



Press Release  
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## **Nationally and personally, Kenyans see the cost of living as their main problem And 8 out of 10 citizens are dissatisfied with the way the economy is being managed**

**28 February 2018, Nairobi:** Kenyans are most likely to name the cost of living as the biggest problem facing the country (28%) and their own household (38%). However both of these figures are lower than they were in 2016. Concern about hunger, however, grew between 2016 and 2017 for the country (9% to 12%) and for households (8% to 18%). Although people are more concerned about food security, household experiences of hunger are lower in 2017 than 2016: fewer citizens report that, because of a lack of resources, they were hungry but did not eat (2016: 63% to 2017: 51%) or they skipped a meal (2016: 65% to 2017: 53%).

Nonetheless, more than 8 out of 10 Kenyans are unsatisfied with the way the economy is being managed (82%), a sharp deterioration from 2016 when just over half (55%) of Kenyans were unhappy with Kenya's economic direction.

These findings were released by Twaweza in a research brief titled *Money Matters: Kenyans' opinions and experiences of poverty and financial inclusion*. The brief is based on data from *Sauti za Wananchi*, Africa's first nationally representative high-frequency mobile phone survey. The findings are based on data collected from 1,701 respondents across Kenya between September and October 2017.

Kenyans are also dissatisfied with Kenya's direction in fighting corruption (75%). Again this is much higher than in 2016 when half of citizens (52%) were dissatisfied. In general Kenyans' satisfaction levels with the country's direction on a range of issues has dropped: improving security 74% in 2016 to 57% in 2017 and creating jobs 41% in 2016 to 28% in 2017.

Many Kenyans do not find their income sufficient to meet their daily needs, only 1 out of 3 (33%) answer positively in this regard. However this is an improvement from 2016 when only 19% felt they had enough income for their needs. This improvement is reflected across urban and rural, richer and poorer citizens. However the increase in poorer people saying their income meets their needs is smaller than in any other group.

When the money is not enough, people are more likely to tighten their belts and cut spending (30%) than buy on credit (13%) or borrow (10%). Despite this 1 out of 3 citizens (33%) have taken a loan or borrowed money in the last five years. Demographic inequalities are substantial with urban, male and wealthier citizens much more likely to take loans than female, rural, poorer citizens.

The news is more positive when it comes to financial inclusion. Almost half of citizens (43%) say they have a bank account, this number has been steadily rising since 2006. However access is unequal with men more likely than women (48% and 38%), urban more likely than rural (51% and 38%) and wealthy more likely than poor citizens (70% and 31%) to have bank accounts.

Similarly, access to most major financial products has increased over the past year. Citizens are more likely to report having debit cards (25% to 29%) insurance (12% to 21%) and pensions (11% to 15%) in 2017 compared to 2016.

However mobile money continues to dominate in terms of financial products. Three out of four Kenyans use these services and there are only marginal differences between many demographic groups. However the wealthy (92%) are much more likely to use mobile money than the poor (64%).

Victor Rateng of *Sauti za Wananchi* at Twaweza, said: *“Citizens continue to be worried by the struggle of meeting their daily needs. Although there is some improvement, too many Kenyans are still forced to worry about food, insufficient incomes and the high cost of living. They are unhappy with the direction of the country in major areas such as security, corruption, the economy.”*

*Although financial inclusion might help them to cope through difficult times,” he continued “there are inequalities in access. But, mobile money emerges as a great equalizer, even in the poorest households more than half of citizens are using these services. Although overall we seem to be moving in the right direction, citizens own perceptions remain negative. We must ensure that no one is left behind as the country forges ahead.”*

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**Notes to Editors**

- This brief and the data contained can be accessed at [www.twaweza.org](http://www.twaweza.org), or [www.twaweza.org/sauti](http://www.twaweza.org/sauti)
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