

A globe of the Earth is positioned in the upper right corner. To its left and below, a large group of colorful pushpins (red, yellow, blue, green, orange, purple, pink) is arranged in a semi-circular pattern, casting shadows on the white surface. The pushpins are of various colors and are scattered across the lower half of the image.

Overview of results concerning savings attitude

To what extent do international attitudes differ?



ING – International Surveys

Comparisons across countries worldwide



Overview of results
concerning savings
attitude

Graphical illustrations of notable
differences

TNS NIPO

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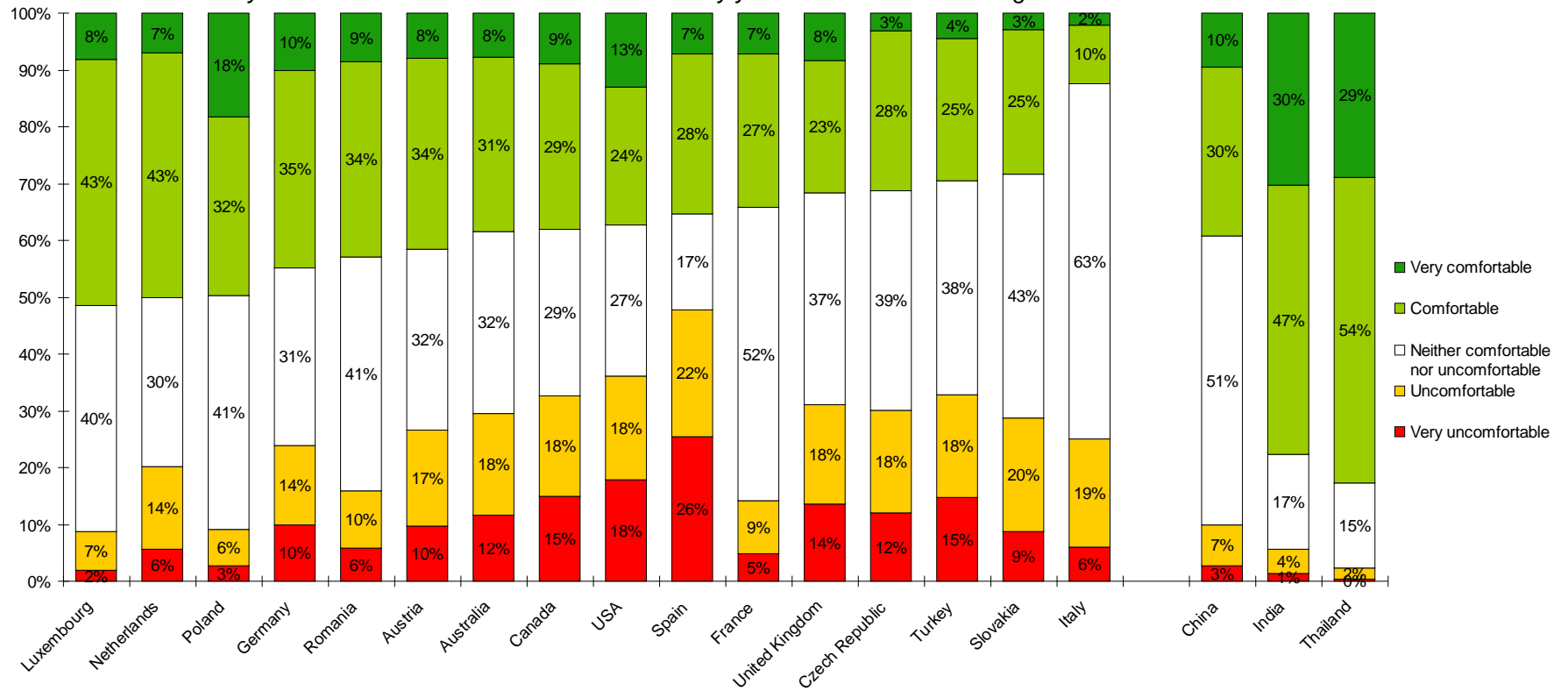
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Consumers in Luxembourg and the Netherlands feel most comfortable in Europe with their savings

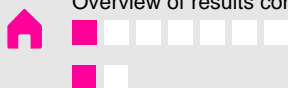
Looking at countries that feel (very) comfortable with their level of accumulated savings, it shows that consumers in Luxembourg and the Netherlands feel most comfortable. Discomfort is noticeably high in Spain.

