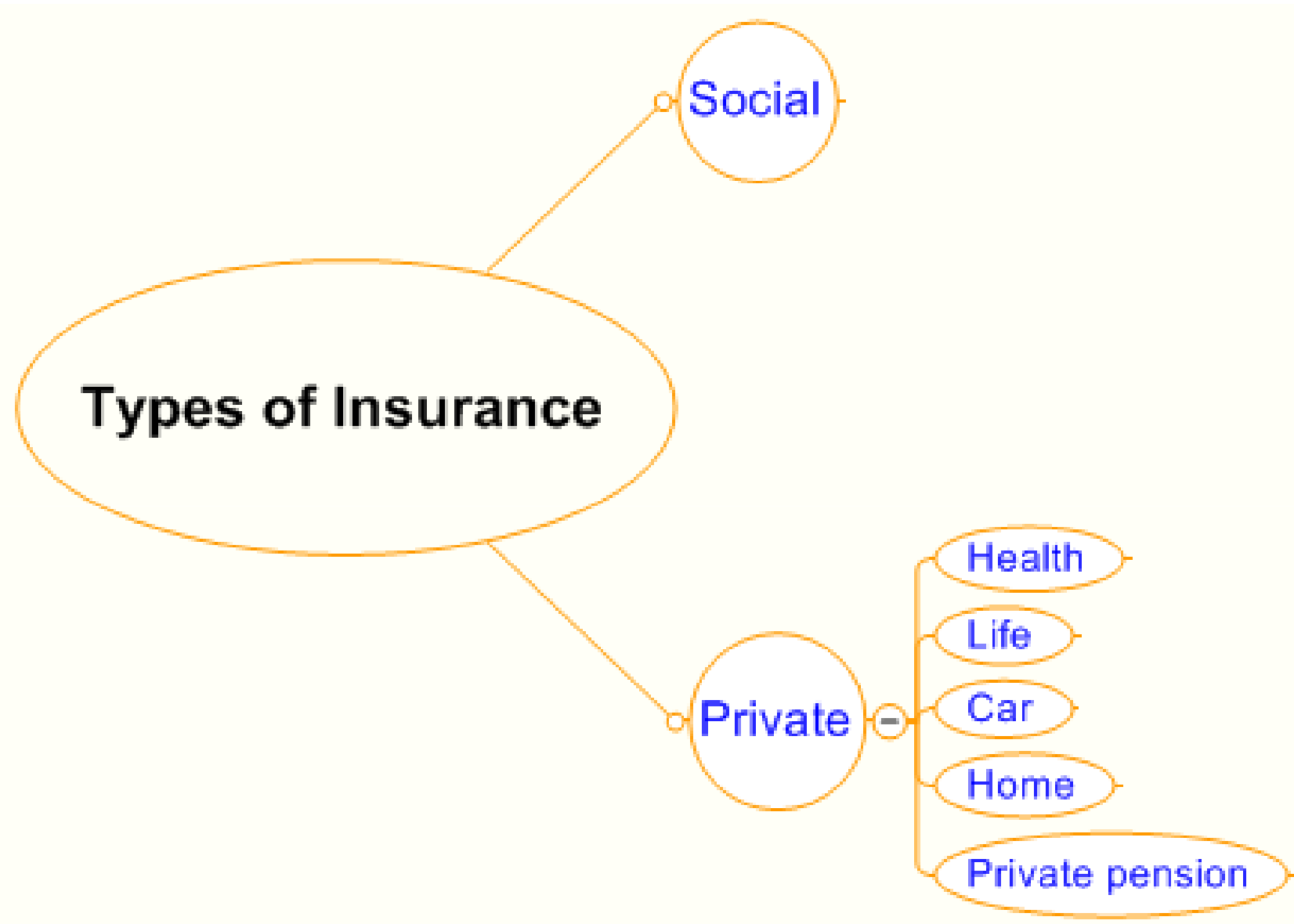
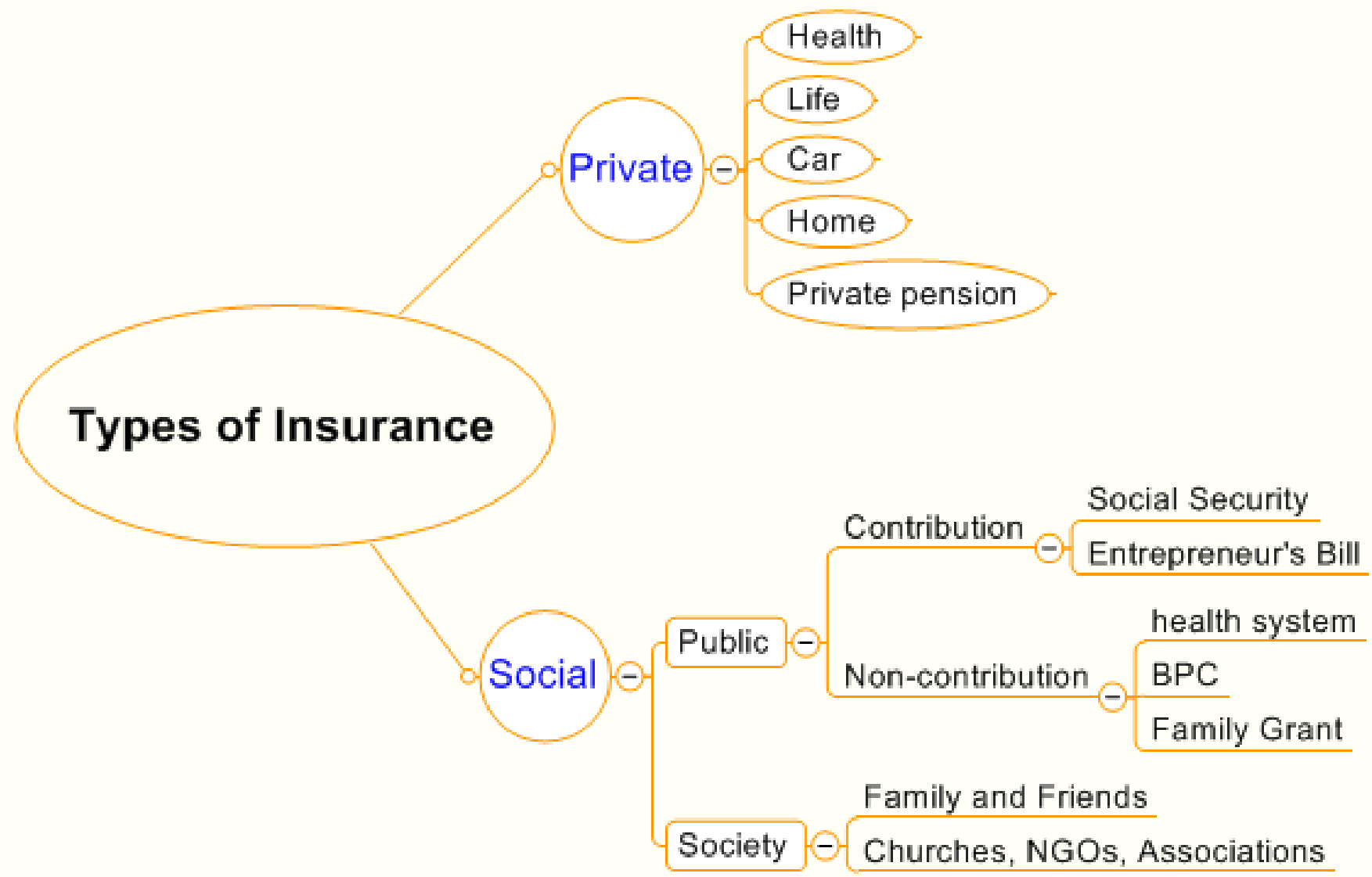


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| **Resumo**

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| **Apresentação**

[Microseguros](#)

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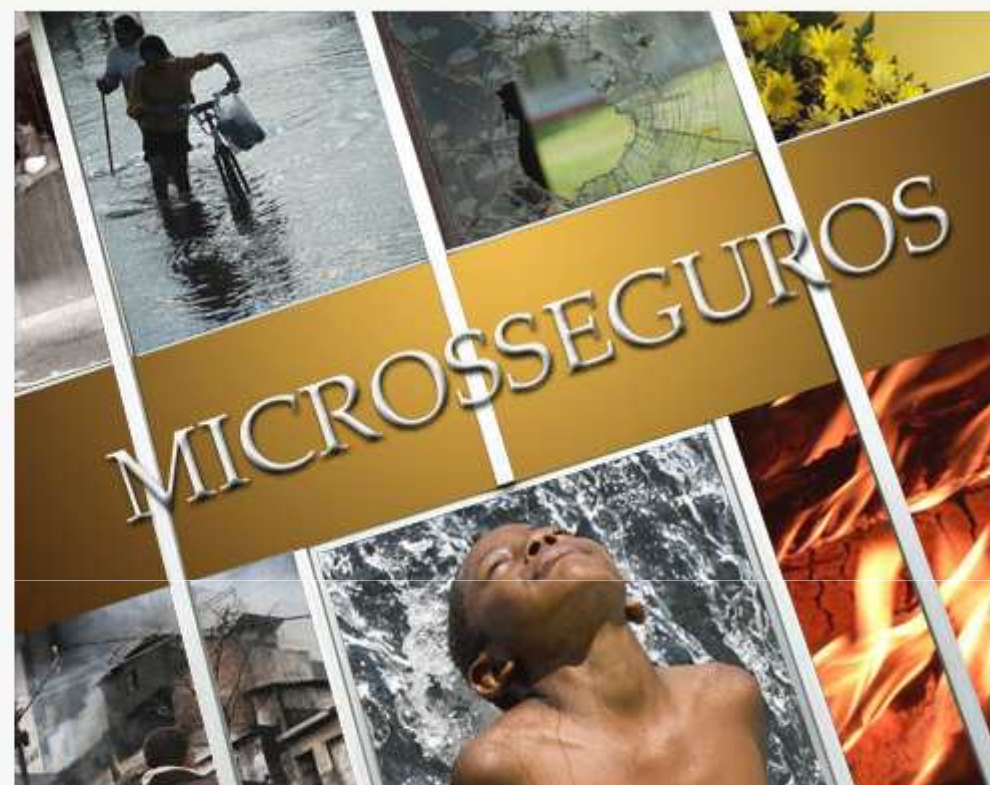
| **Classes Econômicas**

[Evolução Recente](#)

[Mobilidade](#)

