



International  
Personal  
Finance

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**Financial  
Wellbeing  
and Inclusion  
Report**  
Nov 2012

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An International Personal Finance  
research paper

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## About International Personal Finance

International Personal Finance ('IPF') is a leading international provider of consumer credit in growth markets.

We currently serve 2.5 million customers and operate in the growth markets of Poland, the Czech Republic, Slovakia, Hungary, Romania and Mexico. Our markets typically have higher levels of growth than more established economies of Europe and have mature and stable legislative infrastructure.

We are an inclusive, responsible and sustainable lender and typically our customers repay their loans over a 12 month period with small weekly repayments to reflect their household budget.

Internationally we have more than 6,300 employees and 28,400 agents and are one of the largest British employers in Europe.

In 2011 the Group reported revenues of £650M, issued £845M credit and delivered record pre-tax profits of £100M.

A FTSE 250 business, IPF was listed on the London Stock Exchange in July 2007. Its head office is in Leeds, United Kingdom.



We operate in six countries  
– Poland, the Czech Republic,  
Slovakia, Hungary, Mexico  
and Romania.

For more information, please visit  
[www.ipfin.co.uk](http://www.ipfin.co.uk)

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# Foreword



International Personal Finance (IPF) is a leading provider of consumer credit to 2.5 million customers across six European and Latin American countries. We operate using the Provident brand and provide credit in countries where there is an increasing demand, but consumers, particularly those people wanting smaller loans, are relatively underserved by existing financial institutions.

Our business model has been in operation for more than 130 years and we currently employ more than 6,300 people and use 28,400 Agents. IPF's business model promotes inclusive and responsible lending and we have been publicly recognised for our outstanding customer service and for being a socially responsible company.

The IPF Financial Wellbeing and Inclusion Report is a major international survey that takes place every six months amongst IPF's customers in six overseas markets. The research is carried out independently by YouGov, a leading international, full service online market research agency that has offices in the UK, US, Europe and the Middle East. In August 2012, YouGov was named in the respected Honomichl Top 25 global research firms list.

Customers of IPF are typically from socio-economic groups poorly served and often excluded from mainstream financial services. With lower levels of social influence, disposable income and political power, they may feel marginalised and devoid of a voice in society. They use loans for a variety of purposes, from funding a small business to paying for holidays or to cover emergencies.

The report is designed to engage with IPF's customer base, understand their views on a range of important economic and financial issues and report the key findings externally amongst key groups of decision makers and influencers.

**YouGov**<sup>®</sup>  
What the world thinks

# Research methodology



IPF commissioned YouGov to carry out the research in September 2012.

IPF customers who had opted to receive e-mail marketing communications were contacted on the 6 September with an invitation to complete the survey online. In addition each market completed a smaller number of telephone based surveys to ensure we covered a representative sample of our customers.

The survey closed on the 28 September.

The completed surveys were profiled against each market's customer profiles

and, where applicable, they were weighted to ensure they were representative – this was done looking at age and gender. In Hungary a higher proportion of women completed the survey, so their influence was weighted to ensure it was proportional to the demographic of our Hungarian customers.

The same exercise was done in Mexico to ensure the volume of men's responses reflected that country's customer book. In all the other markets, YouGov profiles were

already aligned to the customer profiles, so no adjustment was required.

In total 10,833 adults aged 18+ completed the survey. There were no restrictions placed on the number of completed surveys we looked to achieve, as our aim was to secure robust and representative sample sizes whilst engaging our customer base to ensure they will take part in future research.

## Sex

Male	37%
Female	63%

## Age

18-24	5%
25-34	24%
35-44	35%
45-54	22%
55+	14%

## Status

Single no children	15%
Married no children	10%
Married with children	36%
Single with children	13%
Children left home	15%
Other	11%

## Employment

Full-time employment	65%
Part-time employment	7%
Self employed	7%
Unpaid work	2%
Other	19%

**10,833**  
adults completed the survey

**Sample composition:** please note that whilst the sample of each country reflects the IPF customer base in that market, the overall sample is not weighted to IPF's worldwide customer base. This means that for certain questions, the results from Hungary may influence the overall reported figures – this is simply because we had a larger number of customers in Hungary complete the survey and a lower number of respondents in Mexico versus the actual number of customers in those countries. The potential effect of this is that the results of the Hungarian sample will disproportionately influence the overall results for all markets combined. We have attempted not to report any data where this possibility exists.

