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The Psychological and Work-related Consequences of Over-Indebtedness Amongst Employees of the KZN Department of Health

by

Kirschnee Naidoo

Student Number

921492292

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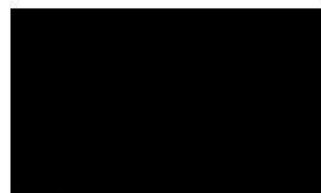
supervised by

Prof. Anna Meyer-Weitz (PhD)

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Kirschnee Naidoo



Prof. Anna Meyer-Weitz (PhD)

Declaration

I declare that this thesis titled “The Psychological and Work-related Consequences of Over-indebtedness Amongst Employees of the KZN Department of Health” submitted to fulfil the requirements of the degree of Doctor of Philosophy at the University of KwaZulu-Natal, represents my own original work written by me. Any assistance that I have received during the research has been duly acknowledged. All literature and information sources have been acknowledged in the thesis.

This thesis has not previously been submitted for a degree or any other qualifications to this or any other institution.

Kirschnee Naidoo: student number 921492292

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Dedication

This PhD is dedicated to my beloved parents, Kanniah and Lalietha Naidoo, for their encouragement, my ever supportive and loving husband, Desigan, who walked through this PhD journey with me and kept me company through the long nights, and, last but not least my daughters, Jiya and Prisha, who have been my inspiration to persevere and strive for excellence in my academic journey.

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Abstract

Background:

Over-indebtedness is where a consumer spends more than they earn and are unable to pay their debts timeously over a period of time often resulting in legal action due to non-payment of debts. This is a global and South African phenomenon that affects consumers globally and nationally on personal, social and contextual levels. Psychological consequences of over-indebtedness (such as stress) in the Public Sector, and factors that impact financial help-seeking behaviour (such as stigma and self-efficacy) are lacking. The financial wellness programmes (FWP) offered through the employee wellness programme (EWP) was introduced by the public sector to address over-indebtedness but little attention has been paid to barriers in accessing the FWP.

Methods:

Set in the Department of Health (DoH) Kwa Zulu-Natal, a case study approach using a convergent mixed-methods design was adopted to understand the psychosocial consequences of over-indebtedness and the barriers that prevented financial help-seeking behaviour from the FWP. In phase one the research instruments were developed and refined. Phase two comprised a cross-sectional survey among employees (n = 1132) to investigate the phenomenon of over-indebtedness, psychosocial issues (stress, coping strategies), and factors impacting financial help-seeking behaviour (availability, accessibility, utilisation of the FWP and its approval). Descriptive and multivariate statistics were utilised in alignment with the aims and objectives of the study. Concurrently, the qualitative focus group discussions were conducted among 14 employee wellness practitioners (EWP) on their perspectives of the Financial Wellness Programme in terms of utilisation, challenges faced, and help-seeking behaviours of employees. Thematic analysis was used to analyse the data.

Results:

The survey data suggested that half the participants perceived themselves as being over-indebted and 23% were legally indebted. Both formal and unsecured credit contributed to over- and legal indebtedness. Various forms of credit were accessed with those reported being legally indebted with greater access to credit. Poor money management contributed significantly to perceived indebtedness and legal indebtedness. Poor coping mechanisms (such as substance abuse, increased absenteeism and suicidal ideation), compounded by stigma and low self-efficacy, were found to negatively impact debt help-seeking behaviours

from the FWP. The quality of the FWP was rated as average by 40% while 25% rated it as poor. The EWP stated that poor financial management and reliance on credit results in over-indebtedness. Various organisational factors seemed to impede the success of the FWP e.g. poor marketing, budget allocation, and a lack of buy-in from management and employees. Confidentiality, accessibility, acceptability, and availability of the FWP were identified as essential to ensure proper utilisation of the FWP. Results of the qualitative study supported the quantitative findings that debt stigma and lower levels of self-efficacy negatively influence debt help-seeking behaviour.

Conclusions and Recommendations:

Indebtedness is prevalent within the DoH. Credit commitments indicate that employees tend to spend more than they earn. Financial challenges result in psychological distress, and absenteeism. Avoidance behaviours, fear of stigma and low self-efficacy are barriers to seeking help from the FWP. In order to support indebted employees, organisational commitment to, and mandatory participation in FWP, is likely to destigmatise the FWP and ensure greater accessibility to all employees. This will likely assist all in better financial management, decision making, and provide a way of coping with stressors.

Keywords: indebtedness, debt help-seeking; stigma; stress; self-efficacy; financial wellness programme

Acronyms

AIDS	Acquired Immune Deficiency Syndrome
CBM	Credit Bureau Monitoring
CBMR	Credit Bureau Monitor Reports
CHC	Community Healthcare Centre
COVID-19	Coronavirus Disease 2019
DHSAS	Debt Help Seeking and Avoidance Scale
DoH	Department of Health
DPSA	Department of Public Service Administration
EAO	Emoluments Attachment Order
EAP	Employee Assistance Programme
EAP	Employee Assistance Practitioner
EAPA	Employee Assistance Professionals Association
EHW	Employee Health and Wellness
EHWP	Employee Health and Wellness Programme
EWP	Employee Wellness Programme
EWP	Employee Wellness Practitioner
FSIS	Financial Stress Indicator Scale
FSSS	Financial Social Stigma Scale
FWP	Financial Wellness Programme
GDP	Gross Domestic Product
GTZ	Deutsche Gesellschaft für Technische Zusammenarbeit
HIV	Human Immunodeficiency Disease
IMF	International Monetary Fund

KZN	KwaZulu-Natal
NCA	National Credit Act
NCR	National Credit Regulator
NGSES	New General Self-Efficacy Scale
OECD	Organisation for Economic Co-operation and Development
PCA	Principal Component Analysis
PERSAL	Personnel and Salary System
PWC	Price Waterhouse Cooper
SA	South Africa
SARS-CoV-2	Severe Acute Respiratory Syndrome Coronavirus 2
SPS	Stanford Presenteeism Scale
US	United States
VSSOSHS	Vogel Self-Stigma of Seeking Help Scale

Definition of Terms

Administration orders are defined as a debt relief measure available to some debtors in financial distress.

Adverse listing refers to accounts with adverse classifications such as ‘handed over’ and/or ‘written off’.

Current refers to a consumer or account that is up to date with payments and has not missed any instalments over the period of the credit agreement.

AIDS Acquired Immune Deficiency Syndrome (AIDS) is a human immune system disease caused by the human immunodeficiency virus (HIV).

Arrears is defined as any missed (minimum) payments in the last twelve months on credit or store cards, and two or more consecutive (current) missed payments on mail order, hire purchase and loans.

Coronavirus disease is an infectious disease caused by the SARS-CoV-2 virus. Also referred to as COVID-19.

Convenience credit is the use of credit for payment of a bill when it is due.

Credit is the provision of money to facilitate a purchase, which will have to be repaid at a later date, along with interest and other stated charges.

Credit-active consumers refer to consumers obligated to pay credit providers and/or service providers. These obligations result in transactional entries on the consumer’s credit record at the credit bureaus.

Credit commitment is the record of unsecured credit commitments held by individuals.

Credit facilities refer to an agreement that meets all the criteria as set out in Section 8(3) of the National Credit Act (NCA). The values (Rand value and number of accounts) reported for “credit facility” include both new credit facilities and limit increases for existing credit facility agreements. These values represent the potential exposure of the credit providers and not the actual usage/consumption by consumers. This does not apply to the gross value of the debtor’s book values, where actual credit usage by consumers is reported.

Credit transactions refer to an agreement that meets all the criteria as set out in Section 8(4) of the NCA. This includes all types of credit agreements but excludes credit facility agreements.

Debt is a sum of money that is owed or due.

Debt Counsellor is a neutral person who is registered in terms of Section 44 of the NCA of 2005, offering the services of debt counselling.

Developmental credit transactions developmental credit agreement means a credit agreement that satisfies the criteria set out in Section 10. This includes education loans; small businesses; the acquisition, rehabilitation, building or expansion of low-income housing; or any other purpose in terms of sub section (2) (a).

Education is the promotion of consumer financial literacy so clients can understand pricing claims and financial choices.

Financial literacy is the knowledge, skills, and attitudes required for good money management practices for earning, spending, saving, borrowing, and investing.

Garnishee order is an order of the court for the attachment of a debt owed to the debtor, other than his or her salary or wages, to recover payment of a debt owed by that debtor.

Good standing is an account or consumer showing as current or on which the client has not missed more than one or two instalments, which has no adverse listings and has no judgements.

Gross debtor's book is the outstanding balances as at the end of the period, including fees and interest that have been earned and capitalised to the debtor's book.

Impaired record is record on which a consumer and/or any of the accounts, are either classified as three or more payments or months in arrears, or which has an "adverse listing", or that reflects a judgement or administration order.

Mashonisa is the name given to the ubiquitous usurer in black South African townships; the isiZulu word means 'to impoverish' (or to sink). *Mashonisas* are joined by microfinance institutions and formal banks in offering 'unsecure' credit (bond).

Microlenders lend money in small amounts to impoverished individuals and groups who are unable to obtain loans from mainstream banks.

Mortgage agreements are agreements that are secured by a pledge of immovable property.

Reckless lending occurs when a creditor fails to conduct a detailed credit assessment as required by the National Credit Act (NCA) and still offers the consumer credit.

Revolving credit is used as a mode of financing by electing to pay interest charges on an unpaid balance.

Secured credit transactions refer to credit transactions that do not fall within the other named categories in the NCA. This category includes pension-backed loans, insurance-backed loans, retail furniture accounts and motor vehicle accounts.

Short-term credit transactions refer to an agreement that meets all the criteria as set out in Section 39(2) of the National Credit Regulations. This includes amounts not exceeding R8 000 and repayable within six months.

Stokvel is a savings or investment society in South Africa to which members regularly contribute an agreed amount and from which they receive a lump sum. Alternatively, it refers to an informal savings pool or syndicate, usually among Black people, in which funds are contributed to in rotation, allowing participants lump sums for family needs (esp. funerals).