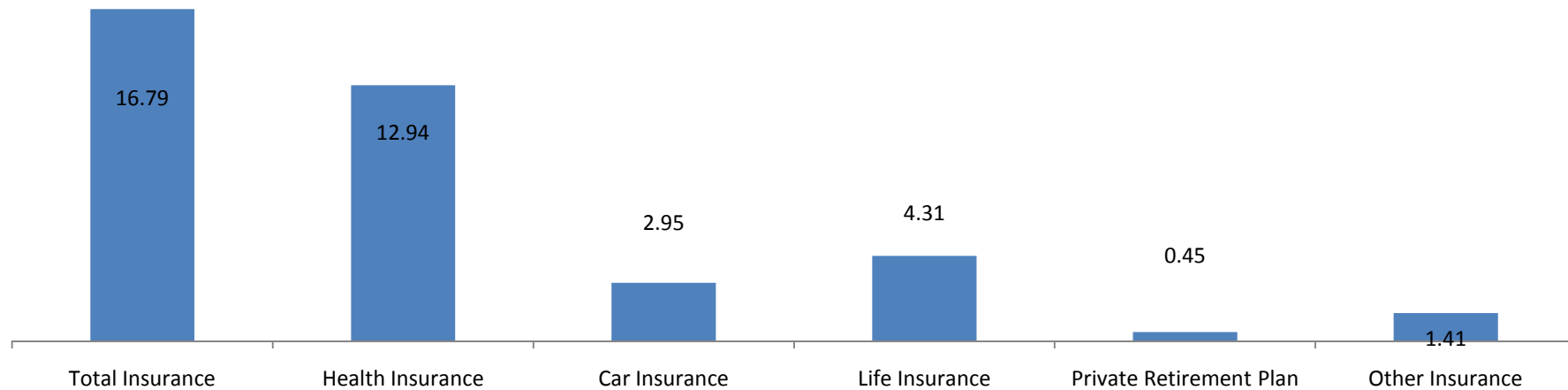
| **Comunicação para Sociedade**

| **Fale conosco: cps@fgv.br**



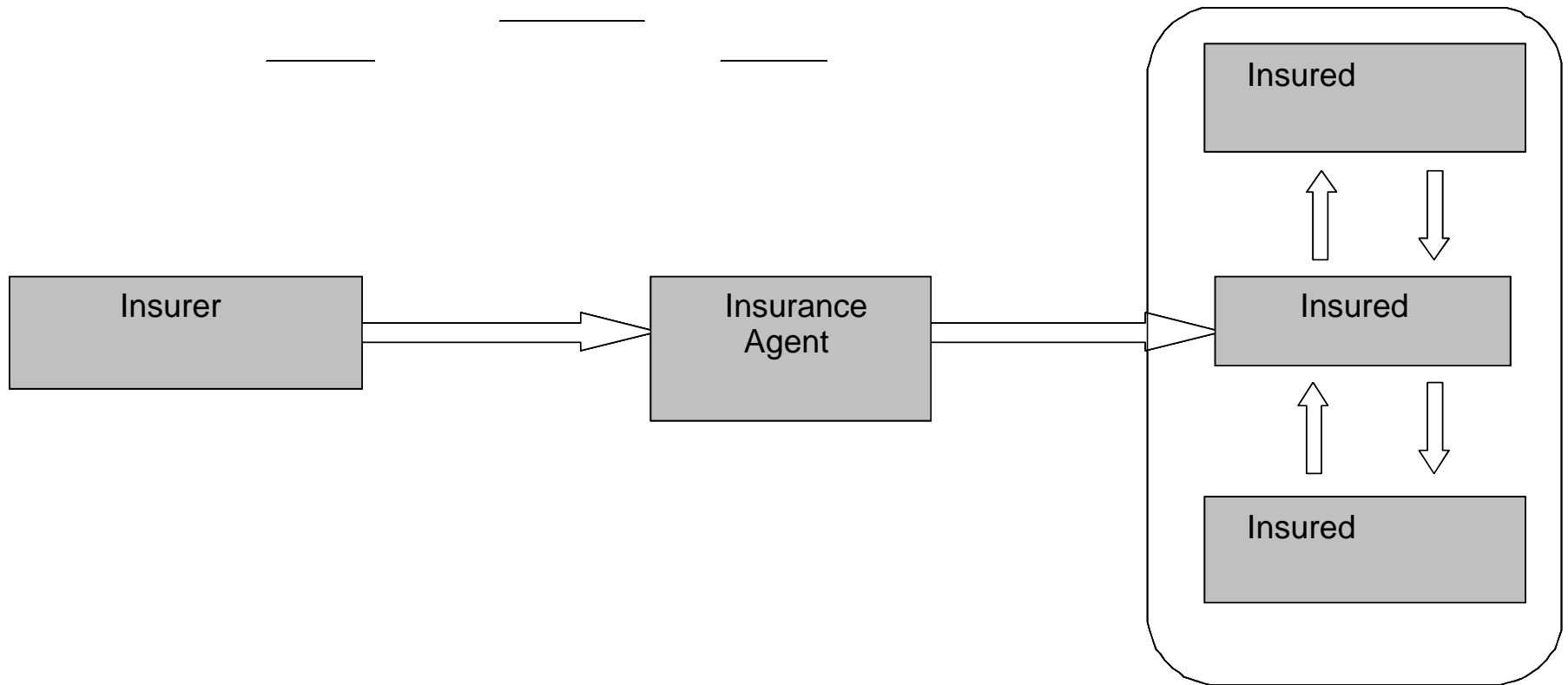
*Risco de Renda, Seguro Social e a Demanda Potencial
por Seguro Privado pela População de Baixa Renda*

Rate of Access to Insurance by Type Total Population (15 years old and above)



Source: CPS/FGV based on POF/IBGE microdata

Credit Agents and Solidary Groups

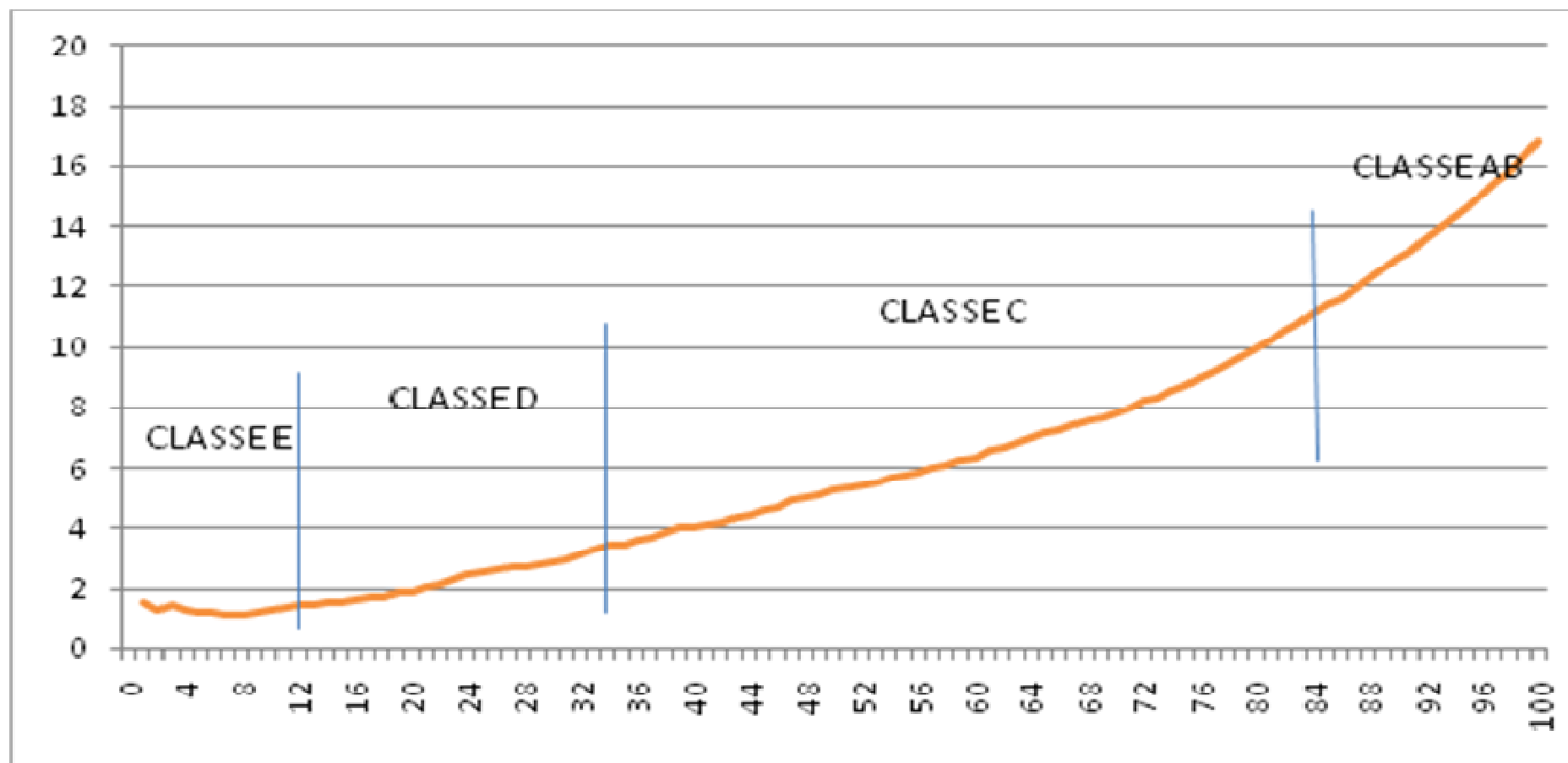


Micro-Insurance Definition –Per Capita Income Criterion

Classes	% Pop
E	13.48
DE	34.96
CDE	83.83
1 SM	51.05
2 SM	74.82
3 SM	84.68

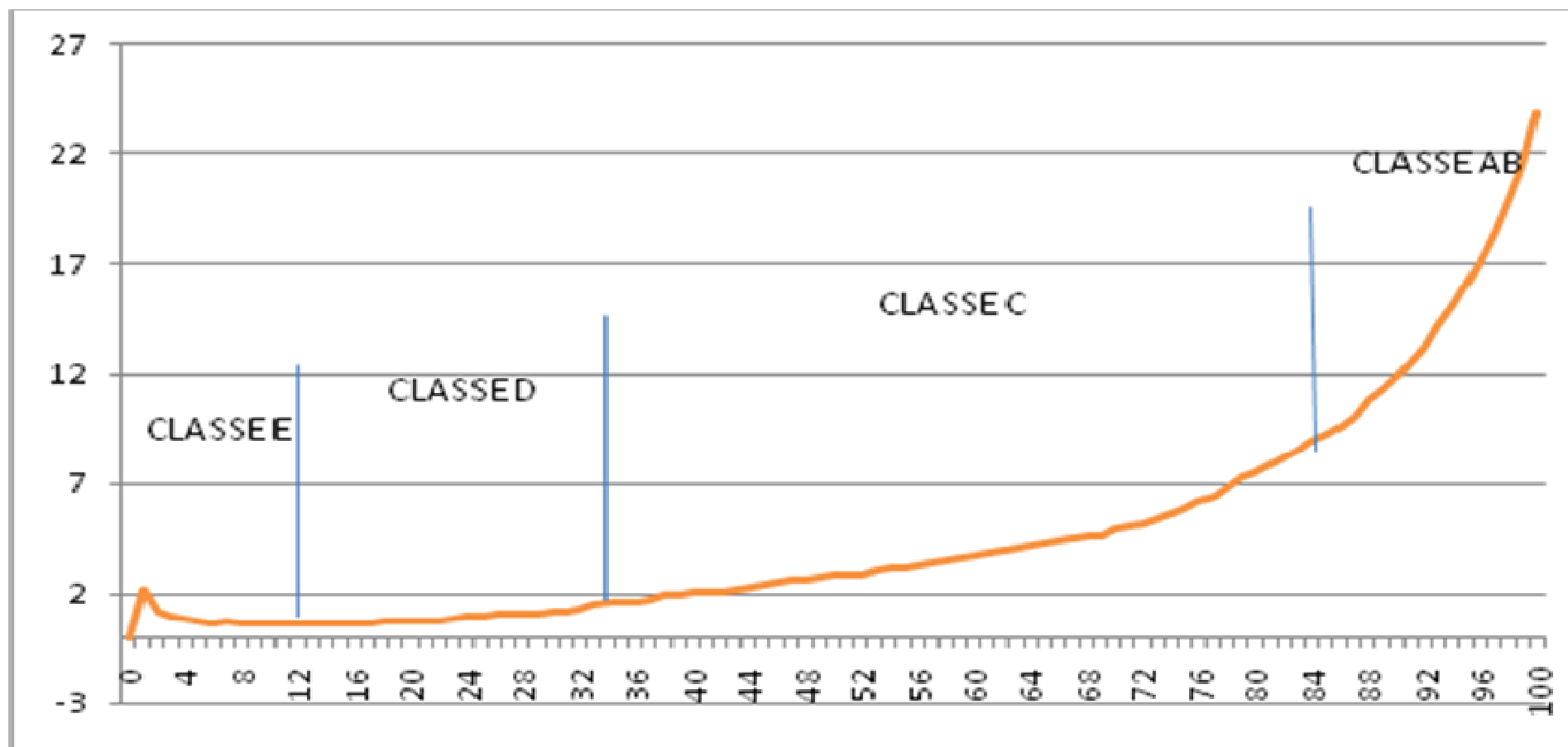
Source: CPS/FGV based on POF/IBGE microdata

Cumulative rate of Access to Insurance by Percentile of Per Capita income- %



Source: CPS/FGV based on POF/IBGE microdata

Cumulative Value of insurance expenses by Per Capita income percentile – R\$ per month*



