

**Determinants of access to financial services for youth in South
Africa: an analysis of the National Income Dynamics Study Data**

by

MOHAMED ISTIAAK KHAN

Submitted
in partial fulfilment of the academic
requirements for the degree of
Master in Population Studies
in the School of Development Studies,
University of KwaZulu-Natal
Howard College Campus
Durban

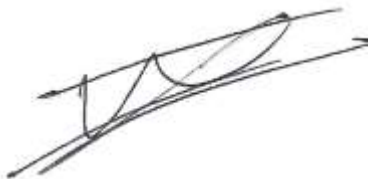
August 2017

Declaration

College of Humanities

I, Mohamed Istiaak Khan, declare that

1. The research reported in this thesis, except where otherwise indicated, is my original research.
2. This thesis has not been submitted for any degree or examination at any other university.
3. This thesis does not contain other persons' data, pictures, graphs or other information, unless specifically acknowledged as being sourced from other persons.
4. This thesis does not contain other persons' writing, unless specifically acknowledged as being sourced from other researchers. Where other written sources have been quoted, then:
 - a. Their words have been re-written but the general information attributed to them has been referenced
 - b. Where their exact words have been used, then their writing has been placed in italics and inside quotation marks, and referenced.
5. This thesis does not contain text, graphics or tables copied and pasted from the Internet, unless specifically acknowledged, and the source being detailed in the thesis and in the References sections.



Signed: Mohamed Istiaak Khan

Abstract

The Sustainable Development Goals (SDGs) and the National Development Plan for South Africa have highlighted the importance for improving the accessibility of financial services to all South Africans. South African youth form the majority of the population. Therefore, this study investigates the determinants of their financial access with consideration placed towards age, gender, marital status, education, race, employment and place of residence. Using the National Income Dynamics Study Wave 3, through bivariable and multivariable regression, this study revealed that the majority of the youth do not have financial access. Major findings of the study indicate that there is a significant relationship between age, race, gender, place of residence, employment status, education, marital status and financial access. The findings of this study hold value in contributing towards the discussion of poverty reduction and reducing income inequality in a country whose majority of citizens have been historically disadvantaged.

Acknowledgements

This journey was a rewarding experience, one that has developed my skills as a researcher. To those that have engaged and advised me, thank you. To those who have been an inspiration and source of strength, I humbly acknowledge you. I thank you all for being present when I needed you and thank you for giving me the space to exert my efforts where it was most needed. No-one exists in isolation, I am thankful to everyone that I have encountered whilst completing this dissertation.

I would like to thank my supervisor, Mr Mohammed Vawda for his insight towards completing this work. A special thank you to my family, my mother Shamshaad Khan, my father Yusuf Khan and my sister Homaira Khan, who have in their own special way supported me through this achievement and I am grateful for having them in my life as a source of motivation. To my friends I acknowledge their time spent with me in proofreading, elaborating ideas and being supportive of my efforts. Most importantly, I would like to acknowledge my grandparents who have instilled in me the value of education from a young age and the understanding that all important undertakings require commitment and a willingness to engage. It is to you that I dedicate this thesis.

Table of Contents

Declaration.....	ii
Abstract.....	iii
Acknowledgements	iv
List of Tables	vii
List of Figures	viii
List of Acronyms.....	ix
Chapter One.....	1
Introduction	1
1.1. Introduction & Background	1
1.2. Rationale of the Study	2
1.3. Objectives and research questions of the study.....	3
1.4. Theoretical Framework	4
1.5. Structure of Dissertation	7
Chapter Two.....	7
Literature Review.....	7
2.1. Introduction	7
2.2. Financial inclusion and financial access.....	8
2.3. Benefits of financial inclusion and financial access.....	11
2.4. The youth	12
2.5. Financial exclusion	15
2.6. Consequences of financial exclusion	16
2.7. Summary	17
Chapter Three.....	18
Methodology	18
3.1. Introduction	18
3.2. The National Income Dynamics Study	18
3.2.1. Background of NIDS.....	18
3.2.2. Sample design.....	19
3.2.3. Weights	19
3.3. Study Hypotheses.....	20
3.4. Variables	20
3.4.1 Dependant Variables	20
3.4.2. Independent Variables	21
3.5. Data Analysis.....	24
3.6 Limitations	25
3.6.1 Panel Attrition.....	26

3.7 Summary	26
Chapter Four	27
Results	27
4.1 Introduction	27
4.2 Sample Characteristics.....	27
4.2.1 Financial Access and the South African Youth	29
4.3 Investigating the relationship between Financial Access and Demographic variables	30
4.3.1. Financial Access and Age Groups	30
4.3.2 Financial Access and Gender	32
4.3.3 Financial Access and Race.....	33
4.3.4 Financial Access and Place of Residence	34
4.3.5 Financial Access and Employment Status	35
4.3.6 Financial Access and Education	37
4.3.7 Financial Access and Marital Status	38
4.4. Bivariable and Multivariable Analysis	39
4.4.1 Age.....	43
4.4.2 Gender	44
4.4.3 Race.....	44
4.4.4 Place of Residence	45
4.4.5 Employment Status	46
4.4.6 Education	47
4.4.7 Marital Status	48
4.5 Summary	49
Chapter Five.....	50
Discussion and Conclusion.....	50
5.1 Introduction	50
5.2 Discussion	50
5.3 Study Limitations	57
5.4 Future Research & Conclusion	58
References	60
Appendices	65
Appendix I: Ethical Approval Letter	65
Appendix II: NIDS Wave 3 Adult Questionnaire.....	65

List of Tables

Table 4.1 Sample Characteristics by Percentage.....	28
Table 4.2: Relationship between Determinants of Financial Access and SA Youth through bivariable & multivariable Analysis.....	40
Table 4.3: Relationship between Determinants of Formal Financial Access and SA Youth through bivariable & multivariable Analysis.....	41
Table 4.4: Relationship between Determinants of Informal Financial Access and SA Youth through bivariable & multivariable Analysis.....	42

List of Figures

Figure 1.1: Adapted Framework of Financial Access.....	6
Figure 4.1: Percentage Distribution of Financial Usage and South African youth.....	29
Figure 4.2: Percentage Distribution of Financial Access over Age Groups.....	31
Figure 4.3: Percentage Distribution of Access over Age Groups.....	31
Figure 4.4: Percentage Distribution of Financial Access over Gender.....	32
Figure 4.5: Percentage Distribution of Access over Gender.....	32
Figure 4.6: Percentage Distribution of Financial Access over Race.....	33
Figure 4.7: Percentage Distribution of Access over Race.....	34
Figure 4.8: Percentage Distribution of Financial Access over Place of Residence.....	34
Figure 4.9: Percentage Distribution of Access over Place of Residence.....	35
Figure 4.10: Percentage Distribution of Financial Access over Employment Status.....	36
Figure 4.11: Percentage Distribution of Access over Employment Status.....	36
Figure 4.12: Percentage Distribution of Financial Access over Education.....	37
Figure 4.13: Percentage Distribution of Access over Education.....	38
Figure 4.14: Percentage Distribution of Financial Access over Martial Status.....	38
Figure 4.15: Percentage Distribution of Access over Martial Status.....	39

List of Acronyms

CI	Confidence Interval
CSM	Continuing Sample Member
MDG	Millennium Development Goals
NIDS	National Income Dynamics Study
SALDRU	Southern Africa Labour and Development Research Unit
SDG	Sustainable Development Goals
TSM	Temporary Sample Member
NDP	National Development Plan

Chapter One

Introduction

1.1. Introduction & Background

Financial inclusivity is an important part of the global developmental agenda as signified by the Millennium Development Goals (MDGs) and later with the Sustainable Development Goals (SDGs). With the end of the MDGs in 2015, the SDGs have come to the forefront in addressing the development needs for emerging nations. SDGs are expected to shape economic, environmental and social development for the next 15 years (FINCA, 2015; Wall, 2014; UNDP, 2015). Of the 17 Goals expected to be undertaken by nations around the world, financial inclusion contributes to poverty reduction, economic growth and reducing income inequality (Mohan, 2006; African Development Bank, 2013; Deka, 2015).

Financial inclusion is one of the key aspects of the development agenda in South Africa and plays an important role in the transformation and development of society (Hannig & Jansen, 2010; Oji, 2015). The National Development Plan (NDP) sets a target for financial inclusion of 90% by 2030 (National Planning Commission, 2012). Principles of financial inclusion include; access, affordability, appropriateness, usage, quality, consumer financial education, innovation, diversification, and simplicity in having access to financial services (Fatoki & Oni, 2014; Oji, 2015). Finance helps improve income distribution and poverty reduction by increasing economic growth. When income and financial access is concentrated there is a high poverty level, conversely when financial opportunities are accessible to all there is a reduction in inequality and poverty (Claessens, 2006).

Claessens (2006) defines financial access as “the availability of a supply of reasonable quality financial services at a reasonable cost” (p. 210). Financial access is an important factor that acts as a mediator in gaining the benefits of financial inclusivity. In gaining access, individuals are able to make use of formal financial systems. However, access includes both geographical availability and if financial offerings are relevant to the target group. The South African financial environment had previously catered to the middle and business classes rather than the

poor income group (World Bank, 2013). As a result, financial offerings were not attractive or relevant to lower income individuals or households. With an increase in microfinance there has been a push towards meeting the financial needs of the unbanked South African population. In terms of the geographical challenges faced in increasing financial access, The World Bank (2013) indicates that urban areas have better access to formal banks whereas rural areas are less likely to have a bank branch due to the lack of infrastructural development.

In many developing countries, the financial systems in place are aimed at accommodating wealthier individuals or large enterprises. As a result, the overall consumer base is segmented with poorer individuals not being able to access finance, which in turn impacts their economic growth and reduces their welfare (Claessens, 2006; World Bank, 2013). Financial development is beneficial for growth but access to finance may not be equally accessible to segments of society. Within developing nations, financial services cater to wealthy citizens while the poor are not included in financial service offerings. Claessens (2006) segments the population into three categories. Firstly, there are consumers who access and use current financial offerings (the financially included). Secondly, there are those who are voluntary excluded as they either have no need or do not believe they could be financially included in formal financial offerings. Lastly, there are the involuntary excluded; this segment is either rejected by financial institutions due to being black listed, discrimination or the pricing of financial services are too costly for them to have access. An increase in financial services allows for economic growth, which increases income levels of a region as well as assist with a more equal income distribution.

1.2. Rationale of the Study

The aim of this study is to investigate the determinants of financial access within the 15 to 34 years age group. This would encompass the place of residence, age, gender, race, marital status, education and employment status. In perusing this goal, the National Income Dynamics Study (NIDS) will be used. Financial inclusion is an important facet of socioeconomic development as well as financial empowerment. The SDGs aim to increase youth participation in the financial sectors and this is done primarily through access to financial services. Formal

financial services are safe, secure and provide benefits which would not normally be accessible to those using informal financial methods.

South Africa finds itself in the demographic window of opportunity, whereby the mortality rate has been declining and there is an expected lag before the fertility rate also declines (Taljaard, 2008; StatsSA, 2015). This results in a large proportion of the population within the working age groups and this is clearly represented in South Africa's population pyramid (StatsSA, 2015). According to Weeks and Fugate (2012), when a country has a high proportion of its population in the young adult ages it is said to have a youth bulge. This is a potential challenge or opportunity for a country depending on how the mass of young adults are utilised in society (Weeks & Fugate, 2012). South Africa is undergoing the demographic transition, with 19 966 566 individuals between the ages of 15 to 35 (StatsSA, 2015). This places approximately 36% of the South African population fall within the youth bulge (StatsSA, 2015). With the majority of the population being below the age of 24, there will be a need to address the financial needs of the youth. South Africa's high unemployment and fluctuating job security requires individuals to be active in protecting their future.

There are no current studies which use the NIDS Wave 3 data in investigating financial inclusion. NIDS provides an ideal opportunity to investigate financial inclusion in South Africa while focusing on the South African youth between the ages of 15 to 34 years old. This research aims to investigate the determinants of financial access so as to provide further research opportunities which may be of benefit to society.

1.3. Objectives and research questions of the study

To investigate financial access, research aims and questions were formulated to best encompass how the South African youth interact with the formal financial system. The population under study will be categorised according to their access to financial services. The first segment will include those who use banks and formal loans; the second will include the proportion of the population that use informal financial service providers and the last segment will include those that do not use financial services.

The research aims are as follows:

- 1) To determine the level of financial access in terms of savings and pension available to South African youth.
- 2) To determine the level of financial access in terms of loans available to South African youth.
- 3) To explore the factors which influence financial access (employment, age, place of residence, race, gender, marital status and education).
- 4) To explore formal and informal financial services accessed by the South African youth.

Based on the above aims, the following research questions have been selected:

- 1) What proportion of youth have access to financial means (Bank Accounts, Loans, Stokvel & Credit Cards)?
- 2) What proportion of youth are actively saving for their future through the use of pension/retirement plans?
- 3) What proportion of youth are active in the informal financial sector through the use of micro-lenders, stokvel and 'mashonisa'?
- 4) What is the total proportion of youth engaged with the formal financial services as compared to accessing informal financial services?

1.4. Theoretical Framework

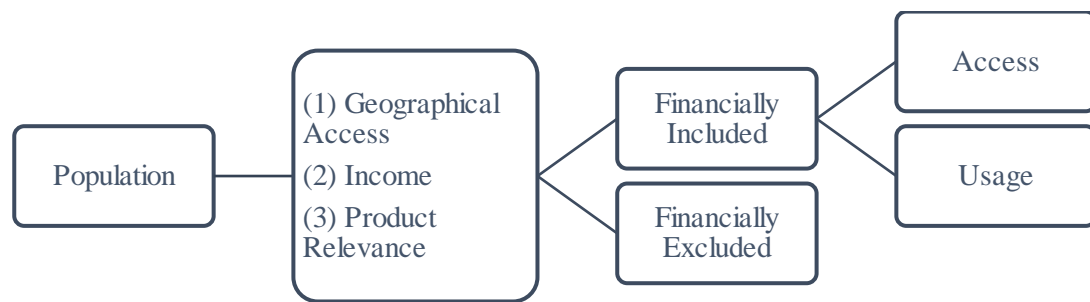
Hannig and Jansen (2010) propose measuring financial inclusion through the following four lenses. The first of which is financial access as it refers to the ability to use available financial services and products from formal institutions. Understanding financial access requires determining potential barriers with acquiring and using formal banking services such as a bank account or personal loan. Financial access also considers the geographical location of banking service points such as branches, ATMs and self-service points. Hannig and Jansen (2010) highlight that a basic method for determining financial access can be created by counting the number of open accounts across financial institutions and assessing what proportion of the population use formal financial services. Secondly, quality refers to the relevance of the financial service to the needs of the consumer. Quality includes the consumer's perception of the products made available to them. Thirdly, usage seeks to understand the depth of financial

services or products. This involves measurement of frequency and duration of services. Lastly, impact of financial inclusion involves measuring changes in the lives of consumers that can be attributed to the usage of a financial service (Hannig & Jansen, 2010).

Claessens (2006) also provides a framework on understanding financial access compared to financial usage. This framework expands the reasons for financial exclusion by considering that non-users of financial services are either voluntarily or involuntarily excluded. The premise of this framework is based on a population being comprised of financial users and non-users. The non-users would wilfully exclude themselves from accessing formal financial services due to believing that they do not need financial offerings for a range of personal reasons. Alternatively, non-users are involuntarily excluded due to insufficient income, discrimination, contractual reasons or pricing and product offerings do not address their needs. A limitation in using this framework can be found with analysis of voluntary exclusion.

In order for this study to investigate the determinants of financial access, the two frameworks have been integrated into the adapted framework of financial access. Hannig and Jansen (2010) provide an overarching view of financial inclusion and its various facets, while Claessens (2006) highlights the importance between financial access and use. Due to the limitations with NIDS data, the following aspects have been excluded: Quality and impact from Hannig and Jansen (2010) as well as non-user voluntary exclusion cannot effectively be analysed due to those constructs relying on consumer feedback relating to their experiences and their perceptions of how relevant financial products and offerings are to them. The adapted framework highlights that a population exposed to geographical access, income and product relevance would result in those who are financially included and the financially excluded. Within the financially included, the aspects of financial access and usage can be determined. Access refers to those who are able to opt-in for financial services while usage considers how frequently an offering is used. Those that are financial excluded do not have access to financial offerings. Furthermore, financial access in this sense is comprised of both formal and informal financial access as both provide a means for individuals to utilise financial services. Therefore, those that are financially excluded would not use any formal or informal service and be effectively without a means to save or borrow money.

Figure 1.1: Adapted Framework of Financial Access



Source: Adapted from Hannig and Jansen (2010), and Claessens (2006)

Due to the scope of this study, only financial access will be investigated using the NIDS Wave 3 dataset. Access is one of the most important aspects in improving financial inclusion as it speaks directly to how individuals would tap into the formal and informal financial systems.

In this study, formal financial access is comprised of the following selected variables: G11 – Home Loan/Bond; G12 – Personal Loan from a bank; G15 – Study Loan from a bank; G17 – Vehicle finance; G18 – Credit Card; G22 – Bank account; G23 – Pension or Retirement annuity (indicator of formal savings); G24 – Unit trusts, Stocks and Shares (indicator of formal savings). Informal financial services are comprised of the following selected variables: G13 – Loan from micro-lender (informal loan method); G14 – Personal Loan from a loan shark/’mashonisa’ (informal loan method); G25 – Stokvel (informal saving method). The important feature between the formal and informal service offerings identified above is that formal service offerings are regulated with oversight; whereas informal service offering lack regulation and policy.

Variables not selected were: G16 – Study loan with an institution other than a bank; G - 19 Store card (for example, Edgars, Foschini or Woolworths; G20 - Hire purchase agreement; G21- Loan from a family member or friends. The author excluded these variables based on the nature of the study and believed that variables selected were of more interest when analysing among the youth.

Determinants of financial access will focus on employment status, type of employment, marital status, gender, race, age, place of residence and educational level. A similar study on financial inclusion in South Africa utilised demographic variables such as gender, race, age, educational level and employment status in determining the usage of financial services in South Africa (Matsebula & Yu, 2017). These demographic variables allow for a broad analysis of financial access within South Africa.

1.5. Structure of Dissertation

This dissertation is divided into 5 chapters. Chapter 1 introduces the study and outlines the theoretical framework in addition to highlighting the aims and objectives of the research. Chapter 2 provides a literature review which explores past research on financial access and financial inclusion to better inform this study. Chapter 3 will focus on the research methodology, variables used in the study, and the methods used to analyse the data. Chapter 4 will include an in-depth discussion of the findings obtained from the study. The concluding chapter, chapter 5, will provide an in-depth discussion of the research findings and highlight recommendations for future research.

Chapter Two

Literature Review

2.1. Introduction

Literature on the topic of financial access has been included under the broader topic of financial inclusion as financial access is an important facet. This chapter will comprise of highlighting salient points in the discussion of financial access. In understanding financial access, financial inclusion will be discussed, the benefits of financial inclusivity, the threat of financial exclusion which is plaguing developing nations and the importance of youth age groups and financial access. The encouragement of financial inclusivity is a global agenda which is manifested in the Sustainable Development Goals as well as South Africa's own National Development Plan. Youth play a major role in the direction of South Africa as the majority of the population are between the ages of 18-34 (StatsSA, 2014). The stimulation of this critical group could enhance the potential of a positive South African demographic dividend.

Millennial Development goals (MDGs) have assisted in lifting 1 billion people out of poverty, yet inequality remains pervasive. The SDGs will build on the MDGs and further progress on poverty elevation, educational access and environmental protection by setting goals for 2030 (UNDP, 2015). The key addition to the SDGs is access to financial services and increasing global employment to ensure a better future for world citizens (FINCA, 2015). SDG Goal 8 aims to “promote inclusive and sustainable economic growth, employment and decent work for all” (UNDP, 2015, p. 15) Within this goal there is the focus on promoting financial inclusion and encouraging the unbanked population to have access to formal financial services (UNDP, 2015). Target 8.10 of the SDGs directly speaks to financial inclusion by stating the aim as “strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all” (UN, 2014, p. 16).

Universal financial access has been identified as a worldwide goal by 2030 (UNDP, 2015; FINCA, 2015). This goal requires that adults would have access to a transactional banking account or electronic instrument to save and transact from, such as in the form of mobile money. This would allow billions of individuals to send and receive money which is a building block in individual financial management. Financial inclusion is required in improving an individual’s standard of living. It would also aid the poor in combating poverty and assist in affording essential services such as water, housing, education and health care (The World Bank, 2015).

2.2. Financial inclusion and financial access

Financial inclusion refers to a process that ensures the ease of access, availability and usage of the formal financial system for all members of an economy (Sarma & Pais, 2008). An inclusive financial system facilitates efficient allocation of productive resources such as earnings. Access to appropriate financial services can significantly improve the day-to-day management of finances. As well as reduce the growth of informal sources of credit (such as money lenders), which are often found to be exploitative (Sarma & Pais, 2008). Thus, an all-inclusive financial system enhances efficiency and welfare by providing avenues for secure and safe saving practices and by facilitating a range of efficient formal financial services. Expanding access to

financial services for individuals and small enterprises has the potential to reduce a country's income inequality and encourage economic growth (World Bank, 2013). Honohan (2008) shows that higher the level of financial access, the lower income inequalities, measured by the Gini coefficient. Park and Mercado (2015) provide evidence of a strong correlation between financial access and poverty rates. In reducing poverty there would be a need for coherent policies on reducing the barriers to financial inclusion as well as enhancing financial access and participation. Essentially, financial inclusion aims to bring the unbanked populations to formal financial services. The youth are one of these unbanked populations and with the majority of the South African population consisting of individuals between the ages of 15 to 35 years of age, this demographic group is an important stakeholder in the current and future economy of South Africa (National Planning Commission, 2012).

Global financial inclusion is supported by the World Bank and a number of partners including multilateral agencies, banks, credit unions, card networks, microfinance institutions and telecommunications companies. In Africa, Equity Bank is committed to reaching 50 million individuals by 2030. This is to support a cash-lite economy in the Eastern Africa regions (The World Bank, 2015). Financial inclusion assists by improving financial stability, increases the financial offerings available to individuals and empowers the unbanked population. From 2012, the Foundation for International Community Assistance (FINCA) has assisted in reaching 700 million people in gaining access to financial services. With assistance from the World Bank the goal is to reach the remaining 2 billion unbanked individuals by 2030 (FINCA, 2015).

South Africa has developed a "Dual Economy", comprised of the developed, high-end economy and the low-end economy that functions mostly in informal settlements and rural outskirts (World Bank, 2013). The low-end economy consists of informal, small-scale activities such as micro and small enterprises (World Bank, 2013). South Africa faces challenges in financial inclusion, due to the highly uneven access to and the use of financial services and the concentrated ownership structure of the banking sector. Distance and travel costs would also play a role in financial access. Formal banks have struggled to meet the needs of potential consumers in the low-end economy in a financially viable manner (World Bank,

2013). Most of the innovation put forward by banks seem to be focused on catering to the higher income segments which are considered to be less of a risk.

The Global Findex data suggest that 54% of adults in South Africa report accessing a formal bank account. However, this data does not consider the inequalities in accessing finance (World Bank, 2013). Account access varies by age, education and gender as 94% of adults with tertiary education have a formal account while 43% of adults with primary education or less have a formal account. Individuals in urban areas are more likely to have an account between the ages of 25-64 and women are less likely to own an account (World Bank, 2013). The World Bank (2013) highlight that 89% of account users withdraw cash from ATM's in South Africa as compared to 42% in other BRICS countries. 35% of adults in South Africa use informal credit drawing from friends and family (World Bank, 2013). Despite the gains with regard to the proportion of the adult population with bank accounts, there are millions of South Africans who are unbanked or underbanked and financially excluded, the majority being those from previously disadvantaged population groups (National Treasury, 2011).

With the proliferation of mobile communication technology to most individuals, there is the potential for mobile banking to increase access to financial services (Donovan, 2012). Donovan (2012) defines mobile money as the provision of financial services through a mobile device. This broad definition includes the use of a mobile device to transact payments, conduct finance and banking. It is a convenient method that allows individuals to manage their finances in a flexible manner which overcomes geographical restraints and the need to visit a physical bank. In Kenya, the use of semi-formal banking services like mobile payments increased to 17.9% in 2009 from 8.1% in 2006 (Hannig & Jansen, 2010). This also decreased the use of informal financial services from 35% in 2006 to 26.8% in 2009. Overall, the financially excluded Kenyan population decreased to 32.7% in 2009 from 38.3% in 2006. Indicating that technological innovation that is inclusive, allows for individuals to shift from informal financing to formal financial services. Aside from extending financial access to the poor, mobile finance would lower costs of transitions, improve security, create new job opportunities and create another platform from which to conduct business (Donovan, 2012). Mobile money could transform financial inclusion as it allows for banking without the need for physical

infrastructure such as a bank. In rural and underdeveloped contexts, this allows for individuals to have access to finance by reducing previous physical barriers.

This highlights that there is a clear inclination towards formal financial services, countries are investing in reaching the unbanked populations and that globally this development agenda is seen as a possible solution towards poverty reduction, economic growth and social wellbeing (FINCA, 2015; Oji, 2015; Park & Mercado, 2015; The World Bank, 2015)

2.3. Benefits of financial inclusion and financial access

Financial inclusion provides a range of benefits to the consumer and the economy at large (Mohan, 2006). Access to an account allows for cross-over into other financial offerings which are regulated, standardised and credible, making formal financial products a safe option (Mohan, 2006). Transparency and monitoring allow for management of individuals spending and savings while providing them with options for loans or credit. Development into rural areas are expected to increase the value of financial access, as infrastructure develops and earnings increase there would be an increased need for banking (Mohan, 2006). A shift from primary agricultural activities to service offerings would likely be due to infrastructure development. Individuals willing to invest in building a business would need to access banks to secure capital in the form of loans and credit facilities. Access to the formal financial system can increase asset ownership and serve as a means to greater economic empowerment among women (Demirguc-Kunt, Klapper, & Singer, 2013). A simple product such as a deposit account is a valuable tool as a formal account provides a safe place to save and creates a reliable payment option with family members, an employer, or the government (Mohan, 2006; Demirguc-Kunt, Klapper, & Singer, 2013). In accessing formal financial services, the options for gaining credit also allow for investing in education or in gaining capital for a business (Demirguc-Kunt, Klapper, & Singer, 2013).

Park and Mercado (2015) provide evidence of a strong correlation between financial access and poverty rates. In reducing poverty there will be a need for coherent policies on reducing the barriers to financial inclusion. Through the use of microfinance lower income groups are

able to engage in productive activities and strengthen themselves when facing short-term shocks (Park & Mercado, 2015). How the unbanked population is reached remains a challenge for most developing nations despite the benefits which allow for poverty alleviation and socioeconomic development. Park and Mercado (2015) state that by increasing financial inclusion and access, there has been a decrease in income inequalities within developing regions in Asia. If lower income groups were able to access financial services, there would be a further decrease in income inequalities over time as financial inclusion plays a strong part in combatting poverty (Park & Mercado, 2015).

Parks and Mercado (2015) find that per capita income, rule of law and demographic composition are significant factors influencing financial inclusion in developing nations in Asia. They find that large population sizes, coupled with population density, tend to have greater access to financial services due to the urban environment and multiple potential customers. Areas with high dependency ratios have lower access to financial services and this would have policy implications for the provision of pensions and old age benefits (Park & Mercado, 2015). High dependency ratios imply that the active working population is relatively small compared to the old aged and very young age groups which are being supported. This would place an economic burden on the working population as well as policy implications for grants, government welfare and pensions.

One of the key unbanked groups which have been identified to increase financial access is the youth. Youth age groups would be required to become part of the working age population, which is expected to be economically active and to effectively support themselves as well as the dependant groups, such as the old and very young.

2.4. The youth

Approximately 36% of the South African population fall within the youth bulge (StatsSA, 2015). With 19 966 566 individuals between the ages of 15 to 35, the majority of the population is placed in a band of young adults (StatsSA, 2015). Addressing financial inclusivity of the youth should be a priority as utilisation of this population could bring about a demographic

dividend. Access to financial means can encourage savings, enable socio-economic development and encourage economic growth, as well as overall financial inclusion (Deka, 2015; African Development Bank, 2013; Mohan, 2006).

The youth bulge is due to a stage of development whereby a country is able to reduce mortality but maintains a high fertility rate, which will decline over time (Lin, 2012). This creates a situation in which a large proportion of the population is attributed to children and future young adults. The youth bulge can potentially be an opportunity for a country to create a demographic dividend as the young adults would be a surplus to the workforce. As well as provide a boost to the dependency ratio. If the ratio of working adults to dependants is large then a country would be in an economically advantageous position (Lin, 2012; Weeks & Fugate, 2012). Therefore, youth participation in accessing finance would be a valuable asset in contributing towards economic growth, encouraging savings, reducing poverty and the attainment of capital (Mishi, Vacu, & Chipote, 2012; City of Tshwane, 2015).

Storm, Porter and Macaulay (2010) highlight three reasons why the youth would benefit from formal financial services. Firstly, the youth are likely to be economically active. In developing nations, the youth contribute to their households by engaging within the informal labour market in the form of family-based farming, fishing, while also gaining funds by means of family members and informal trading (Storm, Porter, & Macaulay, 2010). Through these activities income is generated and by consolidating their earnings within a formal financial service offering they could expand their usage into other beneficial products such as loans. Youth with post-matric qualifications and training are likely to have access to formal banking products as employers would use formal banking services for salary payments (Mishi, Vacu, & Chipote, 2012). Secondly, they borrow money which would allow them to pursue studies, build capital for entrepreneurship or building of homes (Storm, Porter, & Macaulay, 2010). Lastly, formal saving products allow for the effective management of funds and can provide assistance in the event of emergencies or unforeseen circumstances. By increasing formal financial access to the youth, formal financial products would need to be flexible, secure and accessible as their needs would adapt to their progress in life (Storm, Porter, & Macaulay, 2010).

Youth based financial access programs launched in Africa have proven that access to finance is greatly desired. For example, youth financial initiatives launched in Kenya during 2012 by YouthSave have shown that in a developing country three times more accounts were opened (WSBI, 2014). Over 60 000 new accounts were opened in the first two years, this indicates that there is a demand for financial access. However, maintaining consistent account activity was shown to be problematic as 65% of accounts became inactive after the first six months. Only 20% of account holders made second deposits into their new accounts (WSBI, 2014). Despite the challenge of maintaining an account, individuals willing to engage and own an account indicated a demand for formal financial services.