Unsecured credit refers to credit that is not attached to an asset such as property, automobile or piece of furniture that permits the lender a lien for capital recovery in the event of non-payment, for example, which is often associated with stop-payment systems arranged by the mines, or with harsh debt-collection tactics.

Unsecured credit transaction refers to agreements that meet all the criteria as set out in Section 39(3) of the National Credit Regulations, that is, where the loan or credit is not secured by any pledge or personal security; for example, credit cards, store cards, hire purchase agreements and personal loans.

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Chapter 1: Introduction

1.1. Introduction and Rationale of Study

Over-indebtedness is where a consumer spends more than they earn and are unable to pay their debts timeously over a period of time often resulting in legal action due to non-payment of debts. This is a global issue and an increasing phenomenon worldwide (Ochsmann et al., 2009). The phenomenon of over-indebtedness affects millions of people worldwide, more so now than ever before. It commenced on a global scale with the collapse of major international financial institutions in 2008 due to the inability of people to meet their financial obligations or secure further credit (Giorgi et al., 2015). Therefore, the phenomenon of over-indebtedness is often synonymous with the European Union (EU) and North American economic crises. According to the Congressional Research Service (2011) and the New York Times (<https://www.nytimes.com/interactive/2016/business/international/greece-debt-crisis-euro.html>), Greece became the epicentre of Europe's debt crisis after Wall Street imploded in 2008. The 2008 global financial crisis, which sparked a global recession, due to poor regulatory policies that allowed for unregulated spending and borrowing which resulted in consumers incurring debts which continues to be a major problem in European and North American economies despite government introducing legislative and other preventive policies to reduce and regulate consumer spending (Ozili & Arun, 2020; Rajjas et al., 2010)

This crisis had far-reaching consequences at a meso-level (intermediate level including organisations, workplace and communities) for several countries, including Greece, Spain and Ireland, and for numerous financial institutions (Cuesta & Budría, 2015; Wahlbeck & Awolin, 2009). Just as the global economies were trying to recover from this crisis, another major shock, the deadly miniscule virus SARS-COV-2, or COVID-19 as it became commonly known, took the world and economies by surprise (Arndt et al., 2020). In order to curb this deadly virus, countries had to go into lockdown, which had profound and devastating effects on global economies, particularly for those countries that had been trying to recover from the earlier economic recessions discussed above. This resulted in most countries slipping further into debt, which in turn had a catastrophic ripple effect on both the public and private sectors as well as on households. However, it should be noted that this study was conducted pre-COVID-19; therefore, this deadly virus has no bearing on the participants' responses or data collected, but one can expect that individual financial situations would deteriorate.

The world economic crises pre-COVID-19, including the present day post-COVID-19, therefore put many economies and their citizens under pressure, including South Africa (SA; Dunn et al., 2020; Earwicker, 2010; Matthis et al., 2021; National Treasury, 2011; Syden, 2014). In addition to the global meltdown caused by COVID-19, healthcare systems and societies have been negatively affected by millions of deaths. Many sectors like the entertainment and hospitality industries had to close down due to the huge financial losses of the lockdowns, resulting in a sharp rise in unemployment. According to the Daily Maverick (<https://www.dailymaverick.co.za/article/2021-11-30-economic-horror-show-south-africas-unemployment-rate-hits-new-record-of-34-9/>) unemployment, attributed to the coronavirus, was at an all-time high of 34.9%. However, currently according to Statistics South Africa (Stats SA), the unemployment rate is 32.9 for the first quarter, and at the time of the study, the unemployment rate was around 25.1% in 2014 (Stats SA, 2015).

Even before the COVID-19 pandemic, the unemployment rate put pressure on economic growth and consumers had little or no disposable income to service their debts, resulting in many becoming over-indebted. Therefore, the citizens' day-to-day living had been affected, which negatively impacted on their physical and mental health, and for some, their health was severely compromised (Weber, 2015), and eventually their quality of life would deteriorate and work life would suffer (Bonner, 2016), which will be discussed in detail in the literature review.

At a micro-level (individual level), the financial or economic crisis has ~~no doubt~~ caused psychological distress, "which is linked to both the onset and course of mental illness" according to Ryu and Fan, (2022, p. 1). Financial stress and over-indebtedness due to economic shock and unemployment can give rise to depression, anxiety and poor coping skills, such as alcohol abuse (Alleweldt et al., 2013; Guan et al., 2022; Keese & Schmitz, 2014; Ten Have et al., 2021) and in some instances even suicide (Amassoma, 2021; Cuesta & Budría, 2015; Mandel & Veetil, 2020; Reeves et al., 2015). Studies conducted in the European Union (EU) during the recent economic crisis (stemming from the Greek crisis) also revealed an association between unemployment and suicide (Basta et al., 2018).

The psychological effects of financial distress and over-indebtedness have been well documented. Research has shown that financial distress causes interpersonal conflict, such as marital discord and conflict in the home (Andrea & Alvarado, 2021; Christodoulou & Christodoulou, 2013). People with financial distress also self-report poor health, depression, poor sleep, high-risk behaviour (alcohol abuse, smoking, drug abuse and gambling) or self-

destructive behaviour (suicidal behaviour; (Hämmig & Herzig, 2022). This results in withdrawal from the family in the form of depressive symptoms such as irritability and anger outbursts. These symptoms are often carried over to the workplace (Frasquilho et al., 2016; Hämmig & Herzig, 2022), where the person appears withdrawn, often absent, or is at work but is easily distracted and unable to focus and concentrate which results in presenteeism, with suboptimal functioning (Bonner, 2016).

At a macro level (laws and regulations governing society at government or policy level), well-documented literature gave rise to workplace programmes that were initially implemented to address mental health issues (Giorgi et al., 2015; Thelma, 2012). As financial problems became prominent in the workplace, studies showed that well-integrated workplace programmes were designed to help employees who were having problems with over-indebtedness (Bonner, 2016; Moaisi, 2013).

1.2. Over-indebtedness in South Africa

The 2008 financial crisis played a less significant role in South Africa (South Africa) than in the EU and American countries. Prior to the deadly coronavirus, South Africans from both the public and private sectors became over-indebted due to various factors, but particularly due to the aggressive marketing strategies of unscrupulous money lenders (South African Human Rights Commission [SAHRC], 2017; Ssebagala, 2016). SA ranks second only to the United States (U.S.) in terms of personal financial over-indebtedness (Crous, 2008; Lea, 2021; Ngwe et al., 2019) and the trend of borrowing to fund purchases is still growing. Studies have shown that the more households by on credit and spend more than they earn, this has contributed to the increase in household debt (Paile, 2013). Therefore, credit is one of the biggest drivers of consumer spending, which has resulted in consumers becoming over-indebted. The boom in the credit market offering various credit products that are easily accessible, aggressive credit marketing, and “positive consumer attitudes towards credit-based consumption have all contributed to the growth of credit use” (Raijas et al., 2010, p. 210; Ssebagala, 2017). Credit providers use various forms of aggressive marketing strategies and appealing marketing campaigns to sell their products to unsuspecting consumers using telemarketing, or print, radio and television media. Obtaining goods or services on credit is easily accessible without collateral or guarantees, thus consumers fall easily into the debt trap (EU Debt Watch, 2016; Matthis et al., 2021; Raijas et al., 2010). Conspicuous consumption as a result of materialism due to societal pressures, consumers using credit to create their own identities, and inability to distinguish between their wants and needs have resulted in

consumers becoming over-indebted (De Clercq et al., 2019; Dittmar, 2017; Schicks, 2013; Braucher, 2006). Therefore, materialism has resulted in poor self-regulation or control, resulting in overspending (Hojman et al., 2014; Manafe & Fanggidae, 2021). The way products are marketed by using certain signs, logos, and marks; for example visual images, being environmentally friendly, or no animal harm; which also appeals to the consumers sense of identity with social, political and environmental issues. This will determine “how consumers absorb, interpret and act upon information at the point of sale or, in other words, how they process the product information” (Poncibò, 2007, p. 657), and in turn will also determine their spending. Therefore, due to these aggressive marketing strategies, many South Africans, including government employees, are financially overburdened and are unable to meet their normal financial obligations such as medical expenses, school fees, transport to work, food, electricity (Moloantoa & Taute, 2016).

The huge number of consumers who become over-indebted and are unable to manage their credit responsibly is of great concern in SA. In earlier literature, the issue of over-indebtedness and its impact on the South African consumer was so serious that Goodwin-Groen and Kelly-Louw (2006) emphasised the need for a credit regulator to be established, as it emerged that some credit providers and microlenders have been perceived to be exploiting consumers through deceptive marketing, granting reckless credit, and employing devious and abusive methods of debt collection. Similar to those of the European and US governments, SA’s response to curbing over-indebtedness, as stated in the National Credit Regulator Annual Report (NCR, 2013), the Department of Trade and Industry (2014) established the National Credit Regulator (NCR) in June 2006 and the National Credit Act (NCA) came into effect in June 2007 to regulate the South African credit industry and protect South African consumers’ interests. The NCA makes provision for financial education and literacy to prevent over-indebtedness. Despite this intervention, reports have shown that consumer indebtedness is still very high (Matthis et al., 2021; Moaisi, 2013; SAHRC, 2017).

The Credit Bureau Monitor Reports (CBMR) by the NCR, which monitor the extent of personal financial over-indebtedness, indicated that millions of consumers are in debt. These reports are based on consumer credit profiles or records collated by the credit bureaus using data provided by credit providers, courts, and utility service providers. These reports are released on a quarterly basis and the latest available report based on the information gathered by the credit bureau and registered credit providers is for the reporting period of October to December 2022.