Thinking about the savings you have identified above, which one of the following best describes your level of comfort with the amount of money you have available in savings?



Due to the low internet penetration rates in China, India and Thailand, results in these countries should be interpreted with caution.

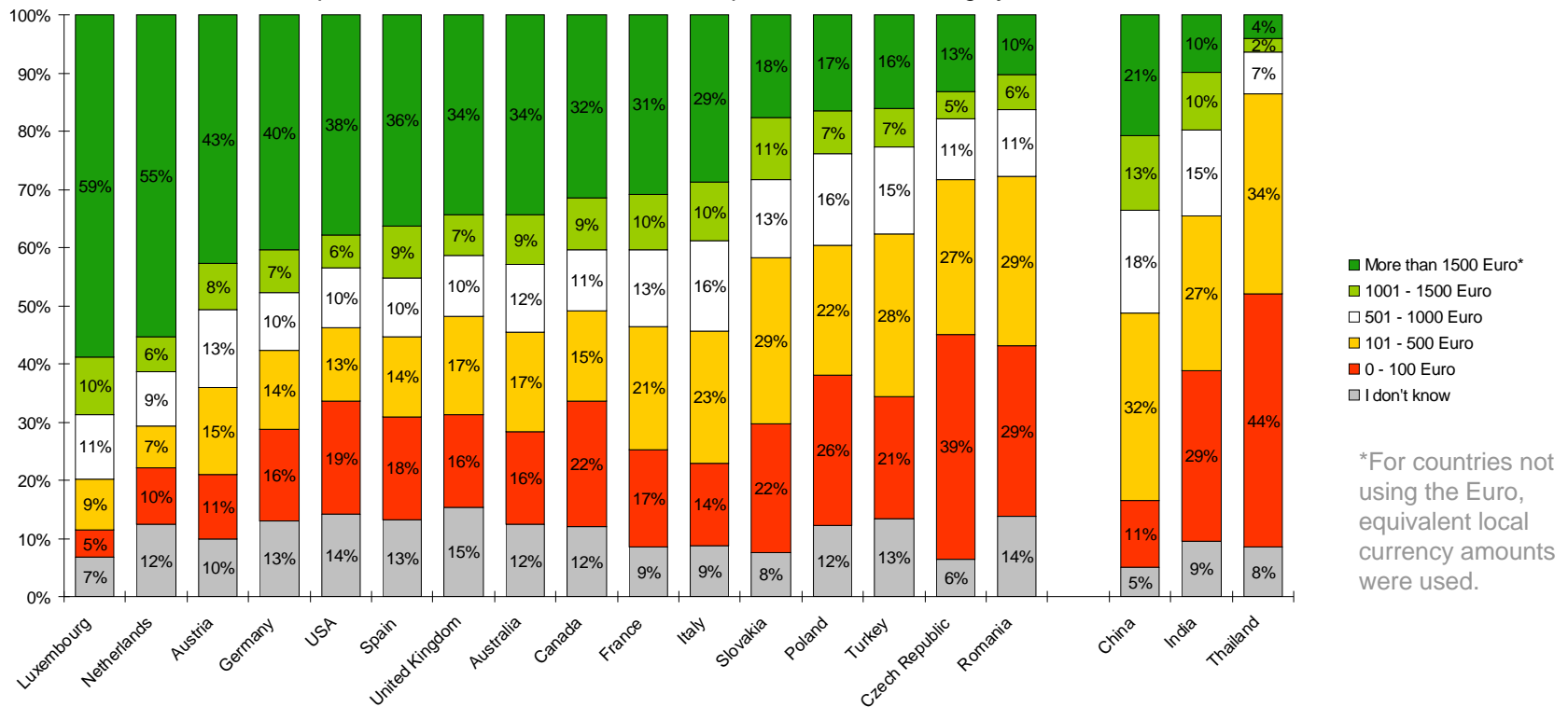
Overview of results concerning savings attitude > Feelings of (dis)comfort concerning savings



Large differences between countries in readily accessible money

Eastern European countries seem to have low amounts of readily accessible money. India and Thailand also have low levels.

