



# ATTITUDES TOWARD **PAYMENT METHODS**

INTERNATIONAL SURVEY - MAY 2022



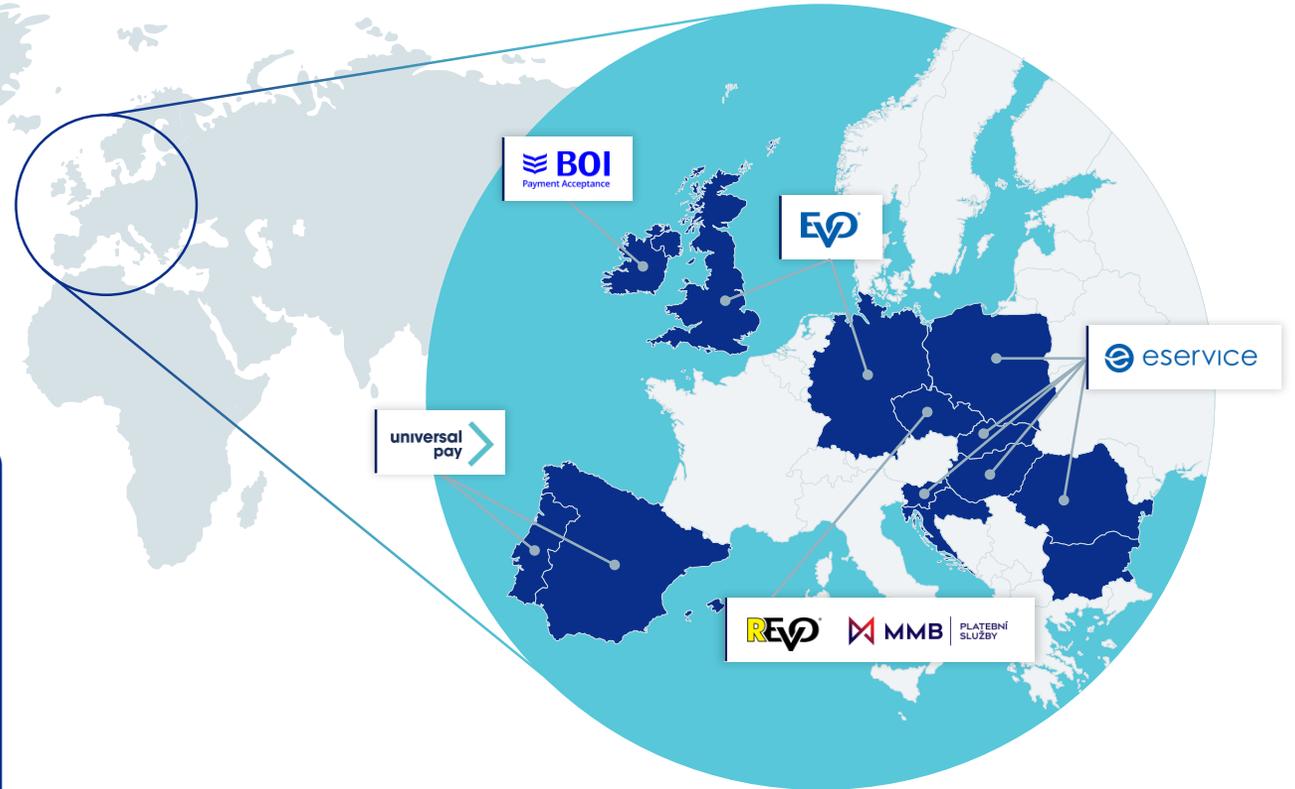
# THE AIM OF THE STUDY



## AIM OF THE STUDY

The general aim of the study was to get the information about people's attitude and behaviour towards different payment methods.

The gained knowledge concerned about awareness, usage and preferences of different payment methods (both online and offline).



# ABOUT THE STUDY

## RESPONDENTS

Representative sample  
of each country's  
population aged 18-65.

## PERIOD OF THE STUDY

March 2022



## RESEARCH METHOD

The study was conducted using CAWI methodology  
- respondents were invited to take part in an internet survey.

## COUNTRIES IN THE STUDY AND SAMPLE SIZES

|                |  |      |
|----------------|--|------|
| POLAND         |  | 1004 |
| CZECHIA        |  | 605  |
| SLOVAKIA       |  | 600  |
| HUNGARY        |  | 600  |
| ROMANIA        |  | 600  |
| CROATIA        |  | 629  |
| BULGARIA       |  | 600  |
| SLOVENIA       |  | 601  |
| GERMANY        |  | 600  |
| IRELAND        |  | 600  |
| UNITED KINGDOM |  | 624  |
| MEXICO         |  | 625  |
| SPAIN          |  | 634  |
| PORTUGAL       |  | 609  |

VISA

## KEY FINDINGS



4/5

Portuguese asked about known forms of payment **mention spontaneously digital wallets and other applications.**

ALMOST  
1/2

**Made their last online payment.**



7/10

**Choose electronic payment with card** as one of the two most often used payment methods.



6/10

**Usually pay in cash when shopping offline.**

ALMOST  
1/5

**Portuguese choose most often fast electronic online payments. Main reason for using this method is security.**

**Portuguese people, compared to other countries participating in the study, are somewhere in between cash and digital payment methods, which for them are especially card and sometimes fast electronic online payments.**

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# .02

## ATTITUDES TOWARDS MONEY

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# ATTITUDES TOWARDS MONEY

The basic module of our research on Attitudes towards forms of payment is a standardized psychological tool created by Professor Grażyna Wąsowicz, who specializes in the field of economic psychology, in particular the psychology of money.

**The Money Relationship Questionnaire (KSP-33) (Wąsowicz-Kiryło, 2013) is a standardized tool with proven reliability and validity. It consists of 33 statements that allow measurement on 9 scales.**

## 1. THREE SCALES MEASURE ATTITUDES TOWARDS MONEY



### CONTROL

Behaviour related to money control, no difficulties with saving and controlling expenses.



### MEANS

Perceiving money as a means of realizing values, ensuring a sense of independence and freedom of choice.



### PLEASURE

The pleasure of carrying out activities related to money: thinking about money, dealing with it, talking about it.

## 2. THE NEXT 6 SCALES ARE USED TO MEASURE COGNITIVE-BEHAVIOURAL FINANCIAL COMPETENCES, DIVIDED INTO TWO GROUPS:

### 2A. THE FIRST GROUP IS CONVICTIONS REGARDING:



### INVESTMENT

Beliefs about the need and importance of investing money, perceiving investing as an important element of managing money well.



### INSURANCE

Convictions about insuring yourself and your property (needed or unnecessary).



### USING BANKING SERVICES

Attitudes about the use of banking services, treating them as a good way to manage money.

### 2B. THE SECOND GROUP IS BEHAVIOURS RELATED TO MONEY:



### MANAGEMENT

Behaviours that are associated with expanding knowledge about finances and having appropriate knowledge to increase wealth.



### ACCOUNTING

Related to planning and control of the expenditure plan.



### SPENDING IMPULSIVELY

Without reflection or making financial plans.

## ATTITUDES TOWARDS MONEY



PORTUGAL

The Portuguese focus both on controlling their spending and treating money as a means of achieving value. They believe in the need of investing money and feel it is an important part of managing their assets, same as using banking services.

At the same time, they carefully plan and monitor their budget and avoid impulse spending.

## ATTITUDES TOWARDS MONEY

LEVEL 1  
ATTITUDE  
TOWARDS  
MONEY

In The Money Relationship Questionnaire (KSP-33), each respondent was asked to respond to all statements on a 6-point scale from 0 to 5.

The results for each indicator on the level of Attitudes Towards Money range from 0 to 25 points, and for indicators from the level of Cognitive Behavioural Financial Competences from 0 up to 15 points.

The results presented represent the mean value for each indicator.



## CONTROL

PORTUGAL - 16,5▲

OTHER COUNTRIES - 15,4

The Portuguese demonstrate stronger money control than residents of other countries participating in the survey.



## MEANS

PORTUGAL - 16,2

OTHER COUNTRIES - 16,2

Treating money as a Means of realizing values, ensuring a sense of independence and freedom of choice achieves the same level as in other countries.



## PLEASURE

PORTUGAL - 12,9

OTHER COUNTRIES - 13,2

In Portugal, the Pleasure that comes from dealing with money is on the similar level as among residents of other countries participating in the survey.

## ATTITUDES TOWARDS MONEY

# LEVEL 2

## COGNITIVE BEHAVIOURAL FINANCIAL COMPETENCES

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The results presented represent the mean value for each indicator.



### INVESTMENT

PORTUGAL - 8,3

OTHER COUNTRIES - 8,5

Beliefs about investing money in Portugal do not differ from other countries.



### INSURANCE

PORTUGAL - 6,2 ▼

OTHER COUNTRIES - 6,8

In comparison to citizens from other countries, the Portuguese are less convinced that the Insurance is important and necessary, both for them and for their property.



### BANKING SERVICES

PORTUGAL - 8,3 ▼

OTHER COUNTRIES - 8,8

Compared to other countries, in Portugal the usage of and trust in Banking Services is lower.

## ATTITUDES TOWARDS MONEY

# LEVEL 2

COGNITIVE  
BEHAVIOURAL  
FINANCIAL  
COMPETENCES

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## MANAGEMENT

PORTUGAL - 6,0 ▼

OTHER COUNTRIES - 6,4

Declared behaviours related to money management are similar to these observed in other countries.



## ACCOUNTING

PORTUGAL - 9,1

OTHER COUNTRIES - 8,9

Accounting is a strong feature of the Portuguese. It means being focused on controlling and planning expenses. This result is similar to other countries.



## IMPULSE SPENDING

PORTUGAL - 6,0

OTHER COUNTRIES - 6,1

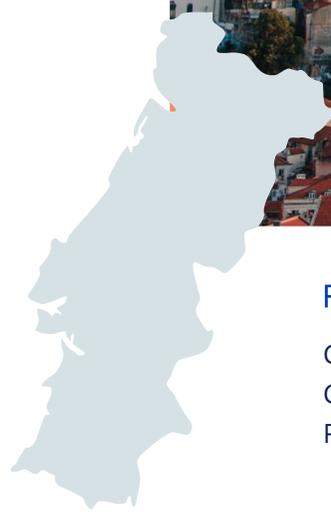
In Portugal, Impulse Spending is as weak as in other countries. It shows that the Portuguese do not spend money without reflection or without making financial plans.

# THE PORTUGUESE AND ATTITUDE TO MONEY



The Portuguese focus on carefully controlling their budget and treat money as a means of achieving value

- In their opinion, money provides a sense of independence
- Money enables a comfortable life
- They control and plan their expenses
- They rather avoid impulse spending
- They use banking services to better manage their assets



## PORTUGAL

Capital city: **Lisbon**

Currency: **Euro**

Population: **10,31 million**

# .03

## PAYMENT METHODS AWARENESS AND USAGE

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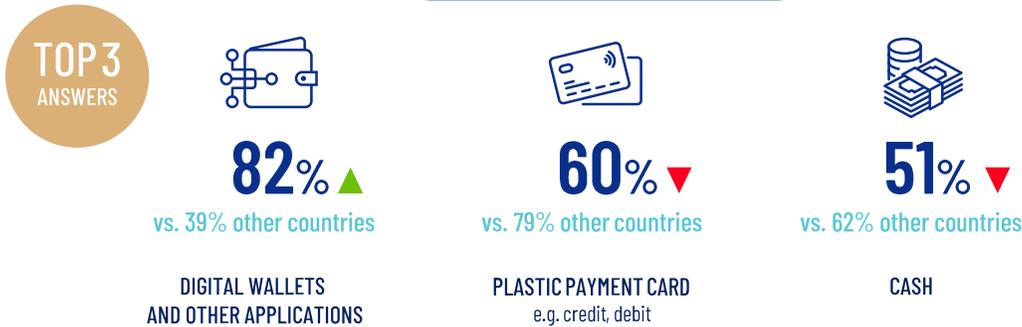


# AWARENESS OF DIFFERENT FORMS OF PAYMENT

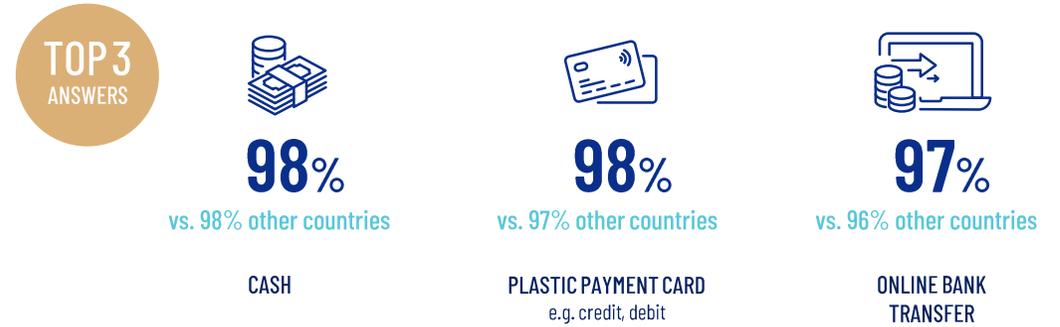
WHAT METHODS/TYPES OF PAYMENTS DO YOU KNOW OF, EVEN IF YOU HAVE ONLY HEARD ABOUT THEM?

Portuguese most often spontaneously mention such forms of payment as: digital wallets and other applications, payment card and cash. Percentage of those who mention digital wallets is outstanding – in Portugal it is 82% while in other countries it is only 39%. Cash, card and online bank transfer are payment methods known by majority of Portuguese. Moreover, 97% of them are familiar with fast electronic payments. This result is significantly higher than in other countries covered by the research. Only 9% of Portuguese spontaneously mention contactless payments using mobile phone, smartwatch or other device.

## SPONTANEOUS AWARENESS



## AIDED AWARENESS



## METHODS SPECIFIC FOR GIVEN COUNTRY *comparison with Spain only*



## INTERESTING FACT



CONTACTLESS PAYMENTS USING MOBILE PHONE, SMARTWATCH OR OTHER DEVICES



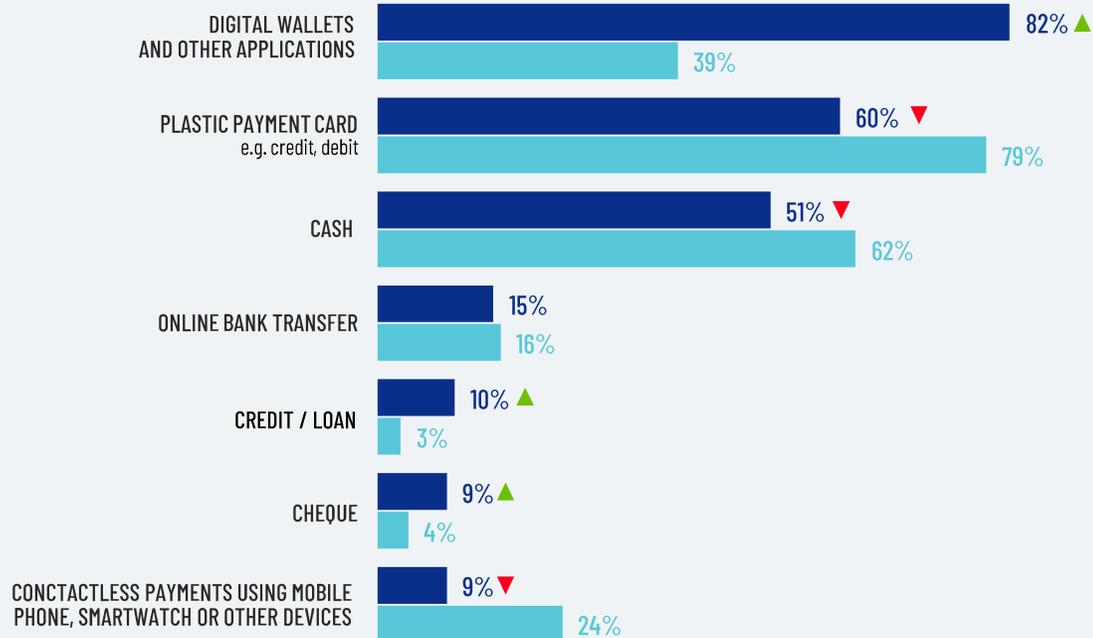
FAST ELECTRONIC ONLINE PAYMENTS



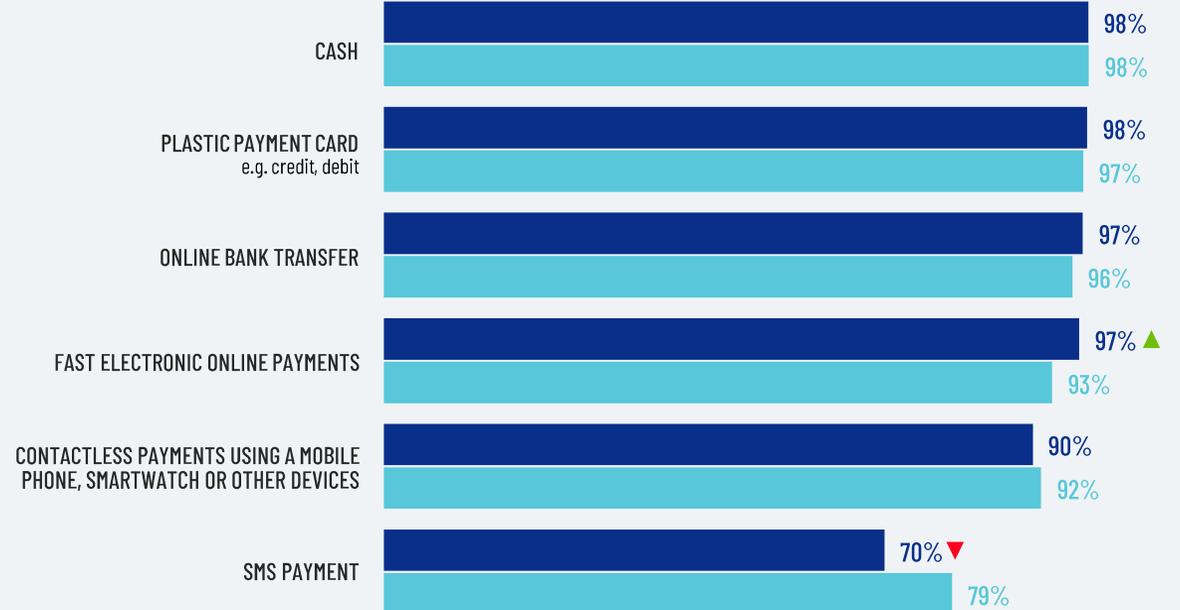
# AWARENESS OF DIFFERENT FORMS OF PAYMENT

WHAT METHODS/TYPES OF PAYMENTS DO YOU KNOW OF, EVEN IF YOU HAVE ONLY HEARD ABOUT THEM?