YouGov is a member of the British Polling Council and abides by its rules. Further information is available at: <http://research.yougov.co.uk>

The findings of this report have been categorised into four main sections:

1. Economic outlook
2. Financial holdings
3. Use of credit services
4. Standard of living



# Executive summary

Arguably the most significant finding from the research is that the cost of living is the main issue for people across Europe.

More than 80 per cent of respondents in Hungary and two thirds of IPF customers overall cite this as their main concern. This is unsurprising in a global market where there have been significant increases in food and other commodity prices such as petrol and heating costs. Mexico is the only country where the cost of living is not the number one concern. Here crime in the neighbourhood (28%) and unemployment (28%) were equally the largest concerns that people shared. The rise in the cost of living is the key driver in the perception of the majority of respondents who say their household economic situation will get worse in the next 12 months.

On a macro-economic level, the respondents of the survey expect that their respective national economies will see further decline in the next year. However, Mexicans and Romanians have much greater confidence in their economies, possibly reflecting the labour market reforms recently announced by the Mexican Government and the recent rise in GDP in Romania. The low cost of Mexican labour versus Chinese labour is expected to lead to significant economic growth, with the country forecast to become the largest economy in Latin America in the next decade.

On the issue of financial holdings, while 67% of IPF's customers have access to a bank account, at least half of the people surveyed have no savings, with the notable exception of the Czech Republic and Slovakia. This will slow the chances of building household economic stability, especially as economic conditions across Europe are still difficult and some commentators predict that most European economies will not return to growth for another five years. After a bank account, motor and home contents insurance are the financial products most commonly held by IPF's customers.

The general perception across all markets is that it is becoming increasingly difficult to attain credit. For those who have it, affordability remains a key issue with just over half (53%) saying they can comfortably afford their credit repayments. This perception is highest in Mexico (79%), the Czech Republic and Poland (70%) and Romania (63%). Encouragingly, the vast majority (93%) of IPF customers think carefully before they borrow. Most only borrow what they can repay without difficulty (86%) and only a small minority borrow on impulse (15%). Nine out of ten respondents claim to use credit only in an emergency, a third is now claiming they use credit as a component of their home budget management.

Evidently these claims are contradictory and more research may be needed to clarify these points of detail. However, the reliance on credit is reinforced by the fact that the majority of individuals find it difficult to raise money for an emergency or to save for a major purchase.

When considering taking out a loan, most people said taking advice from the lender was the most important consideration. However, a minority use product literature and now look to the internet, highlighting the increase in internet access amongst the lower economic groups.

Finally, reflecting the continued difficult economic times, the majority of respondents are currently spending more cautiously than before. This hesitancy peaks in Hungary with over 90 per cent of people saying they are more cautious with their spending. Similarly most people have been put off making a major purchase in the last 12 months.

"The biggest outtake from this report is that a lot of our customers and many people in this lower socio-economic profile are worried about the cost of living. Fear of crime, public service cuts and even unemployment, ranked well below this issue. The high cost of living was also a contributing factor on the perception that household finances will be further stretched as we move into 2013.

"It is also concerning that many people have no savings and that they struggle to raise money for an emergency or even save for a major purchase. A lack of money creates complications and disrupts people's lives and with many people saying credit is becoming more difficult to get hold of, organisations like IPF need to ensure they continue to lend to people who would otherwise be excluded from other forms of credit, but importantly continue to lend responsibly with a focus on affordability and avoiding over indebtedness. When faced with a problem or an opportunity, getting a small amount of money quickly and simply, can be a huge benefit.

"I am encouraged, however, by the fact the vast majority of our customers never borrow more than they can repay without difficulty and that they think carefully before they borrow money. I am reassured many of our customers are considered and deliberate in their decision to borrow money and that borrowing on impulse is low across all of our markets. As a responsible lender it is important we only lend to customers who have the ability to repay.

"Areas of investigation that would be of interest for the next IPF Financial Wellbeing and Inclusion report include: what items are influencing the perceived increase in living costs; what factors are affecting the opinion that there has been a decline in both national and household economics situations; what respondents have cut back on in order to decrease their level of spending. It would also be interesting to research how consumers are using credit as part of their household budget, whether this is a recent trend and, if so, what has changed to introduce this."

