	68,5%	31,5%	1,9%	98,1%	42,6%	57,4%
	Unregistered unemployed	36	69,4%	30,6%	75,0%	25,0%		100,0%	38,9%	61,1%
	Retired - due to age	79	84,8%	15,2%	50,6%	49,4%	2,5%	97,5%	15,2%	84,8%
	Retired - other causes	31	93,5%	6,5%	67,7%	32,3%	3,2%	96,8%	29,0%	71,0%
	Pupil, student	20	90,0%	10,0%	70,0%	30,0%	10,0%	90,0%	25,0%	75,0%
	Housewife	9	88,9%	11,1%	66,7%	33,3%	11,1%	88,9%	44,4%	55,6%
	Person unable to work	1	100,0%		100,0%			100,0%		100,0%
	Another status of non working person	3	66,7%	33,3%	66,7%	33,3%		100,0%		100,0%
Ethnicity	Bulgarian	413	85,0%	15,0%	58,1%	41,9%	3,6%	96,4%	15,7%	84,3%
	Turkish	65	83,1%	16,9%	55,4%	44,6%		100,0%	29,2%	70,8%
	Roma	35	85,7%	14,3%	82,9%	17,1%	5,7%	94,3%	68,6%	31,4%
	Other	3	66,7%	33,3%	33,3%	66,7%		100,0%	33,3%	66,7%
Total household income	No income	2	100,0%		50,0%	50,0%		100,0%		100,0%
	Less than 100 BGN	5	20,0%	80,0%	60,0%	40,0%		100,0%	60,0%	40,0%
	101-150 BGN	13	84,6%	15,4%	69,2%	30,8%	7,7%	92,3%	61,5%	38,5%
	151-200 BGN	22	77,3%	22,7%	72,7%	27,3%	4,5%	95,5%	36,4%	63,6%
	201-300 BGN	60	91,7%	8,3%	65,0%	35,0%	5,0%	95,0%	30,0%	70,0%
	301-500 BGN	90	77,8%	22,2%	58,9%	41,1%	5,6%	94,4%	17,8%	82,2%
	More than 500 BGN	147	85,7%	14,3%	61,2%	38,8%	4,1%	95,9%	17,0%	83,0%
	Don't know	40	87,5%	12,5%	60,0%	40,0%	2,5%	97,5%	27,5%	72,5%
	NA	138	87,0%	13,0%	52,2%	47,8%		100,0%	14,5%	85,5%
Personal monthly income	No income	54	77,8%	22,2%	70,4%	29,6%	3,7%	96,3%	35,2%	64,8%
	Less than 250 BGN	154	83,1%	16,9%	66,2%	33,8%	3,9%	96,1%	31,2%	68,8%
	251-500 BGN	134	82,8%	17,2%	56,7%	43,3%	3,7%	96,3%	15,7%	84,3%
	501-750 BGN	21	85,7%	14,3%	61,9%	38,1%	4,8%	95,2%	4,8%	95,2%
	751-1000 leea	7	100,0%		57,1%	42,9%	14,3%	85,7%		100,0%
	More than 1000 BGN	4	100,0%			100,0%	25,0%	75,0%		100,0%
	Don't know	11	90,9%	9,1%	72,7%	27,3%		100,0%	36,4%	63,6%
	NA	132	88,6%	11,4%	50,0%	50,0%	,8%	99,2%	12,1%	87,9%
Financial services usage	I don't use financial services	193	83,9%	16,1%	57,5%	42,5%	2,6%	97,4%	23,8%	76,2%
	One	150	81,3%	18,7%	56,0%	44,0%	2,7%	97,3%	20,0%	80,0%
	Two	99	89,9%	10,1%	65,7%	34,3%	2,0%	98,0%	23,2%	76,8%
	Three and more	75	85,3%	14,7%	62,7%	37,3%	8,0%	92,0%	13,3%	86,7%
Total		517	84,5%	15,5%	59,4%	40,6%	3,3%	96,7%	21,1%	78,9%

Those who experienced a significant reduction of their income over the last three years

		Base:	We borrow from non-banking financial institutions (Jet Credit, T.B.I., etc.)		We pawn jewellery or other goods		We spend our savings in lev		We exchange in lev our savings in foreign currency	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	78	6,4%	93,6%	7,7%	92,3%	19,2%	80,8%	5,1%	94,9%
	Regional center	185	7,6%	92,4%	4,3%	95,7%	17,8%	82,2%	4,3%	95,7%
	Smaller town	107	,9%	99,1%	3,7%	96,3%	6,5%	93,5%	,9%	99,1%
	Village	147		100,0%	1,4%	98,6%	10,2%	89,8%	,7%	99,3%
Gender	Male	237	2,1%	97,9%	3,0%	97,0%	14,3%	85,7%	2,5%	97,5%
	Female	280	5,4%	94,6%	4,6%	95,4%	12,9%	87,1%	2,9%	97,1%
Age	18-30	107	5,6%	94,4%	4,7%	95,3%	9,3%	90,7%	3,7%	96,3%
	31-40	91	7,7%	92,3%	5,5%	94,5%	14,3%	85,7%	4,4%	95,6%
	41-50	106	2,8%	97,2%	4,7%	95,3%	12,3%	87,7%	2,8%	97,2%
	51-60	107	2,8%	97,2%	1,9%	98,1%	18,7%	81,3%		100,0%
	60+	106	,9%	99,1%	2,8%	97,2%	13,2%	86,8%	2,8%	97,2%
Highest level of education achieved	Finished bachelor, master or higher degree	58	3,4%	96,6%		100,0%	24,1%	75,9%	10,3%	89,7%
	Finished college	14	7,1%	92,9%	7,1%	92,9%	14,3%	85,7%		100,0%
	Finished secondary school	261	4,2%	95,8%	3,1%	96,9%	14,9%	85,1%	2,7%	97,3%
	Finished elementary and lower	183	3,3%	96,7%	6,0%	94,0%	7,7%	92,3%	,5%	99,5%
Main occupational status in the present	Employee	191	4,2%	95,8%	4,2%	95,8%	17,8%	82,2%	3,1%	96,9%
	Other status of employed persons	45	4,4%	95,6%	8,9%	91,1%	8,9%	91,1%		100,0%
	Business owner	25		100,0%	4,0%	96,0%	20,0%	80,0%	8,0%	92,0%
	Self-employed person in non-agricultural activities	13	15,4%	84,6%		100,0%	7,7%	92,3%		100,0%
	Self-employed person in agricultural activities	6		100,0%		100,0%	16,7%	83,3%		100,0%
	Family helper	2		100,0%		100,0%		100,0%		100,0%
	Registered as unemployed	54	1,9%	98,1%	3,7%	96,3%	13,0%	87,0%		100,0%
	Unregistered unemployed	36	5,6%	94,4%	2,8%	97,2%	8,3%	91,7%	5,6%	94,4%
	Retired - due to age	79	1,3%	98,7%	3,8%	96,2%	15,2%	84,8%	3,8%	96,2%
	Retired - other causes	31		100,0%		100,0%	6,5%	93,5%		100,0%
	Pupil, student	20	15,0%	85,0%	5,0%	95,0%		100,0%		100,0%
	Housewife	9	11,1%	88,9%		100,0%	11,1%	88,9%	11,1%	88,9%
	Person unable to work	1		100,0%		100,0%		100,0%		100,0%
	Another status of non working person	3		100,0%		100,0%		100,0%		100,0%
Ethnicity	Bulgarian	413	3,9%	96,1%	3,6%	96,4%	14,8%	85,2%	3,4%	96,6%
	Turkish	65	3,1%	96,9%	4,6%	95,4%	12,3%	87,7%		100,0%
	Roma	35	5,7%	94,3%	5,7%	94,3%	2,9%	97,1%		100,0%
	Other	3		100,0%		100,0%		100,0%		100,0%
Total household income	No income	2		100,0%		100,0%		100,0%		100,0%
	Less than 100 BGN	5		100,0%		100,0%	20,0%	80,0%		100,0%
	101-150 BGN	13		100,0%	15,4%	84,6%		100,0%		100,0%
	151-200 BGN	22	4,5%	95,5%		100,0%	4,5%	95,5%		100,0%
	201-300 BGN	60	3,3%	96,7%	3,3%	96,7%	11,7%	88,3%	5,0%	95,0%
	301-500 BGN	90	3,3%	96,7%	4,4%	95,6%	13,3%	86,7%	1,1%	98,9%
	More than 500 BGN	147	5,4%	94,6%	4,8%	95,2%	10,9%	89,1%	3,4%	96,6%
	Don't know	40	5,0%	95,0%	5,0%	95,0%	12,5%	87,5%	2,5%	97,5%
Personal monthly income	NA	138	2,9%	97,1%	2,2%	97,8%	20,3%	79,7%	2,9%	97,1%
	No income	54	7,4%	92,6%	3,7%	96,3%	3,7%	96,3%		100,0%
	Less than 250 BGN	154	1,9%	98,1%	4,5%	95,5%	11,0%	89,0%	2,6%	97,4%
	251-500 BGN	134	4,5%	95,5%	5,2%	94,8%	14,9%	85,1%	2,2%	97,8%
	501-750 BGN	21	9,5%	90,5%		100,0%	9,5%	90,5%	4,8%	95,2%
	751-1000 лева	7		100,0%		100,0%	14,3%	85,7%	14,3%	85,7%
	More than 1000 BGN	4		100,0%	25,0%	75,0%		100,0%	25,0%	75,0%
	Don't know	11	9,1%	90,9%		100,0%		100,0%		100,0%
Financial services usage	NA	132	3,0%	97,0%	2,3%	97,7%	21,2%	78,8%	3,0%	97,0%
	I don't use financial services	193	1,6%	98,4%	2,6%	97,4%	11,4%	88,6%	1,6%	98,4%
	One	150	3,3%	96,7%	4,0%	96,0%	13,3%	86,7%	2,7%	97,3%
	Two	99	4,0%	96,0%	4,0%	96,0%	13,1%	86,9%	5,1%	94,9%
Total	Three and more	75	10,7%	89,3%	6,7%	93,3%	20,0%	80,0%	2,7%	97,3%
		517	3,9%	96,1%	3,9%	96,1%	13,5%	86,5%	2,7%	97,3%

Those who experienced an significant reduction of their income over the last three years

How did you (your family) manage to make the ends meet when your income suddenly dropped?

		Base:	We borrow from a bank		We use a credit card		We work extra hours or do additional jobs		Other	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	78	9,0%	91,0%	9,0%	91,0%	26,9%	73,1%		100,0%
	Regional center	185	9,7%	90,3%	10,3%	89,7%	14,6%	85,4%	2,7%	97,3%
	Smaller town	107	5,6%	94,4%	6,5%	93,5%	7,5%	92,5%	2,8%	97,2%
	Village	147	6,8%	93,2%	4,8%	95,2%	11,6%	88,4%	2,0%	98,0%
Gender	Male	237	7,2%	92,8%	7,6%	92,4%	15,2%	84,8%	1,7%	98,3%
	Female	280	8,6%	91,4%	7,9%	92,1%	13,2%	86,8%	2,5%	97,5%
Age	18-30	107	4,7%	95,3%	7,5%	92,5%	18,7%	81,3%	,9%	99,1%
	31-40	91	9,9%	90,1%	11,0%	89,0%	12,1%	87,9%	1,1%	98,9%
	41-50	106	11,3%	88,7%	10,4%	89,6%	22,6%	77,4%	,9%	99,1%
	51-60	107	6,5%	93,5%	5,6%	94,4%	7,5%	92,5%	,9%	99,1%
	60+	106	7,5%	92,5%	4,7%	95,3%	9,4%	90,6%	6,6%	93,4%
Highest level of education achieved	Finished bachelor, master or higher degree	58	6,9%	93,1%	19,0%	81,0%	17,2%	82,8%		100,0%
	Finished college	14	28,6%	71,4%	14,3%	85,7%	14,3%	85,7%	7,1%	92,9%
	Finished secondary school	261	8,4%	91,6%	8,4%	91,6%	16,5%	83,5%	1,9%	98,1%
	Finished elementary and lower	183	6,0%	94,0%	2,2%	97,8%	9,8%	90,2%	2,7%	97,3%
Main occupational status in the present	Employee	191	7,3%	92,7%	12,0%	88,0%	17,8%	82,2%	1,6%	98,4%
	Other status of employed persons	45	8,9%	91,1%		100,0%	20,0%	80,0%	2,2%	97,8%
	Business owner	25	8,0%	92,0%	12,0%	88,0%	16,0%	84,0%		100,0%
	Self-employed person in non-agricultural activities	13	15,4%	84,6%	15,4%	84,6%	23,1%	76,9%		100,0%
	Self-employed person in agricultural activities	6		100,0%		100,0%		100,0%	16,7%	83,3%
	Family helper	2	50,0%	50,0%	50,0%	50,0%	50,0%	50,0%		100,0%
	Registered as unemployed	54	1,9%	98,1%	1,9%	98,1%	3,7%	96,3%		100,0%
	Unregistered unemployed	36	5,6%	94,4%		100,0%	11,1%	88,9%		100,0%
	Retired - due to age	79	10,1%	89,9%	6,3%	93,7%	7,6%	92,4%	6,3%	93,7%
	Retired - other causes	31	9,7%	90,3%	3,2%	96,8%	12,9%	87,1%	3,2%	96,8%
	Pupil, student	20	15,0%	85,0%	10,0%	90,0%	25,0%	75,0%		100,0%
	Housewife	9	11,1%	88,9%	22,2%	77,8%	11,1%	88,9%		100,0%
	Person unable to work	1		100,0%		100,0%		100,0%		100,0%
	Another status of non working person	3		100,0%		100,0%		100,0%		100,0%
Ethnicity	Bulgarian	413	9,4%	90,6%	9,2%	90,8%	16,5%	83,5%	2,4%	97,6%
	Turkish	65	3,1%	96,9%	3,1%	96,9%	4,6%	95,4%	1,5%	98,5%
	Roma	35		100,0%		100,0%	5,7%	94,3%		100,0%
	Other	3		100,0%		100,0%		100,0%		100,0%
Total household income	No income	2		100,0%		100,0%		100,0%		100,0%
	Less than 100 BGN	5		100,0%		100,0%		100,0%		100,0%
	101-150 BGN	13		100,0%		100,0%	7,7%	92,3%	7,7%	92,3%
	151-200 BGN	22		100,0%		100,0%	4,5%	95,5%	9,1%	90,9%
	201-300 BGN	60	8,3%	91,7%	5,0%	95,0%	10,0%	90,0%	3,3%	96,7%
	301-500 BGN	90	6,7%	93,3%	3,3%	96,7%	10,0%	90,0%	1,1%	98,9%
	More than 500 BGN	147	12,9%	87,1%	11,6%	88,4%	19,0%	81,0%	1,4%	98,6%
	Don't know	40	7,5%	92,5%	7,5%	92,5%	12,5%	87,5%	5,0%	95,0%
Personal monthly income	NA	138	5,8%	94,2%	10,1%	89,9%	16,7%	83,3%	,7%	99,3%
	No income	54	9,3%	90,7%	7,4%	92,6%	11,1%	88,9%		100,0%
	Less than 250 BGN	154	5,8%	94,2%	3,2%	96,8%	8,4%	91,6%	4,5%	95,5%
	251-500 BGN	134	11,2%	88,8%	10,4%	89,6%	18,7%	81,3%	1,5%	98,5%
	501-750 BGN	21	9,5%	90,5%	9,5%	90,5%	19,0%	81,0%	4,8%	95,2%
	751-1000 лева	7	14,3%	85,7%	14,3%	85,7%	28,6%	71,4%		100,0%
	More than 1000 BGN	4		100,0%		100,0%		100,0%		100,0%
	Don't know	11	9,1%	90,9%		100,0%	9,1%	90,9%		100,0%
Financial services usage	NA	132	6,1%	93,9%	10,6%	89,4%	16,7%	83,3%	,8%	99,2%
	I don't use financial services	193	2,6%	97,4%	2,6%	97,4%	9,8%	90,2%	2,6%	97,4%
	One	150	6,7%	93,3%	6,7%	93,3%	14,7%	85,3%	2,0%	98,0%
	Two	99	10,1%	89,9%	6,1%	93,9%	19,2%	80,8%	1,0%	99,0%
Total	Three and more	75	21,3%	78,7%	25,3%	74,7%	17,3%	82,7%	2,7%	97,3%
		517	7,9%	92,1%	7,7%	92,3%	14,1%	85,9%	2,1%	97,9%

Those who experienced an significant reduction of their income over the last three years

		Base:	How often during the last 12 months your household had to borrow to pay back your other debts?					
			Never	Very rarely	Sometimes	Very often	Always	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	43,9%	25,7%	13,8%	9,3%	1,1%	6,3%
	Regional center	484	41,5%	18,4%	20,0%	8,5%	3,1%	8,5%
	Smaller town	276	46,7%	15,2%	11,2%	9,4%	3,6%	13,8%
	Village	403	41,7%	20,8%	17,6%	9,2%	1,0%	9,7%
Gender	Male	682	46,3%	18,6%	17,0%	7,3%	2,1%	8,7%
	Female	750	40,0%	20,9%	16,0%	10,5%	2,4%	10,1%
Age	18-30	311	37,6%	19,3%	19,3%	7,4%	2,3%	14,1%
	31-40	243	39,1%	23,0%	16,0%	12,8%	2,1%	7,0%
	41-50	253	40,3%	21,7%	17,4%	9,1%	2,4%	9,1%
	51-60	257	44,0%	17,5%	17,5%	11,7%	1,9%	7,4%
	60+	368	51,4%	18,5%	13,0%	6,0%	2,4%	8,7%
Highest level of education achieved	Finished bachelor, master or higher degree	242	53,3%	22,7%	12,0%	6,6%	,4%	5,0%
	Finished college	38	50,0%	13,2%	15,8%	10,5%	2,6%	7,9%
	Finished secondary school	683	42,5%	21,5%	16,8%	7,3%	1,5%	10,4%
	Finished elementary and lower	465	37,6%	16,6%	18,3%	12,7%	4,3%	10,5%
Main occupational status in the present	Employee	575	47,1%	21,7%	14,3%	7,7%	1,2%	8,0%
	Other status of employed persons	72	18,1%	23,6%	33,3%	16,7%	2,8%	5,6%
	Business owner	81	59,3%	17,3%	14,8%	2,5%		6,2%
	Self-employed person in non-agricultural activities	29	27,6%	31,0%	31,0%	3,4%		6,9%
	Self-employed person in agricultural activities	21	38,1%	19,0%	19,0%		4,8%	19,0%
	Family helper	5	40,0%	20,0%		20,0%		20,0%
	Registered as unemployed	69	23,2%	20,3%	18,8%	20,3%	7,2%	10,1%
	Unregistered unemployed	74	20,3%	12,2%	25,7%	23,0%	6,8%	12,2%
	Retired - due to age	322	52,8%	18,3%	11,2%	6,8%	2,2%	8,7%
	Retired - other causes	65	38,5%	13,8%	24,6%	10,8%	4,6%	7,7%
	Pupil, student	85	34,1%	22,4%	12,9%	2,4%	1,2%	27,1%
	Housewife	22	31,8%	18,2%	22,7%	22,7%	4,5%	
	Person unable to work	2			100,0%			
	Another status of non working person	7	42,9%		42,9%			14,3%
Ethnicity	Bulgarian	1202	43,3%	21,6%	15,9%	8,4%	1,6%	9,2%
	Turkish	146	47,9%	13,0%	17,1%	7,5%	2,7%	11,6%
	Roma	62	12,9%	8,1%	27,4%	25,8%	14,5%	11,3%
	Other	21	85,7%		14,3%			
Total household income	No income	3		33,3%			66,7%	
	Less than 100 BGN	6	16,7%		50,0%	16,7%	16,7%	
	101-150 BGN	22	31,8%	18,2%	22,7%	13,6%	4,5%	9,1%
	151-200 BGN	57	38,6%	12,3%	10,5%	19,3%	8,8%	10,5%
	201-300 BGN	132	32,6%	17,4%	21,2%	15,2%	3,0%	10,6%
	301-500 BGN	216	38,9%	24,1%	17,6%	13,0%	2,8%	3,7%
	More than 500 BGN	499	49,3%	20,8%	15,8%	7,4%	1,2%	5,4%
	Don't know	118	43,2%	14,4%	11,9%	8,5%	1,7%	20,3%
	NA	379	42,7%	20,1%	16,6%	5,0%	1,3%	14,2%
Personal monthly income	No income	135	27,4%	17,8%	19,3%	13,3%	3,0%	19,3%
	Less than 250 BGN	354	38,4%	16,4%	18,1%	13,3%	4,2%	9,6%
	251-500 BGN	370	45,1%	23,2%	16,2%	9,7%	1,6%	4,1%
	501-750 BGN	96	60,4%	16,7%	10,4%	7,3%		5,2%
	751-1000 лева	52	46,2%	34,6%	15,4%	1,9%		1,9%
	More than 1000 BGN	29	75,9%	6,9%	13,8%			3,4%
	Don't know	37	48,6%	16,2%	10,8%	8,1%	2,7%	13,5%
	NA	359	42,9%	20,6%	16,7%	4,7%	1,7%	13,4%
Financial services usage	I don't use financial services	584	40,1%	21,6%	15,6%	7,2%	2,2%	13,4%
	One	389	43,7%	19,3%	16,7%	9,8%	2,6%	8,0%
	Two	242	46,3%	17,4%	20,2%	8,3%	2,1%	5,8%
	Three and more	217	46,1%	18,9%	14,3%	13,4%	1,8%	5,5%
Total		1432	43,0%	19,8%	16,5%	9,0%	2,2%	9,4%

If tomorrow, your household incomes would suddenly be reduced with let's say one quarter for a period of 3 months or more, how would you manage?