## SPONTANEOUS AWARENESS



## AIDED AWARENESS



## METHODS SPECIFIC FOR GIVEN COUNTRY



## METHODS SPECIFIC FOR GIVEN COUNTRY

comparison with Spain only



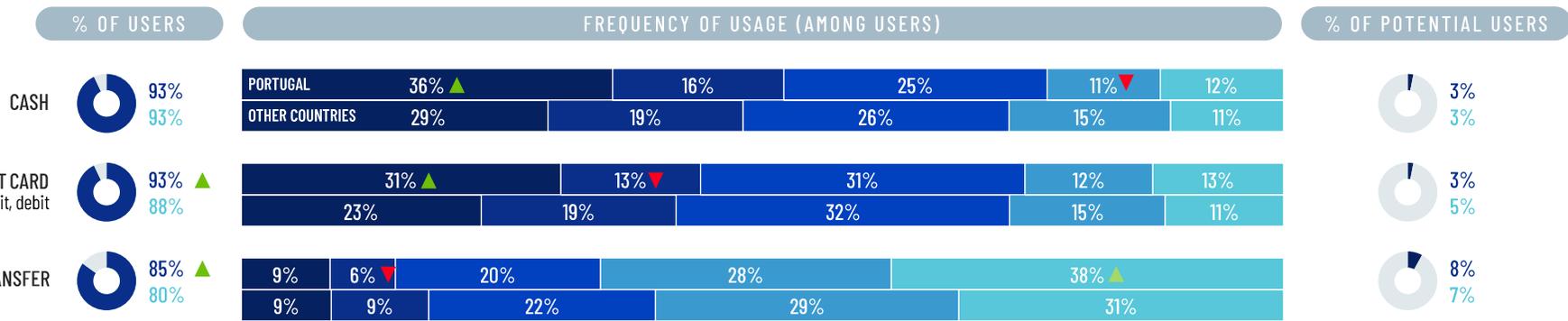
Spontaneous Awareness: presented answers are mentioned by at least 5% of the respondents

# FREQUENCY OF USAGE OF DIFFERENT FORMS OF PAYMENT

WHICH OF THE FOLLOWING FORMS OF PAYMENT DO YOU USE, HOW OFTEN?

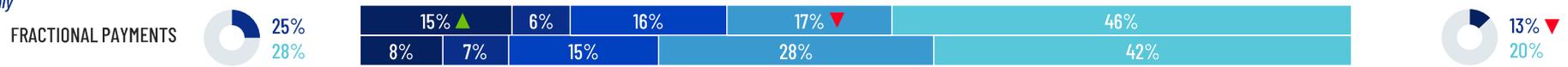
Payment methods used the most often in Portugal are: cash, plastic payment card and online bank transfer. Plastic payment card and bank transfer are used more often by Portuguese than citizens from other countries. At the same time Portuguese use fast electronic online payments more often than respondents from other countries covered by the research. Fractional payments (method specific for Portugal and Spain) are used by 1/4 of Portuguese and they use it more often than the Spanish.

TOP 3 ANSWERS

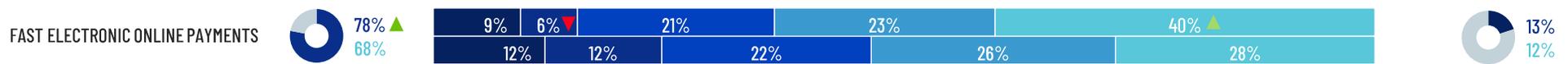


Percentage of people who indicated that they do not use given payment method, but plan to start using it in the future

METHOD SPECIFIC FOR GIVEN COUNTRY  
comparison with Spain only



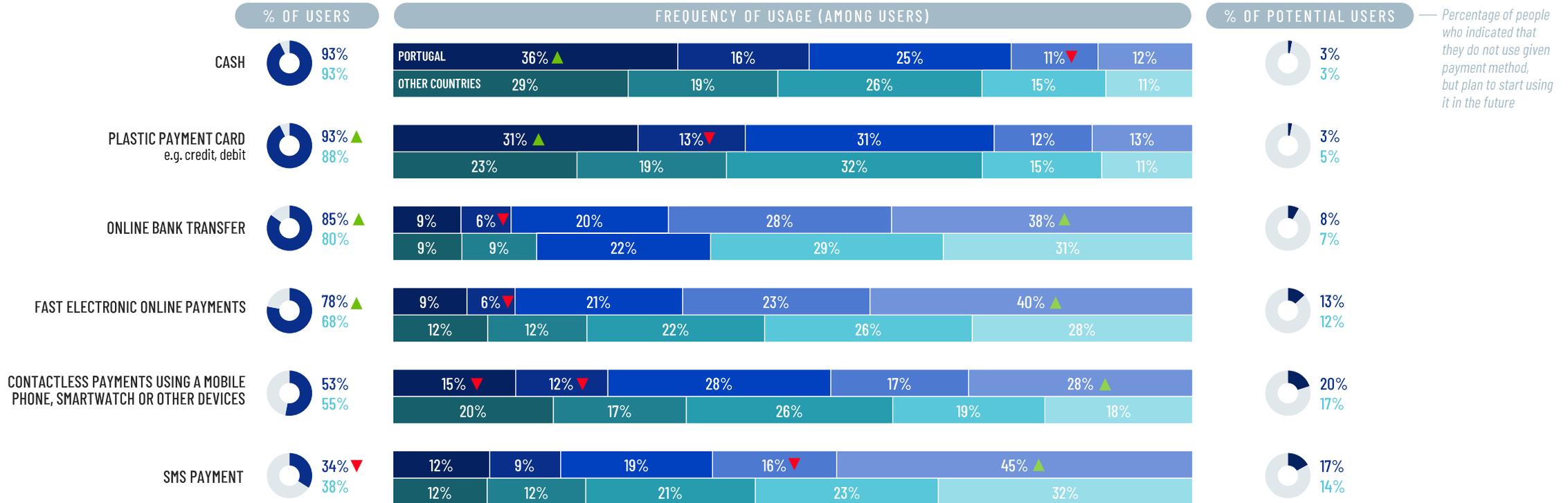
## INTERESTING FACT



● SEVERAL TIMES A DAY ● ONCE A DAY ● 2-3 TIMES PER WEEK ● 2-3 TIMES PER MONTH ● ONCE A MONTH OR LESS

# FREQUENCY OF USAGE OF DIFFERENT FORMS OF PAYMENT

WHICH OF THE FOLLOWING FORMS OF PAYMENT DO YOU USE, HOW OFTEN?



## METHODS SPECIFIC FOR GIVEN COUNTRY

comparison with Spain only



● SEVERAL TIMES A DAY ● ONCE A DAY ● 2-3 TIMES PER WEEK ● 2-3 TIMES PER MONTH ● ONCE A MONTH OR LESS

# MOST OFTEN USED FORMS OF PAYMENT AND REASONS OF CHOOSING THEM

Portuguese more often than citizens of other countries covered by the research choose payments with a plastic card. They perceive plastic payment card as comfortable – this is the most often indicated reason of choosing this method. Cash is preferred mostly when other methods are not available or amounts to pay are small.

About 1/5 of Portuguese choose fast electronic online payments – it is more than in other countries covered by the research. Main reason for using this method is security.



**7/10** CHOOSE PAYMENT WITH CARD BECAUSE IT IS CONVENIENT AND EASY

## TOP 3 ANSWERS



**PLASTIC PAYMENT CARD**  
e.g. credit, debit

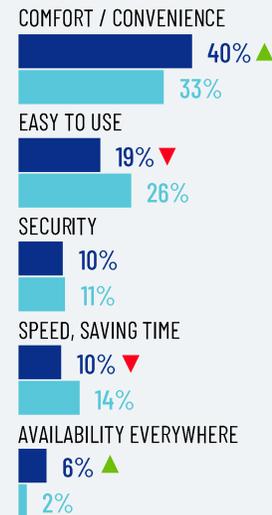
**% OF RESPONDENTS WHO USES GIVEN METHOD MOST OFTEN AND WHICH PAYMENT FORMS DO YOU USE MOST OFTEN? (AS FIRST OR SECOND CHOICE)**

**71%** ▲

vs. 60% other countries

**REASONS OF CHOOSING GIVEN FORMS OF PAYMENT WHY DO YOU USE THIS METHOD?**

**MOST SPECIFIC ANSWERS FOR GIVEN FORM OF PAYMENT**



PORTUGAL n=430  
OTHER COUNTRIES: n=4989

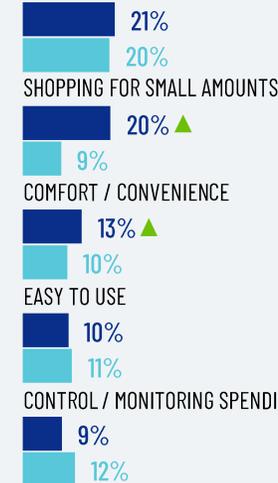


**CASH**

**61%** ▲

vs. 57% other countries

**WHEN OTHER METHODS NOT AVAILABLE**



PORTUGAL n=371  
OTHER COUNTRIES: n=4719

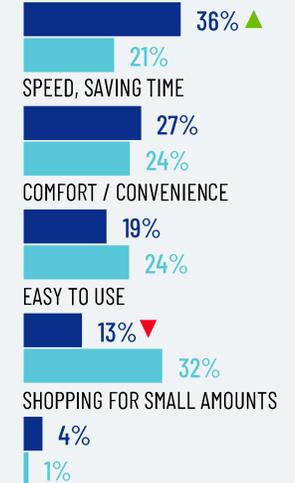


**FAST ELECTRONIC ONLINE PAYMENTS**

**18%** ▲

vs. 14% other countries

**SECURITY**



PORTUGAL n=111  
OTHER COUNTRIES: n=1123

# MOST OFTEN USED FORMS OF PAYMENT AND REASONS OF CHOOSING THEM

## OTHER METHODS



### ONLINE BANK TRANSFER

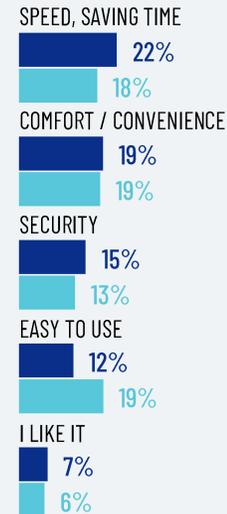
% OF RESPONDENTS WHO USES GIVEN METHOD MOST OFTEN AND WHICH PAYMENT FORMS DO YOU USE MOST OFTEN? (AS FIRST OR SECOND CHOICE)

**15%** ▲

vs. 11% other countries

REASONS OF CHOOSING GIVEN FORMS OF PAYMENT WHY DO YOU USE THIS METHOD?

MOST SPECIFIC ANSWERS FOR GIVEN FORM OF PAYMENT



PORTUGAL n=94  
OTHER COUNTRIES: n=919



### CONTACTLESS PAYMENTS USING THE PHONE, SMARTWATCH OR OTHER DEVICES

**15%**

vs. 16% other countries



PORTUGAL n=91  
OTHER COUNTRIES: n=1343

# BANKING

**25%** USE MOBILE BANKING ONCE A DAY OR MORE OFTEN

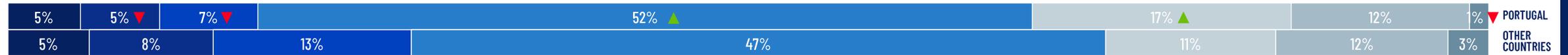
**20%** USE INTERNET BANKING ONCE A DAY OR MORE OFTEN

**40%** USE ATM SEVERAL TIMES A WEEK

WHICH OF THE FOLLOWING CHANNELS OF BANKING DO YOU USE, HOW OFTEN?

ATMs, mobile and internet banking are the most popular channels of banking in Portugal. Portuguese withdraw money from ATMs more often than residents of other countries – 40% of them do it at least 2-3 time per week (vs. 25% in other countries). 1/4 of Portuguese use mobile banking once a day or more often. About 1/10 of Portuguese don't use mobile banking or internet banking yet, but they plan to use it in the future - it is higher percentage compared to other countries.

## VISIT TO A BANK BRANCH



## TELEPHONE CONTACT, HOTLINE



## INTERNET BANKING



## MOBILE BANKING (through the app)



## USING AN ATM



- ONCE A DAY OR MORE OFTEN
- 2 - 3 TIMES PER WEEK
- 2 - 3 TIMES PER MONTH
- ONCE A MONTH OR LESS
- I KNOW THIS CHANNEL, I DON'T USE IT YET, BUT I PLAN TO USE IT IN THE FUTURE
- I KNOW THIS CHANNEL, BUT I DON'T USE IT AND I DON'T PLAN TO USE IT IN THE FUTURE
- I DON'T KNOW THIS CHANNEL

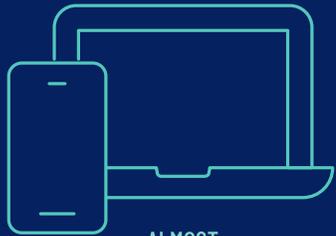
# .04

## PAYMENT METHODS MY LAST PURCHASE

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# LAST PAYMENT - ONLINE OR OFFLINE?