*exchange rate 2 US\$ dollars per R\$

Source: CPS/FGV based on POF/IBGE microdata

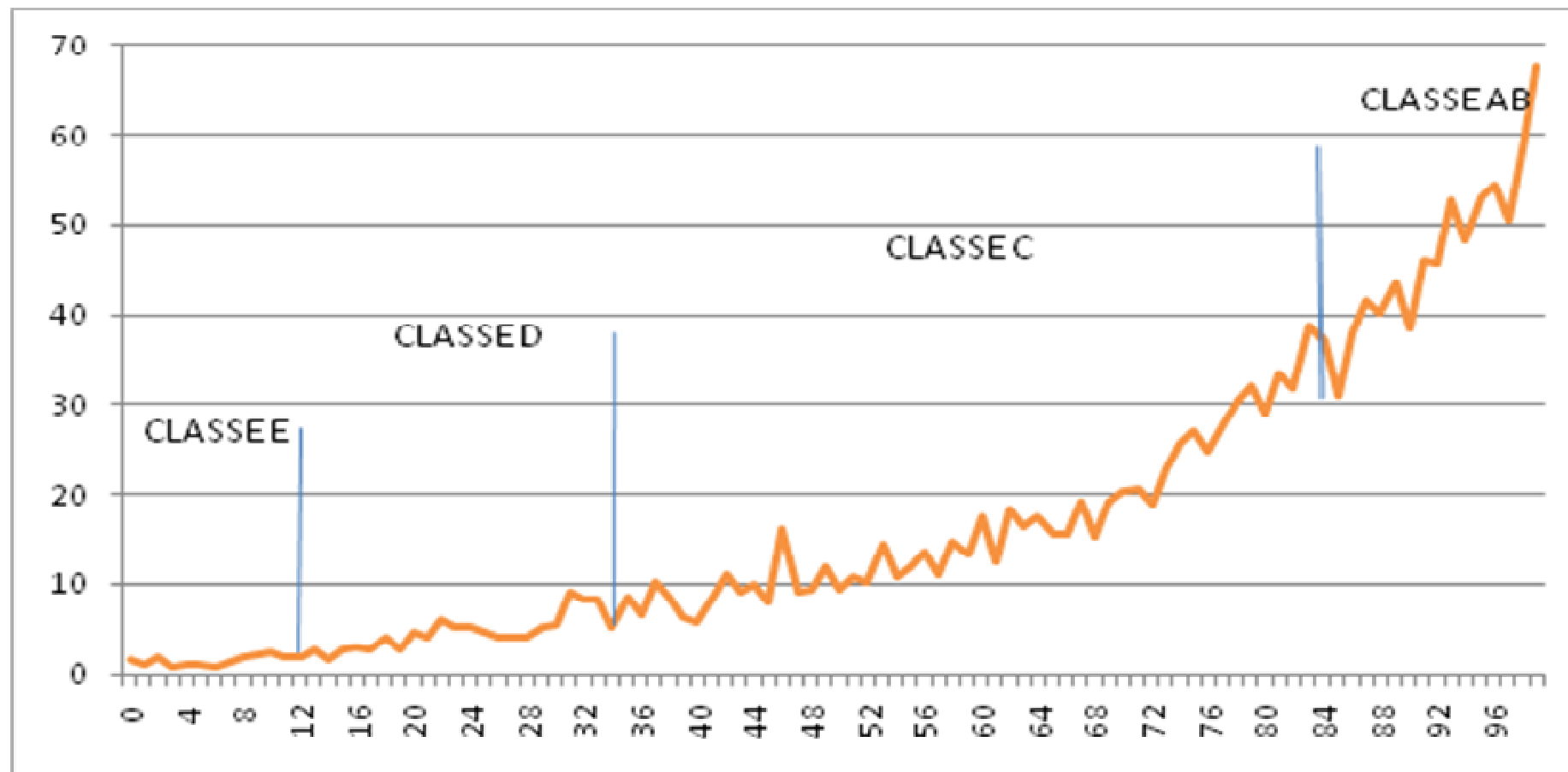
Accumulated Rate of Access to Insurance by Income Groups

	LIMITS	ACCUMULATED - STOCKS						
		RFPC	Total Insurance	Health Insurance	Car Insurance	Life Insurance	Private Retirement Plan	Other Insurance
E	134,28	88,10	1,44	0,75	0,06	0,28	0,01	0,44
D	280,35	163,58	3,28	2,05	0,07	0,75	0,09	0,63
C	1197,66	419,91	10,77	8,09	0,73	2,56	0,16	1,20
AB	76093,45	832,78	16,79	12,94	2,95	4,31	0,45	1,41

Marginal rate of access to insurance by income groups

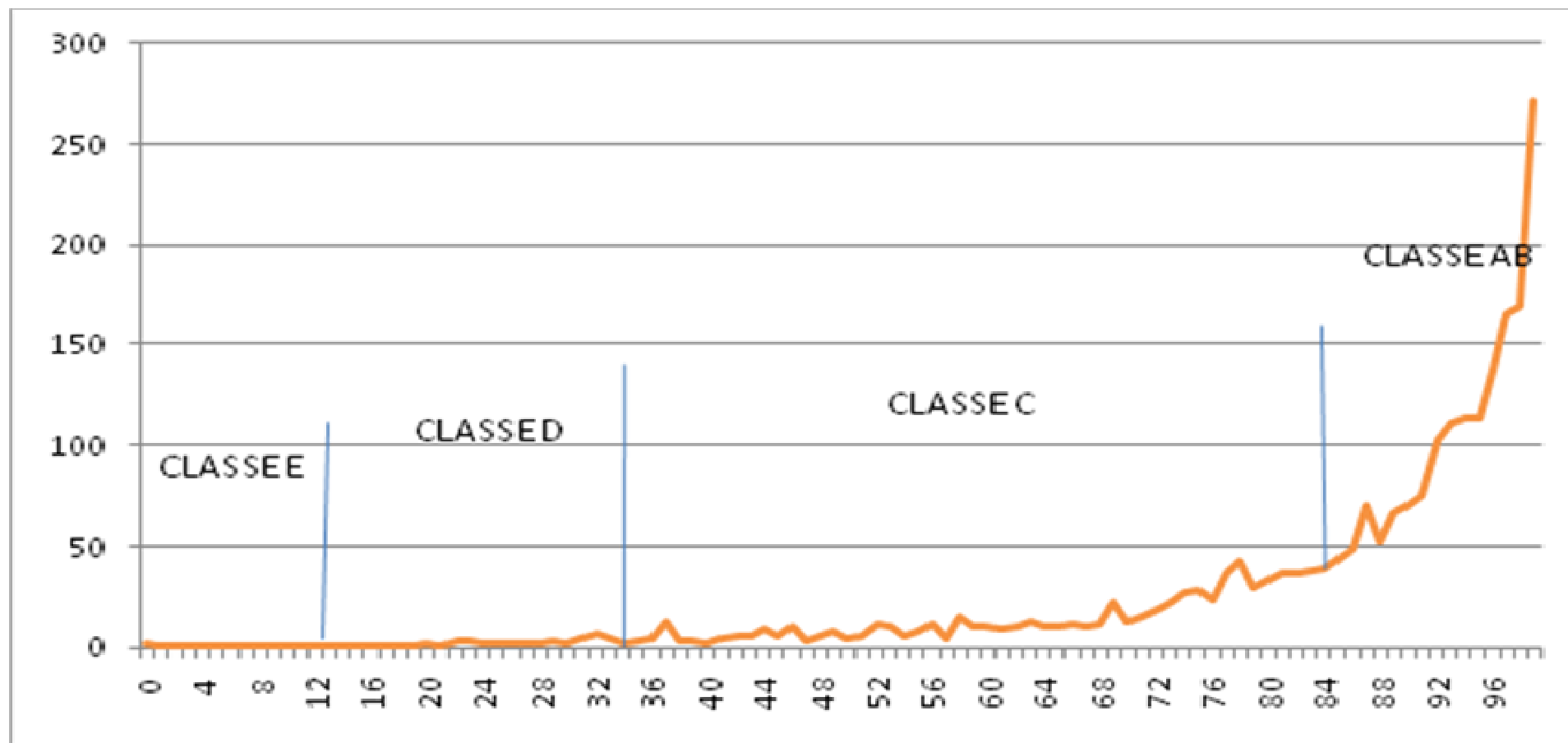
	LIMITS	CENTERED AVERAGE OF THE UPPER LIMIT - FLOW						
		RFPC	Total Insurance	Health Insurance	Car Insurance	Life Insurance	Private Retirement Plan	Other Insurance
E	134,28	130,95	1,93	0,96	0,24	0,36	0,01	0,50
D	280,35	277,13	8,55	2,05	0,07	0,75	0,09	0,63
C	1197,66	1172,45	34,70	8,10	0,73	2,58	0,16	1,20
AB	76093,45	8297,63	62,94	51,42	23,92	20,86	4,14	2,12

Marginal Rate of Access to Insurance by Per Capita Income Pecentile - %



Source: CPS/FGV based on POF/IBGE microdata

Marginal Value of Insurance Expenses by Per Capita Income Percentile - R\$ per month*



*exchange rate 2 US\$ dolars per R\$

Source: CPS/FGV based on POF/IBGE microdata

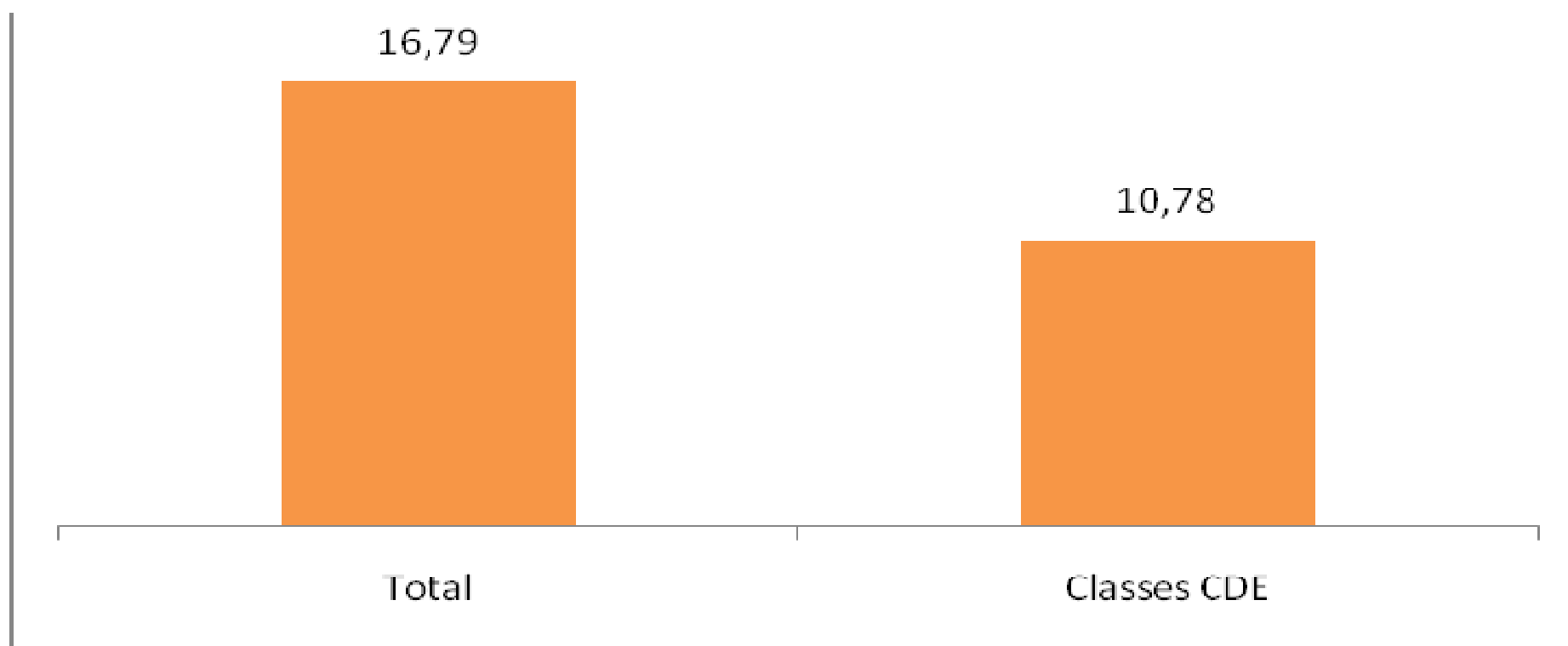
Insurance Inequality

Insurance-Related expenses Total Population*				
	Average	Theil	Gini	Income elasticity
Per Capita Income	832,85	0,6748	0,5768	-
Total Expenses	23,96	2,4829	0,9349	1,6207
Health Insurance	16,80	2,6358	0,9448	1,6379
Car Insurance	3,22	3,7643	0,9812	1,7010
Life Insurance	2,17	4,0792	0,9860	1,7094
Private Pension	1,03	6,3212	0,9985	1,7311