Understanding the needs of the youth during key transition and then considering the financial opportunities to assist the youth is an important part of financial access. Formal financial service offerings can help manage the challenges faced by youth. Youth make transitions based on health, starting a family, insurance or savings for healthcare and emergencies. As well as educational costs to further career opportunities. Youth savings can promote asset-building, instil good financial habits, and improve a countries overall gross savings (Kilara & Latortue, 2012).

Literature has indicated that financial services do not sync with the aspirations of the youth, especially in developing nations, as a result they form part of the 2.5 billion globally unbanked (WSBI, 2014; FINCA, 2015). Young adults find themselves focused on short term needs such as leaving school or entering tertiary studies, finding employment or establishing relationships which would evolve into marriage and children (WSBI, 2014). Each of these needs have a financial component that would need to be addressed by the individual. In particular, employment is an important factor in financial access as most organisations pay salaries into formal bank accounts (Mishi, Vacu, & Chipote, 2012). Employment status would then be an important factor to consider in the analysis of financial access. A further challenge is that of how individuals access financial services. Those in rural areas are less likely to be financial included as the availability of banks is limited to urban areas. If the objectives of young adults are not understood, it is likely that financial offerings will not be used effectively. This results in the young adult population falling back into the unbanked population group and as a result becoming financially excluded.

2.5. Financial exclusion

Barriers to financial inclusion, with the youth specifically, include high transaction costs, negative perceptions of financial institutions and legal restriction regarding access to accounts (UNCDF, 2013). A further challenge in accessing bank accounts in Africa, is that young people are not legally able to independently own a bank account (Storm, Porter, & Macaulay, 2010). Accounts need to be authorised by a legal guardian or parent, preventing independent financial access. A further challenge is due to the requirement of a form of identification and proof of address. For lower income groups acquiring proof of residence would be difficult if they are located in a rural or informal setting (Kilara & Latortue, 2012). Employment status would also influence the use of a formal banking account and those who are unemployed would likely be financially excluded (Mishi, Vacu, & Chipote, 2012).

In order to fully understand financial inclusion and access, the concept of financial exclusion will be explored. Financial exclusion is when certain groups are prevented from accessing formal financial services (Mohan, 2006; Park & Mercado, 2015). As a result, financial systems have segments which are most active and others which are non-existent in catering to the needs of a certain group. A broad consensus of financial inclusion is that it is a process that ensures the ease of access, availability and usage of financial services to all members of a society (Park & Mercado, 2015). This definition highlights accessibility, availability and usage of financial services, making it broad enough to have a holistic view of financial inclusion (Park & Mercado, 2015). Globally, 2.5 billion individuals are excluded from financial services which reduces the options available for individuals to manage their personal expenses and household budgets (Mohan, 2006; The World Bank, 2015). Most of these individuals reside within developing nations and low-income populations where approximately 80% of the poor are financially excluded (UNCDF, 2013). In Africa, only 12% of youth have a formal savings accounts, compared to adult's youth are 33% less likely to use a formal account (UNCDF, 2013). This highlights that the youth age groups are disproportionately affected by financial exclusion. The youth would also be disproportionately affected in accessing capital. Young people are unlikely to have a credit history or own assets to serve as collateral when securing loans (Mishi, Vacu, & Chipote, 2012). This would provide a further challenge to young

entrepreneurs as the availability of credit is a strong determinant of successfully launching an enterprise (Mishi, Vacu, & Chipote, 2012).

2.6. Consequences of financial exclusion

Finance development experts explain that financial exclusion can lead to extreme poverty (Oji, 2015). Poverty is comprised of more than a lack of money as it involves a lack of access to the instruments and means through which the poor could improve their lives. Financial exclusion has been identified as one of the barriers in overcoming poverty (Donovan, 2012). The accumulation of savings is a valuable aspect for those who are financially excluded as it allows for the possibility of generating capital as well as recovering from unforeseen circumstances (Storm, Porter, & Macaulay, 2010; Oji, 2015). How individuals save is an important aspect, many are faced with the option of either formal financial offerings or informal financial services. Oji (2015) highlights that unbanked Africans are likely to utilise informal financial services and save their money at home, which would result in a direct loss of income in the form of the interest that could have been generated by depositing money in a formal financial savings account. Saving through informal means do not take advantage of interest rates or tax advantages that are available to individuals using formal saving methods such as pension plans or savings accounts (Mohan, 2006; Park & Mercado, 2015). The lack of financial access would limit individuals from formal financial savings which at a later stage will have an impact on an individual's ability to provide for themselves in their old age (Mohan, 2006). Increased deposits would also enable local financial institutions to provide surrounding communities with credit targeted at promoting viable economic initiatives, ultimately stimulating the local economy. Consequently, higher rates of financial inclusion are necessary to alleviate poverty and increase development (Oji, 2015).

In addition, informal saving channels are less secure than formal saving methods. As a result, the financially excluded are likely to access loans in the form of non-formal money lenders or 'mashonisa's (Mohan, 2006). In this case, individuals are charged an excessive interest rate which furthers their informal debt, negatively impacting on their personal financial situation (Mohan, 2006). In many developing nations, more than half the households have access to informal financial means (Donovan, 2012). This has led to informal finance being a viable

option for people to access credit via micro-lenders or save through informal means such as stokvels. These informal financial systems limit the poor from effectively saving, repaying debts and managing their risk (Donovan, 2012). Without access to formal finance, it is expected that economic growth would slow and inequality would increase.

2.7. Summary

Financial inclusion is a global goal as it provides benefits in poverty alleviation, socioeconomic development and stimulates financial systems. However, there are a number of unbanked populations which are financially excluded due to the barriers in accessing finance. Youth are an important part of the population, that holds the most potential for a developing countries wellbeing. Young adults who are financially active, influence the dependency ratio of a country, are able to engage fully with the formal financial systems, save for their old age and invest or borrow money. It is a key population which is required to have financial access. The challenge faced in including the youth is that their requirements for accessing finance changes based on their life-style transitions. As such, the challenge would be to maintain their active participation within the financial sector. A further compounding challenge is in how individuals gain access to financial services and what variables impact on financial access. The benefits of financial inclusion are an attractive goal for any nation, yet the key criteria towards this goal is in how individuals access formal financial services. This study seeks to unpack the determinants of financial access in order to understand its influence on the youth.

Chapter Three

Methodology

3.1. Introduction

The primary focus of this study is investigating the determinants of financial access amongst South African youth. Secondary data from the National Income Dynamics Study (NIDS) will be used for this study. The NIDS Wave 3 dataset provides a wealth of data that allows for analysis into assessing financial access. The entry into this chapter will provide a background into NIDS, while the research design and data collection is discussed. The chapter will then focus on the relevant variables of the study and methods to be employed in analysis. A conclusion will provide an overview of the findings in relation to the research aims.

3.2. The National Income Dynamics Study

3.2.1. Background of NIDS

The Southern Africa Labour and Development Research Unit (SALDRU) implemented NIDS as the first national panel study in South Africa. NIDS data is valuable as it contains a nationally representative sample of over 30 000 individuals in 7 296 households across South Africa (NIDS, 2013). The study is repeated every two years, from 2008, and tracks individuals within the same households. The third wave of NIDS resulted in a total of 32 633 individuals interviewed within 8 040 households (NIDS, 2013). The value of NIDS is that it allows for observing changes over time. NIDS collected data relating to household structure and composition, household expenditure and income, education, economic activity, labour market participation, and indicators of health and well-being of individual household members (NIDS, 2013).

This study on financial access will draw from Wave 3 version 2.1 datasets as it provides a wealth of information on contextual variables related to financial access, against a backdrop of a multi-racial nation. Wave 3 was conducted in 2012 and the dataset was recently updated in 2016. NIDS allows for household and individual level analysis, however, this study will focus on the individual level.

3.2.2. Sample design

This sample will be restricted to the age groups of 15 – 34, inclusive of both genders as this forms the youth portion of the national demographic (Presidency RSA, 2015). With NIDS data, sample members can either be continuing sample members (CSMs) or temporary sample members (TSMs). CSMs are interviewed in every Wave of NIDS, whereas TSMs are interviewed only in the Wave(s) that they are co-resident with a CSM (NIDS, n.d.). It is important to note that Wave 3 experienced negative attrition to the CSM and TSM sample due to more individuals being interviewed as compared to Wave 2 (NIDS, 2013). Due to the study being of a cross-sectional design, both CSM and TSM respondents will be included in the sample. As a result, Wave 3 includes 30 397 respondents, of which 13 429 individuals fall within the youth bracket for this study.

3.2.3. Weights

Weighting of data allows for the results to be generalizable to the national population. This applies to the demographic characteristics and the distribution of the population across provinces. Through weighting, the value of the research increases as well as its relevance at a national level; rather than being constrained to the sample population. The NIDS datasets provide a range of weights that can be utilised for research purposes. This cross-sectional study will utilise post-stratified weights due to the weight being calibrated to the totals of race, gender and age-cohorts related to the Stats SA mid-year estimates for 2012. The original NIDS sample of Wave 1 had 17% less Whites and 35% less Indians when compared to the 2008 mid-year estimates (Wittenberg, 2009). Furthermore, the elderly age groups were over represented while the young adults between 25 to 29 years old are underrepresented. To correct for this, post-

stratified weighting will be used in order to bring the results in-line with the national population.

3.3. Study Hypotheses

This study aims, among others, to identify whether a relationship exists between socio-demographic and economic factors and financial access among young people in South Africa. Based on this, the null hypothesis states that there is no significant relationship between socio-demographic and economic factors and financial access among young people in South Africa.

3.4. Variables

3.4.1 Dependant Variables

The dependent variable under investigation is financial access in the form of formal financial services and informal financial services listed below. Section G of the NIDS adult questionnaire contains a wealth of information on financial assets and debts (p.31-32). The responses are binary in nature, i.e. yes or no. Questions to be included in the study are as follows:

Formal Financial Services

- G11 – Home Loan/Bond
- G12 – Personal Loan from a bank
- G15 – Study Loan from a bank
- G17 – Vehicle finance
- G18 – Credit Card
- G22 – Bank account
- G23 – Pension or Retirement annuity (indicator of formal savings)
- G24 – Unit trusts, Stocks and Shares (indicator of formal savings)

It should be noted that banking accounts may not be directly related to savings but they are a requirement for entering and maintaining formal financial services. This is clearly noted in the

form of loans in the formal financial sector. Bank accounts are strong indicators of sustainable income. As such, the interest and risk profiles of individuals with formal financial bank accounts would be lower than that of individuals utilising informal financial services. The lack of a formal bank account decreases an individual's probability of accessing formal financial services.

Individuals not part of the formal financial sector are likely to access informal means to finance. This is facilitated through the use of loans from micro-lenders, 'mashonisa's and stokvel's. Section G of the NIDS Adult questionnaire includes the following questions with regards to informal financial service access:

Informal Financial Services

- G13 – Loan from micro-lender (informal loan method)
- G14 – Personal Loan from a loan shark/'mashonisa' (informal loan method)
- G25 – Stokvel (informal saving method)

3.4.2. Independent Variables

Financial access comprises of socio-demographic and economic variables which will be explored through the following independent variables. The independent variables comprise of age, type of employment, place of residence, gender, education, marital status and race. It should be noted that by using the NIDS Wave 3 dataset, pre-existing variables have been coded.

3.4.2 (a) Employment Status:

Employment status was coded in-line with the International Labour Organization's definitions (DeVilliers, Brown, Woolard, Daniels, & Leibbrandt, 2013). Employed individuals are those actively engaged in the labour workforce. Economically inactive comprises of individuals who are not employed and are not actively seeking employment. Unemployed discouraged includes individuals who are interested in working but have not attempted to find work, this is in contrast to the strict unemployed group who are not part of the workforce but are actively looking for work. Section E of the NIDS adult questionnaire includes the following questions:

E2: Are you currently being paid a wage or salary to work on a regular basis for an employer (that is not yourself) whether full time or part time? (p.9)

E33: Have you engaged in any self-employment activities during the last month? (p.16)

E48: Have you done casual work to earn in the past 30 days? (p.19)

Coding for employment is as follows:

- 0 = Economically Inactive
- 1 = Unemployed Discouraged
- 2 = Unemployed - Strict
- 3 = Employed

3.6.2 (b) Place of Residence:

Kilara and Latortue (2012) highlighted that individuals in rural areas are less likely to have a formal banking account than those in urban areas. Infrastructural development is primarily based in urban and metropolitan areas which encourages banks to cater to the region's needs. As a result, investigating financial access will involve investigating an individual's place of residence. This will be categorised as rural, non-metro urban and metropolitan. Section A of the Adult Questionnaire includes the following:

A5a: Local Area Type

A5: Suburb or Village

A6: Town or City

Coding for residential location are as follows:

- 1 = Rural
- 2 = Tribal Authority Area
- 3 = Urban Formal
- 4 = Urban Informal

3.6.2 (c) Age Groups:

Keeping in line with the scope of the study, the following age groups have been selected and coded to better analyse the impact of financial access related to the youth segment. Age was used as a categorical variable in order to determine at which age group financial access increased and gain an overall perspective of financial access per age group. Therefore, w3_age_intervals as defined by NIDS dataset was utilised.

Coding for age groups is as follows:

- 5 = 15-19
- 6 = 20-24
- 7 = 25-29
- 8 = 30-34

3.6.2 (d) Gender:

Gender was determined through the question: Section B of the NIDS Adult Questionnaire includes the following (p.01) “B2: What is your gender?”

Coding for gender is as follows:

- 1 = Male
- 2 = Female

3.6.2 (e) Education:

Education was determined through the question: Section H of the NIDS Adult Questionnaire includes the following (p.33) “H8: What is the highest level of education you have successfully completed?”

Coding for education is as follows:

- 0 = No schooling
- 1 = Primary Education
- 2 = Secondary Education
- 3 = Diploma, Certificate with Grade 12

4 = Tertiary Education

3.6.2 (f) *Population Group:*

Population grouping remains a relevant factor in understanding socio-economic trends. The sample group comprises mainly of African candidates, followed by Coloured, White and Indians. Through weighting of data, the sample findings can become representative of the broader population (Lavalley & Beaumont, 2015). Section B of the NIDS Adult Questionnaire includes the following (p.1) “What population group do you belong to?”

Coding for race group is as follows:

- 1 = African
- 2 = Coloured
- 3 = Indian
- 4 = White

3.6.2 (g) *Marital status:*

Ackah and Acquah (2012) indicated that married individuals seemed to have the greatest access to and use of financial services when compared to individuals who are cohabiting, divorced or never married. This brings attention to the importance of marriage in playing a role towards the usage, quality and access of financial services. Section B of the NIDS Adult Questionnaire includes the following (p.01) “What is your current marital status?”

Coding of marital status is as follows:

- 1 = Married
- 2 = Cohabiting
- 3 = Never married
- 4 = Divorced or separated

3.5. Data Analysis

The study employs a cross-sectional design, using secondary data. NIDS Wave 3 will be used in analysis of the determinants of access to financial services for youth in South Africa. The

strength of using secondary data is that it is cost effective as the data is already collected and accessible. This removes the process of questionnaire development and administration to a selected sample.

The statistical software program STATA version 12 is used for quantitative data analysis. NIDS Wave 3 datasets are openly accessible to the public and comprise of several .dta files. As a cross-sectional study at the individual level, .dta files were merged into a single dataset file for ease of access. At the time of this study version 2.1 of the Wave 3 dataset was available and the following files were merged: Link_File_W3_Annon_V2.1, indderived_W3_Annon_V2.1, Proxy_W3_Annon_V2.1 & Adult_W3_Annon_V2.1. This merged dataset provides the basis of the study.

In terms of data analysis, descriptive statistics and logistic regression are utilised to explore the variables. According to Hosmer and Lemeshow (2000), logistic regression is an adequate technique for predictive analysis when a number of explanatory variables are present and a dependent variable dichotomous. It is a valuable technique as it can be used to describe and explain the relationship between one dependent variable and multiple independent variables (Hosmer & Lemeshow, 2000). As such, logistic regression is used due to the range of independent variables used in analysing financial access.

3.6 Limitations

Self-reporting bias is a limitation faced by all surveys due to relying on respondents to provide truthful responses. By investigating the determinants of financial access, this study will need to rely on the answers presented by respondents without being able to verify the truth of their statements. In addition, some respondents may not answer questions relating to finances because they feel uncomfortable sharing personal information. Thus, non-response rates would be high. Another limitation to consider is high attrition rates as a result of migration or mortality. Given that NIDS is a panel dataset, it would likely be affected by attrition over time.

3.6.1 Panel Attrition

NIDS is a panel data study that requires the tracking of sample members every two years. The same individuals are tracked over time and are subject to migration, mortality and fertility. When a CSM sample member is deceased, refuses to participate or is not available, the sample is subject to attrition. To counteract some of the attrition faced, TSM's who are married to CSM's become part of the CSM pool. Children born to a CSM are also added to the CSM sample and tracked over time. This allows for attrition of the original sample to be counteracted as new members are added to the CSM group. In Wave 3, negative attrition was experienced as more sample members and households were interviewed than in Wave 2. However, when attrition by racial grouping is investigated, the largest attrition rates are White members with 50.31%, Indian members with 36.36%, Coloured members with, 18.20% and African members with 13.39%. As a result, the sample is underrepresented with White and Indian races (NIDS, 2013). However, through the use of post-stratified weighting the nationally representative population of 2012 can be generated (Wittenberg, 2009).

3.7 Summary

The main purpose of the chapter was to provide an account of the research methodology employed. A background into the NIDS Wave 3 dataset was provided; the sample and weights used were described, followed by the research hypothesis. A review of variables under investigation and procedures used for data analysis were discussed; including limitations of the study and panel attrition associated with NIDS. The following chapter documents the results obtained and a detailed discussion will be provided.

Chapter Four

Results

4.1 Introduction

This section uses the NIDS Wave 3 dataset to determine the level of financial access in relation to the sample. Both formal and informal financial access will be explored to provide a snapshot of access within the 15 to 34 age group. Post-stratified weighting is used to enhance the relevance of the results as it is aligned to the 2012 South African midyear population. Variables being investigated are access, formal access and informal access. Access as a variable is a combination of both formal and informal access, highlighting that the sample uses some form of financial service. Formal and Informal access variables relate directly to the sample using either formal or informal financial services.

4.2 Sample Characteristics

The sample size for this study is 13 448 individuals, comprising of males and females between the ages of 15 to 34. Within this sample range 9 781 individuals have answered questions related to the financial aspects of their lives. The number of individuals engaged with formal finance is 3 691, whilst 277 individuals engage with informal financial services. Sample analysis indicates that 6 020 individuals have no form of financial access. However, 207 individuals have access to both formal and informal services.

Table 4.1 provides a percentage breakdown of the sample related to the independent variables being investigated. The gender distribution of the sample indicates that both male and females are evenly distributed between the 15-19 age group however between 20-34 there are more females than males in the sample. The racial distribution of the sample indicates that African individuals comprise the bulk of the sample with more than 80% in each age group being African. This is followed by Coloured individuals forming approximately 15%. While White and Indian individuals form the smallest component of the sample racial distribution. The

geographical distribution indicates that the majority of the sample is located within urban formal environments. This is followed by tribal environments, while rural environments provide the smallest contribution to the sample. In terms of employment status, between the ages of 25-34, the majority of the sample is employed while those below 24 are economically inactive. As is expected, the younger the age group, the less likely they are to be employed. This is displayed by 88% economic inactivity at the 15-19 age group. In terms of the educational attainment distribution, the majority of the sample have a secondary level of education. This is followed by diploma or certificate holders and lastly tertiary educational attainment. The marital status of the sample indicates that the majority have never married. At 30-34 years of age, only 34% of the sample is married while 64% remain unmarried.

Table 4.1: Sample Characteristics by Percentage

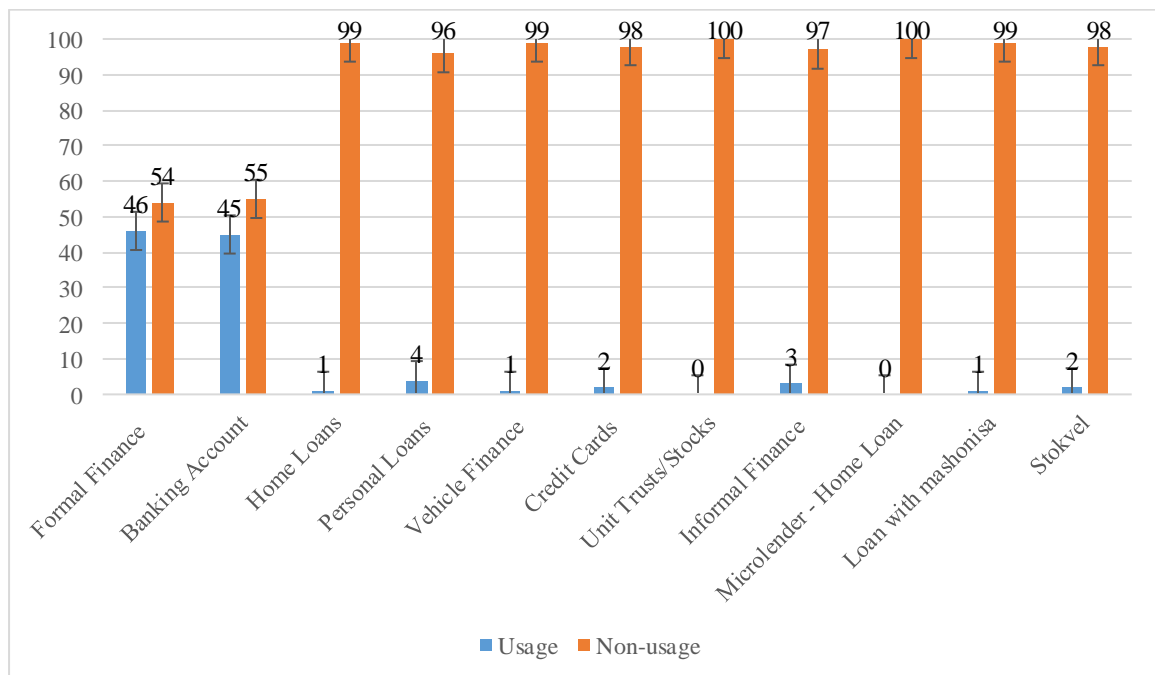
Demographic	Subcategory	Age 15-19	Age 20-24	Age 25-29	Age 30-34
Sample Size		N= 4052	N= 3847	N= 3179	N= 2370
Gender	Male	50	48	44	47
	Female	50	52	56	53
Race	African/Black	84	84	82	80
	Coloured	13	12	13	15
	Indian	1	1	2	1
	White	2	3	3	3
Place of Residence	Rural	8	8	10	11
	Tribal	51	43	36	36
	Urban Formal	34	41	44	43
	Urban Informal	6	8	9	9
Employment Status	Economically Inactive	88	41	23	22
	Unemployed	2	5	4	4
	Discouraged				
	Unemployed – Strict	5	27	28	23
	Employed	4	27	45	51
Education	No Schooling	1	1	2	3
	Primary	4	2	4	4
	Secondary	95	98	79	77
	Diploma or Certificate	0	7	13	13
	Tertiary	0	1	2	2
Marital Status	Married/ Cohabiting	1	8	22	34
	Previously Married	0	0	1	2
	Never Married	99	92	78	64

Note: NIDS Wave 3 (2012)

4.2.1 Financial Access and the South African Youth

In terms of accessing financial services for savings, the following results are presented. Weighted results indicate that 46% of the population between ages 15-34 have access to formal financial services, whilst only 45% of individuals have a formal banking account. Home loans are vastly underutilised as 1% report having an active home loan. Personal loans are used by 4%, while study loans are not used by the sample. Vehicle finance is used by 1%, while credit cards are utilised by 2% of the sample. Unit trusts, stocks or shares are not used by the sample. This provides an overview that strongly indicates that the South African youth are financially excluded as the majority of this sample has little to no usage with formal financial offerings. The only formal product that is utilised is the banking account however, this is used by less than half of the weighted sample.

Figure 4.1: Percentage Distribution of Financial Usage and South African youth



Note: NIDS Wave 3 (2012) Weighted

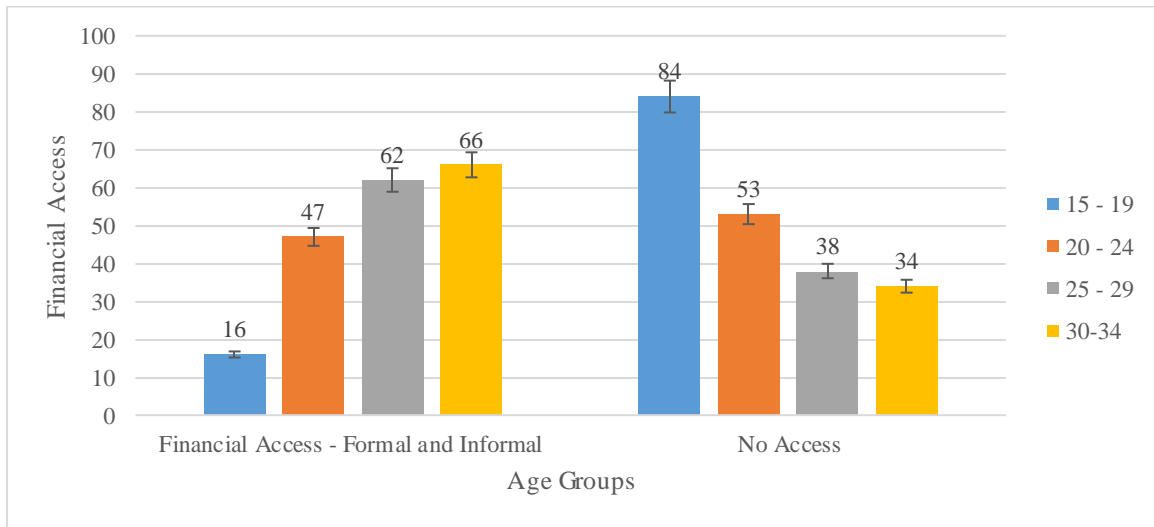
4.3 Investigating the relationship between Financial Access and Demographic variables

Investigating the relationship between financial access and demographic variables requires segmenting financial access into the following categories: Access, Formal financial access and Informal financial access. Access refers to those who use either formal or informal financial services. This allows for a contrast between sample members that use financial means and those that do not i.e. the financially excluded. Formal financial access refers to sample members who use formal services such as bank accounts, personal or study loans, bonds, vehicle finance, credit cards, pension or unit trusts. These services would be offered by authorised financial institutions. Informal financial access refers to sample members who use stokvel saving methods, loans from microlenders or ‘mashonisa’.

4.3.1. Financial Access and Age Groups

In analysing financial access, age groups with five year intervals were created. This would allow for segmentation of the youth population in the study. Findings reveal that younger age groups are disproportionately affected by not having access to financial services. This includes access in terms of both formal and informal access. The 15-19 age group displays that only 16% have financial access, while 84% do not. As the sample ages, their financial access also increases, indicating a positive relationship between age and access. This would be expected as an older individual would have the resources to tap into financial services. Financial access increases sharply to 47% within the 20-24 age group when compared to the 15-19 age group. Within the 25-29 age group, 62% of the sample have financial access while 38% do not have access. The 30-34 age group has the greatest access to financial services with 66%. It is important to note that the sample displays high levels of not having access to financial services. The usage of informal access is significantly less when compared to formal financial access.

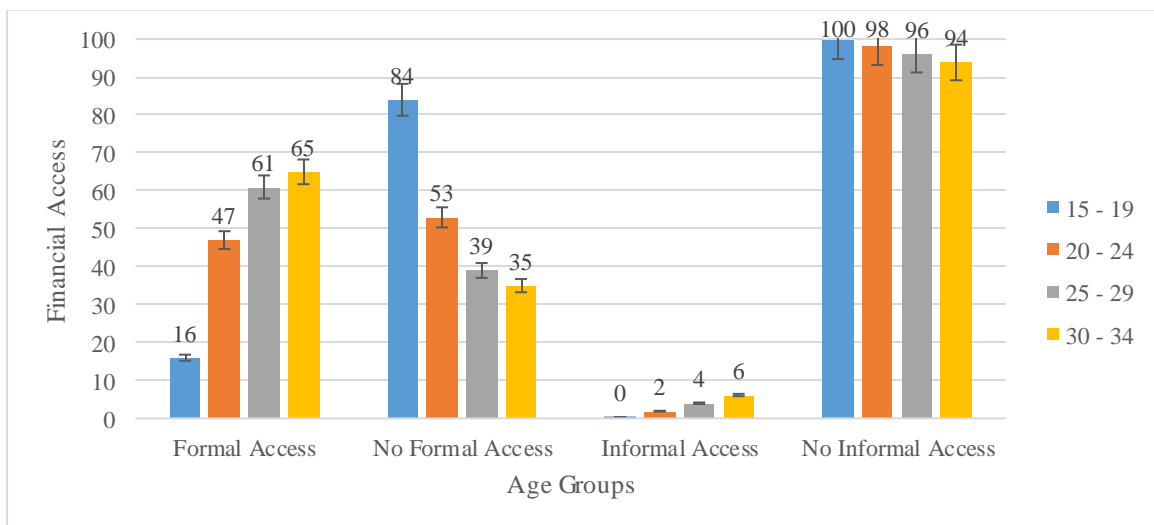
Figure 4.2: Percentage Distribution of Financial Access over Age Groups



Note: NIDS Wave 3 (2012) Weighted

A further analytic breakdown is presented below. Based on the results, formal financial services are predominantly used by the 15 –34 age groups. Informal financial service usage is minuscule when contrasted against formal financial access. However, it does form a similar pattern with formal access, in that as the population ages they are more likely to engage with financial services. Once again, results show an overall high lack of access amongst the sample age groups. Informal access is significantly less used when compared to formal financial access.