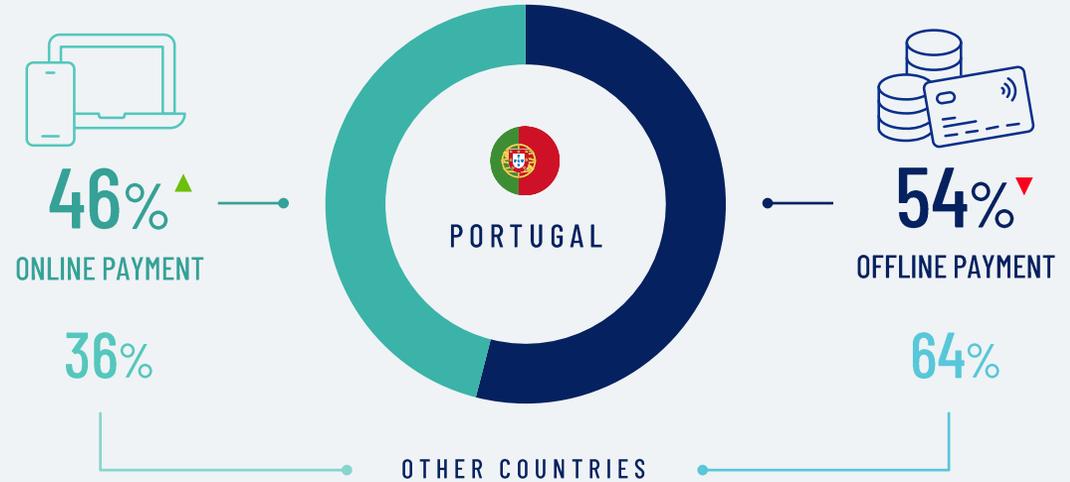
ALMOST



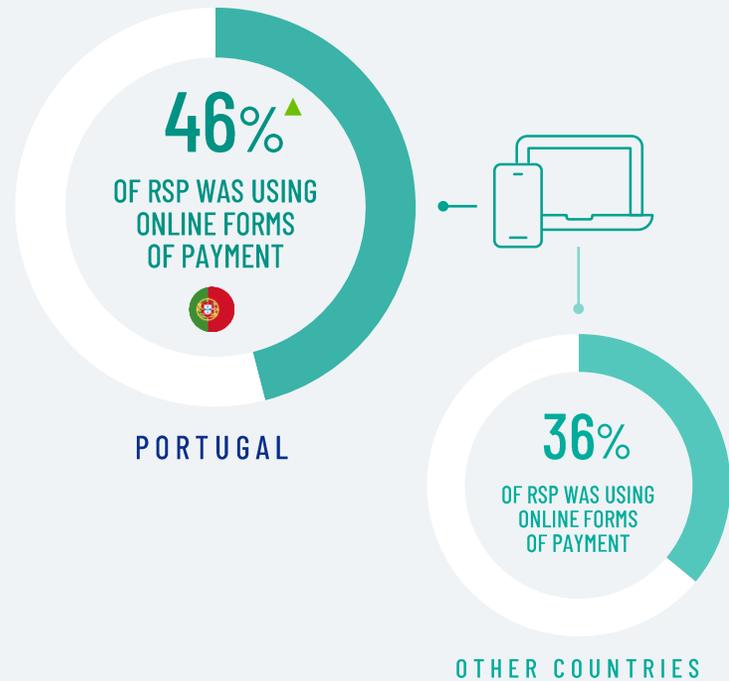
**5/10** PORTUGUESE MADE THEIR LAST PAYMENT ONLINE

This result is higher than in other countries covered by the research.

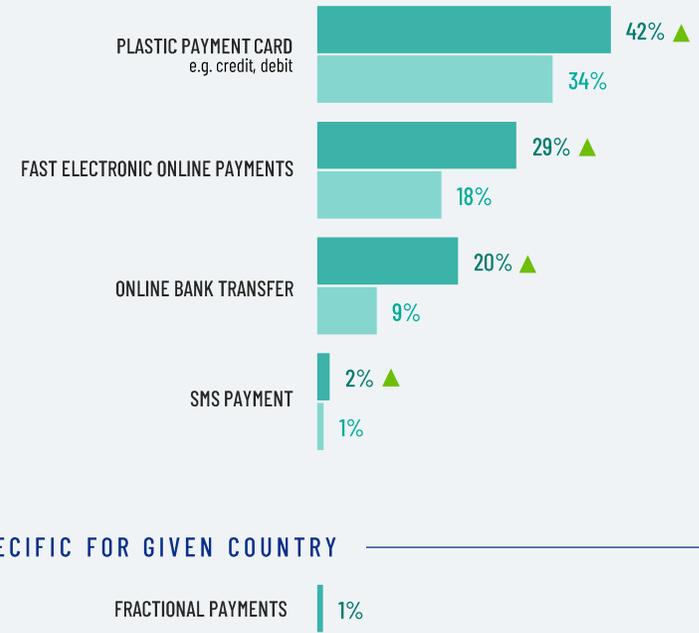
PLEASE RECALL YOUR LAST PAYMENT. WAS IT CARRIED OUT ONLINE OR OFFLINE?



# LAST ONLINE PAYMENT TYPES



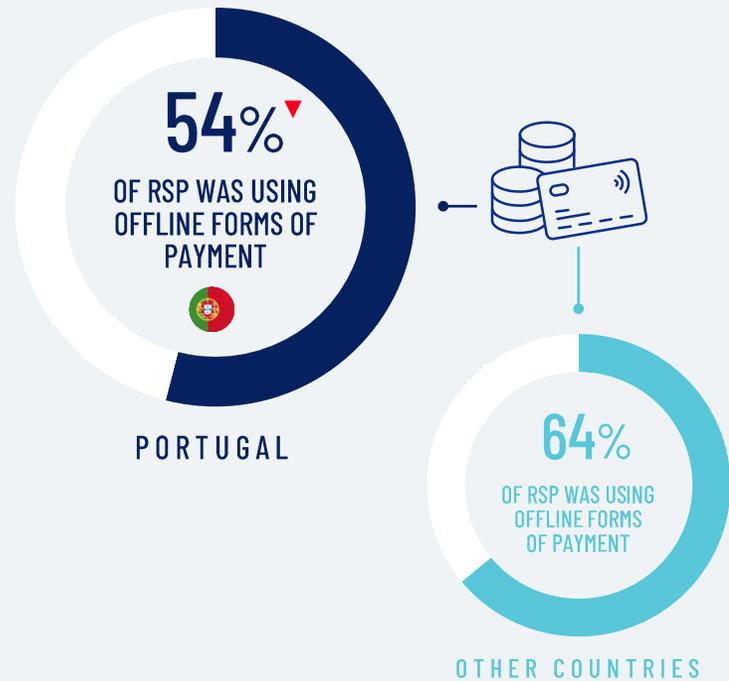
WHICH PAYMENT FORM DID YOU USE DURING YOUR LAST ONLINE PAYMENT?



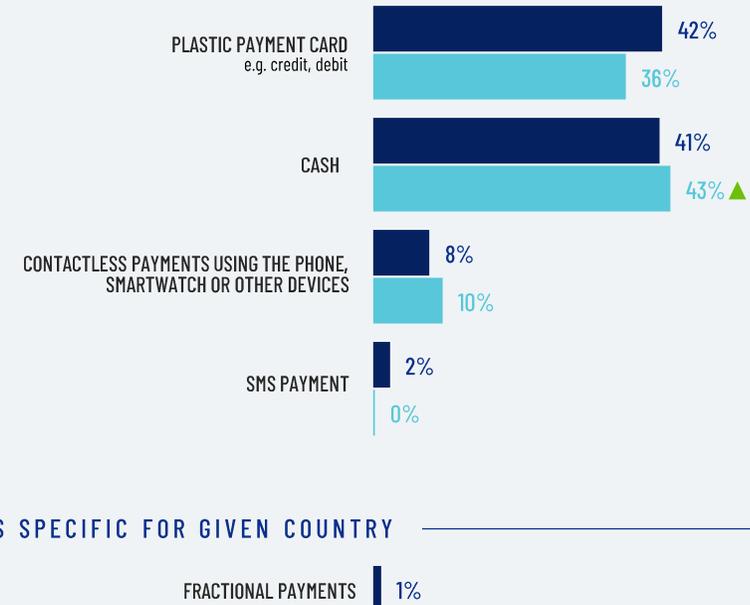
METHODS SPECIFIC FOR GIVEN COUNTRY

Almost 5/10 of Portuguese made their last payment online. It is higher percentage compared to other nations participating in the study. They most often used card payment or – in the second place – they paid using fast electronic online payments or online bank transfer. All of those payment methods are more often chosen in Portugal compared to other countries.

# LAST OFFLINE PAYMENT TYPES



WHICH PAYMENT FORM DID YOU USE DURING YOUR LAST OFFLINE PAYMENT?



METHODS SPECIFIC FOR GIVEN COUNTRY

More than 5/10 of Portuguese made their last payment offline – it is lower percentage compared to other nations (64%). They primarily used cash or plastic payment card. Result for plastic card is higher compared to other countries covered by the research. Contactless payments were used by 8% of Portuguese during the last offline payment. Only 1% of Portuguese paid for offline purchase using fractional payments or SMS.

# .05

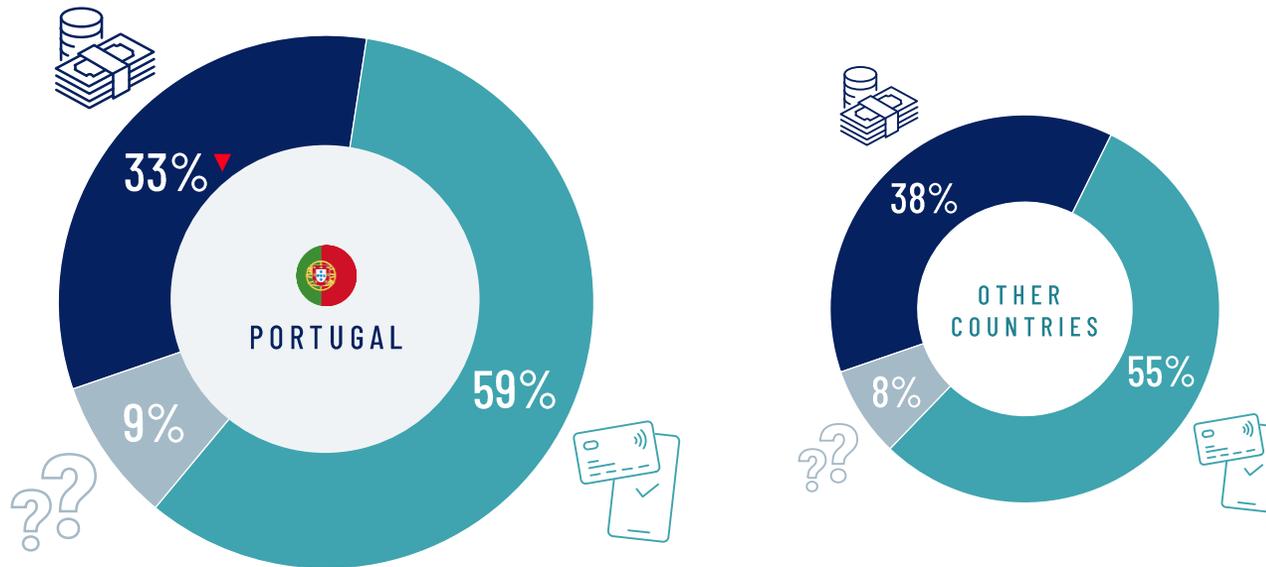
## PAYMENT METHODS **PREFERENCES**

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# PREFERRED METHOD OF PAYMENT WHILE SHOPPING OFFLINE

WITH REGARD TO ALL SITUATIONS WHERE YOU MAKE PAYMENTS WHILE SHOPPING OFFLINE (TRADITIONAL SHOP/SALES POINT), WHICH IS YOUR PREFERRED METHOD?



59% OF PORTUGUESE PREFER ELECTRONIC PAYMENTS THAN CASH WHILE SHOPPING OFFLINE

**About 6/10 Portuguese prefer using electronic payments than cash.**

At the same time, as much as 33% of people in Portugal choose cash – this is less than in other countries covered by the research.

# AMOUNT VS PREFERRED PAYMENT METHOD

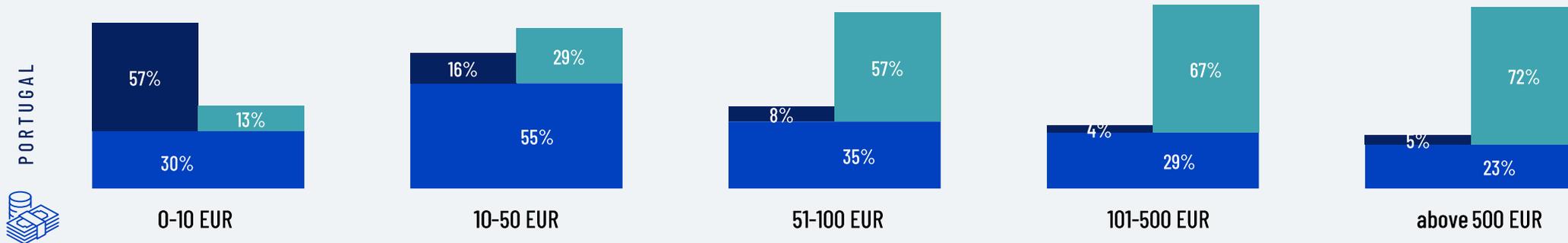


ABOVE  
**50 EUR**

WITH SUCH HIGH AMOUNTS THE MAJORITY OF PORTUGUESE DEFINITELY PREFER TO MAKE ELECTRONIC PAYMENTS

While paying up to 10 EUR, about 6 of 10 Portuguese choose cash. In case of higher expenses, the preference for cash drops sharply. The amounts of more than 500 EUR would be paid using cashless electronic methods by the majority of Portuguese. The visible trend is that the higher the price, the larger group of those who prefer electronic payments.

## WHICH METHOD OF PAYMENT WOULD YOU CHOOSE IF SOMETHING COST:



● CASH ● ELECTRONIC PAYMENTS (card, phone other devices, virtual wallet etc.) ● SOMETIMES CASH, SOMETIMES ELECTRONIC PAYMENTS

# PREFERRED METHODS OF PAYMENT WHILE SHOPPING OFFLINE IN DIFFERENT SITUATIONS (1/3)



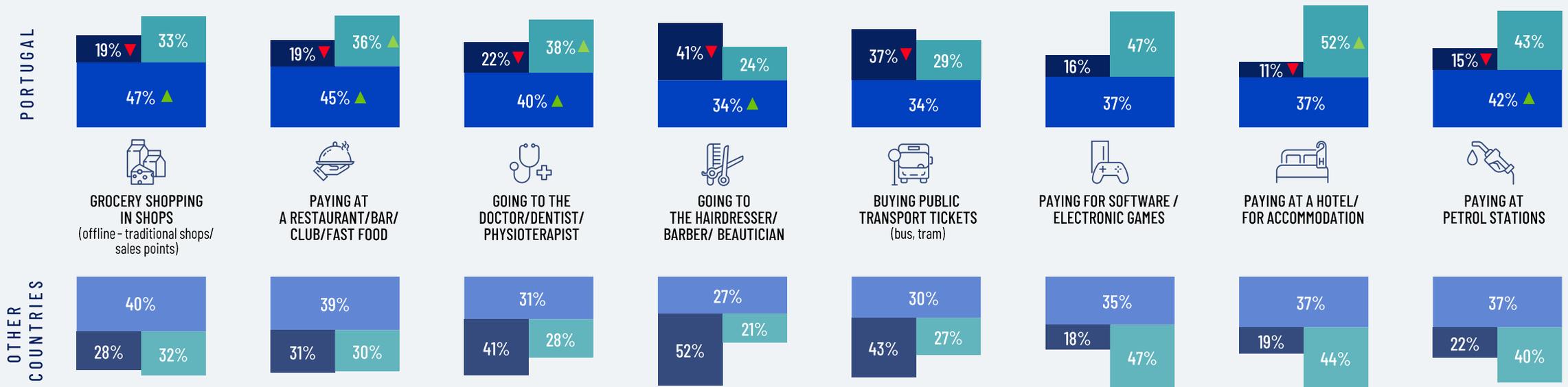
52%

OF PORTUGUESE CHOOSE ELECTRONIC PAYMENT METHODS WHEN PAYING FOR ACCOMMODATION

In case on many products and services Portuguese switch both cashless and cash payment methods more often than residents of other countries.

More than a half of them use electronic payments while paying for accommodation – it is higher percentage than among other respondents. Also, more Portuguese than citizens of other countries pay cashless while going to the doctor or paying in the restaurant. Cash is less popular in Portugal than in other countries in case of almost all payment situations.

## WHICH PAYMENT METHOD WOULD YOU BE MORE LIKELY TO CHOOSE IN THESE SITUATIONS:



● CASH ● ELECTRONIC PAYMENTS (card, phone other devices, virtual wallet etc.) ● SOMETIMES CASH, SOMETIMES ELECTRONIC PAYMENTS

# PREFERRED METHODS OF PAYMENT WHILE SHOPPING OFFLINE IN DIFFERENT SITUATIONS (2/3)

**57%**  
CHOOSE ELECTRONIC PAYMENT METHODS WHEN SHOPPING IN ONLINE SHOPS

Compared to residents from other countries, Portuguese more often choose electronic payments while most of payment situations. Cash is definitely less popular.