		Base:	Nothing special because our household has sufficient savings and incomes		We will cut down expenses and save		We will borrow money from relatives, friends and acquaintances		We will buy on credit ("pe caiet) from shops	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	7,8%	92,2%	81,8%	10,4%	48,3%	43,9%	2,2%	90,0%
	Regional center	484	5,8%	94,2%	80,8%	13,4%	58,1%	36,2%	12,0%	82,2%
	Smaller town	276	6,9%	93,1%	77,5%	15,6%	59,1%	34,1%	22,1%	71,0%
	Village	403	7,4%	92,6%	76,9%	15,6%	53,3%	39,2%	31,3%	61,3%
Gender	Male	682	7,5%	92,5%	78,9%	13,6%	52,3%	40,2%	17,3%	75,2%
	Female	750	6,3%	93,7%	79,6%	14,1%	57,6%	36,1%	17,7%	76,0%
Age	18-30	311	7,1%	92,9%	76,5%	16,4%	59,8%	33,1%	14,5%	78,5%
	31-40	243	7,0%	93,0%	79,4%	13,6%	60,9%	32,1%	12,3%	80,7%
	41-50	253	5,5%	94,5%	81,4%	13,0%	53,0%	41,5%	17,4%	77,1%
	51-60	257	8,6%	91,4%	78,6%	12,8%	54,5%	37,0%	22,6%	68,9%
	60+	368	6,3%	93,8%	80,4%	13,3%	49,2%	44,6%	20,1%	73,6%
Highest level of education achieved	Finished bachelor, master or higher degree	242	10,3%	89,7%	78,9%	10,7%	42,1%	47,5%	2,1%	87,6%
	Finished college	38	10,5%	89,5%	78,9%	10,5%	52,6%	36,8%	10,5%	78,9%
	Finished secondary school	683	6,6%	93,4%	81,3%	12,2%	58,3%	35,1%	13,3%	80,1%
	Finished elementary and lower	465	5,2%	94,8%	76,3%	18,5%	57,2%	37,6%	32,5%	62,4%
Main occupational status in the present	Employee	575	7,0%	93,0%	82,3%	10,8%	54,6%	38,4%	10,4%	82,6%
	Other status of employed persons	72	4,2%	95,8%	72,2%	23,6%	72,2%	23,6%	30,6%	65,3%
	Business owner	81	14,8%	85,2%	75,3%	9,9%	42,0%	43,2%	2,5%	82,7%
	Self-employed person in non-agricultural activities	29		100,0%	79,3%	20,7%	58,6%	41,4%	6,9%	93,1%
	Self-employed person in agricultural activities	21	23,8%	76,2%	47,6%	28,6%	38,1%	38,1%	33,3%	42,9%
	Family helper	5		100,0%	60,0%	40,0%	60,0%	40,0%	20,0%	80,0%
	Registered as unemployed	69	2,9%	97,1%	81,2%	15,9%	68,1%	29,0%	47,8%	49,3%
	Unregistered unemployed	74	5,4%	94,6%	64,9%	29,7%	70,3%	24,3%	39,2%	55,4%
	Retired - due to age	322	6,2%	93,8%	80,4%	13,4%	51,2%	42,5%	18,6%	75,2%
	Retired - other causes	65		100,0%	87,7%	12,3%	56,9%	43,1%	35,4%	64,6%
	Pupil, student	85	9,4%	90,6%	82,4%	8,2%	51,8%	38,8%	8,2%	82,4%
	Housewife	22	13,6%	86,4%	68,2%	18,2%	50,0%	36,4%	18,2%	68,2%
	Person unable to work	2		100,0%	100,0%		100,0%			100,0%
	Another status of non working person	7	14,3%	85,7%	57,1%	28,6%	42,9%	42,9%		85,7%
Ethnicity	Bulgarian	1202	6,6%	93,4%	81,4%	12,0%	55,7%	37,8%	13,9%	79,5%
	Turkish	146	10,3%	89,7%	68,5%	21,2%	42,5%	47,3%	22,6%	67,1%
	Roma	62	4,8%	95,2%	71,0%	24,2%	74,2%	21,0%	67,7%	27,4%
	Other	21	4,8%	95,2%	57,1%	38,1%	57,1%	38,1%	42,9%	52,4%
Total household income	No income	3		100,0%	66,7%	33,3%	66,7%	33,3%	33,3%	66,7%
	Less than 100 BGN	6	16,7%	83,3%	83,3%		66,7%	16,7%	50,0%	33,3%
	101-150 BGN	22		100,0%	59,1%	40,9%	81,8%	18,2%	50,0%	50,0%
	151-200 BGN	57	5,3%	94,7%	61,4%	33,3%	57,9%	36,8%	35,1%	59,6%
	201-300 BGN	132	3,0%	97,0%	78,8%	18,2%	61,4%	35,6%	31,8%	65,2%
	301-500 BGN	216	4,6%	95,4%	77,8%	17,6%	58,8%	36,6%	23,6%	71,8%
	More than 500 BGN	499	9,6%	90,4%	80,2%	10,2%	52,9%	37,5%	12,2%	78,2%
	Don't know	118	8,5%	91,5%	81,4%	10,2%	57,6%	33,9%	16,9%	74,6%
	NA	379	5,8%	94,2%	82,3%	11,9%	50,7%	43,5%	11,1%	83,1%
Personal monthly income	No income	135	7,4%	92,6%	74,1%	18,5%	60,7%	31,9%	25,2%	67,4%
	Less than 250 BGN	354	2,5%	97,5%	80,8%	16,7%	62,7%	34,7%	29,7%	67,8%
	251-500 BGN	370	6,5%	93,5%	79,7%	13,8%	57,0%	36,5%	15,9%	77,6%
	501-750 BGN	96	11,5%	88,5%	79,2%	9,4%	49,0%	39,6%	7,3%	81,3%
	751-1000 лева	52	11,5%	88,5%	80,8%	7,7%	46,2%	42,3%	3,8%	84,6%
	More than 1000 BGN	29	41,4%	58,6%	55,2%	3,4%	24,1%	34,5%		58,6%
	Don't know	37	5,4%	94,6%	81,1%	13,5%	54,1%	40,5%	16,2%	78,4%
	NA	359	6,7%	93,3%	80,8%	12,5%	49,0%	44,3%	10,6%	82,7%
Financial services usage	I don't use financial services	584	5,5%	94,5%	79,3%	15,2%	55,7%	38,9%	21,1%	73,5%
	One	389	4,4%	95,6%	81,0%	14,7%	54,0%	41,6%	17,0%	78,7%
	Two	242	9,1%	90,9%	78,9%	12,0%	57,9%	33,1%	16,9%	74,0%
	Three and more	217	12,4%	87,6%	76,5%	11,1%	52,5%	35,0%	9,7%	77,9%
Total		1432	6,8%	93,2%	79,3%	13,9%	55,1%	38,1%	17,5%	75,6%

		Base:	We will take a bank loan		We will borrow from non-bank credit institution		We will use a credit card		We will pawn jewellery or other goods	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	8,6%	83,6%	4,8%	87,4%	17,8%	74,3%	8,6%	83,6%
	Regional center	484	6,2%	88,0%	6,8%	87,4%	12,4%	81,8%	4,5%	89,7%
	Smaller town	276	8,3%	84,8%	1,4%	91,7%	5,1%	88,0%	1,8%	91,3%
	Village	403	2,7%	89,8%	2,0%	90,6%	2,7%	89,8%	1,5%	91,1%
Gender	Male	682	5,6%	87,0%	3,8%	88,7%	9,7%	82,8%	2,9%	89,6%
	Female	750	6,5%	87,2%	4,3%	89,5%	8,9%	84,8%	4,8%	88,9%
Age	18-30	311	9,0%	83,9%	5,1%	87,8%	15,8%	77,2%	5,8%	87,1%
	31-40	243	8,6%	84,4%	5,8%	87,2%	12,3%	80,7%	3,7%	89,3%
	41-50	253	9,1%	85,4%	6,7%	87,7%	11,9%	82,6%	4,7%	89,7%
	51-60	257	3,5%	87,9%	3,9%	87,5%	7,4%	84,0%	3,9%	87,5%
	60+	368	1,6%	92,1%	,3%	93,5%	1,4%	92,4%	1,9%	91,8%
Highest level of education achieved	Finished bachelor, master or higher degree	242	8,7%	81,0%	4,1%	85,5%	19,0%	70,7%	4,1%	85,5%
	Finished college	38	10,5%	78,9%	13,2%	76,3%	7,9%	81,6%	5,3%	84,2%
	Finished secondary school	683	6,4%	87,0%	4,5%	88,9%	10,1%	83,3%	4,0%	89,5%
	Finished elementary and lower	465	3,7%	91,2%	2,6%	92,3%	3,0%	91,8%	3,4%	91,4%
Main occupational status in the present	Employee	575	8,9%	84,2%	4,9%	88,2%	13,0%	80,0%	3,3%	89,7%
	Other status of employed persons	72	4,2%	91,7%	8,3%	87,5%	4,2%	91,7%	8,3%	89,7%
	Business owner	81	6,2%	79,0%	6,2%	79,0%	13,6%	71,6%	1,2%	84,0%
	Self-employed person in non-agricultural activities	29	6,9%	93,1%	17,2%	82,8%	31,0%	69,0%	6,9%	93,1%
	Self-employed person in agricultural activities	21	19,0%	57,1%		76,2%		76,2%		76,2%
	Family helper	5		100,0%		100,0%	20,0%	80,0%		100,0%
	Registered as unemployed	69	1,4%	95,7%	8,7%	88,4%	1,4%	95,7%	7,2%	89,9%
	Unregistered unemployed	74	1,4%	93,2%	5,4%	89,2%	5,4%	89,2%	9,5%	85,1%
	Retired - due to age	322	2,2%	91,6%	,3%	93,5%	2,2%	91,6%	2,2%	91,6%
	Retired - other causes	65	1,5%	98,5%	1,5%	98,5%	3,1%	96,9%	1,5%	98,5%
	Pupil, student	85	10,6%	80,0%	2,4%	88,2%	17,6%	72,9%	4,7%	85,9%
	Housewife	22	4,5%	81,8%		86,4%	13,6%	72,7%	18,2%	68,2%
	Person unable to work	2		100,0%		100,0%		100,0%		100,0%
	Another status of non working person	7	14,3%	71,4%		85,7%	28,6%	57,1%		85,7%
Ethnicity	Bulgarian	1202	6,8%	86,6%	4,1%	89,4%	10,6%	82,9%	3,8%	89,6%
	Turkish	146		89,7%	4,8%	84,9%	2,1%	87,7%	4,1%	85,6%
	Roma	62	4,8%	90,3%	3,2%	91,9%	3,2%	91,9%	6,5%	88,7%
	Other	21	4,8%	90,5%		95,2%	4,8%	90,5%		95,2%
Total household income	No income	3		100,0%		100,0%		100,0%		100,0%
	Less than 100 BGN	6		83,3%		83,3%		83,3%	16,7%	66,7%
	101-150 BGN	22		100,0%		100,0%		100,0%	9,1%	90,9%
	151-200 BGN	57		94,7%		94,7%	3,5%	91,2%		94,7%
	201-300 BGN	132	1,5%	95,5%	,8%	96,2%	1,5%	95,5%	3,0%	93,9%
	301-500 BGN	216	1,4%	94,0%	2,8%	92,6%	2,8%	92,6%	3,7%	91,7%
	More than 500 BGN	499	9,4%	81,0%	4,8%	85,6%	13,6%	76,8%	4,6%	85,8%
	Don't know	118	5,1%	86,4%	5,9%	85,6%	7,6%	83,9%	5,9%	85,6%
Personal monthly income	NA	379	7,7%	86,5%	5,3%	88,9%	12,1%	82,1%	2,9%	91,3%
	No income	135	5,2%	87,4%	2,2%	90,4%	10,4%	82,2%	5,9%	86,7%
	Less than 250 BGN	354	2,0%	95,5%	1,4%	96,0%	3,1%	94,4%	2,3%	95,2%
	251-500 BGN	370	6,5%	87,0%	5,7%	87,8%	9,5%	84,1%	4,9%	88,6%
	501-750 BGN	96	10,4%	78,1%	4,2%	84,4%	14,6%	74,0%	5,2%	83,3%
	751-1000 лева	52	15,4%	73,1%	7,7%	80,8%	26,9%	61,5%	7,7%	80,8%
	More than 1000 BGN	29	3,4%	55,2%		58,6%	6,9%	51,7%		58,6%
	Don't know	37	2,7%	91,9%	5,4%	89,2%	5,4%	89,2%	8,1%	86,5%
Financial services usage	NA	359	8,1%	85,2%	5,3%	88,0%	11,4%	81,9%	2,8%	90,5%
	I don't use financial services	584	2,9%	91,6%	1,7%	92,8%	4,1%	90,4%	3,4%	91,1%
	One	389	3,9%	91,8%	4,1%	91,5%	7,2%	88,4%	3,3%	92,3%
	Two	242	10,7%	80,2%	5,4%	85,5%	10,3%	80,6%	4,5%	86,4%
Total	Three and more	217	13,4%	74,2%	8,8%	78,8%	25,8%	61,8%	5,5%	82,0%
		1432	6,1%	87,1%	4,1%	89,1%	9,3%	83,9%	3,9%	89,2%

If tomorrow, your household incomes would suddenly be reduced with one quarter for a period of 3 months or more, how would you manage?

		Base:	We will spend our savings		We will work extra		We will apply for social		Other	
			Yes	No	Yes	No	Yes	No	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	19,7%	72,5%	43,5%	48,7%	8,6%	83,6%	1,1%	91,1%
	Regional center	484	21,7%	72,5%	30,8%	63,4%	15,7%	78,5%	,4%	93,8%
	Smaller town	276	10,9%	82,2%	26,1%	67,0%	20,7%	72,5%	1,1%	92,0%
	Village	403	8,9%	83,6%	24,3%	68,2%	18,1%	74,4%	,5%	92,1%
Gender	Male	682	16,0%	76,5%	31,5%	61,0%	14,2%	78,3%	,1%	92,4%
	Female	750	15,3%	78,4%	29,5%	64,3%	17,6%	76,1%	1,2%	92,5%
Age	18-30	311	17,0%	75,9%	40,8%	52,1%	14,5%	78,5%	,3%	92,6%
	31-40	243	13,2%	79,8%	31,7%	61,3%	15,6%	77,4%	1,2%	91,8%
	41-50	253	15,8%	78,7%	37,2%	57,3%	12,3%	82,2%	,8%	93,7%
	51-60	257	17,5%	73,9%	31,9%	59,5%	16,7%	74,7%	,8%	90,7%
	60+	368	14,7%	79,1%	15,2%	78,5%	19,6%	74,2%	,5%	93,2%
Highest level of education achieved	Finished bachelor, master or higher degree	242	22,3%	67,4%	38,0%	51,7%	3,7%	86,0%	,8%	88,8%
	Finished college	38	34,2%	55,3%	42,1%	47,4%	10,5%	78,9%		89,5%
	Finished secondary school	683	16,5%	76,9%	33,5%	59,9%	11,1%	82,3%	,7%	92,7%
	Finished elementary and lower	465	9,0%	85,8%	20,9%	74,0%	29,9%	64,9%	,6%	94,2%
Main occupational status in the present	Employee	575	17,4%	75,7%	40,0%	53,0%	8,3%	84,7%	,3%	92,7%
	Other status of employed persons	72	11,1%	84,7%	45,8%	50,0%	26,4%	69,4%		95,8%
	Business owner	81	22,2%	63,0%	23,5%	61,7%	1,2%	84,0%	2,5%	82,7%
	Self-employed person in non-agricultural activities	29	24,1%	75,9%	51,7%	48,3%	6,9%	93,1%		100,0%
	Self-employed person in agricultural activities	21	9,5%	66,7%	23,8%	52,4%	14,3%	61,9%		76,2%
	Family helper	5		100,0%	80,0%	20,0%	80,0%	20,0%	20,0%	80,0%
	Registered as unemployed	69	7,2%	89,9%	17,4%	79,7%	34,8%	62,3%		97,1%
	Unregistered unemployed	74	6,8%	87,8%	20,3%	74,3%	36,5%	58,1%	2,7%	91,9%
	Retired - due to age	322	15,8%	78,0%	12,1%	81,7%	20,5%	73,3%	,6%	93,2%
	Retired - other causes	65	6,2%	93,8%	26,2%	73,8%	24,6%	75,4%	1,5%	98,5%
	Pupil, student	85	23,5%	67,1%	37,6%	52,9%	11,8%	78,8%		90,6%
	Housewife	22	18,2%	68,2%	50,0%	36,4%	27,3%	59,1%		86,4%
	Person unable to work	2		100,0%		100,0%		100,0%		100,0%
	Another status of non working person	7		85,7%	57,1%	28,6%	42,9%	42,9%		85,7%
Ethnicity	Bulgarian	1202	17,3%	76,1%	32,3%	61,1%	13,1%	80,3%	,6%	92,8%
	Turkish	146	6,8%	82,9%	18,5%	71,2%	19,9%	69,9%	,7%	89,0%
	Roma	62	3,2%	91,9%	25,8%	69,4%	59,7%	35,5%	1,6%	93,5%
	Other	21	19,0%	76,2%	23,8%	71,4%	23,8%	71,4%	4,8%	90,5%
Total household income	No income	3		100,0%	33,3%	66,7%	33,3%	66,7%	33,3%	66,7%
	Less than 100 BGN	6		83,3%		83,3%	50,0%	33,3%		83,3%
	101-150 BGN	22		100,0%	18,2%	81,8%	54,5%	45,5%		100,0%
	151-200 BGN	57	5,3%	89,5%	5,3%	89,5%	33,3%	61,4%		94,7%
	201-300 BGN	132	8,3%	88,6%	21,2%	75,8%	35,6%	61,4%	,8%	96,2%
	301-500 BGN	216	12,5%	82,9%	23,1%	72,2%	23,6%	71,8%		95,4%
	More than 500 BGN	499	18,0%	72,3%	36,7%	53,7%	9,6%	80,8%	1,2%	89,2%
	Don't know	118	16,1%	75,4%	24,6%	66,9%	18,6%	72,9%	,8%	90,7%
Personal monthly income	NA	379	19,5%	74,7%	36,4%	57,8%	6,9%	87,3%	,3%	93,9%
	No income	135	14,8%	77,8%	31,1%	61,5%	23,0%	69,6%	1,5%	91,1%
	Less than 250 BGN	354	10,7%	86,7%	19,5%	78,0%	30,2%	67,2%	,6%	96,9%
	251-500 BGN	370	16,8%	76,8%	31,9%	61,6%	12,7%	80,8%	,5%	93,0%
	501-750 BGN	96	18,8%	69,8%	36,5%	52,1%	4,2%	84,4%		88,5%
	751-1000 лева	52	25,0%	63,5%	48,1%	40,4%	5,8%	82,7%	1,9%	86,5%
	More than 1000 BGN	29	17,2%	41,4%	20,7%	37,9%		58,6%	3,4%	55,2%
	Don't know	37	8,1%	86,5%	18,9%	75,7%	16,2%	78,4%	5,4%	89,2%
Financial services usage	NA	359	18,1%	75,2%	37,3%	56,0%	8,6%	84,7%		93,3%
	I don't use financial services	584	10,4%	84,1%	28,1%	66,4%	20,5%	74,0%	,5%	94,0%
	One	389	16,5%	79,2%	27,0%	68,6%	12,1%	83,5%	1,0%	94,6%
	Two	242	19,8%	71,1%	33,9%	57,0%	17,4%	73,6%	,8%	90,1%
Total	Three and more	217	23,5%	64,1%	39,2%	48,4%	9,2%	78,3%	,5%	87,1%
		1432	15,6%	77,5%	30,4%	62,7%	16,0%	77,2%	,7%	92,5%



		Base:	How long do you think you can manage in this situation?						
			Less than a week	One week-less than 1 month	1-3 months	3-6 months	6-12 months	One year or more	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	1,5%	14,5%	21,9%	12,3%	11,5%	8,6%	29,7%
	Regional center	484	3,9%	7,6%	32,0%	14,5%	3,5%	3,5%	34,9%
	Smaller town	276	3,3%	8,3%	24,6%	10,9%	6,2%	5,4%	41,3%
	Village	403	3,0%	12,9%	23,1%	11,2%	3,7%	4,5%	41,7%
Gender	Male	682	2,3%	10,1%	26,8%	13,2%	6,3%	6,0%	35,2%
	Female	750	3,7%	10,9%	25,6%	11,7%	4,9%	4,3%	38,8%
Age	18-30	311	3,2%	9,3%	25,7%	13,2%	7,1%	4,8%	36,7%
	31-40	243	3,3%	8,2%	28,8%	12,8%	5,3%	5,8%	35,8%
	41-50	253	1,6%	10,3%	28,1%	14,2%	4,0%	4,3%	37,5%
	51-60	257	3,5%	10,1%	26,5%	16,0%	6,2%	7,4%	30,4%
Highest level of education achieved	60+	368	3,5%	13,6%	23,4%	7,9%	5,2%	3,8%	42,7%
	Finished bachelor, master or higher degree	242	,4%	8,3%	24,4%	13,6%	8,7%	7,9%	36,8%
	Finished college	38	2,6%	10,5%	26,3%	18,4%	5,3%	5,3%	31,6%
	Finished secondary school	683	3,1%	9,8%	27,4%	13,9%	5,9%	5,4%	34,6%
Main occupational status in the present	Finished elementary and lower	465	4,5%	12,7%	25,2%	9,2%	3,7%	3,2%	41,5%
	Employee	575	1,9%	8,2%	29,4%	13,4%	4,9%	6,3%	36,0%
	Other status of employed persons	72	5,6%	22,2%	18,1%	11,1%	8,3%	1,4%	33,3%
	Business owner	81		8,6%	25,9%	21,0%	7,4%	9,9%	27,2%
	Self-employed person in non-agricultural activities	29		13,8%	31,0%	17,2%	17,2%	3,4%	17,2%
	Self-employed person in agricultural activities	21	4,8%		4,8%	14,3%	14,3%	14,3%	47,6%
	Family helper	5		20,0%	40,0%				40,0%
	Registered as unemployed	69	1,4%	10,1%	23,2%	8,7%	4,3%	8,7%	43,5%
	Unregistered unemployed	74	14,9%	12,2%	23,0%	9,5%	5,4%	1,4%	33,8%
	Retired - due to age	322	2,5%	14,0%	23,0%	9,9%	5,6%	3,1%	41,9%
	Retired - other causes	65	9,2%	9,2%	30,8%	7,7%	3,1%	4,6%	35,4%
	Pupil, student	85	1,2%	7,1%	24,7%	15,3%	4,7%	4,7%	42,4%
	Housewife	22	4,5%		27,3%	22,7%	4,5%		40,9%
	Person unable to work	2			100,0%				
Ethnicity	Another status of non working person	7		42,9%	42,9%				14,3%
	Bulgarian	1202	2,2%	10,6%	26,0%	13,0%	5,9%	5,6%	36,7%
	Turkish	146	4,8%	4,8%	34,2%	13,0%	4,1%	2,7%	36,3%
	Roma	62	11,3%	17,7%	12,9%	3,2%	1,6%	1,6%	51,6%
Total household income	Other	21	14,3%	28,6%	14,3%	4,8%	9,5%	4,8%	23,8%
	No income	3	33,3%	33,3%			33,3%		
	Less than 100 BGN	6		50,0%	16,7%				33,3%
	101-150 BGN	22	18,2%	9,1%	36,4%	9,1%			27,3%
	151-200 BGN	57	7,0%	22,8%	17,5%	3,5%	7,0%	3,5%	38,6%
	201-300 BGN	132	9,1%	15,9%	28,8%	6,1%	3,8%	3,8%	32,6%
	301-500 BGN	216	4,2%	12,0%	31,0%	13,4%	3,7%	1,9%	33,8%
	More than 500 BGN	499	2,0%	10,0%	29,7%	14,6%	6,2%	6,2%	31,3%
	Don't know	118	1,7%	5,9%	19,5%	16,9%	4,2%	1,7%	50,0%
Personal monthly income	NA	379	,5%	7,4%	21,1%	11,6%	6,9%	7,7%	44,9%
	No income	135	8,1%	10,4%	26,7%	10,4%	3,7%	3,0%	37,8%
	Less than 250 BGN	354	5,4%	16,1%	26,8%	8,5%	2,5%	3,1%	37,6%
	251-500 BGN	370	2,4%	8,9%	31,6%	14,6%	6,5%	4,1%	31,9%
	501-750 BGN	96		7,3%	25,0%	16,7%	8,3%	7,3%	35,4%
	751-1000 лева	52	3,8%	9,6%	32,7%	11,5%	9,6%	5,8%	26,9%
	More than 1000 BGN	29		24,1%	6,9%	27,6%	6,9%	17,2%	17,2%
	Don't know	37	2,7%	5,4%	18,9%	16,2%	2,7%	2,7%	51,4%
Financial services usage	NA	359	,6%	7,2%	21,4%	12,3%	7,2%	7,5%	43,7%
	I don't use financial services	584	5,0%	10,8%	20,9%	8,6%	4,6%	5,5%	44,7%
	One	389	2,3%	10,0%	25,4%	12,6%	6,4%	7,2%	36,0%
	Two	242	2,1%	11,6%	35,1%	13,6%	5,4%	2,1%	30,2%
Total	Three and more	217	,5%	9,7%	31,8%	21,2%	6,9%	3,7%	26,3%
		1432	3,1%	10,5%	26,2%	12,4%	5,6%	5,1%	37,1%