How much money could you readily access in case of an emergency within one week to pay for a sudden expense such as a car break down or repair of a home heating system?



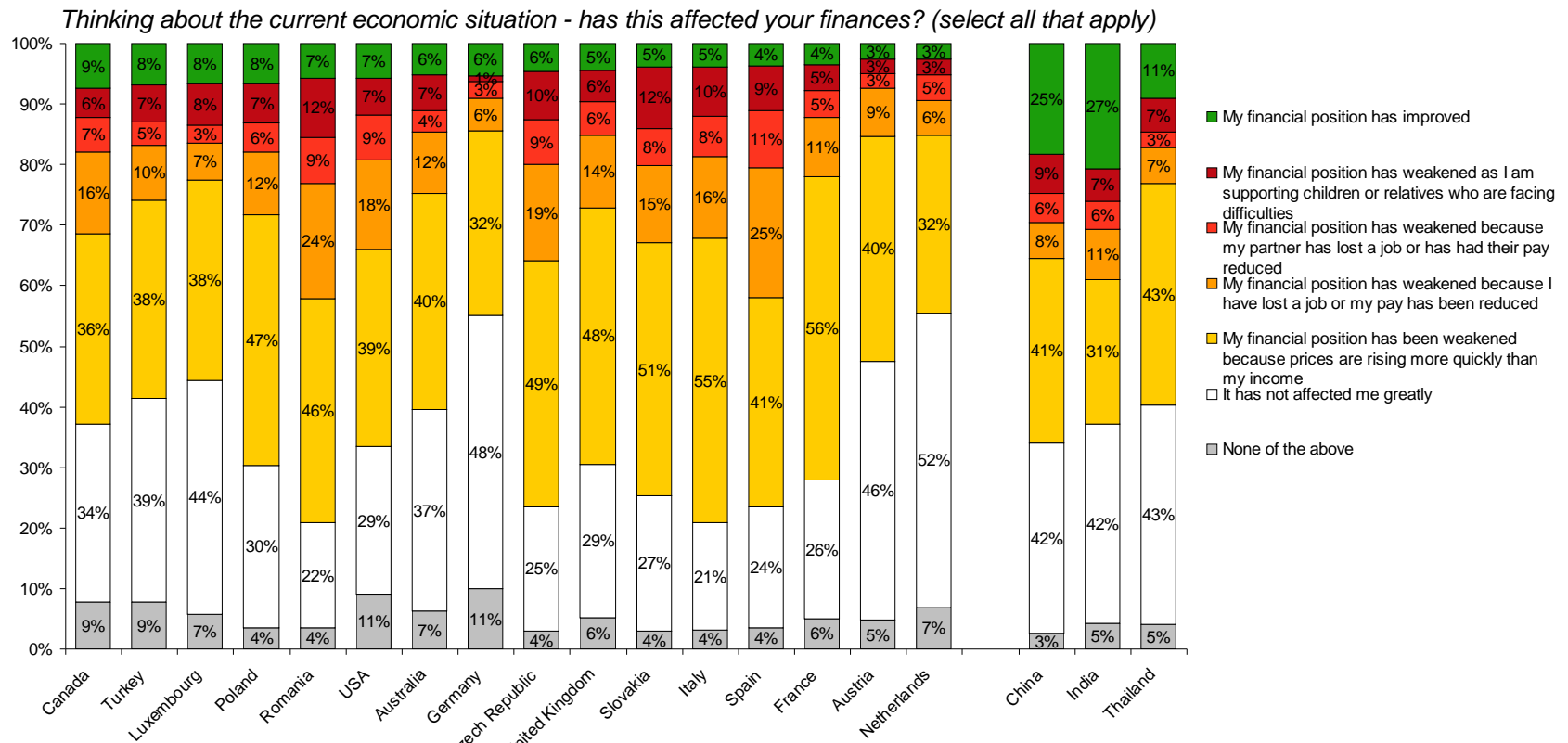
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Overview of results concerning savings attitude > Accessible money



Asian nations plus Germany and the Netherlands are least affected by the current economic situation

Inflation seems to be the main reason for weakened finances in all countries. The relatively large share of respondents of Spain and Romania who report a weakened financial position due to losing their jobs is disturbing. More than half respondents in Asia, the Netherlands and Germany report no great effect or an improved financial position.