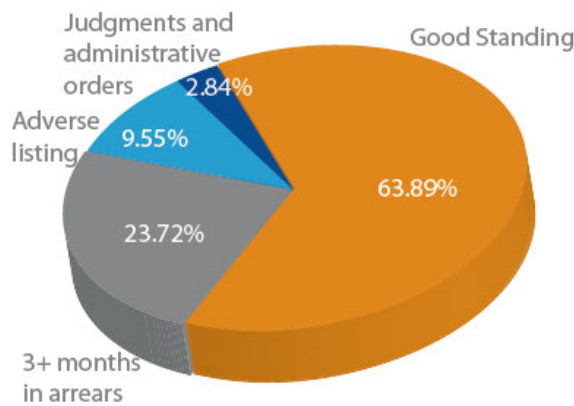
The CBMR of December 2022 found that of the 26.90 million active credit consumers in SA, 17.19 million (63.89%) were in “good standing, whereas 9.17 million (36.11%) had impaired records. The latter group comprised 23.72% of consumers who were three months or more in arrears, 9.55% with adverse listings, and 2.84% with judgements and administration orders” against them (NCR, 2022b, p. 1), as reflected on the graph in Figure 1 below:

Figure 1

Credit standing of consumers: December 2022

Note. Reprinted from Credit Bureau Monitor Report, NCR (2022, p. 1)

Credit standing of consumers:
December 2022



One can deduce from the above-mentioned statistics that two in five consumers are indebted as they are one to three (or more) months in arrears, and one in eight consumers are over-indebted as they already have adverse listings, judgements, and administration orders against their names. Whereas in 2015/2016, when the study was undertaken, bearing in mind that there were comparatively fewer active consumers (23.88%), the number of consumers in good standing was 47.6%, there were more consumers who had judgements and garnishees against their name (7.6%), but the adverse listing was less (10.1%), and a similar number of consumers were over three months in arrears (23.3%). Therefore, most of the consumers were in debt at the time of the study.

However, based on the above statistics, it should be noted that the cost of living is volatile as it is influenced by external factors, such as the high rate of unemployment during the COVID-19 pandemic, which resulted in a decrease in the granting of credit due to many consumers not having credit-worthiness. As the economy opened up and formal credit was

granted once again, the current consumer credit market report (NCR, 2022) showed a different trajectory as there was an increase in formal credit, including unsecured credit and credit facilities that consists of store cards, overdrafts, and credit cards. However, this leaves the consumer once again open to over-indebtedness as there may be insufficient money to pay back the credit granted (NCR, 2022). Therefore, consumers resort to loan providers who may be from the formal sector, such as banks that give credit recklessly (to consumers who could not afford to pay for the loan or credit granted –which will be expanded upon in the literature review), or from the informal sector, including money lenders known as *mashonisas* in SA. This trend was found both at the time of the study and in our current economic landscape, compounded by the novel coronavirus; however, reckless lending still occurs to enable households to sustain their expenses during these cash-strapped times (Matthis et al., 2021). This report shows that credit card usage was high at the time of study and was high pre- and post-COVID-19 pandemic due to technology despite the lockdown period.

Therefore, technology, which is viewed as another driver of credit, has revolutionised the way consumers shop globally, and online shopping has gained popularity in many countries like the US (Ngwe et al., 2019), India (Guru et al., 2020), and South Africa (Makhitha, 2014). Research was conducted earlier by Cowart and Goldsmith (2007), and due to the pandemic, Ngwe et al. (2019) conducted a new study on online apparel shopping or internet sales, which “have topped catalogue sales that traditionally generated the majority of non-store retail revenue”. Online apparel consumption, was defined “as the use of websites to complete a transaction that resulted in the purchase of clothing items” (Cowart & Goldsmith, 2007, p. 639), and has now been expanded to include grocery shopping in order to slow the spread of COVID-19. The danger of online shopping is that, due to its ease and convenience, consumers engage in impulsive buying and lose track of their spending. Cowart and Goldsmith (2007) stated in an earlier study that shoppers who are hedonistic, impulsive, and recreational are more inclined to buy clothes online. This is supported in a later study by Yazici (2020), showing that COVID-19 resulted in increased online purchases and payments. According Fichardt (2015, p.1) in an eCommerce article (<https://ventureburn.com/2015/01/2015-year-online-shopping-south-africa/>), “the boom in global online shopping comes off the back of innovative encryption and continuous security upgrades by leading payment gateway providers”. It is important to highlight pre-COVID-19 mobile online shopping as one of the predicted methods when discussing consumer spending and Fichardt in 2015 claimed that SA is “one of the fastest-growing” digital economies in Africa. According to a Business Tech report on a Mastercard study, 68% of South Africans

are enticed by online specials and promotions due to the convenience of shopping anywhere and at any time without having to physically go to a store. Therefore, consumer spending plays a huge part in driving the South African economy. This consumer spending has largely been fuelled by consumer credit, which was discussed earlier, resulting in many South Africans becoming indebted and eventually over-indebted.

Based on the high cost of living, there appears to be very little opportunity to save and consumers are starting to dip into their savings to pay for their expenses (Ardé, 2020). The savings rate dropped to an all-time low (Stanlib, 2020), where the South African savings rate dropped by 20% according to the South African Reserve Bank, which meant that at a country level the citizens/consumers spend more than they earn hence there is no money to save. Furthermore, exacerbated by the devastating impact of COVID-19 on our already struggling economy, the South African Savings Institute (SASI Admin, 2020) echoed that same sentiment that as a country and society, South Africans do not have surplus income to save for unexpended expenses. This difficult financial situation, both pre- and post-COVID-19, will no doubt impact public servants as their families may be affected by the economic hardships (for example, someone in the household and/or family lost their job, or experienced salary cuts, or the death of the breadwinner), and they now have to assist within or extend their financial resources to help their family members meet their expenses. A report by Matthis, Richter, Liebenberg and Singh (2021) revealed that South Africans often solve their financial problems by incurring more debt, as reflected in the NCR credit monitoring report discussed above. Furthermore, Matthis et al.'s (2021) report highlighted that high levels of indebtedness can be directly linked to aggressive marketing by creditors and low levels of financial literacy.

As stated above, in SA the financial literacy programme and debt counselling programmes were born out of the National Credit Act, as the government's response to high levels of debt. Mr. N. Nene, the then Deputy Minister of Finance, in his keynote address at the OECD-FSB Conference on *Financial Literacy: Financial Education For All in 2011*, stated that in keeping with the global response to addressing indebtedness and the financial crisis, there is a dire need for financial education and financial literacy to address the issue of personal over-indebtedness. This can be achieved by implementing financial literacy programmes as well as a debt counselling programme spearheaded by the NCR, Financial Services Board (FSB), Department of Trade and Industry (DTI), Economic Development and Tourism and the National Treasury. Therefore, the government's response to the seriousness of over-indebtedness has led to the establishment of the KwaZulu-Natal Financial Literacy

Association, by the Finance Member of Executive Council (MEC), Ms. Ina Cronje in 2011 (INSETA, 2013). This financial literacy programme sought to address the issue of over-indebtedness as it impacted job efficiency, job engagement, absenteeism, productivity, and service delivery in both the public and private sectors.

The effects of over-indebtedness and policy measures to address this have been studied internationally, emphasising employee or consumer education as a means to combat and overcome over-indebtedness (French & Mckillop, 2016; Gathergood, 2012b; Loibl & Hira, 2005; OECD/INFE, 2013). Both internationally and locally, the need for workplace interventions or financial literacy programmes has gained prominence, and frameworks for effective financial wellness programmes (FWPs) have been developed from a workplace perspective (Crous, 2008; Moaisi, 2013). Despite there being studies on financial stress and over-indebtedness, very few studies have been conducted both internationally and locally that examined the psychological consequences of over-indebtedness, which also contributed to preventing the individual from accessing the FWPs.

1.3. Problem Statement

Based on the global financial crisis and the drivers of credit discussed above, new credit being granted is essential to help consumers sustain a living and allow businesses to grow with the hope of curbing the high unemployment rate that is essential in a very sluggish economy. However, consumers globally find themselves either indebted or over-indebted and are cash strapped and unable to save. In SA, if the consumer cannot pay back the loan or the debt, their salary can be garnished. In the private sector, earlier case studies addressing employee financial wellness were documented by the German company *Deutsche Gesellschaft für Technische Zusammenarbeit* (German Agency for Technical Cooperation; GTZ; Crous, 2008), which used BMW South Africa, Ernst and Young, Liberty Life, and SAB Miller to showcase their financial wellness workplace programmes which highlighted levels of awareness, management, and prevention of over-indebtedness based on the 2006 framework of the NCA. All of these programmes focused on the need for financial wellness education and the promotion of financial wellness.

Research within the government sector with regards to over-indebtedness is emerging from an economic perspective (Moaisi, 2013), and it was also recommended that employee assistance programmes (EAP) targeting financial wellness be established to manage the over-indebtedness of staff (Crous, 2008; Moaisi & Ngwenya, 2014; Public Service Commission,

2006). However, these studies fail to examine the uptake or satisfaction of the FWP as well as the impact of over-indebtedness on productivity and the psychological consequences thereof. In a more recent study conducted by Mwase (2017), the levels of over-indebtedness were investigated in the public sector (Mwase, 2017), but to the researcher's knowledge, there appears to be a dearth of studies in SA that examine the psychological consequences of over-indebtedness and the factors that play a role in seeking help for financial difficulties. While social stigma and shame associated with feelings surrounding financial stress and over-indebtedness were identified by all the researchers, none of these studies examined the role of stigma and shame as social and psychological barriers that negatively impacted help-seeking behaviour.