Figure 4.3: Percentage Distribution of Access over Age Groups

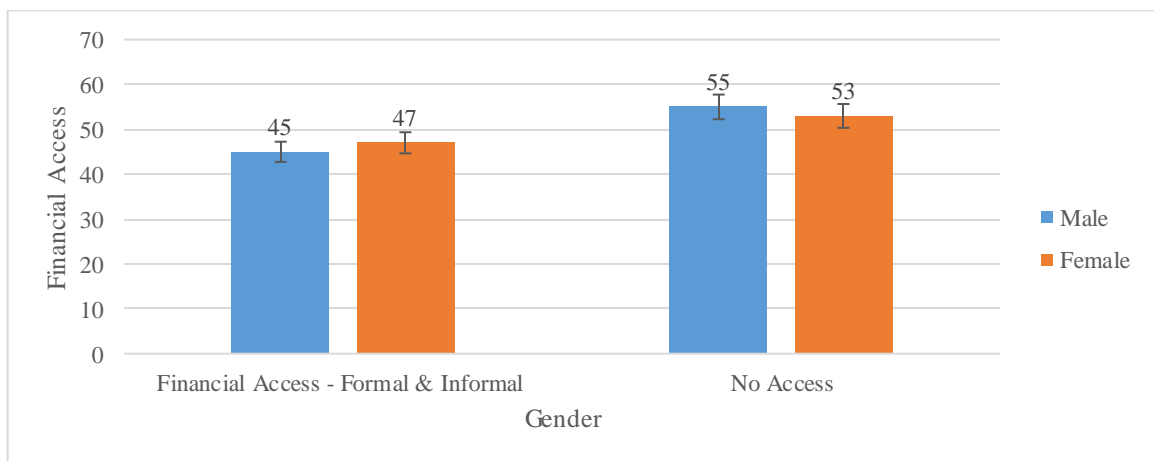


Note: NIDS Wave 3 (2012) Weighted

4.3.2 Financial Access and Gender

With regard to financial access and gender, the findings indicate that financial access usage between the male and female sample is similar. Males indicated having a financial access usage of 45%, while women reported their financial access usage of 47%. Once again, the majority of males and females indicate that they have no access to financial service usage.

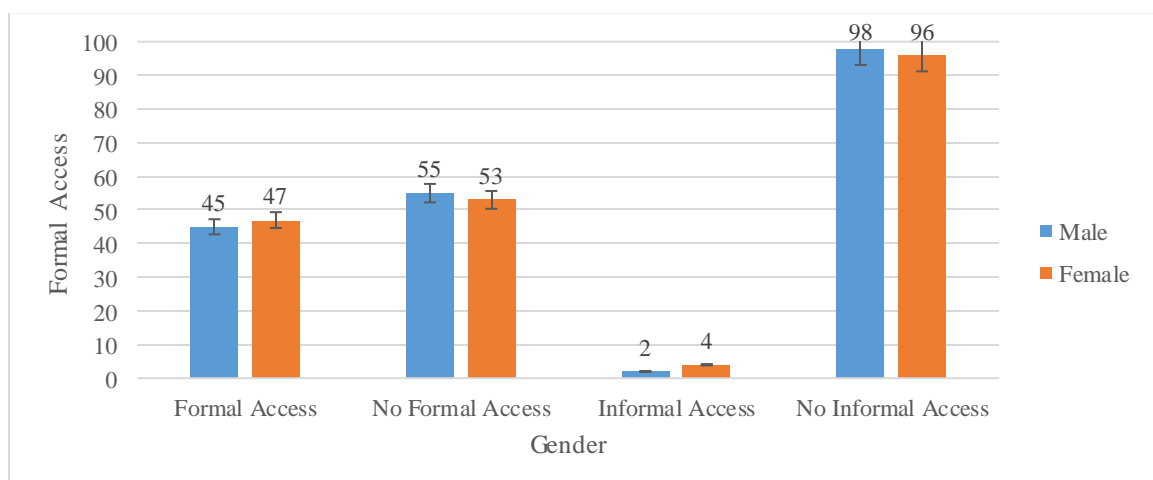
Figure 4.4: Percentage Distribution of Financial Access over Gender



Note: NIDS Wave 3 (2012) Weighted

Further analysis indicates that formal financial services are used more frequently than informal services among males and females. Formal access for males and females is 45% and 47% respectively, while informal service usage is only 2% for males and 4% for females.

Figure 4.5: Percentage Distribution of Access over Gender

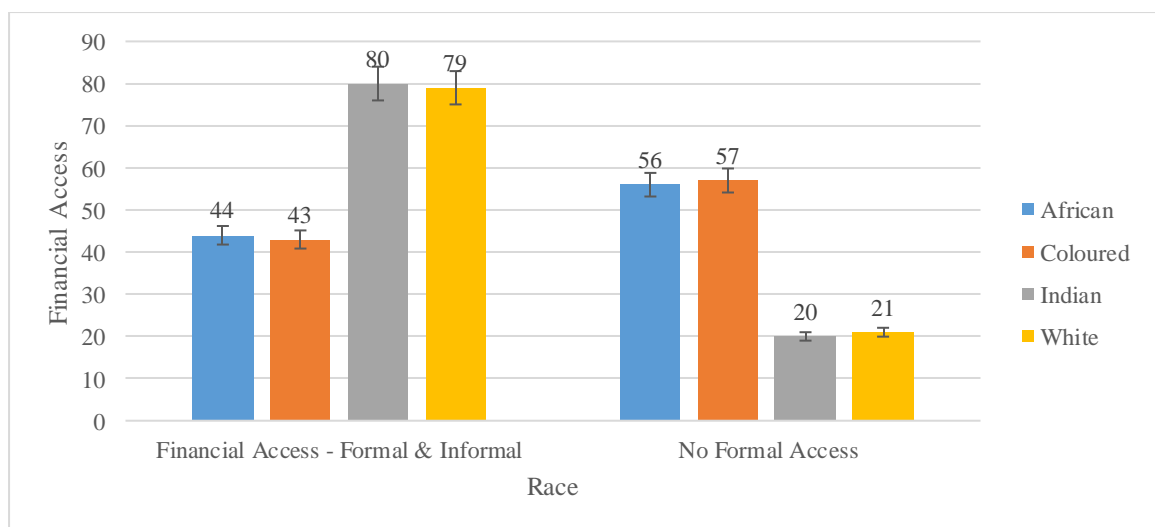


Note: NIDS Wave 3 (2012) Weighted

4.3.3 Financial Access and Race

Financial access and race is described in the table below. Findings indicate that Indians and Whites are most likely to have financial access with 80% and 79% respectively. African and Coloured individuals are less likely to have access to financial services at 44% and 43% respectively. This results in African and Coloured individuals being financially excluded more so than their White or Indian counterparts.

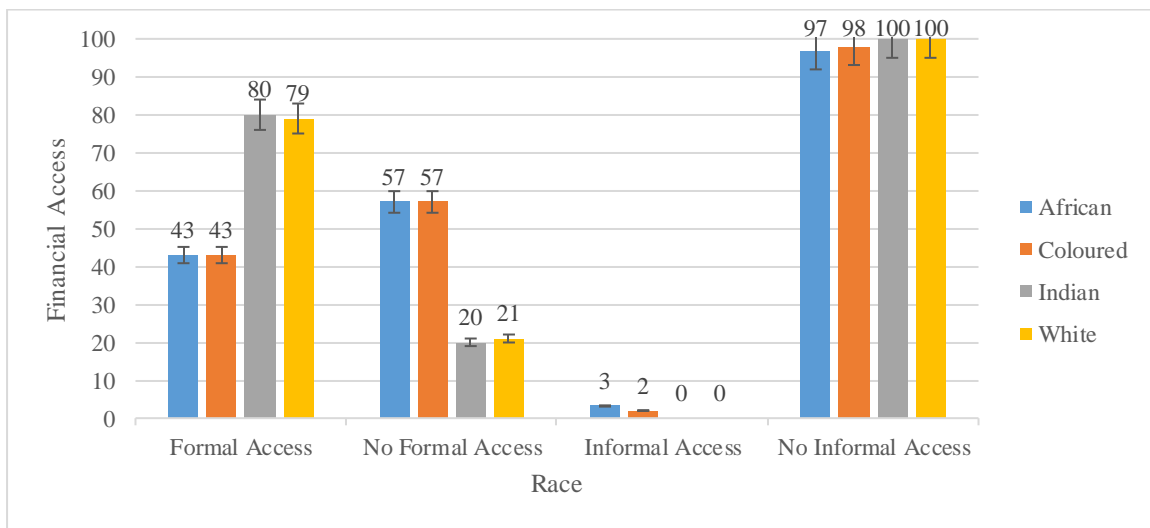
Figure 4.6: Percentage Distribution of Financial Access over Race



Note: NIDS Wave 3 (2012) Weighted

When analysing formal financial access and informal financial access between racial groups, it is understood that there is a greater usage of formal than informal financial access. Informal financial access is used by the African and Coloured sample members at 3% and 2% respectively. Formal financial usage is used by all racial groups, with White and Indian sample members forming the bulk of formal access. The findings indicate that White and Indian financial usage is very similar, with high formal financial usage at 80% and 79% respectively. Whilst African and Coloured formal financial access features at 44% and 43% respectively. These findings are in-line with the socioeconomic distributions of South Africa, whereby economic status of White and Indian individuals are similar just as there is a similarity amongst African and Coloured individuals.

Figure 4.7: Percentage Distribution of Access over Race

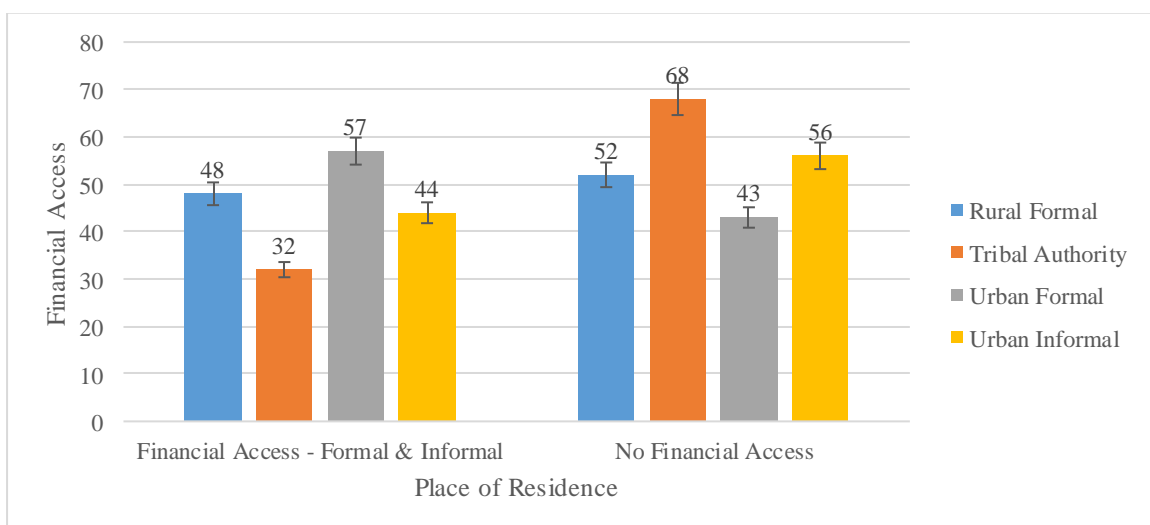


Note: NIDS Wave 3 (2012) Weighted

4.3.4 Financial Access and Place of Residence

Findings indicate that urban formal residents are most likely to have financial access at 57%, rural follows at 44%, urban informal at 44% and tribal authority areas with 32%. Areas with the highest levels of financial exclusion are located within tribal authority areas (68%) and rural formal areas (56%).

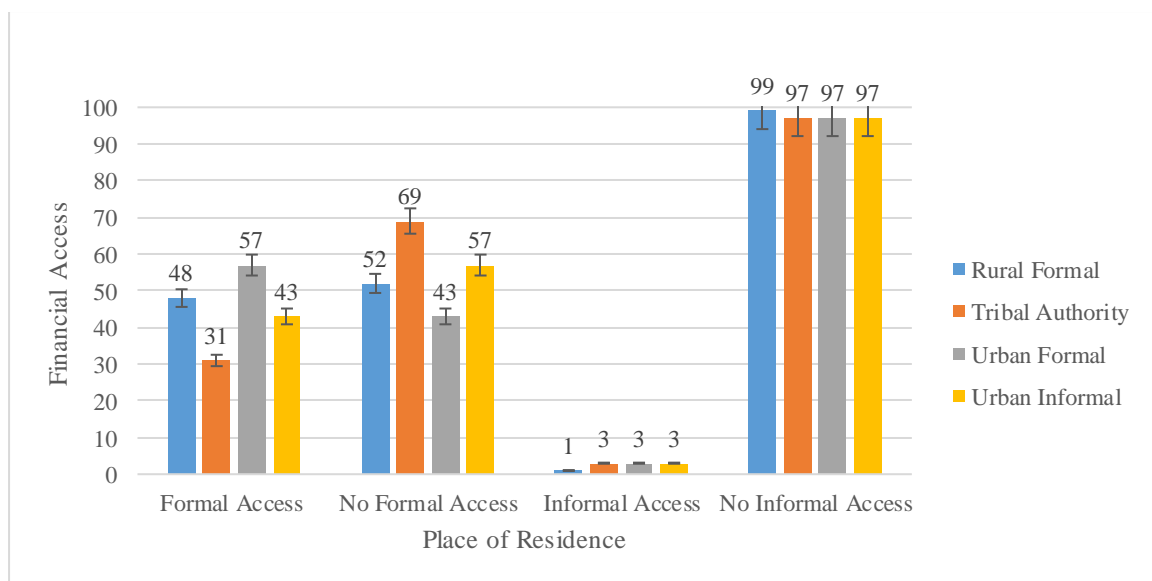
Figure 4.8: Percentage Distribution of Financial Access over Place of Residence



Note: NIDS Wave 3 (2012) Weighted

Amongst the regions under study, all indicate some use of informal financial access between 1% and 3% whilst the majority indicates no use of informal access. In terms of formal financial access, there is moderate financial access with urban formal areas being the most likely to have access to formal financial services. This is followed by rural, urban informal and tribal authority regions. The lack of formal access is moderate to high with all regions experiencing above 50% lack of formal service usage.

Figure 4.9: Percentage Distribution of Access over Place of Residence

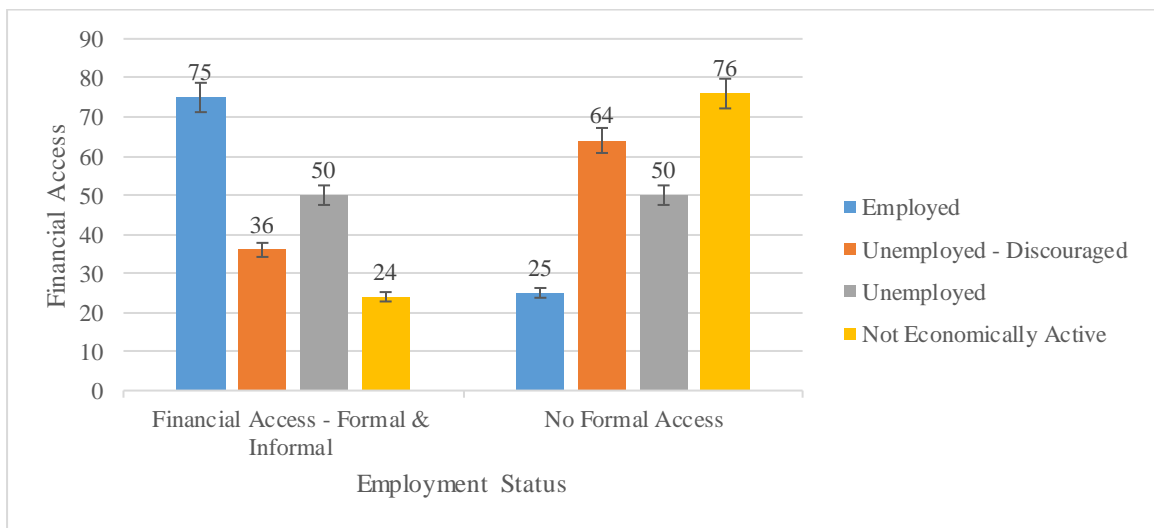


Note: NIDS Wave 3 (2012) Weighted

4.3.5 Financial Access and Employment Status

In terms of employment and financial access, results indicate that employed individuals are the most likely to have financial access. The sample displayed that employed individuals have 75% financial access, whilst unemployed individuals are less likely to have financial access at 50%. The unemployed and discouraged segment displays having low access to financial services at 36%. Sample members who are not economically active were the highest in having no access to financial services at 76%.

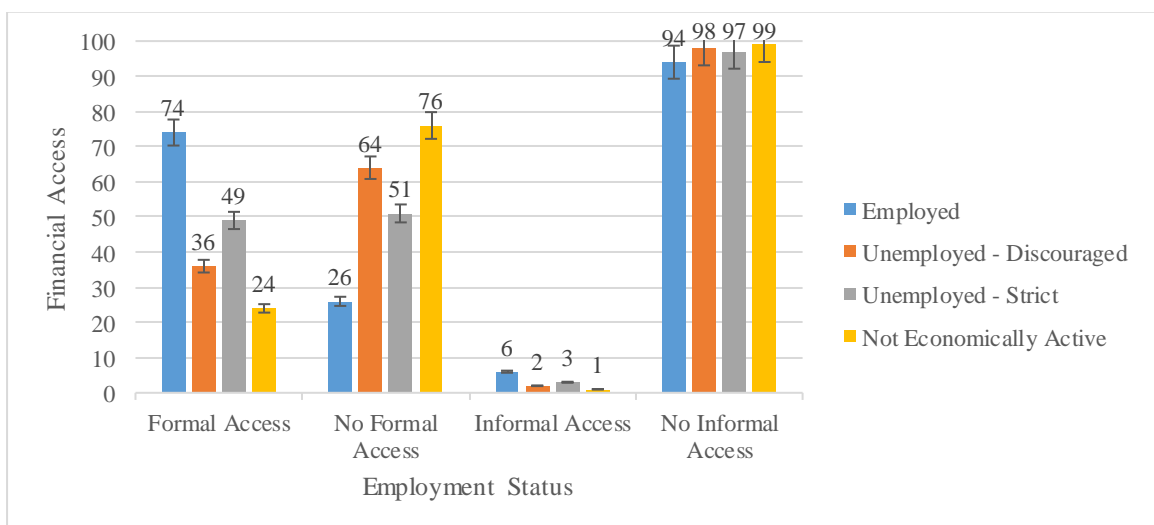
Figure 4.10: Percentage Distribution of Financial Access over Employment Status



Note: NIDS Wave 3 (2012) Weighted

In analysing formal access usage compared to informal access usage, those who are employed use formal financial services to a greater degree than others in the employment status category. Once again, formal financial service usage is greater than informal financial service usage to a large margin. Unemployed individuals and those not active in the labour market still maintain some use of formal financial services, however the majority lack both formal or informal financial access.

Figure 4.11: Percentage Distribution of Access over Employment Status

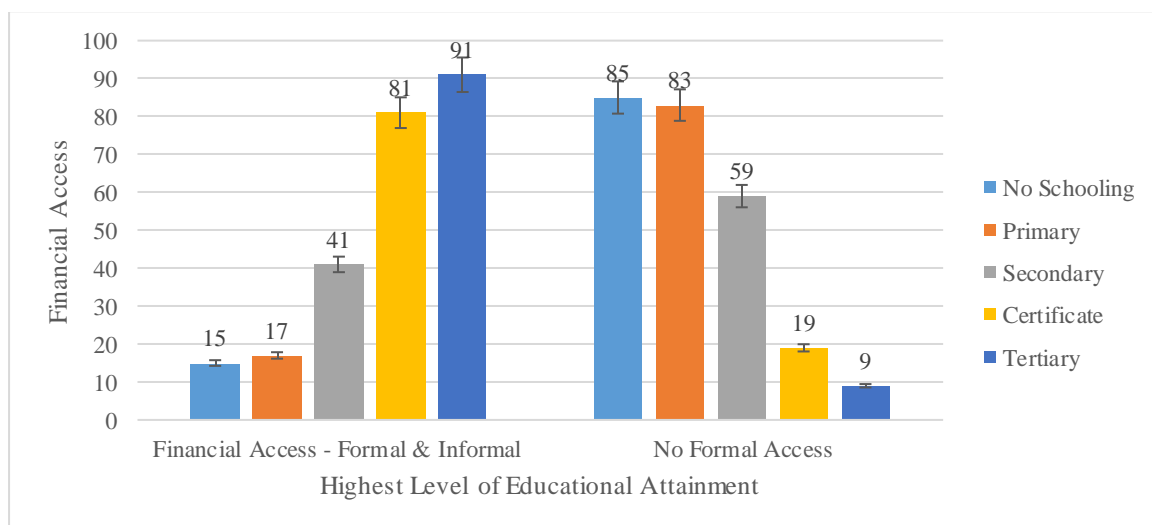


Note: NIDS Wave 3 (2012) Weighted

4.3.6 Financial Access and Education

Findings indicate that those with higher levels of educational attainment are most inclined towards having financial access. Sample members with a certificate (81%) or tertiary level of education (91%) are more likely to have access to financial services than those with secondary education and below. Interestingly, those with primary education (17%) have slightly higher access than those with no schooling (15%).

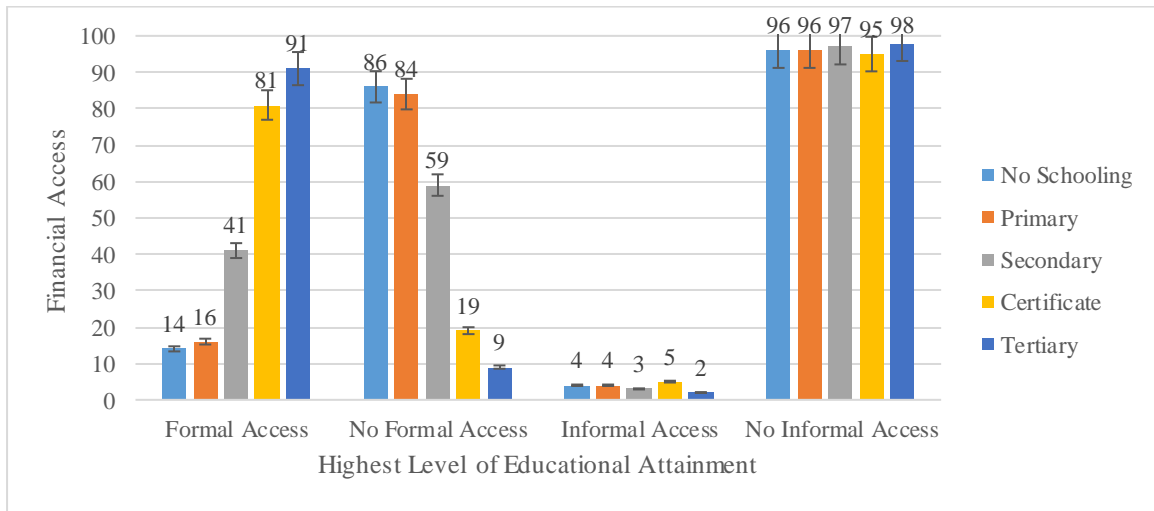
Figure 4.12: Percentage Distribution of Financial Access over Education



Notes: NIDS Wave 3 (2012) Weighted

On further analysis of formal financial access compared to informal financial access, formal financial services are more prevalent than informal financial services. Those with certificates or diplomas are most likely to access informal services at 5%. Overall, informal financial service usage is minimal, whilst formal financial offerings are more likely to be used amongst all educational groups. Those who have higher educational attainment are more likely to engage with formal services over informal services. Interestingly, tertiary educational holders are most likely to access formal financial services at 91%. Certificate and diploma holders come in second at 81%. The trend displayed indicates that the higher the level of education the higher the usage of formal financial services.

Figure 4.13: Percentage Distribution of Access over Education

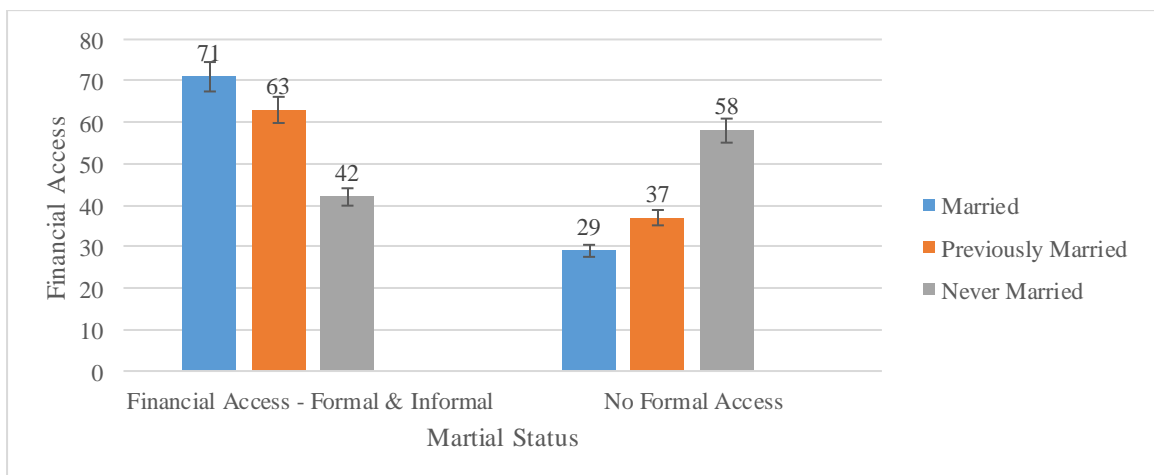


Note: NIDS Wave 3 (2012) Weighted

4.3.7 Financial Access and Marital Status

With regard to marital status and financial access, married (71%) and previously married (63%) individuals indicate using financial services to a greater extent than those which have never been married. As a result, the never married sample segment is disproportionately exposed to not having financial access (58%). It is important to note that the majority of the never married segment would include those below the ages of 20 and as such would be less likely to be married.

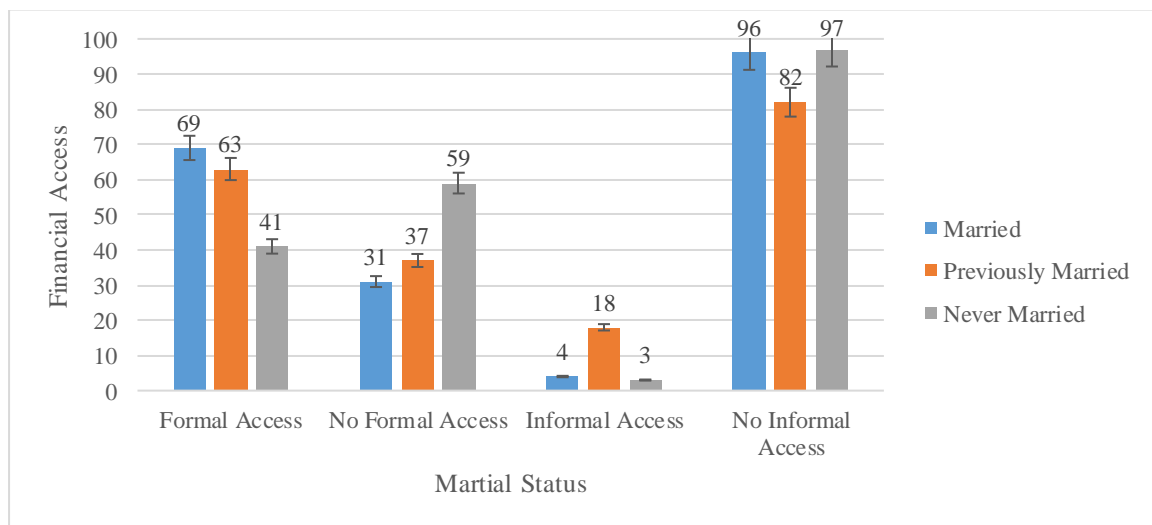
Figure 4.14: Percentage Distribution of Financial Access over Marital Status



Notes: NIDS Wave 3 (2012) Weighted

Further analysis indicates that formal financial services are accessed more than informal financial offerings. Previously married individuals have formal financial access at 63%, whilst married individuals display formal financial access at 69%. Previously married individuals indicated that they engage with informal financial services at 18% which is higher than the informal service usage by those married (4%) and never married (3%). The never married segment is the least likely to engage with formal financial services at 41%.

Figure 4.15: Percentage Distribution of Access over Martial Status



Note: NIDS Wave 3 (2012) Weighted

4.4. Bivariable and Multivariable Analysis

In investigating the determinants of financial access bivariable and multivariable analysis is used. Financial access is analysed along the following three categories. Firstly, financial access (Table 4.2), which includes both formal and informal service usage. Secondly, formal financial access (Table 4.3), which includes only formal service usage as indicated by the use of formal banking services. Thirdly, informal financial access (Table 4.4), which includes the use of informal financial services. These categories are subjected to bivariable and multivariable logistic regression analysis. The reference groups have been selected based on being the most vulnerable to not have access to financial services, including both formal financial services and informal financial services.

