

Chapter 4

Intentions of Vietnamese Families for Future: Findings from a Survey in the Southern Key Economic Zone of Vietnam

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Abstract

Based on the data set of a survey conducted in 2015, this paper analyzes the intentions of families living in the Southern Key Economic Zone of Vietnam.

Key words: family's priorities, family's intentions, Vietnamese family, Southern Key Economic Zone of Vietnam.

1. Introduction

In general, the priorities of families in their life are often the same in any society and at any time. They revolve around basic human needs under a given context. However, the order of the priorities and their specific manifestations will vary depending on contexts and be different among the social categories. This paper examines Vietnamese households' priority preferences based on the data set from a survey conducted in the Southern Key Economic Zone of Vietnam. It is a result of the project titled *Dynamics and Transformation of the*

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Vietnamese Family in the Đổi Mới Period which is funded by the Institute of Developing Economies of the Japan External Trade Organization.

2. The social context of Vietnamese families after Đổi Mới

Soon after the country's unification in 1975, the Vietnamese political leaders implemented the orthodox communist politics, polity and policy. That political approach led the society to a full-fledged crisis, forcing them to turn to the reform called Đổi Mới which was proclaimed in 1986. This policy performed an economic liberalization, namely the freedom in ownership, business, labor and commerce. In the sector of social policies, the reform resulted in a mixture of trends in the reduction, maintenance and rehabilitation of social welfare benefits.

3. Current priorities of Vietnamese families

Under the pressure from the dramatic socio-economic changes after Đổi Mới, every family in Vietnam had to drastically change its mind and actions on its priorities. Studies on families in Vietnam show that Vietnamese families (poor and wealthy) have been striving to grow and accumulate their capitals: economic, human, social, and cultural capital. Diagram 1 draws a sketch by simplifying the current priorities of Vietnamese families (poor and well-off). Observations illustrate eight priorities that every family in Vietnam is presently focusing its every attention and effort on. These are: improving living standards, livelihoods, health, education/ professional skills, residence, family identity, care for family, coping with risks. Whether poor or wealthy, Vietnamese families pay close attention to those eight concerns or priorities. However, obviously their contents are completely different due to their own capacity.

Diagram 1. Emerging priorities of poorer and better-off families in Vietnam

No	Priority	Manifestations in poorer families	Manifestations in better-off families
1	Living standards	Improving economic conditions (income, housing, transportation means)	Enriching
2	Livelihood	Seeking better livelihoods	Seeking prestigious job or advantaged business
3	Health	Health-seeking	Seeking manner and style
4	Education/ professional skills	Enhancing education/ professional training for family members	Seeking higher education and advanced professional training for family members
5	Residence	Migrating to find jobs with better income	Migrating to find future prospects
6	Family identity re-definition	Seeking better social status, maintaining family traditions and developing social networks	Seeking higher social status and broader social relationships
7	Family caring	Reinforcing traditional ways of taking care of family	Taking care of family based on market and financial resources
8	Risk coping strategies (loss of livelihood, illness, old age and natural disasters)	Saving, migrating, social insurance, strengthening social networks to cope with risks	Migrating, accumulating financial resources and commercial insurances to cope with risks

4. Data source and analytical framework

In this article, I use the method of secondary data analysis which is based on a data set of the survey that I was principal investigator. The survey was conducted in 2015 (hereafter referred to as SKEZ 2015 Survey). It is the core component of the project *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* (KX.02.20/11-15). The project was funded by Ministry of Science and Technology in Vietnam.

Since 2006, the Southern Institute of Social Sciences (SISS) has been implementing a research strategy that includes a series of surveys in the Southern region to measure long-term social changes. In 2008, SISS conducted a survey in the Mekong Delta. In 2010, two other surveys were done in Ho Chi Minh City and the minor Southeast region. Those researches created a surveyed household's list of 3,060 households living in 270 residential (hamlets, residential clusters) that belong to 90 administrative units (wards, communes or townlets) in the Southern region (Tran Dan Tam, 2010; Le Thanh Sang, 2011).