The psychological impact of over-indebtedness, as discussed earlier, is well documented in international literature. Financial stressors such as personal financial problems and over-indebtedness are argued to contribute to an individual's or employee's ill health (Blázquez & Budría, 2015; Christodoulou & Christodoulou, 2013; Ten Have et al., 2021), absenteeism (Bonner, 2016; Choi, 2009; Schicks, 2013; SAHRC, 2017), poor morale (Bonner, 2016; Delafrooz & Paim, 2013; Yende, 2008), and absenteeism and presenteeism linked to lower levels of productivity and quality of service delivery (Crous, 2008; Delafrooz & Paim, 2013; Fatoki, 2015; Moaisi & Ngwenya, 2014; Moaisi, 2013). In addition, financial issues, particularly over-indebtedness, are likely to affect health of family and marital relationships, which leads to the over-indebted person expressing emotions of shame and failure, resulting in maladaptive coping such as alcohol, drug abuse and gambling, absenting themselves from the workplace, withdrawing from friends and family and contemplating suicide (Domingo & Buvanendra, 2021; Giorgi et al., 2015; Lim et al., 2014; Oksanen et al., 2021). These factors can have an influence at a micro-level in the workplace, as well as at a macro-level in communities and social structures (Ntsalaze & Ikhide, 2016). At a macro-level the effect of personal financial problems has far-reaching consequences where consumers do not plan for their retirement, nor have money to save for crisis situations, and become financially burdened to make provisions for extended family structures (Bonner, 2016; Choi, 2009). In the African and South African contexts, Black South Africans generally provide financial support to their extended families in the form of (Whitelaw & Branson, 2020). This term arose as Black South Africans have a "collective family responsibility" whereby in disadvantaged communities, the younger generation gets the opportunity to study and work, and are expected to provide for their families back home in the rural areas. If the parents die due to ill-health, the children would have to head the household and the immediate family

members assist with maintaining that household. This financial burden results in these young graduates or employed family members becoming over-indebted as they have to maintain their extended families.

On an intrapersonal level, a few studies associate stigma with financial problems (which are catalysts for mental health problems), which often prevents employees from seeking timely help. However, there is limited literature on the role that stigma and help-seeking behaviours play in addressing over-indebtedness globally, let alone in SA (Braucher, 2006; Moaisi, 2013). It is therefore imperative that these aspects are examined in the South African context to facilitate the prevention of over-indebtedness and appropriate support for timely debt help-seeking with consideration to related barriers. These barriers could consist of stigma linked to financial problems, for example, facilitators could be personal resources, such as self-efficacy and financial management skills. Furthermore, the uptake of financial wellness programmes, satisfaction of these programmes, and extent to which over-indebtedness impacts the employee's ability to perform their job need to be investigated.

The current study used a case study approach that focused on using mixed-methods to answer the research questions and objectives discussed below. By using the mixed-methods case study approach, this study aimed to generate data from the quantitative and qualitative study to improve our understanding of the complex issues of over-indebtedness and its psychosocial consequences for employees in the workplace, from both an employee and Employee Assistance Programme and/or Employee Wellness Programme (EAP/EWP) practitioner perspective. The quantitative data study focused on social stigma, self-efficacy, and help-seeking behaviour. Literature has shown that many people do not seek help (Efstathiou et al., 2019; Pheko, Chilisa, Balogun, & Kgathi, 2013) and there appears to be no self-stigma or help-seeking scale for financial distress and over-indebtedness. Hence, a tool/measure for assessing self-stigma and help-seeking behaviour was developed. Also, it is suggested that if an employee feels capable of handling their finances despite feeling financially stressed or over-indebted, they would seek financial help from FWPs as indicated by Domingo and Buvanendra (2021) and Lim et al. (2014). Therefore, this study explored the role that self-efficacy plays in financial help-seeking behaviour. Furthermore, the quantitative data provided an understanding of the extent of over-indebtedness in the DoH, the coping strategies in the workplace, despite financial workplace interventions introduced via EWPs as part of the government's response to curbing indebtedness and assisting and educating troubled employees. Lastly, this study shed light on the utilisation and satisfaction of the

FWP. The qualitative study provided insight into how the EAP/EWP practitioners perceive the availability, accessibility and challenges of offering the FWP and its utilisation.

In conclusion, this study was aimed at providing insights and much-needed understanding of the psychological and work-related impact of over-indebtedness. Furthermore, the findings of this study could be used to gain insight into the role that stigma and self-efficacy play in debt help-seeking. From these findings the best predictors of financial stress and for avoiding debt help-seeking from the FWPs offered for employees within the DoH can be determined. This is likely to provide a valuable contribution to understanding the psychosocial consequences of over-indebtedness, which would then guide further mental health programmes as well as policy guidelines to improve the marketing and effectiveness of FWPs.

1.4. Aims and Objectives of the Study

The overall aim of this study is to better understand over-indebtedness in the DoH, with relation to financial management practices, including saving, the psychological impact of over-indebtedness and debt help-seeking, as well as the accessibility and acceptability of the FWP offered through EWP/EAPs. In order to address this overall aim, the research used a mixed-methods case study approach that focused a quantitative cross-sectional survey among employees and a qualitative study using focus group discussions among FWP practitioners. A phased approach was used and is detailed below.

1.5. Research Objectives

In light of the study's overall aim above, this study employed a mixed-methods case study using a phased approach.

Phase One: Development of Research Instruments and Pilot Study

The purpose of this phase was to develop the research instrument and to refine the questionnaire/instrument in a pilot study. The pilot phase of the study was conducted with employees at an identified institution within DoH in KwaZulu-Natal (KZN).

1. To develop the survey instrument to examine the levels of over-indebtedness, inclusive of financial management practices and related psychosocial factors, namely, financial stress, stigma linked to financial problems, general self-efficacy and debt help-seeking behaviour, as well as perceptions related to the FWP and levels of satisfaction with the

FWP, among the employees who utilised the FWPs offered by the Employee Assistance Programme and/or Employee Wellness Programme (EAP/EWP).

2. To develop a qualitative focus group interview guide to understand the views of the employee wellness practitioners regarding the utilisation, availability, and accessibility of the FWP for the employees of the DoH.
3. To conduct a pilot study using the above quantitative survey instrument to:
 - Refine the above measures.
 - Determine the time required to complete the questionnaire.
 - Ensure that the survey instrument is appropriate for the target audience.

Phase Two: Concurrently conducting the quantitative and qualitative studies

The cross-sectional survey study was conducted among a sample of employees within the DoH in KZN, excluding those who had participated in the pilot phase. The qualitative study used focus group discussions to explore the views of the permanent EAP/EWP practitioners. The key objectives are outlined below:

Part One - Quantitative Study

1. To measure the extent of over-indebtedness in the DoH.
2. To determine the credit access, financial management and savings practices amongst the employees, including access to credit.
3. To identify the determinants of perceived over-indebtedness.
4. To examine the psychological impact of perceived over-indebtedness.
5. To investigate what the predictors are for financial stress.
6. To explore the coping strategies that impacted absenteeism, presenteeism (which was linked to levels of engagement, although engagement per se was not measured), and productivity in the workplace.
7. To investigate the predictors for avoiding debt help-seeking, including the role of self-efficacy in this regard.
8. To determine the levels of satisfaction with the FWPs.

Part Two - Qualitative Study:

1. To explore the views of all employee wellness practitioners with regards to the accessibility and effectiveness of the FWP offered.

1.6. Ethical Considerations

Ethical approval for this study was obtained from the Humanities and Social Science Research Ethics Committee of the University of KwaZulu-Natal, SA (refer to Appendix 1). Ethical clearance was also sought from the DoH, KwaZulu-Natal (KZN) Ethics and Research Committee as the study was conducted within the Provincial Department of Health and the employees were the target group (refer to Appendix 2).

Participation in this study was voluntary, and the participants were made aware that they could withdraw from the study at any time without any negative consequences. The ethical principles of confidentiality, anonymity, voluntary participation, and informed consent were clearly communicated and adhered to in this study. Participants were informed in writing that they were free to participate and if they chose to withdraw from the study, they would not incur any penalties, nor would their details be reflected on the participant's and the DoH, KZN's databases. Due to the geographical spread of the DoH, EAP/EWP practitioners were also briefed on this study and they assisted with the rollout of the survey to ensure wider participation in this study. A more detailed description of the ethical procedures will be discussed in the data collection chapter.

1.7. Outline of the Thesis

The general outline of the thesis is presented below, in a chapter-by-chapter format.

Chapter 1

This chapter provided a general introduction of the study. The rationale, aims, and objectives of the study are outlined.

Chapter 2

The second chapter involves a detailed review of literature on the issue of over-indebtedness, its causes and consequences, and the psychosocial factors that may contribute to the problems of over-indebtedness, as well as consequences of over-indebtedness for the individual and the workplace/organisation. The various indicators of over-indebtedness, including the formal indicators of over-indebtedness, namely administration orders and garnishees, are discussed in this chapter. The various workplace programme models are outlined, including the model implemented by the DoH, from which the financial workplace programmes (FWP) grew based on input from the EAP/EWP. This chapter concludes with

discussions on the theoretical framework used as well as theories linked to stigma, general self-efficacy, and help-seeking behaviour. Finally, the reflections of the researcher's personal experiences as a psychologist in the DoH at the time of the study provide a background as to why this study was undertaken.

Chapter 3

The methodology used in this study to investigate the psychological and work-related aspects of over-indebtedness is discussed. Chapter 3 outlines the location of the study, the research design, and the sampling methods and data collection. In this chapter the justification for using the phased approach and the mixed-methods methodology is provided. Discussions surrounding the pilot study of this research as well as details of the quantitative and qualitative study are discussed. Furthermore, the validity, reliability and vigour of the instruments used to develop the over-indebtedness tool and the statistical analysis used in the quantitative study are provided.

Chapter 4

In this chapter, the development, psychometric properties, and use of the scales to measure financial problems and/or over-indebtedness, debt stigma and help-seeking behaviour as well as the role that self-efficacy plays in managing financial stress and over-indebtedness, are presented.

Chapter 5

Chapter 5 presents the quantitative results, which included the cross-sectional survey results and all the statistical analyses. This chapter highlights the perceived levels of over-indebtedness and savings within the DoH. The participants' views on the FWP, including the drivers of the uptake of the FWP, and the scales used in this study are reviewed.

Chapter 6

Chapter 6 describes the qualitative study that explored the views of EWP practitioners with regards to the accessibility and perceived effectiveness of the EWP, regarding financial wellness and some effective means to improve service delivery. This qualitative data provided data that enriched the quantitative study, the results of which are presented in Chapter 7.