Source: CPS/FGV based on POF/IBGE microdata

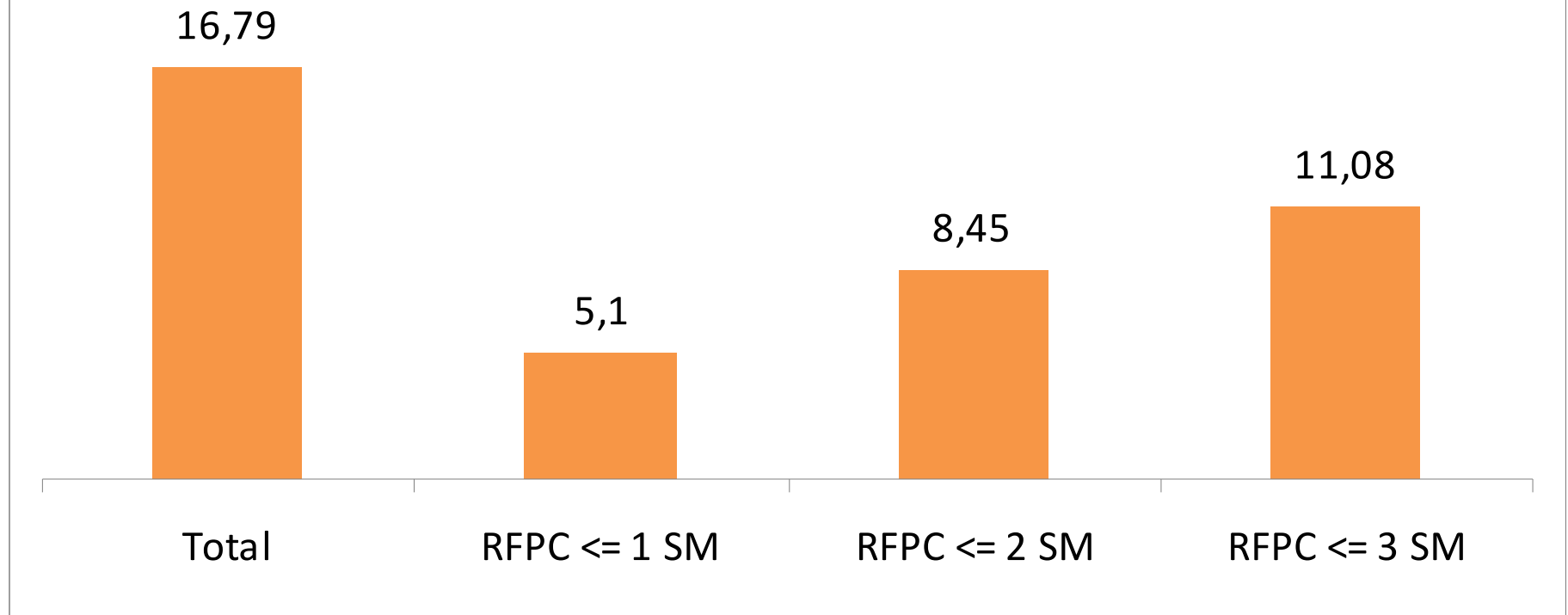
*share of the population over 15 who have answered to the insurance question

Rate of Access to Insurance Population over 15 years old



Source: CPS/FGV based on POF/IBGE microdata

Rate of Access to Insurance Population over 15 years old



Source: CPS/FGV based on POF/IBGE microdata

AVERAGE Insurance expenses Population over 15 years old

23,96



Total

8,56

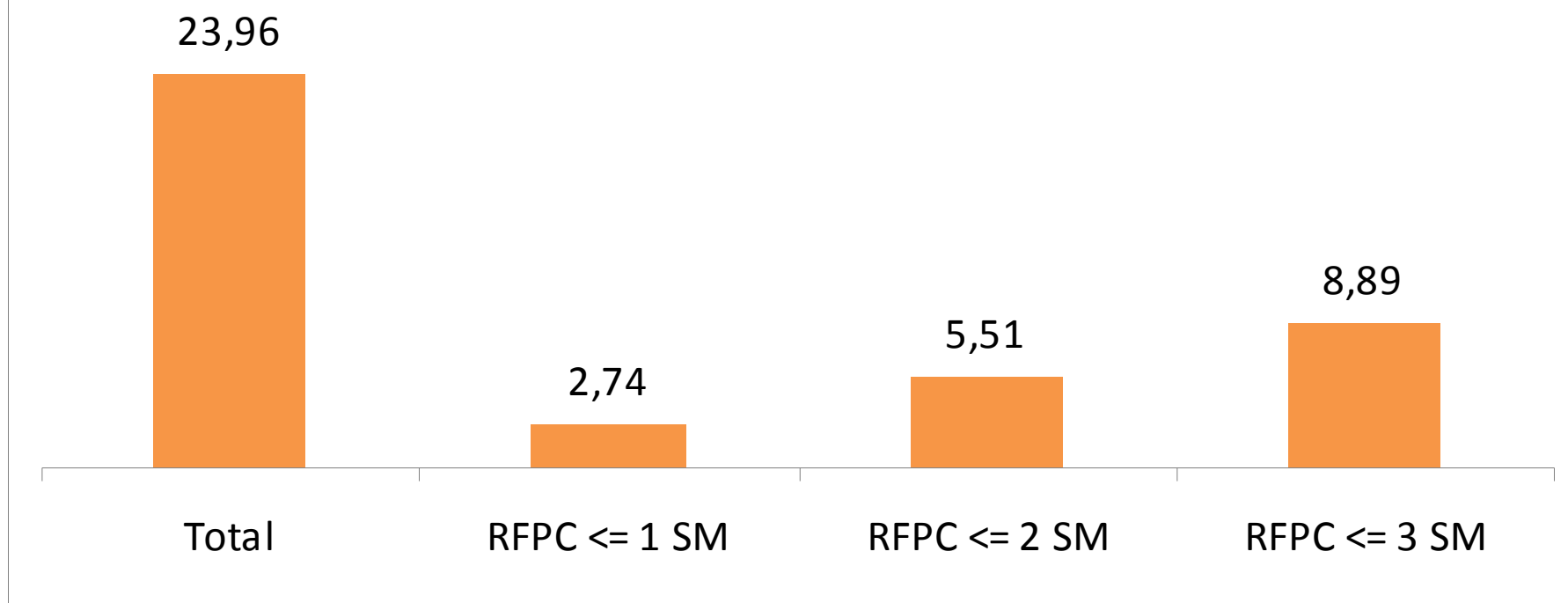


Classes CDE

Source: CPS/FGV based on POF/IBGE microdata

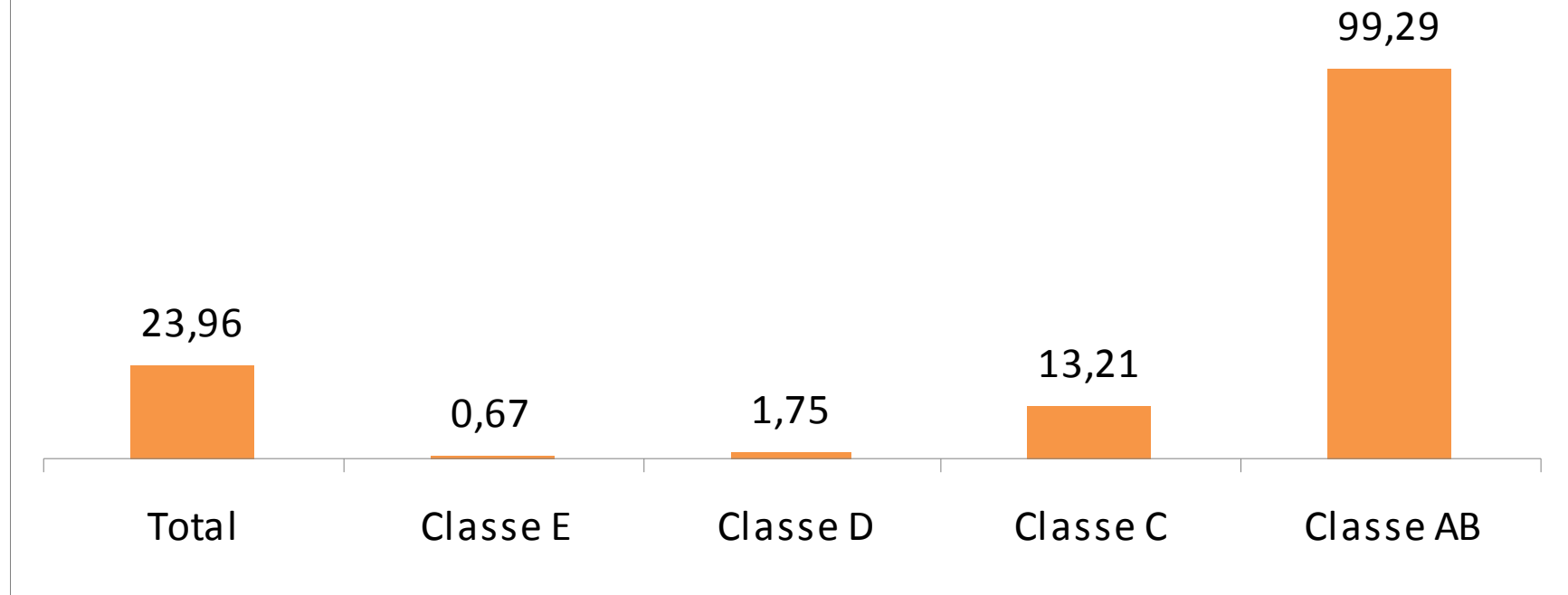
AVERAGE Insurance expenses

Population over 15 years old



Source: CPS/FGV based on POF/IBGE microdata

AVERAGE Insurance expenses Population over 15 years old



Source: CPS/FGV based on POF/IBGE microdata

Universo de Análise:

- Total
- Classe E
- Classe D
- Classe C
- Classe AB

Região:

Brasil

Tipos de Despesa:

Individual filtro de acima de 15 anos

Análise:

Despesa

Universo:

Total

* Segure a tecla 'CTRL' para marcação de 2 análises simultâneas.

Gerar tabelas

Limpar seleção

Selecionar todas

Características Demográficas

☒ População Total

☐ Sexo

☐ Anos de Estudo

☐ Frequente Escola ou Creche

☐ Escolaridade

☐ Raça

☐ Posição na Família

☐ Idade

Características Sócio-Econômicas

STEPWISE Model for variable selection

Has insurance-related expenses

	ORDER OF INTRODUCTION IN THE MODEL	
	Insurance	Micro-insurance
Economic class	1	3
Has credit card	2	1
Pays social security tax	3	2
Position in the household	4	5
Years of schooling	5	6
State UF	6	7
Age groups	7	9
Has car expenses	8	10
Job position	9	8
Has a car	10	4
Household are	11	11
Attends school or nursery	-	12

Source: CPS/FGV based on POF/IBGE microdata

% of the Population with insurance-related expenses by economic class - Brazil - Individuals over 15 years old								
Class	Insurance	Health Plan/Insurance	Car insurance	life insurance	Open or closed private pension	Others	Health expenses	Health expenses (without a plan)
Class E	1,45	0,76	0,05	0,29	0,01	0,44	5,92	0,053
Class D	4,19	2,64	0,09	1,01	0,13	0,74	11,87	0,0992
Class C	15,69	12,07	1,15	3,74	0,2	1,56	26,49	0,1785
Class AB	46,17	36,65	13,84	12,88	1,91	2,43	52,72	0,3015

Source: CPS/FGV based on POF/IBGE microdata

Modelo *STEPWISE* de seleção das variáveis

Tem Despesa com Seguro Saúde

	ORDEM ENTRADA NO MODELO	
	Seguros	Microseguros
Classe Econômica	1	3
Tem Cartão de Crédito	2	1
Contribui para Previdência	3	2
Anos de estudo	4	4
Faixas etárias	5	5
UF	6	6
Posição na Família	7	10
Posição na Ocupação	8	7
Área - Região Domiciliar	9	8
Tem automóvel	10	9
Tem Despesa com Automóvel	11	11
Sexo	12	-

Fonte: CPS/FGV a partir dos microdados da POF/IBGE

STEPWISE Model for variable selection

Has car insurance-related expenses

	ORDER OF INTRODUCTION IN THE MODEL	
	Insurance	Micro-insurance
Economic Class	1	10
Has car expenses	2	1
Has a car	3	2
Has credit card	4	3
UF State	5	4
Position in the household	6	6
Years of schooling	7	5
Age groups	8	8
Capital - State	9	-
Job position	10	7
Payment default (good and services)	11	9
Sex	12	-
Pays social security tax	13	11
Household income - easiness	14	-
Violence	15	-