**John Mitra, Group Corporate Affairs Director, IPF**

## Key findings

- Section 1.  
**Economic outlook**

- Section 2.  
**Financial holdings**

- Section 3.  
**Use of credit services**

- Section 4.  
**Standard of living**

# - Section 1. Economic outlook

## More than two thirds (68%) of IPF customers say the cost of living is their biggest concern

The cost of living was the issue that was the main concern across all our European markets with respondents in Hungary being the most concerned (81%). However in Mexico, crime in the neighbourhood and unemployment were equally the single largest concerns for people (28%). In this Latin American market only 13% were most concerned with the cost of living. Women were more concerned with the cost of living (70%) than men (66%).

Those aged 55+ were the most concerned (72%) versus 63% of 18 – 24 year olds.

Unemployment was a concern for 11% of IPF's customers with the cost of education (4%) and health services (4%) also registering. Only 2% of IPF's customers said that crime in their neighbourhood was of most concern and a further 2% cited cuts to public services, which may be surprising given the difficult economic backdrop to the survey.

In Poland, almost a quarter (24%) were concerned about the security of their jobs and in Mexico nearly four of ten of people aged 45+ (37%) were concerned about unemployment.

Poland had the highest percentage of respondents (6%) who had no concerns, whereas in Hungary and Mexico very few people claim to have no concerns.

## Which of these is of most concern to you currently?

	Total	Czech	Hungary	Mexico	Poland	Romania	Slovakia
Base	10833	1379	5168	344	1406	2164	372
Cost of living	68%	68%	81%	13%	49%	60%	62%
Crime in your neighbourhood	2%	2%	1%	28%	1%	1%	4%
Cost of education	4%	3%	3%	15%	6%	3%	1%
Cost of health services	4%	3%	2%	6%	7%	6%	3%
Loss of your job	11%	13%	4%	28%	24%	17%	18%
Public service cuts	2%	1%	1%	-	2%	5%	-
Other	3%	3%	4%	6%	1%	2%	2%
I have no concerns	3%	3%	1%	1%	6%	4%	3%
Not sure	3%	3%	2%	2%	3%	3%	6%

## General economic confidence is low, with three in five people expecting things to get worse over the next twelve months

Three out of five IPF customers (60%) expect their national economies to worsen in the next twelve months. This lack of consumer confidence is notably higher in the more northerly countries including Poland (67%), Czech Republic (68%) and Slovakia (66%). In Hungary, nearly half (45%) expect the national economy to get 'a lot worse'.

There is, however, a fair amount of confidence in the stability of the Mexican economy with one in three people (34%) expecting it to remain at the same level. Romanians are the most likely to expect economic improvement with 33% expecting the economy to improve.

In general confidence in the economy decreases with age with those aged 55+ being the most pessimistic (66%).

## Thinking of the next twelve months, do you expect the economy in your country to get better or worse?

	Total	Czech	Hungary	Mexico	Poland	Romania	Slovakia
Base	10833	1379	5168	344	1406	2164	372
A lot worse	38%	39%	45%	23%	32%	28%	28%
A little worse	22%	29%	17%	16%	35%	20%	38%
Will stay about the same	19%	20%	22%	24%	17%	14%	20%
A little better	11%	5%	7%	23%	7%	25%	6%
A lot better	2%	2%	1%	4%	1%	8%	1%
Not sure	7%	5%	8%	11%	8%	5%	7%
NET Worse	60%	68%	62%	39%	67%	48%	66%
NET Better	13%	7%	8%	27%	7%	33%	7%

## Overall there are an equal number of people expecting their household situation to get better or worse

31% of IPF's customers expect the financial position of their household to improve versus 35% who expect the situation to deteriorate. Women are more pessimistic (38%) than men (32%). The younger the respondent is, the more household optimism improves – 41% of 18-24 years old think their household situation will get better versus only 20% of respondents aged 55+.

The main driver of household optimism is attributed to increased earning (52%) and a new job. The main driver of pessimism is increased living costs (81%) which as we have already seen is the main concern for two-thirds (68%) of respondents.

Mexicans (55%) and Romanians (53%) are the most optimistic about their household financial situation and this is driven by an

increase in earnings or a change in job. Increased living costs and job instability are expected to contribute to household economic decline, particularly in the Czech Republic and Hungary.

## Thinking now of the financial position of your own household, over the next twelve months, do you think your financial position will get better or worse?