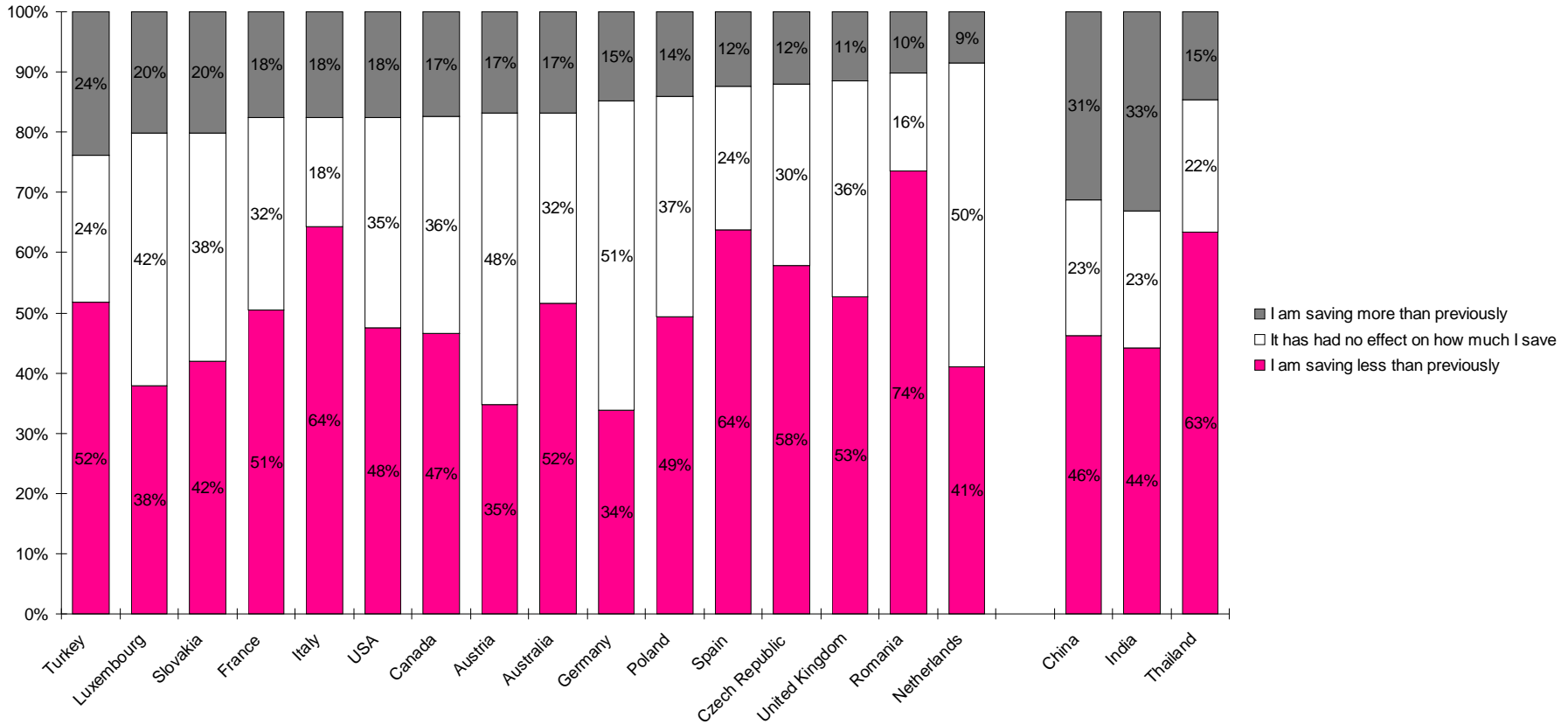


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Saving behaviour has changed, lowering saving in all countries

In all countries there are more respondents saying they are saving less than more. Nine of the 19 countries in the survey report more than half respondents saying they are saving less.