SKEZ 2015 Survey was based on the list of sites and households of previous researches in 2010 in Ho Chi Minh City and the minor Southeast region mentioned above, aiming to be a replication study. In addition, similar sampling procedures were followed for the 720 households in 20 communes, wards and hamlets in Long An province and Tien Giang province in the Mekong Delta. In total, the SKEZ 2015 Survey has a sample size of 2,880 households living in 240 residential (hamlets and residential clusters) in 80 communes, wards and townlets in eight provinces and cities of the Southern Key Economic Zone. Its data was collected on site during April – December 2015.

At each household on the survey list, a person was chosen as its representative (usually but not necessarily the head of the household) for the interview. Interviewers were university graduates and graduate students majoring in sociology. Team leaders were sociologists currently working at the SISS. Local officials guided interviewers to the house of surveyed households and introduced them to the families. Then, interviews were conducted at home, with no local officials present as principal.

The questionnaire of SKEZ 2015 Survey contains 51 broad questions (150 questions in details), covering many aspects of household life. This article analyzes data based on Question 48 “What following intentions does your family have for the next five years?” The question is divided into two main parts: choosing three main intentions, and from there, choose the top priority.

There are many characteristics of the households or the respondents that can be selected as independent variables for analysis. This piece will examine six characteristics: economic capacity, age, gender, educational level, ethnicity and residential area (urban-rural). Among those, two household characteristics are hypothesized to have the most influence on choices of priorities and top priority for the next five years. They are the economic capacity of the household and the age of the household representative. The economic capacity of the

household is one of the most essential characteristics, significantly dictating the behaviors and thoughts of family members. The age of the respondent reflects the household's stage in its family cycle – another factor with immense impact on future focuses. For this paper, the economic capacity is measured by the variable of average income per capita and divided into quintiles. The age of the respondent is also sorted into five groups: under 30, 30-39, 40-49, 50-59, and 60+.

5. The Southern Key Economic Zone of Vietnam

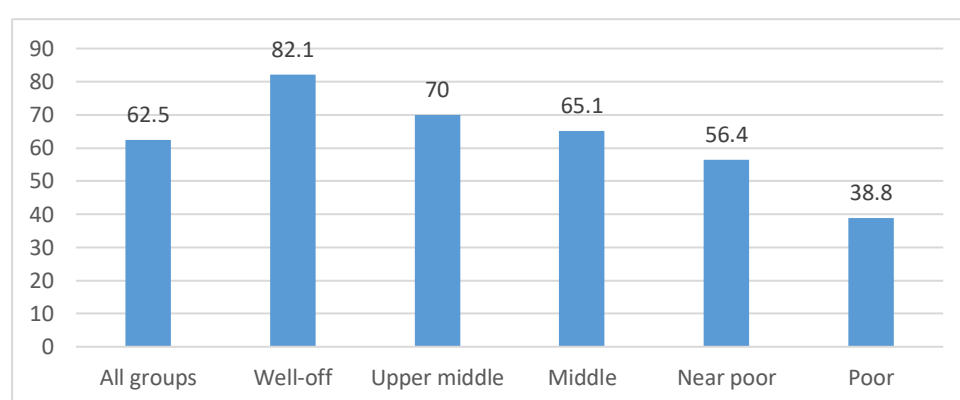
The characteristics of the households studied here (including characteristics chosen as both dependent and independent variables) are strongly influenced by the social environment these families were and are living in. Consequently, it is necessary to mention a little about the Southern Key Economic Zone. This is the most strongly industrialized region in Vietnam, and therefore, is also the region with a high concentration of young population of working age with a more developed occupational structure and higher living standards. Table 1 (Appendix) and Figure 1 illustrate that the improvement in economic life over the past ten years (2005-2015) in this region is widespread and relatively uniform.

The vast majority of participants (62.5%) say that their families' economic lives have basically been better over the last ten years (2005-2015). Just over 10% think that their economic lives have, in general, worsened.