	Total	Male	Female
Base	10833	4653	6180
A lot worse	16%	13%	19%
A little worse	19%	19%	19%
Will stay about the same	33%	32%	34%
A little better	26%	29%	23%
A lot better	5%	6%	5%
NET Worse	35%	32%	38%
NET Better	31%	36%	28%

## - Section 2. Financial holdings

# Bank account ownership is noticeably low in Romania and Mexico.

Bank account ownership whilst high in the Czech Republic, Hungary, Poland and Slovakia is noticeably lower in Romania (36%) and Mexico (16%). Overall 67% of IPF's customers have access to a bank account. Motor (39%) and Home Contents (38%) insurance are other financial products most commonly held. Motor insurance is most commonly held in Czech (46%) and Slovakia (48%) and least likely held in Mexico (12%). Hungary has the highest penetration of Home Contents insurance (54%) with the other markets seeing penetration rates of between 17% and 35%. In Mexico Home Contents insurance did not register any responses. In contrast only 3% claim to have any long term investment, 10% a savings account and 15% a retirement savings plan (pension) or unemployment, sickness or accident insurance.

Mortgage penetration is highest in Hungary (39%) whilst in Poland nearly half (49%) of IPF's customers have Life insurance.

Motor insurance and Retirement savings are most common amongst residents of the Czech Republic and Slovakia.

In Hungary, 75% of IPF customers have no savings, but those customers with savings average €415. The average debt is €2,478 with average monthly repayments of €183. The average monthly income in Hungary is €605. The outstanding IPF debt balance is €325.

A high proportion of IPF customers in Romania have no savings (65%), but average savings are €132. Their average debt is €840 with average monthly repayment of €60. The average monthly income in Romania is €310. The outstanding IPF debt balance is €460.

In Poland, half (50%) of IPF's customers have no savings, but average savings total €365. The average debt is €1,570 with average monthly repayments of €143. The average monthly income in Poland is €504. The outstanding IPF debt balance is €690.

In Slovakia and the Czech Republic more of IPF's customers claim to have savings. In Slovakia, 48% of IPF customers have no savings with average savings totalling €465. The average debt is €2,408 and average monthly repayments are €219. The average monthly income in Slovakia is €490. Slovakian's IPF customers have an average debt balance of €699.

In Czech, 43% of IPF customers have no savings, but those who do save have savings that average €390. The average debt is €3,580 with average monthly repayments of €220. The average monthly income in Czech is €628. The outstanding IPF debt balance is €885.

There are no results for Mexico as these questions were excluded from the Mexican survey. Our customer base in Mexico would have considered them inappropriate. Generally speaking people in Mexico are very sensitive when talking about their salaries and financial outgoings especially if you are asking about specific detail.

**67%**  
of our customers have  
a bank account

### Which of these products do you have? Choose as many as apply.

	Total	Male	Female	18-24	25-34	35-44	45-54	55+
Base	10833	4653	6180	699	2553	3144	2207	2229
Home contents insurance	38%	38%	39%	9%	26%	37%	44%	56%
Motor insurance	39%	46%	34%	21%	37%	43%	41%	40%
Bank account	67%	68%	67%	66%	67%	67%	66%	71%
Savings account	10%	11%	9%	14%	13%	11%	8%	6%
Mortgage	26%	25%	26%	6%	19%	27%	30%	33%
Life insurance	29%	32%	27%	21%	26%	31%	31%	32%
Unemployment, sickness or accident insurance	15%	16%	14%	14%	16%	17%	17%	8%
Long term investment	3%	4%	2%	5%	3%	3%	3%	2%
Retirement savings plan	15%	17%	14%	12%	16%	19%	17%	9%
Not sure	2%	2%	2%	3%	3%	2%	1%	1%
None of these	10%	9%	11%	15%	11%	10%	9%	7%

### Which of these products do you have? Choose as many as apply.

	Total	Czech	Hungary	Mexico	Poland	Romania	Slovakia
Base	10833	1379	5168	344	1406	2164	372
Home contents insurance	38%	32%	54%	-	17%	26%	35%
Motor insurance	39%	46%	40%	12%	40%	33%	48%
Bank account	67%	76%	77%	16%	81%	36%	80%
Savings account	10%	13%	5%	24%	24%	8%	24%
Mortgage	26%	16%	39%	9%	13%	9%	27%
Life insurance	29%	30%	26%	28%	49%	23%	42%
Unemployment, sickness or accident insurance	15%	21%	11%	13%	21%	15%	31%
Long term investment	3%	4%	2%	3%	2%	5%	7%
Retirement savings plan	15%	42%	6%	17%	11%	18%	44%
Not sure	2%	1%	1%	2%	3%	4%	1%
None of these	10%	6%	5%	36%	6%	23%	4%

€1 = 284.5 Hungarian Forint, 4.5 Romanian Leu, 4.10 Polish Zloty and 25.0 Czech Koruna.

