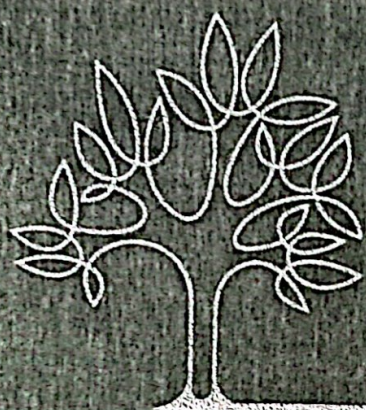


Education, Health and Social Change

Walking Through The Road Of Transformation




Principal
S.D. College, Hoshiarpur


Paramveer Singh, Harjyot Kaur & Isha

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CHAPTER XXIII

THE RELATIONSHIP AMONG SOCIO-ECONOMIC FACTORS AND FINANCIAL LITERACY OF HOUSEHOLDS - AN EMPIRICAL STUDY

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Abstract

Financial stability and wellbeing of a particular family depend on the level of awareness and literacy about the financial products. It also depends upon the usage of skills of individuals in the family to manage the expenditure according to the income. If a family spends the finances according to the income which they collectively earn, then there is a possibility of emergence of any saving pattern. The situation is getting more complicated due to new technological innovations. In the Covid times, government is also focussing more on digitising the financial system, therefore financial institutions emphasised in introduction of internet banking, plastic cards, no touch payments, wave technology in the cards etc. Hence, parent's education, background, usage of financial institutions, products, income and expenditure of a family become utmost important to study whether families are enough capable or not to deal with the changes of the financial system. This paper is an attempt to study the financial pattern and socio economic factors such as qualification, background, income and expenditure of families of college going students. The study found that most of the families are spending according to their income levels and respondents are relatively aware about the savings. High percentage of usage of financial services

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