However, the distribution of improvement in economic lives differs by social category (Table 1 Appendix). This is especially evident when examining by income quintile. The proportion of households with economic improvement rises steeply from the poorer group to the better-off group. This number grows from 38.8% in the poor to 82.1% in the better-off. The good news is that even in the poor, almost 40% of households have some economic improvement. There are also quite apparent differences by educational level, ethnicity, gender and residential area. Fortunately, even in disadvantaged groups, the percentage of households with improved living standards is fairly high. For example, 58.6% of households where the heads (or representatives) are female declare that their families have generally had

improved economic lives over the last ten years. This rate is 53.2% for the group with no degree and 62.1% for the group with primary education or equivalent qualification. 43% of ethnic minority households that are not Kinh or Chinese Vietnamese comment the same thing. Notably, the proportion of households with improved economic lives in rural areas is higher than in urban areas (64.7% versus 58.8%).

Figure 1. Percentage of households gaining better living standards during the period 2005-2015 by quintile, SKEZ 2015, %



6. Family's intentions for the next five years in the Southern Key Economic Zone of Vietnam

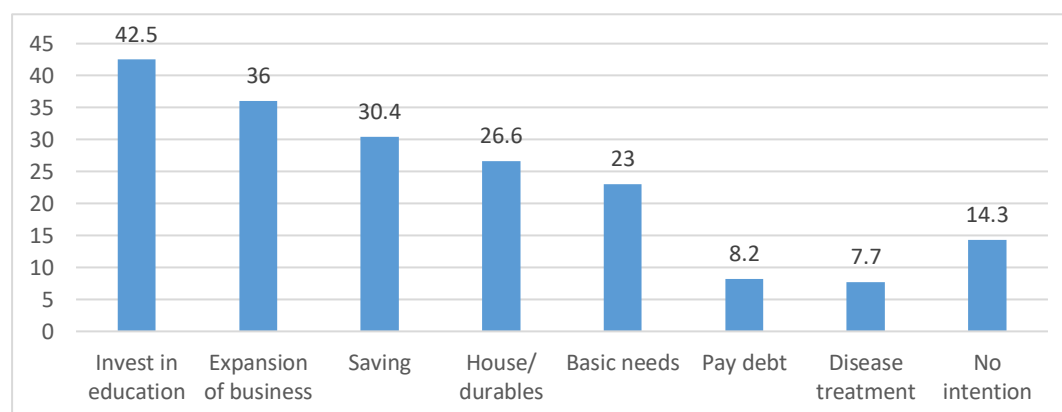
(1) General pattern: prioritizing education, business and savings

Figure 2 illustrates the percentage distribution of family intentions for the next five years. The three most frequently appeared keywords that are relevant to the priorities of families for immediate future are: investment in education, business expansion and savings for emergencies or events. "Investment in education for family members" accounts for the highest proportion (42.5% of all respondents). Next are "focusing on expanding business and improving production" (36%) and "saving for emergencies or events" (30.4%). "Saving for

emergencies or events” is understood to include risks (such as illness, death in the family, etc.) as well as major family events (such as weddings).

Two other intentions mentioned by approximately a quarter of interviewees are “home repairment/ construction and durable purchase” (26.6%) and “more spending on basic family necessities” (23%). About 8% of participants respond that “debt repayment” and “medical care for family members” are their family priorities for the next five years. And there are 14.3% of respondents answering that they have no intentions for the next five years.

Figure 2. Percentage of households with intentions for next five years, SKEZ 2015, %



(2) Differences by social category

There are certain dissimilarities in family priority by income, age, gender, education level and residential area.

Table 2 and 3 (Appendix) refer to priority distribution by income quintile. In a context of many households giving preference to investing in their children’s education, this proportion varies remarkably by income group. Only 32.6% of poor households mention that they plan to give priority to education in the next five years. The percentage for the better-off group is 46.3%. Similarly, just 29.2% of poor households plan to prioritize business expansion while 45% of better-off households favor this. The group with higher income also gives importance to savings for emergencies/ events. In the poor group, 27.1% respond that saving is one of the top three priorities for the next five years. This number is 35.1% for the better-off group. There is no notable distinction among income groups in terms of preferring spending more

money on satisfying basic necessities to repairing/building homes and purchasing durables. On the other hand, the rate of households paying importance to debt repayment and medical care for family members grows slowly from the better-off to the poor. The share of families having no intentions for the next five years also rises observably from the better-off group to the poor. The rate of households having no plans for the next five years in the lowest income quintile are twice as high as in the highest income quintile (20.5% compared to 10.1%).