<sup>1</sup>Average total outstanding balance per customer at the current week (week43) – applicable to all markets.

## - Section 3. Use of credit services

# The general perception is that it has become more difficult to get credit in the last few years.

There is a general perception (63%) that it has become more difficult to get credit in the last few years. Women (65%) are more inclined to believe this than men (61%). This is highest in Hungary (72%) and lowest in Slovakia (35%). One in five (20%) think it is the same and only 7% think it has become easier.

Older respondents were more likely to claim it is harder to get credit now than in the last two to three years (57% of respondents 18-24 said credit was more difficult to get, versus 66% of people aged 45-54). People who were single without children or married without children were the most likely to say it was the same or easier.

### The overwhelming majority think carefully before they borrow

Just over half the respondents (53%) believe that they can comfortably afford their repayments. This is highest in Mexico (79%), the Czech Republic and Poland (70%) and Romania (63%). Respondents in Hungary are the least likely to say this (38%). Nearly nine out of ten (86%) said they never borrowed more than they can repay without difficulty. This is a very reassuring statistic as it demonstrates that affordability is central to our customer's lending decisions. Respondents in Romania were the most likely to agree they never borrowed more than they can repay without difficulty (91%). The figure was lowest in Poland (83%) but it is still a very positive statistic.

### Would you say that it has become easier or more difficult to get credit in the last two to three years?

	Total	Czech	Hungary	Mexico	Poland	Romania	Slovakia
Base	10832	1378	5168	344	1406	2164	372
More difficult	63%	50%	72%	45%	64%	57%	35%
About the same	20%	32%	12%	29%	21%	28%	20%
Easier	7%	9%	3%	18%	7%	8%	28%
Not sure	11%	10%	12%	9%	9%	7%	18%

Complementary to affordability is the evidence that an overwhelming majority claim to think carefully before they borrow money (93%) and this is consistently high across all Provident's markets. There was unanimity between men and women on how carefully they think before borrowing money (93%). This figure is particularly encouraging as it shows that IPF's customers are considered and deliberate in their borrowing habits – a figure verified by the fact that only 15% borrow on impulse. Borrowing on impulse is lowest in Hungary (13%) and highest in Slovakia (25%). Nearly two thirds (61%) of IPF's customers decline to borrow the maximum amount that they are offered, which again, shows consumers are careful in their borrowing habits.

Just over one third (35%) use credit regularly as part of their household budget and this propensity increases with age (26% of 18-24 year olds versus 45% of people aged 55+). Respondents in Romania are most likely (44%) to use credit as part of the way they manage their budget.

The use of credit in an emergency was also high across all markets (87%). This was highest in the Czech Republic (89%) and Hungary (88%) and lowest in Poland (82%). Women (89%) and young people (18-24 year olds 90%) were the most likely to use credit in an emergency.

Whereas only 17% of respondents in Mexico will "borrow as much as the lender will allow me", respondents in Europe are more inclined to borrow the maximum amount. This is highest in Slovakia (58%).

Taking advice from a consultant or representative of the lender (44%) is the single most important aspect when taking out a loan. Product brochures (38%), the internet (38%) and advice from friends and family are also important. Only 19% claim that advertising is the most important consideration when taking out a loan.