		Base:	Comparing to your total monthly household income, approximately how much are your debts?							
			Less than the monthly income	Approximately 1-2 monthly incomes	Approximately 2-3 monthly incomes	Approximately 4-6 monthly incomes	Approximately 7-12 monthly incomes	More than the annual income	I don't have any debts	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	42,8%	7,1%	1,5%	,7%	,4%		29,4%	18,2%
	Regional center	484	28,3%	8,7%	3,5%	,2%	,4%	,4%	35,1%	23,3%
	Smaller town	276	19,9%	5,4%	2,9%	,7%			52,5%	18,5%
	Village	403	24,3%	2,7%	1,5%	,5%	,2%	,5%	53,3%	16,9%
Gender	Male	682	27,6%	6,2%	2,1%	,4%	,1%	,4%	43,4%	19,8%
	Female	750	28,9%	6,0%	2,8%	,5%	,4%	,1%	41,7%	19,5%
Age	18-30	311	28,6%	5,8%	2,9%	,3%			39,2%	23,2%
	31-40	243	33,7%	8,2%	1,6%		1,2%	,4%	33,7%	21,0%
	41-50	253	33,6%	6,3%	2,8%	1,2%	,4%		35,6%	20,2%
	51-60	257	26,5%	8,2%	3,1%	,4%			43,6%	18,3%
	60+	368	22,0%	3,3%	1,9%	,5%		,8%	55,2%	16,3%
Highest level of education achieved	Finished bachelor, master or higher degree	242	37,2%	5,0%	2,9%	,4%			35,5%	19,0%
	Finished college	38	34,2%	10,5%	5,3%				39,5%	10,5%
	Finished secondary school	683	29,3%	6,7%	1,8%	,4%	,6%	,1%	42,2%	18,9%
	Finished elementary and lower	465	21,9%	5,4%	3,0%	,6%		,6%	46,5%	21,9%
Main occupational status in the present	Employee	575	30,6%	6,3%	2,4%	,5%	,2%		42,3%	17,7%
	Other status of employed persons	72	33,3%	8,3%	1,4%				25,0%	31,9%
	Business owner	81	25,9%	7,4%	2,5%		2,5%	1,2%	49,4%	11,1%
	Self-employed person in non-agricultural activities	29	34,5%	13,8%	13,8%				13,8%	24,1%
	Self-employed person in agricultural activities	21	19,0%	4,8%					33,3%	42,9%
	Family helper	5		20,0%					40,0%	40,0%
	Registered as unemployed	69	33,3%	7,2%	1,4%			1,4%	33,3%	23,2%
	Unregistered unemployed	74	32,4%	8,1%	1,4%	1,4%			29,7%	27,0%
	Retired - due to age	322	22,7%	3,4%	1,2%	,6%		,6%	55,0%	16,5%
	Retired - other causes	65	21,5%	6,2%	3,1%	1,5%	1,5%		47,7%	18,5%
	Pupil, student	85	23,5%	5,9%	2,4%				38,8%	29,4%
	Housewife	22	50,0%	4,5%	9,1%				27,3%	9,1%
	Person unable to work	2	50,0%						50,0%	
	Another status of non working person	7	28,6%		28,6%				28,6%	14,3%
Ethnicity	Bulgarian	1202	28,7%	6,7%	2,4%	,4%	,3%	,2%	41,8%	19,3%
	Turkish	146	26,0%	2,7%	2,1%	,7%		,7%	52,7%	15,1%
	Roma	62	29,0%	3,2%		1,6%			22,6%	40,3%
	Other	21	14,3%		4,8%				71,4%	9,5%
Total household income	No income	3	33,3%	33,3%						33,3%
	Less than 100 BGN	6	50,0%						50,0%	
	101-150 BGN	22	22,7%	13,6%	9,1%				40,9%	13,6%
	151-200 BGN	57	21,1%	5,3%	3,5%	1,8%			49,1%	19,3%
	201-300 BGN	132	28,8%	4,5%	1,5%			,8%	45,5%	18,9%
	301-500 BGN	216	29,6%	5,1%	4,2%			,5%	47,7%	13,0%
	More than 500 BGN	499	32,3%	6,8%	1,4%	,6%	,4%	,2%	43,7%	14,6%
	Don't know	118	12,7%	7,6%	4,2%		,8%		47,5%	27,1%
Personal monthly income	NA	379	28,0%	5,3%	2,1%	,8%	,3%	,3%	34,8%	28,5%
	No income	135	25,9%	7,4%	4,4%				35,6%	26,7%
	Less than 250 BGN	354	23,7%	5,1%	2,3%	,8%		,6%	50,0%	17,5%
	251-500 BGN	370	28,6%	7,3%	3,0%		,3%		46,5%	14,3%
	501-750 BGN	96	32,3%	9,4%					49,0%	9,4%
	751-1000 leva	52	44,2%	3,8%	1,9%				32,7%	17,3%
	More than 1000 BGN	29	41,4%			3,4%	3,4%	3,4%	27,6%	20,7%
	Don't know	37	24,3%	5,4%	2,7%		2,7%		45,9%	18,9%
Financial services usage	NA	359	29,2%	5,3%	2,2%	,8%	,3%	,3%	34,3%	27,6%
	I don't use financial services	584	25,2%	3,1%	2,1%	,2%		,3%	45,9%	23,3%
	One	389	26,5%	7,2%	3,1%	,8%	,3%	,3%	43,7%	18,3%
	Two	242	27,7%	5,8%	1,2%	1,2%	1,2%	,4%	43,8%	18,6%
	Three and more	217	40,6%	12,4%	3,7%				30,0%	13,4%
Total		1432	28,3%	6,1%	2,4%	,5%	,3%	,3%	42,5%	19,6%

Assume that in addition to your regular income your family got some money in the amount of 50,000 lev, meaning approximately 25,000 euro. What would you do with this money most likely?																								
		I'll make reserves (for event, special events)	I'll spend it on development of my children	I'll spend it on household goods	I'll invest in my own business	I'll try to add money and work to find a career	I'll repay my earlier debts	I'll make long-term investments to accumulate money	I'll invest in medical or educational at an interest	I'll invest in the bank or on entertainment on level of vacation	I'll spend it on skills or a new vocation	Don't know	I'll buy gold and the like	I will help the children	I'll buy an insurance policy, spend on voluntary pension	To repair property (house, apartment)	I'll buy shares and other stock of Bulgarian companies	Other	Purchase of housing property	Charity	Purchase of vehicles	I will visit my children abroad		
	Base	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %		
Type of residence	Sofia	269	31.6%	23.8%	17.5%	27.9%	17.1%	21.9%	21.6%	16.0%	16.6%	26.0%	10.8%	3.3%	-	2.2%	4%	4%	-	1.1%	3%	-		
	Regional center	484	30.2%	30.4%	23.8%	18.2%	24.4%	18.2%	15.9%	11.2%	12.2%	14.9%	7.4%	3.9%	2.6%	1.4%	2.3%	4%	1.0%	8%	-	2%		
	Smaller town	275	38.4%	34.4%	18.8%	19.8%	16.8%	19.8%	14.4%	17.1%	16.9%	10.2%	4.7%	2.2%	3.3%	3.6%	1.4%	2.2%	1.1%	1.1%	-	-		
Gender	Male	403	42.2%	27.8%	22.3%	16.1%	14.1%	13.3%	11.4%	15.1%	16.6%	6.2%	4.9%	2.2%	3.2%	1.5%	2.0%	1.0%	7%	-	-	-		
	Female	682	32.7%	27.4%	21.0%	24.3%	20.1%	17.6%	16.4%	13.5%	15.1%	14.5%	7.6%	2.9%	2.5%	2.3%	.9%	1.2%	.9%	7%	4%	-		
	Male	750	37.9%	30.5%	24.1%	15.5%	18.1%	18.0%	15.9%	17.2%	14.9%	12.9%	5.9%	4.3%	2.3%	1.9%	2.8%	1.6%	3%	4%	3%	1%		
Age	18-20	311	19.0%	22.4%	24.4%	25.7%	26.1%	23.4%	23.4%	14.8%	11.3%	21.2%	4.8%	1.9%	3.2%	4%	-	1.0%	1.0%	1.0%	-	-		
	21-30	243	30.9%	29.2%	23.0%	24.3%	26.7%	25.3%	19.3%	7.8%	11.5%	14.4%	7.8%	2.5%	2.9%	.8%	4%	4%	4%	4%	4%	4%		
	31-40	253	27.7%	36.8%	25.7%	24.1%	20.9%	25.8%	17.8%	9.9%	19.0%	11.9%	5.9%	3.2%	2.0%	4%	1.6%	1.6%	8%	4%	-	-		
Highest level of education achieved	Finished bachelor, master or higher degree	257	37.7%	26.7%	26.5%	19.1%	18.7%	18.3%	12.1%	16.0%	17.1%	11.7%	1.2%	3.9%	3.5%	1.2%	4.3%	2.7%	1.2%	4%	4%	4%		
	Finished college	368	63.0%	32.3%	32.3%	6.8%	6.3%	10.3%	9.3%	31.2%	3.3%	5%	5.7%	8%	6.8%	2.4%	1.4%	2.8%	1.4%	3%	4%	4%		
	Finished secondary school	242	27.3%	26.0%	16.5%	26.4%	23.6%	20.7%	23.1%	6.6%	15.7%	22.7%	11.6%	2.9%	1.2%	1.7%	4%	1.2%	4%	1.2%	4%	4%		
Main occupational status in the present	Finished elementary and lower	38	47.4%	39.5%	21.1%	10.5%	23.7%	21.1%	15.8%	5.3%	15.6%	18.4%	5.3%	5.3%	-	-	-	-	-	-	-	-		
	Employee	683	32.1%	31.2%	22.8%	24.2%	20.2%	17.4%	18.8%	13.2%	15.5%	14.6%	5.1%	2.2%	2.9%	.7%	2.6%	1.6%	1.2%	3%	4%	1%		
	Other status of employed persons	485	43.7%	26.9%	25.4%	10.5%	14.6%	16.8%	8.4%	24.3%	12.7%	7.3%	4.9%	6.0%	2.4%	5.4%	1.1%	1.5%	4%	1.3%	4%	1%		
Main occupational status in the present	Business owner	575	29.9%	29.9%	25.0%	23.9%	23.5%	19.8%	21.4%	9.2%	18.8%	15.1%	8.0%	1.9%	3.1%	3%	2.4%	1.0%	3%	3%	3%	2%		
	Self-employed person in non-agricultural activities	72	33.3%	25.0%	25.0%	31.3%	29.2%	31.3%	16.7%	19.7%	16.7%	16.7%	4.2%	6.6%	-	-	1.4%	2.8%	-	1.4%	-	-		
	Self-employed person in agricultural sector	81	22.2%	25.0%	14.8%	48.1%	23.5%	18.5%	24.7%	2.5%	7.4%	17.3%	4.9%	1.2%	-	-	-	2.5%	-	-	-	-		
Main occupational status in the present	Family helper	29	24.1%	62.1%	34.5%	24.1%	20.7%	17.2%	3.4%	3%	10.3%	20.7%	13.8%	-	-	-	3.4%	-	-	-	-	-		
	Registered as unemployed	21	38.1%	28.6%	33.3%	28.6%	14.3%	14.3%	14.3%	4.8%	28.6%	9.5%	-	4.8%	-	-	-	-	-	-	-	-		
	Unregistered unemployed	5	20.0%	20.0%	40.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	40.0%	-	-	-	-	-	-	-	-	-	-		
Ethnicity	Bulgarian	69	40.6%	23.2%	29.0%	14.5%	13.0%	30.4%	11.8%	14.5%	17.4%	4.3%	14.5%	1.4%	-	-	2.9%	2.9%	1.4%	-	-	-		
	Roma	74	21.6%	17.6%	27.7%	27.0%	17.6%	29.7%	8.1%	12.2%	14.9%	13.5%	6.8%	5.4%	4.1%	2.7%	1.5%	3.2%	1.4%	3%	1.4%	1.4%		
	Other	322	65.0%	35.1%	13.7%	4.7%	7.5%	10.2%	7.8%	32.3%	14.0%	9.6%	9%	6.2%	6.2%	2.5%	1.6%	1.2%	1.2%	3%	-	-		
Total household income	Less than 500 BGN	69	44.6%	35.1%	22.9%	7.7%	12.3%	21.0%	10.3%	30.8%	10.8%	11%	10.8%	4.8%	6.2%	4.6%	4.6%	1.5%	1.2%	1.2%	1.2%	1.2%		
	More than 500 BGN	185	17.6%	23.5%	20.0%	29.4%	25.0%	7.1%	25.0%	2.4%	10.6%	30.6%	21.2%	3.9%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%		
	Don't know	22	45.5%	9.1%	36.4%	18.2%	36.0%	16.4%	31.1%	36.4%	9.1%	36.4%	9.1%	1.1%	28.6%	-	50.0%	-	-	-	-	-		
Personal monthly income	No income	7	28.6%	28.6%	14.3%	42.9%	14.3%	28.6%	14.3%	14.3%	14.3%	28.6%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%		
	Less than 100 BGN	1282	35.8%	29.9%	21.4%	21.0%	20.3%	17.6%	17.2%	15.3%	15.4%	18.6%	7.0%	3.9%	2.0%	4%	2.1%	1.1%	1.0%	7%	3%	1%		
	101-150 BGN	148	32.9%	27.4%	21.9%	9.6%	11.6%	13.7%	11.0%	14.4%	14.4%	2.7%	5.5%	6.8%	2.1%	5.5%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%		
Total household income	151-200 BGN	62	38.7%	16.1%	63.2%	17.7%	16.1%	33.9%	6.5%	19.4%	4.8%	6.5%	6.5%	8.1%	3.2%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%		
	201-300 BGN	21	23.8%	33.3%	9.5%	23.8%	9.5%	9.5%	14.3%	19.0%	14.3%	4.8%	4.8%	9.5%	14.3%	9.5%	4.8%	4.8%	4.8%	4.8%	4.8%	4.8%		
	More than 300 BGN	3	No income	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%		
Personal monthly income	151-200 BGN	6	50.0%	33.3%	16.7%	16.7%	33.3%	33.3%	33.3%	33.3%	33.3%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%	16.7%		
	201-300 BGN	22	63.6%	18.2%	22.7%	18.2%	21.8%	18.2%	18.2%	18.2%	18.2%	4.5%	4.5%	4.5%	9.1%	1.8%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%		
	More than 300 BGN	57	43.9%	31.6%	14.0%	3.5%	5.3%	19.3%	3.5%	26.3%	10.5%	1.8%	10.5%	1.8%	10.5%	12.3%	1.8%	3.5%	3.5%	3.5%	3.5%	3.5%		
Personal monthly income	151-200 BGN	132	48.5%	14.2%	11.4%	14.2%	11.4%	14.2%	11.4%	14.2%	6.8%	3.0%	6.8%	3.0%	3.0%	3.0%	1.5%	3%	3%	3%	3%	3%		
	201-300 BGN	216	37.5%	32.9%	20.8%	14.4%	14.8%	16.7%	11.6%	24.1%	15.3%	8.8%	3.7%	1.9%	2.8%	1.9%	2.8%	1.9%	2.8%	1.9%	2.8%	1.9%		
	More than 300 BGN	499	32.5%	32.9%	14.4%	18.8%	23.0%	18.2%	17.8%	11.8%	17.2%	16.0%	7.2%	2.6%	3.2%	2.0%	1.4%	2.0%	1.0%	8%	6%	2%		
Personal monthly income	151-200 BGN	118	29.7%	24.6%	36.6%	21.2%	18.6%	15.3%	13.0%	14.4%	11.0%	23.7%	10.2%	3.4%	4.2%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%		
	201-300 BGN	72	25.6%	25.6%	21.1%	23.3%	23.3%	18.9%	23.3%	18.9%	18.9%	18.9%	18.9%	18.9%	18.9%	18.9%	18.9%	18.9%	18.9%	18.9%	18.9%	18.9%		
	More than 300 BGN	35	19.3%	22.2%	24.4%	28.9%	22.2%	14.7%	10.7%	8.9%	14.8%	19.3%	14.1%	4.4%	3.0%	7%	7%	1.5%	7%	1.5%	7%	1.5%		
Personal monthly income	151-200 BGN	374	48.6%	19.2%	10.7%	11.6%	16.7%	6.8%	27.4%	14.8%	6.5%	3.4%	5.1%	2.8%	5.4%	1.4%	3.4%	1.4%	1.4%	1.4%	1.4%	1.4%		
	201-300 BGN	30	35.4%	34.3%	21.3%	15.4%	17.7%	17.8%	16.5%	16.2%	17.0%	15.4%	5.1%	3.2%	2.7%	1.6%	2.4%	1.1%	2%	5%	8%	3%		
	More than 300 BGN	60	25.0%	33.3%	24.4%	16.7%	24.4%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%		
Personal monthly income	151-200 BGN	52	26.9%	32.7%	21.2%	23.1%	23.1%	21.2%	21.2%	11.9%	11.9%	26.9%	7.7%	3.8%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%	1.9%		
	201-300 BGN	29	31.0%	31.0%	6.9%	41.4%	34.5%	24.1%	31.0%	3.4%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%	10.3%		
	More than 300 BGN	37	27.0%	35.1%	37.8%	35.1%	13.5%	18.9%	5.4%	5.4%	8.1%	18.9%	2.7%	2.7%	8.1%	2.7%	8.1%	2.7%	8.1%	2.7%	8.1%	2.7%		
Financial services used	Don't know	369	32.6%	23.7%	21.7%	25.9%	24.0%	20.9%	21.4%	13.8%	14.0%	13.8%	13.8%	13.8%	13.8%	13.8%	13.8%	13.8%	13.8%	13.8%	13.8%	13.8%		
	I don't use financial services	584	37.5%	24.0%	22.4%	17.1%	15.8%	12.5%	14.0%	18.2%	14.6%	8.9%	6.3%	7.0%	2.2%	4.1%	2.1%	1.4%	1.0%	7%	2%	2%		
	One	389	38.6%	30.6%	23.1%	20.1%	18.0%	16.7%	17.2%	14.9%	15.7%	17.2%	6.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%		
Financial services used	Two	242	34.7%	32.2%	26.0%	17.4%	23.1%	22.3%	17.7%	13.2%	12.8%	10.3%	7.4%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%		
	Three and more	217	24.9%	36.4%	26.4%	26.3%	26.3%	26.3%	18.9%	11.5%	18.9%	26.3%	26.3%	26.3%	26.3%	26.3%	26.3%	26.3%	26.3%	26.3%	26.3%	26.3%		
	Total	1432	35.4%	29.1%	22.6%	19.7%	19.1%	17.8%	16.1%	15.4%	14.8%	13.7%	6.7%	3.6%	2.4%	2.1%	1.9%	1.3%	9%	8%	4%	1%		