## WHICH PAYMENT METHOD WOULD YOU BE MORE LIKELY TO CHOOSE IN THESE SITUATIONS:



● CASH ● ELECTRONIC PAYMENTS (card, phone other devices, virtual wallet etc.) ● SOMETIMES CASH, SOMETIMES ELECTRONIC PAYMENTS

# PREFERRED METHODS OF PAYMENT WHILE SHOPPING OFFLINE IN DIFFERENT SITUATIONS (3/3)

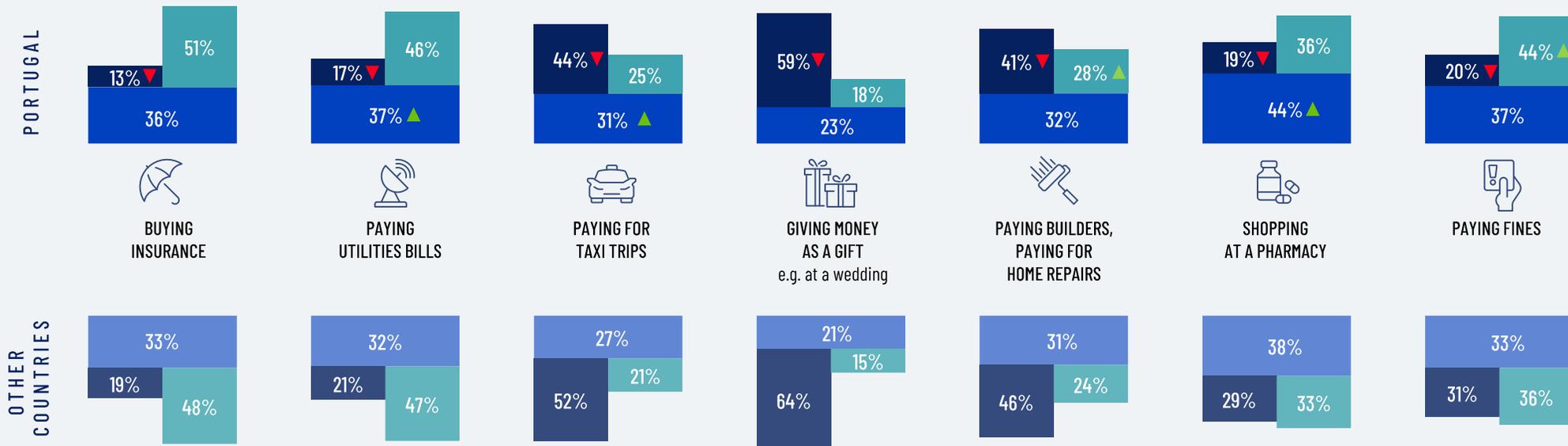


**44%**

**PAY FINES USING ELECTRONIC PAYMENTS**

Switching between cashless and cash payment methods is also more popular among Portuguese (compared to other nations) while paying utilities bills, paying for taxi trips or shopping at pharmacy. In case of paying fines and paying builders/paying for home repairs Portuguese more often than citizens of other countries choose electronic payments.

WHICH PAYMENT METHOD WOULD YOU BE MORE LIKELY TO CHOOSE IN THESE SITUATIONS:



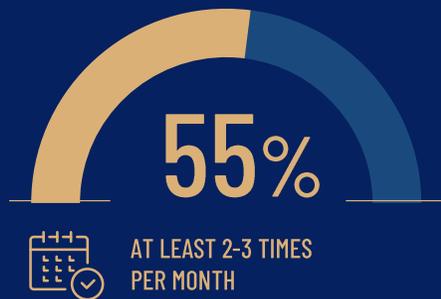
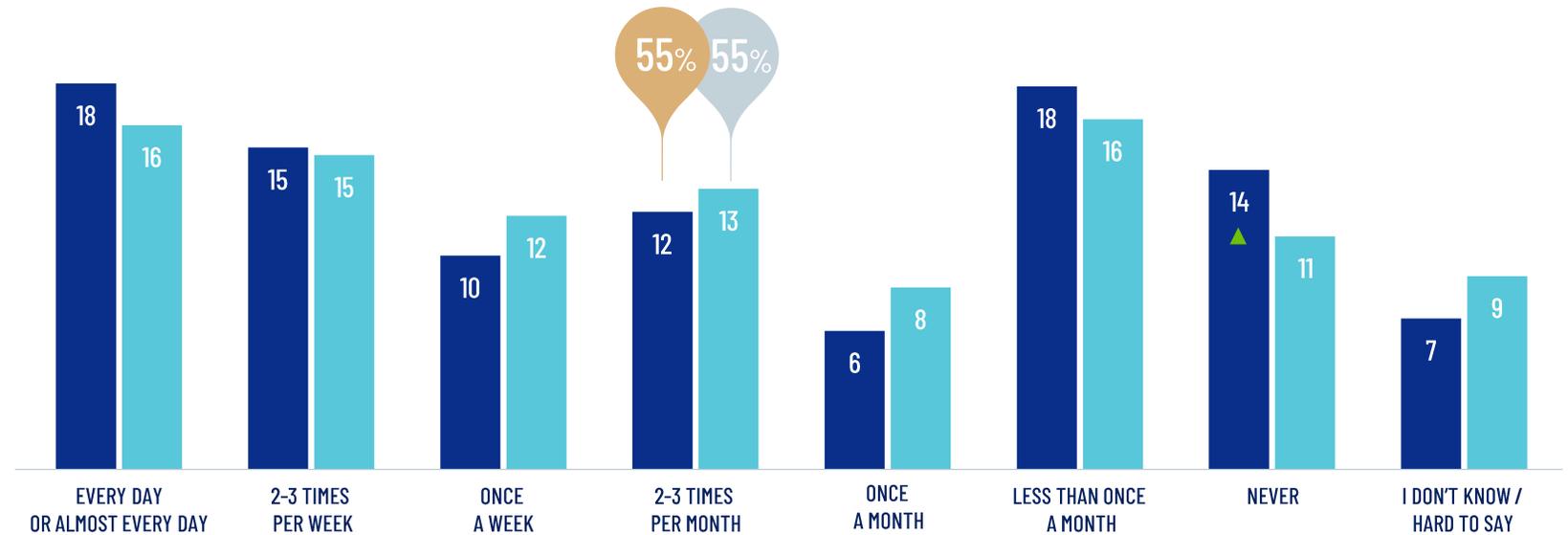
● CASH ● ELECTRONIC PAYMENTS (card, phone other devices, virtual wallet etc.) ● SOMETIMES CASH, SOMETIMES ELECTRONIC PAYMENTS

## FREQUENCY OF SITUATIONS IN WHICH THE PORTUGUESE PREFERRED CASH PAYMENTS

More than a half of Portuguese find themselves in a situation where they want to pay with cash at least 2-3 times per month – it is equal percentage compared to residents of other countries.

14% of Portuguese never have such situations.

HOW OFTEN ARE YOU IN A SITUATION WHERE YOU HAVE SEVERAL PAYMENT CHOICES BUT WANT TO PAY WITH CASH?



# .06

## DIGITAL PAYMENTS

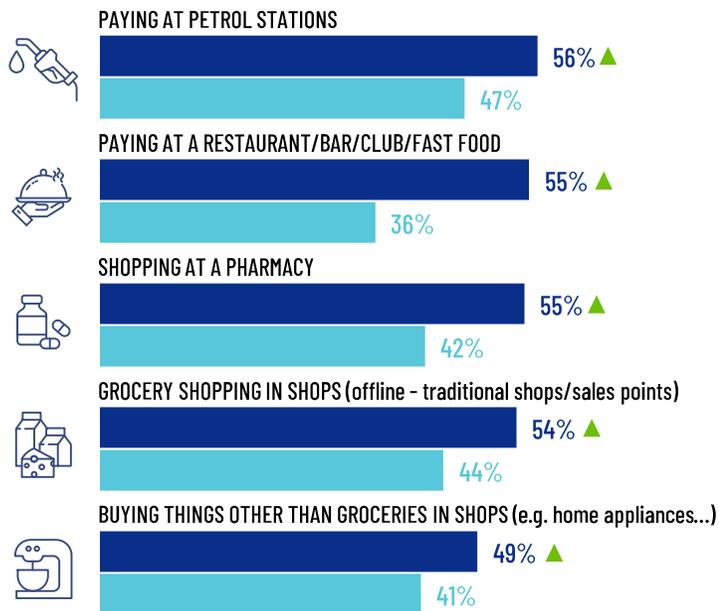
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# PRODUCTS AND SERVICES FOR WHICH THE PORTUGUESE PAY USING CASH-FREE METHODS

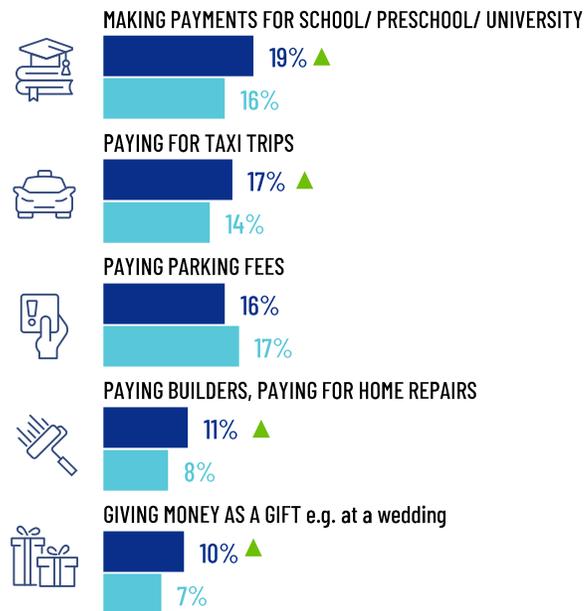
WHICH OF THESE GROUPS OF PRODUCTS AND SERVICES DO YOU ALWAYS OR ALMOST ALWAYS PAY FOR USING CASH-FREE METHODS (card, phone, smartwatch or other device, virtual wallet etc.):

## MOST COMMON PRODUCTS AND SERVICES



4% NONE OF THE ABOVE / vs. 6% OTHER COUNTRIES

## RAREST PRODUCTS AND SERVICES



Portuguese most often use electronic payments when paying at petrol stations, at restaurants, at pharmacies, while grocery shopping and while buying things other than groceries.

Situations in which they the least often choose electronic methods are: making payments for school, paying for taxi trips, paying parking fees, paying builders and giving money as a gift.

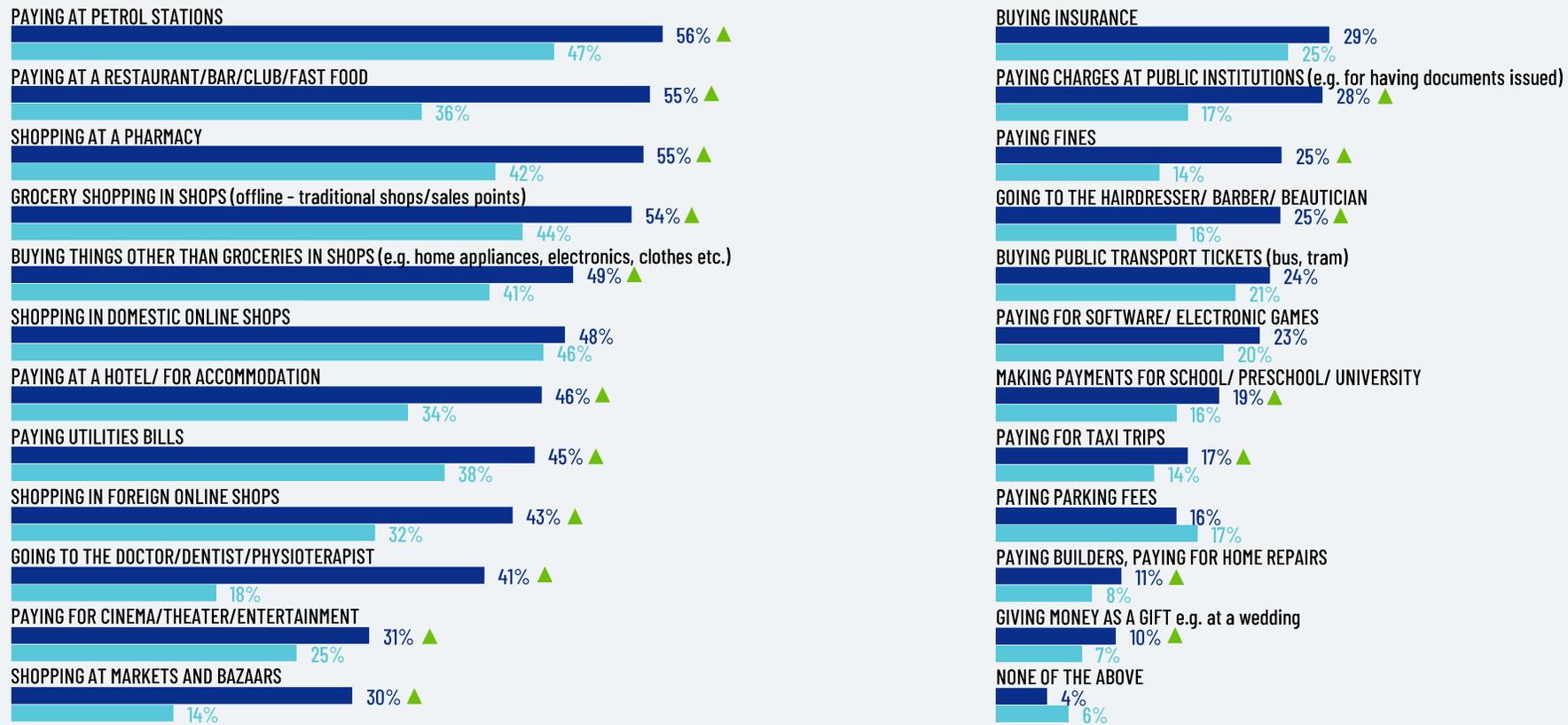
What is important, **in most payment situations**, Portuguese more often than residents of other countries covered by the research pay using electronic payments.

**56%** PORTUGUESE USE ELECTRONIC METHODS WHEN PAYING AT PETROL STATIONS

**10%** PORTUGUESE USE ELECTRONIC METHODS WHEN GIVING MONEY AS A GIFT E.G. AT A WEDDING

# PRODUCTS AND SERVICES FOR WHICH THE PORTUGUESE PAY USING CASH-FREE METHODS

WHICH OF THESE GROUPS OF PRODUCTS AND SERVICES DO YOU ALWAYS OR ALMOST ALWAYS PAY FOR USING CASH-FREE METHODS (card, phone, smartwatch or other device, virtual wallet etc.):



# IMAGE OF PLACES OFFERING ELECTRONIC PAYMENTS

**82%**

OF PORTUGUESE PERCEIVE A PLACE WHERE ELECTRONIC PAYMENTS ARE AVAILABLE AS MODERN

**15%**

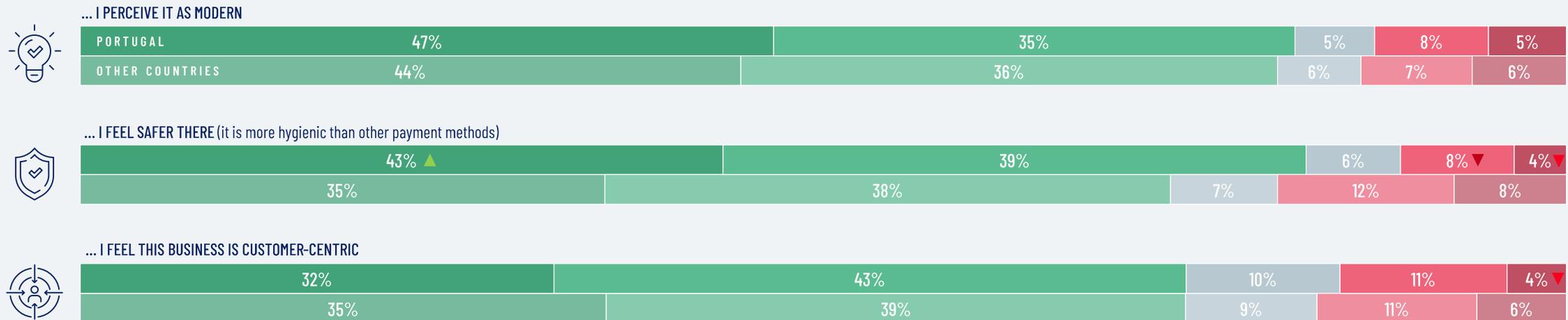
PORTUGUESE DO NOT THINK THAT POSSIBILITY TO PAY CASHLESS MAKES A BUSINESS CUSTOMER-CENTRIC

Offering electronic payment methods has a definitely positive effect on the perception of the place of purchase among Portuguese, as well as among residents of other countries.

8 out of 10 respondents in Portugal perceive a place where electronic payments are available as modern and safe (because this payment is more hygienic than other) – this percentage is even higher than in other countries. 3/4 feel that such place is customer-centric.