Chapter 7

This chapter summarises the significant findings in this thesis by presenting integrative conclusions, contributions to the body of knowledge and recommendations including implications for future research.

Appendices

This research report will end with the appendices section (after the reference list) containing information relating to informed consent, interview protocols and the questionnaire used in the study. A summary of the appendices is set out below:

- Appendix 1: Ethics Approval from the Humanities and Social Science Research Ethics Committee of the University of KwaZulu-Natal, SA.
- Appendix 2: Ethics Approval from the Department of Health KZN, Ethics and Research Committee.
- Appendix 3: Informed consent documentation.
- Appendix 4: Quantitative research instrument – Survey on Over-Indebtedness.
- Appendix 5: Qualitative Focus Group Discussion.
- Appendix 6: Old Mutual Savings Monitor Questionnaire.
- Appendix 7: Focus Group Transcription.

Chapter 2: Literature Review

Over-indebtedness is a way of life for many... being unable to distinguish between wants and needs ... Its devastating effects is yet to be seen and acknowledged by many... are we doing enough to become economically active? (Researchers' Observations/thoughts)

2.1. Introduction

This chapter seeks to highlight the issue of over-indebtedness from a global and South African perspective in general, and investigate the level of over-indebtedness in the workplace. It commences with a general overview of over-indebtedness, an analysis of some of its definitions, possible causes, and parameters of this study. Furthermore, this chapter interrogates the existing literature on the psychological and work-related consequences of over-indebtedness. The psychosocial consequences of over-indebtedness and its impact on

the individual, namely stress, depression, anxiety, suicidal ideation and suicide, and in particular stigma and help-seeking behaviours, are discussed. In addition, the impact of over-indebtedness in the workplace, namely absenteeism, job stress and productivity issues, to name a few, are also discussed. Thereafter, workplace intervention as guided by the literature is discussed. This chapter ends by providing the theoretical framework that underpins this study.

From a theoretical standpoint, the psychological consequences of over-indebtedness, need to be understood from a biological, psychological, and sociocultural perspective (Braucher, 2006; Ntsalaze & Ikhide, 2016; Lea, 2021). There are several multi-layered factors that play an important role in terms of the over-indebted individual, their psychological processes and social interactions with the environment and interventions that need to be considered (Eriksson et al., 2018), which will be unpacked in the theoretical discussions. The social-ecological systems theory provides a conceptual framework for understanding the over-indebted individual and their interactions and coping styles on multiple levels in different contexts and environments.

2.2. Definitions of Over-indebtedness from a Global to South African Perspective

A common understanding and definition of over-indebtedness is necessary before discussing its magnitude, causes, and possible solutions. Multiple definitions of over-indebtedness extracted from the literature reviewed are highlighted below.

There is no standard or universal definition of over-indebtedness used in the EU which is the epicentre of the financial crisis (Alleweldt et al., 2013; Bryan et al., 2010; Ferreira et al., 2021; Fonderville et al., 2010). In the United Kingdom (UK) for example, the focus has been on individuals not being able to keep up with their normal credit repayments and commitments without reducing their current expenditure below normal levels. This resulted in the individuals missing their normal commitments and credit repayments and getting into arrears. Therefore, in the UK over-indebtedness is defined as an issue “where households or individuals are in arrears on a structural basis, or at significant risk of getting into arrears on a structural basis”, as stated by OXERA in Loughlin (2006, p.5). In Germany, over-indebtedness is defined as despite households reducing their standards of living, they are unable to pay all their debt obligations timeously over a long period of time. (D’Alessio & Iezzi, 2013, p. 7; Wałęga & Wałęga, 2021, p. 563)

However, Fondeville et al. (2010) state that the European Commission's common understanding of over-indebtedness is

...defined as one whose existing and foreseeable resources are insufficient to meet its financial commitments without lowering its living standards, which has both social and policy implications if this means reducing them below what is regarded as the minimum acceptable in the country concerned. (Fondeville et al., 2010, p. 4).

The research by Fondeville et al. (2010) highlight over-indebtedness is based on subjective and objective indicators as follows:

Subjective indicators are viewed as households that experience difficulty meeting their mortgage or rent commitments and/or paying utility and other regular bills or that they are unable to make ends meet. Whereas objective indicators are viewed as individuals/consumers who are in arrears on regular payments or are being subjected to formal debt settlement/s or debt collection arrangements. (Fondeville et al., 2010, p. 4)

However, the subjective measures were based on households reporting, for example, that they cannot service their debts with their existing income, or are unable to make ends meet. This may not be a true indicator of over-indebtedness, as people under-report their current financial status. Whereas from a more objective measure/indicator, "such as the number of cases of debt settlement through administrative or judicial procedures" (Fondeville et al., 2010, p. 4), over-indebtedness can be easily identified through extraction from court records and credit bureau notifications. This suggests that when trying to identify and define over-indebtedness, both subjective and objective indicators need to be taken into consideration (Fondeville et al., 2010).

In Ireland a study conducted by O'Loughlin (2006) drew a distinction between indebtedness and over-indebtedness. It was stated that indebtedness relates to the frequent use of credit, "whereas over-indebtedness relates to the imbalance or shortfall between income and expenditure" (O'Loughlin, 2006, p. 4). Collins (2008) shares a similar definition of over-indebtedness with O'Loughlin, whereby over-indebtedness is defined as "when a person has a consumption debt greater than 20% of their annual income". Nyaruwata (2005) states that terms common to the various EU definitions are encapsulated in the following description: "a private household is over-indebted if its income over an extended period is not sufficient for

servicing debt on time (after deducting costs of living expenses) despite a reduction of the standard of living” Nyaruwata (2005, p. 4).

In summary, according to O’Loughlin, (2006), “a common European definition of over-indebtedness by the European Commission (2007), consumers are considered to be over-indebted if they have difficulty meeting their commitments related to servicing secured or unsecured debts or payments of rent”, utilities (O’Loughlin, 2006, p. 4), or other household bills (Kempson et al., 2004). The Department of Trade and Industry in Wales shared this definition, and simply defined over-indebtedness as “debt which has become a major burden for the borrower” (Mably & Jones, 2006, p. 6). Over-indebtedness is not linked solely to the unmanaged use of credit, as discussed by O’Loughlin (2006), but also affects consumers who cannot pay for unexpected expenditures, such as repairs to an appliance or vehicle, and are thus at risk for over-indebtedness. Hence, the definition of over-indebtedness presupposes that debt problems have continued for a fairly long period, for example, months or years. The drawback with subjective indicators is that over-indebtedness depends on how the individual or consumer views their debt situation and their ability to make payments and whether they see it as a “heavy burden” depends on household to household and country to country (D’Alessio & Iezzi, 2013).

In South Africa over-indebtedness is defined according to the Ombudsman Online Directory (2017) on consumer alerts, as:

A consumer is over-indebted when s/he is unable to pay all their financial obligations timeously, as agreed in a credit agreement. This could either be because their financial commitments have changed or because the individual has borrowed and spent more money than s/he earns. In such instances, the debt becomes a major burden for the borrower, which contributes to the consumer's social and financial exclusion, and poverty.

Therefore, over-indebtedness is both a social and policy issue in SA as well. Raijas (2010) describes over-indebtedness as a situation where a person or household does not have enough money to pay debt instalments and interest after other necessary expenditures have been paid. The South African Human Rights Commission (2017) defines over-indebtedness based on the National Credit Act of 2005 whereby an over-indebted individual is defined as a consumer who

...is or will be unable to satisfy in a timely manner all the obligations under all the credit agreements to which the consumer is a party, having regard to that consumer's (a) financial means, prospects and obligations; and (b) probable propensity to satisfy in a timely manner all the obligations under all the credit agreements to which the consumer is a party, as indicated by the consumer's history of debt repayment (South African Human Rights Commission, 2017, p.31).

The NCR (2014) stated in an article on taking control of your finances that “over-indebtedness occurs when individuals are unable to pay all their debts in a timely manner, which results in feelings of panic, stress and being overwhelmed by the number and extent of these unpaid debts”

However, based on the definition of over-indebtedness by the National Credit Regulator (NCR), when defining over-indebtedness, the focus is not only on the individual who cannot service his or her debt, but also on the credit provider who allows the consumer to sink further into over-indebtedness, as some are not in a position to repay the loan, despite needing fund living expenses and pay for unexpected expenses. These two issues will be dealt with when understanding the levels of over-indebtedness in both a macro- and meso-environment.

Therefore, it can be deduced that in SA, the problem of over-indebtedness is twofold: (a) the lender's recklessness in lending to people who cannot afford to pay; and (b) the borrower being unable to repay because of change of circumstances, or being allowed to borrow what he could not afford to repay in the first place (Ssebagala, 2017). This suggests that from a policy or macro perspective, financial institutions have allowed consumers to become over-indebted. This will be further expanded upon in the discussions on credit. Therefore studies conducted by Bimha (2014), Ssebagala (2017) and the SAHRC (2017) highlight that there has been a gradual increase in unsecure lending in the credit markets of SA, resulting in reckless credit. Secondly, from a micro perspective, over-indebtedness is due to social issues, for example, increase in household expenses, loss of jobs, illnesses, or family breakdowns.