Table 4.2: Relationship between Determinants of Financial Access and SA Youth through bivariable & multivariable Analysis

Variables	Subcategory	Bivariable Analysis		Multivariable Analysis	
		Odds Ratio (95%CI)	p-value	Odds Ratio (95%CI)	p-value
Age	15-19	Reference		Reference	
	20-24	4.6 (3.7 – 5.8)	0.000	2.6 (2.0 – 3.3)	0.000
	25-29	8.4 (6.6 – 10.1)	0.000	3.2 (2.4 – 4.1)	0.000
	30-34	10.2 (7.9 – 13.1)	0.000	3.7 (2.8 – 5.0)	0.000
Gender	Male	Reference		Reference	
	Female	1.1 (0.9 – 1.2)	0.287	1.3 (1.1 – 1.6)	0.001
Race	African	Reference		Reference	
	Coloured	1.0 (0.8 – 1.2)	0.819	0.6 (0.4 – 0.8)	0.000
	Indian	5.2 (2.6 – 10.7)	0.000	4.3 (1.8 – 9.9)	0.001
	White	4.7 (2.5 – 8.9)	0.000	3.6 (1.6 – 8.1)	0.002
Place of Residence	Rural	Reference		Reference	
	Tribal	0.5 (0.4 – 0.6)	0.000	1.0 (0.8 – 1.3)	0.993
	Urban Formal	1.4 (1.1 – 1.9)	0.006	1.9 (1.5 – 2.6)	0.000
	Urban Informal	0.8 (0.6 – 1.7)	0.316	1.1 (0.8 – 1.7)	0.469
Employment Status	Economically Inactive	Reference		Reference	
	Unemployed Discouraged	1.8 (1.1 – 3.0)	0.013	1.4 (0.9 – 2.2)	0.146
	Unemployed – Strict	3.2 (2.6 – 3.9)	0.000	1.9 (1.5 – 2.4)	0.000
	Employed	9.5 (7.8 – 11.5)	0.000	4.6 (3.7 – 5.7)	0.000
Education	No Schooling	Reference		Reference	
	Primary	1.1 (0.5 – 2.9)	0.701	1.7 (0.6 – 4.5)	0.324
	Secondary	4.0 (1.9 – 8.4)	0.000	5.8 (2.7 – 13.6)	0.000
	Diploma or Certificate	24.7 (11.1 – 54.8)	0.000	15.5 (6.2 – 38.6)	0.000
	Tertiary	55.8 (18.6 – 167.4)	0.000	18.9 (5.8 – 61.2)	0.000
Marital Status	Married/ Cohabiting	Reference		Reference	
	Previously Married	0.7 (0.3 – 1.7)	0.457	0.6 (0.2 – 1.7)	0.295
	Never Married	0.3 (0.2 – 0.4)	0.000	0.7 (0.5 – 0.9)	0.005

Note: NIDS Wave 3 (2012) Weighted

Table 4.3: Relationship between Determinants of Formal Financial Access and SA Youth through bivariable & multivariable Analysis

Variables	Subcategory	Bivariable Analysis		Multivariable Analysis	
		Odds Ratio (95%CI)	p-value	Odds Ratio (95%CI)	p-value
Age	15-19	Reference		Reference	
	20-24	4.6 (3.7 – 5.8)	0.000	2.6 (2.1 – 3.3)	0.000
	25-29	8.3 (6.6 – 10.5)	0.000	3.2 (2.4 – 4.2)	0.000
	30-34	9.8 (7.6 – 12.6)	0.000	3.6 (2.7 – 4.9)	0.000
Gender	Male	Reference		Reference	
	Female	1.1 (0.9 – 1.2)	0.370	1.3 (1.1 – 1.5)	0.001
Race	African	Reference		Reference	
	Coloured	1.0 (0.8 – 1.3)	0.946	0.6 (0.4 – 0.8)	0.001
	Indian	5.4 (2.6 – 11.0)	0.000	4.3 (1.9 – 10.1)	0.001
	White	4.8 (2.5 – 9.1)	0.000	3.6 (1.6 – 8.2)	0.002
Place of Residence	Rural	Reference		Reference	
	Tribal	0.5 (0.4 – 0.6)	0.000	1.0 (0.7 – 1.3)	0.838
	Urban Formal	1.4 (1.1 – 1.9)	0.007	1.9 (1.4 – 2.5)	0.000
	Urban Informal	0.8 (0.6 – 1.1)	0.252	1.1 (0.8 – 1.6)	0.572
Employment Status	Economically Inactive	Reference		Reference	
	Unemployed Discouraged	1.8 (1.1 – 2.9)	0.015	1.4 (0.9 – 2.2)	0.164
	Unemployed – Strict	3.1 (2.5 – 3.8)	0.000	1.9 (1.5 – 2.3)	0.000
	Employed	9.4 (7.7 – 11.3)	0.000	4.5 (3.7 – 5.6)	0.000
Education	No Schooling	Reference		Reference	
	Primary	1.1 (0.4 – 2.8)	0.842	1.5 (0.5 – 4.2)	0.452
	Secondary	4.1 (1.9 – 8.7)	0.000	5.7 (2.4 – 13.6)	0.000
	Diploma or Certificate	25.5 (11.3 – 57.5)	0.000	15.8 (6.3 – 39.7)	0.000
	Tertiary	58.1 (19.1 – 176.2)	0.000	19.3 (5.9 – 63.2)	0.000
Marital Status	Married/ Cohabiting	Reference		Reference	
	Previously Married	0.8 (0.3 – 1.8)	0.535	0.6 (0.2 – 1.8)	0.375
	Never Married	0.3 (0.2 – 0.4)	0.000	0.7 (0.6 – 0.9)	0.013

Note: NIDS Wave 3 (2012) Weighted

Table 4.4: Relationship between Determinants of Informal Financial Access and SA Youth through bivariable & multivariable Analysis

Variables	Subcategory	Bivariable Analysis		Multivariable Analysis	
		Odds Ratio (95%CI)	p-value	Odds Ratio (95%CI)	p-value
Age	15-19	Reference		Reference	
	20-24	14.1 (5.8 – 34.0)	0.000	8.5 (3.4 – 21.3)	0.000
	25-29	27.2 (11.8 – 62.5)	0.000	11.9 (4.9 – 28.5)	0.000
	30-34	36.8 (15.8 – 85.9)	0.000	15.7 (6.0 – 41.1)	0.000
Gender	Male	Reference		Reference	
	Female	2.3 (1.6 – 3.3)	0.000	2.7 (1.8 – 4.1)	0.000
Race	African	Reference		Reference	
	Coloured	0.5 (0.2 – 1.3)	0.152	Excluded	n/a
	Indian	Omitted	n/a	Excluded	n/a
	White	Omitted	n/a	Excluded	n/a
Place of Residence	Rural	Reference		Reference	
	Tribal	2.1 (1.2 – 3.8)	0.015	3.5 (1.9 – 6.6)	0.000
	Urban Formal	2.1 (1.1 – 4.0)	0.020	2.3 (1.2 – 4.6)	0.011
	Urban Informal	1.9 (0.9 – 4.3)	0.104	2.2 (0.9 – 5.1)	0.075
Employment Status	Economically Inactive	Reference		Reference	
	Unemployed Discouraged	2.1 (0.8 – 5.9)	0.155	1.5 (0.5 – 4.1)	0.484
	Unemployed – Strict	4.2 (2.4 – 7.2)	0.000	2.2 (1.2 – 4.0)	0.007
	Employed	7.4 (4.5 – 12.1)	0.000	4.7 (2.7 – 8.1)	0.000
Education	No Schooling	Reference		Reference	
	Primary	0.9 (0.2 – 3.5)	0.905	1.3 (0.3 – 5.2)	0.699
	Secondary	0.6 (0.2 – 1.7)	0.327	0.7 (0.2 – 2.2)	0.553
	Diploma or Certificate	1.1 (0.4 – 3.5)	0.810	0.7 (0.2 – 2.2)	0.486
	Tertiary	0.4 (0.1 – 2.4)	0.369	0.2 (0.4 – 1.2)	0.091
Marital Status	Married/ Cohabiting	Reference		Reference	
	Previously Married	4.8 (1.8 – 13.3)	0.002	3.6 (1.1 – 11.7)	0.035
	Never Married	0.6 (0.4 – 0.9)	0.012	1.0 (0.6 – 1.8)	0.903

Note: NIDS Wave 3 (2012) Weighted

4.4.1 Age

4.4.1 (a) Financial access

With regards to age groups, those between 20-24 are 4.6 times more likely to have financial access in the form of either formal or informal access (see table 4.2). Age group 25-29 is 8.4 times more likely than the reference group to have financial access while those aged 30-34 are 10.2 times more likely to engage with financial services. This strongly indicates that as individuals age, the likelihood of using financial services increases drastically than when they are younger. When controlling for age, all age groups between 20-34 have increased odds in engaging with financial services – either formal or informal. Those in the 30-34 age group have the highest odds at 3.7 while ages 20-24 have similar odds at 3.2. The 20-24 age group has the lowest odds of 2.6, nevertheless this is still a significant indicator that aging would increase the overall usage of financial services. Older individuals are more likely to engage with financial services than younger individuals.

4.4.1 (b) Formal Financial access

In terms of only formal financial access, the 20-24 age group indicates strong odds in favour of accessing formal banking services. This age group is 4.6 times more likely to engage with the formal system than the 15-19 age group. Additionally, ages 25-29 and 30-34 have higher odds of formal financial access at 8.3 and 9.8 respectively when compared to the reference group. When controlling for age, all age groups between 20-34 have higher odds for engaging with formal financial services.

4.4.1 (c) Informal Financial access

Bivariable analysis indicates that all age groups have high odds for engaging with informal access in relation to the reference group. Ages 20-24 are 14.1 times more likely to engage in informal service usage while those aged 25-29 have odds of 27.2 and the 30-34 age group have odds of 36.8. Multivariable analysis of informal financial access indicates that the 20-24 age group is 8.5 times more likely to use informal services, while those aged 25-29 have odds of 11.9. The 30-34 age group is 15.7 times more likely to engage with informal services. Overall, age is an important factor which impacts on financial access usage. The older individuals are more likely to engage with financial services, either formal or informal.

4.4.2 Gender

4.4.2 (a) Financial access

With males as the reference group, bivariable analysis indicates females are as likely as males to access financial services. It should be noted that results provide a p-value of 0.287 for male and female, indicating that no significant difference exists in terms of gender and financial access. Multivariable regression further supports that females are as likely as males to have financial access. The p-value of 0.001 for multivariable regression indicates that this is a significant result, when controlling for other factors.

4.4.2 (b) Formal Financial Access

Bivariable analysis of formal financial access and gender also indicates that females are as likely as males to engage with formal services. However, a high p-value of 0.370 should be noted. Once again highlighting that no significant differences exists between gender and formal financial access. Multivariable regression indicates that females are as likely as males to have access to formal financial services. The p-value of 0.001 for multivariable regression indicates that this is a significant result.

4.4.2 (c) Informal Financial Access

With regards to informal financial access and gender, females are 2.7 times more likely to use informal financial services. Multivariable regression highlights that females are twice as likely as males to engage with informal services.

4.4.3 Race

4.4.3 (a) Financial Access

Bivariable regression indicates that Indians and Whites are 4.7 times more likely than Africans to have access to either formal or informal financial services. Despite results indicating that Coloured individuals are as likely as Africans to have financial access, the high p value of 0.819 indicates no significant relationship. Multivariable regression between financial access and race indicate that Coloureds are less likely than Africans to engage with financial services. Both Indians and Whites are more likely to have financial access when compared to Africans.

4.4.3 (b) Formal Financial Access

Further analysis in regards to formal financial access indicates that Coloured individuals are as likely as Africans to engage with formal services. However, caution would be needed in interpreting this result as the p-value of 0.946 is recorded. Whites and Indians are significantly more likely to engage with solely formal financial services when compared to Africans. Overall, high odds in favour of formal financial access are found for the White and Indian racial groups when compared to the African reference group. Multivariable analysis indicates that Coloured individuals are less likely than Africans to engage with formal financial services while Indians and Whites have strong odds in favour of formal financial access.

4.4.3 (c) Informal Financial access

In terms of informal financial access, racial groups have been omitted due to low observations within the data set.

4.4.4 Place of Residence

4.4.4 (a) Financial access

Rural based individuals are assigned to be the reference group in the following regressions. Those within tribal areas are less likely to engage with financial services comprised of either formal or informal services. Those based in urban formal regions are as likely as rural based individuals to have financial access. However, urban informal residences have low odds for engaging with financial services. This final result would need to be cautiously interpreted in light of the high p-value of 0.316, reducing the significance of the finding. Multivariable regression supports that urban formal residents are as likely as rural individuals to engage with either formal or informal services. High p-values for tribal and urban informal residents indicates that the findings are not significant.

4.4.4 (b) Formal Financial Access

Bivariable analysis indicates that those in tribal areas are less likely to engage with formal financial services. Urban formal individuals are as likely as rural individuals to engage with formal financial services. Results state that urban informal residence are as likely as rurally

based individuals to engage with formal financial services. However, the results for urban informal areas need to be interpreted cautiously due to high p-value of 0.252. Multivariable regression indicates that urban formal areas are twice as likely to engage with formal financial services than rural areas. High p-values for tribal and urban informal areas indicates that the findings are not significant.

4.4.4 (c) Informal Financial Access

With regards to informal financial access and place of residence, bivariable regression indicates that tribal and urban formal areas are twice as likely to engage with informal financial services than rural areas. Multivariable regression finds that tribal areas are 3.5 times as likely to engage with informal financial services, whilst urban formal areas are twice as likely when compared to the rural based reference group. Results for the urban informal areas have been excluded due to having high p-values in bivariable and multivariable regression.

4.4.5 Employment Status

4.4.5 (a) Financial Access

The economically inactive sample segment has been selected as the reference group. Bivariable regression indicates that those who are unemployed and discouraged from finding employment are twice as likely to engage with financial services as the economically inactive segment. Those who are unemployed are 3.2 times more likely to engage with either formal or informal services while the employed segment is the most likely to use either formal or informal services. To place these findings in perspective, employed individuals are 9.5 times more likely to have access to either a formal financial service offering or use informal services when compared to those who are not economically active. Multivariable regression indicates that those who are unemployed are 1.9 times more likely to engage with financial services, while employed individuals are 4.6 times more likely to engage with financial services.

4.4.5 (b) Formal Financial Access

In analysing formal financial access and employment status, employed individuals remain most likely to engage with formal financial offerings. Bivariable regression indicate that they are 9.4

times more likely to engage with solely formal financial services when compared to those economically inactive. Results find that those who are unemployed are 3.1 times more likely to engage with only formal services. The discouraged segment is twice as likely to engage with only formal services. Multivariable analysis indicates that those who are unemployed are 1.9 times more likely to engage with formal financial services. Those who are employed are 4.5 times more likely than the economically inactive to use formal offerings.

4.4.5 (c) Informal Financial Access

Bivariable regression for informal financial access indicates that unemployed individuals are 4.2 times more likely to engage with informal services, while employed individuals are 7.4 times more likely. Multivariable regression indicate that those employed have odds of 4.7 while those unemployed have odds of 2.2 in favour of informal service usage.

4.4.6 Education

4.4.6 (a) Financial Access

Those with no schooling have been selected as the reference group. A positive correlation is noted as educational attainment level increases so does financial service usage. Bivariable analysis indicates that those with primary education have similar odds as those with no schooling in accessing any form of financial service. Caution needs to be applied with this finding as primary education and formal access provide a high p-value of 0.701. Those with a secondary educational level are 4 times more likely to access either formal or informal services. While those with a diploma are 24.7 times more likely than individuals with no schooling to access financial offerings. Tertiary educational holders are 55.8 times more likely to engage with either formal or informal financial services. Multivariable analysis indicates that tertiary educational holders (18.9) are the most likely to engage with financial offerings, followed by diploma or certificate holders (15.5) and secondary educational holders (5.8). Results of primary educational holders prove to be not significant.

4.4.6 (b) Formal Financial Access

On further analysis, those with tertiary level of education are 58.1 times more likely to engage with solely formal financial services while those with certificates are 25.5 times more likely than the non-schooling reference group. Individuals with secondary educational levels are 4.1 times more likely to engage with formal financial services. Multivariable analysis between education and formal financial access indicates that the findings remain significant as those with secondary, diploma's or certificates and tertiary education all have high odds of accessing formal financial offerings.

4.4.6 (c) Informal Financial Access

Results for informal financial access and education have not been reported as p-values fall outside of the required significance levels.

4.4.7 Marital Status

4.4.7 (a) Financial Access

Married individuals have been selected as the reference group for the following regressions. Findings indicate that those previously married have lower odds of accessing either formal or informal financial offerings. Those who have never been married are the least likely to access financial services when compared to married individuals. The p-value for previously married individuals indicates no significant findings. Multivariable analysis further supports that never married individuals are less likely to engage with financial services than married individuals.

4.4.7 (b) Formal Financial Access

Results from bivariable regression and multivariable regression between formal financial access and marital status indicate that never married individuals are less likely to engage with formal financial services than their married counterparts. Results for the previously married individuals are not significant due to high p-values with bivariable and multivariable regression.

4.4.7 (c) Informal Financial Access

When applying bivariable regression between informal financial access and marital status, results indicate that previously married individuals are 4.8 times more likely to engage with informal financial services than the married reference group. While those who have never married display low odds in engaging with informal financial access. Multivariable regression finds that previously married individuals have high odds in favour of informal financial access but there are no significant findings for those never married.

4.5 Summary

This chapter has presented findings which indicate that there are significant relationships between the selected independent variables and financial access. Formal financial access is widely available and is the preferred method of engaging with financial services while informal access is present but vastly less utilised in the South African context. Amongst the variables investigated age, race, gender, place of residence, employment status, education and marital status are strong predictors of financial access. Whilst, age, race, gender, place of residence, employment status, education and marital status were strong predictors of formal financial access. In terms of informal financial access, marital status and education were not significant predictors. Race was omitted from informal financial access analysis due to low observations in the dataset. However, age, gender, place of residence, employment status and marital status yielded p -values < 0.05 . If the sample size for informal access members were to be expanded the relationship between the 15 – 34 year age group and informal access could be better understood. Chapter 5 will provide an expanded overview of relevant research findings.

Chapter Five

Discussion and Conclusion

5.1 Introduction

On a global scale, the Sustainable Development Goals have provided a broad set of goals to enhance social and economic development. The National Development Plan (NDP) is in line with fulfilling the developmental agenda's. South Africa's youth segment comprises of the majority of the population. As such, their financial inclusivity would have an important effect on the development of both the economy and their own well-being in the future. Financial inclusivity is an important cornerstone in the development agenda of South Africa as it actively contributes towards economic growth, reducing income inequality and poverty reduction (Mohan, 2006; African Development Bank, 2013; Deka, 2015). This dissertation investigates the determinants of access to financial services for youth in South Africa using the National Income Dynamics Study - Wave 3. The adapted theoretical framework of financial access will be used to conceptualise the research findings. This chapter will address the primary research questions of this dissertation. Thereafter, the major findings are discussed while drawing on existing literature. The recommendations for future studies is discussed as well as the limitations of this study, followed by the conclusion.

5.2 Discussion

In order to guide this discussion, the adapted theoretical framework on financial inclusivity will be used. As described in chapter one this framework is combined and adapted using the frameworks of Hannig and Jansen (2010) and Claessens (2006) to create an overview of the facets of financial inclusion while also drawing on the importance of financial access and usage. This model highlights that a population being exposed to having geographical access, income and product relevance would result in financial inclusion. While those who are not able to meet these criteria would be financially excluded. Within the category of financial inclusion, the aspects of financial access and usage can be determined. Formal financial service usage is primarily centred around banking accounts, personal loans and vehicle finance. The value of

drawing from this adapted framework is that it provides a clear outline of the phenomenon at hand. A major proportion of the South African population fall between the 15 to 34 age group, forming the youth bulge in this country's population structure. The youth segment within a nation often acts as an agent of change bringing about changes in the social strata, economic development and potential economic expansion (The Presidency, 2015). Financial inclusivity allows for greater development and economic benefits to both the country at large and the individuals within. How the South African youth interact with the financial services made available would be an important aspect in the overall discussion of financial inclusivity. The South African youth need to be financially included so as to contribute and benefit from the economy.

With regards to this study, 46% of the youth have financial access, while 54% do not use either formal or informal financial services. Formal banking accounts are the most used formal financial service with 45% of individuals reporting that they have a formal banking account. This suggests that the majority of the South African population between ages 15 – 34 is considered to be unbanked. In terms of future savings through the use of pension funds, this study finds that 99% of the youth does not have an active plan in place. Informal financial access is also a means for individuals to have some form of financial engagement. The results indicate that only 3% of South African youth are actively engaged with informal financial service usage in the form of micro-lenders, stokvel or 'mashonisa'. This highlights that the youth are less likely able to access informal financial services. Overall, the findings suggest that the majority of the youth are financially excluded. Similarly, within the African context, a study within Uganda indicated that the youth are disproportionately inclined towards financial exclusion (FinScope, 2013). However, the Ugandan youth were found to utilise financial services that were informal rather than formal services such as banks (FinScope, 2013). In addition, the United Nations Capital Development Fund (2013) highlighted that in Africa, only 12% of the youth have a formal savings account. This suggests that within developing nations in Africa, the youth are limited in their access to formal financial services. This is concerning as the youth have been identified as a key demographic that requires access to financial services in order to contribute and benefit from financial inclusivity.

Financial inclusivity is a complex multifaceted concept which is influenced by a number of factors. This study considers the determinants of financial access as being key criteria in contributing towards financial inclusivity. The determinants of financial access within this study are age, race, gender, place of residence, employment status, education and marital status as they enable a holistic lens to view financial access amongst the South African youth. Financial access as a concept would need to consider the aspect of informal financial service usage as it has been shown to be an alternative in accessing finance (Mohan, 2006; Donovan, 2012; Nanziri, 2016). This study categorises financial access as follows: (1) financial access which includes the use of both formal and informal financial services; (2) formal financial access which is solely concerned with the use of formal financial services such as banks, loans and access to credit; (3) informal financial access focuses on informal financial offerings being made available through the use of informal money lenders, ‘mashonisa’ and stokvel’s.

Based on the findings of this study, there is a significant relationship between age, race, gender, place of residence, employment status, education, marital status and financial access. In terms of formal financial access, significant indicators are age, race, gender, place of residence, employment status, education and marital status. A similar pattern is found with informal financial access with regard to significant indicators of age, gender, place of residence, employment status and marital status. These findings are in-line with other studies conducted within the African context, signifying that in order to address financial inclusivity holistically based initiatives are needed (Claessens, 2006; Okurut, 2006; World Bank, 2013; City of Tshwane, 2015; Soumare, Tchana Tchana, & Kengne, 2015). This study finds that a significant relationship between socio-demographic and economic factors and financial access among young people in South Africa exists. The following section will explore these factors in greater detail.

In terms of age, this study has shown that age is a statistically significant indicator for overall usage of financial services. Older individuals are more likely than younger individuals to engage with financial services, either formal or informal. Account penetration into the younger age groups have been shown to be challenging as maintaining an account is difficult due to low deposit rates (WSBI, 2014). While those above the age of 20 are more likely to have accounts due to employment as well as lifestyle needs. Products which are relevant, such as bank

accounts and loans are utilised more when the consumer group is interested in expanding their lifestyle (WSBI, 2014; Kilara & Latortue, 2012). Younger individuals focus their financial needs on short term goals such as completing their education or furthering their studies, while older individuals would focus on employment and property as well as relationships, these objectives would need to be understood so that formal financial service offerings are made more relevant in order to be utilised by the youth (WSBI, 2014; Kilara & Latortue, 2012). Below the age of 20, it would be difficult for individuals to have access to loans as there is an increased risk to them not being able to pay back these loans. Younger individuals are unlikely to have a credit history and would also have challenges in generating capital for any enterprise (Mishi, Vacu, & Chipote, 2012; UNCDF, 2013).

With regards to gender, a significant finding is that women are more likely than males to engage with informal financial services. Women are more active participants in stokvels than males and this may be due to the advantage given in terms of differed informal savings in addressing household needs. Stokvels are frequently used as a means to purchase goods at a later date in bulk and is a community driven activity. Usage of other informal services, such as loans from a 'mashonisa' or microlender, is not as prominent as usage of stokvels. Between the genders, this research finds that when controlling for other variables, women are more likely to engage with informal services and that there is no significant difference between males and females in engaging with formal access or financial access as a whole. This finding is in line with FinScope (2014) as both gender's display similar levels of financial access. However, some studies have highlighted that there is a gender gap in access to financial services related to women in developing nations (Demirguc-Kunt, Klapper, & Singer, 2013; Fanta & Mutsonziwa, 2016). Demirguc-Kunt, Klapper, and Singer (2013) state that women are significantly less likely to use bank accounts for savings or the use of loans. This is due to women either not having enough money to see the need for a formal bank account or that a family member already has a banking account and there is no need for them to own one personally. Demirguc-Kunt, Klapper, and Singer (2013) further states that women in developing countries are less likely to be employed or own formal businesses, which would contribute to the low level of female financial access. In addition, Fanta and Mutsonziwa (2016) state that financial services in developing African countries tend to be biased against women even after controlling for individual characteristics. In comparison to existing research, this study's findings indicate that South African women are as active as males in having

financial access and formal financial access. This is in-line with findings from a study by Demircuc-Kunt and Klapper (2012) that in Sub-Saharan Africa, financial access between genders is relatively similar. Nanziri (2016) finds that women access formal financial transactional products while also using informal financial offerings while males use formal financial products such as savings, credit and insurance. A possible explanation of this study's finding could be related to the relatively similar employment levels amongst South African males and females. This is a possible indicator that South Africa is improving its financial inclusivity of females.

In terms of race groups, the findings of this study indicate that Whites and Indians are significantly more likely to have financial access than African and Coloured individuals. Formal financial access is utilised by all racial groups with African and Coloured individuals having similar levels of access. Consequently, sample characteristics of informal financial access indicate that the African and Coloured racial groups utilised this service offering, while White and Indian racial groups did not. Ardington, Lam, Leibbrandt and Levinsohn (2004) noted that stokvels, which is part of informal financial services, were primarily utilised by African households. A study by Okurut (2006) indicates that within South Africa, Africans have limited access to the formal financial sector. An earlier study by Ardington et al. (2004), revealed similar findings in that Whites had greater access to formal financial access than Africans. According to FinScope (2014) the majority of White and Indian individuals utilise formal banking services at 95% and 87% respectively; whilst African and Coloured individuals are less likely to use formal financial services, and display similar usage at 72% and 73% respectively. In accordance with existing literature, Whites and Indians are likely to have higher financial access while African and Coloured individuals are likely to have a lower level of financial access. Overall, this study's findings suggest that race continues to play a major role in the discussion of financial access in South Africa.

With regards to place of residence, an individual's place of residence is a significant factor in financial access. Those within tribal areas indicate having low participation rates of financial access to either formal or informal services. Alternatively, those in urban areas are slightly more likely to access financial services than those in rural areas. In terms of formal access, those in urban based regions are twice as likely to engage with formal services as those in rural

regions. This finding is in-line with research by the African Development Bank (2013) and Demirguc-Kunt and Klapper (2012) which highlights that urban based individuals are more likely to own and use bank accounts than those in rural areas. A possible reason for this is that banks are predominantly found in urban areas to cater for the dense population (African Development Bank, 2013). Urban areas are also more accessible in reaching clients and assisting them to access funds in the form of ATM's (African Development Bank, 2013; Hannig & Jansen, 2010). Rural environments provide a challenge in that there is little physical infrastructure to support formal financial service points (Donovan, 2012). A further issue in accessing formal finance for a rural based individual would be the need for a bank authorised proof of address which would be difficult to attain. As such, it would be challenging for rural based individuals to access formal financial services. Development of infrastructure in rural areas would have an impact on increased earnings which would encourage the applicability of formal financial access (Mohan, 2006). The informal economy is frequently accessed in the developing world and especially in rural areas (World Bank, 2013). This study finds that the use of stokvels, loans from micro-lenders and 'mashonisa's is mostly accessed from tribal based individuals. While interestingly, urban formal individuals are two times more likely than those in rural areas to access informal financial services. This indicates that individuals in urban areas are accessing both formal and informal services, however formal financial service usage is prominent over informal financial usage.

In terms of employment, financial access is significantly correlated. Those who are employed displayed a strong likelihood to have financial access while those unemployed are less so. Results indicate that those who are economically inactive are the least likely to have financial access. In terms of formal financial access, employed individuals are far more active in utilising formal financial services. Unemployed individuals are also active in formal financial services but to a lesser extent than those employed. While formal financial access is utilised by both employed and unemployed. Overall, employment is a strong indicator of financial access as it would be expected that those earning an income would be the most likely to use formal services such as banking accounts, loans, vehicle finance as well as employers preferring to pay employees via bank accounts (Mishi, Vacu, & Chipote, 2012; Demirguc-Kunt, Klapper, & Singer, 2013; WSBI, 2014; Soumare, Tchana Tchana, & Kengne, 2015). Interestingly, those employed are also the most likely to use informal services in this study. This may suggest that employed individuals are using informal services as an alternative means to access money or

to save. Unemployed individuals utilise formal and informal services to a lesser extent than those employed. Individuals who are not employed and who are not actively seeking work are categorised as being not economically active. Results highlight that the economically inactive segment is the most likely to be financially excluded. This finding is in-line with Mishi, Vacu and Chipote (2012) who state that lack of an income is the main reason for economic and financial exclusion. This result is not surprising as individuals below the age of 20 are included in this study and are students earning no income. It does highlight that the lower spectrum of youth in South Africa are not actively included in accessing financial services. Additionally, the economically inactive segment is not employed so their income generation would be minimal to none.

With regards to education and financial access, these variables are significantly correlated. Those with a tertiary level of education are most likely to have financial access, followed by diploma or certificate holders and secondary education holders. Those with no schooling are the least likely to engage with financial services in South Africa. These findings suggest that formal financial service usage is greater with those who have higher levels of education. Those with no schooling are least likely to engage with formal financial services, placing them into the category of being unbanked. Similarly, Mishi, Vacu and Chipote (2012) state that individuals with post-matric qualifications are more likely to have access to formal banking services. Demircuc-Kunt and Klapper (2012) also find that those with a tertiary or higher level of education are two times more likely to have an account than those with a primary level of education or less in developing countries, while in Sub-Saharan Africa, this probability increases to being four times more likely. Overall, numerous studies on financial inclusivity indicate that education underpins the strong relationship between higher levels of education and financial access (Demircuc-Kunt & Klapper, 2012; Mishi, Vacu, & Chipote, 2012; Demircuc-Kunt, Klapper, & Singer, 2013; World Bank, 2013; Okurut, 2006). A possible explanation for this relationship can be attributed the strong relationship between education and employment as well as education underpinning financial literacy. According to Fatoki and Oni (2014) financial literacy enables individuals to utilise formal financial services effectively based on their personal needs. Informed individuals are likely to plan in advance for retirement while also keeping their debt's low. However, this study finds while there is a positive relationship between education and formal financial access the usage of retirement plans is very low amongst the South African youth. This indicates that the aspect of financial literacy

within this sample is difficult to ascertain and would be an important area of interest for future research. Hannig and Jansen (2010) caution that as financial inclusivity increases so too will the need for financial literacy also grow so as to advise and protect potential vulnerable clients.

In terms of marital status, those who have never been married are less likely to engage with financial services than married individuals. Married individuals are reported to utilise formal financial services over informal financial services. In terms of informal financial usage, previously married individuals are significantly more likely to use informal services over those who have never married. This finding is in line with other studies which found that married people tend to have the highest level of access and utilise formal financial services to a greater extent than those who are never married or previously married (Grinstein-Weiss, Zhan, & Sherraden, 2004; Ackah & Acquah, 2012; Soumare, Tchana Tchana, & Kengne, 2015). Grinstein-Weiss, Zhan and Sherraden (2004) draw attention to the value of marital status in reducing the risk of poverty while also increasing household affluence as married individuals were more likely to save to a greater extent than those not married. Within the African continent, savings and formal account usage is positively correlated with marital status as married individuals are more likely to use formal services (Soumare, Tchana Tchana, & Kengne, 2015).

5.3 Study Limitations

With regards to limitations, contributions of the employer towards pension/retirement funds are not adequately documented within NIDS data. These employer contributions are common products which are offered to employees as well as medical aid and life insurance. While this study considers savings in the form of financial institutions it does not consider individuals who are actively saving money within their households through informal means. Another important aspect to consider is that there may not be enough income left over from an individual's income to be considered an effective saving option (Oji, 2015). This would imply that expenses are large enough to exhaust income. Alternatively, social pressure from other household members may result in any earnings being contributed towards the household and shared. These alternate, yet valuable branches, are out of the scope of this study as well as inadequately covered within the NIDS Wave 3 questionnaire. A further limitation would be

that the NIDS questionnaire does not adequately address financial literacy amongst the sample. Financial literacy is a valuable contributor towards financial inclusivity as it allows individuals to make sound financial decisions based on product knowledge (Hannig & Jansen, 2010; Fatoki & Oni, 2014; City of Tshwane, 2015). Self-reporting bias is another aspect to consider as the questionnaire relies on participants to answer honestly.