Thinking about the current economic situation - how has this affected your savings behavior?



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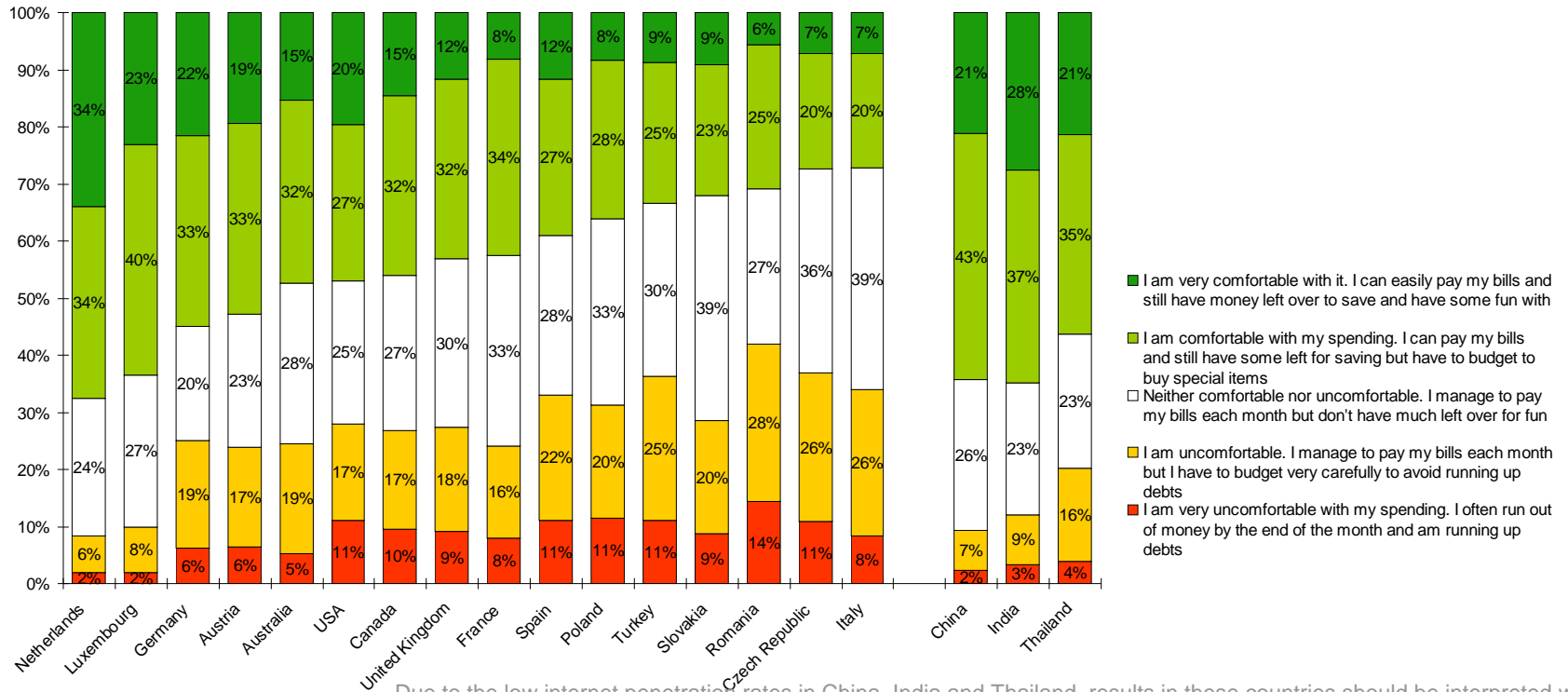
Overview of results concerning savings attitude > Economic effects on savings behaviour



Large differences between countries concerning attitude towards spending

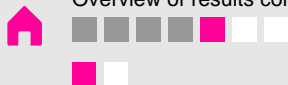
Besides feeling the least comfortable with regard to their saving behaviour, Italian consumers also feel least comfortable with their spending behaviour.

Thinking at the moment about your personal spending only, which one of the following best describes your level of comfort with the amount of money you spend on a regular basis?