According to Bimha (2014), the NCA 34 of 2005 defines reckless credit as follows:

...credit is deemed reckless when the following criteria prevail:-

- (i) if, at the time that the agreement was made, or when an existing credit facility is increased in a manner other than described in Section 119(4):
- the credit provider failed to conduct an assessment as required by Section 81(2), irrespective of what the outcome of such an assessment might have concluded at the time; or
 - the credit provider, having conducted an assessment as required by Section 81(2), entered into the credit agreement with the consumer despite the fact that the preponderance of information available to the credit provider indicated that:
 - (i) the consumer did not generally understand or appreciate the consumer's risks, costs or obligations under the proposed credit agreement; or
 - (ii) entering into that credit agreement would make the consumer over-indebted". (Bimha, 2014, p. 160)

The three instances of reckless lending as per the National Credit Act (NCA) 34 of 2005, are summarised succinctly by Bimha (2014):

Firstly, in the first instance, where the credit provider fails to conduct an assessment as required by the Act, despite the outcome of the authorised credit assessment being concluded at the time. Secondly, where the credit provider, conducts credit assessments, and proceeds to conclude a credit agreement with the consumer regardless of the fact that the information available to the credit provider indicates that the consumer does not generally understand or appreciated the consumer's risks, costs or obligations under the proposed credit agreement. Third instance is where the credit provider, having conducted an assessment, concludes a credit agreement with the consumer in spite of the fact that the information available to the credit provider indicates that entering into that credit agreement would make the consumer over indebted. (Bimha, 2014, pp. 158–159)

Hence, in SA, the law also takes into account the role of the credit provider as well as that of the over-indebted person. The policy legislation interrogates whether the consumer was allowed to purchase goods or services that were clearly beyond their pocket. As per the NCA on reckless lending and the studies by Bimha (2014) and Ssebagala (2017), it is clear that in many instances the credit providers often lend to consumers without proper

affordability tests, and the consumer is allowed to purchase goods or services that are clearly beyond their budget. Furthermore, literature on over-indebtedness suggests that a consumer is over-indebted if they have a consumption debt greater than 20% of annual income, according to Collin (2008).

In conclusion, based on the interrogation of both global and South African legislated definitions of over-indebtedness, like all researchers in this field, the researcher concurs and acknowledges that there is no singular definition for over-indebtedness. Over-indebtedness is complex and there are subjective and objective indicators for over-indebtedness internationally, and SA is no exception. For the purposes of this study and based on the above, over-indebtedness may be simply defined as the inability of an individual or entity to effectively meet its financial obligations and being allowed to borrow recklessly without the means to pay back the loan. Therefore, from these various definitions of over-indebtedness, it is clear that over-indebtedness is twofold. It is generally accepted that, irrespective of the value of monies owed, the primary reason that people become over-indebted is that they are either unable to afford their spending or service their borrowing.

2.3. Indicators of Over-Indebtedness

Based on the above discussion on the definitions of over-indebtedness, it is expected that there would be multiple indicators of over-indebtedness. The findings by Ntsalaze and Ikhide (2016) concur that there are no singular indicators of over-indebtedness; over-indebtedness is multifaceted with many indicators. The indicators represent different dimensions of credit behaviour, where some consumers have current debt problems (arrears indicators), while other consumers have multiple loans or credit agreements, which is a warning sign of debt problems to come (NCR, 2020; Ntsalaze & Ikhide, 2016). This finding is supported by many international researchers who have highlighted that there are numerous indicators that would suggest that a household is in debt.

Bryan et al. (2010, p. 11) identify “a 50% threshold for debt service relative to income, but some studies have used a benchmark of 30% of their gross monthly income on their debts” that are both secured and unsecured (EU Debt Watch, 2016; Ferreira et al., 2021; Moaisi, 2013). Secondly, when it comes to only unsecured loans, “a 25% threshold is used” (Bryan et al., 2010, p. 15). However, D’Alessio and Iezzi (2013) suggested when unsecured loans were reduced from 25% to 15% despite debt varying from household to household, many houses still indicated that they were over-indebted. The third indicator “identifies households as being over-indebted when their income is below the poverty line, (D’Alessio &

Iezzi, 2013, p. 13), and under the fourth indicator, “households are over-indebted if, after servicing debt, their disposable income goes below the poverty line” (D’Alessio & Iezzi, 2013, p. 13; Nyaruwata, 2009). Forsters and colleagues (2013) state that “[t]he poverty line is calculated as 50% of the median income, according to the Organisation for Economic Co-operation and Development (OECD)” (Forsters et al., 2013, p. 2). The fifth indicator considers the household over-indebted “if the bill or loan remains unpaid for more than two months” (EU Debt Watch, 2016, p. 7). Davydoff et al. (2008) and Russell, Maitre and Donnelly (2011, p. 14) “specify that falling into arrears more than once during the last 12 months constitutes being over-indebted”. Research by Kempson (2002), showed that when consumers have four or more credit commitments, it is increasingly difficult for them to make all their debt repayments timeously. This has been identified as the sixth indicator. Investigating over-indebtedness in the Philippines, Diaz and Ledesma (2011, p. 1) state that “multiple borrowing leads clients to take a further loan to repay existing loans”. D’Alessio and Iezzi (2013, p. 22) suggested that “only three credit commitments are enough to expose the household to financial difficulties”. The seventh indicator has been highlighted as a subjective indicator, whereby “households who declare that they are confronted with debt repayment problems are classified as over-indebted” (D’Alessio & Iezzi, 2013, p. 10). But as highlighted in this article, a subjective view of being over-indebted may vary from household to household depending on how they view their debt burden (D’Alessio & Iezzi, 2013, p. 10). This was also echoed in a later study by Ferreira et al. (2021).

In SA, Collins (2008) studied the financial diaries of households and found “that households are over-indebted if more than 20% of their gross monthly income is spent on debt” Collins (2008, p. 469), which differs from Hurwitz and Luiz (2007), who found that 30% of the gross monthly income is used to service the household debt. Ntsalaze and Ikhide (2016) identified that the reason for the variation in percentage could be due to the sample size used and the discrepancy in the income bands. Furthermore, a study by Nyaruwata (2009) showed that a household is deemed over-indebted if their “debt servicing and basic expenditure exceed 70% of their disposable income” (Nyaruwata, 2009, p. 5). However, in Paile’s (2013) study it was suggested that “a household is over-indebted if it requires another loan in order to repay a current loan” (Paile, 2013, p. 1.). Hence, globally and in SA, the indicators for over-indebtedness are not clear-cut as stated above.

Therefore, when examining over-indebtedness, a two-pronged approach should ideally be used. In SA, the law also takes into account the role of the credit provider as well as the over-indebted person, as discussed earlier in the definition section, whereby credit is

granted recklessly and no proper affordability tests have been conducted by the lenders. This results in the consumer purchasing goods or services that are clearly beyond their pocket and the means to pay it back. This is one of the good indicators for identifying over-indebtedness. Therefore, as outlined in Ntsalaze and Ikhide (2016), the literature review leans toward income as a strong predictor of over-indebtedness.

Furthermore, in SA, in both the public (government) and private (business) sectors, when debts are not serviced on time by salaried workers, it often results in one or more of the following procedures being instituted by the lender to enable debt recovery: garnishee orders, emoluments attachment orders, or administration orders. However, “over-indebtedness among rural, unsalaried households is pervasive, persistent and far less easily remedied legislatively” (Collins, 2008, p. 469). For the purposes of this study, however, the focus of examining over-indebtedness is on salaried consumers in the public sector, specifically the consumer who is an employee of a government department. The Department identifies employees who are over-indebted as having an administration order, garnishee and judgement or all on their pay slips. This will be discussed in detail below.

An administration order is defined as a debt relief measure available to some debtors who are in financial distress. This method through the court “affords them the opportunity to obtain a statutory rescheduling of debt” (Coetzee & Roestoff, 2013, p. 13). Administration orders are for consumers who have less than R50 000 worth of debt that they cannot repay back timeously as per their credit agreements. This debt relief measure attempts to assist the debtor to ensure that there is no further financial embarrassment during this period when one cannot afford to pay their debt. Coetzee and Roestoff explain:

This procedure does not provide for any discharge of debts or costs and no maximum time limit in relation to the payment is set. The administration order will run until all the creditors have been paid as well as until all the legal costs of administration have been paid in full. (Coetzee & Roestoff, 2013, p. 14)

An administration order can be instituted for a consumer who approaches the court voluntarily, declaring that they are unable to service all the debt obligations they have. The court can place a consumer under administration as one form of debt relief. An administration order can also be instituted by creditors who have instigated a judgement against the consumer due to the consumer’s inability to pay the debt. The order can be used as debt relief for over-indebtedness if the debt does not exceed R50 000 (Ssebagala, 2017).

A major drawback of an administration order is that it runs for a long period of time and that there is no regulatory body governing the administrators (Coetzee & Roestoff, 2013; Ssebagala, 2017). This often compounds a consumer's over-indebtedness, as they frequently resort to taking on additional loans to service their lifestyles concurrently with the period of the administration order. This implies that the consumer does not realise that they have to reduce their lifestyle level, at least until the debt is settled. The causes of over-indebtedness will be thoroughly examined in the next section.

Lastly, "an emoluments attachment order (EAO) commonly known as a garnishee order" (South African Human Rights Commission, 2017, p. 29) is another indicator of over-indebtedness, which implies that the employee could not service their debt and that the creditor has taken this legal step to recover their money. As pointed out in the University of Pretoria Law Clinic Study (UPLCS) commissioned by GTZ, and led by Haupt and Coetzee in 2008, the term "garnishee order has caused some confusion and is often used incorrectly to describe an emoluments attachment order". Furthermore, "the employer of the employee against whom an emoluments attachment order is issued is referred to as a garnishee" (South African Human Rights Commission, 2017, p. 29). Therefore, it is best to clearly define a garnishee order and an EAO, and highlight the differences between both, even though in SA and government, in particular, the term garnishee order actually refers to an EAO.

Theophilopoulos, Rowan, Van Heerden, Boraine (2006) and Pete et al. (2011) define EAOs in South African law as legislation, which enables the judgement creditor to attach a part of the salary or wages of the judgement debtor. Once an EAO has been granted, the employer by law is obliged to institute the garnishee order until the judgement debt has been paid. This results in the employee's salary being garnished and paid to the judgement creditor. This is a huge burden for the employer to have.