5.4 Future Research & Conclusion

Financial access is an important facet in a developing country such as South Africa. This study has highlighted that the youth segment of the population is underbanked and limited in their usage of formal financial products. Future studies should consider expanding on the economic and social variables which would determine individual behaviour. Consideration should be placed for the role of policies which are aimed at financial inclusivity while compiling data relevant to the monitoring of these policies. Another possible aspect could focus on why individuals are dissuaded in accessing formal financial services or non-voluntary exclusion which may have systematic links to the structural environment of South African finance. Qualitative aspects of financial inclusivity could also be beneficial as it would provide a greater depth of understanding in how individuals experience financial inclusion or financial exclusion. A mixed methods approach would allow for the quantitative findings to be elaborated and explained at an individual level when paired with a qualitative study.

Within the South African context, the study undertaken has provided insight into the determinants of access to financial services for youth. The youth of South Africa is an important demographic as they play a fundamental role in contributing to the economy of the country. In addition, research contributing to the discussion of financial access and inclusion is noteworthy study as the SDGs have identified it as a means of contributing to poverty reduction, economic growth and reducing income inequality (Mohan, 2006; African Development Bank, 2013; Deka, 2015). The present study highlighted that majority of the youth do not have access to basic financial services, which is disconcerting considering that they hold the potential for growing the economy and reducing their poverty status. Furthermore, the youth are not actively saving for their future. The majority have little or no usage of formal financial services other than a bank account and informal financial access is primarily used by the African race group. Importantly, this study has shown that factors such as age, race, gender, place of residence,

employment status, education and marital status have highlighted a significant relationship between financial access and formal financial access. Alternatively, informal financial access revealed similar findings; however, marital status and education no longer significantly influence informal financial access. With regards to informal financial access, race was omitted due to low observations. Using the NIDS Dataset and the combined and adapted frameworks of Hannig and Jansen (2010) and Claessens (2006), the findings of this study hold value in contributing towards the discussion of poverty reduction and reducing income inequality in a country whose majority of citizens have been historically disadvantaged.

References

- Ackah, C., & Acquah, A. (2012). Which Households Use Which Financial Services? Evidence from Ghana . *econrsa.org*, 1-11. Retrieved from <http://www.econrsa.org/system/files/workshops/papers/2012/ackah-households-financial-services.pdf>
- African Development Bank. (2013). *Financial Inclusion in Africa*. African Development Bank. Retrieved from http://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Financial_Inclusion_in_Africa.pdf
- Ardington, C., Lam, D., Leibbrandt, M., & Levinsohn, J. (2004). Savings, insurance and debt over the post-apartheid period: A review of recent research. *CSSR Working Paper No. 65*. Centre for Social Science Research . Retrieved from https://open.uct.ac.za/bitstream/item/21917/Cally_Savings_insureddebt_2004.pdf?sequence=1
- City of Tshwane. (2015). *Financial Exclusion and Youth Empowerment*. Tshwane. Retrieved from <http://www.tshwane.gov.za/SiteCollectionDocuments/Economic%20Intelligence%20Article%20for%20Youth%20Month.pdf>
- Claessens, S. (2006). Access to Financial Services: A Review of the Issues and Public Policy Objectives. *The World Bank Research Observer*, 21(2), 207-240. Retrieved from <http://www.fsa.go.jp/frtc/20061205/07-04.pdf>
- Deka, P. P. (2015). Financial literacy and financial inclusion for women empowerment: A study. *International Journal of Applied Research*, 145-148. Retrieved from <http://www.allresearchjournal.com/archives/2015/vol1issue9/PartC/1-9-19.pdf>
- Demirguc-Kunt, A., & Klapper, L. (2012). Measuring Financial Inclusion. *Policy Research Working Paper 6025*.
- Demirguc-Kunt, A., Beck, T., & Honohan, P. (2008). Access to Finance and Development: Theory and Measurement. In *Finance for all? Policies and Pitfalls in Expanding Access* (pp. 21-53). World Bank. Retrieved from http://115.78.239.30:8080/dspace/handle/DNULIB_52011/4154
- Demirguc-Kunt, A., Klapper, L., & Singer, D. (2013). Financial Inclusion and Legal Discrimination Against Women. *Policy Research Working Paper 6416*.
- DeVilliers, L., Brown, M., Woolard, I., Daniels, R. C., & Leibbrandt, M. (2013). National Income Dynamics Study Wave 3 User Manual. Cape Town: Southern Africa Labour and Development Research Unit .
- Donovan, K. (2012). Mobile Money for Financial Inclusion. *Information and Communications for Development*(61). Retrieved from http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2012/08/30/000386194_20120830022053/additional/585559324_201406191042051.pdf
- Fanta, A. B., & Mutsonziwa, K. (2016). Gender and Financial Inclusion. *Policy research paper*, 2016(1). Retrieved from <http://www.finmark.org.za/wp-content/uploads/2016/08/gender-and-financial-inclusion-in-sadc.pdf>
- Fatoki, O., & Oni, O. (2014). Financial Literacy Studies in South Africa: Current Literature and Research Opportunities. *Mediterranean Journal of Social Sciences*, 409-414.

- FINCA. (2015). *What You Need to Know about SDGs and Financial Inclusion*. Retrieved from FINCA: <http://www.finca.org/blogs/what-you-need-to-know-about-sdgs-and-financial-inclusion/>
- FINCA. (2015). *World Bank and Partners Commit to Accelerate Financial Access by 2020*. Retrieved from FINCA: <http://www.finca.org/news/financial-accesses-2020/>
- FinScope. (2013). *Uganda 2013 FinScope III Survey Key Findings - Unlocking Barriers to Financial Inclusion*. Kampala: Economic Policy Research Centre. Retrieved from http://www.score.or.ug/uploads/FINSCOPE_%20III_%20Survey_%202013_%20findings.pdf
- FinScope. (2014). *FinScope South Africa 2014*. Finmark Trust . Retrieved from <http://www.banking.org.za/docs/default-source/financial-inclusion/finscope/finscope-sa-2014.pdf>
- FSDMo. (2016). *Analysis of Youth Financial Inclusion . Mozambique .* Retrieved from http://fsdmoc.com/wp-content/uploads/2016/12/Final-FSD_BRIEF_ANALYSIS_OF_YOUTH_FINANCIAL_INCLUSION.pdf
- Grinstein-Weiss, M., Zhan, M., & Sherraden, M. (2004). Saving Performance in Individual Development Accounts: Does Marital Status Matter? *Journal of Marriage and Family*, 68, 192-204. Retrieved from <https://csd.wustl.edu/Publications/Documents/WP04-01.pdf>
- Hannig, A., & Jansen, S. (2010). Financial Inclusion and Financial Stability: Current Policy Issues. *ADB Working Paper 259*. Retrieved from <http://www.adbi.org/working-paper/2010/12/21/4272.financial.inclusion.stability.policy.issues/>
- Honohan, P. (2008). Cross-country variation in household access to financial services. *Journal of Banking & Finance*, 2493-2500. Retrieved from http://ac.els-cdn.com/S0378426608000976/1-s2.0-S0378426608000976-main.pdf?_tid=c0e64a6e-00a3-11e6-a650-0000aacb35f&acdnat=1460461580_93e4ac854e81061cbe9e2542bf9c6206
- Kilara, T., & Latortue, A. (2012). Emerging Perspectives on Youth Savings. *Focus Note*(82), 1-16. Retrieved from <https://www.cgap.org/sites/default/files/CGAP-Focus-Note-Emerging-Perspectives-on-Youth-Savings-Aug-2012.pdf>
- Lavallee, P., & Beaumont, J.-F. (2015). Why We Should Put Some Weight on Weights. *Survey Insights: Methods from the Field, Weighting: Practical Issues and 'How to' Approach*. Retrieved from <http://surveyinsights.org/?p=6255>
- Lin, J. Y. (2012). *Youth Bulge: A Demographic Dividend or a Demographic Bomb in Developing Countries*. Retrieved 1 2016, 7, from The World Bank: <http://blogs.worldbank.org/developmenttalk/youth-bulge-a-demographic-dividend-or-a-demographic-bomb-in-developing-countries>
- Mayer, M. J., Gordhan, S., Manxeba, R., Hughes, C., Foley, P., Maroc, C., . . . Neil, M. (2011). Towards a youth employment strategy for South Africa. *Development Planning Division Working Paper Series No. 28*. Retrieved from <http://www.africaneconomicoutlook.org/fileadmin/uploads/aeo/PDF/DPD%20No28.pdf>
- Mishi, S., Vacu, N., & Chipote, P. (2012). Impact of financial literacy in optimising financial inclusion in rural. South Africa: Case study of the Eastern Cape Province. *Economic Research South Africa*.

- Mohan, R. (2006). Economic Growth, Financial Deeping and Financial Inclusion. *Address at the Annual Banker's Conference 2006*, (pp. 1-20). Hyderabad. Retrieved from <http://rbidocs.rbi.org.in/rdocs/Speeches/PDFs/73697.pdf>
- Morawczynski, O. (2009). Examining the Usage and Impact of Transformational M-Banking in Kenya. (N. Aykin, Ed.) *Internationalization, Design and Global Developments*, 495-504.
- Nanziri, E. L. (2016). Financial Inclusion and Welfare in South Africa: Is there a Gender Gap? *Journal of African Development*, 109-134. Retrieved from http://www.jadafea.com/wp-content/uploads/2017/01/08_Nanziri_rev3.pdf
- National Planning Commission. (2012). National Development Plan 2030. Retrieved from <http://www.poa.gov.za/news/Documents/NPC%20National%20Development%20Plan%20Vision%202030%20-lo-res.pdf>
- NIDS. (2013). *NIDS Wave 3: Overview 2013*. Cape Town .
- NIDS. (n.d.). *Data/About NIDS*. Retrieved from NIDS: <http://www.nids.uct.ac.za/documentation/faqs/data-about-nids>
- Oji, C. K. (2015). Promoting Financial Inclusion for Inclusive Growth in Africa. *Occasional Paper 201*, 5-18. Retrieved from http://www.saiia.org.za/doc_view/698-promoting-financial-inclusion-for-inclusive-growth-in-africa
- Okurut, F. N. (2006). Access to Credit by the Poor in South Africa: Evidence from Household Survey Data 1995 and 2000. *Stellenbosch Economic Working Papers*, 13(06). Retrieved from <https://www.ekon.sun.ac.za/wpapers/2006/wp132006/wp-13-2006.pdf>
- Park, C., & Mercado, R. V. (2015). Financial Inclusion, Poverty, and Income Inequality in Developing Asia. *ADB Economics Working Paper Series No. 426*. Retrieved from <http://www.adb.org/sites/default/files/publication/153143/ewp-426.pdf>
- Porter, B. (2015). *A means to an end: The post-2015 future of financial inclusion*. Retrieved from UNCDF: <http://www.uncdf.org/en/means-end-post-2015-future-financial-inclusion>
- Presidency RSA. (2015). *National Youth Policy 2015-2020*. Pretoria: Presidency . Retrieved from <http://www.thepresidency.gov.za/MediaLib/Downloads/Downloads/NYP%20Policy%202020%20Report.pdf>
- Rojas-Suarez, L. (2010). Acces to Financial Services in Emerging Powers: Facts, Obstacles and Policy Implications. *Background Paper for the Perspectives on Global Development 2010 Shifting Wealth*, 1-42. Retrieved from <https://www.oecd.org/dev/pgd/45965165.pdf>
- Sarma, M. (2008). Index of Financial Inclusion. *Working Paper No. 215*. Retrieved from http://www.icrier.org/pdf/Working_Paper_215.pdf
- Sarma, M., & Pais, J. (2008). Financial Inclusion and Development: A Cross Country Analysis. *Indian Council for Research on International Economic Relations*, 1-28. Retrieved from http://library.bsl.org.au/jspui/bitstream/1/3164/1/Financial_Inclusion_and_Development_MSarma_and_JesimPais_2008.pdf
- Soumare, I., Tchana Tchana, F., & Kengne, T. M. (2015). Analysis of the Determinants of Financial Inclusion in Central and West Africa. *Transnational Corporations Review*, 8(4). Retrieved from <http://africabusiness.org/wp-content/uploads/2016/08/Issouf-Soumare-Financial-Inclusion-ECCAS-ECOWAS.pdf>

- StatsSA. (2014). Mid-year population estimates 2014. *Statistical Release P0302*. Retrieved from <http://www.statssa.gov.za/publications/P0302/P03022014.pdf>
- StatsSA. (2015). Mid-year population estimates 2015. *Statistical Release P0302*, 1-12. Retrieved from <http://www.statssa.gov.za/publications/P0302/P03022015.pdf>
- Storm, L., Porter, B., & Macaulay, F. (2010). Emerging guidelines for linking youth to financial services. *Enterprise Development and Microfinance*, 21(4), 307-323. Retrieved from <http://www.mastercardfdn.org/pdfs/Emerging%20Guidelines%20for%20linking%20youth%20to%20financial%20services.pdf>
- Suri, T., & Jack, W. (2011). Risk Sharing and Transaction Costs: Evidence from Kenya's Mobile Money Revolution. *Working paper*. Retrieved from http://www.mit.edu/~tavneet/Jack_Suri.pdf
- Taljaard, I. (2008). South Africa's Youth Bulge: Risk or Opportunity. *Future Takes*, 7(1), 1-6. Retrieved from http://www.aacc.edu/futuretakes/file/v7n1_article7.pdf
- The Banking Association South Africa. (n.d.). *Financial Inclusion Overview*. Retrieved from The Banking Association South Africa : <http://www.banking.org.za/what-we-do/overview>
- The Presidency. (2015). National Youth Policy 2015 - 2020. South Africa. Retrieved December 14, 2016, from www.thepresidency.gov.za/download/file/fid/58
- The World Bank. (2015). *World Bank Group and a Coalition of Partners Make Commitments to Accelerate Universal Financial Access*. Retrieved 15, 2016, from World Bank: <http://www.worldbank.org/en/news/press-release/2015/04/17/world-bank-group-coalition-partners-make-commitments-accelerate-universal-financial-access>
- UN. (2014). *Report of the Open Working Group of the General Assembly on Sustainable Development Goals*. Retrieved from http://www.un.org/ga/search/view_doc.asp?symbol=A/68/970
- UNCDF. (2012). Policy Opportunities and Constraints to Access Youth Financial Services. *Insights from UNCDF's YouthStart Programme*. Retrieved from http://www.uncdf.org/sites/default/files/Download/AccessoYFS_05_for_printing.pdf
- UNCDF. (2013). Financial Inclusion of Youth. *United Nations Youth Fact Sheet*. Retrieved from <http://www.un.org/esa/socdev/documents/youth/fact-sheets/youth-financial-inclusion.pdf>
- UNDP. (2015). *Human Development Report 2015*. New York. Retrieved from Sustainable Development Knowledge Platform : https://sustainabledevelopment.un.org/content/documents/22212015_human_development_report.pdf
- Wall, T. (2014). *Sustainable Development Goals: New targets hold promise for Africa*. Retrieved from United Nations - AfricaRenewal Online: <http://www.un.org/africarenewal/magazine/december-2014/sustainable-development-goals-new-targets-hold-promise-africa>
- Weeks, J. R., & Fugate, D. L. (2012). *Youth Bulge: Challenge or Opportunity*. International Debate Education Association.
- Wittenberg, M. (2009). Weights: Report on NIDS Wave 1. *NIDS Technical Paper No.2*. Retrieved from <http://www.nids.uct.ac.za/publications/technical-papers/109-nids-technical-paper-no2/file>

World Bank. (2013). *South Africa economic update: focus on financial inclusion*. Washington, DC: World Bank. Retrieved from <http://www.worldbank.org/content/dam/Worldbank/document/Africa/South%20Africa/Report/south-africa-economic-update-2013.05.pdf>

WSBI. (2014). Financial Inclusion for Youth and Young Adults. *Learning Paper*. Retrieved from http://www.wsbi-esbg.org/SiteCollectionDocuments/WSBI_LEARNINGPAPER.pdf

Appendices

Appendix I: Ethical Approval Letter

Appendix II: NIDS Wave 3 Adult Questionnaire

Appendix I:
Ethical Approval Letter



06 July 2016

Mr Mohamed Istiaak Khan (206502855)
School of Built Environment & Development Studies
Howard College Campus

Dear Mr Khan,

Protocol reference number: **HSS/0998/016M**

Project title: Determinants of access to financial services for youth in South Africa: An analysis of the National Income Dynamics Study data

Full Approval – No Risk / Exempt Application

In response to your application received on 05 July 2016, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol have been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

PLEASE NOTE: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully

.....
Dr Shenuka Singh (Chair)

/ms

Cc Supervisor: Mr Mohammed Yacoob Vawda
Cc Academic Leader Research: Professor Oliver Mtapuri
Cc School Administrator: Ms Nolundi Mzolo

Humanities & Social Sciences Research Ethics Committee

Dr Shenuka Singh (Chair)

Westville Campus, Govan Mbeki Building

Postal Address: Private Bag X54001, Durban 4000

Telephone: +27 (0) 31 260 3587/8350/4557 Facsimile: +27 (0) 31 260 4609 Email: ximbap@ukzn.ac.za / snymanm@ukzn.ac.za / mohunp@ukzn.ac.za

Website: www.ukzn.ac.za



Appendix II:
NIDS Wave 3 Adult Questionnaire

National Income Dynamics Study Wave 3: 2012 Adult (15+) Questionnaire

Respondent details

A1 <i>name</i>	First name	
A2 <i>surname</i>	Surname	
A3 <i>name_o</i>	Any other names by which this person is known?	

Location – How to find this person

A4a	Apartment number (if any) <i>apart</i>		
A4b	Street Address (if any) <i>street</i>		
A5a	Local Area Type	Suburb	1
		Rural	2
		Farm	3
		Informal Settlement	4
		Don't know	-9
	Refused	-8	
A5	Suburb or Village		
A6	Town or City		
A7	Post Code		
A7a	Description of how to find and identify the dwelling		
A8	Daytime telephone number		
A9	Evening telephone number		
A10	Other telephone number		
A11	Email contact		

Interviewer Details

A13 <i>intvr_name</i>	Interviewer Name	
A14 <i>intvr</i>	Date of interview (dd/mm/yyyy)	__/__/____
	A15 <i>intrvsrt</i>	Interview start time
		__:__

Appointments Log

	Date (dd/mm/yyyy)	Time	Outcome (drop down list)	Any new phone number/email addresses discovered
A16.1	__/__/____	A16.2	__:__	A16.3
A17.1	__/__/____	A17.2	__:__	A17.3
A18.1	__/__/____	A18.2	__:__	A18.3
				A18.4

Refusals (if applicable)

A22 <i>refexpl</i>	What is the <u>main</u> reason for refusal?	Too busy	1
		Not interested/waste of time	2
		Questionnaire too personal/too intrusive	3
		Don't trust surveys	4
		Never do surveys	5
		Too old	6
		Other (Specify)	7
		Sickness/ Recent Death/ Recent child	8
		It took too long last time	9
A23 <i>refint</i>	Degree of interaction with person refusing	None – Refused calling card	1
		Very little – they cut me short, said no thanks	2
		Some – Got to say I was doing an important survey	3
		A fair bit – got to show them the brochure, and spend a bit of time trying to talk them around	4
A24 <i>refgen</i>	Gender of person refusing (Drop down list)	Male	Female
A25 <i>refage</i>	Age of person refusing		
A26	Comments regarding the refusal		



N.i.D.S.
NATIONAL INCOME DYNAMICS STUDY

Adult (15+) Questionnaire Wave 3: 2012

Contents

Section Aa	1
Section B: Demographics	1
Section C1: Children ever born	3
Section C2: Birth history	4
Section D: Parents' education, living arrangements and vital status	6
Section E: Labour market participation	9
Section F1: Individual income from non-employment sources	26
Section F2: Grants received by others to care for you	28
Section F3: Contributions received	29
Section F4: Contributions given	30
Section G: Personal ownership and debt	31
Section H: Education	33
Section J: Health	40
Section K: Emotional health	47
Section L: Household decision-making	47
Section M: Well-being and social cohesion	48
Section N: Measurements	50
Section R: Alternative contact information	51
Section S: Interviewer evaluation	53

Section Aa

INTERVIEWER READ OUT: We contact some respondents to make sure you are happy with the way this interview was undertaken and to confirm we have taken your answers correctly. We would like to confirm your contact details

Aa1	What would be the best number contact you on during the day? Interviewer: Include area codes for landline numbers	_____
Aa2	What would be the best number contact you on during the evening? Interviewer: Include area codes for landline numbers	_____
Aa3	Is there any other number we ought to try? Interviewer: Include area codes for landline numbers	_____

Section B: Demographics

INTERVIEWER READ OUT: We would like to ask you some questions about your background.				Validation Rule	Skips
CB1a	Computer check: Is this person the same person who has filled in the household roster?	Yes		1	B4
		No		2	
B1 <i>dob</i>	What is your date of birth? Interviewer: If don't know write "-9". If refused write "-8"	SD dd	mm	year	Warn if panel value != Current value Pre-popped with display (with "Yes")
B2 <i>gen</i>	What is your gender?	Male		1	Warn if panel value != Current value Pre-popped with display
		Female		2	
		Refused		-8	
		Don't Know		-9	
B3 <i>popgrp</i>	What population group do you belong to?	African		1	Warn if panel value != Current value Pre-popped with display
		Coloured		2	
		Asian/Indian		3	
		White		4	
		Other (specify) <i>popgrp_o</i>		5	
		Refused		-8	
		Don't Know		-9	
B4 <i>marstt</i>	What is your current marital status?	Married		1	Warn if ever_marry=1
		Living with partner		2	
		Widow/Widower		3	
		Divorced or separated		4	
		Never married		5	
		Refused		-8	
		Don't Know		-9	
B5 <i>mary</i>	How many years have you been married or living together (with this partner)? Interviewer: If less than 1 year, write 1 If don't know write "-9". If refused write "-8"	Number of years			B7
B6 <i>timesep</i>	How long have you been widowed, divorced or separated from your last partner? Interviewer: If less than 1 year, write 1 If don't know write "-9". If refused write "-8"	Number of years			
B7 <i>lng</i>	Which language do you usually speak at home? Interviewer: See code sheet for Language codes	Language			Warn if panel value != Current value Pre-popped with display
		If other, specify <i>lng_o</i>			
		Refused		-8	
		Don't Know		-9	
B8 <i>slpw</i>	Over the past 7 nights, how many nights did you sleep under this roof? Interviewer: If all, write 7 If don't know write "-9". If refused write "-8"				
B9 <i>slpm</i>	Over the past month, how many nights did you sleep under this roof? Interviewer: If all, write 31 If don't know write "-9". If refused write "-8"				

INTERVIEWER READ OUT: Now we would like to know about the different places that you have lived.						Validation Rule	Skips
B11	Where were you born? Interviewer: If don't know write "-9". If refused write "-8"	Suburb/Village SD	Town/City SD	Province See code sheet for Province codes	Country (If not South Africa)		
		<i>brnsub</i>	<i>brntwn</i>	<i>brnprov</i>	<i>brncc</i>		
CB12	Computer Check: Is DOB year > 1994			Yes	1		CB13
				No	2		
B12 <i>lv94prov</i>	In which province were you living in 1994? Interviewer: If don't know write "-9". If refused write "-8"					Pre-popped with display Warn if panel value != Current value	
B13 <i>lv10prov</i>	In which province were you living in February 2010? Interviewer: If don't know write "-9". If refused write "-8"						
B14 <i>lvevoth</i>	Have you ever lived in another suburb/town/village?			Yes	1	Warn if panel value != Current value	
				No	2		CC1.1
				Refused	-8		CC1.1
				Don't Know	-9		CC1.1
B15 <i>moveyr</i>	In which year did you move here? Interviewer: This refers to most recent move						
B16	Where did you live before moving to the place where you are living now? Interviewer: If don't know write "-9". If refused write "-8"	Suburb/Village SD	Town/City SD	Province See code sheet for Province codes	Country (If not South Africa)		
		<i>lvbbsub</i>	<i>lvbftwn</i>	<i>lvbprov</i>	<i>lvbfcc</i>		

Section C1: Children ever born

				Validation Rule	Skips
CC1.1	Computer CHECK! Is B2 = 2	Yes	1		CD1
		No	2		
INTERVIEWER READ OUT: Now we would like to ask you about all the children that you have ever given birth to.					
C1.2 <i>bhbrth</i>	Have you ever given birth?	Yes	1	Pre-popped with display (with "Yes") Warn if panel value != Current value	CC 1.10 CC 1.10 CC 1.10
		No	2		
		Refused	-8		
		Don't Know	-9		
C1.3 <i>bhcnt1con</i>	How many children have you given birth to in total? (Please include all children, even ones who may have passed away shortly after birth.) Interviewer: If don't know write "-9". If refused write "-8"	Number		Check if w2_numbirths > C1.3	
C1.4 <i>bhlive</i>	Do you have any biological children to whom you have given birth who are currently living with you?	Yes	1		C1.6 C1.6 C1.6
		No	2		
		Refused	-8		
		Don't Know	-9		
C1.5 <i>bhlive_n</i>	How many biological children are now living with you? Interviewer: If don't know write "-9". If refused write "-8"	Number			
C1.6 <i>bhali</i>	Do you have any biological children who are still alive, but are not living with you?	Yes	1		C1.8 C1.8 C1.8
		No	2		
		Refused	-8		
		Don't Know	-9		
C1.7 <i>bhali_n</i>	How many biological children are still alive, but do not live with you? Interviewer: If don't know write "-9". If refused write "-8"	Number			
C1.8 <i>bhdth</i>	Have you ever given birth to a son or a daughter who was born alive (cried out), but later died? Please tell us about a child even if he/she died after only a few hours or days.	Yes	1	Check if w2_childdeathsyn=1	CC 1.10 CC 1.10 CC 1.10
		No	2		
		Refused	-8		
		Don't Know	-9		
C1.9 <i>bhdth_n</i>	How many children were born alive but passed away later? Interviewer: If don't know write "-9". If refused write "-8"	Number		Check if w2_numchilddeaths > C1.9	
CC1.10	Computer CHECK! [Is this respondent 49 years old or younger?]	Yes	1		CC 1.11
		No	2		
C1.10 <i>bhprg</i>	Are you currently pregnant?	Yes	1		
		No	2		
		Refused	-8		
		Don't know	-9		
CC1.11	Computer CHECK! Is C1.3=C1.5+C1.7+C1.9	Yes	1		Probe for Correct Answer
		No	2		

Section C2: Birth history



CC2	Computer check: Is C1.2=Yes		Yes	1			
			No	2		D1	
CC2.1	Computer Check: Pre-populate C2.1 using w2_child`i`name, pre-populate C2.2 using w2_child`i`gen and pre-populate C2.3 using w2_bh`i`dob_d, w2_bh`i`dob_m and w2_bh`i`dob_y: where `i` goes from 1 to 21.						
INTERVIEWER READ OUT: Now we would like to ask you more questions about all children born alive, even if the child only lived for a few hours or days.							
	<p>C2.1 Starting with the first birth, what was the name given to that child? Interviewer: Complete column C2.1 before continuing with the rest of the table If child had no name, write X <i>bhname_#</i></p>	<p>C2.2 Was [...] a male or a female? Male = 1 Female = 2 Refused = - 8 Don't know = -9 <i>bhgen#</i></p>	<p>C2.3 What date was [...] born? Interviewer: If don't know write "-9". If refused write "-8" <i>bhdob#</i> dd/mm/yyyy SD on dd/ only</p>	<p>C2.4 Is [...] still alive? Yes=1 No=2 Refused=- 8 Don't know = -9 <i>bhali#</i></p>	<p>C2.5 When did [...] die? (mm/yyyy) Interviewer: If don't know write "-9". If refused write "-8" <i>bhdod#</i></p>	<p>C2.6 Is [...] still living with you? Yes = 1 No = 2 Refused = - 8 Don't know = -9 <i>bhlive#</i></p>	<p>C2.7 Interviewer: What is the pid for this child <i>bhchild_id#</i> pid Interviewer: If don't know write "-9". If refused write "-8"</p>
Computer Check				If -9 or -8, skip to next child. If "Yes" skip to C2.6	Skip to next child, or to Section D if this is the last child on the grid.	If "No", skip to next child, or to Section D if this is the last child on the grid. Also to tracking sheet.	Skip to next child, or to Section D if last child
Skip				C2.6			
Validation Rule	Pre-popped with display Number of names=C1.3	Pre-popped with display	Pre-popped with display	Pre-popped with display (with "No")	Pre-popped with display	Pre-popped with display	
1 to N	child`n`name	child`n`gen	bh`n`dob_d, bh`n`dob_m, bh`n`dob_y	1 2 -8 -9		1 2 -8 -9	
CC2.8 Computer Check	Are there any children born to female CSMs between this wave and the previous one who do not reside with their mothers? (i.e. Is : a. This respondent a CSM					If C2.6=2 and c. (C2.3_y>w1_intdat_y) OR (C2.3_y=w1_intdat_y and C2.3_m>w1_intdat_m) OR (C2.3_y=w1_intdat_y and C2.3_m=w1_intdat_m and C2.3_d>w1_intdat_d), open a tracking window and get location, care giver's name and care giver's contact details for each child. Then continue with questionnaire as usual.	
CC2.9	Is: Number of names in C2.1 = C1.3?			If No, confirm with			

				respondent.			
--	--	--	--	-------------	--	--	--

Section D: Parents' education, living arrangements and vital status

INTERVIEWER READ OUT: Now I would like to ask about your biological parents.				Validation Rule	Skips
D1 <i>mthali</i>	Is your biological mother alive now?	Yes	1		D5
		No	2		
		Refused	-8		D6
		Don't know	-9		D6
D1.2 <i>mthdth5y</i>	Did your mother die in the last five years	Yes	1		
		No	2		
		Refused	-8		
		Don't know	-9		
D2 <i>mthdtha</i>	How old was she when she died? Interviewer: If don't know write "-9". If refused write "-8"	Age		Pre-popped with display Warn if panel value != Current value Check if < 13	
D3 <i>mthdthy</i>	When did she die? Interviewer: If don't know write "9999". If refused write "8888"	Year:		Pre-popped with display Warn if panel value != Current value Check if < B1 DOB year	
CD4	Computer Check: Is D3 = "9999" or "8888"	Yes	1		D6
		No	2		
D4a <i>mthdth15</i>	Did your mother die before you were 15 years old?	Yes	1	Pre-popped with display (with "Yes")	D6
		No	2		D6
		Refused	-8		D6
		Don't Know	-9		D6
D4b <i>mthdth5</i>	Did your mother die before you were 5 years old?	Yes	1	Pre-popped with display (with "Yes")	D6
		No	2		
		Refused	-8		
		Don't Know	-9		
D5 <i>mthhh_pid</i>	Does your mother live in this household? Interviewer: Select from drop down list	PID of females older than 12 years			D11
		No, Absent	77		
		Don't know	-9		
		Refused	-8		
D6 <i>mthbrthy</i>	In what year was your mother born?	Year		Pre-popped with display	
		Refused	-8		
		Don't know	-9		
D7 <i>mthsch</i>	What was the highest grade in school that your mother successfully completed? Interviewer: select from drop down list If don't know write "-9". If refused write "-8"	Highest school grade		Codes 16 to 23 are not applicable	
		If other, specify here		Pre-popped with display	