The priorities of a family depend heavily on its life cycle. Therefore, the age of the interviewed household representatives is expected to have a substantial effect on the priorities. Tables 4 and 5 (Appendix) demonstrate the distribution for priorities by age group. The percentage of households prioritizing education reaches the highest for 30-49 age groups (57-59% of the respondents in this group). This figure drops sharply for people aged 50 and above. There are 42.9% of interviewees under 30 that give priority to business expansion. This rate rises to 44.4% for people aged 30-39 but declines in higher age groups: 38.6% for group aged 40-49, 33.2% for 50-59 age group, and only 23.8% for people aged 60 and older. In opposition, there are 42.9% of respondents aged 60 and older intending to save for emergencies/ events. Meanwhile, only 24.4% of people under 30 consider that to be one of the top three priorities. The trend to repair/build houses or purchase durables doubles from 20.8% for 60+ age group to 40.3% for people aged 30 and younger. On the other hand, the older the household representative is, the higher the proportion of households prioritizing medical care for family members is (5% for under-30 age group and 11.6% for 60+ age group). The rate of people having no intentions for the next five years doubles gradually from 10.9% for people under 30 to 22% for group aged 60-and-above.

Table 6 and 7 (Appendix) depict priority distribution by gender of participants. In comparison with priority distributions by income and age, any difference by gender is not obvious overall, except for the rate of business expansion priority for males is higher than that for females (39.1% vs. 30.4%).

Table 8 and 9 (Appendix) display distribution of concerns by educational level. The ratio of prioritizing investment in education increases steadily and noticeably from illiterate group to group with college degrees and up (28.4% to 50%). Nevertheless, the percentage of business investment priority for the group with college degrees and up is the lowest (only 23.9%). Perhaps, the majority of people in this group are wage employees in the public and non-public sector. The proportion of people prioritizing savings also increases stably by

educational level, but the disparity is not high (from 28.2% for the illiterate group to 33.2% for the group with post-secondary education). The group with the highest education level also has the highest rate of people with intentions to repair/ build homes or to purchase durables (34.8%). Moreover, only 10.3% of this group says they have no plan for the future, while this rate for the illiterate group is 19.6%.

Table 10 and 11 (Appendix) describe priority distribution by ethnicity, including Kinh, Chinese Vietnamese and other ethnic minorities. In general, there is no significant variance between Kinh and Chinese Vietnamese, except in business expansion preference (this percentage for Kinh people is 35.7%, compared to 25% for Chinese Vietnamese). Only 27.8% of ethnic minorities say they prioritize investment in education. This figure for Kinh and Chinese Vietnamese is over 43%. Yet, the rate of business expansion precedence for ethnic minority groups (48.1%) is rather high compared to Kinh (35.7%) and especially high compared to Chinese Vietnamese (only 25%). Just 16.7% of ethnic minority people say they give priority to savings while the rates are 31% for Kinh group and 34.4% for Chinese Vietnamese.

Table 12 and 13 (Appendix) examine differences in priority by residential area. Urban residents invest more in education than people living in the rural areas (46% vs. 40.6%); however, that proportion for people in rural areas is quite high. In contrast, the rural population gives preference to business expansion (41% vs. 27%). More people in rural areas prioritize debt repayment compared to urban residents (9.8% vs. 5.4%).

7. Conclusion

Analyzing the results from the empirical survey above helps illustrating the thesis presented at the beginning of this article: due to pressures from the drastic reform called Đổi Mới, families in Vietnam are all committed to a number of prominent priorities; however, they shape these priorities differently, depending on which social category they belong to.

The intentions those families pursue in the future reflect their priorities. The good news is that the majority of Vietnamese families give priority to three most common goals. They are

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investment in education, business investment and savings. These precedences contribute to the economic growth as well as the social and cultural development. This has helped explaining the rapid progress of Vietnamese society over the last 30 years.