Source: CPS/FGV based on POF/IBGE
microdata

STEPWISE Model for variable selection

Has life insurance-related expenses

	ORDER OF INTRODUCTION IN THE MODEL	
	Insurance	Micro-insurance
Economic class	1	4
Has credit card	2	1
State UF	3	2
Pays social security tax	4	3
Position in the household	5	5
Years of schooling	6	6
Car expenses	7	7
Sex	8	9
Job position	9	8
Age groups	10	10
Household area	11	12
Attends school or nursery	12	11
Payment default goods and services	13	14
Capital – State UF	14	-
Violence	15	-
Financed home	16	-
Has a car	17	13

Source: CPS/FGV based on POF/IBGE microdata

STEPWISE Model for variable selection

Has private pension insurance-related expenses

	ORDER OF INTRODUCTION IN THE MODEL	
	Insurance	Micro-insurance
Economic class	1	-
Credit card	2	1
Car expenses	3	4
Years of schooling	4	-
Capital – State	5	-
Sex	6	7
Has a car	7	2
Financed homeowner	8	3
Age groups	9	-
Race/ethnicity	-	5
Household area	-	6

Source: CPS/FGV based on POF/IBGE microdata

	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq	ORDER OF INTRODUCTION IN THE MODEL
Total insurance expenses					
Total	0,000158	0,000016	97,3553	<.0001	12
Class CDE	0,00203	0,000095	453,0867	<.0001	1
Health insurance					
Total	0,000075	0,000013	32,1008	<.0001	13
Class CDE	0,00186	0,000108	294,0179	<.0001	1
Car insurance					
Total	0,000053	0,000014	14,3128	0,0002	11
Class CDE	0,00244	0,000327	55,5289	<.0001	3
Life insurance					
Total	0,000106	0,000014	55,8004	<.0001	9
Class CDE	0,00196	0,000168	135,185	<.0001	2
Private pension					
Total	0,000058	0,000021	7,9023	0,0049	1
Class CDE	0,00262	0,000546	23,0742	<.0001	1
	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq	ORDER OF INTRODUCTION IN THE MODEL
car insurance					
Total	0,00011	0,000016	49,4328	<.0001	1
Class CDE	0,00278	0,000286	94,5198	<.0001	2

Source: CPS/FGV based on POF/IBGE microdata

STEPWISE Model for variable selection

Insurance expenses equation

	ORDER OF INTRODUCTION IN THE MODEL	
	Insurance	Micro-insurance
Economic class	1	5
Age groups	2	2
Years of schooling	3	1
Has a car	4	3
Has a credit card	5	4
Job position	6	-
Area - household region	7	6
Has car expense	8	-
Position in household	9	-
State	10	-
Pays social security tax	-	7

Source: CPS/FGV based on POF/IBGE microdata

STEPWISE Model for variable selection

Health insurance expenses equation

	ORDER OF INTRODUCTION IN THE MODEL	
	Insurance	Micro-insurance
Economic class	1	4
Age groups	2	3
Years of schooling	3	2
Has a car	4	1
Job position	5	-
State	6	-
Has a credit card	7	7
Area - household region	8	6
Sex	9	-
Pays social security tax	-	5

Source: CPS/FGV based on POF/IBGE microdata

STEPWISE Model for variable selection

Car insurance expenses equation

	ORDER OF INTRODUCTION IN THE MODEL	
	Insurance	Micro-insurance
Economic class	1	-
Has car-related expenses	2	-
Has a credit card	3	-

Source: CPS/FGV based on POF/IBGE microdata

STEPWISE Model for variable selection

Life insurance expenses equation

	ORDER OF INTRODUCTION IN THE MODEL	
	Insurance	Micro-insurance
Economic class	1	-
Job position	2	1
Has a credit card	3	2
Age groups	4	-
Years of schooling	5	-
Sexoo	6	-
Has car-related expenses	7	-
Has a car	-	3

Source: CPS/FGV based on POF/IBGE microdata

STEPWISE Model for variable selection

Private Pension expenses equation

	ORDER OF INTRODUCTION IN THE MODEL	
	Insurance	Micro-insurance
Economic class	1	-
Has car-related expenses	2	1

Source: CPS/FGV based on POF/IBGE microdata

DECOMPOSITION OF ACCESS TO INSURANCE

INCOME-EFFECT - BRAZIL (over 15 years old)

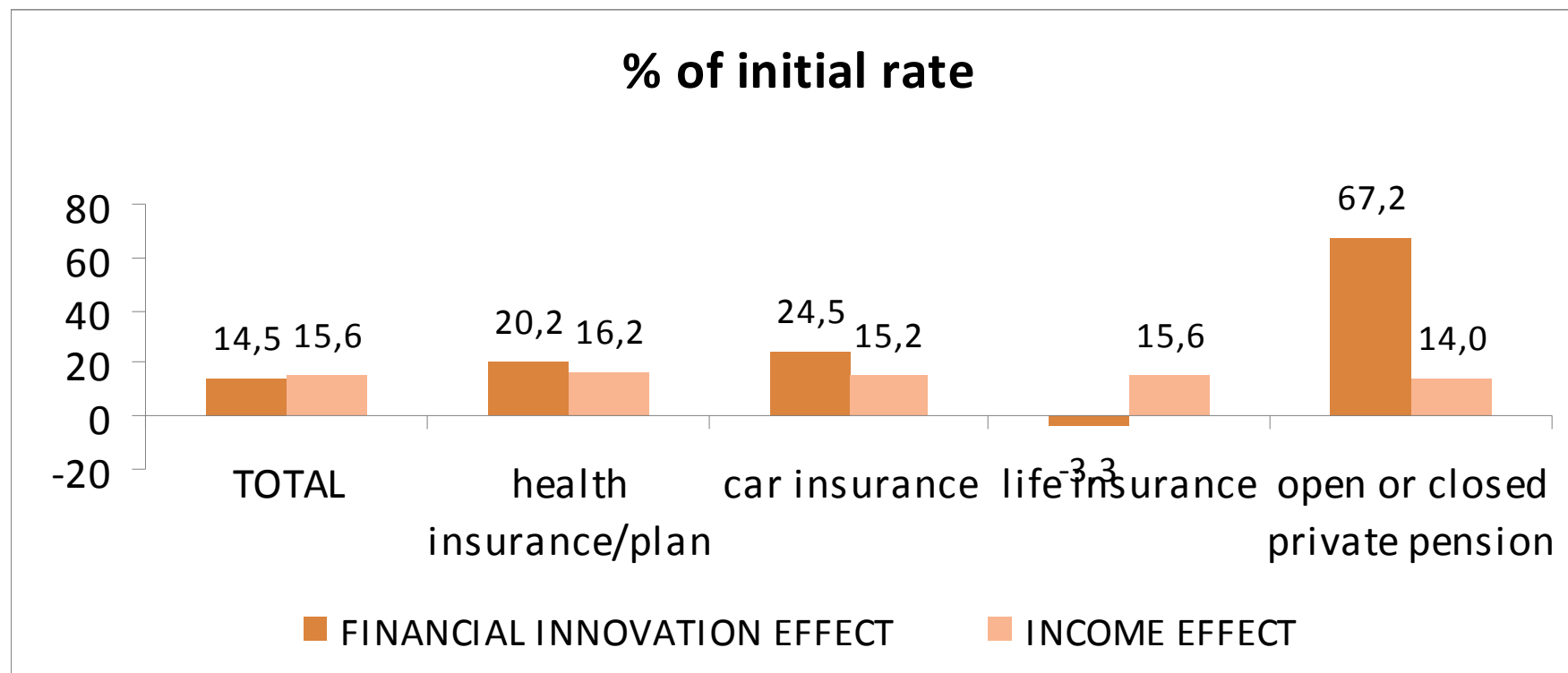
	1	2	3	Total
	% Class 2008	% Class 2003	% Insurance 2003	(1 - 2) * 3
E	0,1622	0,2803	0,0145	-0,0017
D	0,2407	0,2671	0,0419	-0,0011
C	0,4925	0,3764	0,1569	0,0182
AB	0,0996	0,0762	0,4617	0,0108
DECOMPOSITION - PART A				0,0262

DECOMPOSITION OF ACCESS TO INSURANCE

FINANCIAL INNOVATION EFFECT - BRAZIL (OVER 15 YEARS OLD)

	1	2	3	Total
	% Insurace 2008 (SIMULADO RM SP 2003)	% Insurance 2003	% Class 2008	(1 - 2) * 3
E	0,0209	0,0145	0,1622	0,001
D	0,0435	0,0419	0,2407	0,0004
C	0,1948	0,1569	0,4925	0,0187
AB	0,5043	0,4617	0,0996	0,0042
DECOMPOSITION - PART B				0,0243

DECOMPOSITION OF THE VARIATION OF RATE OF ACCESS TO INSURANCE
FINANCIAL SCENARIO: SÃO PAULO METROPOLITAN REGION



Source: CPS/FGV based on PNAD, PME and POF / IBGE microdata

Income Effect -> BRASIL (above 15 years)

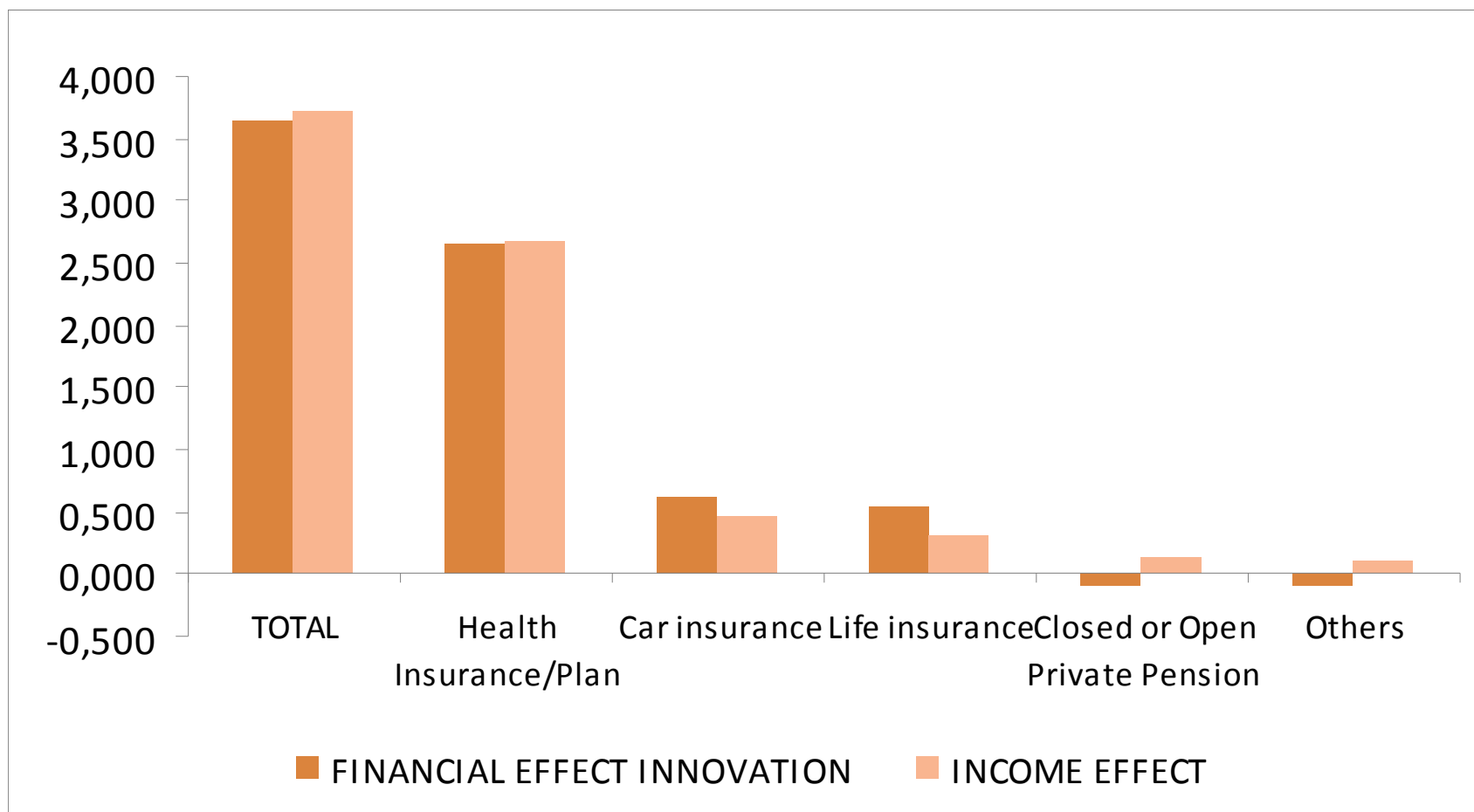
	1	2	3	total
	% Classe 2008	% Classe 2003	Avg Seguro 2003	(1 - 2) * 3
E	0.1622	0.2803	0.6700	-0.0791
D	0.2407	0.2671	1.7500	-0.0462
C	0.4925	0.3764	13.2100	1.5337
AB	0.0996	0.0762	99.2900	2.3184
DECOMPOSIÇÃO PARTE A				3.7267