				Validation Rule	Skips
D8a <i>mthtertyn</i>	Did your mother successfully complete any diplomas, certificates, degrees outside of school?	Yes	1	Pre-popped with display (with "Yes")	
		No	2		D9
		Refused	-8		D9
		Don't know	-9		D9
D8b <i>mthtert</i>	What is the highest level of education your mother successfully completed? Interviewer: select from drop down list If don't know write "-9". If refused write "-8"	Higher education		Codes 00 to 15 and 25 are not applicable	
		If other, specify here <i>mthtert_o</i>		Pre-popped with display	
D9 <i>Mthwrk</i> SD	What kind of work does/did your mother usually do in her current or last job? In other words what is/was your mother's occupation or job title? Interviewer: Record at least two words: car sales person, office cleaner, vegetable farmer, primary school teacher, etc. If don't know write "-9". If refused write "-8" If never worked, write 7777	Job Title		Pre-popped with display	Skip to D11 if D9 =7777, -9 or -8
D10 <i>Mthtask</i> SD	What were/are your mother's main tasks or duties in this work? For example some people sell fruit or repair machines or keep accounts or deliver things or look after cattle	Main Duties			
D11 <i>fthali</i>	Is your biological father alive now?	Yes	1	Pre-popped with display (with "No")	D15
		No	2		
		Refused	-8	Warn if panel value != Current value	D16
		Don't know	-9		D16
D11.1 <i>fthdth5y</i>	Did your father die in the last five years?	Yes	1		
		No	2		
		Refused	-8		
		Don't know	-9		
D12 <i>fthdtha</i>	How old was he when he died? Interviewer: If don't know write "-9". If refused write "-8"	Age		Pre-popped with display Warn if panel value != Current value Check if < 13	
D13 <i>fthdthy</i>	When did he die? Interviewer: If don't know write "9999". If refused write "8888"	Year		Pre-popped with display Warn if panel value != Current value Check if < B1 DOB year	
CD14	Computer Check: D13 equal to "8888" or "9999"	Yes	1		
		No	2		D16

				Validation Rule	Skips
D14a <i>fthdth15</i>	Did your father die before you were 15 years old?	Yes	1	Pre-popped with display (with "Yes")	D16 D16 D16
		No	2		
		Refused	-8		
		Don't Know	-9		
D14b <i>fthdth5</i>	Did your father die before you were 5 years old?	Yes	1	Pre-popped with display (with "Yes")	D16
		No	2		
		Refused	-8		
		Don't Know	-9		
D15 <i>fthhh_pid</i>	Does your father live in this household? Interviewer: Select from drop down list	PID of females older than 12 years			E1
		No, Absent	77		
		Don't know	-9		
		Refused	-8		
D16 <i>fthbrthy</i>	In what year was your father born?	Year		Pre-popped with display	
		Refused	-8		
		Don't know	-9		
D17 <i>fthsch</i>	What was the highest grade in school that your father successfully completed? Interviewer: select from drop down list If don't know write "-9". If refused write "-8"	Highest school grade		Codes 16 to 23 are not applicable Pre-popped with display	
		If other, specify here <i>fthsch_o</i>			
D18a <i>fthtertyn</i>	Did your father successfully complete any diplomas, certificates, degrees outside of school?	Yes	1	Pre-popped with display (with "Yes")	D19 D19 D19
		No	2		
		Refused	-8		
		Don't know	-9		
D18b <i>fthtert</i>	What is the highest level of education your father successfully completed? Interviewer: select from drop down list If don't know write "-9". If refused write "-8"	Higher education		Codes 00 to 15 and 25 are not applicable Pre-popped with display	
		If other, specify here <i>fthtert_o</i>			
D19 <i>Fthwrk</i> 	What kind of work does/did your father usually do in his current or last job? In other words what is/was your father's occupation or job title? Interviewer: Record at least two words: car sales person, office cleaner, vegetable farmer, primary school teacher, etc. If don't know write "-9". If refused write "-8" If never worked, write 7777, go to next	Job Title		Pre-popped with display	Skip to E1 if D19=7 777, -9 or -8
D20 <i>Fthtask</i> 	What were/are your father's main tasks or duties in this work? For example some people sell fruit or repair machines or keep accounts or deliver things or look after cattle	Main Duties			

Section E: Labour market participation

INTERVIEWER READ OUT: In this section we find out about your employment history.				Validation Rule	Skips
E1 <i>emact1y rago</i>	Which one of the following best describes what you were doing one year ago? Interviewer: Read out options	Working for pay	1		
		Self-employed	2		
		Working on own plot or looking after livestock	3		
		Helping another family member with their business, without pay	4		
		Full-time scholar or student at school, university, college or another educational institution	5		
		Homemaker (looking after children / others / home)	6		
		Long term sick or disabled	7		
		Retired	8		
		Unemployed and actively searching for a job in the last four weeks	9		
		Unemployed but not actively searching for a job in the last four weeks	10		
		Refused	-8		
		Don't Know	-9		
INTERVIEWER READ OUT: In this section we find out whether you are working or unemployed or not wanting to work right now. We start by asking questions for those who are being paid a wage or salary to work regularly , whether full-time or part-time.					
E2 <i>em1</i>	Are you currently being paid a wage or salary to work on a regular basis for an employer (that is not yourself) whether full time or part time? If you work for yourself, we will ask about this later.	Yes	1		E33
		No	2		
		Refused	-8		
		Don't know	-9		
INTERVIEWER READ OUT: If you have more than one wage job, tell us about your main job now . We will ask about your second (or next most important) wage job after this. If you have more than two jobs, then tell us about the rest when we ask about casual work.					
E3	When did you start this job? Interviewer: Write month in <u>two</u> figures, e.g. 08 for August and year in <u>four</u> figures, e.g. 2001 Interviewer: If don't know write "-9". If refused write "-8"	month <i>em1strtm</i>	Year <i>em1strty</i>		
E4 <i>em1inf</i>	How did you find out about this job?	Saw an advert in a newspaper or on the internet	01		
		Saw an advert on a notice board in a community centre/shopping centre, shop etc.	02		
		A household member told me about the job	03		
		A friend/relative (in a different household) told me about the job	04		
		I went to a factory and waited for a job	05		
		I knocked on factory gates and visited private homes and shops until I got the job	06		
		Through an employment agency	07		
		I asked someone who had employed me before about a job	08		
		I waited on the side of the road	09		
		Other (specify) <i>em1inf_o</i>	10		
		Refused	-8		
Don't know	-9				
E5 <i>em1showi dbk</i>	Were you required to show your current employer your national identity book, or a copy of this book, before you qualified for this job?	Yes	1		
		No	2		
		Not SA Citizen	3		
		Refused	-8		
		Don't know	-9		

				Validation Rule	Skips
E6 <i>em1wrk</i> SD	What kind of work do you usually do in this job? In other words, what is your occupation or job title? Interviewer: Record at least two words: car sales person, office cleaner, vegetable farmer, primary school teacher, etc. If don't know write "-9". If refused write "-8"	Job title			
E7 <i>em1task</i> SD	What are your <u>main</u> tasks or duties in this work? For example some people sell fruit or repair machines or keep accounts or deliver things or look after cattle. Interviewer: If don't know write "-9". If refused write "-8"	Main duties			
E8 <i>em1wrkplace</i> SD	What is the name of your place of work? For example, it might be Pick 'n' Pay or a government department or a bank or your own home? Interviewer: For government or large organisations, give the name of the establishment and branch or division: e.g. Education Dept – Rapele Primary School; ABC Gold Mining - Maintenance Div. Write "Own house" or "No fixed location", if relevant. For domestic workers write "private household". Interviewer: If don't know write "-9". If refused write "-8"	Employer			
E9 <i>em1goods</i> SD	What are the main goods and services produced at your place of work or what are its main functions? Examples could be making electrical appliances or repairing cars or selling houses or primary education? Interviewer: For domestic workers write "private household". Interviewer: If don't know write "-9". If refused write "-8"	Sector			
E9.1 <i>em1sect</i>	In which economic sector do you work?	Private households	0		
		Agriculture, fishing, forestry	1		
		Mining and quarrying	2		
		Manufacturing (e.g. clothing, food)	3		
		Electricity, gas, water	4		
		Construction	5		
		Wholesale/ retail	6		
		Transport, storage and communication	7		
		Finance, real estate and business services	8		
		Community, social and personal services	9		
		Catering and accommodation	10		
		Other - Specify	11		
		Don't know	-9		
		Refused	-8		
E10 <i>em1inc</i>	How much did you earn last month at your main job before any deductions for tax, medical aid or pension?	Amount	R		
		Refused	-8		
		Don't know	-9		
E11 <i>em1pay</i>	How much was your take-home pay last month?	Amount	R	Check if E11>E10	E13
		Refused	-8		
		Don't know	-9		

				Validation Rule	Skips		
INTERVIEWER READ OUT: We understand that earnings is a difficult and sensitive question. However, due to its importance, we would like to ask you a range into which this your last month's take home pay falls							
E12	Would you say last month's take home pay was:				Check if E12 lower bound > E10		
		E12.1 <i>em1inc_brac1</i>	More than or less than R3100?	More than		1	E12.3
				About equal to		2	E13
				Less than		3	E12.2
				Refused		-8	E13
				Don't know		-9	E13
		E12.2 <i>em1inc_brac2</i>	More than or less than R1300?	More than		1	E13
				About equal to		2	E13
				Less than		3	E12.4
				Refused		-8	E13
				Don't know		-9	E13
		E12.3 <i>em1inc_brac3</i>	More than or less than R5900?	More than		1	E12.5
				About equal to		2	E13
				Less than		3	E13
				Refused		-8	E13
				Don't know		-9	E13
		E12.4 <i>em1inc_brac4</i>	More than or less than R600?	More than		1	E13
				About equal to		2	
				Less than		3	
				Refused		-8	
				Don't know		-9	
		E12.5 <i>em1inc_brac5</i>	More than or less than R11000?	More than		1	E13
				About equal to		2	
				Less than		3	
				Refused		-8	
				Don't know		-9	
		E12.6 <i>em1inc_brac6</i>	More than or less than R18000?	More than		1	E13
				About equal to		2	
Less than	3						
Refused	-8						
Don't know	-9						
E13 <i>em1hrs</i>	How many hours do you work at this job in a typical week? Interviewer: If don't know write "-9". If refused write "-8"	Hours		Check If hours > 168			
E14.1.1 <i>em1cheq</i>	Did you get a 13 th cheque or an annual bonus in the last 12 months?	Yes		1	E14.2.1		
		No		2			
		Refused		-8			
		Don't know		-9			
E14.1.2 <i>em1cheq_a</i>	How much was the amount received in the last 12 months?	Amount	R		E14.2.1		
		Refused		-8			
		Don't Know		-9			
E14.1.3 <i>em1cheq_m</i>	Did you get a 13 th cheque or an annual bonus in the last month?	Yes		1	E14.2.1		
		No		2			
		Refused		-8			
		Don't know		-9			

				Validation Rule	Skips
E14.1.4 <i>em1cheq</i> <i>m_a</i>	How much was the amount received in the last month?	Amount	R		
		Refused	-8		
		Don't Know	-9		
E14.2.1 <i>em1prf</i>	Did you get a share of profits in the last 12 months?	Yes	1		E 14.3.1
		No	2		
		Refused	-8		
		Don't know	-9		
E14.2.2 <i>em1prf_a</i>	How much was the amount received in the last 12 months?	Amount	R		
		Refused	-8		
		Don't Know	-9		
E14.2.3 <i>em1prflm</i>	Did you get a share of profits in the last month?	Yes	1		E 14.3.1
		No	2		
		Refused	-8		
		Don't know	-9		
E14.2.4 <i>em1prflm</i> <i>_a</i>	How much was the amount received in the last month?	Amount	R		
		Refused	-8		
		Don't Know	-9		
E14.3.1 <i>em1bon</i>	Did you get any other bonus payments in the last 12 months?	Yes	1		E 14.4.1
		No	2		
		Refused	-8		
		Don't know	-9		
E14.3.2 <i>em1bon_a</i>	How much was amount received in the last 12 months?	Amount	R		
		Refused	-8		
		Don't Know	-9		
E14.3.3 <i>em1bonl</i> <i>m</i>	Did you get any other bonus payments in the last month?	Yes	1		E 14.4.1
		No	2		
		Refused	-8		
		Don't Know	-9		
E14.3.4 <i>em1bonl</i> <i>m_a</i>	How much was amount received in the last month?	Amount	R		
		Refused	-8		
		Don't Know	-9		
E14.4.1 <i>em1pct</i>	Did you get extra money on a piece rate basis in the last 12 months?	Yes	1		E 14.5.1
		No	2		
		Refused	-8		
		Don't Know	-9		
E14.4.2 <i>em1pct_a</i>	How much was amount received in the last 12 months?	Amount	R		
		Refused	-8		
		Don't Know	-9		
E14.4.3 <i>em1pctl</i> <i>m</i>	Did you get extra money on a piece rate basis in the last month?	Yes	1		E 14.5.1
		No	2		
		Refused	-8		
		Don't Know	-9		
E14.4.4 <i>em1pctl</i> <i>m_a</i>	How much was amount received in the last month?	Amount	R		
		Refused	-8		
		Don't Know	-9		

				Validation Rule	Skips
E14.5.1 <i>em1dedmed</i>	Is anything deducted from your salary for medical aid?	Yes	1		
		No	2		
		Refused	-8		
		Don't Know	-9		
E14.5.2 <i>em1dedmed_a</i>	How much was deducted in the last month?	Amount	R		
		Refused	-8		
		Don't Know	-9		
E14.6.1 <i>em1dedpen</i>	Is anything deducted from your salary for pension/provident fund contributions?	Yes	1		
		No	2		
		Refused	-8		
		Don't Know	-9		
E14.6.2 <i>em1dedpen_a</i>	How much was deducted in the last month?	Amount	R		
		Refused	-8		
		Don't Know	-9		
E14.7.1 <i>em1dedui f</i>	Is anything deducted from your salary for UIF?	Yes	1		
		No	2		
		Refused	-8		
		Don't Know	-9		
E14.7.2 <i>em1dedui f_a</i>	How much was deducted in the last month?	Amount	R		
		Refused	-8		
		Don't Know	-9		
E15.1 <i>em1contr</i>	Are you employed on the basis of a written contract or a verbal agreement?	A written contract	1		
		A verbal agreement	2		
		Refused	-8		
		Don't Know	-9		
E15.2 <i>em1contr_d</i>	Is the contract/agreement of a limited duration or unspecified duration or is it permanent?	Limited duration	1		
		Unspecified duration	2		
		Permanent	3		
		Refused	-8		
		Don't Know	-9		
E16 <i>em1tru</i>	Do you belong to a trade union?	Yes	1		
		No	2		
		Refused	-8		
		Don't Know	-9		

				Validation Rule	Skips
INTERVIEWER READ OUT: We are now going to ask you questions about your second(or next) most important wage job . If you have more than two jobs, then tell us about the rest when we talk about casual work.					
E23 <i>em2</i>	Do you currently have a second job where you are paid a wage or salary to work for an employer on a regular basis?	Yes	1		E33 E33 E33
		No	2		
		Refused	-8		
		Don't Know	-9		
E24	When did you start this job? Interviewer: Write month in <u>two</u> figures, e.g. 08 for August and year in <u>four</u> figures, e.g. 2001 If don't know write "-9". If refused write "-8"	Month <i>em2strtm</i>	Year <i>em2strty</i>		
E25 <i>em2wrk</i> SD	What kind of work do you usually do in this job? In other words, what is your occupation or job title? Interviewer: Record at least two words: car sales person, office cleaner, vegetable farmer, primary school teacher, etc. If don't know write "-9". If refused write "-8"	Job title			
E26 <i>em2task</i> SD	What are your <u>main</u> tasks or duties in this work? For example some people sell fruit or, repair machines or keep accounts or deliver things or look after cattle. Interviewer: If don't know write "-9". If refused write "-8"	Main duties			
E27 <i>em2wrkpl ace</i> SD	What is the name of your place of work? For example, it might be Pick 'n' Pay or a government department or a bank or your own home? Interviewer: For government or large organisations, give the name of the establishment and branch or division: e.g. Education Dept – Rapele Primary School; ABC Gold Mining; Maintenance Div. Write "Own house" or "No fixed location", if relevant For domestic workers write "private household" If don't know write "-9". If refused write "-8"	Employer			
E28 <i>em2goods</i> SD	What are the main goods and services produced at your place of work or what are its main functions? Examples could be making electrical appliances or repairing cars or selling houses or primary education? Interviewer: For domestic workers write "private household" If don't know write "-9". If refused write "-8"	Sector			
E28.1 <i>em2sect</i>	In which economic sector do you work in this job?	Private households	0		
		Agriculture, fishing, forestry	1		
		Mining and quarrying	2		
		Manufacturing (e.g. clothing, food)	3		
		Electricity, gas, water	4		
		Construction	5		
		Wholesale/ retail	6		
		Transport, storage and communication	7		
		Finance, real estate and business services	8		
		Community, social and personal services	9		
		Catering and accommodation	10		
		Other – Specify <i>em2sect_o</i>	11		
		Don't know	-9		
Refused	-8				

					Validation Rule	Skips				
E29 <i>em2inc</i>	How much did you earn last month at this job before any deductions for tax, medical aid or pension?	Amount	R							
		Refused	-8							
		Don't know	-9							
E30 <i>em2pay</i>	How much was your take-home pay from this job?	Amount	R		Check if E30 > E29	E32				
		Refused	-8							
		Don't know	-9							
INTERVIEWER READ OUT: We understand that earnings is a difficult and sensitive question. However, due to its importance, we would like to ask you a range into which this your last month's take home pay from this job falls										
E31	Would you say last month's take home pay from this job was:					Check if E31 lower bound > E29				
		E31.1 <i>em2inc_brac1</i>	More than or less than R1900?	More than	1			E31.3		
				About equal to	2				E32	
				Less than	3					
				Refused	-8					
				Don't know	-9					
		E31.2 <i>em2inc_brac2</i>	More than or less than R700?	More than	1			E32		
				About equal to	2					
				Less than	3					
				Refused	-8					
				Don't know	-9					
		E31.3 <i>em2inc_brac3</i>	More than or less than R3600?	More than	1			E31.5		
				About equal to	2					
				Less than	3					
				Refused	-8					
				Don't know	-9					
		E31.4 <i>em2inc_brac4</i>	More than or less than R200?	More than	1			E32		
				About equal to	2					
				Less than	3					
				Refused	-8					
				Don't know	-9					
		E31.5 <i>em2inc_brac5</i>	More than or less than R5500?	More than	1			E32		
				About equal to	2					
				Less than	3					
Refused	-8									
Don't know	-9									
E31.6 <i>em2inc_brac6</i>	More than or less than R15000?	More than	1		E32					
		About equal to	2							
		Less than	3							
		Refused	-8							
		Don't know	-9							
E32 <i>em2hrs</i>	How many hours do you work at this job in a typical week? Interviewer: If don't know write "-9". If refused write "-8"	Hours			E32 must be <=168					

INTERVIEWER READ OUT: We now want to ask you some questions about **self-employment** – that is if you work for yourself, even if this is in partnership with other people. The questions are for **all** people, even if you have a main job or are in full-time education, and therefore can only do this kind of work on the side.

				Validation Rule	Skip s
E33 <i>ems</i>	Have you engaged in any self-employment activities during the last month? For example, you might buy and sell goods, be a commercial farmer, work for yourself as a doctor or hairdresser or be a freelance consultant.	Yes	1		
		No	2		
		Refused	-8		
		Don't know	-9		
E34 <i>emsatc</i> SD	Describe your <u>main</u> self-employment activity Interviewer: Record at least two words If don't know write "-9". If refused write "-8"	Main self-employment			
E34.1 <i>emssect</i>	In which economic sector is your self-employment activity?	Private households	0		
		Agriculture, fishing, forestry	1		
		Mining and quarrying	2		
		Manufacturing (e.g. clothing, food)	3		
		Electricity, gas, water	4		
		Construction	5		
		Wholesale/ retail	6		
		Transport, storage and communication	7		
		Finance, real estate and business services	8		
		Community, social and personal services	9		
		Catering and accommodation	10		
		Other – Specify <i>emssect_o</i>	11		
		Don't know	-9		
Refused	-8				
E35 <i>emsoth</i>	Do you do any other self-employment activities?	Yes	1		
		No	2		
		Refused	-8		
		Don't know	-9		
E36 <i>Emsothatc</i> SD	Please describe your other self-employment activities Interviewer: Record at least two words for each activity Interviewer: If don't know write "-9". If refused write "-8"	Other Self-employment			
E36.1 <i>emsothsect</i>	In which economic sector are your other self-employment activities?	Private households	0		
		Agriculture, fishing, forestry	1		
		Mining and quarrying	2		
		Manufacturing (e.g. clothing, food)	3		
		Electricity, gas, water	4		
		Construction	5		
		Wholesale/ retail	6		
		Transport, storage and communication	7		
		Finance, real estate and business services	8		
		Community, social and personal services	9		
		Catering and accommodation	10		
		Other - Specify	11		
		Don't know	-9		
Refused	-8				
E37 <i>emsmn</i>	For how many months out of the last twelve were you engaged in any self-employment activities? Interviewer: If don't know write "-9". If refused write "-8"	Months			
E38 <i>emshrs</i>	How many hours do you spend doing all these self-employment activities in a typical week? Interviewer: If don't know write "-9". If refused write "-8"	Hours		E38 must be <=168	

				Validation Rule	Skip s	
INTERVIEWER READ OUT: Think about your main self-employment activity						
E39 <i>emstax</i>	Is the business registered for income tax and/or VAT?	Yes	1			
		No	2			
		Refused	-8			
		Don't know	-9			
E40 <i>emsfinr</i>	Does your business keep financial records?	Yes	1		E44	
		No	2			
		Refused	-8			
		Don't know	-9			
E41 <i>emsincifr</i>	In the <u>last month</u> , how much money did you keep for yourself after paying expenses out of all of your businesses?	Amount	R		E43	
		Refused	-8			
		Don't know	-9			
INTERVIEWER READ OUT: We understand that earnings is a difficult and sensitive question. However, due to its importance, we would like to ask you a range into which last month's money that you kept for yourself falls						
E42	In the last month, would you say that the amount of money you kept for yourself was:	E42.1 <i>emsincifr_brac1</i>	More than or less than R1100?	More than	1	E42.3
			About equal to	2	E43	
			Less than	3	E42.2	
			Refused	-8	E43	
		E42.2 <i>emsincifr_brac2</i>	More than or less than R400?	More than	1	E43
				About equal to	2	E43
				Less than	3	E42.4
				Refused	-8	E43
		E42.3 <i>emsincifr_brac3</i>	More than or less than R2800?	More than	1	E42.5
				About equal to	2	E43
				Less than	3	E43
				Refused	-8	E43
		E42.4 <i>emsincifr_brac4</i>	More than or less than R150?	More than	1	E43
				About equal to	2	E43
				Less than	3	E43
				Refused	-8	E43
		E42.5 <i>emsincifr_brac5</i>	More than or less than R6900?	More than	1	E43
				About equal to	2	E43
				Less than	3	E43
				Refused	-8	E43
		E42.6 <i>emsincifr_brac6</i>	More than or less than R17300?	More than	1	E43
				About equal to	2	
				Less than	3	
				Refused	-8	
E43 <i>emsincyr</i>	In the last <u>12 months</u> , how much money did you keep for yourself after paying expenses out of all of your businesses?	Amount	R		E48	
		Refused	-8			
		Don't know	-9			
E44 <i>emsprofloss</i>	Did your business make a profit or loss in the last month?	Profit	1		E46	
		Loss	2		E47.1	
		Break even	3		E47.1	
		Refused	-8		E47.1	
		Don't know	-9		E47.1	
E45 <i>emsprof_a</i>	What was last month's total amount of profit (in Rands) after tax?	Amount	R		E47.1	
		Refused	-8			
		Don't know	-9			
E46 <i>emsloss_a</i>	What was last month's total loss in rands?	Amount	R			
		Refused	-8			
		Don't know	-9			
E47.1 <i>emsincifr</i>	Did you draw a salary last month?	Yes	1		E48	
		No	2		E48	
		Refused	-8		E48	

		Don't know		-9		E48
--	--	------------	--	----	--	-----

				Validation Rule	Skips
E47.2 <i>emsincfr_a</i>	How much was that salary, from all your businesses, after deductions for tax, medical aid and pension?	Amount	R		E48
		Refused		-8	
		Don't know		-9	

INTERVIEWER READ OUT: We understand that earnings is a difficult and sensitive question. However, due to its importance, we would like to ask you a range into which your last month's salary (after deductions for tax, medical aid and pension) falls

E47.3	In the last month, would you say the amount of money you kept for yourself was ...	E47.3.1 <i>emsincfr_brac1</i>	More than or less than R1100?	More than	1	E47.3.3	
				About equal to	2		E48
				Less than	3		E47.3.2
				Refused	-8		E48
				Don't know	-9		E48
		E47.3.2 <i>emsincfr_brac2</i>	More than or less than R400?	More than	1	E48	
				About equal to	2	E48	
				Less than	3	E47.3.4	
				Refused	-8	E48	
				Don't know	-9	E48	
		E47.3.3 <i>emsincfr_brac3</i>	More than or less than R2800?	More than	1	E47.3.5	
				About equal to	2	E48	
				Less than	3	E48	
				Refused	-8	E48	
				Don't know	-9	E48	
		E47.3.4 <i>emsincfr_brac4</i>	More than or less than R150?	More than	1	E48	
				About equal to	2		
				Less than	3		
				Refused	-8		
				Don't know	-9		
		E47.3.5 <i>emsincfr_brac5</i>	More than or less than R6900?	More than	1	E48	
				About equal to	2		
				Less than	3		
				Refused	-8		
Don't know	-9						
E47.3.6 <i>emsincfr_brac6</i>	More than or less than R17300?	More than	1	E48			
		About equal to	2				
		Less than	3				
		Refused	-8				
		Don't know	-9				

INTERVIEWER READ OUT: This section covers **casual work**, that is work that is irregular and short-term, or any work that you do in addition to any work that you told us about earlier. These questions are for all people - even if you have a main job or are self-employed or are in full-time education and therefore can only do casual work on the side.