The analysis also shows that the priorities of families in Vietnam are clearly structured by social category. The difference is most pronounced in the income quintiles reflecting household economic capacity and in age groups. However, characteristics in education and ethnicity also indicate significant differences, while characteristics in gender and residential area (urban vs. rural) show little dissimilarities.

References

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APPENDIX

Table 1. Economic change of household during the last ten years by social category, SKEZ 2015, %

No		No change	Better	Worse	Total
A	Quintile of income per capita				
1	Highest fifth (Well-off)	14.4	82.1	3.4	100.0
2	Fourth fifth (Upper middle)	23.0	70.0	7.0	100.0
3	Middle fifth (Middle)	26.5	65.1	8.4	100.0
4	Second fifth (Near poor)	28.3	56.4	15.3	100.0
5	Lowest fifth (Poor)	37.2	38.8	24.0	100.0
B	Age group				
1	60+	30.7	57.0	12.2	100.0
2	50-59	25.7	63.2	11.1	100.0
3	40-49	25.4	63.7	10.9	100.0
4	30-39	23.4	63.8	12.9	100.0
5	Under 30	23.7	63.6	12.7	100.0
C	Gender				
1	Male	23.4	66.0	10.6	100.0
2	Female	28.6	58.6	12.7	100.0
D	Educational level				
1	College and higher	20.1	76.6	3.3	100.0
2	High school/ vocational school	24.1	66.0	9.9	100.0
3	Junior high school	25.4	63.3	11.3	100.0
4	Primary school	25.6	62.1	12.2	100.0
5	Non-literacy	30.8	53.2	16.0	100.0
E	Ethnicity				
1	Kinh	25.3	64.0	10.7	100.0
2	Chinese Vietnamese	37.5	50.0	12.5	100.0
3	Others	29.0	43.0	28.0	100.0
F	Region				
1	Urban	31.4	58.8	9.9	100.0
2	Rural	22.8	64.7	12.6	100.0
	Total	25.9	62.5	11.6	100.0
	N	564	1364	253	2181

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 2. Intentions for the next five years by income quintile, SKEZ, 2015, %

No	Intention	Highest fifth	Fourth fifth	Middle fifth	Second fifth	Lowest fifth	Total
0	No intention	10.1	12.4	13.5	15.0	20.5	14.3
1	More spending on basic family necessities	22.7	25.0	23.3	23.9	20.0	23.0
2	Medical care for family members	6.4	4.1	6.7	9.6	11.7	7.7
3	Debt repayment	4.6	7.0	7.4	10.7	11.5	8.2
4	Home repairment/construction, durable purchases	26.6	27.0	27.9	24.1	27.4	26.6
5	Investment in education for family members	46.3	43.5	45.3	44.6	32.6	42.5
6	Expansion of business	45.0	34.7	36.5	34.6	29.2	36.0
7	Saving for emergencies and events	35.1	34.9	29.1	25.7	27.1	30.4
8	Others	12.8	9.0	9.8	8.4	8.3	9.7
	N	436	444	430	439	435	2184

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 3. Top priority for the next five years by income quintile, SKEZ, 2015, %

No	Intention	Highest fifth	Fourth fifth	Middle fifth	Second fifth	Lowest fifth	Total
0	No intention	10.1	12.4	13.5	14.8	20.5	14.2
1	More spending on basic family necessities	2.3	3.2	3.0	3.9	2.3	2.9
2	Medical care for family members	2.3	1.8	3.5	5.5	6.4	3.9
3	Debt repayment	2.1	3.6	2.3	4.3	5.3	3.5
4	Home repairment/construction, durable purchases	11.0	8.8	10.5	8.7	11.5	10.1
5	Investment in education for family members	29.4	29.1	29.1	31.0	19.5	27.6
6	Expansion of business	27.3	21.2	21.4	17.8	17.9	21.1
7	Saving for emergencies and events	9.2	13.1	10.2	9.3	10.1	10.4
8	Others	6.4	7.0	6.5	4.8	6.4	6.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
	N	436	444	430	439	435	2184

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 4. Intentions for the next five years by age group, SKEZ, 2015, %