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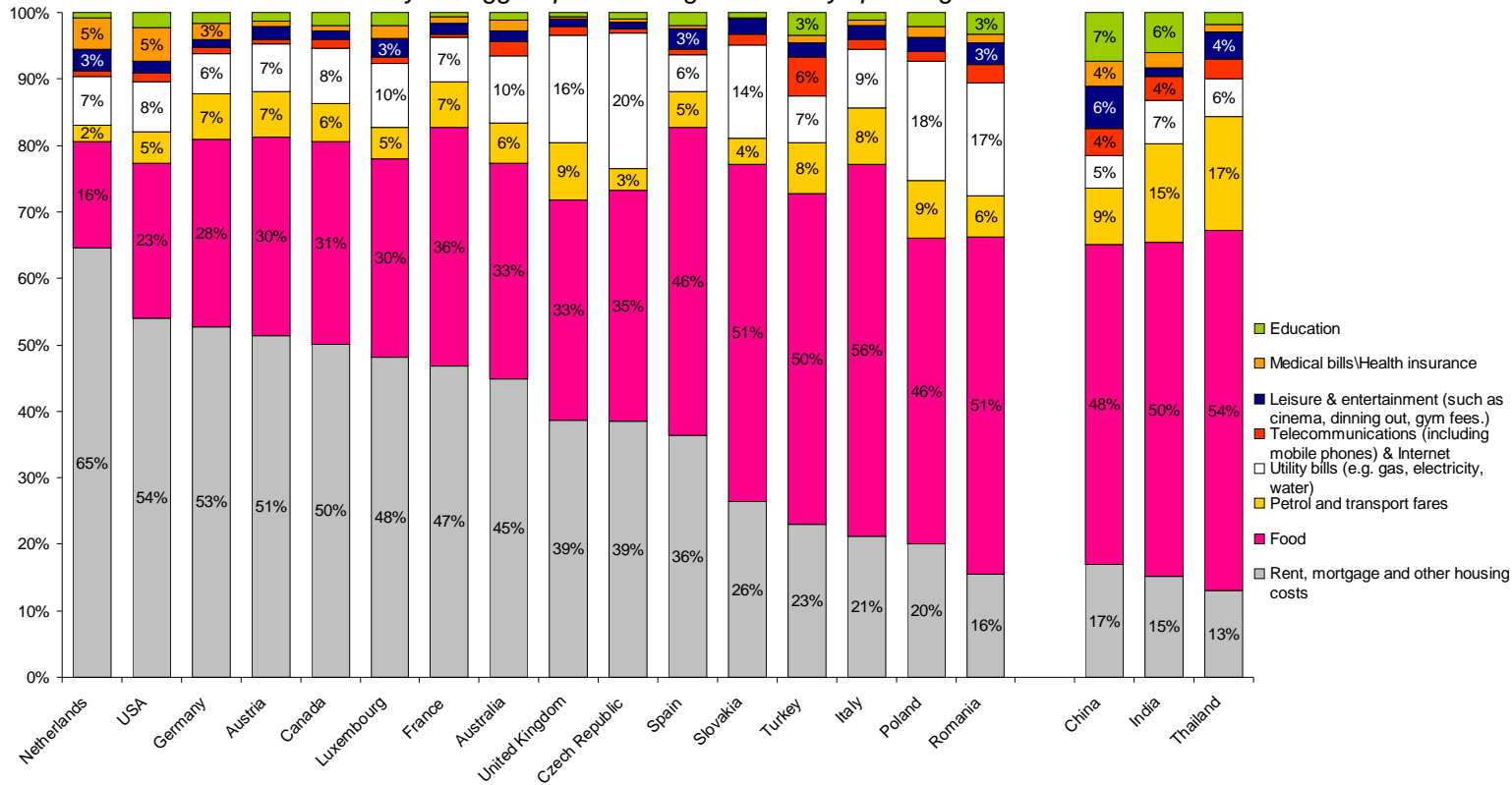
Overview of results concerning savings attitude > Savings attitude



Housing & food are the largest regular monthly spending items

Housing and food are most often considered to be consumers largest regular monthly spending items. There are some striking differences regarding the distribution of these. In the Netherlands, people spend by far the most on housing, while Italians report spending more on food. Also the Eastern European countries, China and India report spending relatively more on education.