How much do you agree or disagree with the following statement?

IF A PLACE OFFERS THE POSSIBILITY OF ELECTRONIC PAYMENTS (card, phone or other devices payments, virtual wallets etc.) ...

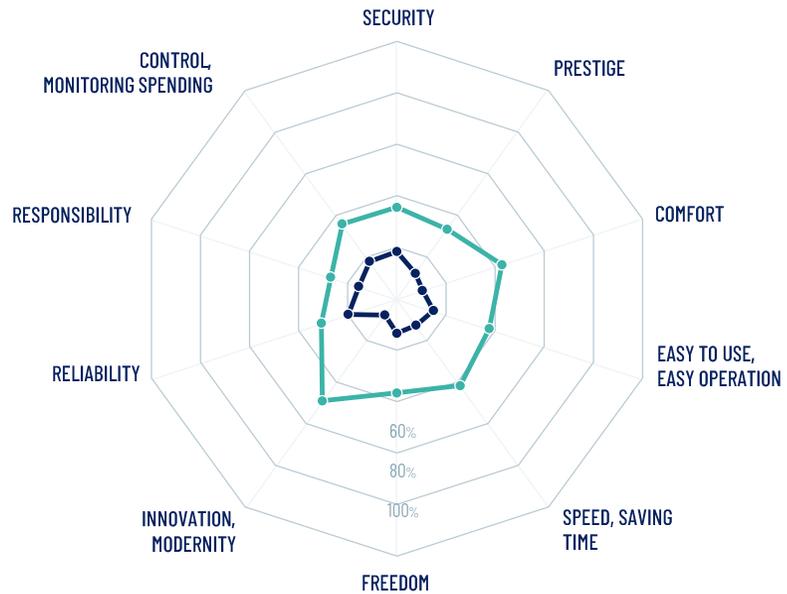


● I DEFINITELY AGREE ● I RATHER AGREE ● I DON'T KNOW/HARD TO SAY ● I RATHER DISAGREE ● I DEFINITELY DISAGREE

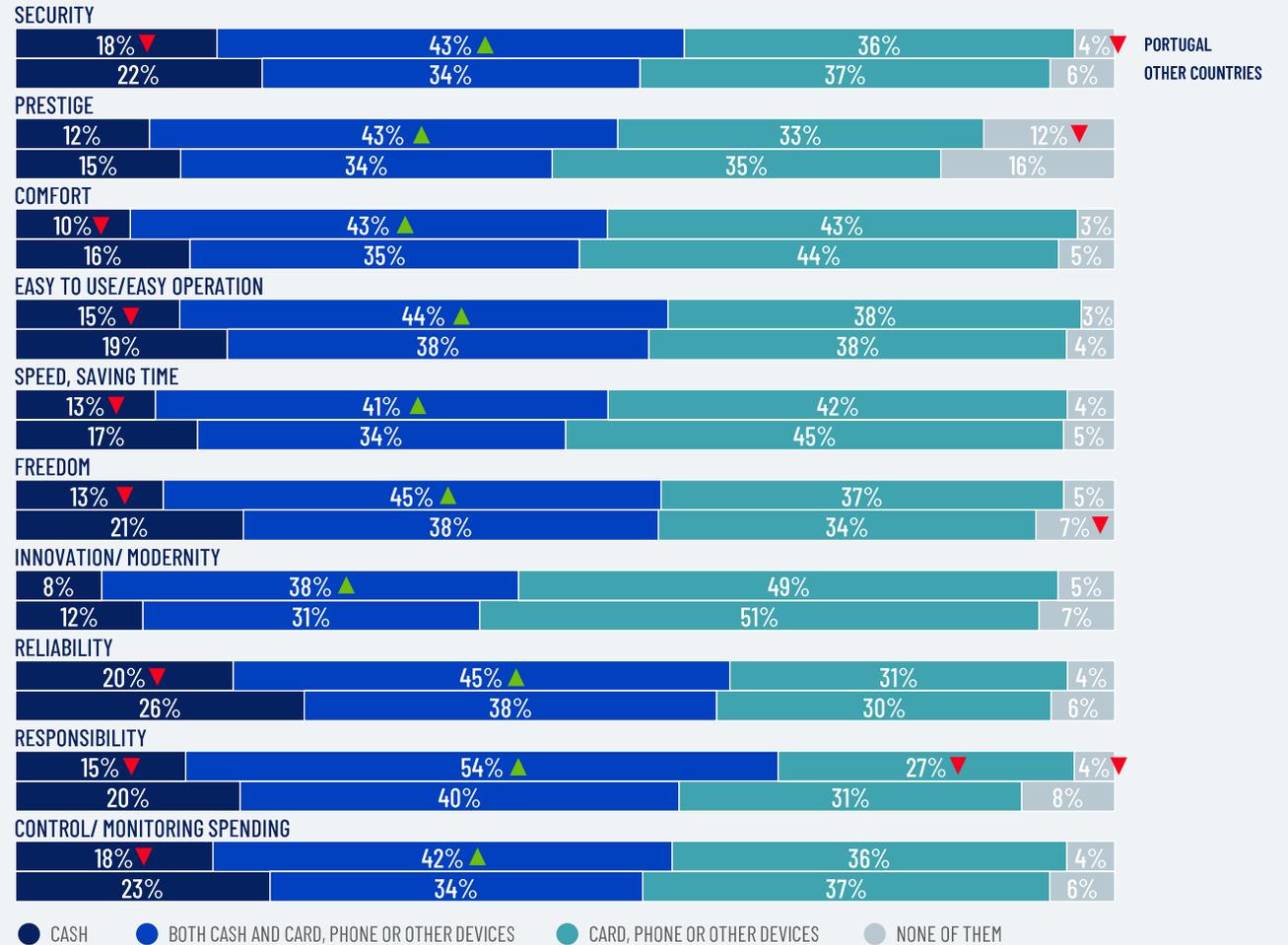
# IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS

Electronic payments by card, telephone or other devices have a much clearer image in Portugal than cash. However, also more often than in other countries, attributes are assigned to both payment methods. The most important features that distinguish electronic payment methods are innovation, time saving and comfort.

WE ARE ABOUT TO SHOW YOU SOME DESCRIPTIONS. SAY WHICH OF THEM FIT CASH PAYMENTS BETTER AND WHICH FIT ELECTRONIC PAYMENTS BETTER (card, phone or other devices, virtual wallet etc.)



● CASH ● CARD, PHONE OR OTHER DEVICES



● CASH ● BOTH CASH AND CARD, PHONE OR OTHER DEVICES ● CARD, PHONE OR OTHER DEVICES ● NONE OF THEM

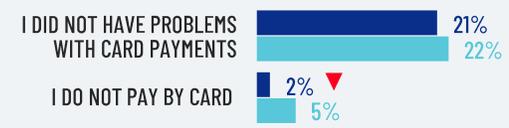
# NO POSSIBILITY TO PAY BY CARD HOW OFTEN, WHAT REASONS

HOW OFTEN DO YOU FIND YOURSELF IN SITUATIONS WHERE YOU WANT TO PAY BY CARD (e.g. plastic payment card, payment card connected to phone) BUT CAN'T?



- EVERY DAY OR ALMOST EVERY DAY
- 2-3 TIMES PER WEEK
- ONCE A WEEK
- SEVERAL TIMES A MONTH
- ONCE A MONTH OR LESS OFTEN
- NEVER
- I DON'T KNOW / HARD TO SAY

RECALL THE LAST SITUATION WHEN YOU WANTED TO PAY BY CARD BUT COULDN'T. WHAT WAS THE REASON WHY YOU COULDN'T PAY BY CARD?

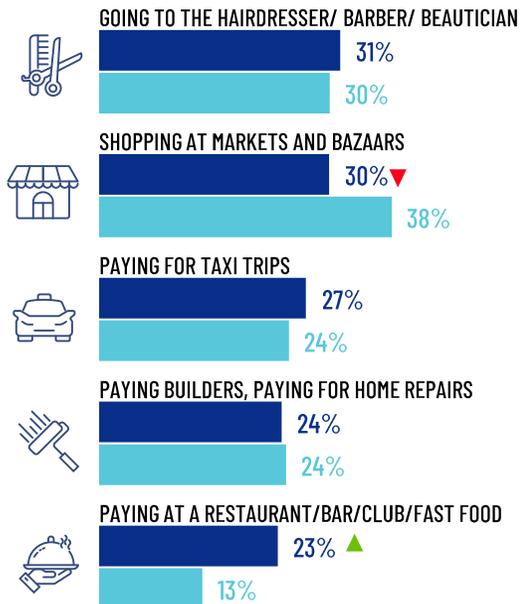


Problems with paying by card doesn't occur in Portugal more often than in other countries covered by the research. If Portuguese have such difficulties, it is usually because terminal is defective (more often than in other countries indicated reason). Problem with card acceptance occurs less often in Portugal than in other countries.

# NO POSSIBILITY TO PAY BY CARD IN WHICH SITUATIONS

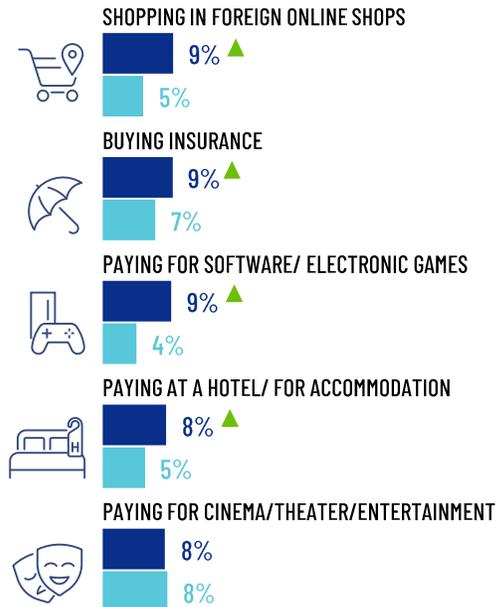
## IN WHICH SITUATIONS DO REGULARLY FIND THE OPTION TO PAY BY CARD UNAVAILABLE?

### MOST COMMON PRODUCTS AND SERVICES



19% NONE OF THE ABOVE / vs. 17% OTHER COUNTRIES

### RAREST PRODUCTS AND SERVICES



# 1/3

REGULARLY FIND THE OPTION TO PAY BY CARD UNAVAILABLE WHEN GOING TO HAIRDRESSER/ BARBER/BEAUTICIAN OR SHOPPING AT MARKETS AND BAZARS

In Portugal, a situation when card payment is unavailable occurs as frequently as in other countries covered by the research.

Most often, Portuguese cannot pay by card while going to the hairdresser, shopping at markets and bazars, paying for taxi trips or at restaurant and in this last case the result is higher than in other countries.

The least frequent problems with card payments appear when shopping in foreign online stores, buying insurance, electronic games or paying for entertainment and accommodation.

# NO POSSIBILITY TO PAY BY CARD IN WHICH SITUATIONS

## IN WHICH SITUATIONS DO REGULARLY FIND THE OPTION TO PAY BY CARD UNAVAILABLE?

### GOING TO THE HAIRDRESSER/ BARBER/ BEAUTICIAN



### SHOPPING AT MARKETS AND BAZAARS



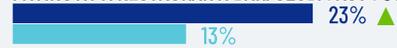
### PAYING FOR TAXI TRIPS



### PAYING BUILDERS, PAYING FOR HOME REPAIRS



### PAYING AT A RESTAURANT/BAR/CLUB/FAST FOOD



### PAYING PARKING FEES



### GIVING MONEY AS A GIFT E.G. AT A WEDDING



### GROCERY SHOPPING IN SHOPS (offline - traditional shops/sales points)



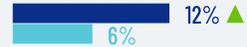
### BUYING PUBLIC TRANSPORT TICKETS (bus, tram)



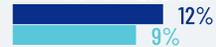
### GOING TO THE DOCTOR/DENTIST/PHYSIOTHERAPIST



### PAYING AT PETROL STATIONS



### PAYING UTILITIES BILLS



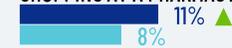
### PAYING CHARGES AT PUBLIC INSTITUTIONS (e.g. for having documents issued)



### SHOPPING IN DOMESTIC ONLINE SHOPS



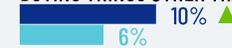
### SHOPPING AT A PHARMACY



### MAKING PAYMENTS FOR SCHOOL/ PRESCHOOL/ UNIVERSITY



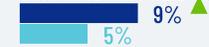
### BUYING THINGS OTHER THAN GROCERIES IN SHOPS (e.g. home appliances, electronics, clothes etc.)



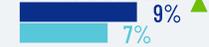
### PAYING FINES



### SHOPPING IN FOREIGN ONLINE SHOPS



### BUYING INSURANCE



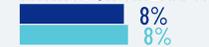
### PAYING FOR SOFTWARE/ ELECTRONIC GAMES



### PAYING AT A HOTEL/ FOR ACCOMMODATION



### PAYING FOR CINEMA/THEATER/ENTERTAINMENT



### NONE OF THE ABOVE



# NO POSSIBILITY OF PAYMENT DUE TO LACK OF CASH AND NO POSSIBILITY TO CASH-FREE PAYMENT

The Portuguese are less likely to resign from purchasing products or using a service because they do not have enough cash with them – this is not a problem in Portugal. And if they do it, it is mainly in the industries they use most often: grocery shopping, other shopping, shopping at markets and bazaars, at a pharmacy, paying at restaurants.

They least often indicate such difficulties in case of services that they do not use at all or they use rarely, such as paying charges at public institutions, making payments for school, paying fines or parking fees and giving money as a gift.

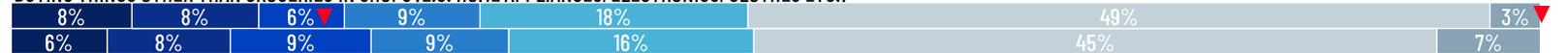
**26%** OF THE PORTUGUESE RESIGN FROM GROCERY SHOPPING DUE TO THE LACK OF CASH AT LEAST 2-3 TIMES PER MONTH

## MOST COMMON PRODUCTS AND SERVICES

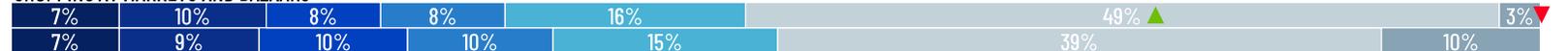
### GROCERY SHOPPING IN SHOPS (OFFLINE - TRADITIONAL SHOPS/SALES POINTS)



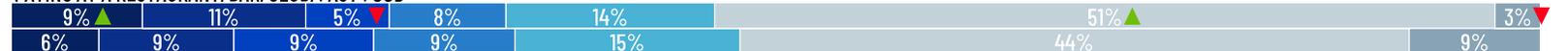
### BUYING THINGS OTHER THAN GROCERIES IN SHOPS (E.G. HOME APPLIANCES, ELECTRONICS, CLOTHES ETC.)



### SHOPPING AT MARKETS AND BAZAARS



### PAYING AT A RESTAURANT/BAR/CLUB/FAST FOOD

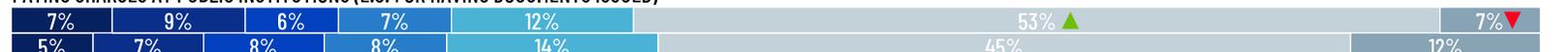


### SHOPPING AT A PHARMACY



## RAREST PRODUCTS AND SERVICES

### PAYING CHARGES AT PUBLIC INSTITUTIONS (E.G. FOR HAVING DOCUMENTS ISSUED)



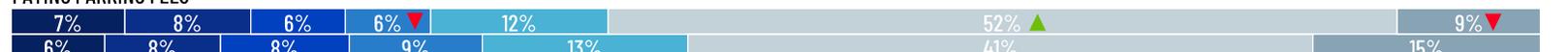
### GIVING MONEY AS A GIFT E.G. AT A WEDDING



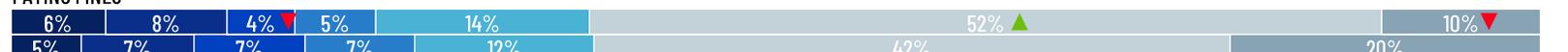
### MAKING PAYMENTS FOR SCHOOL/ PRESCHOOL/ UNIVERSITY



### PAYING PARKING FEES



### PAYING FINES

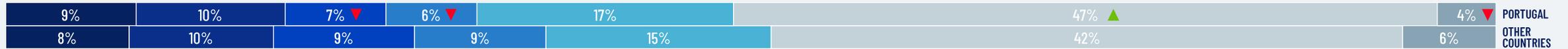


● 2-3 TIMES PER WEEK OR MORE OFTEN ● ONCE A WEEK ● 2-3 TIMES PER MONTH ● ONCE A MONTH ● LESS THAN ONCE A MONTH ● NEVER ● I DON'T USE THIS INDUSTRY

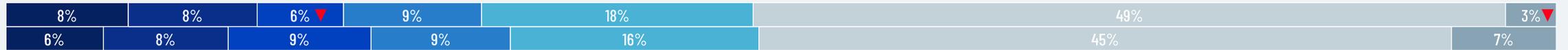
# NO POSSIBILITY OF PAYMENT DUE TO LACK OF CASH AND NO POSSIBILITY TO CASH-FREE PAYMENT(1/3)

SOMETIMES PEOPLE CANNOT BUY ALL OF THE PRODUCTS OR SERVICES THEY WOULD LIKE TO PURCHASE BECAUSE THEY DO NOT HAVE ENOUGH CASH ON HAND. HAVE YOU EVER BEEN IN THIS KIND OF SITUATION?