		Base:	Does your household usually manage your everyday revenues?			
			I try to save something and spend the rest of the money	I spend money on the everyday needs and save the rest	I spend all the money and do not save anything	Don't know
			Row %	Row %	Row %	Row %
Type of residence	Sofia	269	8,9%	30,5%	53,5%	7,1%
	Regional center	484	7,0%	26,9%	60,1%	6,0%
	Smaller town	276	10,1%	23,6%	61,2%	5,1%
	Village	403	7,7%	17,9%	68,5%	6,0%
Gender	Male	682	8,2%	26,2%	59,5%	6,0%
	Female	750	8,1%	22,7%	63,2%	6,0%
Age	18-30	311	9,0%	27,3%	48,2%	15,4%
	31-40	243	4,5%	28,0%	63,4%	4,1%
	41-50	253	6,7%	26,1%	66,4%	,8%
	51-60	257	9,7%	24,9%	61,5%	3,9%
	60+	368	9,8%	17,9%	67,9%	4,3%
Highest level of education achieved	Finished bachelor, master or higher degree	242	12,8%	36,8%	45,9%	4,5%
	Finished college	38	10,5%	36,8%	50,0%	2,6%
	Finished secondary school	683	8,8%	24,5%	61,8%	5,0%
	Finished elementary and lower	465	4,7%	16,8%	69,9%	8,6%
Main occupational status in the present	Employee	575	8,2%	30,1%	58,1%	3,7%
	Other status of employed persons	72	1,4%	13,9%	76,4%	8,3%
	Business owner	81	16,0%	40,7%	38,3%	4,9%
	Self-employed person in non-agricultural activities	29	3,4%	20,7%	65,5%	10,3%
	Self-employed person in agricultural activities	21	19,0%	38,1%	42,9%	
	Family helper	5		40,0%	60,0%	
	Registered as unemployed	69	1,4%	8,7%	87,0%	2,9%
	Unregistered unemployed	74	6,8%	9,5%	74,3%	9,5%
	Retired - due to age	322	10,2%	18,3%	67,4%	4,0%
	Retired - other causes	65	1,5%	18,5%	75,4%	4,6%
	Pupil, student	85	8,2%	31,8%	30,6%	29,4%
	Housewife	22	13,6%	18,2%	63,6%	4,5%
	Person unable to work	2			100,0%	
	Another status of non working person	7	14,3%	14,3%	57,1%	14,3%
Ethnicity	Bulgarian	1202	8,4%	24,8%	60,7%	6,1%
	Turkish	146	9,6%	28,8%	56,8%	4,8%
	Roma	62	1,6%	4,8%	85,5%	8,1%
	Other	21	4,8%	28,6%	61,9%	4,8%
Total household income	No income	3	33,3%		66,7%	
	Less than 100 BGN	6			100,0%	
	101-150 BGN	22		9,1%	90,9%	
	151-200 BGN	57	3,5%	10,5%	82,5%	3,5%
	201-300 BGN	132	3,8%	12,1%	78,0%	6,1%
	301-500 BGN	216	9,3%	14,8%	72,7%	3,2%
	More than 500 BGN	499	10,0%	32,9%	52,9%	4,2%
	Don't know	118	9,3%	27,1%	49,2%	14,4%
	NA	379	7,4%	25,6%	58,8%	8,2%
Personal monthly income	No income	135	7,4%	19,3%	53,3%	20,0%
	Less than 250 BGN	354	6,2%	14,1%	75,7%	4,0%
	251-500 BGN	370	9,5%	24,1%	63,5%	3,0%
	501-750 BGN	96	12,5%	36,5%	50,0%	1,0%
	751-1000 лева	52	13,5%	51,9%	30,8%	3,8%
	More than 1000 BGN	29	17,2%	55,2%	20,7%	6,9%
	Don't know	37	8,1%	27,0%	56,8%	8,1%
	NA	359	6,4%	26,7%	59,6%	7,2%
Financial services usage	I don't use financial services	584	5,0%	18,5%	67,3%	9,2%
	One	389	9,8%	20,8%	63,8%	5,7%
	Two	242	12,0%	30,6%	55,8%	1,7%
	Three and more	217	9,7%	39,6%	47,9%	2,8%
Total		1432	8,2%	24,4%	61,5%	6,0%

		Base:	Comparing to your total monthly household income, approximately how much are your savings?						
			Less than the monthly income	Approximately 1-2 monthly incomes	Approximately 2-3 monthly incomes	Approximately 4-6 monthly incomes	Approximately 7-12 monthly incomes	More than the annual income	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	106	71,7%	5,7%	4,7%	2,8%	1,9%	1,9%	11,3%
	Regional center	164	41,5%	6,7%	9,1%	9,8%	2,4%	1,2%	29,3%
	Smaller town	93	51,6%	6,5%	4,3%	1,1%		2,2%	34,4%
	Village	103	48,5%	9,7%	4,9%	2,9%	1,0%	1,9%	31,1%
Gender	Male	235	52,3%	6,0%	6,8%	6,0%	1,3%	1,3%	26,4%
	Female	231	51,5%	8,2%	5,6%	3,9%	1,7%	2,2%	26,8%
Age	18-30	113	53,1%	9,7%	4,4%	5,3%	3,5%		23,9%
	31-40	79	55,7%	5,1%	7,6%	3,8%		2,5%	25,3%
	41-50	83	48,2%	4,8%	6,0%	9,6%		3,6%	27,7%
	51-60	89	49,4%	6,7%	9,0%	4,5%	1,1%	2,2%	27,0%
	60+	102	52,9%	7,8%	4,9%	2,0%	2,0%	1,0%	29,4%
Highest level of education achieved	Finished bachelor, master or higher degree	120	55,8%	6,7%	8,3%	5,8%	,8%	2,5%	20,0%
	Finished college	18	55,6%	5,6%		11,1%	5,6%		22,2%
	Finished secondary school	227	54,2%	5,7%	5,7%	5,7%	2,2%	1,8%	24,7%
	Finished elementary and lower	100	41,0%	11,0%	6,0%	1,0%		1,0%	40,0%
Main occupational status in the present	Employee	220	53,6%	6,8%	6,4%	6,8%	1,8%	2,7%	21,8%
	Other status of employed persons	11	90,9%						9,1%
	Business owner	46	43,5%	6,5%	13,0%	6,5%		4,3%	26,1%
	Self-employed person in non-agricultural activities	7	71,4%		14,3%				14,3%
	Self-employed person in agricultural activities	12	25,0%	8,3%	16,7%				50,0%
	Family helper	2	50,0%			50,0%			
	Registered as unemployed	7	42,9%				14,3%		42,9%
	Unregistered unemployed	12	50,0%	8,3%	8,3%		8,3%		25,0%
	Retired - due to age	92	56,5%	5,4%	3,3%	2,2%	1,1%		31,5%
	Retired - other causes	13	38,5%	23,1%		7,7%			30,8%
	Pupil, student	34	41,2%	8,8%	5,9%	2,9%			41,2%
	Housewife	7	42,9%	28,6%					28,6%
	Another status of non working person	2	50,0%						50,0%
Ethnicity	Bulgarian	399	54,1%	5,0%	5,8%	5,5%	1,8%	1,3%	26,6%
	Turkish	56	32,1%	23,2%	8,9%	1,8%		3,6%	30,4%
	Roma	4	50,0%		25,0%				25,0%
	Other	7	85,7%					14,3%	
Total household income	No income	1	100,0%						
	101-150 BGN	2	50,0%			50,0%			
	151-200 BGN	8	37,5%		12,5%				50,0%
	201-300 BGN	21	61,9%	4,8%	4,8%			4,8%	23,8%
	301-500 BGN	52	57,7%	9,6%	1,9%	5,8%			25,0%
	More than 500 BGN	214	55,1%	8,9%	7,5%	4,7%	2,8%	2,8%	18,2%
	Don't know	43	34,9%	4,7%	2,3%	4,7%			53,5%
	NA	125	48,8%	4,8%	7,2%	5,6%	,8%	,8%	32,0%
Personal monthly income	No income	36	41,7%	5,6%	8,3%	2,8%			41,7%
	Less than 250 BGN	72	52,8%	6,9%	5,6%	4,2%	1,4%		29,2%
	251-500 BGN	124	52,4%	10,5%	4,8%	4,0%	2,4%	4,0%	21,8%
	501-750 BGN	47	57,4%	4,3%	6,4%	8,5%			23,4%
	751-1000 лева	34	73,5%	11,8%		2,9%	2,9%	2,9%	5,9%
	More than 1000 BGN	21	47,6%	9,5%	19,0%		4,8%	4,8%	14,3%
	Don't know	13	46,2%			7,7%			46,2%
	NA	119	47,1%	4,2%	7,6%	6,7%	,8%	,8%	32,8%
Financial services usage	I don't use financial services	137	50,4%	7,3%	3,6%	2,2%	1,5%	1,5%	33,6%
	One	119	52,1%	6,7%	5,0%	4,2%		,8%	31,1%
	Two	103	51,5%	8,7%	8,7%	8,7%	1,0%	2,9%	18,4%
	Three and more	107	54,2%	5,6%	8,4%	5,6%	3,7%	1,9%	20,6%
Total		466	51,9%	7,1%	6,2%	4,9%	1,5%	1,7%	26,6%

Those who save

		Base:	What are the reasons to have made savings?								
			For a rainy day, for unexpected expenses	To increase my living standards in the future	To leave something for children to inherit	I like saving rather than spending money	This is a family tradition	Don't know	For retirement	To get income in the form of interest, increase market value	Other
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	106	69,8%	17,9%	13,2%	17,9%	4,7%	8,5%	3,8%	3,8%	3,8%
	Regional center	164	67,1%	17,7%	12,8%	12,8%	9,1%	5,5%	7,9%	6,1%	,6%
	Smaller town	93	66,7%	16,1%	15,1%	12,9%	14,0%	6,5%	5,4%	4,3%	1,1%
	Village	103	71,8%	10,7%	23,3%	14,6%	8,7%	3,9%	3,9%	5,8%	1,0%
Gender	Male	235	69,4%	16,2%	14,0%	14,0%	8,5%	5,5%	6,0%	6,4%	1,7%
	Female	231	68,0%	15,6%	17,3%	14,7%	9,5%	6,5%	5,2%	3,9%	1,3%
Age	18-30	113	69,0%	26,5%	10,6%	8,0%	8,0%	4,4%	1,8%	7,1%	1,8%
	31-40	79	57,0%	24,1%	11,4%	15,2%	7,6%	5,1%	5,1%	6,3%	1,3%
	41-50	83	63,9%	9,6%	15,7%	14,5%	8,4%	9,6%	6,0%	2,4%	3,6%
	51-60	89	69,7%	11,2%	16,9%	15,7%	12,4%	7,9%	12,4%	3,4%	1,1%
	60+	102	80,4%	6,9%	23,5%	19,6%	8,8%	3,9%	3,9%	5,9%	
Highest level of education achieved	Finished bachelor, master or higher degree	120	58,3%	15,8%	10,8%	17,5%	6,7%	7,5%	5,0%	6,7%	3,3%
	Finished college	18	66,7%	22,2%	5,6%	22,2%	11,1%	5,6%	11,1%	11,1%	
	Finished secondary school	227	72,2%	18,5%	14,1%	12,8%	9,3%	4,8%	5,3%	5,3%	1,3%
	Finished elementary and lower	100	73,0%	9,0%	26,0%	12,0%	11,0%	7,0%	5,0%	2,0%	
Main occupational status in the present	Employee	220	64,5%	20,0%	12,3%	14,5%	9,1%	5,0%	5,0%	6,4%	2,3%
	Other status of employed persons	11	81,8%	27,3%	18,2%				27,3%	9,1%	
	Business owner	46	58,7%	17,4%	13,0%	15,2%	8,7%	6,5%	10,9%	10,9%	4,3%
	Self-employed person in non-agricultural activities	7	42,9%	14,3%		14,3%		28,6%	14,3%		
	Self-employed person in agricultural activities	12	50,0%	8,3%	25,0%	16,7%	16,7%	25,0%	8,3%		
	Family helper	2				100,0%					
	Registered as unemployed	7	57,1%		14,3%	28,6%		14,3%	14,3%		
	Unregistered unemployed	12	66,7%	16,7%		8,3%	16,7%	8,3%			
	Retired - due to age	92	85,9%	6,5%	25,0%	15,2%	9,8%	4,3%		3,3%	
	Retired - other causes	13	76,9%	7,7%	15,4%	23,1%	7,7%	7,7%	15,4%		
	Pupil, student	34	79,4%	20,6%	17,6%	2,9%	5,9%	5,9%	5,9%	2,9%	
Ethnicity	Housewife	7	57,1%	14,3%	14,3%	28,6%	14,3%				
	Another status of non working person	2	50,0%		50,0%		50,0%				
	Bulgarian	399	68,7%	16,0%	14,3%	14,5%	8,5%	6,3%	6,0%	5,3%	1,8%
	Turkish	56	73,2%	7,1%	26,8%	10,7%	10,7%	3,6%	1,8%	3,6%	
Total household income	Roma	4	25,0%	75,0%	25,0%	25,0%	25,0%		25,0%		
	Other	7	57,1%	42,9%		28,6%	14,3%	14,3%		14,3%	
	No income	1	100,0%								
	101-150 BGN	2	50,0%			50,0%					
	151-200 BGN	8	62,5%	12,5%	25,0%	12,5%		25,0%			
	201-300 BGN	21	90,5%		14,3%	19,0%					4,8%
	301-500 BGN	52	78,8%	13,5%	19,2%	15,4%	3,8%	1,9%	3,8%		
	More than 500 BGN	214	65,4%	17,3%	17,8%	15,4%	11,7%	5,1%	5,1%	5,1%	1,4%
Personal monthly income	Don't know	43	79,1%	20,9%	23,3%	11,6%	4,7%	4,7%	2,3%		
	NA	125	63,2%	16,0%	8,0%	12,0%	10,4%	9,6%	9,6%	10,4%	2,4%
	No income	36	69,4%	16,7%	22,2%	5,6%	11,1%	8,3%	5,6%		
	Less than 250 BGN	72	83,3%	8,3%	18,1%	13,9%	5,6%	4,2%	5,6%	2,8%	
	251-500 BGN	124	71,0%	14,5%	20,2%	14,5%	12,1%	3,2%	3,2%	2,4%	2,4%
	501-750 BGN	47	66,0%	17,0%	19,1%	17,0%	8,5%	4,3%	6,4%	6,4%	
	751-1000 neva	34	61,8%	29,4%	11,8%	23,5%	8,8%	5,9%	2,9%		
	More than 1000 BGN	21	47,6%	23,8%	23,8%	38,1%	4,8%	9,5%	14,3%	9,5%	4,8%
Financial services usage	Don't know	13	69,2%	7,7%	7,7%	7,7%	7,7%	7,7%		7,7%	
	NA	119	63,9%	16,8%	6,7%	10,1%	8,4%	9,2%	7,6%	10,9%	2,5%
	I don't use financial services	137	72,3%	8,8%	20,4%	12,4%	10,9%	7,3%	5,8%	1,5%	,7%
	One	119	68,9%	14,3%	13,4%	16,8%	7,6%	5,9%	5,0%	5,9%	1,7%
Total		466	68,7%	15,9%	15,7%	14,4%	9,0%	6,0%	5,6%	5,2%	1,5%

Those who save

		Base:	What are the reasons not to have made savings?							
			I cannot do this because of a low income	Don't know	I don't see the point in making savings	I don't trust financial institutions	I can't resist the temptation to spend the money on shopping	I don't have work	Other	Books and education
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	144	66,7%	17,4%	6,9%	9,0%	3,5%			
	Regional center	291	89,0%	4,8%	4,8%	2,1%	2,1%			,3%
	Smaller town	169	85,2%	8,3%	6,5%	2,4%	,6%		,6%	
	Village	276	87,7%	7,2%	5,4%	3,3%	1,1%	1,1%		
Gender	Male	406	83,0%	7,4%	8,4%	4,4%	1,2%	,5%		,2%
	Female	474	85,2%	9,1%	3,4%	3,0%	2,1%	,2%	,2%	
Age	18-30	150	80,0%	12,0%	6,0%	1,3%	2,7%	,7%		
	31-40	154	82,5%	8,4%	5,8%	5,2%	1,9%		,6%	
	41-50	168	80,4%	9,5%	6,5%	4,8%	2,4%			,6%
	51-60	158	86,7%	2,5%	8,2%	5,7%	1,3%	1,3%		
	60+	250	88,8%	8,8%	3,2%	2,0%	,8%			
Highest level of education achieved	Finished bachelor, master or higher degree	111	70,3%	15,3%	8,1%	6,3%	2,7%			
	Finished college	19	78,9%		5,3%	10,5%	10,5%			
	Finished secondary school	422	84,1%	8,8%	6,4%	2,6%	2,1%	,2%	,2%	,2%
	Finished elementary and lower	325	89,5%	5,8%	4,0%	3,4%	,3%	,6%		
Main occupational status in the present	Employee	334	80,2%	9,6%	6,6%	4,2%	3,0%			,3%
	Other status of employed persons	55	80,0%	3,6%	12,7%	5,5%	1,8%	1,8%		
	Business owner	31	83,9%	6,5%	16,1%	6,5%				
	Self-employed person in non-agricultural activities	19	68,4%	10,5%	10,5%	10,5%	5,3%			
	Self-employed person in agricultural activities	9	100,0%		11,1%					
	Family helper	3	66,7%	33,3%					33,3%	
	Registered as unemployed	60	96,7%	1,7%		3,3%				
	Unregistered unemployed	55	85,5%	5,5%	5,5%	1,8%		3,6%		
	Retired - due to age	217	89,4%	7,8%	3,2%	1,8%	,5%			
	Retired - other causes	49	89,8%	8,2%	6,1%	4,1%				
	Pupil, student	26	73,1%	19,2%		3,8%	7,7%			
	Housewife	14	78,6%	14,3%		7,1%				
	Person unable to work	2	100,0%							
	Another status of non working person	4	75,0%	25,0%						
Ethnicity	Bulgarian	730	82,7%	8,8%	6,4%	4,1%	2,1%	,3%	,1%	,1%
	Turkish	83	89,2%	8,4%	2,4%	1,2%				
	Roma	53	92,5%	3,8%	1,9%	1,9%		1,9%		
	Other	13	100,0%							
Total household income	No income	2	50,0%	50,0%						
	Less than 100 BGN	6	100,0%							
	101-150 BGN	20	90,0%		5,0%			5,0%		
	151-200 BGN	47	89,4%	8,5%	2,1%	6,4%				
	201-300 BGN	103	90,3%	5,8%	2,9%	4,9%	1,0%	1,0%		
	301-500 BGN	157	88,5%	5,7%	3,8%	2,5%		,6%		
	More than 500 BGN	264	83,0%	6,1%	8,3%	4,5%	3,0%		,4%	,4%
	Don't know	58	86,2%	6,9%	1,7%	3,4%	5,2%			
Personal monthly income	NA	223	77,6%	14,8%	7,2%	2,7%	1,3%			
	No income	72	80,6%	11,1%	2,8%	1,4%	1,4%	2,8%	1,4%	
	Less than 250 BGN	268	89,6%	6,7%	3,4%	3,0%		,4%		
	251-500 BGN	235	89,4%	4,7%	5,1%	3,0%	3,0%			
	501-750 BGN	48	70,8%	6,3%	16,7%	10,4%	2,1%			2,1%
	751-1000 leva	16	43,8%	25,0%	12,5%	12,5%	12,5%			
	More than 1000 BGN	6	66,7%	16,7%	16,7%					
	Don't know	21	85,7%		4,8%	9,5%	4,8%			
Financial services usage	NA	214	79,4%	13,1%	7,0%	3,3%	1,4%			
	I don't use financial services	393	80,4%	11,7%	5,6%	3,6%	1,0%	,5%		,3%
	One	248	88,3%	5,2%	3,6%	4,0%	2,4%	,4%		
	Two	135	88,9%	4,4%	4,4%	3,7%	2,2%			
Total	Three and more	104	82,7%	7,7%	12,5%	2,9%	1,9%		1,0%	
		880	84,2%	8,3%	5,7%	3,6%	1,7%	,3%	,1%	,1%

Those who don't save

		Base:	Have you personally invested in the last five years in?					
			I have not invested any money	Real estate	Life insurance	Pension fund	Other	Securities
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	89,6%	3,3%	3,0%	1,9%	1,9%	1,5%
	Regional center	484	86,2%	10,1%	2,7%	1,9%	,8%	,2%
	Smaller town	276	90,9%	5,4%	2,9%	,4%	1,1%	
	Village	403	95,0%	3,2%	1,0%	1,0%	,2%	,5%
Gender	Male	682	90,3%	6,7%	2,5%	,7%	,7%	,6%
	Female	750	90,1%	5,3%	2,1%	1,9%	1,1%	,4%
Age	18-30	311	90,4%	5,1%	2,9%	2,3%	1,0%	1,0%
	31-40	243	86,4%	8,6%	2,9%	1,6%	,8%	,4%
	41-50	253	85,0%	9,5%	3,6%	2,0%	1,2%	,4%
	51-60	257	91,1%	5,4%	1,9%	1,2%	,8%	,4%
	60+	368	95,7%	3,0%	,8%		,8%	,3%
Highest level of education achieved	Finished bachelor, master or higher degree	242	83,1%	11,2%	3,7%	,8%	1,7%	1,2%
	Finished college	38	78,9%	13,2%	7,9%	5,3%		
	Finished secondary school	683	88,9%	6,1%	2,6%	2,0%	1,0%	,4%
	Finished elementary and lower	465	96,8%	2,6%	,6%	,2%	,4%	,2%
Main occupational status in the present	Employee	575	88,2%	6,6%	3,3%	1,7%	,5%	,7%
	Other status of employed persons	72	94,4%	4,2%		1,4%		
	Business owner	81	61,7%	27,2%	8,6%	4,9%	3,7%	1,2%
	Self-employed person in non-agricultural activities	29	82,8%	13,8%	3,4%			
	Self-employed person in agricultural activities	21	71,4%	23,8%	4,8%			
	Family helper	5	100,0%					
	Registered as unemployed	69	95,7%	1,4%		1,4%	1,4%	
	Unregistered unemployed	74	90,5%	8,1%	1,4%	1,4%	2,7%	1,4%
	Retired - due to age	322	97,2%	1,2%	,6%		,9%	,3%
	Retired - other causes	65	93,8%	4,6%	1,5%		1,5%	
	Pupil, student	85	97,6%		1,2%	1,2%		
	Housewife	22	100,0%					
	Person unable to work	2	100,0%					
	Another status of non working person	7	85,7%			14,3%		
Ethnicity	Bulgarian	1202	89,3%	6,6%	2,7%	1,3%	,8%	,4%
	Turkish	146	95,9%	3,4%	,7%	1,4%	,7%	,7%
	Roma	62	98,4%	1,6%				
	Other	21	81,0%	4,8%		4,8%	9,5%	4,8%
Total household income	No income	3	66,7%	33,3%				
	Less than 100 BGN	6	100,0%					
	101-150 BGN	22	95,5%	4,5%	4,5%	4,5%	4,5%	4,5%
	151-200 BGN	57	98,2%	1,8%				
	201-300 BGN	132	97,0%	2,3%			,8%	
	301-500 BGN	216	96,8%	1,9%	,9%	,5%		
	More than 500 BGN	499	87,8%	6,8%	3,0%	2,0%	1,4%	,6%
	Don't know	118	92,4%	5,1%	,8%	,8%	1,7%	
Personal monthly income	NA	379	85,2%	9,5%	3,7%	1,6%	,5%	,8%
	No income	135	95,6%	3,0%	,7%		,7%	
	Less than 250 BGN	354	97,2%	1,4%	,6%	,8%	,8%	,3%
	251-500 BGN	370	90,5%	5,1%	1,9%	1,9%	,5%	,3%
	501-750 BGN	96	86,5%	9,4%	3,1%	2,1%	1,0%	
	751-1000 leva	52	86,5%	5,8%	1,9%	1,9%	3,8%	
	More than 1000 BGN	29	65,5%	24,1%	17,2%	3,4%	3,4%	6,9%
	Don't know	37	86,5%	8,1%			5,4%	
Financial services usage	NA	359	85,0%	10,0%	3,9%	1,4%	,3%	,8%
	I don't use financial services	584	94,7%	3,6%	,3%	1,0%	1,0%	,2%
	One	389	93,1%	5,4%	1,0%	,5%	,5%	
	Two	242	87,2%	7,4%	3,3%	1,7%	,4%	1,2%
Total	Three and more	217	76,5%	12,0%	8,8%	3,2%	1,8%	1,4%
		1432	90,2%	6,0%	2,3%	1,3%	,9%	,5%