No	Intention	60+	50-59	40-49	30-39	Under 30	Total
0	No intention	22.0	14.2	12.4	12.1	10.9	14.3
1	More spending on basic family necessities	23.5	23.8	21.7	21.5	29.4	23.0
2	Medical care for family members	11.6	8.9	5.4	7.2	5.0	7.7
3	Debt repayment	5.7	7.7	8.1	10.3	12.6	8.2
4	Home repairment/construction, durable purchases	20.8	26.9	25.4	29.0	40.3	26.6
5	Investment in education for family members	19.6	29.1	58.9	57.4	33.6	42.5
6	Expansion of business	23.8	33.2	38.6	44.4	42.9	36.0
7	Saving for emergencies and events	42.9	39.0	22.7	21.3	24.4	30.4
8	Others	11.9	11.3	9.3	4.4	14.3	9.7
	N	336	639	700	390	119	2184

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 5. Top priority for the next five years by age group, SKEZ, 2015, %

No	Intention	60+	50-59	40-49	30-39	Under 30	Total
0	No intention	21.7	14.2	12.4	12.1	10.9	14.2
1	More spending on basic family necessities	4.5	3.0	2.3	3.1	1.7	2.9
2	Medical care for family members	6.0	4.7	2.7	3.6	1.7	3.9
3	Debt repayment	2.7	3.6	2.7	4.4	7.6	3.5
4	Home repairment/construction, durable purchases	9.2	11.1	8.6	10.5	14.3	10.1
5	Investment in education for family members	9.8	19.6	39.9	36.9	18.5	27.6
6	Expansion of business	15.8	21.3	20.1	24.9	28.6	21.1
7	Saving for emergencies and events	21.4	15.5	5.9	2.1	5.9	10.4
8	Others	8.9	7.0	5.4	2.6	10.9	6.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
	N	336	639	700	390	119	2184

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 6. Intentions for the next five years by gender, SKEZ, 2015, %

No	Intention	Male	Female	Total
0	No intention	13.6	15.1	14.3
1	More spending on basic family necessities	22.2	23.9	23.0
2	Medical care for family members	6.4	9.2	7.7
3	Debt repayment	6.9	9.8	8.2
4	Home repairment/construction, durable purchases	27.6	25.5	26.6
5	Investment in education for family members	41.4	43.7	42.5
6	Expansion of business	39.1	32.4	36.0
7	Saving for emergencies and events	30.4	30.4	30.4
8	Others	10.4	8.8	9.7
	N	1163	1021	2184

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 7. Top priority for the next five years by gender, SKEZ, 2015, %

No	Intention	Male	Female	Total
0	No intention	13.5	15.1	14.2
1	More spending on basic family necessities	2.4	3.5	2.9
2	Medical care for family members	3.1	4.8	3.9
3	Debt repayment	2.7	4.5	3.5
4	Home repairment/construction, durable purchases	10.0	10.2	10.1
5	Investment in education for family members	26.7	28.7	27.6
6	Expansion of business	24.7	17.0	21.1
7	Saving for emergencies and events	10.0	10.9	10.4
8	Others	7.1	5.3	6.2
	Total	100.0	100.0	100.0
	N	1163	1021	2184

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 8. Intentions for the next five years by educational level, SKEZ, 2015, %

No	Intention	Non-literacy	Primary school	Junior high school	High, vocational school	College and higher	Total
0	No intention	19.6	14.7	10.7	14.7	10.3	14.3
1	More spending on basic family necessities	27.0	20.3	23.1	22.7	24.5	23.0
2	Medical care for family members	8.6	7.0	6.2	9.9	8.2	7.7
3	Debt repayment	9.3	10.1	8.6	4.5	4.9	8.2
4	Home repairment/construction, durable purchases	28.4	26.0	25.6	22.9	34.8	26.6
5	Investment in education for family members	28.4	42.1	49.8	45.0	50.0	42.5
6	Expansion of business	35.8	37.8	39.1	34.3	23.9	36.0
7	Saving for emergencies and events	28.2	29.2	31.8	32.0	33.2	30.4
8	Others	10.5	9.2	8.5	10.5	11.4	9.7
	N	419	696	532	353	184	2184

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 9. Top priority for the next five years by educational level, SKEZ, 2015, %

