Affordability and Lack of Interest are the main reasons for not acquiring a financial service. Main reasons for not acquire a financial service. Credit Deposit account 58.05 4.39 4.34 33.87 5.05 10.15 5.39 43.18 23.07 5.46 7.05 Retirement account Insurance 25.38 4.55 53.05 11.71 7.92 1.6 16.77 12.98 28.82 20.67 16.56 Percentage of respondents without the financial service.