## Which of these investment options do you consider the most profitable?

		Securities	Real estate	Pension fund	Life insurance	Other
Type of residence	Sofia	2,35	1,41	2,96	3,29	4,73
	Regional center	2,49	1,48	3,03	3,01	4,56
	Smaller town	2,40	1,53	3,11	3,01	4,73
	Village	2,49	1,57	2,85	3,03	5,09
Gender	Male	2,33	1,51	3,05	3,11	4,74
	Female	2,55	1,49	2,92	3,04	4,70
Age	18-30	2,29	1,43	3,11	3,21	4,58
	31-40	2,28	1,48	3,05	3,24	4,29
	41-50	2,46	1,66	3,00	2,85	4,56
	51-60	2,53	1,46	2,92	3,02	4,95
	60+	2,62	1,47	2,84	3,07	5,27
Highest level of education achieved	Finished bachelor, master or higher degree	2,33	1,54	3,10	3,05	4,43
	Finished college	2,27	1,44	3,13	3,13	.
	Finished secondary school	2,43	1,46	3,03	3,08	4,85
	Finished elementary and lower	2,58	1,55	2,78	3,06	4,75
Main occupational status in the present	Employee	2,41	1,53	2,99	3,06	4,80
	Other status of employed persons	2,30	1,48	2,98	3,23	4,75
	Business owner	2,35	1,53	3,08	3,19	3,83
	Self-employed person in non-agricultural activities	2,40	1,68	3,37	2,53	5,00
	Self-employed person in agricultural activities	3,13	1,61	2,81	2,62	.
	Family helper	3,67	1,67	3,00	1,67	.
	Registered as unemployed	2,32	1,43	3,12	3,05	.
	Unregistered unemployed	2,30	1,49	2,91	3,31	3,67
	Retired - due to age	2,63	1,50	2,84	3,04	5,29
	Retired - other causes	2,69	1,30	2,95	2,90	3,67
	Pupil, student	2,10	1,38	3,18	3,31	5,00
	Housewife	2,50	1,28	3,12	3,12	.
	Person unable to work	2,00	3,00	1,00	4,00	.
	Another status of non working person	2,00	1,33	3,40	3,20	4,00
Ethnicity	Bulgarian	2,42	1,52	3,00	3,06	4,75
	Turkish	2,57	1,28	2,90	3,26	3,67
	Roma	2,79	1,60	2,40	3,00	.
	Other	2,50	1,36	3,14	3,00	5,00
Total household income	No income	1,50	4,00	3,00	2,00	.
	Less than 100 BGN	2,50	1,17	3,33	3,17	4,00
	101-150 BGN	2,30	1,25	3,20	3,20	5,00
	151-200 BGN	2,86	1,61	2,63	2,81	5,00
	201-300 BGN	2,74	1,49	2,79	2,89	4,00
	301-500 BGN	2,38	1,51	3,03	3,06	5,38
	More than 500 BGN	2,49	1,43	2,98	3,15	4,70
	Don't know	2,45	1,43	2,99	3,08	1,50
	NA	2,29	1,59	3,03	3,05	4,85
Personal monthly income	No income	2,18	1,55	3,07	3,16	5,00
	Less than 250 BGN	2,70	1,45	2,79	3,00	5,17
	251-500 BGN	2,51	1,47	3,01	3,07	4,74
	501-750 BGN	2,45	1,48	2,98	3,16	4,50
	751-1000 лева	2,34	1,36	3,11	3,26	3,67
	More than 1000 BGN	2,22	1,73	3,00	3,10	5,00
	Don't know	2,23	1,37	3,08	3,38	2,50
	NA	2,32	1,57	3,04	3,02	4,84
Financial services usage	I don't use financial services	2,46	1,60	2,90	3,02	4,80
	One	2,45	1,41	3,00	3,11	5,00
	Two	2,45	1,37	3,11	3,09	4,33
	Three and more	2,39	1,58	2,99	3,12	4,54
Total		2,44	1,50	2,98	3,08	4,72

And which one of them has the highest risk?

		Securities	Real estate	Pension fund	Life insurance	Other
Type of residence	Sofia	1,74	3,30	2,48	2,48	4,62
	Regional center	1,72	3,32	2,48	2,55	3,88
	Smaller town	1,84	3,37	2,33	2,52	3,60
	Village	1,92	3,30	2,27	2,53	2,27
Gender	Male	1,84	3,36	2,38	2,49	3,64
	Female	1,76	3,28	2,43	2,55	4,07
Age	18-30	1,84	3,34	2,45	2,48	3,70
	31-40	1,79	3,42	2,35	2,49	3,58
	41-50	1,84	3,34	2,36	2,52	3,63
	51-60	1,77	3,32	2,40	2,56	4,06
	60+	1,77	3,22	2,43	2,56	4,33
Highest level of education achieved	Finished bachelor, master or higher degree	1,70	3,36	2,44	2,54	4,42
	Finished college	1,97	3,16	2,42	2,47	.
	Finished secondary school	1,77	3,35	2,44	2,53	3,49
	Finished elementary and lower	1,91	3,27	2,29	2,51	4,27
Main occupational status in the present	Employee	1,82	3,34	2,44	2,49	3,71
	Other status of employed persons	1,69	3,62	2,24	2,49	4,25
	Business owner	1,72	3,41	2,34	2,60	3,50
	Self-employed person in non-agricultural activities	1,95	3,11	2,21	2,61	5,00
	Self-employed person in agricultural activities	1,25	2,92	2,62	3,00	.
	Family helper	1,67	3,33	1,67	3,33	.
	Registered as unemployed	1,98	3,37	2,24	2,34	.
	Unregistered unemployed	1,74	3,38	2,47	2,43	3,00
	Retired - due to age	1,71	3,26	2,43	2,61	4,29
	Retired - other causes	1,73	3,33	2,50	2,35	3,00
	Pupil, student	2,08	3,21	2,30	2,48	5,00
	Housewife	1,67	3,44	2,19	2,71	.
	Person unable to work	3,00	2,00	4,00	1,00	.
	Another status of non working person	2,33	3,67	2,00	2,67	3,00
Ethnicity	Bulgarian	1,80	3,30	2,41	2,54	3,94
	Turkish	1,81	3,51	2,30	2,30	3,50
	Roma	1,56	3,33	2,54	2,54	.
	Other	2,31	3,62	2,15	2,54	1,00
Total household income	No income	1,00	3,00	.	.	.
	Less than 100 BGN	1,33	3,50	2,50	2,67	5,00
	101-150 BGN	1,90	3,50	2,17	2,18	5,00
	151-200 BGN	1,90	3,54	2,41	2,42	3,00
	201-300 BGN	1,61	3,27	2,46	2,55	4,50
	301-500 BGN	1,76	3,23	2,45	2,67	2,38
	More than 500 BGN	1,87	3,40	2,33	2,48	3,57
	Don't know	1,91	3,42	2,37	2,33	4,00
	NA	1,74	3,22	2,48	2,57	4,79
Personal monthly income	No income	1,90	3,28	2,42	2,48	3,80
	Less than 250 BGN	1,71	3,34	2,51	2,57	3,06
	251-500 BGN	1,80	3,39	2,35	2,49	3,74
	501-750 BGN	1,74	3,34	2,52	2,47	3,00
	751-1000 лева	1,89	3,31	2,27	2,40	4,50
	More than 1000 BGN	2,18	3,35	2,10	2,52	3,67
	Don't know	2,11	3,21	2,26	2,48	4,50
	NA	1,78	3,27	2,39	2,58	4,77
Financial services usage	I don't use financial services	1,87	3,24	2,37	2,52	3,89
	One	1,88	3,39	2,37	2,47	3,79
	Two	1,69	3,44	2,41	2,51	3,57
	Three and more	1,63	3,25	2,51	2,64	4,08
Total		1,80	3,32	2,40	2,52	3,86

		What services of the above would you like to know better or get additional information about?																
			I find it difficult to answer this question	None of the above	Consumer credit	Credit card	Private pension fund policies	Bank deposit account	Insurance policies	Investments in unit funds	Bank current account	Mortgage loan	Investments in companies' stock	Other financial service	Bank card	Currency exchange		
Base:		Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %		
Type of residence	Sofia	269	21.9%	29.7%	12.3%	11.5%	13.0%	9.3%	8.2%	11.9%	4.8%	4.8%	6.7%	1.5%	6.3%	4.8%		
	Regional center	484	32.4%	24.0%	17.8%	9.9%	9.1%	8.3%	8.5%	7.9%	7.9%	5.0%	4.5%	3.5%	2.7%	1.9%		
	Smaller town	276	35.1%	31.5%	14.1%	6.5%	3.3%	3.3%	5.4%	4.3%	3.6%	4.3%	1.1%	3.6%	1.1%	4%		
	Village	403	39.5%	31.0%	10.2%	2.7%	4.0%	5.7%	3.5%	2.0%	2.0%	2.2%	1.2%	2.5%	1.2%			
Gender	Male	682	32.0%	29.5%	14.2%	6.9%	6.7%	7.6%	6.5%	5.6%	4.3%	3.8%	4.1%	2.2%	2.8%	1.9%		
	Female	750	33.9%	27.6%	13.6%	8.1%	7.7%	6.0%	6.4%	6.9%	5.3%	4.3%	2.7%	3.5%	2.5%	1.3%		
Age	18-30	311	36.0%	18.3%	19.3%	12.5%	5.8%	8.4%	7.1%	8.4%	6.1%	5.8%	5.5%	5.1%	3.9%	2.6%		
	31-40	243	28.0%	22.2%	16.9%	9.5%	8.6%	5.8%	9.1%	10.3%	5.3%	8.2%	4.5%	2.5%	4.1%	2.5%		
	41-50	253	28.9%	24.1%	19.0%	8.3%	12.3%	7.9%	7.5%	5.9%	4.7%	5.1%	3.6%	3.6%	2.4%	8%		
	51-60	257	31.1%	32.7%	10.9%	7.0%	8.6%	7.0%	3.5%	4.7%	5.1%	1.9%	2.7%	1.9%	2.7%	2.3%		
	60+	368	37.8%	41.3%	6.0%	1.9%	3.3%	5.2%	5.4%	3.3%	3.3%	.5%	1.1%	1.4%	.8%	.3%		
Highest level of education achieved	Finished bachelor, master or higher degree	242	20.7%	25.6%	14.5%	9.5%	13.2%	10.3%	8.7%	14.5%	5.8%	6.6%	9.1%	6.2%	5.0%	4.1%		
	Finished college	38	31.6%	26.3%	13.2%	10.5%	5.3%	7.9%	10.5%	13.2%	7.9%	2.6%	10.5%		10.5%			
	Finished secondary school	683	30.6%	27.1%	15.5%	9.1%	7.9%	7.8%	7.8%	6.3%	5.7%	3.8%	2.6%	3.2%	2.2%	1.8%		
	Finished elementary and lower	465	43.0%	32.0%	11.4%	4.1%	3.2%	3.2%	3.0%	1.5%	2.8%	3.2%	.9%	.9%	1.5%	2%		
Main occupational status in the present	Employee	575	26.1%	24.2%	17.7%	9.2%	10.8%	9.9%	8.9%	9.2%	6.1%	6.3%	5.4%	4.0%	3.3%	1.9%		
	Other status of employed persons	72	33.3%	23.6%	13.9%	12.5%	4.2%	4.2%	5.6%	2.8%	5.6%	1.4%	4.2%	4.2%	4.2%	2.8%		
	Business owner	81	24.7%	23.5%	8.6%	7.4%	13.6%	7.4%	6.2%	16.0%	3.7%	4.9%	9.9%	6.2%	4.9%	2.5%		
	Self-employed person in non-agricultural activities	29	17.2%	24.1%	20.7%	20.7%	20.7%	3.4%	6.9%	13.8%		3.4%	3.4%	3.4%	17.2%			
	Self-employed person in agricultural activities	21	42.9%	9.5%	4.8%	4.8%	4.8%	19.0%	4.8%		14.3%							
	Family helper	5	80.0%											20.0%				
	Registered as unemployed	69	43.5%	26.1%	15.9%	2.9%	2.9%	4.3%	1.4%	1.4%	2.9%	4.3%	2.9%	2.9%		1.4%		
	Unregistered unemployed	74	39.2%	29.7%	17.6%	4.1%	4.1%	2.7%	4.1%	1.4%	1.4%	4.1%	1.4%		4.1%	5.4%		
	Retired - due to age	322	37.9%	43.5%	7.1%	2.2%	3.1%	4.7%	3.4%	1.2%	3.4%	.6%	.3%	.3%		.3%		
	Retired - other causes	65	44.6%	35.4%	6.2%	6.2%	1.5%	3.1%	9.2%	4.6%	4.6%							
	Pupil, student	85	43.5%	14.1%	18.8%	16.5%	3.5%	4.7%	8.2%	8.2%	8.2%	7.1%	1.2%	3.5%	4.7%	2.4%		
	Housewife	22	40.9%	22.7%	18.2%	9.1%	4.5%					9.1%		9.1%				
	Person unable to work	2	50.0%				50.0%											
	Another status of non working person	7	28.6%	42.9%	14.3%	14.3%			14.3%									
Ethnicity	Bulgarian	1202	30.6%	28.2%	14.1%	8.1%	7.7%	7.7%	7.1%	7.3%	5.4%	4.2%	3.7%	3.2%	2.8%	1.7%		
	Turkish	146	41.8%	31.5%	15.8%	3.4%	4.8%	2.1%	2.7%		1.4%	4.1%	.7%	1.4%	1.4%	.7%		
	Roma	62	54.8%	29.0%	4.8%	9.7%	4.8%		1.6%			1.6%			1.6%	1.6%		
	Other	21	42.9%	23.8%	9.5%		4.8%	9.5%		9.5%	9.5%		9.5%		4.8%	4.8%		
Total household income	No income	3		33.3%	66.7%							33.3%						
	Less than 100 BGN	6	33.3%	33.3%	16.7%							16.7%						
	101-150 BGN	22	27.3%	54.5%	18.2%													
	151-200 BGN	57	36.8%	45.6%	5.3%	3.5%	3.5%		3.5%	3.5%	1.8%	1.8%						
	201-300 BGN	132	38.6%	37.1%	9.8%	2.3%	5.3%	3.0%	4.5%	3.0%	1.5%		1.5%	.8%	.8%	1.5%		
	301-500 BGN	216	41.7%	27.8%	10.2%	4.2%	5.6%	7.4%	5.1%	3.2%	3.2%	2.8%	1.4%	1.4%	.9%	.5%		
	More than 500 BGN	499	24.2%	26.3%	18.8%	9.0%	10.4%	9.6%	7.6%	7.2%	5.6%	5.6%	2.8%	4.2%	3.8%	2.6%		
	Don't know	118	42.4%	24.6%	16.9%	7.6%		4.2%	6.8%	5.9%	4.2%	3.4%	1.7%	.8%	4.2%	.8%		
	NA	379	34.6%	25.9%	10.6%	10.6%	8.2%	6.3%	7.1%	9.0%	6.9%	4.5%	7.1%	4.0%	2.9%	1.6%		
	No income	135	42.2%	19.3%	20.0%	8.1%	5.9%	3.0%	6.7%	4.4%	2.2%	7.4%	3.0%	1.5%	4.4%	3.0%		
Personal monthly income	Less than 250 BGN	354	41.5%	34.7%	9.0%	3.1%	3.1%	5.4%	4.8%	3.4%	3.7%	1.4%	.8%	.8%	.3%	.8%		
	251-500 BGN	370	27.8%	28.1%	18.4%	7.8%	9.5%	7.6%	7.0%	4.1%	3.8%	4.3%	.8%	3.5%	3.8%	1.6%		
	501-750 BGN	96	18.8%	30.2%	18.8%	8.3%	11.5%	11.5%	8.3%	7.3%	7.3%	4.2%	4.2%	6.3%	2.1%	1.0%		
	751-1000 neea	52	15.4%	17.3%	23.1%	17.3%	19.2%	15.4%	7.7%	11.5%	3.8%	9.6%	9.6%	5.8%	11.5%	5.8%		
	More than 1000 BGN	29	31.0%	20.7%	6.9%	3.4%	13.8%	6.9%	13.8%	24.1%	3.4%	3.4%	13.8%	6.9%	3.4%			
	Don't know	37	43.2%	27.0%	8.1%	10.8%			8.1%	8.1%	10.8%	2.7%	2.7%			2.7%		
	NA	359	31.8%	28.1%	10.3%	9.7%	7.0%	7.0%	5.8%	9.5%	7.2%	4.5%	6.7%	3.3%	2.2%	1.4%		
	I don't use financial services	584	38.9%	36.1%	9.9%	4.5%	5.0%	3.9%	4.1%	3.6%	4.1%	2.2%	1.7%	1.7%	1.9%	1.4%		
Financial services usage	One	389	33.9%	27.2%	12.6%	6.2%	4.4%	6.7%	7.2%	6.2%	4.6%	3.9%	3.3%	3.1%	2.3%	2.3%		
	Two	242	30.2%	20.7%	19.4%	11.6%	9.5%	10.3%	7.4%	7.0%	4.5%	5.0%	3.3%	3.3%	4.5%	1.2%		
	Three and more	217	18.4%	18.9%	20.7%	13.8%	16.1%	10.6%	10.1%	12.9%	7.4%	8.3%	7.8%	5.1%	3.2%	1.4%		
Total		1432	33.0%	28.5%	13.9%	7.5%	7.3%	6.8%	6.4%	6.3%	4.8%	4.1%	3.4%	2.9%	2.7%	1.6%		