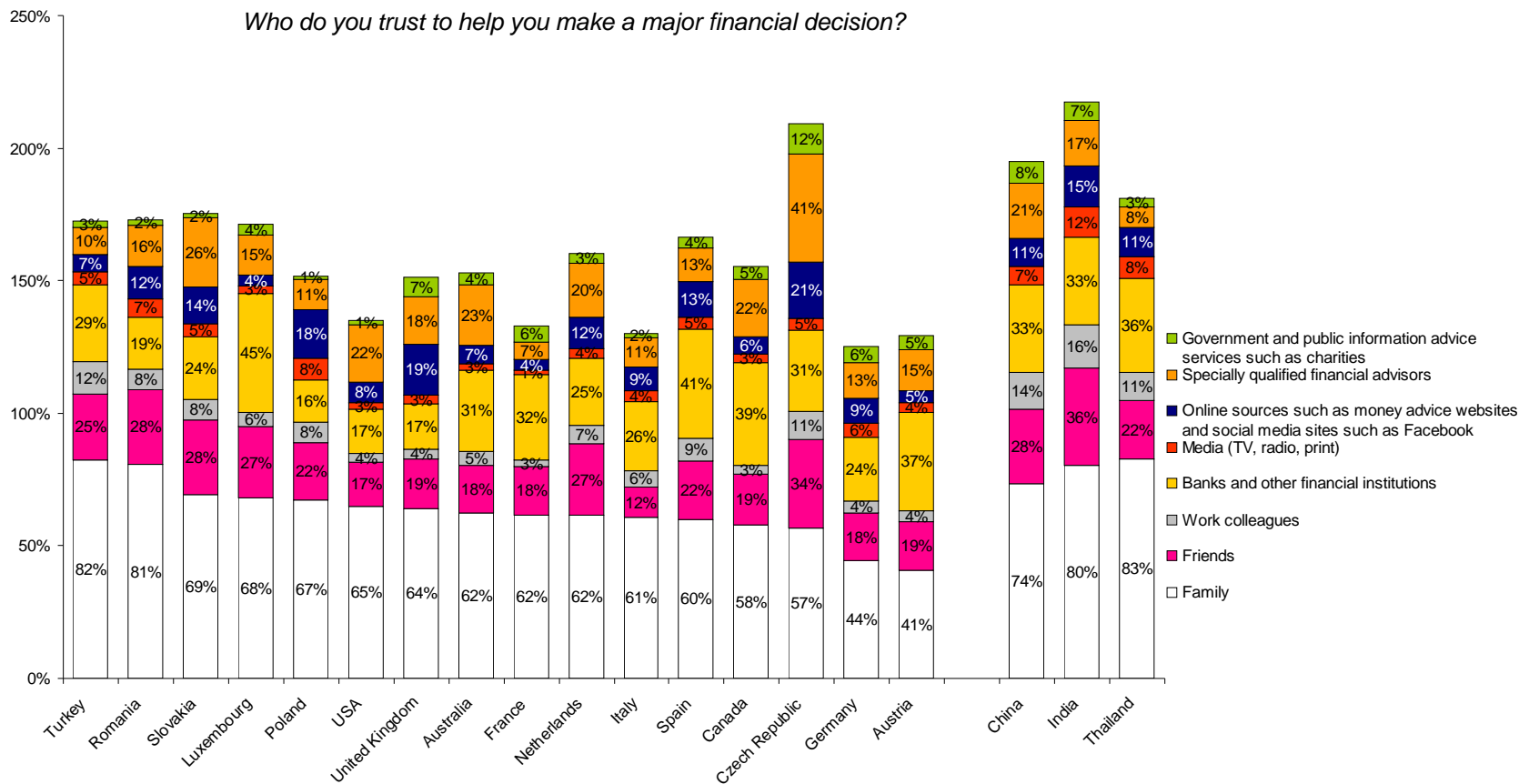
What are your biggest personal regular monthly spending items?



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Family most trusted for financial decision making

Family is most trusted for financial decision making. Trust in professional financial advisors and banks varies greatly between countries. Only a small numbers of Europeans have confidence in government information sites.



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Overview of results concerning savings attitude > Financial decision making