E48 <i>emc</i>	Have you done any casual work to earn money in the past 30 days?	Yes	1	E53
		No	2	
		Refused	-8	
		Don't know	-9	
E49 <i>emcwrk</i> SD	What was your main form of casual work during the past 30 days? For example, was it construction work, waitressing, gardening, or paid domestic work? Interviewer: If don't know write "-9". If refused write "-8"	Casual work		
	E49.1 <i>emcsect</i>	In which economic sector is your casual job?	Private households	0
		Agriculture, fishing, forestry	1	
		Mining and quarrying	2	
		Manufacturing (e.g. clothing, food)	3	
		Electricity, gas, water	4	
		Construction	5	
		Wholesale/ retail	6	
		Transport, storage and communication	7	
		Finance, real estate and business services	8	
		Community, social and personal services	9	
		Catering and accommodation	10	
		Other – Specify <i>emcsect_o</i>	11	
		Don't know	-9	
		Refused	-8	
E50 <i>emcinc</i>	How much did you earn from all casual work during the past 30 days?	Amount	R	E52
		Refused	-8	
		Don't know	-9	

INTERVIEWER READ OUT: We understand that earnings is a difficult and sensitive question. However, due to its importance, we would like to ask you a range into which your last month's earnings from casual work falls

E51	In the last month, would you say that the earnings from all casual work was...	E51.1 <i>emcinc_b</i> <i>rac1</i>	More than or less than R900?	More than	1	E51.3	
				About equal to	2		E52
				Less than	3		
				Refused	-8		
				Don't know	-9		
		E51.2 <i>emcinc_b</i> <i>rac2</i>	More than or less than R400?	More than	1	E52	
				About equal to	2		E52
				Less than	3		
				Refused	-8		
				Don't know	-9		
		E51.3 <i>emcinc_b</i> <i>rac3</i>	More than or less than R1700?	More than	1	E51.5	
				About equal to	2		E52
				Less than	3		
				Refused	-8		
				Don't know	-9		
		E51.4 <i>emcinc_b</i> <i>rac4</i>	More than or less than R150?	More than	1	E52	
				About equal to	2		
				Less than	3		
				Refused	-8		
				Don't know	-9		
		E51.5 <i>emcinc_b</i> <i>rac5</i>	More than or less than R2800?	More than	1	E52	
				About equal to	2		E52
				Less than	3		
				Refused	-8		
Don't know	-9						
E51.6 <i>emcinc_b</i> <i>rac6</i>	More than or less than R5700?	More than	1	E52			
		About equal to	2				
		Less than	3				

				Refused	-8		
				Don't know	-9		

					Validation Rule	Skip s
E52 <i>emchrs</i>	How many hours did you work in casual employment in the last 30 days? Interviewer: If don't know write "-9". If refused write "-8"	Hours				
INTERVIEWER READ OUT: This section asks about work you might have done on your plot or food garden.						
E53 <i>emp</i>	In the last 30 days did you do any work on your own or the household's plot, farm, food garden, cattle post or kraal, or help in growing farm produce or in looking after animals for your household? If you have already told us about your commercial farm, do not tell us about it again.	Yes		1		
		No		2		E61
		Refused		-8		E61
		Don't know		-9		E61
E54 <i>emphrs</i>	How many hours do you spend on these activities in a typical week? Interviewer: If don't know write "-9". If refused write "-8"	Hours			E54 <= 168	
E55 <i>empsll</i>	Do you ever get money for this work by selling crops or livestock or animal products?	Yes		1		
		No		2		
		Refused		-8		
		Don't know		-9		
E56 <i>empser</i>	Do you ever get money for this work by providing these services to anyone else in your area? This is in addition to any work that you have told us about before.	Yes		1		
		No		2		
		Refused		-8		
		Don't know		-9		
CE57	Computer Check: is E55=1 or E56=1?	Yes		1		
		No		2		E59
E57 <i>empsll_v</i>	Please estimate how much you earned from this work during the past 30 days? Interviewer: If none, write 0	Amount	R			
		Refused		-8		
		Don't know		-9		
E58 <i>empser_v</i>	Please estimate how much you earned from this work during the past 12 months? Interviewer: If none, write 0	Amount	R			
		Refused		-8		
		Don't know		-9		
E59 <i>empconprod</i>	Do you or your family ever keep any of the produce for your own consumption?	Yes		1		
		No		2		E61
		Refused		-8		E61
		Don't know		-9		E61
E60 <i>empconprod_v</i>	Think about all the produce that you consumed from your own production last month. How much would it cost you to buy all of this at the market?	Amount	R			
		Refused		-8		
		Don't know		-9		
INTERVIEWER READ OUT: This section asks you questions about any help you give to other people with their business in addition to all the work that you have told us about already.						
E61 <i>emh</i>	Did you help other people with their business activities in the last 30 days? For example, did you help in a spaza shop or help make food to sell, or help to make clothes to sell?	Yes		1		
		No		2		CE67
		Refused		-8		CE67
		Don't know		-9		CE67
E62 <i>emhhrs</i>	How many hours do you work at this job in a typical week? Interviewer: If don't know write "-9". If refused write "-8"	Hours			E62<=168	

				Validation Rule	Skips
E63 <i>emhper</i>	Do you help a family member in this household or a family member in another household or a friend or someone else?	Family member in the household	1		
		Family members in another household	2		
		Friends	3		
		Other (specify) <i>emhper_o</i>	4		
		Refused	-8		
		Don't know	-9		
E64 <i>emhearn</i>	Do you ever get money for this work?	Yes	1		E66 E66 E66
		No	2		
		Refused	-8		
		Don't know	-9		
E65 <i>emhearn_v</i>	How much did you earn from this work during the past 30 days? Interviewer: If none, write 0	Amount	R		
		Refused	-8		
		Don't know	-9		
E66 <i>Emhtask</i> 	What was your <u>main</u> task when you helped with other people's business activities? For example, did you make food or make clothes or answer the telephone or take the money? Interviewer: write at least two words If don't know write "-9". If refused write "-8"	Helping unpaid activities			
CE67	Computer Check: employed, self employed, casual employed or work on plot or food garden? i.e. Is (E2=1 E33=1 E48=1 E53=1 E61=1)?	Yes	1		E69
		No	2		
E67 <i>emreswage</i>	Assume that you become unemployed, what is the absolute lowest monthly take-home wage that you would accept for any permanent, full-time work?	Amount	R		E85 E85 E85
		Refused	-8		
		Don't know	-9		
E69 <i>unemprv</i>	Have you EVER worked for pay or profit or helped unpaid in a household business?	Yes	1		E74 E74 E74
		No	2		
		Refused	-8		
		Don't know	-9		
E70 <i>unemdc</i>	How long ago was it since you last worked?	Less than 3 months	1		E74 E74 E74
		3 months - less than 6 months	2		
		6 months - less than 9 months	3		
		9 months - less than 1 year	4		
		1 year - less than three years	5		
		3 years - less than 5 years	6		
		More than 5 years	7		
		Refused	-8		
Don't know	-9				
E72 <i>unemwrk</i> 	What kind of work did you usually do in this job? In other words, what was your occupation or job title? Interviewer: Record at least two words: car sales person, office cleaner, vegetable farmer, primary school teacher, etc. Interviewer: If don't know write "-9". If refused write "-8"	Last job description			

				Validation Rule	Skip s	
E73 <i>unemex</i>	What was the main reason you stopped working in your last job/business?	Health reasons	01			
		Caring for own children/relatives	02			
		Pregnancy	03			
		Other family/ community responsibilities	04			
		Going to school	05			
		Lost job/ job ended/ laid off/ business sold/ closed down	06			
		Changed residence	07			
		Dissatisfied with the job	09			
		Retired	10			
		Marriage	11			
		Other (specify) <i>unemex_o</i>	12			
		Refused	-8			
		Don't know	-9			
E74 <i>unemwnt</i>	In the last 4 weeks, would you have liked to work for pay, profit or family gain?	Yes	1			
		No	2			E83
		Refused	-8			E83
		Don't know	-9			E83
E75	How long have you been wanting work and been without any paid employment? Interviewer: state number of years OR number of months If don't know write "-9". If refused write "-8"	E75.1 Time <i>unemwnt_v</i>				
		E75.2 Units <i>unemwnt_dy</i>	1. Months 2. Years			
E76 <i>unemrj</i>	Did you turn down any job offers during this time period?	Yes	1			
		No	2			E78.1
		Refused	-8			E78.1
		Don't know	-9			E78.1
E77 <i>unemrjex</i>	What was the <u>main</u> reason you chose not to accept this job offer? Interviewer: One mention only	The job was too far away	1			
		The wage offered was too low	2			
		The cost of travel would have been too high	3			
		The job was below my educational/skill level	4			
		I did not like the job	5			
		Family commitments prevented me from accepting	6			
		I wanted to further my studies	7			
		Other (specify) <i>unemrjex_o</i>	8			
		Refused	-8			
Don't know	-9					
E78	INTERVIEWER READ OUT: We now want to ask you how long you think it will be before you get a job.					
E78.1 <i>unemmn</i>	Do you think there is a realistic possibility that you will get a job in the <u>next month</u> ?	Yes	1		E79	
		No	2			
		Refused	-8			
		Don't Know	-9			
E78.2 <i>unenl3mnth</i>	Do you think there is a realistic possibility that you will get a job in the next <u>3 months</u> ?	Yes	1		E79	
		No	2			
		Refused	-8			
		Don't Know	-9			
E78.3 <i>unenl6mn</i>	Do you think there is a realistic possibility that you will get a job in the next <u>6 months</u> ?	Yes	1		E79	
		No	2			
		Refused	-8			

		Don't Know	-9		
				Validation Rule	Skip s
E78.4 <i>unemyr</i>	Do you think there is a realistic possibility that you will get a job in the <u>next year</u> ?	Yes	1		E79
		No	2		
		Refused	-8		
		Don't Know	-9		
E78.5 <i>unem2yr</i>	Do you think there is a realistic possibility that you will get a job in the next <u>2 years</u> ?	Yes	1		
		No	2		
		Refused	-8		
		Don't Know	-9		
E79 <i>unems#</i>	In the last four weeks, what are all the things that you have done to search for work or to start a business? Interviewer: Multiple mentions allowed	Registered at an employment agency	01		
		Enquired at workplaces, farms, factories, or called on other possible employers	02		
		Placed advertisement (s)	03		
		Answered advertisements	04		
		Searched through job advertisement (s) on the internet	05		
		Sought assistance from relatives or friends	06		
		Looked for land, building, equipment or applied for permit to start own business or farming	07		
		Waited at the side of the road	08		
		Sought financial assistance to start a business	09		
		Other (specify) <i>unems10_o</i>	10		
		Nothing	11		E82
		Refused	-8		E82
Don't know	-9		E82		
E80 <i>unemsrct</i>	How much did you spend on travel costs associated with looking for work last week? Interviewer: If none, write 0 Interviewer: If don't know write "-9". If refused write "-8"	Amount	R		If E80 = 0, skip to E82
E81 <i>unemsrct</i>	Where did the money for travel come from?	A family member in the household	1		
		A family member outside the household	2		
		A friend in the household	3		
		A friend outside the household	4		
		A money lender	5		
		My savings	6		
		My Grants	7		
		Refused	-8		
Don't know	-9				
E82 <i>unemava</i>	If a suitable job had been offered to you, would you have been able to start work in the last four weeks?	Yes	1		E84
		No	2		
		Refused	-8		E84
		Don't know	-9		E84

				Validation Rule	Skip s
E83 <i>noemex</i>	What is the main reason you were not available to work in the last four weeks? Interviewer: One mention only.	I am too old	01		
		I am a full-time student/learner	02		
		I am sick/disabled	03		
		I do not like the available jobs and would rather not work	04		
		I do not like working	05		
		I do domestic duties and look after children and or elderly/disabled family members	06		
		I look after children	07		
		It costs too much to look for work	08		
		The wages are too low, it is not worth my time working	09		
		I spend my time cooking and cleaning, shopping etc.	10		
		Pregnant	11		
		Other (specify) <i>noemex_o</i>	12		
		Refused	-8		
		Don't know	-9		
CE84a	Computer Check: Is E83=1 and Age>70?	Yes	1		E86
		No	2		
CE84b	Is this person currently searching for employment? (is E74 = 1?)	Yes	1		E85
		No	2		
E84 <i>noemresw</i> <i>age</i>	What is the absolute lowest take-home wage that you would accept for any permanent, full-time work (per month)?	Amount	R		
		Refused	-8		
		Don't know	-9		
E85 <i>noemfrwa</i> <i>ge</i>	What do you think would be a fair take-home monthly wage for you, given your age, education and skills? Interviewer: If don't know write "-9". If refused write "-8"	Amount	R		
CE86a	Computer Check: if employed, self employed, casual employed or work on plot or food garden. (is E2=1 or E33=1 or E48=1 or E53=1)?	Yes	1		F1.1
		No	2		
CE86b	Computer Check: Is this person currently looking for a job (is 1<=E79<=10?)	Yes	1		F1.1
		No	2		
E86 <i>noemsr</i>	Have you ever looked for a job?	Yes	1		F1.1
		No	2		
		Refused	-8		
		Don't know	-9		
E87 <i>noemsr</i>	In which year did you last look for a job? Interviewer: If don't know write "-9". If refused write "-8"	Year			

			Validation Rule	Skip s
E88 <i>noemsre</i> <i>x</i>	What was the <u>main</u> reason you stopped looking? Interviewer: One mention only.	I became discouraged (I did not think I would ever find a job / Job search was pointless / There are no jobs to be had / It was a waste of time)	01	
		I got pregnant/ had a child	02	
		I had family responsibilities that prevented me from looking for a job	03	
		I got married	04	
		I could not afford the costs of looking for work	05	
		I decided to go back to school/study further	06	
		I became disabled	07	
		I decided I was too old to work anymore	08	
		The wages were too low	09	
		I chose not to look for work	10	
		I do not have ID documents	11	
		Other (specify) <i>noemsrex_o</i>	12	
		Refused	-8	
		Don't know	-9	

Section F1: Individual income from non-employment sources

<p>INTERVIEWER READ OUT: In this section we are going to talk about any money or any form of assistance that you may receive which does not involve employment of some kind.</p> <p>As I read a list of the different ways in which people can receive money or assistance, please indicate whether [...] did, in fact, receive such assistance or not in the last month.</p>								
		1. Did you receive income or assistance from [..] in the last month ?				Computer Check: If Answer Not=1 skip to next Question.	Validation Rule	2.How much did you receive last month in Rands? Interviewer: If don't know write "-9". If refused write "-8"
		Yes	No	Refused	Don't Know			
F1.1	State (South African government) old age grant <i>incgovpen</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.2		<i>incgovpen_v</i>
F1.2	Disability grant <i>incdis</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.3		<i>incdis_v</i>
F1.3	Child support grant <i>incchld</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.4		<i>incchld_v</i>
F1.4	Foster care grant <i>incfos</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.5		<i>incfos_v</i>
F1.5	Care dependency grant <i>inccare</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.6		<i>inccare_v</i>
F1.6	War veterans pension <i>incwar</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.7		<i>incwar_v</i>
F1.7	Unemployment insurance (UIF) <i>incuif</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.8		<i>incuif_v</i>
F1.8	Workmen's compensation <i>incwc</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.9		<i>incwc_v</i>
F1.9	Pension or Provident Fund <i>incpfnd</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.10		<i>incpfnd_v</i>
F1.10	Private retirement annuity <i>incret</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.11		<i>incret_v</i>
F1.11	Retirement gratuity or retirement package <i>incretp</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.12	Warn if (A14-B1)<60	<i>incretp_v</i>

		1. Did you receive income or assistance from [..] in the last month ?				Computer Check: If Answer Not=1 skip to next Question.	Validation Rule	2. How much did you receive last month in Rands? Interviewer : If don't know write "-9". If refused write "-8"
		Yes	No	Refused	Don't Know			
F1.12	Rental income <i>incrnt</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.13	<i>incrnt_v</i>	
F1.13	Interest earnings including dividends, interest from savings, loans <i>incint</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.14	<i>incint_v</i>	
F1.14	Retrenchment package <i>incretr</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.15	<i>incretr_v</i>	
F1.15	Inheritances <i>incinh</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.16	<i>incinh_v</i>	
F1.16	Lobola or bride wealth payments <i>inclob</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.17	<i>inclob_v</i>	
F1.17	Gifts <i>incgif</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.18	<i>incgif_v</i>	
F1.18	Repayments of loans to you <i>incloan</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.19	<i>incloan_v</i>	
F1.19	Sale of household goods (e.g. Car, television, refrigerator) <i>incsale</i>	1	2	-8	-9	: If Answer Not=1 skip to F1.20	<i>incsale_v</i>	
F1.20	Other, excluding child maintenance, remittances and alimony (specify) <i>inco</i>	1	2	-8	-9	: If Answer Not=1 skip to CF2.1	<i>inco_v</i>	

Section F2: Grants received by others to care for you

				Validation Rule	Skips
CF2.1	Computer CHECK! Is this respondent between 15 and 17 years of age? (i.e. Is 15 <= A14 – B1 <= 17?)	Yes	1		
		No	2		F3.1
INTERVIEWER READ OUT: Now we would like to ask some questions about any grants received by others to care for you.					
F2.1 <i>grcur</i>	Does anyone currently receive a child support grant, foster care grant or care dependency grant to care for you?	Yes	1		
		No	2		F3.1
		Don't Know	-9		F3.1
		Refused	-8		F3.1
F2.2 <i>grcurtyp</i>	What type of grant is this?	Child support grant	1		
		Foster care grant	2		
		Care dependency grant	3		
		Don't Know	-9		
		Refused	-8		
F2.3	Who is the person that the grant is paid to? Interviewer: Select from drop down list If person not in household, pid = 77 If Don't Know write "-9" If Refused write "-8"	PID <i>grcurecpid</i>			
		Relationship to you <i>grcurecrel</i>			

Section F3: Contributions received

F3.1 <i>cr</i>	In the last 12 months, did you receive money, food or any other kind of contribution from people who do not usually sleep under this roof for four nights a week? If you receive maintenance for you or your child, please include it here.	Yes	1
		No → SKIP TO SECTION F4	2

Interviewer: If don't know write "-9". If refused write "-8"	F3.2 Please name each person who has sent money, food, or any other kind of contribution to you in the last 12 months. <i>conrname_#</i>	F3.3 Contributor's name Interviewer : write 77 if not listed on roster <i>crpid#</i>	F3.4 In which province or other country is [...] now? Interviewer: select from drop-down list <i>crprv#</i>	F3.5 What is the contributor's relationship to you? This person is your [...]? Interviewer: select from drop-down list Warn if relationship code =01/02 <i>crrel#</i>	F3.6 In the past 12 months, how many times did [...] send you money? <i>crt#</i>	F3.7 In the past 12 months how much money in total did [...] send to you? <i>cryrv#</i>	F3.8 In the past 30 days how much money in total did [...] send to you? <i>crmnv#</i> Rand	F3.9 In the past 12 months, how many times did [...] make a contribution in kind to you? <i>crkndt#</i>	F3.10 In the past 12 months, what was the total monetary value of [...]s in kind contributions to you Rand <i>crkndyrv#</i>	F3.11 In the past 30 days, what was the total monetary value of [...]s in kind contributions to you Rand <i>crkndmnv#</i>	F3.12 What types of items were received? Item Code (see box below) <i>crkndtyp#</i>			
Computer Check	Has Column F3.2 been completed				If equal to zero skip			If equal to zero skip						
Skip					F3.9			Next line						
Validation Rule	F3.2 Must be complete													
												F3.12.1	F3.12.2	F3.12.3
1														
2														
3														
4														
5														

Item code for F3.12				
1 - Clothing for adults	2 - Clothing for children	3 - Groceries	4 - Airtime	5 - Furniture or appliances
6 - Linen	7 - Building materials	8 - Livestock	9 - Other	-5 - No other type of item

Section F4: Contributions given

F4.1 <i>cg</i>	In the last 12 months, did you send money, food or any other kind of contribution to other people, who do not usually sleep under this roof four nights a week? If you send maintenance or child support payments, please include it here.	Yes	1
		No → SKIP TO SECTION G	2

Interviewer: If don't know write "-9". If refused write "-8"	F4.2 Please name each person who receives money, food, or any other kind of contribution from you. <i>congname#</i>	F4.3 Receiver's name Interviewer: write 77 if not listed on roster <i>cgpid#</i>	F4.4 In which province or other country is [..] now? Interviewer: select from drop-down list <i>cgprv#</i>	F4.5 What is the receiver's relationship to you? This person is your [...]? Interviewer: select from drop-down list Warn if relationship code =01/02 <i>cgrel#</i>	F4.6 In the last 12 months, how many times did you send money to [...]? <i>cg#</i>	F4.7 In the past 12 months how much money in total did you send to [...]? Rand <i>cgyrv#</i>	F4.8 In the past 30 days how much money in total did you send to [...]? Rand <i>cgmnv#</i>	F4.9 In the last 12 months how many times did you make a contribution in kind to [...]? <i>cgkndt#</i>	F4.10 In the past 12 months, what was the total monetary value of your in kind contributions to [...]? Rand <i>cgkndyrv#</i>	F4.11 In the past 30 days what was the total monetary value of your in kind contributions to [...]? Rand <i>cgkndmnv#</i>	F4.12 What types of items were sent? Item Code (see box below) <i>cgkndtyp#</i>			
Computer Check	Has Column F3.2 been completed				If equal to zero skip			If equal to zero skip						
Skip					F3.9			Next line						
Validation Rule	F3.2 Must be complete													
												F4.12.1	F4.12.2	F4.12.3
1														
2														
3														
4														
5														

Item code for F4.12				
1 - Clothing for adults	2 - Clothing for children	3 - Groceries	4 - Airtime	5 - Furniture or appliances
6 - Linen	7 - Building materials	8 - Livestock	9 - Other	-5 - No other type of item



Section G: Personal ownership and debt

INTERVIEWER READ OUT: Now we would like to ask you about certain items that you may or may not own.					
		1			
		Do you personally own at least one [...] in good working order?			
		Yes	No	Refused	Don't Know
G1	Radio <i>ownrad</i>	1	2	-8	-9
G2	Hi-Fi Stereo, CD player, MP3 player <i>ownhif</i>	1	2	-8	-9
G3	Sewing/knitting machine <i>ownsew</i>	1	2	-8	-9
G4	Motor vehicle (Private) in running condition <i>ownvehpri</i>	1	2	-8	-9
G5	Bakkie or truck in running condition <i>ownvehcom</i>	1	2	-8	-9
G6	Motorcycle/scooter <i>ownmot</i>	1	2	-8	-9
G7	Bicycle <i>ownbic</i>	1	2	-8	-9
G8	Computer <i>owncom</i>	1	2	-8	-9
G9	Camera <i>owncam</i>	1	2	-8	-9
G10	Cell phone <i>owncel</i>	1	2	-8	-9



INTERVIEWER READ OUT: Now we would like to ask about certain financial assets or debt you may have.							
		1				2	3
		Do you personally have a [...]?				What was the value of your payment on your [...] last month?	What is the remaining outstanding balance on your [...]?
		If Answer Not=1 skip to next item				Interviewer: If don't know write "-9". If refused write "-8" If none, write 0 Rands	Interviewer: If don't know write "-9". If refused write "-8" If none, write 0 Rands
		Yes	No	Refused	Don't Know		
G11	Home loan / Bond <i>dtbnd</i>	1	2	-8	-9	<i>dtbnd_p</i>	<i>dtbnd_b</i>
G12	Personal loan from a bank <i>dtbnk</i>	1	2	-8	-9	<i>dtbnk_p</i>	<i>dtbnk_b</i>
G13	Personal loan from a micro-lender <i>dtmic</i>	1	2	-8	-9	<i>dtmic_p</i>	<i>dtmic_b</i>
G14	Loan with a Mashonisa <i>dtmsh</i>	1	2	-8	-9	<i>dtmsh_p</i>	<i>dtmsh_b</i>
G15	Study loan with a bank <i>dstubnk</i>	1	2	-8	-9	<i>dstubnk_p</i>	<i>dstubnk_b</i>
G16	Study loan with an institution other than a bank <i>dstuo</i>	1	2	-8	-9	<i>dstuo_p</i>	<i>dstuo_b</i>
G17	Vehicle finance (car payment) <i>dtveh</i>	1	2	-8	-9	<i>dtveh_p</i>	<i>dtveh_b</i>
G18	Credit card <i>dtcre</i>	1	2	-8	-9	<i>dtcre_p</i>	<i>dtcre_b</i>
G19	Store card (For example, Edgars, Foschini or Woolworths store card) <i>dtstr</i>	1	2	-8	-9	<i>dtstr_p</i>	<i>dtstr_b</i>
G20	Hire purchase agreement <i>dthp</i>	1	2	-8	-9	<i>dthp_p</i>	<i>dthp_b</i>
G21	Loan from a family member or friends <i>dtloan</i>	1	2	-8	-9	<i>dtloan_p</i>	<i>dtloan_b</i>

G22	Bank account <i>asacc</i>	1	2	-8	-9		
G23	Pension or retirement annuity <i>aspen</i>	1	2	-8	-9		
G24	Unit trusts, stocks and shares <i>asfin</i>	1	2	-8	-9		
G25	Stokvel <i>dtstvl</i>	1	2	-8	-9		



Section H: Education

INTERVIEWER READ OUT: We would like to ask you about your education.				Validation rule	Skips
H1 <i>edschgrd</i>	What is the highest grade in school that you have successfully completed? Do not count the final year you were in school if you did not successfully complete the year. Interviewer: Select from drop-down list Codes 16 to 23 are not applicable	Highest school grade		valid range check codes are 00-15 + 24-25 Current value >Panel value	H33 if = 25
		If other, specify here <i>edschgrd_o</i>			
		Refused	-8		
		Don't Know	9		
H2.1 <i>edschyr</i>	In what year did you successfully complete this grade?	Year		Current value >Panel value	H3
		Refused	-8		
		Don't know	-9		
H2.2 <i>Edschage</i> 	How old were you when you successfully completed this grade?	Age			
		Refused	-8		
		Don't know	-9		
H3 <i>edschname</i>	What is the name of the school or educational institution where you completed this grade? Interviewer: If don't know write "-9". If refused write "-8"	School name		Pre-popped with display	
H4 <i>edschloc</i> 	What is the location of this educational institution? Interviewer: Please get street address, neighbourhood (Such as Rondebosch, Hanover Park or Athlone) or any other identifying information and name of nearest town or city (such as Worcester, Durban or Umtata) Interviewer: If don't know write "-9". If refused write "-8"	School location		Pre-popped with display	
H5.1 <i>edschstrt</i>	In what year did you first attend Grade 1/Sub A?	Year		Pre-popped with display	H6
		Refused	-8		
		Don't know	-9		
H5.2 <i>edsrtage</i>	How old were you when you first attended grade1/Sub A?	Age			
		Refused	-8		
		Don't know	-9		
H6 <i>edschmth</i>	What is the highest grade or level at school in which you studied mathematics? This refers to highest grade studied and not necessarily highest grade passed. Incomplete years should also be included. Interviewer: Select from drop-down list Codes 16 to 23 are not applicable Interviewer: If don't know write "-9". If refused write "-8"	Highest grade Mathematics		Current value >Panel value	
H7 <i>edter</i>	Have you successfully completed any diplomas, certificates or degrees outside of school?	Yes	1	Warn if w2_tertiyesno=1	CH10 CH10 CH10
		No	2		
		Refused	-8		
		Don't know	-9		
H8 <i>edterlev</i>	What is the highest level of education you have successfully completed? Do not include any courses that you did not successfully complete. Interviewer: Select from drop-down list. Codes 00 to 12 and 25 are not applicable.	Highest level of education		valid range: code 00-12 and 25 not applicable	
		If other, specify here <i>edterlev_o</i>			
		Refused	-8		
		Don't know	-9		

				Validation rule	Skips
H9 <i>ed10res</i> SD	At what institution did you successfully complete the diploma, certificate or degree? Interviewer: If don't know write "-9". If refused write "-8"	Tertiary institution			
CH10	Computer CHECK! Is this respondent aged between 15 and 30?(i.e. Is (A14-B1)<30?)	Yes	1		H24
		No	2		
H10 <i>ed10att</i>	Did you attend any school or classes or correspondence courses of any kind at any time in 2010? Include university, technical colleges or any courses as well as school.	Yes	1	Warn if w2_currentenrolyn = 2	
		No	2	Warn if w2_currentenrolyn = 1	H13
		Refused	-8		H13
		Don't Know	-9		H13
H11 <i>ed10res</i>	What was the result of this schooling in 2010?	Withdrew before completing the year	1		
		Failed the grade or programme	2		H13
		Passed the grade or programme	3		H13
		Continuing in programme, no grade given	4		H13
		Refused	-8		H13
		Don't Know	-9		H13
H12 <i>ed10wdex</i>	What was the main reason that you withdrew before completing the educational year? Interviewer: only one answer allowed.	Could not afford to stay at school	1		
		Wanted to look for a job	2		
		Was pregnant/had a baby	3		
		Was needed at home	4		
		Was ill/sick	5		
		Got a job/work	6		
		Grades were very poor/ was not allowed to continue	7		
		Suspended/expelled	8		
		Education is useless or uninteresting	9		
		Other, specify: <i>ed10wdex_o</i>	10		
		Don't Know	-9		
		Refused	-8		
H13 <i>ed11att</i>	Did you attend any school or classes or correspondence courses of any kind at any time in 2011? Include university, technical colleges or any courses as well as school	Yes	1		H15
		No	2		
		Refused	-8		H24
		Don't Know	-9		H24

				Validation rule	Skips
H14 <i>ed11ex</i>	What was the main reason you were never enrolled in school or attending classes during 2011?	Finished school / education	11		H24
		Could not afford to stay at school	1		
		Wanted to look for a job	2		
		Was pregnant/had a baby	3		
		Was needed at home	4		
		Was ill/sick	5		
		Got a job/work	6		
		Grades were very poor/ was not allowed to continue	7		
		Suspended/expelled	8		
		Education is useless or uninteresting	9		
		Other, specify: <i>ed11ex_o</i>	10		
		Don't Know	-9		
Refused	-8				
H15 <i>ed11lev</i>	What level were you enrolled in during 2011? Interviewer: Select from drop-down list. If don't know write "-9". If refused write "-8"	Level enrolled in			
CH16	Computer check: Is the education level mentioned in H15 less than code 16?	Yes	1		H17
		No	2		
H16 <i>ed11sub</i>	What subject or programme were you studying in 2011?	Arts/humanities	1		
		Science	2		
		Social science	3		
		Law	4		
		Theology	5		
		Commerce/management	6		
		Education	7		
		Medical services (incl.dentistry)	8		
		Engineering	9		
		Administration/clerical	10		
		Protection	11		
		Building sciences	12		
		Technical	13		
		Computing	14		
		Veterinary	15		
		Tourism	16		
		Beauty/hair/cosmetology	17		
Other (specify) <i>ed11sub_o</i>	18				
Refused	-8				
Don't know	-9				
H17 <i>ed11schname</i> 	What was the name of the school or educational institution that you attended in 2011? Interviewer: If don't know write "-9". If refused write "-8"	School name			
H18 <i>ed11schloc</i> 	What is the location of this educational institution? Interviewer: Please get street address, neighbourhood (Such as Rondebosch, Hanover Park or Athlone) or any other identifying information and name of nearest town or city (such as Worcester, Durban or Umtata). If don't know write "-9". If refused write "-8"	School location			

				Validation rule	Skips	
H19	How much was spent on your [...] in 2011? Interviewer: If don't know write "-9". If refused write "-8"					
		Amount in Rands				
H19.1	School fees / tuition <i>ed11spnfee</i>					
H19.2	Uniform <i>ed11spnuni</i>					
H19.3	Books and stationary <i>ed11spnbks</i>					
H19.4	Transport to school <i>ed11spntrn</i>					
H19.5	Allowances and other school related expenses <i>ed11spno</i>					
H20 <i>ed11pay</i>	Did someone pay for your educational expenses in 2011?	Yes	1			
		No	2		H22	
		Don't Know	-9		H22	
		Refused	-8		H22	
H21	Who paid for your educational expenses in 2011? Please mention all people as well as institutions that contributed. Multiple mentions possible. Interviewer: If the person is not a household member, pid = 77 Select from drop-down list If no second, third or fourth person skip to NGO		H21a PID	H21b Relationship		
		Person #1	<i>ed11paypid1</i>	<i>ed11paypr1</i>	Warn if relationship code =01/02/04/ 05 / 06 / 07 / 13 / 15 / 16 / 17/19/22/23/24	
		Person #2	<i>ed11paypid2</i>	<i>ed11paypr2</i>	Warn if relationship code 01/02/04/ 05 / 06 / 07 / 13 / 15 / 16 / 17/19/22/23/24	
		Person #3	<i>ed11paypid3</i>	<i>ed11paypr3</i>	Warn if relationship code 01/02/04/ 05 / 06 / 07 / 13 / 15 / 16 / 17/19/22/23/24	
		Person #4	<i>ed11paypid4</i>	<i>ed11paypr4</i>	Warn if relationship code 01/02/04/ 05 / 06 / 07 / 13 / 15 / 16 / 17/19/22/23/24	
	H21_5 <i>ed11payngo</i>	NGO	Yes	1		
			No	2		
			Don't Know	-9		
			Refused	-8		
	H21_6 <i>ed11payburs</i>	Bursary/Scholarship	Yes	1		
		No	2			
		Don't Know	-9			
		Refused	-8			
H22 <i>ed11res</i>	What was the result of your education in 2011?	Withdrew from school before completing the year	1			
		Failed the grade or programme	2		H24	
		Passed the grade or programme	3		H24	
		Continuing in programme, no grade given	4		H24	
		Refused	-8		H24	
		Don't Know	-9		H24	

