

SAVINGS - EXISTENCE AND LEVELS

Impact indicator, Outcome indicator

Indicator Phrasing

English: average amount of savings among the target households

French: montant moyen d'économies parmi les ménages cibles

Spanish: importe medio de los ahorros de los hogares destinatarios

Portuguese: to be added

Czech: průměrná výše úspor cílových domácností projektu

What is its purpose?

The indicator measures the average amount of savings the target households (or individuals) managed to accumulate. It is an important proxy indicator of households' economic situation.

How to Collect and Analyse the Required Data

There are **two main options** for assessing households' savings, both involve conducting interviews with a [representative sample](#) of the adult members of the target households:

A) Assessing the exact amount of all savings

Q1: *Does your household have any savings in a bank, saving group, in cash or elsewhere?*

A1:

- 1) no savings
- 2) savings in a bank
- 3) savings in a saving group
- 4) savings in cash
- 5) other - specify:

(ask the following question separately for each source of savings)

Q2: *What is the total amount of your households' savings in [specify the source of savings]?*

B) Assessing specific type of savings

Example Q3: *How much money have you saved in your saving group?*

A3: [specify the currency and amount]

In both cases, **calculate the indicator's value** by summing up the savings of individual respondents and dividing the amount by the total number of respondents.

Disaggregate by

Disaggregate the data by [wealth quintiles](#).

Important Comments

1) **Use and report on a complementary indicator:** "*% of households with savings*" or "*% of households with savings higher than [specify the minimum amount + currency]*".

2) Similarly as with income, asking people about their savings is sensitive and in some contexts can be considered impolite. Therefore, ensure that the data collectors **explain very carefully why they ask about savings**, how the provided data will (not) be used and why it is important that the information the respondent provides is correct.

3) **European Commission's DEVCO** recommends to use a similar indicator: "*Number of households who report saving regularly*."

E-Questionnaire

- [XLS form for electronic data collection - indicator Savings - Existence and Levels](#)