According to Haupt and Coetzee (2008), the employer is called an EAO or garnishee. They further state that distinguishing between the employer as an EAO debtor, or garnishee and the actual judgement debtor is essential. A judgement creditor or a nominated attorney signs the EAO along with the clerk. The sheriff serves it on the garnishee or debtor. A court can execute the EAO as if it were a judgement against the attachment debtor or garnishee. The judgement debtor, emoluments attachment debtor, or any relevant party has the ability to dispute the accuracy of the order. In the South African Human Rights Commission Report (2017, p. 29) on unsecured lending and debt collection practices, the differences between EAOs and garnishee orders are illustrated in Table 1 below:

Table 1*Differences between emoluments attachment orders and garnishee orders*

GARNISHEE ORDER	EMOLUMENTS ATTACHMENT ORDER
1. A third party is the garnishee	1. The judgment debtor's employer is the garnishee
2. Debt paid to judgement creditor by the third party quite often by way of a single payment	2. Debt paid to judgement creditor by judgement debtor's employer in monthly or weekly instalments
3. Method through which debt is attached	3. Forms part of procedure for collection of debt
4. In terms of section 72 and rule 47	4. In terms of section 65J and rule 46
5. Served on garnishee and debtor	5. Served only on garnishee

Note. Reprint from *The Incidence of and the Undesirable Practices Relating to Garnishee Orders in South Africa* (Haupt & Coetzee, 2008, p. 31). Copyright by University of Pretoria Law Clinic.

Garnishee orders and EAOs are used interchangeably in the South African context. An EAO against an employee or consumer will also be referred to as a garnishee order in this study. In both the public and private sectors, the human resources (HR) department has either created a garnishee section or allocated human resource officers to manage this legal process. Since a garnishee order is a legal court document, the department/organisation is obliged to set this debt against the employee's salary, failing which the judgement creditor can attach, for example, the organisation's furniture. In a large organisation or department, as is known in the public sector, it has been most cost-effective to set up garnishee sections to implement EAOs. It is noteworthy to highlight the study conducted by Haupt and Coetzee (2008), which included a sample of civil servants from all nine provinces in different government departments as well as from the private sector. Various parties revealed that "there were serious concerns regarding irregularities associated with the debt collection process and the legislative framework governing" (Haupt & Coetzee, 2008, pp. 122–124).

The findings of this study revealed that the garnishee order were obtained unlawfully, whereby the legal processes had been abused, such as "some creditors requesting consumers to sign blank and/or undated enforcement documentation when applying for credit" (Haupt & Coetzee, 2008, p. 122). At times, the creditors falsified the legal documents for the employers or bribed the clerks of the court to send illegal EAOs/garnishees as it is called in government. The creditors did not obtain the garnishees in the correct jurisdiction. Furthermore, the

creditors incorrectly claimed more than the principal debt. For the employee, this meant that the garnishee order appeared more than once on the payslip. The creditor did not communicate to the debtors that they were liable for the legal fees due to lack servicing their debt. It was also established that consumers “lacked basic financial and legal literacy skills. The consumers were not aware of their consumer rights, nor did they fully understand the full financial risks, costs and obligations of the agreements that they entered into with a creditor” (Haupt & Coetzee, 2008, p. 122). They signed documents without reading them and were generally unaware of hidden costs, interests and other fees. Furthermore, employees of an organisation or HR department implementing garnishees lack the legal and financial background to detect an irregular garnishee. Employees often complain that they are unaware that the EAO/ garnishee is being implemented until the money is deducted from their salary. Some of the employers do not know how to correctly implement the garnishee orders and do not have proper administrative systems to implement them. Lastly, there is a lack of judicial oversight and control when implementing the garnishees.

Therefore, amongst their proposed recommendations was the emphasis on financial and legal literacy surrounding EAO and its implementation, as well as the use of the Employee Wellness Programmes to assist with educating (proactive) and making appropriate referrals to debt counsellors to assist the over-indebted employee (reactive). However, there appears to be a paucity of studies conducted that examines the utilisation and effectiveness of these interventions in SA.

The NCR commissioned a study on to evaluate the financial literacy programmes and their media campaigns on over-indebtedness, which was finalised in 2013 (NCR, 2013). Their study revealed that despite the NCA, which resulted in developments in the credit industry, there are still many instances where the creditor exploits the debtor, provides credit recklessly, and then garnishees the debtor inappropriately and not according to the correct procedures.

Therefore, studies conducted by the NCR reveal that the education campaigns have not reached all consumers; however consumers are becoming more aware of how to manage their finances and what administration and garnishee orders mean. Nevertheless, there appears to be a limited understanding of over-indebtedness and the implications of having a garnishee and administration order, which does not necessarily create positive behaviour change when dealing with one’s finances (NCR, 2013). Furthermore, the employee is often embarrassed and stressed and claims that he is not aware of the garnishee due to poor

communication, did not give consent to be garnished, or is being overcharged as the garnishee recurs and/or is being duplicated (Haupt & Coetzee, 2008). Implementing these garnishees affects the employee's take-home salary (there is a shortfall in their take-home salary), which results in the employee becoming further over-indebted as they can no longer keep up with other payments. This in turn has a negative ripple effect on the employee, their family, and their work, which will be discussed in more detail later in this chapter.

The indicators for over-indebtedness will largely be guided by the literature as outlined above but grouped into subjective and formal indicators. The formal indicators are based on legal indicators such as if the respondent has a garnishee, administration order or a judgement against their name, or is blacklisted. The subjective indicators that are classified as the at-risk group, will be determined by credit behaviour such as the number of loans, store cards, arrears and other subjective indicators as discussed in the methodology and in the prevalence of over-indebtedness.

2.4. Prevalence of Over-Indebtedness

There is a high incidence of consumer spending globally. There are various technical definitions of over-indebtedness (Soro et al., 2021). Bryan et al. (2010) stated that:

...there are five indicators, namely: being in credit arrears, experiencing debt as a subjective burden, number of credit commitments outstanding, ratio of unsecured debt repayments to gross household income exceeding 25%, and ratio of all debt repayments to gross household income exceeding 50%. (Bryan et al., 2010, p. 4)

In SA, unsecured loans have witnessed the greatest growth, according to Atoka (2015), SAHRC (2017) and Matthis et al. (2021). Ntsalaze and Ikhide (2016), in their study on the prevalence of over-indebtedness, found that according to the NCR's findings, eight percent of South African households are over-indebted. However, due to the impact of COVID-19 and the high unemployment rates in South Africa, as well as the unexpectedly high cost of credit, a study conducted by Matthis et al. (2021) indicated that many more households are affected by over-indebtedness as compared to pre-COVID-19, especially the lower income band groups, as there was an increase of more than 40% in these households defaulting on payments. The NCR, which monitors credit-active consumers, repayments and listings on the credit bureau, is indicative that some South African consumers are indeed over-indebted and battling to make account payments.

Table 2 below, taken from the latest available Credit Bureau Report, shows that even though there is a slight decrease in the number of consumers having impaired reports, adverse listings, judgements and administration orders, there are still consumers who are over-indebted (NCR, 2022).

Table 2

Credit Standing of Consumers by Credit Bureau Monitor in December 2022 third quarter.

Credit Standing	Mar 20	Jun 20	Sep 20	Dec 20	Mar 21	Jun 21	Sep 21	Dec 21	Mar 22	Jun 22	Sep 22	Dec 22
Good standing (#)	66.12m	64.57m	63.68m	66.64m	64.91m	65.22m	64.91m	64.08m	65.14m	66.23m	67.60m	70.28m
Good standing (%)	76.88	75.76	73.09	73.66	76.29	76.66	76.30	76.63	76.88	77.47	77.90	78.64
Current (%)	68.73	67.77	65.96	66.70	69.95	70.47	70.25	70.59	70.53	71.44	71.97	72.62
1-2 months in arrears (%)	8.16	7.99	7.13	6.96	6.64	6.19	6.05	6.04	6.35	6.03	5.93	6.02
Impaired records (#)	19.88m	20.66m	23.44m	23.83m	20.18m	19.86m	20.16m	19.54m	19.59m	19.26m	19.17m	19.09m
Impaired records (%)	23.12	24.24	26.91	26.34	23.71	23.34	23.70	23.37	23.12	22.53	22.10	21.36
3+ months in arrears (%)	15.91	17.07	17.05	16.47	17.16	16.98	17.78	17.64	17.50	17.21	16.78	16.24
Adverse listings (%)	6.50	6.28	9.01	9.06	5.55	5.38	4.96	4.77	4.69	4.39	4.40	4.24
Judgments and administration orders (%)	0.70	0.88	0.84	0.80	1.00	0.98	0.96	0.96	0.93	0.93	0.92	0.88
Consumer accounts (#)	85.99m	85.23m	87.12m	90.47m	85.09m	85.08m	85.07m	83.62m	84.73m	85.49m	86.77m	89.37m

Note. Reprinted from CBM. Q3.pdf. Copyright 2022 by National Credit Regulator.

This table illustrates an increase in the number of credit-active consumers in SA over this three-year period, with an average of 65% to 75% of South Africans keeping up with their credit payments, whereas 20% to 30% have impaired records, suggesting that they are over-indebted. However, as indicated in Table 2, the good standing of consumers has started to improve over the three-year period.

Impaired records had started to decrease over the years as more credit was granted and consumers were unable to meet their credit commitments. However, since COVID-19, and as the economy is slowly rebuilding, there appears to be a decrease once again in the judgements and administration orders. This could be attributed to the NCA being in place to tighten the criteria for lending, which will be discussed in the causes and consequences section. Furthermore, the NCR, according to the National Department of Economic Development, Tourism and Environmental Affairs, introduced debt counselling measures so that consumers who are already over-indebted cannot accumulate more debt. This study seeks to examine this further in the workplace, especially where financial education and debt counselling are offered to employees. Furthermore, do factors such as stigma and help-seeking behaviours hamper over-indebted employees from seeking help?

As discussed in Chapter 1 of this study, one can deduce from Figure 1 that the credit standing of consumers as of December 2022 implies that, of the 26.90 million credit-active consumers in SA (NCR, 2022b, p. 1), the prevalence rate of over-indebtedness suggests that almost two in five consumers are over-indebted as they already have adverse listings and judgements against their names. Although the prevalence of consumers who are over three months in arrears with their payment commitments appears to have decreased slightly, they are in the similar range as consumers who are in debt over a three-year period, as seen in Table 2. As stated above, this can be attributed to the new NCA (2007), which advocates for consumer education and the prevention of reckless credit and over-indebtedness (Matthis et al., 2021; South African Human Rights Commission, 2017). The question is whether the new National Credit Act is enough to curb over-indebtedness, especially in the workforce? This study seeks to understand the low utilisation rate of the invaluable FWP by investigating financial help-seeking behaviour with consideration of aspects such as embarrassment, stigma, and poor help-seeking behaviour. These issues will be dealt with later in this chapter.