Inovation Effect > BRASIL (above 15 years)

	1	2	3	total
	Media Seguro 2 008 (SIMULADO RM SP 2003)	Média Seguro 2003	% Classe 2008	(1 - 2) * 3
E	1.7400	0.6700	0.1622	0.1735
D	3.0500	1.7500	0.2407	0.3129
C	18.9800	13.2100	0.4925	2.8416
AB	106.6200	99.2900	0.0996	0.7300
DECOMPOSIÇÃO PARTE B				4.0581

Source: CPS/FGV based on PNAD, PME and POF / IBGE microdata

DECOMPOSITION OF THE AVERAGE INSURANCE EXPENSES
FINANCIAL SCENARIO: SÃO PAULO METROPOLITAN AREA



Source: CPS/FGV based on PNAD, PME and POF / IBGE microdata

ACCESS TO INSURANCE MATRIX

Total

	Health	Car	Life	Pension	Others
Health	12,94	1,81	2,22	0,29	0,48
Car	1,81	2,95	0,79	0,13	0,13
Life	2,22	0,79	4,31	0,16	0,35
Pension	0,29	0,13	0,16	0,45	0,02
Other	0,48	0,13	0,35	0,02	1,41

source: CPS/FGV based on POF/IBGE microdata

ACCESS TO INSURANCE MATRIX

Class CDE

	Health	Car	Life	Pension	Others
Health	8,09	0,40	0,99	0,07	0,31
Car	0,40	0,73	0,11	0,02	0,02
Life	0,99	0,11	2,56	0,03	0,22
Pension	0,07	0,02	0,03	0,16	0,01
Other	0,31	0,02	0,22	0,01	1,20

source: CPS/FGV based on POF/IBGE microdata

Correlation Matrix (controled#) ACESS to Insurance

Health	LIFE	CAR	Pension Plan	Other

Health		** 2.6998 **	** 2.0040 **	** 2.0833 **	** 1.3902
Life	** 1.8900		** 1.8248 **	** 3.2258 **	** 3.3663
Car	** 2.6817	** 1.7224		** 1.9608	1.0901
Pension Plan	** 1.8622	** 3.1666	** 2.0325		1.5979
Other	** 1.5106	** 3.5817	** 1.3624	** 1.9231	

95%.

Correlation Matrix (controled#) ACESS to MicroInsurance

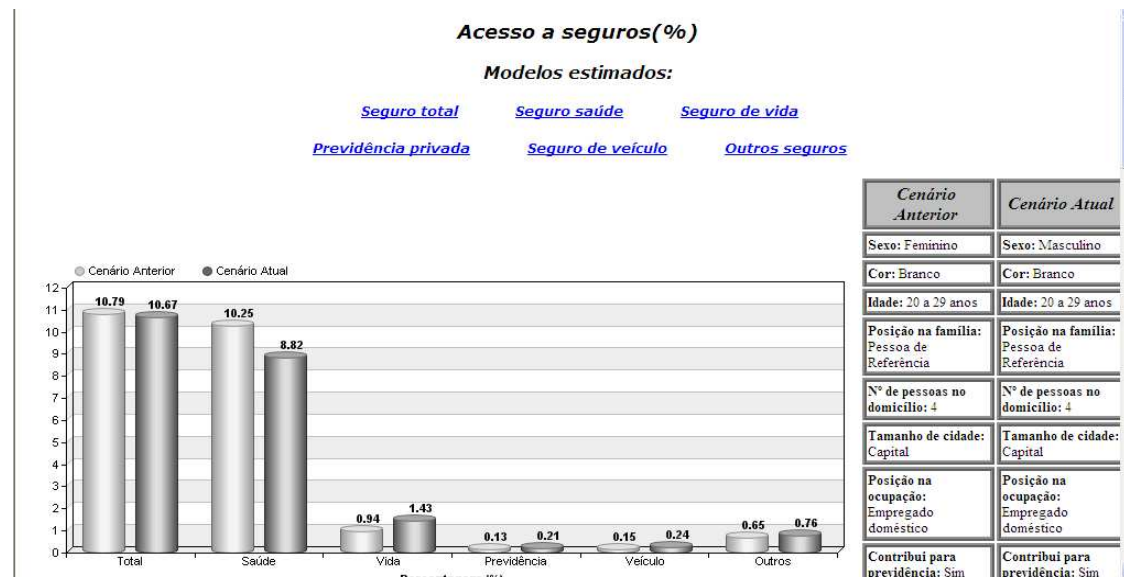
Class CDE

Health	LIFE	CAR	Pension Plan	Other
CLASS CDE	CLASS CDE	CLASS CDE	CLASS CDE	CLASS CDE

Health		** 3.0244 **	** 3.1888 **	** 3.1250 **	** 1.5216
LIFE	** 3.0433		** 1.7995 **	** 4.5455 **	** 3.4306
CAR	** 3.0764	** 1.5511		** 3.1250	0.8744
Pension Plan	** 3.0772	** 4.1497	** 3.0358		** 3.2764
Other	** 1.6725	** 3.5275	1.0135	** 3.8462	

Simulator of Insurance Access & Expenses

Sexo	Feminino	Escolaridade	4 a 7 anos
Raça	Branca	Classe Econômica	Classe C
Idade	20 a 29 anos	Área	Capital
Posição na Família	Pessoa de Referência	UF	RJ
Número de pessoas no domicílio	4	Posição na ocupação	Empregado doméstico
Contribui previdência		Sim	



Causality, Family Altruism and Health Insurance: Difference in Difference Estimator

Parameter	Category	Estimate	Standard Error	Qui-Quadrad o	sig	Conditio nal chance
nelegivl1*2003	is elderly and RFPC below CPS poverty line	0,3206	0,1285	6,23	**	1,37796
nelegivl1*1998	is elderly and RFPC below CPS poverty line	0	0	.		1
nelegivl1*2003	Non-elderly, but lives with eligible elderly	0,2421	0,114	4,51	**	1,2739
nelegivl1*1998	Non-elderly, but lives with eligible elderly	0	0	.		1
nelegivl1*2003	Other Case	0,2103	0,023	83,71	**	1,23411
nelegivl1*1998	other case	0	0	.		1
nelegivl1*2003	Non-elderly, doesn't live with eligible elderly	0	0	.		1
nelegivl1*1998	Non-elderly, doesn't live with eligible elderly	0	0	.		1

Source: CPS/FGV based on Suplemento PNAD/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses

Economic Class						
Category (%)	Insurance	Health Insurance/Plan	Car Insurance	Life Insurance	Open of closed private pensio n	Other s
Class E	1,45	0,76	0,05	0,29	0,01	0,44
Class D	4,19	2,64	0,09	1,01	0,13	0,74
Class C	15,69	12,07	1,15	3,74	0,2	1,56
Class AB	46,17	36,65	13,84	12,88	1,91	2,43

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Pays social security tax							
Category (%)	Class	Insurance	Health Insurance/Plan	Car Insurance	Life Insurance	Open of closed private pension	Others
Yes	Total	33,93	26,68	6,01	10,08	0,94	2,81
	Class CDE	24,43	18,78	1,4	6,83	0,26	2,57
Não	Total	11,52	8,14	2,25	2,82	0,35	1,12
	Class CDE	7,25	4,9	0,64	1,64	0,17	0,93

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Job position							
Category (%)	Class	Insurance	Health Insurance/Plan	Car Insurance	Life Insurance	Open of closed private pension	Others
Private employee	Total	22,16	17,1	3,6	6,3	0,63	1,62
	Class CDE	15,75	11,99	0,94	4,37	0,23	1,42
Public servant	Total	39,99	32,53	7,04	11,43	0,99	4,33
	Class CDE	28,15	22,2	1,08	6,74	0,28	4,19
Domestic servant	Total	4,05	3,4	0,03	0,38	0,03	0,44
	Class CDE	3,78	3,1	0,03	0,39	0,03	0,26
Employee in rural area	Total	2,94	1,31	0,2	0,95	0	0,9
	Class CDE	2,49	0,84	0,07	0,96	0	0,78
Volunteer	Total	28,69	20,8	9,15	9,52	0,22	1,5
	Class CDE	13,48	9,29	2,01	3,83	0	1,47
Employer	Total	43,57	32,23	18,1	11,64	2,31	2,81
	Class CDE	25,21	17,99	6,45	4,79	0,05	3,05
Self-employed	Total	13,22	8,83	2,43	3,4	0,38	1,37
	Class CDE	8,86	5,59	0,93	2,16	0,26	1,17
Trainee	Total	7,06	2,43	0,18	3,67	0	2,33
	Class CDE	7,78	3,55	0	3,09	0	1,14
subsistence worker	Total	3	1,76	0,03	0,66	0	0,73
	Class CDE	2,73	1,57	0,03	0,57	0	0,74

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Category (%)	Class	Insurance	Health Insurance/Plan	Car Insurance	Life Insurance	Open of closed private pension	Others
Has credit Card							
Yes	Total	45,75	35,94	11,33	13,34	1,79	3,5
	Class CDE	32,11	24,86	3	8,76	0,54	3,37
Não	Total	10,32	7,81	1,09	2,3	0,16	0,94
	Class CDE	7,69	5,67	0,4	1,67	0,1	0,88
Has special bank amount limit							
Yes	Total	59,52	45,85	17,44	19,25	2,46	4,22
	Class CDE	45,67	33,88	6,1	15,2	0,85	4,8
Não	Total	10,31	7,96	0,76	2,05	0,15	0,98
	Class CDE	8,3	6,26	0,35	1,66	0,11	0,94

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Is the main holder of a health insurance/ plan							
Category (%)	Class	Insurance	Health Insurance/Plan	Car Insurance	Life Insurance	Open of closed private pension	Others
Yes	Total	81,47	76,13	13,56	16,88	2,17	3,77
	Class CDE	75,41	71,49	4,18	11,82	0,8	3,79
Não	Total	5,41	1,83	1,09	2,1	0,15	0,99
	Class CDE	3,89	1,34	0,36	1,58	0,09	0,92

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Attends school and/or nursery							
Category (%)	Class	Insurance	Health Insurance/Plan	Car Insurance	Life Insurance	Open of closed private pension	Others
Yes, private network	Total	26,81	21,28	5,17	6,64	1,58	1,45
	Class CDE	18,55	13,78	0,87	4,29	0,67	1,79
Yes, public network	Total	7,48	5,6	0,64	2,02	0,08	0,81
	Class CDE	5,81	4,3	0,09	1,5	0,04	0,76

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Years of schooling							
Category (%)	Class	Insurance	Health Insurance/Plan	Car Insurance	Life Insurance	Open of closed private pension	Others
1 to 3 years old	Total	6,16	4,45	0,34	1,26	0,06	0,92
	Class CDE	5,24	3,75	0,16	1,12	0,05	0,81
4 to 7 years old	Total	10,45	7,46	1,05	2,44	0,17	1,15
	Class CDE	8,44	5,99	0,5	1,99	0,17	1,06
8 to 11 years old	Total	19,73	15,18	2,68	5,34	0,37	1,67
	Class CDE	15,25	11,51	1,12	4,02	0,16	1,52
12 years old or more	Total	53,15	43,5	16,45	14,49	2,71	2,28
	Class CDE	34,87	29,83	3,77	6,43	0,87	2,64