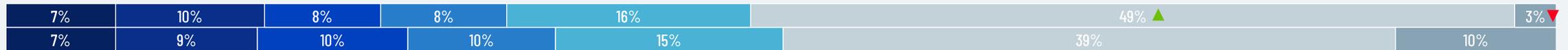
## GROCERY SHOPPING IN SHOPS (OFFLINE - TRADITIONAL SHOPS/SALES POINTS)



## BUYING THINGS OTHER THAN GROCERIES IN SHOPS (E.G. HOME APPLIANCES, ELECTRONICS, CLOTHES ETC.)



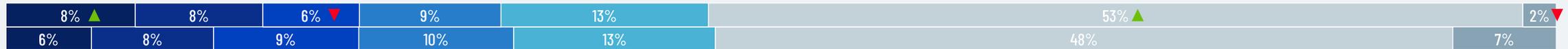
## SHOPPING AT MARKETS AND BAZAARS



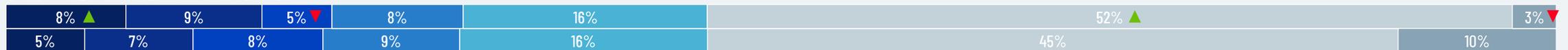
## PAYING AT A RESTAURANT/BAR/CLUB/FAST FOOD



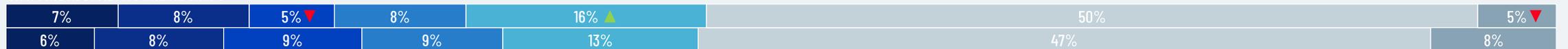
## SHOPPING AT A PHARMACY



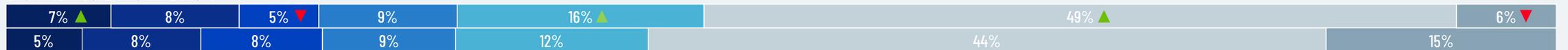
## GOING TO THE DOCTOR/DENTIST/PHYSIOTHERAPIST



## SHOPPING IN DOMESTIC ONLINE SHOPS



## SHOPPING IN FOREIGN ONLINE SHOPS

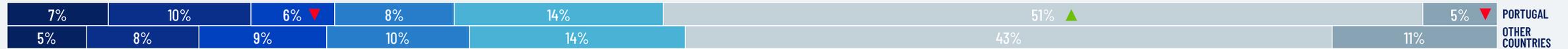


● 2-3 TIMES PER WEEK OR MORE OFTEN ● ONCE A WEEK ● 2-3 TIMES PER MONTH ● ONCE A MONTH ● LESS THAN ONCE A MONTH ● NEVER ● I DON'T USE THIS INDUSTRY

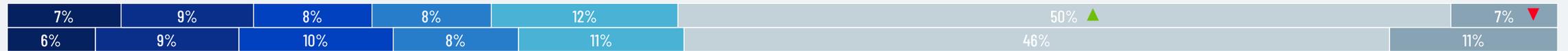
# NO POSSIBILITY OF PAYMENT DUE TO LACK OF CASH AND NO POSSIBILITY TO CASH-FREE PAYMENT(2/3)

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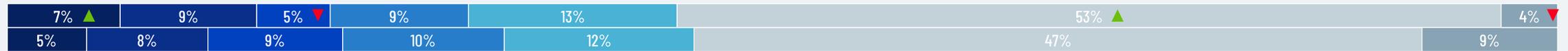
## GOING TO THE HAIRDRESSER/ BARBER/ BEAUTICIAN



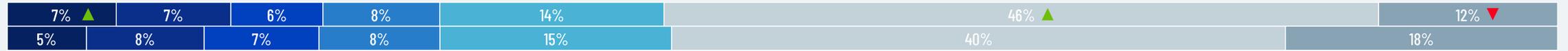
## PAYING AT PETROL STATIONS



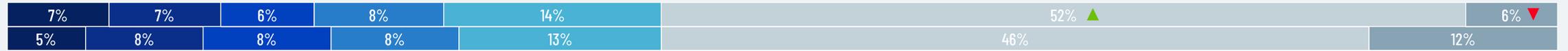
## PAYING UTILITIES BILLS



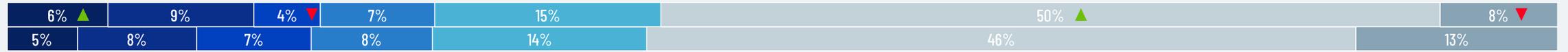
## PAYING BUILDERS, PAYING FOR HOME REPAIRS



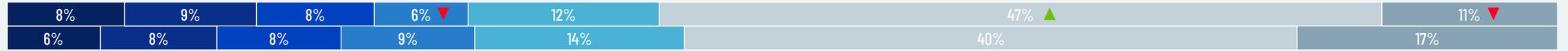
## PAYING FOR CINEMA/THEATER/ENTERTAINMENT



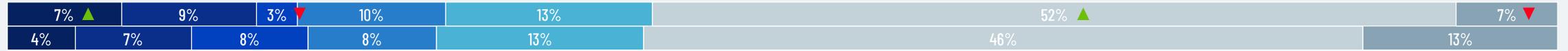
## PAYING AT A HOTEL/ FOR ACCOMMODATION



## PAYING FOR TAXI TRIPS



## BUYING INSURANCE

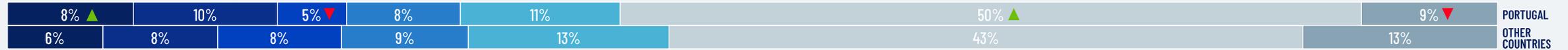


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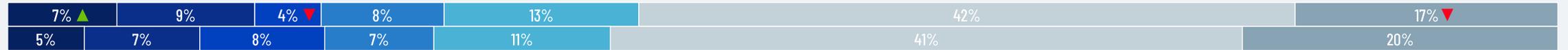
# NO POSSIBILITY OF PAYMENT DUE TO LACK OF CASH AND NO POSSIBILITY TO CASH-FREE PAYMENT(3/3)

SOMETIMES PEOPLE CANNOT BUY ALL OF THE PRODUCTS OR SERVICES THEY WOULD LIKE TO PURCHASE BECAUSE THEY DO NOT HAVE ENOUGH CASH ON HAND. HAVE YOU EVER BEEN IN THIS KIND OF SITUATION?

## BUYING PUBLIC TRANSPORT TICKETS (BUS, TRAM)



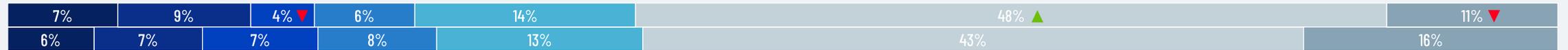
## PAYING FOR SOFTWARE/ ELECTRONIC GAMES



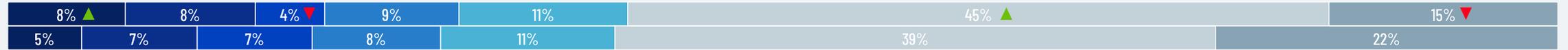
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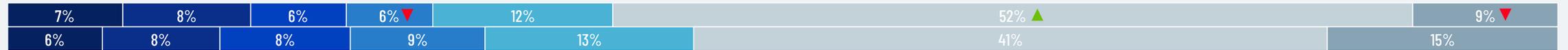
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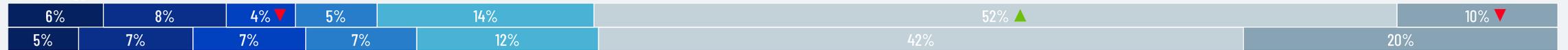
## MAKING PAYMENTS FOR SCHOOL/ PRESCHOOL/ UNIVERSITY



## PAYING PARKING FEES



## PAYING FINES



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# .07

## PAYMENTS **WHILE TRAVELLING**



# PAYMENTS ABROAD

When traveling, Portuguese choose both electronic payments (63%) and cash (60%).

When they pay by card abroad, almost 3/4 of them prefer to pay in their country's currency – it is more compared to other countries (52%); only 26% choose local currency.

3/4 of Portuguese choose their own currency also while withdrawing cash from an ATM – it is higher percentage compared to other countries (54%).

WHEN SHOPPING OFFLINE (traditional shop/sales point) ABROAD (food, drinks, tickets etc.), WHICH OF THE FOLLOWING FORMS OF PAYMENT DO YOU USE?



60%

CASH



63%

ELECTRONIC PAYMENTS  
card, phone or other devices,  
virtual wallet etc.



1%

OTHER FORM  
OF PAYMENT

59%

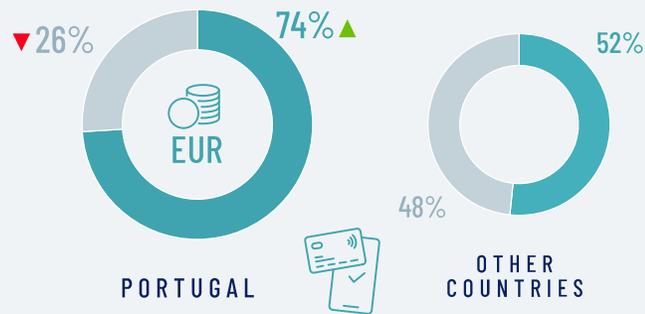
60%

0%

OTHER COUNTRIES

PORTUGAL n=586; OTHER COUNTRIES n=7253

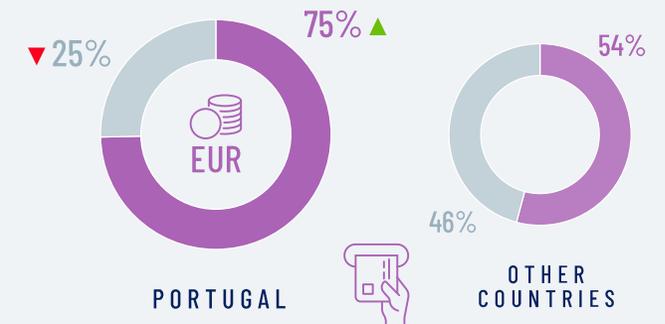
WHILE ABROAD, IN WHAT CURRENCY WOULD YOU LIKE TO PAY WITH BY CARD, PHONE OR OTHER DEVICES?



- MY OWN CURRENCY (my country's currency)
- LOCAL CURRENCY (the currency of the country that I'm visiting)

PORTUGAL n=367; OTHER COUNTRIES n=4388

WHILE YOU ARE ABROAD AND NEED TO WITHDRAW CASH FROM AN ATM, IN WHICH CURRENCY WOULD YOU PREFER YOUR ACCOUNT WAS CHARGED (the account connected to the payment card used for a withdrawal)?

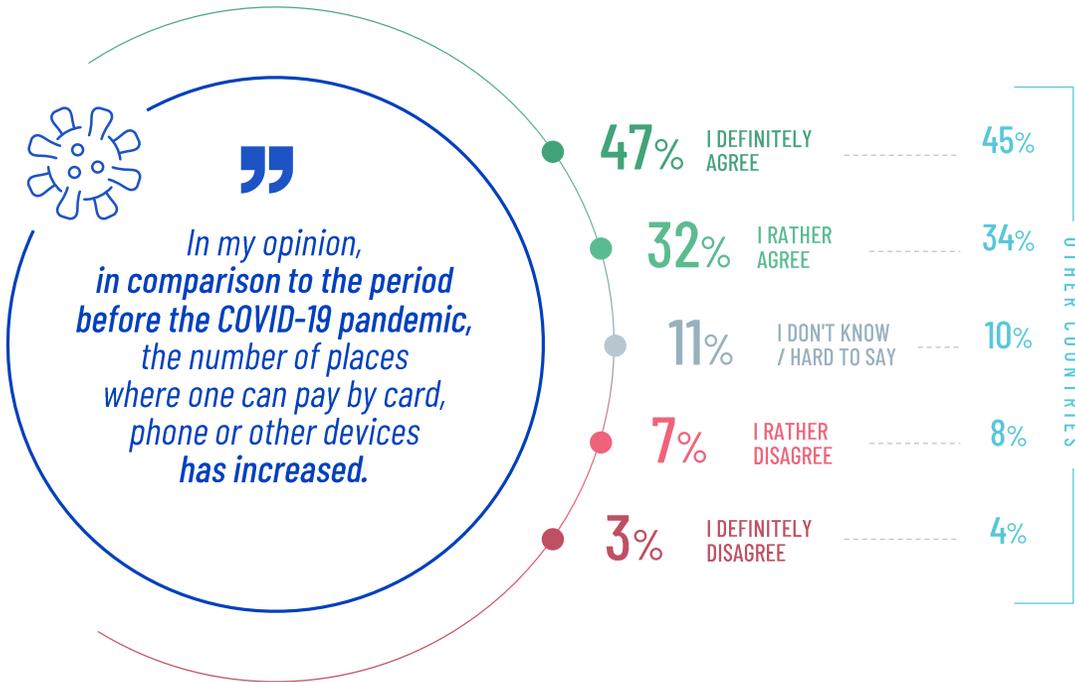


- MY OWN CURRENCY (my country's currency)
- LOCAL CURRENCY (the currency of the country that I'm visiting)

PORTUGAL n=586; OTHER COUNTRIES n=7253

# CASH-FREE PAYMENTS AND COVID-19 PANDEMIC

HOW MUCH DO YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENT:



According to 79% of Spanish, it is true that after the COVID-19 pandemic, there are more places where you can pay by card, telephone or other devices.

This result is similar as result in other countries.