### I think carefully before I borrow

	Total	Male	Female
Base	10632	4558	6073
Agree	93%	93%	93%
Disagree	7%	7%	7%

### I tend to use credit on impulse

	Total	Male	Female
Base	10632	4558	6073
Agree	15%	17%	14%
Disagree	85%	83%	86%

### I only use credit in an emergency

	Total	Male	Female
Base	10632	4558	6073
Agree	87%	85%	89%
Disagree	13%	15%	11%

### I use credit regularly just as part of the way I manage my budget

	Total	Male	Female
Base	10632	4558	6073
Agree	35%	36%	35%
Disagree	65%	64%	65%

### I usually borrow as much as the lender will allow me

	Total	Male	Female
Base	10632	4558	6073
Agree	39%	38%	40%
Disagree	61%	62%	60%

### I never borrow more than I know I can repay without difficulty

	Total	Male	Female
Base	10632	4558	6073
Agree	86%	87%	84%
Disagree	14%	13%	16%

### I can comfortably afford my credit repayments

	Total	Male	Female
Base	10632	4558	6073
Agree	53%	57%	50%
Disagree	47%	43%	50%



## - Section 4. Standard of living

# The majority of respondents are spending more cautiously than previously.

Four in five respondents (79%) are spending more cautiously than in the previous 12 months. Hungarians have become particularly careful with nine in ten (91%) spending more cautiously. In contrast respondents in the Czech Republic (24%) and Slovakia (30%) have kept their spending the most stable. Women (58%) claim to be much more cautious than usual versus men (46%). Respondents aged 55+ are the most cautious (63%).

### Three quarters of respondents have been put off making major purchases in the last 12 months

Three quarters (76%) of respondents have been put off making a major purchase in the last 12 months. This is highest in Hungary (83%) and Mexico (81%). Women (80%) and the older generations are more likely to have steered away from major purchases. Those who are single and without children are less likely to have put off a major purchase although nearly seven out of ten (68%) have.

# 76%

of respondents have put off making a major purchase

### And still thinking now about the last twelve months, but this time about spending on major purchases. Which of these best describes your own spending behaviour?

	Total	Male	Female	18-24	25-34	35-44	45-54	55+
Base	10833	4653	6180	699	2553	3144	2207	2229
I have put off making major purchases unless it was absolutely necessary	76%	72%	79%	67%	68%	75%	81%	84%

### Most would find it difficult to find money for an emergency or an unexpected bill

Across all the markets, respondents would find it difficult to find money (87%) for an emergency payment without borrowing or to save money (88%) for a major purchase. Respondents in Slovakia (22%), Mexico (20%) and the Czech Republic (16%) are the most likely to claim they can find money for an emergency without borrowing the money. In Hungary only 4% of respondents said they could easily find the money without borrowing.

When it comes to saving money for a major purchase, 92% of women said this would be difficult versus 83% of men – women are more likely to say it would be 'much harder' for them to save (45% vs. 30% of men). Looking across the markets, one quarter (25%) of Mexicans believe they can easily save for a major purchase. This is lowest in the Czech Republic (6%) and Hungary (3%). Furthermore where 30% of respondents aged 18-24 say it would be impossible to save for a major purchase, this climbs to nearly half (48%) of those aged 55+.

### People in Mexico and Slovakia are the most satisfied with their standard of living

One in three households (33%) are not satisfied with the standard of living in their household and only one in five (22%) say that they are satisfied. A low number of Hungarians (6%) are satisfied with their standard of living and they have the highest percentage of people who are dissatisfied (36%). Comparatively, almost half of Mexicans (45%) are satisfied with their standard of living and the other European markets see a higher number of people satisfied with their standard of living (Slovakia 41%, Poland 36%, Czech Republic 35%, and Romania 34%) than dissatisfied.

More Men (27%) than Women (18%) claim to be satisfied. The older the respondent the less satisfied they are with their standard of household living. Those who are self-employed claim to be most satisfied.

### Generally, how satisfied are you with the overall standard of living of your household?

	Total	Male	Female	Czech	Hungary	Mexico	Poland	Romania	Slovakia
Base	10833	4653	6180	1379	5168	344	1406	2164	372
Very dissatisfied	9%	9%	10%	7%	12%	9%	8%	7%	7%
Quite dissatisfied	23%	22%	24%	24%	24%	26%	21%	24%	21%
Neither satisfied nor dissatisfied	42%	41%	42%	32%	52%	19%	33%	34%	30%
Quite satisfied	20%	22%	18%	34%	5%	38%	33%	30%	36%
Very satisfied	2%	3%	2%	2%	1%	7%	3%	3%	5%
Not sure	4%	3%	4%	1%	6%	1%	2%	1%	2%
NET Dissatisfied	33%	32%	34%	31%	36%	35%	29%	31%	28%
NET Satisfied	22%	24%	20%	35%	6%	45%	36%	34%	41%



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