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Highest education level attained							
Category (%)	Class	Insurance	Health Insurance/PI an	Car Insurance	Life Insurance	Open of closed private pension	Others
No education	Total	4,12	3	0,19	0,41	0,03	0,68
	Classs CDE	3,58	2,6	0,18	0,25	0,03	0,67
Adult Literacy	Total	4,09	2,91	0,6	0,76	0	0,58
	Classs CDE	3,47	2,41	0	0,75	0	0,6
Secondary school or by series	Total	10,58	7,62	1,04	2,69	0,13	1,16
	Classs CDE	8,56	6,15	0,46	2,14	0,12	0,99
secondary school or by no series	Total	8	5,67	0,19	1,79	0,27	0,85
	Classs CDE	8,27	5,87	0,12	1,9	0,28	0,9
Supletivo (Ensino Fundamental ou Primeiro Grau)	Total	10,81	8,02	1,6	3,84	0	0,97
	Classs CDE	9,04	6,25	0,77	3,87	0	1,03
High School or Secondary school by series	Total	19,97	15,63	2,71	5,11	0,39	1,69
	Classs CDE	15,27	11,68	1,18	3,89	0,12	1,62
High School or Secondary school by no-series	Total	26,86	21,92	3,49	9,84	0,03	0,97
	Classs CDE	18,12	15,23	1,43	5,53	0,04	1,25
Fast-track (secondary or high school).	Total	20,7	17,24	1,61	6,63	0,32	1,19
	Classs CDE	19,1	16,32	0,61	5,75	0,39	1,18
Technology	Total	33,51	22,61	5,45	9,33	2,02	4,14
	Classs CDE	28,92	19,65	2,28	4,79	2,47	5,89
A- Levels	Total	14,19	9,71	1,04	2,7	2,35	0,32
	Classs CDE	13,46	7,48	0,53	2,66	3,73	0,25
Superior - complete graduate	Total	61,05	50,72	20,3	16,86	3,25	2,63
	Classs CDE	43,22	37,27	5,55	9,24	1,14	2,46
Superior - Incomplete graduate	Total	35,11	27,34	8,29	8,45	1,41	1,93
	Classs CDE	23,24	18,2	1,2	4,3	0,13	2,59
Specialization - graduate	Total	67,65	54,93	21,61	21,38	2,79	2,9
	Classs CDE	43,24	36,94	6,84	7,19	5,25	7,44
Master's or PhD.	Total	67,22	55,12	26,03	21,24	6,18	2,38
	Classs CDE	40,37	35,9	9,9	5,43	0	0,34

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Sex							
Category (%)	Class	Insurance	Health Insurance /Plan	Car Insurance	Life Insurance	Open of closed private pension	Others
Male	Total	19,35	14,24	4,35	5,93	0,57	1,82
	Class CDE	12,63	8,95	1,23	3,69	0,2	1,6
Female	Total	14,24	11,65	1,57	2,71	0,34	1
	Class CDE	8,93	7,24	0,23	1,43	0,11	0,79

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Fecundity condition							
Category (%)	Class	Insurance	Health Insurance/Plan	Car Insurance	Life Insurance	Open of closed private pension	Others
Female (not pregnant and not breastfeeding)	Total	14,56	11,93	1,63	2,76	0,35	1,02
	Class CDE	9,12	7,4	0,23	1,45	0,11	0,83
Female (pregnant)	Total	8,98	6,79	0,55	1,82	0,14	0,38
	Class CDE	5	4,08	0	0,91	0	0,26
Female (breastfeeding)	Total	8,12	6,56	0,51	1,88	0,26	0,67
	Class CDE	6,3	4,98	0,33	1,41	0,12	0,23

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Colour / Race							
Category (%)	Class	Insurance	Health Insurance/PI an	Car Insurance	Life Insurance	Open of closed private pension	Others
White	Total	21,66	16,87	4,49	5,56	0,72	1,41
	Class CDE	13,39	10,27	1,06	3,03	0,25	1,17
Black	Total	11,89	9,47	1,26	3	0,19	1,44
	Class CDE	8,59	6,49	0,32	2,03	0,14	1,3
Yellow	Total	29,83	24,09	9,45	6,44	1,23	2,04
	Class CDE	18,13	13,78	4,68	1,63	1,42	3,1
Brown	Total	10,67	7,9	1,01	2,77	0,11	1,39
	Class CDE	8,07	5,81	0,38	2,12	0,04	1,19
Indigenous; native	Total	20,59	14,7	3,58	8,44	0,27	0,94
	Class CDE	12,56	6,23	0	5,74	0,33	1,15

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Religion							
Category (%)	Class	Insuran ce	Health Insuran ce/Plan	Car Insuran ce	Life Insuran ce	Open of closed private pensio n	Others
No religion	Total	15,65	11,28	3,71	4,3	0,81	1,62
	Class CDE	8,41	5,63	0,67	2,15	0,35	1,3
Catholic	Total	16,44	12,74	2,82	4,26	0,46	1,35
	Class CDE	10,46	7,83	0,68	2,48	0,14	1,19
Pentecostal, evangelical	Total	12,4	9,2	1,12	3,09	0,13	1,35
	Class CDE	10,14	7,49	0,46	2,47	0,11	1,19
Evangelical, others	Total	20,53	15,63	4,12	5,28	0,41	1,35
	Class CDE	14,61	11,3	1,13	3,37	0,21	1,21
spiritualist	Total	42,9	34,37	12,78	10,37	1,29	3,01
	Class CDE	27,04	22,55	4,98	6,65	0,03	1,69
Others	Total	19,87	15,83	2,79	5,83	0,17	2,28
	Class CDE	12,45	9,81	0,83	3,06	0,2	1,05

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Position in the household							
Category (%)	Class	Insurance	Health Insurance/Plan	Car Insurance	Life Insurance	Open of closed private pension	Others
Reference person	Total	23,56	17,97	5,01	6,66	0,7	2,22
	Class CDE	15,04	10,97	1,3	3,93	0,21	1,91
spouse	Total	12,4	9,73	1,35	2,58	0,31	0,82
	Class CDE	7,71	6,03	0,27	1,35	0,12	0,63
child	Total	10,24	7,86	1,39	2,49	0,25	0,69
	Class CDE	7,02	5,37	0,26	1,77	0,13	0,68
other relative	Total	10,16	8,45	0,76	1,47	0,06	0,67
	Class CDE	7,16	6,06	0,31	1,01	0,07	0,51
non-relative	Total	13,27	10,95	1,27	2,53	0,33	0,89
	Class CDE	10,47	9,34	0,44	1,55	0	0,6
pensioner	Total	19,48	17,73	3,92	6,16	0,4	0
	Class CDE	14,21	11,69	0	3,1	0,58	0

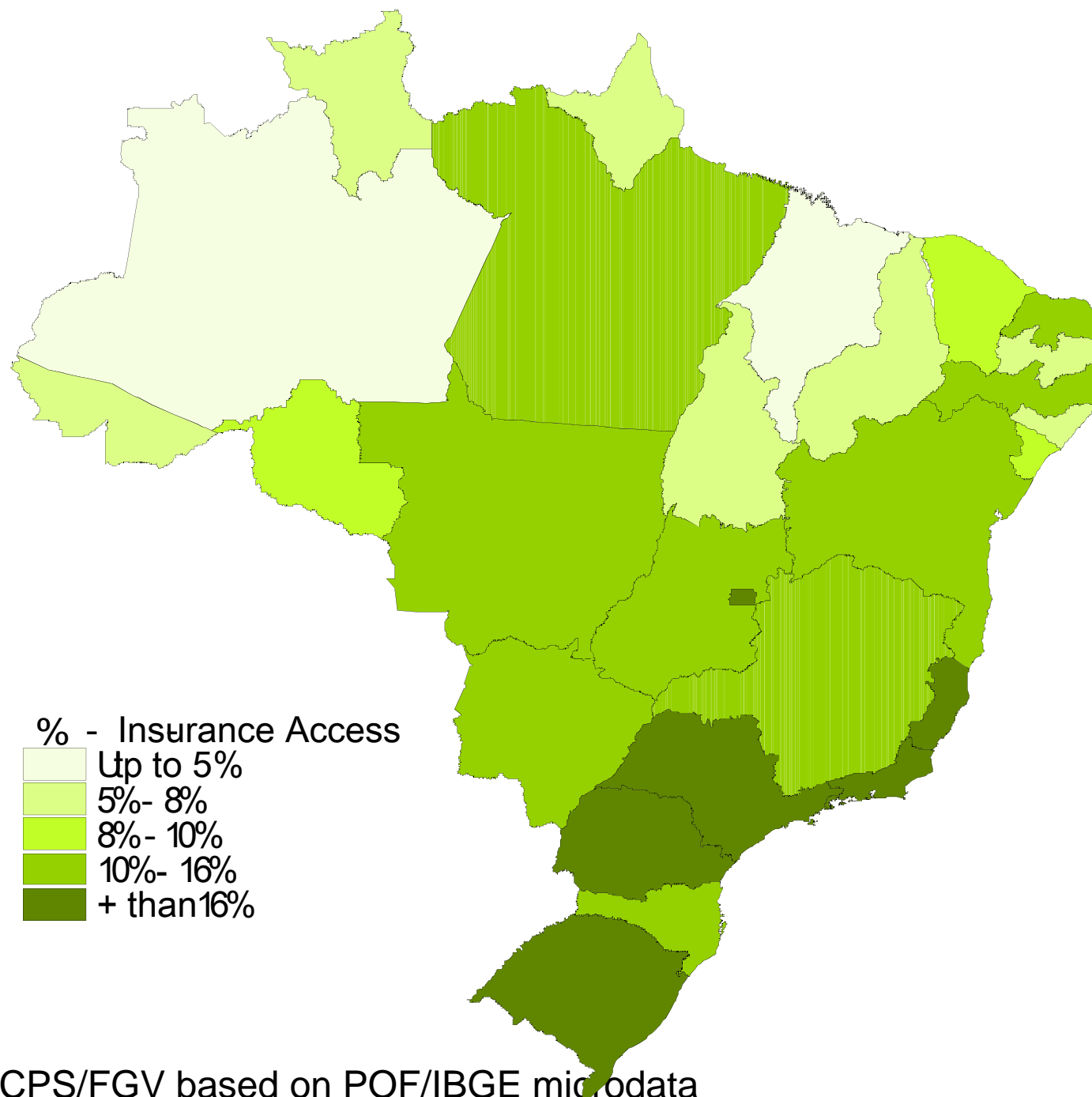
Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Age group							
Category (%)	Class	Insurance	Health Insurance/Plan	Car Insurance	Life Insurance	Open of closed private pension	Others
From 10 to 19 years old	Total	3,54	2,52	0,19	0,87	0,09	0,25
	Class CDE	2,73	1,94	0,01	0,62	0,1	0,26
From 20 to 29 years old	Total	13,3	10,15	1,5	3,16	0,27	1,23
	Class CDE	9,65	7,22	0,45	2,37	0,12	1,1
From 30 to 39 years old	Total	18,6	13,86	3,72	5,39	0,53	1,44
	Class CDE	12,21	8,86	0,96	3,38	0,15	1,3
From 40 to 49 years old	Total	22,62	17,69	4,84	5,89	0,85	1,79
	Class CDE	15,08	11,63	1,29	3,57	0,29	1,49
From 50 to 59 years old	Total	22,81	17,6	4,39	6,62	0,62	2,06
	Class CDE	12,81	9,25	0,82	3,09	0,17	1,59
From 60 to 69 years old	Total	17,81	14,11	3,21	3,78	0,43	1,91
	Class CDE	9,8	7,67	0,56	1,55	0,13	1,55
70 years old or more	Total	15,59	13,47	1,79	1,89	0,01	0,83
	Class CDE	8,74	7,48	0,67	0,69	0,01	0,84