No	Intention	Non-literacy	Primary school	Junior high school	High, vocational school	College and higher	Total
0	No intention	19.6	14.5	10.7	14.7	10.3	14.2
1	More spending on basic family necessities	3.6	1.4	3.9	3.1	3.8	2.9
2	Medical care for family members	4.1	3.4	3.6	5.1	3.8	3.9
3	Debt repayment	4.5	4.2	3.4	2.0	2.2	3.5
4	Home repairment/construction, durable purchases	10.7	10.2	8.3	9.6	14.1	10.1
5	Investment in education for family members	17.2	25.9	32.0	33.7	33.7	27.6
6	Expansion of business	22.2	23.0	22.4	17.0	15.8	21.1
7	Saving for emergencies and events	10.5	11.2	10.7	9.1	8.7	10.4
8	Others	7.6	6.2	5.1	5.7	7.6	6.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
	N	419	696	532	353	184	2184

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 10. Intentions for the next five years by ethnicity, SKEZ, 2015, %

No	Intention	Kinh	Chinese	Others	Total
0	No intention	14.3	15.6	13.0	14.3
1	More spending on basic family necessities	22.2	21.9	38.0	23.0
2	Medical care for family members	7.8	12.5	3.7	7.7
3	Debt repayment	8.3	3.1	11.1	8.2
4	Home repairment/construction, durable purchases	25.7	26.6	43.5	26.6
5	Investment in education for family members	43.2	43.8	27.8	42.5
6	Expansion of business	35.7	25.0	48.1	36.0
7	Saving for emergencies and events	31.0	34.4	16.7	30.4
8	Others	9.6	7.8	11.1	9.7
	N	2012	64	108	2184

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 11. Top priority for the next five years by ethnicity, SKEZ, 2015, %

No	Intention	Kinh	Chinese	Others	Total
0	No intention	14.3	15.6	13.0	14.2
1	More spending on basic family necessities	2.9	3.1	2.8	2.9
2	Medical care for family members	3.9	6.3	1.9	3.9
3	Debt repayment	3.4	3.1	5.6	3.5
4	Home repairment/construction, durable purchases	9.5	10.9	19.4	10.1
5	Investment in education for family members	28.4	31.3	10.2	27.6
6	Expansion of business	20.5	17.2	35.2	21.1
7	Saving for emergencies and events	10.7	9.4	5.6	10.4
8	Others	6.3	3.1	6.5	6.2
	Total	100.0	100.0	100.0	100.0
	N	2012	64	108	2184

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 12. Intentions for the next five years by urban-rural areas, SKEZ, 2015, %

No	Intention	Urban	Rural	Total
0	No intention	13.7	14.7	14.3
1	More spending on basic family necessities	24.3	22.2	23.0
2	Medical care for family members	9.0	7.0	7.7
3	Debt repayment	5.4	9.8	8.2
4	Home repairment/construction, durable purchases	27.8	25.9	26.6
5	Investment in education for family members	46.0	40.4	42.5
6	Expansion of business	27.2	41.0	36.0
7	Saving for emergencies and events	30.8	30.1	30.4
8	Others	6.3	11.6	9.7
	N	791	1392	2183

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.

Table 13. Top priority for the next five years by urban-rural areas, SKEZ, 2015, %

No	Intention	Urban	Rural	Total
0	No intention	13.5	14.7	14.2
1	More spending on basic family necessities	3.5	2.6	2.9
2	Medical care for family members	5.3	3.1	3.9
3	Debt repayment	2.8	4.0	3.5
4	Home repairment/construction, durable purchases	10.5	9.8	10.1
5	Investment in education for family members	32.1	25.0	27.6
6	Expansion of business	14.9	24.6	21.1
7	Saving for emergencies and events	13.3	8.8	10.4
8	Others	4.0	7.5	6.2
	Total	100.0	100.0	100.0
	N	791	1392	2183

Source: Bui The Cuong, 2015. Data Set of the Survey conducted for *Change of Social Structure in Social Development and Governance in Southern Key Economic Zone toward 2020* Project (KX.02.20/11-15). Ho Chi Minh City: Southern Institute of Social Sciences.