		Base:	What type of financial services do you use?																	
			Bank debit card	Insurance policies	Consumer loan	Bank deposit	Current account	Bank credit card	Private pensions	Loans from relatives, friends, acquaintances	Loans from Jet Credit, T.B.I or other non-banking financial	Buying on credit (informally - "pe care") from food shops	Mortgage loan	Loans from Mutual Help Associations	Car loans	Buying on credit from the electrical appliances shops	Pawning goods	Investments in shares	Investment funds	
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	58.7%	30.1%	19.0%	12.3%	8.6%	14.1%	3.7%	3.0%	3.3%	.4%	3.0%	1.9%	.7%	1.1%	1.5%			
	Regional center	484	43.2%	23.8%	18.0%	10.7%	13.6%	9.9%	3.7%	4.1%	4.1%	1.2%	2.5%	1.2%	.6%	.2%		.4%	.2%	
	Smaller town	276	30.8%	16.7%	16.3%	6.2%	8.3%	5.4%	4.0%	2.5%	1.8%	4.0%	1.4%	1.1%	.7%		.4%			
	Village	403	17.4%	11.4%	10.9%	6.0%	3.0%	3.5%	2.7%	2.7%	2.5%	6.2%	1.2%	.2%	.5%	1.0%	.2%			
Gender	Male	682	36.2%	23.9%	14.7%	10.0%	9.5%	8.5%	3.5%	3.7%	2.3%	1.9%	1.9%	.4%	.9%	.6%	.7%	.6%		
	Female	750	36.7%	16.7%	16.9%	7.7%	7.9%	7.6%	3.5%	2.8%	3.7%	4.0%	2.1%	1.6%	.4%	.5%	.1%	.1%	.1%	
Age	18-30	311	39.5%	19.0%	13.5%	6.8%	8.4%	10.9%	3.5%	2.3%	3.9%	2.6%	1.6%	.3%	1.3%	1.0%	.6%	.6%		
	31-40	243	43.2%	28.0%	25.5%	9.9%	9.9%	12.3%	6.6%	4.5%	6.2%	2.5%	4.5%	1.2%	1.2%	.6%				
	41-50	253	46.2%	28.1%	28.1%	9.9%	14.6%	10.3%	5.5%	4.3%	4.7%	2.8%	3.2%	1.6%		.4%	.8%		.4%	
	51-60	257	39.3%	23.7%	13.2%	11.7%	7.0%	8.2%	3.1%	3.1%	.8%	3.1%	1.6%	2.3%		.8%	.8%		.4%	
	60+	368	20.7%	7.9%	4.9%	7.1%	5.2%	1.1%	.3%	2.4%	.8%	3.8%	.3%	.3%	.5%			.5%		
Highest level of education achieved	Finished bachelor, master or higher degree	242	59.1%	33.9%	28.5%	14.5%	16.5%	17.8%	5.4%	3.3%	3.3%	.4%	3.3%	1.2%	2.1%	.4%		1.7%		
	Finished college	38	44.7%	34.2%	15.8%	10.5%	7.9%	5.3%	2.6%	2.6%	7.9%									
	Finished secondary school	683	40.7%	23.6%	18.2%	10.0%	9.7%	9.2%	4.1%	1.9%	3.7%	1.0%	2.6%	1.8%	.6%	.6%	.4%	.1%	.1%	
	Finished elementary and lower	465	17.6%	6.5%	6.0%	4.1%	3.0%	1.3%	1.5%	5.2%	1.7%	7.5%	.6%		.6%	.6%				
Main occupational status in the present	Employee	575	52.3%	31.0%	23.8%	12.7%	11.0%	12.3%	6.4%	2.1%	4.3%	1.0%	2.3%	2.3%	1.0%	.7%	.5%	.3%		
	Other status of employed persons	72	19.4%	5.6%	11.1%	4.2%	4.2%	5.6%	1.4%	15.3%	5.6%	6.9%			1.0%	4.2%	4.2%			
	Business owner	81	43.2%	54.3%	30.9%	23.5%	25.9%	19.8%	8.6%	4.9%	2.5%		12.3%		1.2%	1.2%		1.2%	1.2%	
	Self-employed person in non-agricultural activities	29	37.9%	44.8%	13.8%	3.4%	6.9%	13.8%		10.3%	10.3%									
	Self-employed person in agricultural activities	21	9.5%	38.1%	19.0%	9.5%	4.8%	4.8%	4.8%			4.8%	14.3%							
	Family helper	5	40.0%		20.0%		40.0%	20.0%			20.0%									
	Registered as unemployed	69	24.6%	7.2%	14.5%	1.4%	2.9%	2.9%			1.4%	8.7%	1.4%	1.4%						
	Unregistered unemployed	74	14.9%	8.1%	9.5%	2.7%	2.7%	2.7%		5.4%	4.1%	4.1%								
	Retired - due to age	322	21.1%	6.8%	5.6%	6.8%	5.3%	1.9%		2.2%	.6%	4.3%	.3%	.3%	.3%			.6%		
	Retired - other causes	65	30.8%	6.2%	7.7%	6.2%	5.3%	3.1%	3.1%	4.6%	7.7%		1.2%							
	Pupil, student	85	30.6%	3.9%	2.4%	1.2%	5.9%	3.5%	1.2%				1.2%							
	Housewife	22	59.1%		13.6%		4.5%	9.1%	9.1%	4.5%	4.5%	13.6%								
	Person unable to work	2																		
	Another status of non working person	7	14.3%	14.3%	28.6%			14.3%			28.6%					14.3%				
Ethnicity	Bulgarian	1202	36.3%	21.9%	17.6%	9.4%	9.2%	8.9%	3.5%	3.1%	3.2%	1.6%	2.2%	1.2%	.7%	.5%	.5%	.4%	.1%	
	Turkish	146	28.1%	13.7%	6.9%	8.2%	4.1%	4.1%	4.8%	1.4%	4.1%	1.4%		.7%		.7%				
	Roma	62	27.4%	3.2%	4.8%	1.6%	3.2%	1.6%	1.6%	11.3%	4.8%	21.0%				1.6%				
	Other	21	19.0%	14.3%	9.5%		4.8%	4.8%				9.5%								
Total household income	No income	3		33.3%	33.3%															
	Less than 100 BGN	6		16.7%	16.7%							16.7%								
	101-150 BGN	22	18.2%	4.5%	4.5%		4.5%			4.5%	9.1%	4.5%					4.5%			
	151-200 BGN	57	15.8%	3.5%	5.3%		3.5%	3.5%		10.5%		5.3%								
	201-300 BGN	132	29.5%	6.1%	8.3%	7.6%	8.1%	3.0%	.8%	6.1%	2.3%	5.3%		1.5%		.8%				
	301-500 BGN	216	22.7%	12.0%	10.2%	6.9%	4.6%	2.8%	2.3%	2.8%	2.3%	4.2%	.9%	1.4%		.9%	.5%			
	More than 500 BGN	499	49.5%	27.7%	23.4%	11.6%	10.4%	12.4%	5.6%	3.6%	4.4%	1.6%	2.0%	1.2%	1.0%	.8%	.4%	.8%	.2%	
	Don't know	118	32.2%	10.2%	9.3%	4.2%	8.5%	5.9%		1.7%	2.5%	4.2%	1.7%							
Personal monthly income	NA	379	35.9%	23.1%	15.8%	10.0%	8.9%	8.0%	4.2%	1.3%	2.4%	4.0%		1.6%	.5%	.5%	.3%	.3%		
	No income	135	19.3%	5.2%	6.7%	.7%	3.7%	2.2%		3.7%	3.7%	2.2%				.7%				
	Less than 250 BGN	354	24.0%	8.8%	6.8%	5.4%	4.5%	1.4%	.8%	4.2%	1.4%	5.4%		.3%	.3%		.3%			
	251-500 BGN	370	41.6%	19.7%	20.3%	8.4%	10.0%	8.1%	4.9%	3.8%	4.3%	1.9%	.8%	.8%	1.9%	.8%	.5%	1.1%	.3%	
	501-750 BGN	96	53.1%	30.2%	29.2%	17.7%	16.7%	14.6%	7.3%	3.1%	4.2%	2.1%	2.1%	1.0%		1.0%				
	751-1000 nea	52	80.8%	51.9%	23.1%	19.2%	13.5%	32.7%	5.8%	3.8%	5.8%		3.8%		5.8%	1.9%				
	More than 1000 BGN	29	65.5%	72.4%	27.6%	24.1%	10.3%	20.7%	13.8%		6.9%		13.8%			3.4%		6.9%	3.4%	
	Don't know	37	45.9%	5.4%	18.9%	5.4%	13.5%	10.8%		2.7%	2.7%	13.5%	5.4%							
	NA	359	35.7%	27.3%	17.8%	10.9%	9.7%	10.0%	4.2%	1.7%	2.2%	1.9%	4.5%	1.7%	.6%	.6%	.3%	.6%		
	Financial services usage	Don't use financial services	584																	
One	389	45.8%	17.0%	11.1%	6.2%	2.3%	2.1%	.3%	3.6%	2.8%	5.1%	1.5%	.5%	.3%	1.0%	.5%				
Two	242	68.2%	34.7%	26.9%	18.6%	17.8%	8.3%	2.9%	4.5%	4.1%	6.2%	2.5%	2.1%	.8%	.4%	1.2%	.8%			
Three and more	217	82.5%	63.6%	54.8%	26.3%	33.2%	40.1%	19.4%	9.7%	10.6%	3.7%	7.8%	3.7%	2.8%	1.4%	.5%	1.4%	.5%		
Total		1432	36.5%	20.1%	15.9%	8.8%	8.7%	8.0%	3.5%	3.2%	3.1%	3.0%	2.0%	1.0%	.6%	.6%	.4%	.3%	.1%	

		Base:	Life insurance			Medical insurance			House insurance		
			NA	Yes	No	NA	Yes	No	NA	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	65,4%	11,5%	23,0%	68,0%	3,3%	28,6%	66,2%	8,9%	24,9%
	Regional center	484	70,7%	13,0%	16,3%	72,1%	5,8%	22,1%	71,5%	7,6%	20,9%
	Smaller town	276	80,8%	9,8%	9,4%	81,5%	3,3%	15,2%	80,8%	7,6%	11,6%
	Village	403	86,6%	4,5%	8,9%	87,8%	2,0%	10,2%	87,6%	2,7%	9,7%
Gender	Male	682	73,6%	10,3%	16,1%	75,2%	4,4%	20,4%	74,5%	7,0%	18,5%
	Female	750	78,4%	9,2%	12,4%	79,7%	3,2%	17,1%	78,9%	6,0%	15,1%
Age	18-30	311	73,0%	10,3%	16,7%	74,9%	5,1%	19,9%	74,6%	7,4%	18,0%
	31-40	243	72,0%	11,1%	16,9%	74,5%	5,3%	20,2%	72,0%	7,8%	20,2%
	41-50	253	68,4%	17,8%	13,8%	69,6%	4,3%	26,1%	69,2%	4,7%	26,1%
	51-60	257	72,8%	10,1%	17,1%	73,9%	4,3%	21,8%	73,2%	8,9%	17,9%
	60+	368	89,1%	2,4%	8,4%	89,9%	,8%	9,2%	89,7%	4,3%	6,0%
Highest level of education achieved	Finished bachelor, master or higher degree	242	60,3%	18,2%	21,5%	62,0%	7,0%	31,0%	60,7%	12,0%	27,3%
	Finished college	38	60,5%	21,1%	18,4%	60,5%	7,9%	31,6%	60,5%	13,2%	26,3%
	Finished secondary school	683	72,3%	11,3%	16,4%	74,8%	4,2%	20,9%	73,5%	6,7%	19,8%
	Finished elementary and lower	465	91,4%	2,2%	6,5%	91,4%	1,1%	7,5%	91,6%	2,8%	5,6%
Main occupational status in the present	Employee	575	67,5%	15,1%	17,4%	69,2%	5,4%	25,4%	68,5%	5,2%	26,3%
	Other status of employed persons	72	91,7%	4,2%	4,2%	91,7%	1,4%	6,9%	91,7%	2,8%	5,6%
	Business owner	81	46,9%	22,2%	30,9%	49,4%	7,4%	43,2%	45,7%	28,4%	25,9%
	Self-employed person in non-agricultural activities	29	51,7%	13,8%	34,5%	58,6%	6,9%	34,5%	55,2%	6,9%	37,9%
	Self-employed person in agricultural activities	21	66,7%	19,0%	14,3%	66,7%	9,5%	23,8%	66,7%	23,8%	9,5%
	Family helper	5	100,0%			100,0%			100,0%		
	Registered as unemployed	69	88,4%	4,3%	7,2%	89,9%	1,4%	8,7%	88,4%	4,3%	7,2%
	Unregistered unemployed	74	87,8%		12,2%	87,8%		12,2%	87,8%	4,1%	8,1%
	Retired - due to age	322	89,1%	1,9%	9,0%	90,1%	,6%	9,3%	89,4%	5,0%	5,6%
	Retired - other causes	65	86,2%	7,7%	6,2%	87,7%	3,1%	9,2%	87,7%	3,1%	9,2%
	Pupil, student	85	78,8%	8,2%	12,9%	81,2%	3,5%	15,3%	81,2%	4,7%	14,1%
	Housewife	22	81,8%	4,5%	13,6%	81,8%	9,1%	9,1%	81,8%	9,1%	9,1%
	Person unable to work	2	100,0%			100,0%			100,0%		
	Another status of non working person	7	71,4%	14,3%	14,3%	71,4%	28,6%		71,4%	14,3%	14,3%
Ethnicity	Bulgarian	1202	73,8%	10,9%	15,3%	75,4%	4,3%	20,3%	74,5%	7,2%	18,4%
	Turkish	146	84,9%	4,1%	11,0%	86,3%	,7%	13,0%	86,3%	3,4%	10,3%
	Roma	62	96,8%	1,6%	1,6%	96,8%		3,2%	96,8%	3,2%	
	Other	21	85,7%	4,8%	9,5%	85,7%	4,8%	9,5%	85,7%		14,3%
Total household income	No income	3	100,0%			100,0%			100,0%		
	Less than 100 BGN	6	83,3%		16,7%	83,3%	16,7%		83,3%		16,7%
	101-150 BGN	22	95,5%		4,5%	95,5%		4,5%	95,5%		4,5%
	151-200 BGN	57	94,7%		5,3%	94,7%	1,8%	3,5%	94,7%		5,3%
	201-300 BGN	132	93,2%	1,5%	5,3%	93,2%	,8%	6,1%	93,2%	3,8%	3,0%
	301-500 BGN	216	87,5%	3,7%	8,8%	89,4%	,9%	9,7%	88,4%	4,2%	7,4%
	More than 500 BGN	499	64,9%	13,8%	21,2%	67,3%	6,4%	26,3%	66,7%	8,4%	24,8%
	Don't know	118	83,1%	5,9%	11,0%	83,9%	,8%	15,3%	83,9%	5,1%	11,0%
Personal monthly income	NA	379	72,0%	14,0%	14,0%	73,1%	4,2%	22,7%	71,5%	8,2%	20,3%
	No income	135	83,0%	5,9%	11,1%	84,4%	3,0%	12,6%	84,4%	3,0%	12,6%
	Less than 250 BGN	354	88,1%	2,0%	9,9%	89,3%	2,3%	8,5%	89,0%	3,1%	7,9%
	251-500 BGN	370	76,5%	8,4%	15,1%	78,4%	3,0%	18,6%	77,8%	5,7%	16,5%
	501-750 BGN	96	65,6%	18,8%	15,6%	69,8%	8,3%	21,9%	68,8%	8,3%	22,9%
	751-1000 лева	52	44,2%	23,1%	32,7%	44,2%	13,5%	42,3%	44,2%	11,5%	44,2%
	More than 1000 BGN	29	31,0%	34,5%	34,5%	31,0%	13,8%	55,2%	31,0%	34,5%	34,5%
	Don't know	37	91,9%	5,4%	2,7%	91,9%	2,7%	5,4%	91,9%	2,7%	5,4%
Financial services usage	NA	359	70,8%	14,2%	15,0%	71,9%	3,1%	25,1%	69,9%	8,9%	21,2%
	I don't use financial services	584	95,7%	1,7%	2,6%	96,1%	,7%	3,3%	95,9%	1,4%	2,7%
	One	389	79,2%	4,1%	16,7%	80,2%	3,9%	15,9%	79,7%	4,6%	15,7%
	Two	242	59,1%	14,5%	26,4%	62,8%	4,1%	33,1%	61,2%	9,5%	29,3%
Total	Three and more	217	36,9%	35,9%	27,2%	39,6%	11,5%	48,8%	37,8%	20,3%	41,9%
		1432	76,1%	9,7%	14,2%	77,6%	3,8%	18,6%	76,8%	6,5%	16,7%

		Base:	Car insurance - CASCO			Terrains and/ or crop insurance			Other		
			NA	Yes	No	NA	Yes	No	NA	Yes	No
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	65,8%	30,1%	4,1%	71,0%	,4%	28,6%	85,9%	,7%	13,4%
	Regional center	484	71,3%	14,7%	14,0%	72,5%	,2%	27,3%	84,3%	3,1%	12,6%
	Smaller town	276	81,5%	4,7%	13,8%	81,2%	1,4%	17,4%	87,3%	2,9%	9,8%
	Village	403	86,8%	5,0%	8,2%	87,8%	1,0%	11,2%	93,3%	1,2%	5,5%
Gender	Male	682	74,8%	15,0%	10,3%	76,2%	,9%	22,9%	87,8%	2,2%	10,0%
	Female	750	78,3%	11,1%	10,7%	80,0%	,5%	19,5%	87,6%	2,0%	10,4%
Age	18-30	311	74,0%	16,4%	9,6%	75,6%	,3%	24,1%	85,9%	3,2%	10,9%
	31-40	243	72,0%	16,0%	11,9%	74,9%	,8%	24,3%	87,7%	2,5%	9,9%
	41-50	253	68,4%	15,8%	15,8%	69,2%	,4%	30,4%	82,6%	3,2%	14,2%
	51-60	257	73,5%	14,0%	12,5%	75,1%	1,6%	23,3%	85,6%	1,2%	13,2%
	60+	368	89,7%	5,2%	5,2%	91,0%	,5%	8,4%	94,3%	,8%	4,9%
Highest level of education achieved	Finished bachelor, master or higher degree	242	59,5%	26,4%	14,0%	63,2%	,8%	36,0%	78,9%	2,1%	19,0%
	Finished college	38	60,5%	28,9%	10,5%	63,2%		36,8%	71,1%	5,3%	23,7%
	Finished secondary school	683	73,9%	12,9%	13,2%	75,3%	,7%	24,0%	85,9%	2,9%	11,1%
	Finished elementary and lower	465	91,0%	4,3%	4,7%	91,6%	,6%	7,7%	96,1%	,6%	3,2%
Main occupational status in the present	Employee	575	68,0%	17,4%	14,6%	69,9%	,7%	29,4%	81,7%	1,9%	16,3%
	Other status of employed persons	72	91,7%	4,2%	4,2%	91,7%		8,3%	95,8%		4,2%
	Business owner	81	48,1%	34,6%	17,3%	50,6%	1,2%	48,1%	74,1%	7,4%	18,5%
	Self-employed person in non-agricultural activities	29	51,7%	44,8%	3,4%	58,6%	3,4%	37,9%	86,2%	3,4%	10,3%
	Self-employed person in agricultural activities	21	61,9%	19,0%	19,0%	66,7%	9,5%	23,8%	90,5%	4,8%	4,8%
	Family helper	5	100,0%			100,0%			100,0%		
	Registered as unemployed	69	88,4%	2,9%	8,7%	89,9%		10,1%	91,3%	2,9%	5,8%
	Unregistered unemployed	74	86,5%	9,5%	4,1%	87,8%		12,2%	94,6%	4,1%	1,4%
	Retired - due to age	322	90,1%	4,0%	5,9%	91,0%	,6%	8,4%	94,7%	,3%	5,0%
	Retired - other causes	65	87,7%	1,5%	10,8%	89,2%		10,8%	93,8%	4,6%	1,5%
	Pupil, student	85	80,0%	11,8%	8,2%	81,2%		18,8%	90,6%	2,4%	7,1%
	Housewife	22	81,8%	13,6%	4,5%	81,8%		18,2%	95,5%		4,5%
	Person unable to work	2	100,0%			100,0%			100,0%		
	Another status of non working person	7	71,4%	14,3%	14,3%	71,4%		28,6%	85,7%		14,3%
Ethnicity	Bulgarian	1202	74,5%	14,1%	11,4%	76,2%	,5%	23,3%	86,3%	2,4%	11,3%
	Turkish	146	85,6%	8,2%	6,2%	85,6%	2,1%	12,3%	94,5%		5,5%
	Roma	62	95,2%	1,6%	3,2%	96,8%	1,6%	1,6%	100,0%		
	Other	21	81,0%	9,5%	9,5%	85,7%		14,3%	85,7%	4,8%	9,5%
Total household income	No income	3	100,0%			100,0%			66,7%	33,3%	
	Less than 100 BGN	6	83,3%		16,7%	83,3%		16,7%	100,0%		
	101-150 BGN	22	95,5%		4,5%	95,5%		4,5%	95,5%	4,5%	
	151-200 BGN	57	94,7%	1,8%	3,5%	94,7%		5,3%	98,2%	1,8%	
	201-300 BGN	132	93,9%	1,5%	4,5%	93,9%		6,1%	96,2%	1,5%	2,3%
	301-500 BGN	216	89,8%	3,2%	6,9%	89,4%	,9%	9,7%	95,8%	,9%	3,2%
	More than 500 BGN	499	65,9%	19,4%	14,6%	69,1%	,8%	30,1%	82,0%	3,2%	14,8%
	Don't know	118	83,9%	9,3%	6,8%	83,9%	,8%	15,3%	92,4%	,8%	6,8%
Personal monthly income	NA	379	70,7%	17,7%	11,6%	72,8%	,8%	26,4%	84,2%	1,6%	14,2%
	No income	135	83,7%	10,4%	5,9%	84,4%		15,6%	91,9%	2,2%	5,9%
	Less than 250 BGN	354	89,3%	4,5%	6,2%	89,3%	,6%	10,2%	94,4%	,8%	4,8%
	251-500 BGN	370	78,1%	10,3%	11,6%	79,2%	,8%	20,0%	88,1%	3,2%	8,6%
	501-750 BGN	96	66,7%	19,8%	13,5%	69,8%		30,2%	81,3%	3,1%	15,6%
	751-1000 лева	52	44,2%	36,5%	19,2%	50,0%	1,9%	48,1%	73,1%	1,9%	25,0%
	More than 1000 BGN	29	34,5%	44,8%	20,7%	34,5%	3,4%	62,1%	72,4%	6,9%	20,7%
	Don't know	37	91,9%		8,1%	91,9%		8,1%	91,9%		8,1%
Financial services usage	NA	359	69,1%	18,4%	12,5%	72,4%	,8%	26,7%	83,8%	1,7%	14,5%
	I don't use financial services	584	95,5%	3,1%	1,4%	96,2%		3,8%	97,9%	,5%	1,5%
	One	389	79,4%	12,6%	8,0%	81,2%	,5%	18,3%	88,9%	2,3%	8,7%
	Two	242	61,2%	21,1%	17,8%	63,2%	2,1%	34,7%	81,8%	3,3%	14,9%
Total	Three and more	217	37,8%	30,9%	31,3%	41,0%	1,4%	57,6%	64,5%	4,6%	30,9%
		1432	76,6%	12,9%	10,5%	78,2%	,7%	21,1%	87,7%	2,1%	10,2%

		Base:	Did you buy the insurance policy/ies on your own or they were imposed with other financial services (credit, leasing, etc.)			
			Bought them on my own	Imposed with other financial services	Both situations	Don't know
			Row %	Row %	Row %	Row %
Type of residence	Sofia	269	20,9%	6,7%	1,2%	5,1%
	Regional center	484	14,0%	9,1%	,9%	4,1%
	Smaller town	276	11,4%	3,7%	1,8%	1,1%
	Village	403	8,6%	1,8%	,8%	1,0%
Gender	Male	682	15,2%	5,6%	1,2%	3,3%
	Female	750	11,4%	5,4%	1,0%	2,3%
Age	18-30	311	15,1%	6,3%	,7%	5,6%
	31-40	243	16,7%	4,4%	3,1%	1,3%
	41-50	253	15,5%	11,0%	1,2%	2,9%
	51-60	257	13,2%	5,8%	1,2%	4,1%
	60+	368	8,0%	1,6%		,5%
Highest level of education achieved	Finished bachelor, master or higher degree	242	20,4%	11,5%	1,8%	4,0%
	Finished college	38	24,3%	8,1%	2,7%	2,7%
	Finished secondary school	683	15,5%	6,4%	1,4%	3,5%
	Finished elementary and lower	465	5,5%	1,1%	,2%	1,3%
Main occupational status in the present	Employee	575	16,9%	9,5%	1,5%	3,8%
	Other status of employed persons	72	2,8%	1,4%		2,8%
	Business owner	81	41,6%	7,8%	2,6%	1,3%
	Self-employed person in non-agricultural activities	29	21,7%	4,3%	4,3%	4,3%
	Self-employed person in agricultural activities	21	26,3%		5,3%	
	Family helper	5				
	Registered as unemployed	69	4,5%	4,5%		
	Unregistered unemployed	74	9,6%	2,7%		1,4%
	Retired - due to age	322	7,5%	2,2%	,3%	,6%
	Retired - other causes	65	4,7%	1,6%	3,1%	3,1%
	Pupil, student	85	7,4%	2,5%		8,6%
	Housewife	22	9,1%	4,5%		4,5%
	Person unable to work	2				
	Another status of non working person	7	14,3%			14,3%
Ethnicity	Bulgarian	1202	14,2%	6,0%	1,2%	3,3%
	Turkish	146	10,5%	3,5%		,7%
	Roma	62	1,6%		1,6%	
	Other	21	10,0%	5,0%		
Total household income	No income	3	33,3%			
	Less than 100 BGN	6				
	101-150 BGN	22	4,5%			
	151-200 BGN	57	5,3%			
	201-300 BGN	132	3,8%	1,5%		1,5%
	301-500 BGN	216	7,5%	2,8%		2,3%
	More than 500 BGN	499	20,3%	6,8%	2,5%	3,6%
	Don't know	118	6,3%	2,7%		3,6%
	NA	379	14,8%	9,1%	,8%	3,0%
Personal monthly income	No income	135	6,9%	1,5%		6,9%
	Less than 250 BGN	354	6,6%	1,2%		2,3%
	251-500 BGN	370	12,4%	5,9%	1,1%	2,3%
	501-750 BGN	96	19,4%	6,5%	5,4%	2,2%
	751-1000 лева	52	34,0%	8,0%	6,0%	6,0%
	More than 1000 BGN	29	57,1%	10,7%		
	Don't know	37		5,4%		2,7%
	NA	359	16,3%	9,9%	,9%	2,3%
Financial services usage	I don't use financial services	584	2,4%	,2%		1,7%
	One	389	12,6%	3,2%		2,9%
	Two	242	21,3%	8,0%	3,1%	4,9%
	Three and more	217	36,3%	22,1%	3,9%	3,4%
Total		1432	13,2%	5,5%	1,1%	2,8%