# .08

## SEGMENTATION

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**SCEPTICS**

*I don't like to invest or deal with money. And I don't trust institutions, it's better to keep money at home*


**ECONOMICAL**

*I need to plan my expenses carefully. It happens that I almost immediately spend all the money I get; I have a limited budget and I have to survive somehow*


**AFFLUENT**

*I control my money and expenses, but money is only a means towards a goal - I have it, but I don't have to think about it all the time and worry about it*


**KINGS OF LIFE**

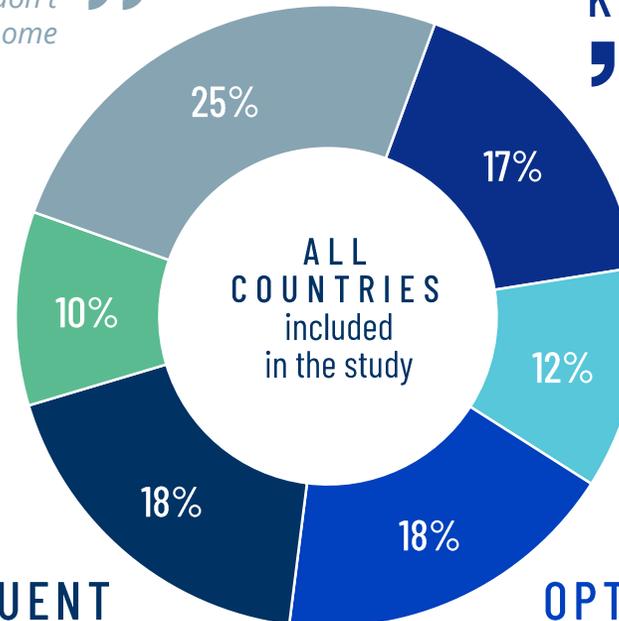

*I spend cash quickly on what I want, without control - after all, I am the King of Life*

**DREAMERS**


*I would like to have a lot, but so far I don't have much, I don't yet manage money seriously*

**OPTIMAL**


*I consciously manage my money - I use promotional offers, plan my expenses and invest capital. I value the freedom of choice, so I don't reject any form of payment*



ALL COUNTRIES  
included  
in the study

# SEGMENTATION

## SCEPTICS

*I don't like to invest or deal with money. And I don't trust institutions, it's better to keep money at home*

## ECONOMICAL

*I need to plan my expenses carefully. It happens that I almost immediately spend all the money I get; I have a limited budget and I have to survive somehow*

## AFFLUENT

*I control my money and expenses, but money is only a means towards a goal - I have it, but I don't have to think about it all the time and worry about it*

## KINGS OF LIFE

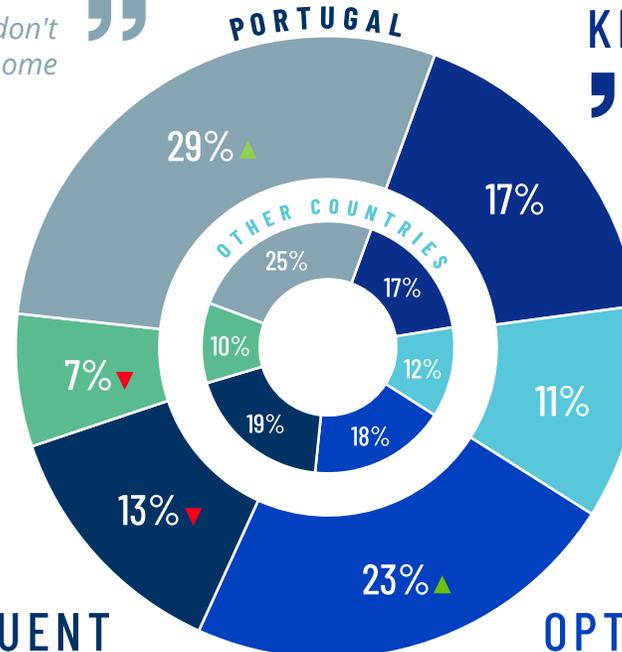
*I spend cash quickly on what I want, without control - after all, I am the King of Life*

## DREAMERS

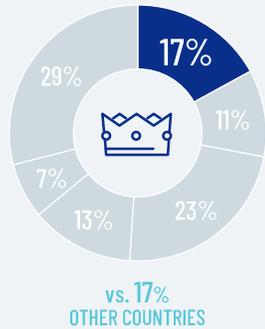
*I would like to have a lot, but so far I don't have much, I don't yet manage money seriously*

## OPTIMAL

*I consciously manage my money - I use promotional offers, plan my expenses and invest capital. I value the freedom of choice, so I don't reject any form of payment*



# SEGMENTATION - KINGS OF LIFE



## KINGS OF LIFE

I spend cash quickly on what I want, without control - after all, I am the king of life



### ATTITUDES

- They have **some difficulty with saving money** - if they have any savings, they spend it without much thought, almost immediately
- This is the segment that **spends money the fastest**
- **They like to talk about money** - counting money makes them happy
- Of all the segments **they know how much money they have in their accounts to the smallest degree**

● PORTUGAL ● OTHER COUNTRIES

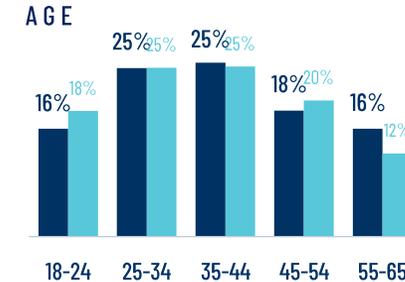
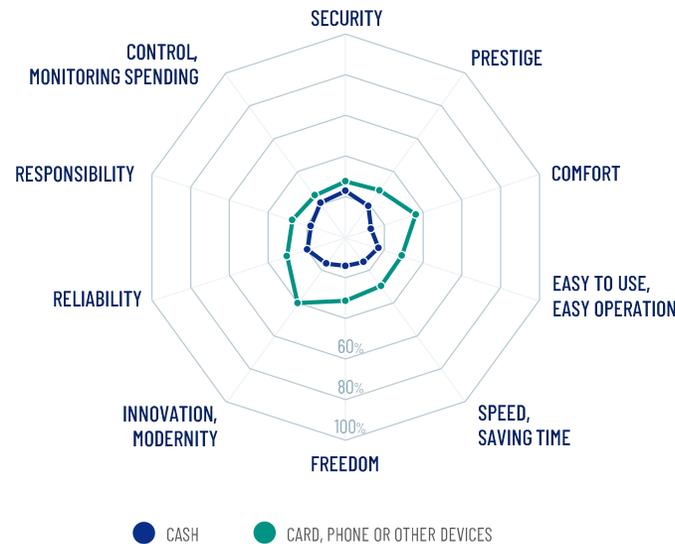
BASE: PORTUGAL n=106; OTHER COUNTRIES: n=1394

▼ Result statistically lower than the average result among all countries

▲ Result statistically higher than the average result among all countries



### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



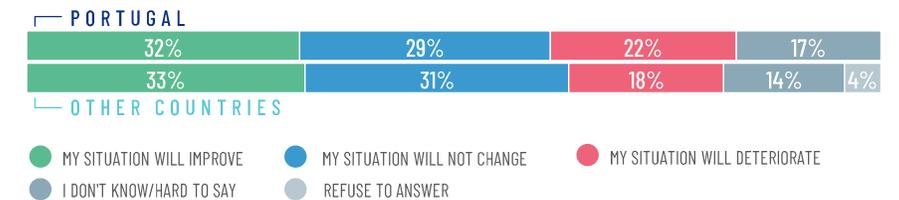
### PREFERRED METHOD OF PAYMENT while shopping offline



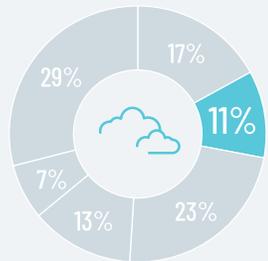
### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

| ASSESSMENT   | PORTUGAL | OTHER COUNTRIES |
|--|----------|-----------------|
| WE ARE VERY POOR<br>we don't have enough even for basic needs  | 5%       | 8%              |
| WE ARE MODEST<br>we have to seriously economize on a daily basis                                     | 33%      | 26%             |
| WE LIVE ON A MEDIUM LEVEL<br>we have enough for everyday needs but have to save for bigger purchases | 45%      | 47%             |
| WE LIVE ON A GOOD LEVEL<br>we can afford a lot without really saving                                 | 16%      | 14%             |
| WE LIVE ON A VERY GOOD LEVEL<br>we can afford a certain level of luxury                              | 1%       | 5%              |

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



# SEGMENTATION - DREAMERS



vs. 12% OTHER COUNTRIES

## DREAMERS

I would like to have a lot, but so far I don't have much, I don't yet manage money seriously



### ATTITUDES

- It is rather unlikely that they save money - even if they have enough of it
- They like to deal with money - dealing with money gives them pleasure
- It is rather unlikely that they accumulate knowledge in the field of personal finance, but they are convinced that one should use banking services
- They are reluctant to invest money
- They know well how much money they have in their accounts

● PORTUGAL ● OTHER COUNTRIES

BASE: PORTUGAL n=68; OTHER COUNTRIES: n=959

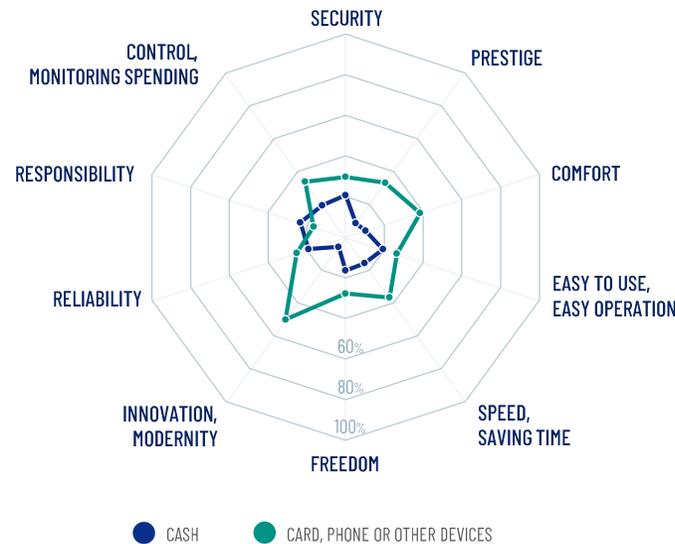
▼ Result statistically lower than the average result among all countries

▲ Result statistically higher than the average result among all countries

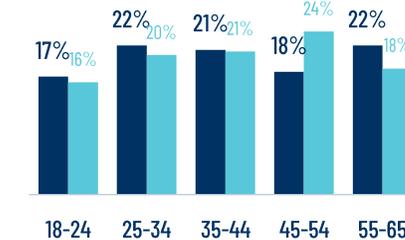
### GENDER



### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



### AGE



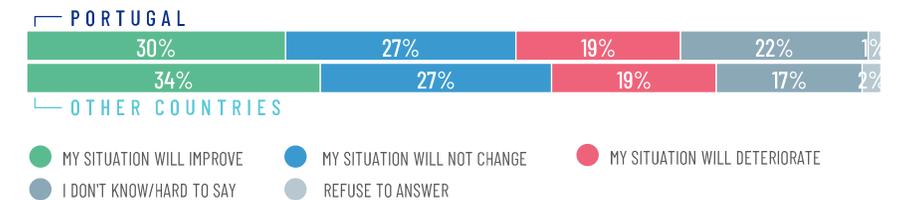
### PREFERRED METHOD OF PAYMENT while shopping offline



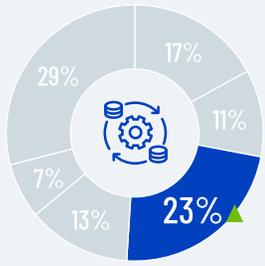
### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

| PORTUGAL | ASSESSMENT   | OTHER COUNTRIES |
|----------|--|-----------------|
| 0%       | WE ARE VERY POOR<br>we don't have enough even for basic needs  | 4%              |
| ▲ 35%    | WE ARE MODEST<br>we have to seriously economize on a daily basis                                     | 18%             |
| 59%      | WE LIVE ON A MEDIUM LEVEL<br>we have enough for everyday needs but have to save for bigger purchases | 56%             |
| ▼ 6%     | WE LIVE ON A GOOD LEVEL<br>we can afford a lot without really saving                                 | 19%             |
| 0%       | WE LIVE ON A VERY GOOD LEVEL<br>we can afford a certain level of luxury                              | 3%              |

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



# SEGMENTATION - OPTIMAL



vs. 18% OTHER COUNTRIES

## OPTIMAL

I consciously manage my money - I use promotional offers, plan my expenses and invest capital. I value the freedom of choice, so I don't reject any form of payment



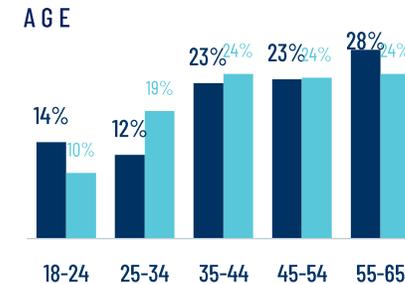
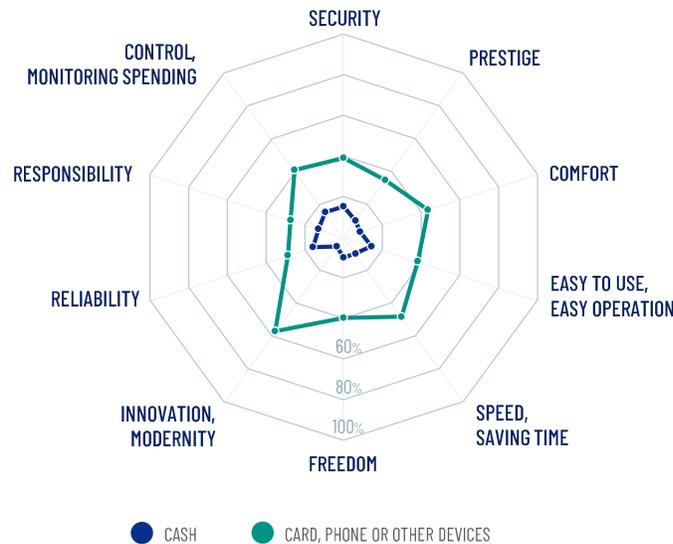
### ATTITUDES

- **Money is important to them** - they like to think about it, talk about it, deal with it; **dealing with it gives them the greatest pleasure** compared to other segments
- **They save money, make financial plans** - they don't spend their money immediately
- They know perfectly well **how much money they have in their accounts**, they remember well **how much money they have in their wallets**

● PORTUGAL ● OTHER COUNTRIES



### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



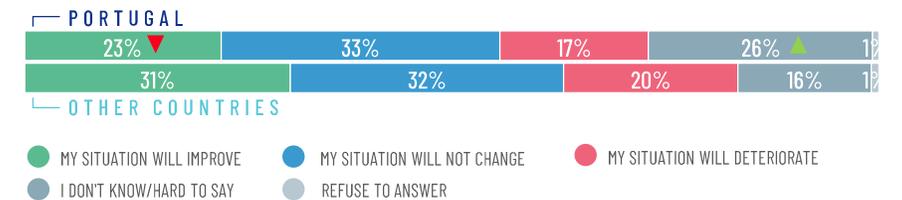
### PREFERRED METHOD OF PAYMENT while shopping offline



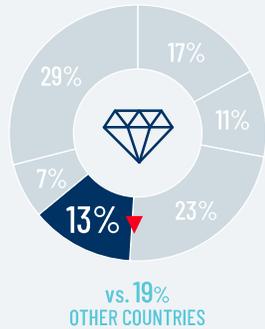
### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

| PORTUGAL | DESCRIPTION  | OTHER COUNTRIES |
|----------|--|-----------------|
| 1%       | WE ARE VERY POOR<br>we don't have enough even for basic needs  | 2%              |
| 22%      | WE ARE MODEST<br>we have to seriously economize on a daily basis                                     | 17%             |
| 69%      | WE LIVE ON A MEDIUM LEVEL<br>we have enough for everyday needs but have to save for bigger purchases | 61%             |
| ▼ 6%     | WE LIVE ON A GOOD LEVEL<br>we can afford a lot without really saving                                 | 18%             |
| 2%       | WE LIVE ON A VERY GOOD LEVEL<br>we can afford a certain level of luxury                              | 2%              |

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



# SEGMENTATION - AFFLUENT



## AFFLUENT

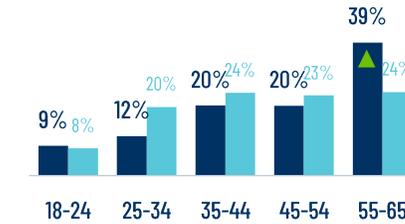
I control my money and expenses, but money is only a means towards a goal - I have it, but I don't have to think about it all the time and worry about it

### ATTITUDES

- **Money is important to them**, but they don't like to think about it, talk about it, deal with it - **dealing with money gives them the least pleasure**
- They control their expenses well - **they know very well how much cash they have in their wallets and how much money they have in their accounts**



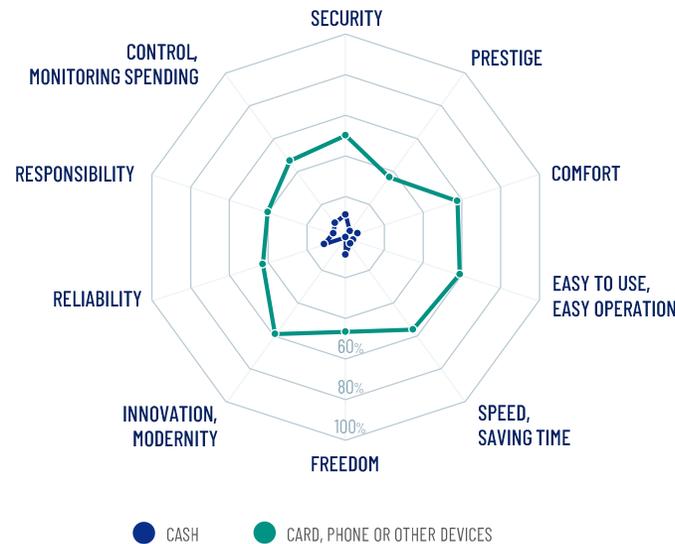
### AGE



### PREFERRED METHOD OF PAYMENT while shopping offline



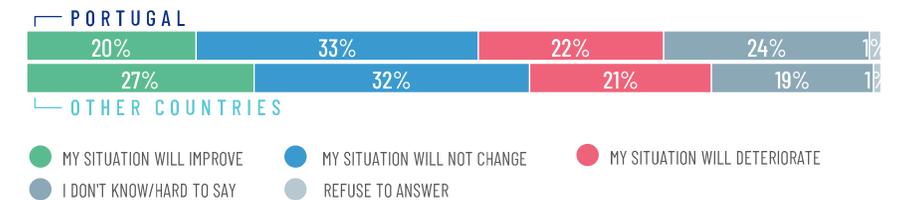
### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



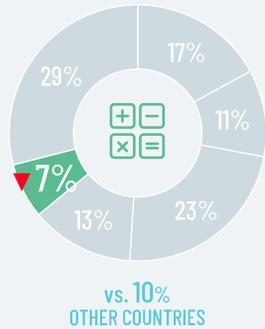
### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

| Portugal | Assessment   | Other Countries |
|----------|--|-----------------|
| 1%       | WE ARE VERY POOR<br>we don't have enough even for basic needs  | 2%              |
| 15%      | WE ARE MODEST<br>we have to seriously economize on a daily basis                                     | 15%             |
| ▲76%     | WE LIVE ON A MEDIUM LEVEL<br>we have enough for everyday needs but have to save for bigger purchases | 62%             |
| ▼6%      | WE LIVE ON A GOOD LEVEL<br>we can afford a lot without really saving                                 | 18%             |
| 1%       | WE LIVE ON A VERY GOOD LEVEL<br>we can afford a certain level of luxury                              | 2%              |

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



# SEGMENTATION - ECONOMICAL



## ECONOMICAL

I need to plan my expenses carefully. It happens that I almost immediately spend all the money I get; I have a limited budget and I have to survive somehow.