				Validation rule	Skips
H23 <i>ed11wdex</i>	What is the <u>main</u> reason that you withdrew before completing the educational year in 2011?	Could not afford to stay at school	1		
		Wanted to look for a job	2		
		Was pregnant/had a baby	3		
		Was needed at home	4		
		Was ill/sick	5		
		Got a job/work	6		
		Grades were very poor/ was not allowed to continue	7		
		Suspended/expelled	8		
		Education is useless or uninteresting	9		
		Other, specify: <i>ed11wdex_o</i>	10		
		Don't Know	-9		
		Refused	-8		
H24 <i>ed12cur</i>	Are you currently enrolled in any school or classes or correspondence courses of any kind? Include university, technical colleges or any courses as well as school.	Yes	1		H26
		No	2		
		Refused	-8		H33
		Don't Know	-9		H33
H25 <i>ed12curex</i>	What is the main reason you are not enrolled in school or attending classes?	Finished school / education	11		H33
		Could not afford to stay at school	1		
		Wanted to look for a job	2		
		Was pregnant/had a baby	3		
		Was needed at home	4		
		Was ill/sick	5		
		Got a job/work	6		
		Grades were very poor/ was not allowed to continue	7		
		Suspended/expelled	8		
		Education is useless or uninteresting	9		
		Other, specify: <i>ed12curex_o</i>	10		
		Don't Know	-9		
Refused	-8				
H26 <i>ed12schname</i> 	What is the name of the school or educational institution that you are currently attending? Interviewer: if the same as 2011, write 7777. Interviewer: If don't know write "-9". If refused write "-8"	School Name		Pre-popped with display	
CH27	Computer Check : is H26 = "7777" (i.e. Same as before)	Yes	1		H28
		No	2		
H27 <i>ed12schloc</i> 	What is the location of this educational institution? Interviewer: Please get street address, neighbourhood (Such as Rondebosch, Hanover Park or Athlone) or any other identifying information and name of nearest town or city (such as Worcester, Durban or Umtata). Interviewer: If don't know write "-9". If refused write "-8"	School Location		Pre-popped with display	
H28 <i>ed12curlev</i>	What education level are you currently enrolled in? Select from drop down list Interviewer: If don't know write "-9". If refused write "-8"				

				Validation rule	Skips
CH29	Computer check: Is the education level mentioned in H28 less than code 16?	Yes	1		H31
		No	2		
H29 <i>ed12cursub</i>	What subject or programme are you studying?	Arts/humanities	1		
		Science	2		
		Social science	3		
		Law	4		
		Theology	5		
		Commerce/management	6		
		Education	7		
		Medical services (incl. dentistry)	8		
		Engineering	9		
		Administration/clerical	10		
		Protection	11		
		Building sciences	12		
		Technical	13		
		Computing	14		
		Veterinary	15		
		Tourism	16		
Beauty/hair/cosmetology	17				
Other (specify) <i>ed12cursub_o</i>	18				
Refused	-8				
Don't know	-9				
H30 <i>ed12curmat</i>	Does this institution require you to have a matric? If yes, does it require you to have matric exemption (university endorsement)?	Yes, with matric exemption	1		H33
		Yes, but no exemption required	2		H33
		No	3		H33
		Refused	-8		H33
		Don't know	-9		H33
H31 <i>edintmat</i>	Taking everything into account, do you intend to continue at school until you have successfully completed matric?	Yes	1		
		No	2		
		Refused	-8		
		Don't know	-9		
H32 <i>edintter</i>	Taking everything into account, do you intend to continue studying after matric, that is, after leaving school?	Yes	1		
		No	2		
		Refused	-8		
		Don't know	-9		
H33 <i>edlitcomp</i>	Are you computer literate?	Yes highly literate	1		
		Yes basic use	2		
		No	3		
		Refused	-8		
		Don't know	-9		
H34 <i>edlitdriv</i>	Do you have a driver's license?	yes	1		
		no	2		
		Refused	-8		
		Don't Know	-9		
H35 <i>edsaid</i>	Do you have a South African National Identity Book (green book)?	yes	1		
		no	2		
		Refused	-8		

	Don't Know	-9	
--	------------	----	--

				Validation rule	Skips
H36 <i>edlitrdhm</i>	How well can you read in your home language?	Very well	1		
		Fair	2		
		Not well	3		
		Not at all	4		
		Refused	-8		
		Don't know	-9		
H37 <i>edlitwrthm</i>	How well can you write in your home language?	Very well	1		
		Fair	2		
		Not well	3		
		Not at all	4		
		Refused	-8		
		Don't know	-9		
CH 38	Computer check: Is the respondent's home language English? (i.e. Is B7 = 11?)	Yes	1		J1
		No	2		
H38 <i>edlitrden</i>	How well can you read in English?	Very well	1		
		Fair	2		
		Not well	3		
		Not at all	4		
		Refused	-8		
		Don't know	-9		
H39 <i>edlitwrten</i>	How well can you write in English?	Very well	1	Pre-popped with display	
		Fair	2		
		Not well	3		
		Not at all	4		
		Refused	-8		
		Don't know	-9		

PLEASE NOTE THERE IS NO SECTION I.

Section J: Health

INTERVIEWER READ OUT: We would like to ask you about some health conditions that people sometimes complain about				Validation Rule	skips	
J1 <i>hldes</i>	How would you describe your health at present? Would you say it is excellent, very good, good, fair, or poor?	Excellent	1			
		Very good	2			
		Good	3			
		Fair	4			
		Poor	5			
		Refused	-8			
		Don't Know	-9			
INTERVIEWER READ OUT: Now I would like to ask you about some health conditions that people sometimes complain about.						
J2	In the last 30 days, have you experienced [...]?		Yes	No		
		1. Flu symptoms <i>hl30fl</i>	1	2		
		2. Fever <i>hl30fev</i>	1	2		
		3. Persistent cough <i>hl30pc</i>	1	2		
		4. Cough with blood <i>hl30cb</i>	1	2		
		5. Tight chest <i>hl30tc</i>	1	2		
		6. Chest pain <i>hl30cp</i>	1	2		
		7. Body ache <i>hl30b</i>	1	2		
		8. Headache <i>hl30h</i>	1	2		
		9. Back ache <i>hl30ba</i>	1	2		
		10. Joint pain / Arthritis <i>hl30jp</i>	1	2		
		11. Vomiting <i>hl30v</i>	1	2		
		12. Diarrhoea <i>hl30d</i>	1	2		
		13. Felt weak <i>hl30w</i>	1	2		
		14. Pain in upper abdomen <i>hl30pua</i>	1	2		
		15. Pain in lower abdomen <i>hl30pla</i>	1	2		
		16. Painful urination <i>hl30pu</i>	1	2		
		17. Swelling ankles <i>hl30sa</i>	1	2		
		18. Rash <i>hl30r</i>	1	2		
		19. Skin disorders <i>hl30sd</i>	1	2		
		20. Conjunctivitis or eye infection <i>hl30c</i>	1	2		
		21. Severe weight loss <i>hl30wl</i>	1	2		
		22. Yellow eyes <i>hl30ye</i>	1	2		
		23. Memory loss <i>hl30ml</i>	1	2		
		24. Serious injury (as the result of an accident or act of violence)? <i>hl30i</i>	1	2		
J3 <i>hlcon</i>	When did you last consult someone about your health?	In the last 30 days	1			
		One to five months ago	2			
		Six to twelve months ago	3			
		More than one and less two years ago	4			J13.1a
		Two to four years ago	5			J13.1a
		Five to ten years ago	6			J13.1a
		More than ten years ago	7			J13.1a
		Never	8			J13.1a
		Refused	-8			J13.1a
Don't Know	-9					

				Validation Rule	Skips
J4 <i>hlcontyp</i>	Where did this consultation take place? Interviewer: Read out options. One answer only.	Public hospital	1		
		Private hospital	2		
		Public health clinic	3		
		Private clinic	4		
		Private doctor	5		J7
		Nurse or chemist	6		J7
		Traditional healer	7		J7
		Refused	-8		
		Don't Know	-9		
J5 <i>Hlhospname</i> SD	Name of hospital/clinic that you consulted? Interviewer: If don't know write "-9". If refused write "-8"	Hospital name			
J6 <i>hlhosploc</i> SD	What is the location of this hospital/clinic? Interviewer: Please get street address, neighbourhood (Such as Rondebosch, Hanover Park or Athlone) or any other identifying information or name of nearest town or city (such as Worcester, Umtata or Cofimvaba) Interviewer: If don't know write "-9". If refused write "-8"	Hospital location			
J7 <i>hlconfee</i>	Was there a consultation fee for the visit?	Yes	1		
		No	2		J10
		Refused	-8		J10
		Don't Know	-9		J10
J8 <i>hlconfee_v</i>	What was the fee for the consultation? Interviewer: If don't know write "-9". If refused write "-8"	Amount	R		
J9 <i>hlconfee_p</i>	Who paid for it?	Shared household money	1		
		Respondent	2		
		Other household member	3		
		Money from outside household	4		
		Employer	5		
		Medical aid	6		
		Other (Specify) <i>hlconfee_p_o</i>	7		
		Refused	-8		
		Don't Know	-9		
J10 <i>hlconmed</i>	Was medicine prescribed?	Yes	1		
		No	2		J13
		Refused	-8		J13
		Don't Know	-9		J13
J11 <i>hlconmed_v</i>	How much was spent on medicine? Interviewer: If nothing was spent, write 0 If don't know write "-9". If refused write "-8"	Amount	R		
J12 <i>hlconmed_p</i>	Who paid for the medicine?	Medicine is free	1		
		Shared household money	2		
		Respondent	3		
		Other household member	4		
		Money from outside household	5		
		Employer	6		
		Medical Aid	7		
		Refused	-8		
		Don't Know	-9		

INTERVIEWER READ OUT: Now we would like to ask you about some particular health conditions.				Validation Rule	Skips
J13.1.a <i>hl tb</i>	Have you ever been told by a doctor, nurse or health care professional that you have Tuberculosis / TB?	Yes	1	Pre-popped with display (with "Yes")	J13.2a
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.1.b <i>hl tb_yr</i>	In which year were you diagnosed with Tuberculosis / TB? Interviewer: If don't know write "-9". If refused write "-8"	Year		Current Value > B1 (DOB) Pre-popped with display	
J13.1.c <i>hl tb_med</i>	Are you currently taking medication for Tuberculosis / TB?	Yes	1		J13.2a
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.1.d <i>hl tb_stl</i>	Do you still have Tuberculosis / TB?	Yes	1		
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.2.a <i>hl bp</i>	Have you ever been told by a doctor, nurse or health care professional that you have High blood pressure?	Yes	1	Pre-popped with display (with "Yes")	J13.3a
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.2.b <i>hl bp_yr</i>	In which year were you diagnosed with High blood pressure? Interviewer: If don't know write "-9". If refused write "-8"	Year		Current Value > B1 (DOB) Pre-popped with display	
J13.2.c <i>hl bp_med</i>	Are you currently taking medication for High blood pressure?	Yes	1		J13.3a
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.2.d <i>hl bp_stl</i>	Do you still have High blood pressure?	Yes	1		
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.3.a <i>hl dia</i>	Have you ever been told by a doctor, nurse or health care professional that you have Diabetes or high blood sugar?	Yes	1	Pre-popped with display (with "Yes")	J13.4a
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.3.b <i>hl dia_yr</i>	In which year were you diagnosed with Diabetes or high blood sugar? Interviewer: If don't know write "-9". If refused write "-8"	Year		Current Value > B1 (DOB) Pre-popped with display	
J13.3.c <i>hl dia_med</i>	Are you currently taking medication for Diabetes or high blood sugar?	Yes	1		J13.4a
		No	2		
		Refused	-8		
		Don't Know	-9		

				Validation Rule	Skips
J13.3.d <i>hldia_stl</i>	Do you still have Diabetes or high blood sugar?	Yes	1		
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.4.a <i>hlstrk</i>	Have you ever been told by a doctor, nurse or health care professional that you have had a Stroke ?	Yes	1	Pre-popped with display (with "Yes")	J13.5a
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.4b <i>hlstrk_yr</i>	In which year were you diagnosed with a Stroke? Interviewer: If don't know write "-9". If refused write "-8"	Year		Current Value > B1 (DOB) Pre-popped with display	
J13.4.c <i>hlstrk_med</i>	Are you currently taking medication for a Stroke?	Yes	1		J13.5a
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.4.d <i>hlstrk_stl</i>	Do you still experience the effects of the Stroke?	Yes	1		
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.5.a <i>hlast</i>	Have you ever been told by a doctor, nurse or health care professional that you have Asthma ?	Yes	1	Pre-popped with display (with "Yes")	J13.6a
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.5.b <i>hlast_yr</i>	In which year were you diagnosed with Asthma? Interviewer: If don't know write "-9". If refused write "-8"	Year		Current Value > B1 (DOB) Pre-popped with display	
J13.5.c <i>hlast_med</i>	Are you currently taking medication for Asthma?	Yes	1		J13.6a
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.5.d <i>hlast_stl</i>	Do you still have Asthma?	Yes	1		
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.6.a <i>hlhrt</i>	Have you ever been told by a doctor, nurse or health care professional that you have Heart problems ?	Yes	1	Pre-popped with display (with "Yes")	J13.7a
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.6.b <i>hlhrt_yr</i>	In which year were you diagnosed with Heart problems? Interviewer: If don't know write "-9". If refused write "-8"	Year		Current Value > B1 (DOB) Pre-popped with display	

				Validation Rule	Skips
J13.7.a <i>hlcan</i>	Have you ever been told by a doctor, nurse or health care professional that you have Cancer ?	Yes	1	Pre-popped with display (with "Yes")	J14
		No	2		
		Refused	-8		
		Don't Know	-9		
J13.7.b <i>hlcan_yr</i>	In which year were you diagnosed with Cancer? Interviewer: If don't know write "-9". If refused write "-8"	Year		Current Value > B1 (DOB) Pre-popped with display	
J14 <i>hlser</i>	Do you have any other major illnesses or disability not mentioned above?	Yes	1		J16
		No	2		
		Refused	-8		
		Don't know	-9		
J15 <i>hl#</i>	If yes, what are they? Interviewer: Do not read out Multiple mentions allowed	Physically handicapped	1		
		Problems with sight, hearing or speech	2		
		Psychological or psychiatric disorder	3		
		HIV/AIDS	4		
		Epilepsy/ fits	5		
		Emphysema	6		
		Alzheimer's disease	7		
		Other (Specify) <i>hl8_o</i>	8		
J16 <i>hlvisaid</i>	Do you use spectacles, glasses, or contact lenses, including for reading?	Yes	1	Pre-popped with display (with "Yes")	
		No	2		
		Refused	-8		
		Don't Know	-9		
J17 <i>hlvistest</i>	When was your vision last tested?	Year			
		Never	7777		
		Can't remember	5555		
		Refused	-8		
		Don't Know	-9		
J18 <i>hlvisdes</i>	How is your vision? If you wear glasses, how is your vision with your glasses?	Excellent	1		
		Very good	2		
		Good	3		
		Fair	4		
		Poor	5		
		Blind	6		
		Refused	-8		
		Don't Know	-9		
J19 <i>hlhraid</i>	Do you use a hearing aid?	Yes	1	Pre-popped with display (with "Yes")	
		No	2		
		Refused	-8		
		Don't Know	-9		

				Validation Rule	Skips
J20 <i>hlhrdes</i>	How is your hearing? If you use a hearing aid how is your hearing with the hearing aid?	Excellent	1		
		Very good	2		
		Good	3		
		Fair	4		
		Poor	5		
		Deaf	6		
		Refused	-8		
		Don't Know	-9		
J21 <i>hlffexer</i>	How regularly do you exercise? Interviewer: Read out options. One answer only.	Never	1		
		Less than once a week	2		
		Once a week	3		
		Twice a week	4		
		Three or more times a week	5		
		Refused	-8		
		Don't Know	-9		
J22 <i>hlffsmk</i>	Do you smoke cigarettes?	Yes	1		J25
		No	2		
		Refused	-8		
		Don't Know	-9		
J23 <i>hlffsmkreg</i>	Did you ever smoke cigarettes regularly?	Yes	1		J27
		No	2		
		Refused	-8		
		Don't Know	-9		
J24 <i>hlffsmkls t</i>	How old were you when you last smoked cigarettes regularly? Interviewer: If don't know write "-9". If refused write "-8"	Age			
J25 <i>hlffsmkfr s</i>	How old were you when you first smoked cigarettes regularly? Interviewer: If don't know write "-9". If refused write "-8"	Age			
J26 <i>hlffsmkq nt</i>	On average, how many cigarettes per day did you/ do you smoke? Interviewer: If don't know write "-9". If refused write "-8"	Number of cigarettes			
J27 <i>hlffalc</i>	How often do you drink alcohol?	I have never drank alcohol	1		J29
		I no longer drink alcohol	2		J29
		I drink very rarely	3		
		Less than once a week	4		
		On 1 or 2 days a week	5		
		On 3 or 4 days a week	6		
		On 5 or 6 days a week	7		
		Every day	8		
		Refused	-8		
		Don't Know	-9		

				Validation Rule	Skips
J28 <i>hlffalcq nt</i>	On a day that you have an alcoholic drink, how many standard drinks do you <u>usually</u> have? <i>A standard drink is a small glass of wine; a 330 ml can of regular beer, a tot of spirits, or a mixed drink.</i>	13 or more standard drinks	1		
		9 to 12 standard drinks	2		
		7 to 8 standard drinks	3		
		5 to 6 standard drinks	4		
		3 or 4 standard drinks	5		
		1 or 2 standard drinks	6		
		Refused	-8		
		Don't Know	-9		
J29 <i>hlffhivts t</i>	I do not want to know the result, but have you ever had an HIV test?	Yes	1	Pre-popped with display (with "Yes")	
		No	2		
		Don't Know	-8		
		Refused	-9		
J30 <i>hlmedai d</i>	Are you covered by medical aid?	Yes	1		
		No	2		
		Refused	-8		
		Don't Know	-9		
J31 <i>hlmedpi d</i>	Who in the household is the Main medical aid member? Interviewer: If self, write 00. If person not in household, write 77 Interviewer: If don't know write "-9". If refused write "-8"	PID			

Section K: Emotional health

INTERVIEWER READ OUT: We would like to know how your general well-being has been over the past week.

I am going to read a list of some of the ways you may have felt or behaved during the last week. Please state how often you have felt this way during the **past week**.

Interviewer: Select one option on each line

		Rarely or none of the time (less than 1 day)	Some or little of the time (1-2 days)	Occasionally or a moderate amount of time (3-4 days)	All of the time (5-7 days)	Refused	Don't Know
	During the past week...						
K1 <i>emobth</i>	I was bothered by things that usually don't bother me	1	2	3	4	-8	-9
K2 <i>emomnd</i>	I had trouble keeping my mind on what I was doing	1	2	3	4	-8	-9
K3 <i>emodep</i>	I felt depressed	1	2	3	4	-8	-9
K4 <i>emoeff</i>	I felt that everything I did was an effort	1	2	3	4	-8	-9
K5 <i>emohope</i>	I felt hopeful about the future	1	2	3	4	-8	-9
K6 <i>emofear</i>	I felt fearful	1	2	3	4	-8	-9
K7 <i>emoslp</i>	My sleep was restless	1	2	3	4	-8	-9
K8 <i>emohap</i>	I was happy	1	2	3	4	-8	-9
K9 <i>emolone</i>	I felt lonely	1	2	3	4	-8	-9
K10 <i>emogo</i>	I could not "get going"	1	2	3	4	-8	-9

Section L: Household decision-making

INTERVIEWER READ OUT: In this section we want to ask you how decisions are made within your household.

	Please mention who makes decisions in your household	L1 Main decision maker Name	L2 If joint, who is the second decision maker? Name	Refused	Don't Know
1	Who makes decisions about day-to-day household expenditures (e.g. groceries)?	<i>decdpid</i>	<i>decdpid2</i>	-8	-9
2	Who makes decisions about large, unusual purchases such as appliances, vehicles or furniture?	<i>declrgpid</i>	<i>declrgpid2</i>	-8	-9
3	Who makes decisions about who is allowed to live in the household as part of the household (for example, if a relative or family member does not have a place to stay)?	<i>decmpid</i>	<i>decmpid2</i>	-8	-9
4	Who makes decisions about where the household should live?	<i>declvpid</i>	<i>declvpid2</i>	-8	-9
5	Who makes decisions about where your children should go to school? Interviewer: If no school-age children, write 77 If I5_1 = 77, -8, or -9: should skip to m1	<i>decshpid</i>	<i>decshpid2</i>	-8	-9

Section M: Well-being and social cohesion

INTERVIEWER READ OUT: Next, we want to ask you some questions about your relationship with your neighbours and the social interactions that you have with those around you.

M1 <i>wb/v</i>	Think about the area (village or suburb) in which you live. How strong is your preference to continue living in this area? Interviewer: Read out options	Strong preference to stay							1
		Moderate preference to stay							2
		Unsure (no strong preference to stay or leave)							3
		Moderate preference to leave							4
		Strong preference to leave							5
		Refused							-8
		Don't Know							-9
M2 <i>fwbrel/nc</i>	How would you classify your household in terms of income, compared with other households in your village/suburb? Interviewer: Read out options	Much above average income							1
		Above average income							2
		Average income							3
		Below average income							4
		Much below average income							5
		Refused							-8
		Don't Know							-9
M3	Please imagine a six step ladder where the poorest people in South Africa stand on the bottom (the first step) and the richest people in South Africa stand on the highest step (the sixth step).								
		Poorest						Richest	
		1	2	3	4	5	6		
M3.1 <i>fwbstp/15</i>	On which step was your household when you were 15?	1	2	3	4	5	6		
	Don't Know	-9							
	Refused	-8							
M3.2 <i>fwbstp/td</i>	On which step are you today?	1	2	3	4	5	6		
	Don't Know	-9							
	Refused	-8							
M3.3 <i>fwbstp/2yr</i>	On which step do you expect to be 2 years from now?	1	2	3	4	5	6		
	Don't Know	-9							
	Refused	-8							
M3.4 <i>fwbstp/5yr</i>	On which step do you expect to be 5 years from now?	1	2	3	4	5	6		
	Don't Know	-9							
	Refused	-8							
M4 <i>fwbinc/5yr</i>	You expect to be on step [...] in 5 years. In terms of today's Rands, approximately how much income per month do you expect that your household will have in 5 years?	Amount							R
		Refused							-8
		Don't Know							-9
M5 <i>wbsat</i>	Using a scale of 1 to 10 where 1 means "Very dissatisfied" and 10 means "Very satisfied", how do you feel about your life as a whole right now?	Satisfaction level (1-10)							
		Refused							-8
		Don't Know							-9
M6 <i>wbsat/10yr</i>	Are you happier, the same or less happy with life than you were 10 years ago?	Happier							1
		The same							2
		Less happy							3
		Refused							-8
		Don't Know							-9

M7 <i>relnb</i>	How important are religious activities in your life?	Not important at all	1
		Unimportant	2
		Important	3
		Very important	4
		Don't Know	-9
		Refused	-8
M8 <i>rel</i>	What religion are you?	Not religious	1
		Christian	2
		Jewish	3
		Muslim	4
		Hindu	5
		African traditional spiritual beliefs	6
		Other (specify) <i>rel_o</i>	7
		Don't Know	-9
		Refused	-8
M9 <i>trstcls</i>	Imagine you lost a wallet or purse that contained R200 and your contact details and it was found by <u>someone who lives close by</u> . Is it very likely, somewhat likely or not likely at all to be returned with the money in it?	Very likely	1
		Somewhat likely	2
		Not likely at all	3
		Don't Know	-9
		Refused	-8
M10 <i>trststrn</i>	Imagine you lost a wallet or purse that contained R200 and your contact details and it was found by <u>a complete stranger</u> . Is it very likely, somewhat likely or not likely at all to be returned with the money in it?	Very likely	1
		Somewhat likely	2
		Not likely at all	3
		Don't Know	-9
		Refused	-8

Section N: Measurements

INTERVIEWER READ OUT: Now we would like to take your height, weight, waist and blood pressure measurements.					
			Validation Rule	Skip	
N1.1 <i>height_1</i>	Respondent's Height – Measure 1 If Don't Know write "-9" If Refused write "-8"		_____ • _____ centimetres		
	Computer CHECK! Is the height measurement less than 130.0cm?	Yes → Re-do height measure, and correct N1.1 if appropriate	1		
		No	2		
N1.2 <i>height_2</i>	Respondent's Height – Measure 2		_____ • _____ centimetres		
CN1.3	Computer CHECK! Is $-1 < (N1.1 - N1.2) \leq 1$ (Is the difference between N1.1 and N1.2 less than 1cm?)	Yes	1	N2.1	
		No	2		
N1.3 <i>height_3</i>	Respondent's Height – Measure 3		_____ • _____ centimetres		
N2.1 <i>weight_1</i>	Respondent's Weight – Measure 1		_____ • _____ kilograms		
	Computer CHECK! Does the scale display a figure of more than 150?	Yes → Reset the scale to kilograms, and correct N2.1	1		
		No	2		
N2.2 <i>weight_2</i>	Respondent's Weight – Measure 2		_____ • _____ kilograms		
CN2.3	Computer CHECK! Is $-1 < (N2.1 - N2.2) \leq 1$ (Is the difference between N2.1 and N2.2 less than 1 kg?)	Yes	1	N3.1	
		No	2		
N2.3 <i>weight_3</i>	Respondent's Weight – Measure 3		_____ • _____ kilograms		
N3.1 <i>waist_1</i>	Respondent's Waist – Measure 1		_____ • _____ centimetres		
N3.2 <i>waist_2</i>	Respondent's Waist – Measure 2		_____ • _____ centimetres		
CN3.3	Computer CHECK! Is $-2 < (N3.1 - N3.2) \leq 2$ (Is the difference between N3.1 and N3.2 less than 2cm?)	Yes	1	N4.1	
		No	2		
N3.3 <i>waist_3</i>	Respondent's Waist – Measure 3		_____ • _____ centimetres		
N4.1	Blood pressure – Reading 1		N4.2	Blood pressure – Reading 2	
	1. SYSTOLIC <i>bpsys_1</i> _____ _____			1. SYSTOLIC <i>bpsys_2</i> _____ _____	
	2. DIASTOLIC <i>bpdia_1</i> _____ _____			2. DIASTOLIC <i>bpdia_2</i> _____ _____	
	3. PULSE <i>bppls_1</i> _____ _____			3. PULSE <i>bppls_2</i> _____ _____	
N5	INTERVIEWER CHECK! Have you filled out the health information sheet and given it to the respondent?	Yes	1		
		No	2		

Please note that there is no Section O, P or Q.

Section R: Alternative contact information

INTERVIEWER READ OUT: Because the survey is designed to measure change over time we would like to contact you again in two years time.

R1 <i>relocate</i>	What is the likelihood that you will move during the next two years?	Definitely	1
		Possibly → SKIP TO R5	2
		Unlikely → SKIP TO R5	3
		Definitely not → SKIP TO R5	4
		Refused	-8
		Don't Know	-9

INTERVIEWER READ OUT: If you already know your new address, can you please give it to us?

R2: Street address (or physical description) <i>altstradd</i>			
R3: Community/Suburb <i>altsub</i>		R4: Postal code <i>altposcd</i>	

INTERVIEWER READ OUT: If we are not able to find you again in 2 years time, are there three people who would know where you are? These people must not be currently living with you. All information you provide is kept confidential. No one outside of the research team will have access to this information, and the information will only be used for research purposes. No identification will be used in printed reports.

Contact 1

R5: Title <i>altcontitle1</i>		R6: Surname <i>altconsname2</i>		R7: First name <i>altconname1</i>	
R8: Street address (or physical description) <i>altconstradd1</i>					
R9: Suburb/Village <i>altconsub1</i>		R10: Postal code <i>altconposcd1</i>			
R11: Phone number <i>altconcel1</i>		R12: Cell phone number <i>altconcel1</i>			
R13: Email address <i>altconeml1</i>		R14: Relationship to respondent <i>altconrel1</i>			

Contact 2

R15: Title <i>altcontitle2</i>		R16: Surname <i>altconsname2</i>		R17: First name <i>altconname2</i>	
R18: Street address (or physical description) <i>altconstradd2</i>					
R19: Suburb/Village <i>altconsub2</i>		R20: Postal code <i>altconposcd2</i>			
R21: Phone number <i>altconcel2</i>		R22: Cell phone number <i>altconcel2</i>			
R23: Email address <i>altconeml2</i>		R24: Relationship to respondent <i>altconrel2</i>			

Contact 3

R25: Title <i>altcontitle3</i>		R26: Surname <i>altconsname3</i>		R27: First name <i>altconname3</i>	
R28: Street address (or physical description) <i>altconstradd3</i>					
R29: Suburb/Village <i>altconsub3</i>		R30: Postal code <i>altconposcd3</i>			
R31: Phone number <i>altconcel3</i>		R32: Cell phone number <i>altconcel3</i>			
R33: Email address <i>altconeml3</i>		R34: Relationship to respondent <i>altconrel3</i>			

THANK YOU!

R35 <i>intrvend</i>	Interview end time	__ : __
-------------------------------	---------------------------	---------

Section S: Interviewer evaluation

To be completed by interviewer only

S1 <i>intln g#</i>	Languages used during interview Interviewer: Multiple mentions allowed	IsiNdebele	01	
		IsiXhosa	02	
		IsiZulu	03	
		Sepedi	04	
		Sesotho	05	
		Setswana	06	
		Siswati	07	
		Tshivenda	08	
		Isitsonga	09	
		Afrikaans	10	
		English	11	
		Other (_____)	12	
S2 <i>intre sp</i>	In general, how did the respondent act towards you during the interview?	Hostile	1	
		Neither hostile nor friendly	2	
		Friendly	3	
S3 <i>intre spact</i>	How attentive was the respondent to the questions during the interview?	Not at all attentive	1	
		Somewhat attentive	2	
		Very attentive	3	
S4 <i>intre sphe ar</i>	Were other persons within hearing range at any time during the interview?	No other person within hearing range at any time	1	
		1+ persons within hearing range for part of the interview	2	
		1+ persons within hearing range for all of the interview	3	
S5 <i>intre spqu e</i>	Did more than one person help to complete this questionnaire?	Yes	1	
		No	2	S7
S6	If so, which household members helped to complete the questionnaire? Fill in the names of those who assisted Interviewer: If no second or third person skip to S7	Pid1 <i>intresppid1</i>		
		Pid2 <i>intresppid2</i>		
		Pid3 <i>intresppid3</i>		
S7 <i>intco m</i>	Any additional comments about specific questions or data quality?.....			