		Base:	How do you assess your insurance policies - Life insurance					
			My life /house are insured for the required amount	My life /house are insured for some amount but in may opinion it is lower than required	My life /house need to be insured, but it is too expensive	My life /house need to be insured, but I don't believe that the insurance companies will keep their contract terms and pay the insured amounts	We don't need insurance	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	7,8%	,7%	14,5%	10,4%	34,9%	31,6%
	Regional center	484	8,7%	2,5%	7,9%	11,2%	31,2%	38,6%
	Smaller town	276	7,6%	,4%	8,0%	10,1%	38,8%	35,1%
	Village	403	3,2%	,7%	9,2%	4,0%	45,7%	37,2%
Gender	Male	682	7,9%	1,2%	10,0%	7,6%	39,0%	34,3%
	Female	750	5,7%	1,3%	9,1%	9,9%	36,0%	38,0%
Age	18-30	311	7,7%	1,0%	4,8%	11,6%	30,5%	44,4%
	31-40	243	6,6%	1,6%	16,0%	12,8%	29,2%	33,7%
	41-50	253	13,4%	1,2%	9,9%	10,7%	34,8%	30,0%
	51-60	257	6,2%	2,3%	12,1%	5,1%	37,0%	37,4%
	60+	368	1,9%	,5%	7,1%	5,2%	50,8%	34,5%
Highest level of education achieved	Finished bachelor, master or higher degree	242	11,2%	2,5%	11,6%	11,6%	31,0%	32,2%
	Finished college	38	7,9%	7,9%	10,5%	18,4%	23,7%	31,6%
	Finished secondary school	683	8,6%	1,3%	10,0%	10,4%	35,6%	34,1%
	Finished elementary and lower	465	1,7%		7,3%	4,1%	44,7%	42,2%
Main occupational status in the present	Employee	575	9,9%	1,7%	11,8%	10,8%	33,4%	32,3%
	Other status of employed persons	72	2,8%	1,4%	9,7%	1,4%	33,3%	51,4%
	Business owner	81	19,8%	2,5%	4,9%	16,0%	29,6%	27,2%
	Self-employed person in non-agricultural activities	29	10,3%		10,3%	13,8%	20,7%	44,8%
	Self-employed person in agricultural activities	21	23,8%				38,1%	38,1%
	Family helper	5			20,0%		20,0%	60,0%
	Registered as unemployed	69	4,3%		15,9%	8,7%	31,9%	39,1%
	Unregistered unemployed	74			10,8%	9,5%	48,6%	31,1%
	Retired - due to age	322	,9%	,9%	7,1%	5,0%	50,6%	35,4%
	Retired - other causes	65	6,2%	1,5%	7,7%	7,7%	38,5%	38,5%
	Pupil, student	85	2,4%	1,2%	1,2%	9,4%	30,6%	55,3%
	Housewife	22	4,5%		13,6%	18,2%	27,3%	36,4%
	Person unable to work	2					100,0%	
	Another status of non working person	7	14,3%		28,6%			57,1%
Ethnicity	Bulgarian	1202	7,6%	1,5%	10,1%	9,6%	36,7%	34,6%
	Turkish	146	2,7%		6,8%	5,5%	37,0%	47,9%
	Roma	62	1,6%		3,2%	1,6%	46,8%	46,8%
	Other	21	4,8%		14,3%	9,5%	57,1%	14,3%
Total household income	No income	3				33,3%	33,3%	33,3%
	Less than 100 BGN	6			50,0%		50,0%	
	101-150 BGN	22			4,5%	13,6%	59,1%	22,7%
	151-200 BGN	57			7,0%	8,8%	52,6%	31,6%
	201-300 BGN	132	1,5%		11,4%	5,3%	49,2%	32,6%
	301-500 BGN	216	4,2%		8,3%	5,6%	44,0%	38,0%
	More than 500 BGN	499	9,6%	1,8%	13,6%	10,0%	33,3%	31,7%
	Don't know	118	1,7%		5,9%	14,4%	35,6%	42,4%
	NA	379	9,5%	2,4%	5,3%	8,2%	31,9%	42,7%
Personal monthly income	No income	135	3,0%		7,4%	5,9%	39,3%	44,4%
	Less than 250 BGN	354	2,3%		9,6%	5,1%	47,5%	35,6%
	251-500 BGN	370	4,9%	,5%	13,5%	10,8%	36,2%	34,1%
	501-750 BGN	96	11,5%	4,2%	9,4%	12,5%	30,2%	32,3%
	751-1000 leva	52	15,4%	5,8%	17,3%	15,4%	26,9%	19,2%
	More than 1000 BGN	29	27,6%	3,4%	6,9%	10,3%	24,1%	27,6%
	Don't know	37				16,2%	51,4%	32,4%
Financial services usage	NA	359	11,1%	2,2%	6,1%	8,6%	31,2%	40,7%
	I don't use financial services	584	1,2%	,2%	6,2%	4,6%	45,2%	42,6%
	One	389	3,3%	,5%	10,0%	10,0%	40,1%	36,0%
	Two	242	9,1%	2,1%	13,6%	14,9%	28,9%	31,4%
Financial services usage	Three and more	217	25,3%	4,6%	12,9%	11,1%	21,2%	24,9%
	Total	1432	6,8%	1,3%	9,5%	8,8%	37,4%	36,2%

		Base:	How do you assess your insurance policies - House insurance					
			My life /house are insured for the required amount	My life /house are insured for some amount but in may opinion it is lower than required	My life /house need to be insured, but it is too expensive	My life /house need to be insured, but I don't believe that the insurance companies will keep their contract terms and pay the insured amounts	We don't need insurance	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	6,3%	,4%	11,9%	13,8%	32,7%	34,9%
	Regional center	484	5,6%	1,9%	8,9%	11,6%	28,7%	43,4%
	Smaller town	276	4,0%		9,4%	13,0%	35,5%	38,0%
	Village	403	2,5%	,2%	9,2%	6,0%	41,4%	40,7%
Gender	Male	682	5,3%	,4%	9,5%	11,0%	36,2%	37,5%
	Female	750	3,9%	1,1%	9,7%	10,4%	32,7%	42,3%
Age	18-30	311	5,1%	,6%	5,1%	10,9%	30,2%	47,9%
	31-40	243	5,3%	1,2%	14,4%	11,1%	27,6%	40,3%
	41-50	253	3,6%	,4%	10,7%	15,8%	33,2%	36,4%
	51-60	257	5,1%	1,6%	11,7%	8,9%	32,3%	40,5%
	60+	368	3,8%	,3%	8,2%	7,9%	44,6%	35,3%
Highest level of education achieved	Finished bachelor, master or higher degree	242	9,5%	,8%	9,5%	12,8%	27,7%	39,7%
	Finished college	38	5,3%	5,3%	10,5%	18,4%	28,9%	31,6%
	Finished secondary school	683	4,4%	1,0%	10,7%	12,2%	32,7%	39,1%
	Finished elementary and lower	465	2,2%		7,7%	6,7%	40,9%	42,6%
Main occupational status in the present	Employee	575	4,2%	,9%	12,2%	12,3%	32,0%	38,4%
	Other status of employed persons	72	2,8%	1,4%	11,1%	2,8%	33,3%	48,6%
	Business owner	81	21,0%	1,2%	6,2%	17,3%	24,7%	29,6%
	Self-employed person in non-agricultural activities	29	3,4%		10,3%	24,1%	17,2%	44,8%
	Self-employed person in agricultural activities	21	4,8%		4,8%	4,8%	28,6%	57,1%
	Family helper	5			20,0%	20,0%	20,0%	40,0%
	Registered as unemployed	69	2,9%	1,4%	13,0%	8,7%	27,5%	46,4%
	Unregistered unemployed	74	4,1%		8,1%	8,1%	48,6%	31,1%
	Retired - due to age	322	3,4%	,6%	7,8%	9,0%	42,2%	37,0%
	Retired - other causes	65	3,1%		9,2%	7,7%	38,5%	41,5%
	Pupil, student	85	1,2%	1,2%	1,2%	8,2%	31,8%	56,5%
	Housewife	22			9,1%	18,2%	27,3%	45,5%
	Person unable to work	2					100,0%	
	Another status of non working person	7	14,3%		14,3%			71,4%
Ethnicity	Bulgarian	1202	4,9%	,7%	10,0%	11,7%	33,7%	38,9%
	Turkish	146	2,7%	1,4%	8,9%	4,8%	33,6%	48,6%
	Roma	62	1,6%		4,8%	3,2%	43,5%	46,8%
	Other	21	4,8%		9,5%	14,3%	52,4%	19,0%
Total household income	No income	3				33,3%	33,3%	33,3%
	Less than 100 BGN	6			16,7%		50,0%	33,3%
	101-150 BGN	22			4,5%	18,2%	54,5%	22,7%
	151-200 BGN	57	1,8%		3,5%	10,5%	50,9%	33,3%
	201-300 BGN	132	2,3%	,8%	10,6%	5,3%	47,0%	34,1%
	301-500 BGN	216	3,2%	,5%	9,7%	9,7%	37,5%	39,4%
	More than 500 BGN	499	5,8%	,4%	14,6%	12,2%	30,9%	36,1%
	Don't know	118	2,5%	,8%	5,1%	18,6%	28,8%	44,1%
Personal monthly income	NA	379	5,8%	1,6%	5,3%	8,2%	30,6%	48,5%
	No income	135	2,2%		6,7%	6,7%	38,5%	45,9%
	Less than 250 BGN	354	2,0%	,6%	9,0%	8,8%	42,7%	37,0%
	251-500 BGN	370	3,0%	,5%	15,1%	11,9%	31,6%	37,8%
	501-750 BGN	96	7,3%		8,3%	16,7%	31,3%	36,5%
	751-1000 лева	52	7,7%		17,3%	17,3%	23,1%	34,6%
	More than 1000 BGN	29	24,1%	3,4%	3,4%	10,3%	31,0%	27,6%
	Don't know	37		2,7%		21,6%	43,2%	32,4%
Financial services usage	NA	359	7,2%	1,4%	6,4%	9,2%	29,2%	46,5%
	I don't use financial services	584	,9%	,5%	5,8%	6,2%	42,5%	44,2%
	One	389	3,1%	1,5%	10,3%	12,6%	34,7%	37,8%
	Two	242	6,2%	,4%	15,3%	14,5%	28,5%	35,1%
Total	Three and more	217	15,2%	,5%	12,4%	15,2%	18,4%	38,2%
		1432	4,5%	,8%	9,6%	10,7%	34,4%	40,0%



		Base:	The financial institutions you work with were imposed or did you choose them on your own?					
			I chose it on my own, the bank, insurance company, etc.	It was imposed from work (salary card, pension card etc.)	I had access only to this financial institution	Other	I don't use any financial service	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	43,1%	20,8%			21,2%	20,4%
	Regional center	484	41,9%	14,5%		,2%	33,5%	13,2%
	Smaller town	276	32,2%	9,1%	1,1%	,4%	48,9%	9,8%
	Village	403	25,3%	6,2%	,2%	,2%	57,3%	12,7%
Gender	Male	682	36,2%	12,8%	,1%	,1%	41,2%	13,2%
	Female	750	35,1%	11,9%	,4%	,3%	40,5%	14,3%
Age	18-30	311	35,4%	10,3%	,3%	,3%	42,4%	14,1%
	31-40	243	46,1%	17,3%	,4%		28,8%	11,9%
	41-50	253	44,3%	15,8%	,4%	,4%	26,9%	15,8%
	51-60	257	35,4%	18,7%	,4%		37,4%	12,1%
	60+	368	23,1%	3,8%		,3%	59,5%	14,4%
Highest level of education achieved	Finished bachelor, master or higher degree	242	51,7%	19,0%			21,9%	12,0%
	Finished college	38	50,0%	18,4%			28,9%	7,9%
	Finished secondary school	683	41,4%	13,8%	,1%	,1%	32,7%	15,5%
	Finished elementary and lower	465	17,2%	6,0%	,6%	,4%	63,9%	12,7%
Main occupational status in the present	Employee	575	44,7%	23,0%			25,4%	13,0%
	Other status of employed persons	72	23,6%	5,6%		1,4%	48,6%	20,8%
	Business owner	81	65,4%	3,7%			14,8%	18,5%
	Self-employed person in non-agricultural activities	29	69,0%	6,9%			20,7%	6,9%
	Self-employed person in agricultural activities	21	38,1%	4,8%			33,3%	23,8%
	Family helper	5	40,0%	20,0%			40,0%	
	Registered as unemployed	69	26,1%	10,1%	1,4%		55,1%	10,1%
	Unregistered unemployed	74	21,6%	1,4%	1,4%		60,8%	14,9%
	Retired - due to age	322	25,5%	2,8%		,3%	59,6%	12,7%
	Retired - other causes	65	21,5%	10,8%			55,4%	12,3%
	Pupil, student	85	14,1%	7,1%		1,2%	64,7%	12,9%
	Housewife	22	31,8%	13,6%	4,5%		31,8%	18,2%
	Person unable to work	2					100,0%	
	Another status of non working person	7	42,9%		14,3%		14,3%	28,6%
Ethnicity	Bulgarian	1202	37,9%	12,5%	,2%	,2%	38,0%	14,3%
	Turkish	146	25,3%	12,3%	1,4%		56,2%	6,8%
	Roma	62	21,0%	8,1%			53,2%	17,7%
	Other	21	14,3%	14,3%			61,9%	19,0%
Total household income	No income	3	33,3%				33,3%	33,3%
	Less than 100 BGN	6	16,7%		16,7%		66,7%	
	101-150 BGN	22	18,2%	13,6%			59,1%	9,1%
	151-200 BGN	57	14,0%	3,5%			64,9%	17,5%
	201-300 BGN	132	26,5%	6,1%	,8%	,8%	51,5%	15,9%
	301-500 BGN	216	24,1%	7,9%	,5%		52,3%	16,2%
	More than 500 BGN	499	49,5%	16,6%	,2%		26,5%	11,4%
	Don't know	118	29,7%	9,3%		,8%	52,5%	10,2%
Personal monthly income	NA	379	33,5%	13,7%		,3%	40,9%	15,6%
	No income	135	16,3%	2,2%	1,5%		65,2%	14,8%
	Less than 250 BGN	354	21,8%	5,9%	,3%	,3%	56,2%	15,5%
	251-500 BGN	370	41,4%	18,1%	,3%		32,4%	12,4%
	501-750 BGN	96	55,2%	20,8%			21,9%	8,3%
	751-1000 leva	52	69,2%	17,3%			5,8%	15,4%
	More than 1000 BGN	29	72,4%	20,7%			3,4%	6,9%
	Don't know	37	45,9%	8,1%		2,7%	27,0%	16,2%
Financial services usage	NA	359	36,5%	13,1%		,3%	39,8%	14,5%
	I don't use financial services	584					100,0%	
	One	389	44,0%	16,2%	,5%	,5%	,3%	38,8%
	Two	242	68,2%	25,2%	,4%			12,4%
Total	Three and more	217	80,2%	24,0%	,5%	,5%		7,4%
		1432	35,6%	12,3%	,3%	,2%	40,9%	13,8%

		Base:	In the last 5 years, did you happen to buy a financial service which you were sorry about later as the service did not meet your needs?			
			Yes	No	Does not use any Financial Service	Don't know
			Row %	Row %	Row %	Row %
Type of residence	Sofia	269	9,3%	68,0%	20,4%	2,2%
	Regional center	484	9,3%	54,1%	31,8%	4,8%
	Smaller town	276	5,4%	42,4%	48,6%	3,6%
	Village	403	5,2%	35,7%	56,8%	2,2%
Gender	Male	682	7,9%	47,7%	40,2%	4,3%
	Female	750	6,9%	50,8%	39,7%	2,5%
Age	18-30	311	8,7%	45,0%	41,2%	5,1%
	31-40	243	13,2%	55,6%	28,0%	3,3%
	41-50	253	9,1%	61,7%	25,7%	3,6%
	51-60	257	4,7%	55,3%	37,0%	3,1%
	60+	368	3,3%	36,1%	58,7%	1,9%
Highest level of education achieved	Finished bachelor, master or higher degree	242	9,9%	66,5%	21,1%	2,5%
	Finished college	38	13,2%	57,9%	26,3%	2,6%
	Finished secondary school	683	8,9%	56,1%	31,8%	3,2%
	Finished elementary and lower	465	3,4%	29,7%	63,0%	3,9%
Main occupational status in the present	Employee	575	9,0%	63,3%	24,9%	2,8%
	Other status of employed persons	72	15,3%	33,3%	43,1%	8,3%
	Business owner	81	14,8%	66,7%	14,8%	3,7%
	Self-employed person in non-agricultural activities	29	6,9%	72,4%	20,7%	
	Self-employed person in agricultural activities	21	9,5%	52,4%	33,3%	4,8%
	Family helper	5	20,0%	40,0%	40,0%	
	Registered as unemployed	69	4,3%	36,2%	53,6%	5,8%
	Unregistered unemployed	74	5,4%	29,7%	59,5%	5,4%
	Retired - due to age	322	2,5%	36,3%	59,3%	1,9%
	Retired - other causes	65	6,2%	35,4%	53,8%	4,6%
	Pupil, student	85	3,5%	30,6%	62,4%	3,5%
	Housewife	22	13,6%	45,5%	31,8%	9,1%
	Person unable to work	2			100,0%	
	Another status of non working person	7	14,3%	71,4%	14,3%	
Ethnicity	Bulgarian	1202	7,9%	51,5%	37,2%	3,4%
	Turkish	146	3,4%	38,4%	55,5%	2,7%
	Roma	62	6,5%	37,1%	51,6%	4,8%
	Other	21	9,5%	33,3%	57,1%	
Total household income	No income	3	33,3%		33,3%	33,3%
	Less than 100 BGN	6		33,3%	66,7%	
	101-150 BGN	22		36,4%	59,1%	4,5%
	151-200 BGN	57	1,8%	28,1%	64,9%	5,3%
	201-300 BGN	132	4,5%	40,9%	51,5%	3,0%
	301-500 BGN	216	4,6%	39,8%	51,4%	4,2%
	More than 500 BGN	499	10,4%	61,5%	25,5%	2,6%
	Don't know	118	6,8%	38,1%	51,7%	3,4%
	NA	379	7,4%	49,6%	39,6%	3,4%
Personal monthly income	No income	135	5,2%	24,4%	63,0%	7,4%
	Less than 250 BGN	354	3,1%	37,9%	55,9%	3,1%
	251-500 BGN	370	10,3%	55,9%	31,4%	2,4%
	501-750 BGN	96	9,4%	64,6%	21,9%	4,2%
	751-1000 лева	52	15,4%	78,8%	3,8%	1,9%
	More than 1000 BGN	29	10,3%	82,8%	3,4%	3,4%
	Don't know	37	8,1%	59,5%	27,0%	5,4%
	NA	359	7,5%	51,0%	38,7%	2,8%
Financial services usage	I don't use financial services	584	2,2%		97,8%	
	One	389	9,0%	82,5%	,3%	8,2%
	Two	242	7,9%	87,6%		4,5%
	Three and more	217	18,0%	79,7%		2,3%
Total		1432	7,4%	49,3%	39,9%	3,4%

		Base:	What kind of service was it?														
			A consumer loan	A bank credit card	Loans from Jet Credit, T.B.I or other non-banking financial	A bank debit card	Current account	A mortgage loan	Bank deposit	Pawning goods	An insurance policy	A car loan	Loans from relatives, friends, acquaintances	Buying on credit from the electrical appliances shops	Private pensions	Investment in shares	Loans from usurers
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofa	25	36.0%	32.0%	4.0%	12.0%	4.0%	4.0%	8.0%	4.0%		4.0%					
	Regional center	45	40.0%	20.0%	11.1%	11.1%	8.9%	4.4%	4.4%	2.2%	4.4%	2.2%	2.2%	2.2%	2.2%		2.2%
	Smaller town	15	40.0%	13.3%	20.0%	6.7%				6.7%		6.7%	6.7%			6.7%	
	Village	21	52.4%	14.3%	14.3%	4.8%			4.8%		4.8%	4.8%	4.8%	4.8%			
Gender	Male	54	38.9%	16.7%	9.3%	11.1%	1.9%	5.6%	3.7%	7.4%	3.7%	5.6%	1.9%	3.7%		1.9%	
	Female	52	44.2%	25.0%	13.5%	7.7%	7.7%	1.9%	3.8%			1.9%	3.8%		1.9%		1.9%
Age	18-30	27	44.4%	14.8%	11.1%	14.8%		7.4%	3.7%	3.7%			7.4%			3.7%	
	31-40	32	31.3%	21.9%	21.9%	6.3%	6.3%	6.3%	6.3%		6.3%	3.1%	3.1%		3.1%		3.1%
	41-50	23	43.5%	30.4%	8.7%	4.3%	4.3%		4.3%	8.7%				4.3%			
	51-60	12	50.0%	25.0%		8.3%	8.3%			8.3%		8.3%		8.3%			
	60+	12	50.0%	8.3%		16.7%	8.3%				8.3%	8.3%					
Highest level of education achieved	Finished bachelor, master or higher degree	24	29.2%	20.8%	12.5%	12.5%	12.5%	4.2%	12.5%		8.3%	4.2%			4.2%		4.2%
	Finished college	5	60.0%	20.0%	20.0%	20.0%											
	Finished secondary school	61	44.3%	26.2%	9.8%	9.8%	3.3%	3.3%	1.6%	3.3%		1.6%	1.6%	3.3%		1.6%	
	Finished elementary and lower	16	43.8%		12.5%			6.3%		12.5%	6.3%	6.3%	12.5%				
Main occupational status in the present	Employee	52	32.7%	19.2%	13.5%	13.5%	5.8%	5.8%	3.8%	3.8%	3.8%	1.9%		3.8%	1.9%		1.9%
	Other status of employed persons	11	9.1%	45.5%	9.1%	9.1%			9.1%	9.1%		9.1%	18.2%				
	Business owner	12	58.3%	16.7%					8.3%	8.3%	8.3%					8.3%	
	Self-employed person in non-agricultural activities	2		50.0%								50.0%					
	Self-employed person in agricultural activities	2	50.0%	50.0%	50.0%												
	Family helper	1	100.0%	100.0%	100.0%												
	Registered as unemployed	3	66.7%										33.3%				
	Unregistered unemployed	4	75.0%				25.0%										
	Retired - due to age	8	50.0%	25.0%		12.5%	12.5%										
	Retired - other causes	4	100.0%			25.0%											
	Pupil, student	3	33.3%		33.3%			33.3%									
	Housewife	3	100.0%														
Ethnicity	Another status of non working person	1			100.0%												
	Bulgarian	95	41.1%	21.1%	10.5%	9.5%	5.3%	4.2%	4.2%	4.2%	3.2%	3.2%	1.1%	2.1%	1.1%	1.1%	1.1%
	Turkish	5	80.0%		20.0%												
	Roma	4		25.0%	25.0%								50.0%				
Total household income	Other	2	50.0%	50.0%		50.0%											
	No income	1					100.0%										
	151-200 BGN	1	100.0%														
	201-300 BGN	6	16.7%		16.7%	16.7%			33.3%		33.3%						
	301-500 BGN	10	40.0%	30.0%	10.0%	10.0%				10.0%							
	More than 500 BGN	52	51.9%	21.2%	7.7%	5.8%	5.8%	3.8%	1.9%	3.8%	1.9%	3.8%	1.9%		1.9%	1.9%	1.9%
	Don't know	8	37.5%	12.5%		12.5%		12.5%	12.5%	12.5%			12.5%				
Personal monthly income	NA	28	28.6%	25.0%	21.4%	14.3%	3.6%	3.6%				3.6%	3.6%	7.1%			
	No income	7	57.1%	14.3%	28.6%		14.3%	14.3%									
	Less than 250 BGN	11	54.5%		9.1%	9.1%					9.1%	9.1%	9.1%				
	251-500 BGN	38	36.8%	21.1%	7.9%	10.5%	5.3%	2.6%	7.9%	5.3%	5.3%	2.6%	2.6%				
	501-750 BGN	9	66.7%	33.3%			11.1%									11.1%	
	751-1000 neea	8	50.0%	37.5%		12.5%									12.5%		12.5%
	More than 1000 BGN	3	66.7%								33.3%						
	Don't know	3	33.3%							33.3%							
	NA	27	25.9%	25.9%	22.2%	14.8%	3.7%	7.4%	3.7%			3.7%		7.4%			
	I don't use financial services	13	53.8%	15.4%	7.7%	7.7%	7.7%					7.7%					
Financial services usage	One	35	34.3%	17.1%	11.4%	14.3%	5.7%	2.9%	5.7%	2.9%	2.9%	2.9%	5.7%	2.9%			
	Two	19	26.3%	26.3%	15.8%	10.5%	5.3%	5.3%		5.3%			5.3%		5.3%		5.3%
	Three and more	39	51.3%	23.1%	10.3%	5.1%	2.6%	2.6%	5.1%	5.1%	5.1%	2.6%	2.6%	2.6%		2.6%	
Total		106	41.5%	20.8%	11.3%	9.4%	4.7%	3.8%	3.8%	3.8%	2.8%	2.8%	2.8%	1.9%	.9%	.9%	.9%