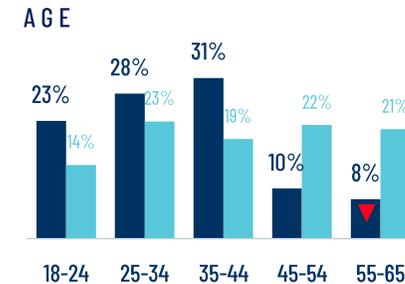
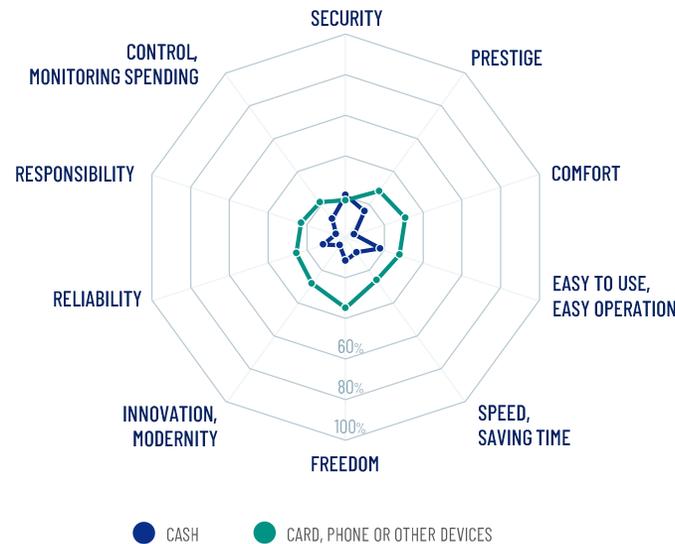
### ATTITUDES

- It is rather **unlikely that they think about money, they don't like to deal with it** - dealing with money doesn't give them pleasure, they don't like talking about money
- In comparison with other segments **money is the least important to them**
- It is rather **unlikely that they make financial plans**

● PORTUGAL ● OTHER COUNTRIES



### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



### PREFERRED METHOD OF PAYMENT while shopping offline



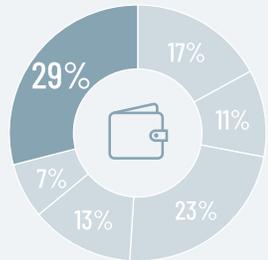
### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

| Portugal | Description  | Other Countries |
|----------|--|-----------------|
| 3%       | WE ARE VERY POOR<br>we don't have enough even for basic needs  | 5%              |
| ▲ 44%    | WE ARE MODEST<br>we have to seriously economize on a daily basis                                     | 25%             |
| 42%      | WE LIVE ON A MEDIUM LEVEL<br>we have enough for everyday needs but have to save for bigger purchases | 55%             |
| 7%       | WE LIVE ON A GOOD LEVEL<br>we can afford a lot without really saving                                 | 12%             |
| 5%       | WE LIVE ON A VERY GOOD LEVEL<br>we can afford a certain level of luxury                              | 3%              |

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



# SEGMENTATION - SCEPTICS



vs. 25% OTHER COUNTRIES

## SCEPTICS

I don't like to invest or deal with money. And I don't trust institutions, it's better to keep money at home



### ATTITUDES

- Spending money **does not give them much pleasure** - they try **not to spend money quickly**
- It is rather unlikely that they create financial plans - **the money does not serve to develop their interests, nor do they put aside money for unexpected expenses**
- **They are not convinced that it's worth using banking services**

● PORTUGAL ● OTHER COUNTRIES

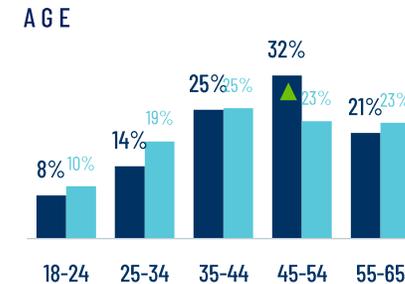
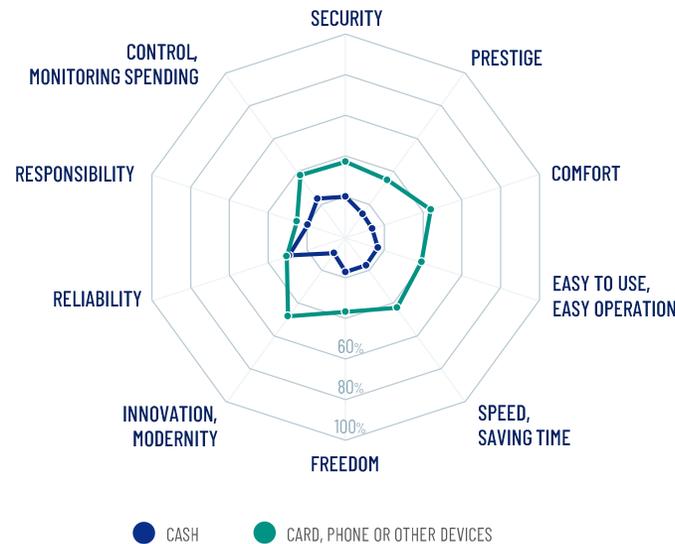
BASE: PORTUGAL n=175; OTHER COUNTRIES: n=2064

▼ Result statistically lower than the average result among all countries

▲ Result statistically higher than the average result among all countries



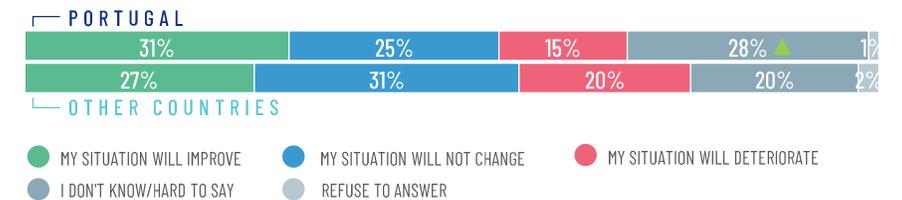
### IMAGE (ASSOCIATIONS) OF CASH AND ELECTRONIC PAYMENTS



### HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?

| PORTUGAL   | OTHER COUNTRIES |
|--|-----------------|
| 4% WE ARE VERY POOR<br>we don't have enough even for basic needs   | 5%              |
| 32% WE ARE MODEST<br>we have to seriously economize on a daily basis                                     | 25%             |
| 58% WE LIVE ON A MEDIUM LEVEL<br>we have enough for everyday needs but have to save for bigger purchases | 55%             |
| ▼ 6% WE LIVE ON A GOOD LEVEL<br>we can afford a lot without really saving                                | 13%             |
| 0% WE LIVE ON A VERY GOOD LEVEL<br>we can afford a certain level of luxury                               | 2%              |

### HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?



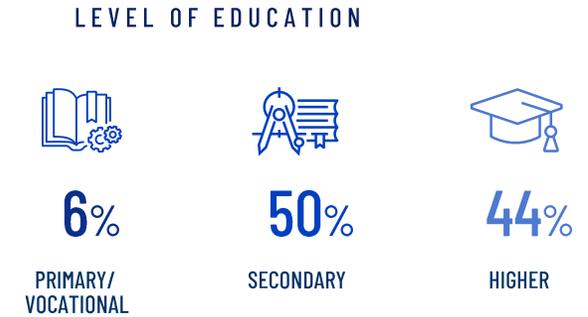
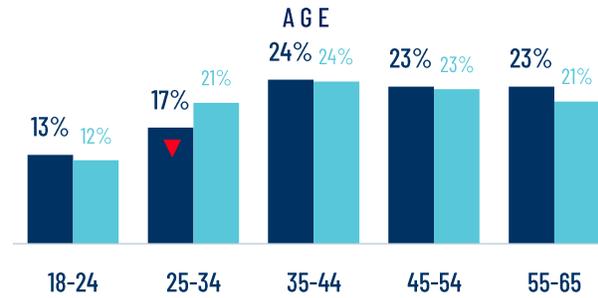
# .09

## ABOUT RESPONDENTS

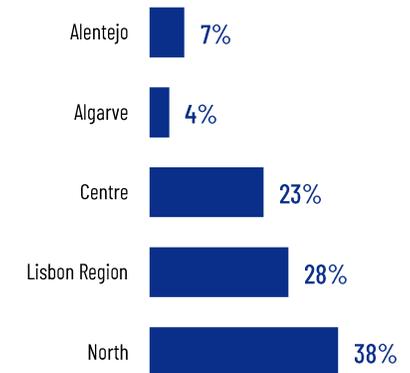
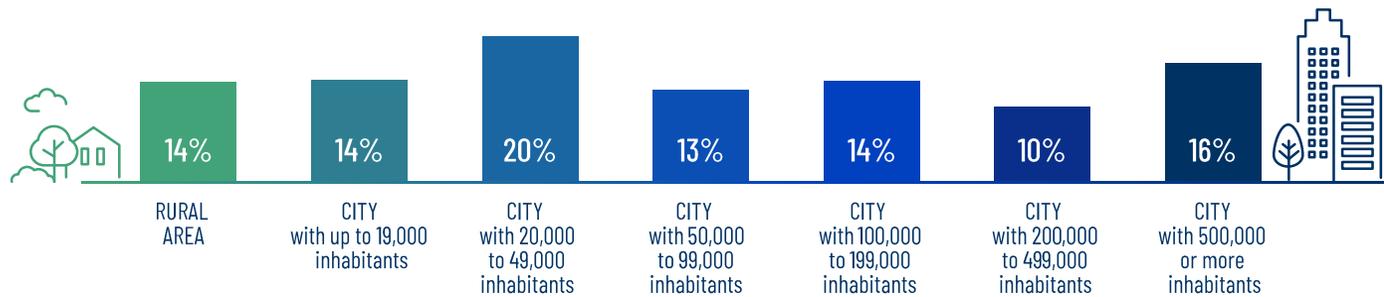
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# ABOUT RESPONDENTS



## THE SIZE OF THE TOWN WHERE YOU LIVE AND IN WHICH REGION DO YOU LIVE?



# ABOUT RESPONDENTS

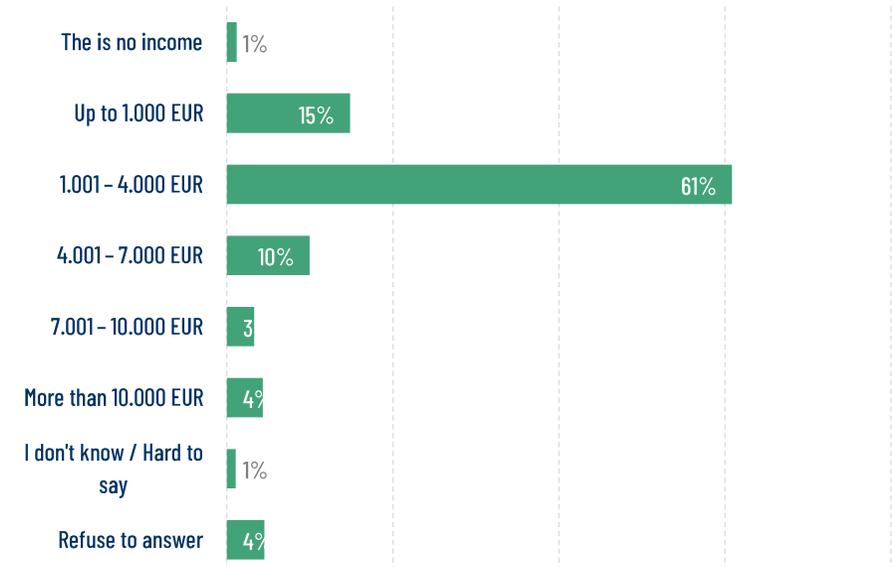
## YOUR CURRENT WORK SITUATION



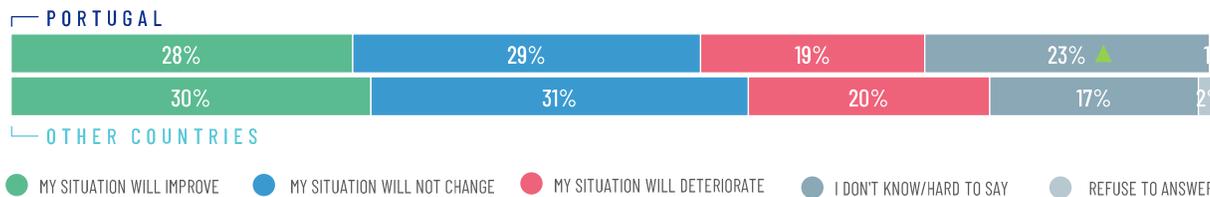
## HOW DO YOU ASSESS THE FINANCIAL SITUATION OF YOUR HOUSEHOLD?



## WHAT IS THE TOTAL MONTHLY NET INCOME OF ALL THE PEOPLE LIVING IN YOUR HOUSEHOLD, FROM ALL SOURCES

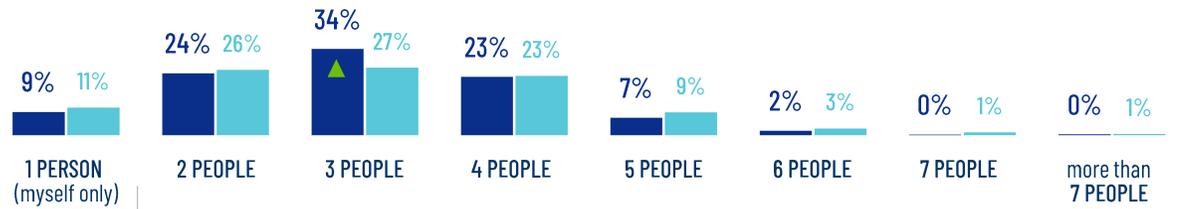


## HOW DO YOU PICTURE YOUR HOUSEHOLD'S FINANCIAL SITUATION IN THE NEXT 12 MONTHS?

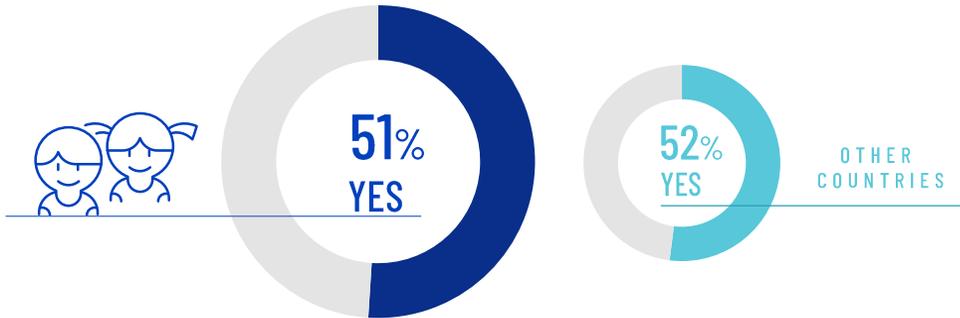


# ABOUT RESPONDENTS

**HOW MANY PEOPLE LIVE IN YOUR HOUSEHOLD?**  
include all the people who subsist on your household's income, including children.



**ARE THERE CHILDREN UNDER 18 IN YOUR HOUSEHOLD?**



.THANK YOU

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