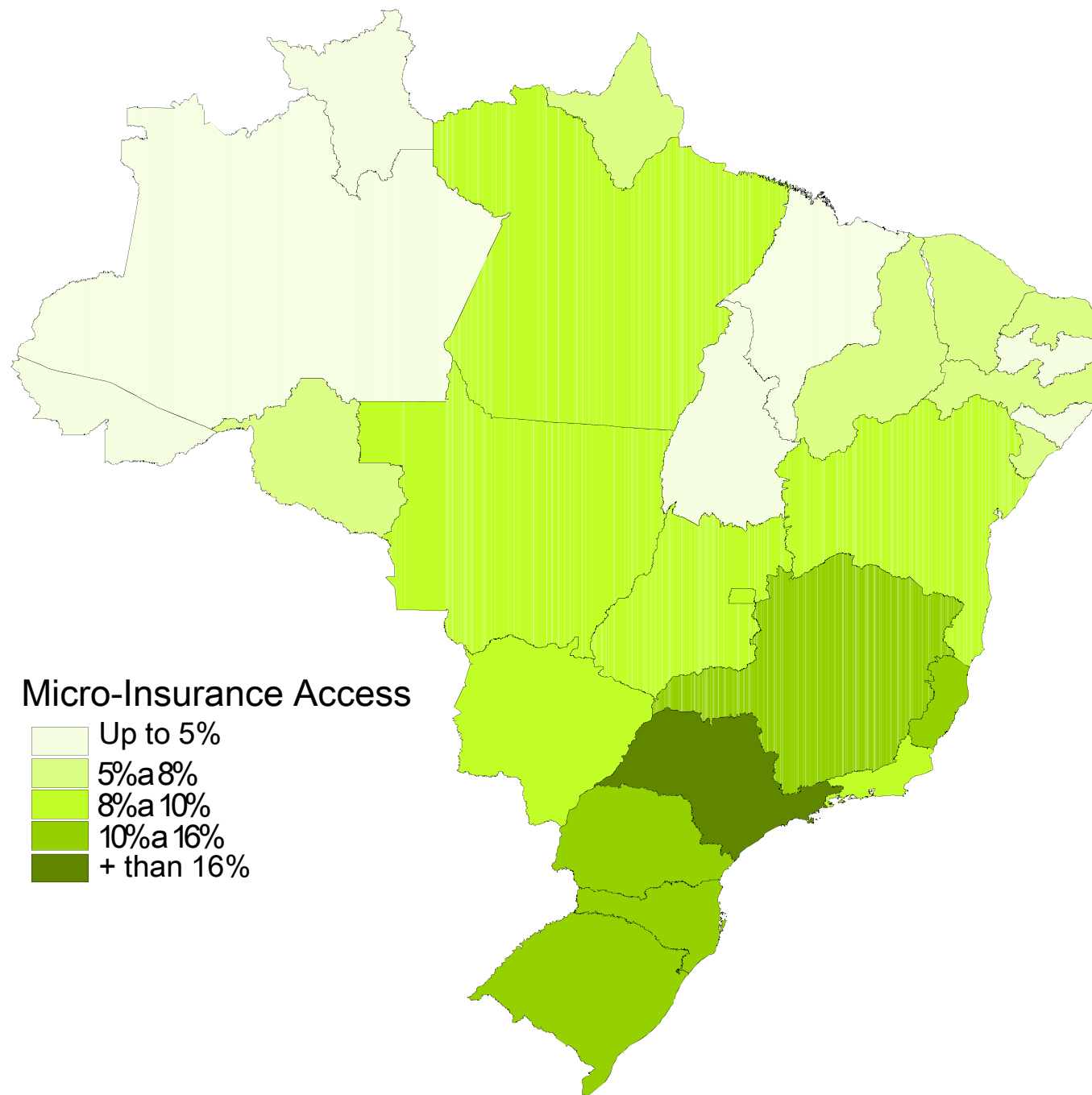
Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Area (with fragmented urban area)							
Category(%)	Class	Insuran ce	Health Insuran ce/Plan	Car Insuran ce	Life Insuran ce	Open of closed private pensio n	Others
Capital	Total	23,36	19,22	4,81	4,91	0,88	1,6
	Class CDE	13,28	10,74	0,74	2,46	0,33	1,41
Metropolitan area (Non Capital)	Total	17,41	13,94	3,09	3,76	0,36	1,06
	Class CDE	11,8	9,78	1,17	2,07	0,16	0,77
Urban Area Non Metropolitan	Total	16,76	12,43	2,75	4,96	0,39	1,51
	Class CDE	11,56	8,36	0,79	3,15	0,13	1,3
Rural area	Total	5,38	3,38	0,46	1,61	0,07	1,04
	Class CDE	4,44	2,62	0,16	1,29	0,03	0,95

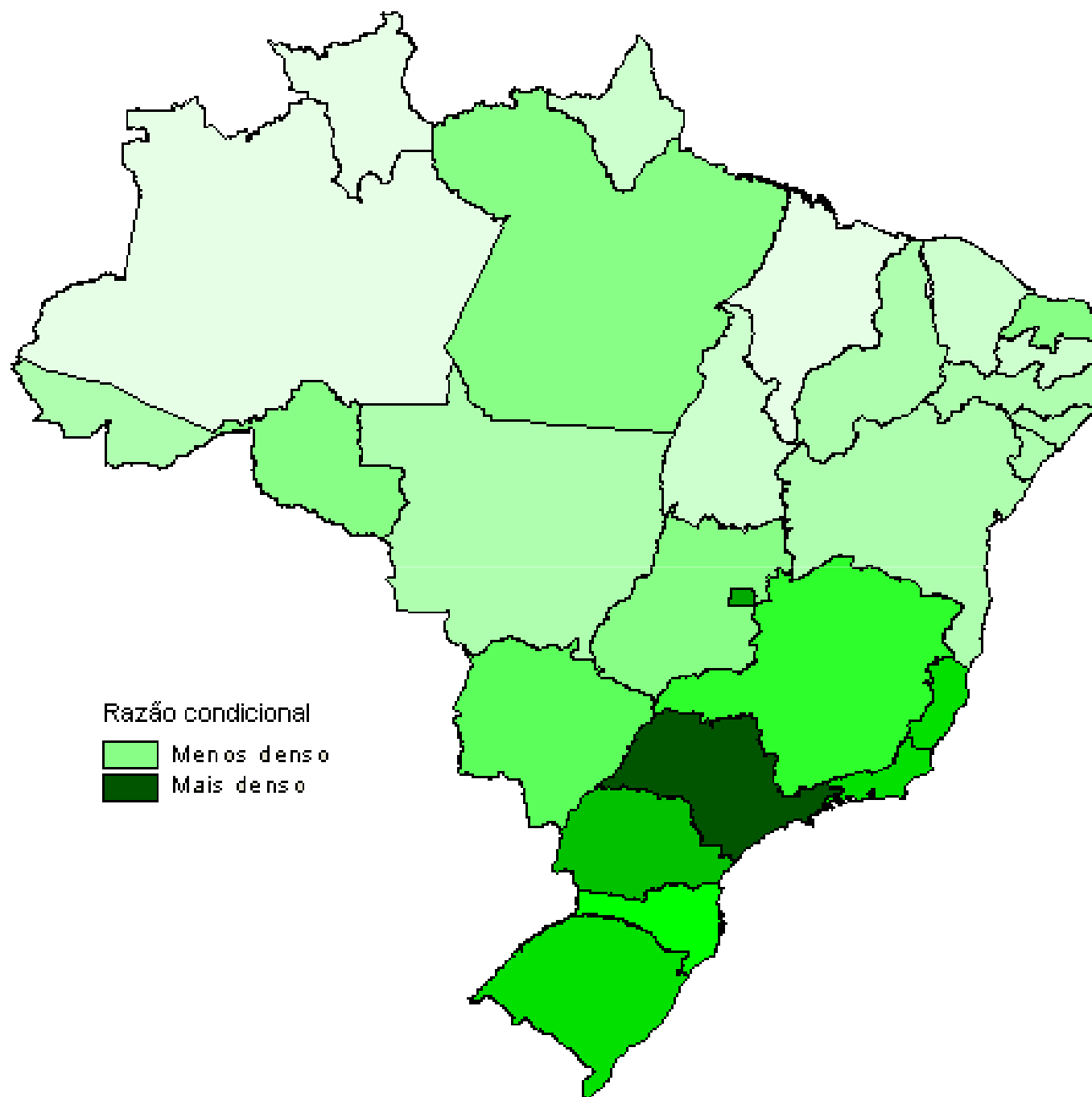
Source: CPS/FGV based on POF/IBGE microdata



Source: CPS/FGV based on POF/IBGE microdata



Source: CPS/FGV based on POF/IBGE microdata



Source: CPS/FGV based on POF/IBGE microdata

Ranking of the Access to security services and private pension - Capitals					
Total Population			Classes CDE		
		%			%
1	Brasília - DF	46,8	1	São Paulo - SP	18,2
2	Vitória - ES	36,3	2	Belo Horizonte - MG	18,2
3	São Paulo - SP	30,4	3	Belém - PA	17,3
4	Belo Horizonte - MG	26,8	4	Vitória - ES	17,1
5	Curitiba - PR	26,2	5	Cuiabá - MT	16,8
6	Porto Alegre - RS	25,1	6	Campo Grande - MS	16,4
7	Rio de Janeiro - RJ	24,8	7	Brasília - DF	15,3
8	Campo Grande - MS	24	8	Salvador - BA	15,1
9	Belém - PA	22,6	9	Curitiba - PR	14,7
10	Salvador - BA	22,5	10	Recife - PE	12,9
11	Cuiabá - MT	21,8	11	Natal - RN	12,9
12	Natal - RN	20,7	12	Goiânia - GO	12,4
13	Recife - PE	20	13	Fortaleza - CE	11,8
14	Goiânia - GO	19	14	Porto Alegre - RS	11,3
15	Fortaleza - CE	16,8	15	João Pessoa - PB	10,2
16	João Pessoa - PB	16,3	16	Teresina - PI	10,2
17	Maceió - AL	16,1	17	Maceió - AL	10
18	Florianópolis - SC	15,3	18	Porto Velho - RO	9,35
19	Teresina - PI	14,6	19	Rio de Janeiro - RJ	9,14
20	Porto Velho - RO	12,7	20	Aracaju - SE	8,92
21	Aracaju - SE	12,1	21	São Luís - MA	7,61
22	São Luís - MA	11,3	22	Rio Branco - AC	7,43
23	Rio Branco - AC	10,8	23	Florianópolis - SC	7,38
24	Macapá - AP	7,5	24	Palmas - TO	5,97
25	Palmas - TO	7,12	25	Macapá - AP	5,55
26	Manaus - AM	6,35	26	Manaus - AM	4,99
27	Boa Vista - RR	5,5	27	Boa Vista - RR	3,2

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Problems with violence							
Category (%)	Class	Insurance	Health Insurance/PI an	Car Insurance	Life Insurance	Open of closed private pensio n	Others
Yes	Total	18,53	14,41	3,38	4,75	0,58	1,52
	Class CDE	11,55	8,68	0,86	2,85	0,2	1,21
No	Total	16	12,26	2,75	4,11	0,4	1,36
	Class CDE	10,45	7,83	0,69	2,45	0,14	1,19

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Area (with fragmented urban area)							
Category(%)	Class	Insurance	Health Insurance/Plan	Car Insurance	Life Insurance	Open of closed private pension	Others
Capital	Total	23,36	19,22	4,81	4,91	0,88	1,6
	Class CDE	13,28	10,74	0,74	2,46	0,33	1,41
Metropolitan area (Non Capital)	Total	17,41	13,94	3,09	3,76	0,36	1,06
	Class CDE	11,8	9,78	1,17	2,07	0,16	0,77
Urban Area Non Metropolitan	Total	16,76	12,43	2,75	4,96	0,39	1,51
	Class CDE	11,56	8,36	0,79	3,15	0,13	1,3
Rural area	Total	5,38	3,38	0,46	1,61	0,07	1,04
	Class CDE	4,44	2,62	0,16	1,29	0,03	0,95

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Environmental problems							
Category (%)	Class	Insurance	Health Insurance/PI an	Car Insurance	Life Insurance	Open of closed private pensio n	Others
Yes	Total	20,71	16,09	3,85	4,99	0,58	1,63
	Class CDE	13,54	10,32	1,12	2,93	0,15	1,29
Não	Total	15,72	12,07	2,7	4,12	0,42	1,35
	Class CDE	10,1	7,53	0,64	2,48	0,16	1,18

Source: CPS/FGV based on POF/IBGE microdata

Brazil - Individual filter above 15 years old - Population with some expense - % of the population with expenses							
Housing conditions							
Category (%)	Class	Insurance	Health Insurance/PI an	Car Insurance	Life Insurance	Open of closed private pension	Others
good	Total	20,74	16,26	4,09	5,38	0,6	1,48
	Class CDE	12,58	9,65	0,98	3,02	0,19	1,26
Satisfactory	Total	14,71	11,1	2,21	3,77	0,38	1,4
	Class CDE	10,44	7,74	0,65	2,47	0,15	1,14
Bad	Total	6,92	4,83	0,54	1,6	0,08	1,18
	Class CDE	6	4,09	0,2	1,42	0,07	1,15

Source: CPS/FGV based on POF/IBGE microdata