Those who did happen to buy a financial service which they were sorry about

		Base:	What did you do after you discovered the problem?							
			Nothing	I stopped using the service before the contract expired	I submitted a grievance to the company which sold me the product	Don't know, Don't remember	Other	I submitted a claim to the appropriate government authority	I picked up a scandal	Deep in debt and wonder how to pay off
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	25	44,0%	20,0%	16,0%	4,0%	8,0%	8,0%		
	Regional center	45	48,9%	28,9%	13,3%	8,9%			2,2%	
	Smaller town	15	40,0%	20,0%	13,3%	13,3%	13,3%	6,7%		6,7%
	Village	21	52,4%	19,0%	14,3%	4,8%	4,8%	4,8%		
Gender	Male	54	42,6%	25,9%	16,7%	7,4%	3,7%	5,6%		
	Female	52	51,9%	21,2%	11,5%	7,7%	5,8%	1,9%	1,9%	1,9%
Age	18-30	27	40,7%	25,9%	11,1%	3,7%	11,1%	7,4%		
	31-40	32	40,6%	31,3%	9,4%	12,5%	3,1%	3,1%		3,1%
	41-50	23	65,2%	13,0%	8,7%	4,3%	4,3%	4,3%		
	51-60	12	41,7%	16,7%	33,3%	8,3%				
	60+	12	50,0%	25,0%	25,0%	8,3%			8,3%	
Highest level of education achieved	Finished bachelor, master or higher degree	24	33,3%	41,7%	12,5%		8,3%	4,2%		
	Finished college	5	20,0%	40,0%	40,0%	20,0%				
	Finished secondary school	61	52,5%	16,4%	16,4%	9,8%	3,3%	3,3%		1,6%
	Finished elementary and lower	16	56,3%	18,8%		6,3%	6,3%	6,3%	6,3%	
Main occupational status in the present	Employee	52	51,9%	23,1%	13,5%	5,8%	1,9%	5,8%		
	Other status of employed persons	11	36,4%	45,5%		18,2%				
	Business owner	12	33,3%	33,3%		16,7%	8,3%	8,3%		
	Self-employed person in non-agricultural activities	2	100,0%							
	Self-employed person in agricultural activities	2	50,0%		50,0%					
	Family helper	1	100,0%							100,0%
	Registered as unemployed	3	33,3%		33,3%		33,3%			
	Unregistered unemployed	4	50,0%	25,0%			25,0%			
	Retired - due to age	8	50,0%	12,5%	37,5%	12,5%				
	Retired - other causes	4		25,0%	50,0%				25,0%	
	Pupil, student	3	66,7%	33,3%						
	Housewife	3	33,3%		33,3%		33,3%			
	Another status of non working person	1	100,0%							
Ethnicity	Bulgarian	95	44,2%	24,2%	15,8%	7,4%	5,3%	4,2%	1,1%	1,1%
	Turkish	5	80,0%	20,0%						
	Roma	4	50,0%	25,0%		25,0%				
	Other	2	100,0%							
Total household income	No income	1		100,0%						
	151-200 BGN	1	100,0%							
	201-300 BGN	6	66,7%	33,3%						
	301-500 BGN	10	80,0%	10,0%	10,0%					
	More than 500 BGN	52	42,3%	21,2%	17,3%	9,6%	1,9%	7,7%	1,9%	1,9%
	Don't know	8	25,0%	25,0%	12,5%		37,5%			
	NA	28	46,4%	28,6%	14,3%	10,7%	3,6%			
Personal monthly income	No income	7	71,4%	28,6%						14,3%
	Less than 250 BGN	11	81,8%			9,1%	9,1%			
	251-500 BGN	38	39,5%	26,3%	18,4%	5,3%	2,6%	7,9%	2,6%	
	501-750 BGN	9	22,2%	11,1%	44,4%	11,1%	11,1%			
	751-1000 лева	8	50,0%	25,0%	12,5%			12,5%		
	More than 1000 BGN	3	33,3%	33,3%		33,3%				
	Don't know	3	66,7%				33,3%			
Financial services usage	NA	27	44,4%	33,3%	11,1%	11,1%	3,7%			
	I don't use financial services	13	38,5%	38,5%	7,7%		7,7%		7,7%	
	One	35	65,7%	17,1%	14,3%	5,7%	2,9%			
	Two	19	47,4%	15,8%	21,1%	5,3%	5,3%	5,3%		
Total	Three and more	39	33,3%	28,2%	12,8%	12,8%	5,1%	7,7%		2,6%
		106	47,2%	23,6%	14,2%	7,5%	4,7%	3,8%	,9%	,9%

Those who did happen to buy a financial service which they were sorry about

		Base:	Which of the descriptions comes closest to your household's income nowadays?					
			We hardly make the ends meet	We have enough money to buy food but buying clothes causes financial difficulties	We have enough money to buy food and clothes. But purchase of durable goods is problematic	We have no trouble buying durable goods, but purchase of a really expensive thing like a car is hard for us	We can afford quite expensive things	Don't know
			Row %	Row %	Row %	Row %	Row %	Row %
Type of residence	Sofia	269	16,4%	21,9%	30,9%	15,2%	4,8%	10,8%
	Regional center	484	33,9%	21,3%	25,8%	9,7%	1,9%	7,4%
	Smaller town	276	38,8%	19,2%	25,0%	9,4%	,4%	7,2%
	Village	403	49,4%	19,9%	16,9%	4,7%	,7%	8,4%
Gender	Male	682	32,3%	19,6%	26,5%	10,4%	2,1%	9,1%
	Female	750	39,2%	21,5%	21,9%	8,3%	1,6%	7,6%
Age	18-30	311	25,1%	18,3%	25,1%	14,8%	3,5%	13,2%
	31-40	243	27,6%	23,5%	26,3%	13,2%	1,2%	8,2%
	41-50	253	32,4%	20,2%	25,3%	10,3%	3,6%	8,3%
	51-60	257	36,6%	19,8%	32,7%	5,1%	,4%	5,4%
	60+	368	52,4%	21,5%	14,9%	4,3%	,5%	6,3%
Highest level of education achieved	Finished bachelor, master or higher degree	242	11,2%	20,2%	34,7%	20,7%	3,7%	9,5%
	Finished college	38	15,8%	21,1%	39,5%	7,9%	5,3%	10,5%
	Finished secondary school	683	30,5%	23,6%	27,7%	9,7%	1,6%	7,0%
	Finished elementary and lower	465	58,5%	16,3%	11,8%	3,0%	,9%	9,5%
Main occupational status in the present	Employee	575	21,0%	24,3%	34,6%	12,2%	1,2%	6,6%
	Other status of employed persons	72	61,1%	11,1%	12,5%	1,4%		13,9%
	Business owner	81	11,1%	12,3%	28,4%	27,2%	14,8%	6,2%
	Self-employed person in non-agricultural activities	29	13,8%	27,6%	37,9%	13,8%		6,9%
	Self-employed person in agricultural activities	21	28,6%	19,0%	33,3%	9,5%	4,8%	4,8%
	Family helper	5	60,0%	40,0%				
	Registered as unemployed	69	72,5%	10,1%	5,8%	1,4%		10,1%
	Unregistered unemployed	74	60,8%	10,8%	13,5%	1,4%	1,4%	12,2%
	Retired - due to age	322	53,7%	21,4%	15,2%	3,4%		6,2%
	Retired - other causes	65	56,9%	23,1%	15,4%	1,5%		3,1%
	Pupil, student	85	9,4%	21,2%	23,5%	18,8%	3,5%	23,5%
	Housewife	22	40,9%	13,6%	9,1%	18,2%	9,1%	9,1%
	Person unable to work	2	100,0%					
	Another status of non working person	7	28,6%	28,6%	14,3%			28,6%
Ethnicity	Bulgarian	1202	32,9%	21,5%	25,8%	9,5%	2,0%	8,2%
	Turkish	146	37,7%	23,3%	19,2%	8,9%	1,4%	9,6%
	Roma	62	83,9%	3,2%	4,8%			8,1%
	Other	21	47,6%		19,0%	28,6%		4,8%
Total household income	No income	3	66,7%		33,3%			
	Less than 100 BGN	6	83,3%					16,7%
	101-150 BGN	22	86,4%	4,5%				9,1%
	151-200 BGN	57	70,2%	15,8%	7,0%			7,0%
	201-300 BGN	132	68,9%	16,7%	7,6%		1,5%	5,3%
	301-500 BGN	216	53,2%	23,1%	13,4%	2,3%		7,9%
	More than 500 BGN	499	19,4%	22,8%	34,7%	13,4%	3,0%	6,6%
	Don't know	118	35,6%	13,6%	25,4%	11,9%	2,5%	11,0%
	NA	379	27,2%	21,9%	25,9%	12,4%	1,6%	11,1%
Personal monthly income	No income	135	39,3%	14,1%	14,1%	11,9%	2,2%	18,5%
	Less than 250 BGN	354	60,2%	22,6%	8,5%	1,4%	,3%	7,1%
	251-500 BGN	370	31,9%	24,9%	31,1%	5,7%	1,4%	5,1%
	501-750 BGN	96	12,5%	20,8%	41,7%	18,8%		6,3%
	751-1000 leva	52	1,9%	9,6%	53,8%	28,8%	3,8%	1,9%
	More than 1000 BGN	29		6,9%	27,6%	34,5%	27,6%	3,4%
	Don't know	37	40,5%	10,8%	24,3%	13,5%	2,7%	8,1%
	NA	359	28,4%	20,3%	26,7%	12,0%	1,7%	10,9%
Financial services usage	I don't use financial services	584	45,9%	19,0%	17,0%	3,8%	,5%	13,9%
	One	389	35,5%	22,6%	26,7%	8,7%	1,5%	4,9%
	Two	242	29,8%	24,8%	28,1%	12,0%	1,7%	3,7%
	Three and more	217	16,6%	16,6%	34,1%	22,1%	6,0%	4,6%
Total		1432	35,9%	20,6%	24,1%	9,3%	1,8%	8,3%

		Base:	From the following financial services, which ones do you plan to use the next 2 years?																		Loans from Jet Credit, TBI or other non-banking fin. institut	Investment funds	Investment in shares	Pawning goods	Loans from usurers
			A consumer loan	An insurance policy	A bank credit card	Buying on credit (informally) from food shops		Bank deposit	Loans from relatives, friends, acquaintances	Current account	A bank debit card	Loans from Mutual Help Associations	Buying on credit from the electrical appliances shops		A mortgage loan	Private pensions	A car/ loan								
			Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %	Row %								
Type of residence	Sofia	269	6.7%	3.0%	3.0%		4.5%	1.1%	3.3%	1.9%	4.8%	1.9%	3.3%	3.3%	1.9%	1.9%		2.6%	1.5%	1.1%		4%			
	Regional center	484	9.7%	5.4%	4.3%	1.7%	3.4%	2.7%	2.9%	2.7%	2.3%	2.1%	2.7%	2.7%	1.7%	1.2%				1.0%		2%			
	Smaller town	276	9.1%	2.5%	4.0%		5.1%	2.2%	2.5%	3.3%	3.3%	.7%	2.5%	1.1%	.7%	1.8%	4%			.7%					
	Village	403	9.9%	1.2%	1.0%	5.2%	1.2%	5.0%	1.0%	2.0%	1.0%	1.7%	.7%		1.5%	.2%					2%				
Gender	Male	682	10.4%	2.3%	2.3%	2.9%	3.4%	3.5%	1.8%	2.1%	1.6%	1.8%	1.6%	1.6%	3.1%	.8%	.6%	1.0%	.6%			3%			
	Female	750	7.9%	4.0%	3.7%	2.9%	2.4%	2.1%	3.2%	2.8%	2.5%	2.3%	2.3%	2.1%	.4%	1.2%	.8%	.3%							
Age	18-30	311	12.9%	4.5%	6.4%		2.6%	4.5%	2.9%	2.6%	4.8%	1.3%	2.6%	4.5%	1.9%	3.5%	1.6%	1.0%	1.0%			3%			
	31-40	243	12.3%	4.1%	3.7%	2.1%	3.3%	1.2%	3.3%	1.6%	3.7%	1.6%	2.9%	1.6%	2.1%	.4%	.4%								
	41-50	253	11.9%	2.8%	4.0%	2.0%	2.0%	2.4%	3.2%	1.2%	2.8%	2.0%	2.0%	4.0%	1.2%	1.2%	.4%	.8%			4%				
	51-60	257	8.6%	3.1%	1.6%	3.1%	1.9%	4.3%	2.7%	1.9%	3.1%	1.9%	.8%	2.7%	.8%		.8%	.8%							
	60+	368	2.2%	1.9%	.3%	4.3%	2.4%	3.0%	1.4%	2.2%	.5%	1.9%			1.1%		.8%	.3%							
Highest level of education achieved	Finished bachelor, master or higher degree	242	6.2%	5.8%	5.0%		6.2%	.4%	3.7%	1.2%	3.7%	3.3%		4.5%	2.5%	.4%	1.2%	.8%							
	Finished college	38	10.5%	7.9%	7.9%		7.9%		5.3%	2.6%	2.6%				2.6%		5.3%								
	Finished secondary school	683	10.4%	3.8%	4.2%	1.8%	2.3%	2.3%	3.2%	2.8%	2.3%	1.8%	2.2%	2.3%	2.2%	1.0%	.9%	.6%	.3%			3%			
	Finished elementary and lower	465	8.2%	.6%		6.5%	1.5%	4.9%	.8%	2.6%	.9%	1.9%	1.1%	.4%	1.1%	.2%	.2%	.8%							
Main occupational status in the present	Employee	575	10.8%	4.5%	5.0%	1.4%	4.5%	1.7%	4.2%	1.4%	4.2%	2.4%	3.1%	2.8%	2.3%	1.0%	.7%								
	Other status of employed persons	72	15.3%	2.8%	1.4%	8.3%	1.4%	9.7%	2.8%	4.2%	2.8%	2.8%	4.2%	1.4%	4.2%	1.4%	1.4%	1.4%	1.4%			1.4%			
	Business owner	81	9.9%	2.5%	4.9%		3.7%	3.7%	1.2%	1.2%		2.5%	1.2%	7.4%	2.5%		1.2%	2.5%							
	Self-employed person in non-agricultural activities	29	13.8%	3.4%	3.4%		6.9%		3.4%		3.4%	3.4%	3.4%	3.4%											
	Self-employed person in agricultural activities	21	4.8%			4.8%	4.8%		4.8%	14.3%		4.8%		4.8%	4.8%										
	Family helper	5																							
	Registered as unemployed	89	10.1%	1.4%	2.9%	2.9%		2.9%	1.4%	1.4%	1.4%		1.4%				4.3%					1.4%			
	Unregistered unemployed	74	14.9%	1.4%	1.4%	8.1%	1.4%	4.1%	1.4%	1.4%												2.7%			
	Retired - due to age	322	3.1%	2.2%	.3%	4.0%	.9%	1.9%	.9%	2.2%	.3%	1.2%			.8%		.9%	.3%	.8%						
	Retired - other causes	65	7.7%			7.7%	3.1%	9.2%	1.5%		1.5%	3.1%	1.5%												
	Pupil, student	85	7.1%	5.9%	4.7%	2.4%	2.4%	1.2%	12.9%	1.2%	2.4%	2.4%	1.2%	3.5%	2.4%	1.2%	1.2%					1.2%			
Ethnicity	Housewife	22	9.1%	4.5%	4.5%								4.5%	4.5%		4.5%									
	Person unable to work	2						50.0%																	
	Another status of non working person	7	28.6%			14.3%									50.0%										
	Bulgarian	1202	7.8%	3.4%	3.4%	1.7%	3.2%	2.6%	2.7%	2.7%	2.3%	2.3%	2.1%	1.8%	1.7%	1.0%	.8%	.7%			2%	2%			
	Turkish	146	17.1%	2.1%	1.4%	7.5%	1.4%	3.4%	2.1%		1.4%		1.4%	2.1%	.7%										
	Roma	62	12.9%	1.6%	1.6%	9.7%		6.5%		3.2%		1.6%	1.6%	1.6%	1.6%	1.6%						4.8%			
	Other	21	9.5%	4.8%		23.8%	4.8%							4.8%	4.8%			4.8%							
	No income	3	66.7%					33.3%	33.3%																
	Less than 100 BGN	6																							
	101-150 BGN	22	13.6%			22.7%																4.5%			
	Total household income	151-200 BGN	57	1.8%			10.5%	1.8%	3.5%									1.8%							
201-300 BGN		132	4.5%	3.0%		6.1%	1.5%	3.0%			.8%	.8%	2.3%	1.5%	.8%						.8%				
301-500 BGN		216	6.5%	1.4%	1.9%	3.7%	.5%	3.7%	.9%	1.4%		1.9%	1.4%	.9%			.5%				.5%				
More than 500 BGN		489	12.8%	4.4%	3.8%	1.0%	3.2%	2.4%	2.8%	3.0%	3.2%	2.4%	4.0%	2.4%	2.4%	2.0%	1.0%	.6%							
Don't know		118	13.6%	1.7%	5.1%	1.7%	2.5%	2.5%	.8%	8.5%		.8%			1.7%	1.7%	.8%	.8%	2.5%						
NA		379	6.3%	4.0%	4.0%	2.1%	4.7%	2.6%	4.7%	1.8%	2.6%	3.2%	1.1%	2.6%	1.8%	.3%	.8%	1.3%	.3%			3%			
No income		135	13.3%	3.0%	3.0%	3.7%	.7%	4.4%	1.5%	6.7%	.7%	.7%	1.5%	.7%	.7%	.7%		.7%	1.5%						
Personal monthly income	Less than 250 BGN	354	6.5%	1.1%	.8%	6.5%	1.1%	2.3%	.6%	.8%		.8%	1.1%	.3%	.8%	.8%	.8%		.3%			3%			
	251-500 BGN	370	8.6%	4.1%	3.0%	1.6%	1.6%	3.2%	1.9%	3.6%	4.3%	2.2%	2.4%	2.7%	2.2%	1.4%	.8%	.8%			.3%				
	501-750 BGN	96	14.6%	8.3%	6.3%	6.3%		5.2%	6.3%	5.2%	3.1%	1.0%	4.2%	1.0%	2.1%	1.0%	1.0%	1.0%							
	751-1000 neea	52	15.4%	7.7%	3.8%		9.6%		1.9%		7.7%	7.7%	5.8%	3.8%			3.8%								
	More than 1000 BGN	29	10.3%	3.4%		10.3%							3.4%	10.3%	3.4%		3.4%								
	Don't know	37	21.6%		10.8%	8.1%	5.4%	8.1%	2.7%	5.4%		2.7%		2.7%	2.7%	5.4%	2.7%		5.4%						
	NA	359	6.7%	2.8%	4.2%	1.4%	3.9%	3.1%	5.3%	1.4%	2.8%	3.6%	.8%	2.2%	1.9%	.3%	.8%	1.4%				3%			
Financial services usage	I don't use financial services	584	7.4%	2.1%	1.4%	3.6%	1.5%	3.4%	1.7%	3.3%	4.3%	.7%	.3%	3.6%	1.4%	.7%	.3%	.3%	.7%			2%			
	One	389	9.8%	3.6%	3.9%	2.6%	3.1%	3.1%	3.3%	2.6%	1.8%	1.8%	.8%	1.0%	1.3%	1.5%	1.3%	.8%	.3%						
	Two	242	12.4%	3.3%	2.9%	2.5%	3.7%	1.2%	2.5%	1.7%	3.7%	2.5%	3.7%	1.7%	3.3%	.8%	.4%	.4%				4%			
Total	Three and more	217	8.8%	5.5%	6.5%	.5%	5.1%	1.8%	3.2%	.9%	4.6%	6.0%	4.6%	5.1%	3.2%	.5%	.9%	1.4%							
		1432	9.1%	3.2%	3.1%	2.9%	2.9%	2.8%	2.5%	2.4%	2.1%	2.0%	2.0%	1.9%	1.7%	.9%	.7%	.6%				.1%			