The prevalence of over-indebtedness is not particular or homogenous to any specific geographic area, be it rural or urban (Collins, 2008). Through the use of the financial data set, it was found that in “urban areas, high indebtedness is more prevalent among medium-income households (regular job and pay slip) and high-income households, whereas in rural areas, it occurs at all income levels, due to unfortunate circumstances” (Collins, 2008, p. 469). The type of debt differentiates rural from urban indebtedness. In urban areas, consumers have more access to formal credit, such as loans from formal financial lending institutions and major national retailers, whereas in rural areas there is more informal credit, such as loans from spaza shops (a local tuckshop or local convenience store) or *mashonisas* (loan sharks). However, as this is not the focus of this study, no distinction is made between rural and urban areas in terms of over-indebtedness,

2.5. Causes and Consequences of Over-Indebtedness

Researchers have identified many factors as contributors to over-indebtedness, both globally and locally. The global causes and consequences have been well documented in the international arena, whereas in the South African arena, there is emerging research and literature on over-indebtedness and its causes and consequences. It has been established that the causes and consequences are similar to international studies; however, each country, like SA, will also have some unique features as well, due to its macro and economic landscape.

When examining over-indebtedness, although it affects the individual, discussions often focus on the household as this comprises the individuals who cannot keep up with their debt repayments, which affects the household as an entity. Well documented literature shows that household debt contributes to high levels of over-indebtedness (Bouyon & Musmeci, 2016; Fondeville et al., 2010; Kurowski, 2021; Mutezo, 2014). Household debt is one of the many causes and contributors to over-indebtedness. The following causes have been identified and will be presented below: external factors that are outside the individual's control, including unemployment, ill health, bankruptcy, inflation, access to credit and overspending, including reckless lending, financial imprudence, and easy access to loans, aggressive marketing, and consumerism. The research has found that some of the causes and consequences overlap; in these instances, the causes and consequences will be dealt with simultaneously to avoid repetition otherwise the causes and consequences will be presented thereafter separately.

2.5.1. Causes of Over-Indebtedness

There are many causes of over-indebtedness that are well documented in the literature. The following section highlights the possible but not exhaustive causes of over-indebtedness. The first aspect refers to external factors that are outside the individual's control, followed by tax evasion, and thirdly, credit. With regards to credit being a major driver of over-indebtedness in the literature reviewed, the researcher felt that each of the following aspects of credit, which inevitably lead to overspending through consumerism and aggressive marketing by creditors, should be detailed separately in this literature section.

2.5.1.1. External Factors that are beyond the individual's control

External factors outside the individual's control can vary, such as ill health, including but not limited to the latest pandemic that has had devastating effects on countries globally from both a health and economic perspective, ranging across unemployment, bankruptcy and inflation. When a person experiences illness for a prolonged period that affects their ability to work, "death, loss of employment or changes in macroeconomic variables (for example, changes in interest rates)" (Fatoki, 2015, p. 100), can result in one becoming over-indebted.

With regards to ill health and death, in February and March 2020, "the world economy entered uncharted territory" (Mandel & Veetil, 2020, p. 2) in light of the novel Coronavirus/SARS-CoV-2/COVID-19 outbreak (World Health Organisation, 2020) and declaration of a global pandemic on 11 March 2020 (Hiscott et al., 2020, p. 1; Lai et al.,

2020). Due to COVID-19, which has claimed 1.35 million lives to date (www.worldometers.info/coronavirus), countries around the globe were forced to go into lockdown and quarantine people infected with this deadly virus in an attempt to contain the spread (Welfens, 2020). Lockdown meant that certain sectors of the country's economy had to close down in an attempt to decelerate the transmission of the virus. According to Mandel and Veetil (2020), most countries distinguished between essential and non-essential services, allowing some sectors to operate at reduced capacity while others were completely shut down. This meant that hospitality, entertainment, construction, education and small to medium businesses were forced to shut down (Zemtsov, 2020), which negatively impacted the countries' economies. Many companies or industries closed down or reduced their capacity, resulting in economies shrinking, such as in Europe, the EU, the US, India, and China, with a sharp increase in unemployment (Chetty et al., 2020; Hiscott et al., 2020; Sanfelici, 2020; Sengupta & Jha, 2020).

Africa, including South Africa, also felt the impact of COVID-19 on economic and individual levels, leaving migrant and domestic workers, the self-employed, waitrons, labourers and other non-essential service workers such as the entertainment industry, negatively affected and cash strapped (Dafuleya, 2020). This virus altered the fabric and nature of all our lives in SA and globally. Apart from this global pandemic, South African households have been affected by the HIV/AIDS pandemic and illnesses such as cancer and TB, which have left many homes child-headed or unable to keep up with payments and expenses. Because of this, extended families are required to help support these households, resulting in over-indebtedness for the working class. As a consequence, they borrow more, and over time they are not able to service these debts, which eventually results in them being blacklisted, unable to save, and taking new loans to service their debt, resulting in them finally becoming over-indebted (Fatoki, 2015; Matthis et al., 2021; South African Human Rights Commission, 2017). Bouyon and Musmeci (2016) highlight that this inter-generational assistance, is when households become vulnerable to indebtedness especially after providing financial assistance to another family member resulting in them being unable to service their own debt in conjunction with significant life events such as separation, divorce, death and unemployment, which may be significant contributors to causing over-indebtedness (Bouyon & Musmeci, 2016).

The recent global surge in unemployment due to the latest pandemic would no doubt have contributed to citizens becoming over-indebted if they were not already, as many received no salary or a reduced salary in certain sectors of the economy. Furthermore, the

COVID-19 pandemic and the lockdown methods used to curb the virus have given rise to a sharp increase in digitalisation and automation. Zemstov (2020) outlines that the most vulnerable professionals who could lose their jobs due to these services being offered online going forward, resulting in further unemployment among others, are seamstresses, technicians, tax and tourist agents, bank clerks, librarians and call centre staff. According to a study conducted in Australia, this deadly virus would affect all citizens, including those who are already poor, experiencing economic hardships, and over-indebted and they would be further marginalised and vulnerable (O’Sullivan et al., 2020).

Unemployment is said to be the biggest cause of over-indebtedness that affects households. Studies commissioned by the EU have revealed that shocks in the labour market have resulted in unemployment and over-indebtedness in many households (Basta et al., 2018; Christodoulou & Christodoulou, 2013; De Clercq et al., 2019; Reeves et al., 2015). For example, in Austria pre-COVID-19, studies have revealed that “over-indebtedness is caused by 43% of cases of unemployment or a drop in household income”, (Bouyon & Musmeci, 2016, p. 3). Likewise, unemployment or being at risk of unemployment due to economic downturns and recessions, in other EU countries like Spain, Greece, Estonia and Ireland has resulted in households being unable to service their debts and becoming over-indebted (D’Alessio & Iezzi, 2013; Fondeville et al., 2010; O’Loughlin, 2006). In SA, the unemployment rate is similar, and as stated in Chapter 1, SA’s unemployment rate has risen to an all-time high of 32.5% as a result of the COVID-19 pandemic. This, together with a sluggish economy where there is insufficient job creation together with high inflation, results in households becoming over-indebted.

In SA, the impact of COVID-19 on the economy has led to significant job losses for the people of SA (Fin24, 2020); however, government employees will not be directly affected as they are deemed to be an essential service and will not be retrenched or unemployed. In some households, where a government employee's spouse or family member has been affected by the lockdown and is now unemployed, this will undoubtedly adversely affect their financial situation since they will be responsible for the financial obligations of these family members.

According to Fatoki (2015, p. 100), these factors are called “risky life events that can lead to income and expenditure shocks that can cause over-indebtedness and bankruptcy”. Braucher (2006, p. 1) has found that “job loss, illness and divorce, are the most common triggers for bankruptcy”. Emami (2010) established that “a ranking of causes of over-

indebtedness and private bankruptcy in Germany found that ‘psychological problems’ and ‘own sickness’, if added together, would rank in fourth place for over-indebtedness and private bankruptcy” (Emami, 2010, p. 7).

Divorce increases a household’s vulnerability to debt and over-indebtedness (Andrea & Alvarado, 2021; Fatoki, 2015; Ten Have et al., 2021), and SA is no different. Divorce can either be seen as a cause or a consequence of over-indebtedness. One of the consequences of divorce is becoming over-indebted, either by inheriting a spouse's debt or by borrowing more to pay off existing debts leading to over-indebtedness (Christodoulou & Christodoulou, 2013; Matthis et al., 2021; Turunen & Hiilamo, 2014). Therefore, personal events/shocks as well as economic shocks can have devastating effects on the individual, resulting in them becoming over-indebted. Apart from job losses, illness, high medical bills and divorce being causes of over-indebtedness, O’Sullivan (as cited in Braucher, 2006) also identified that job loss, divorce, illness, and high medical bills have driven families to borrow more, which led to them becoming over-indebted, resulting in this also becoming a consequence of over-indebtedness (Christodoulou & Christodoulou, 2013; Matthis et al., 2021; Ssebagala, 2017). Sweet et al. (2014, p3) succinctly highlight “that personal financial debt may result from acute life events, such as job loss, divorce, or medical emergencies”, which can result in over-indebtedness if not managed properly. In SA, a review on over-indebtedness written by Ssebagala (2017) suggests that family breakdowns contribute to a person becoming over-indebted. Bridges, Disney and Gathergood (2008) also claim that in the United Kingdom, divorce or family breakdown was one of the significant life events that was a common cause of a person becoming over-indebted as they were unable to repay their credit commitments on their own, which is supported by (Bouyon & Musmeci, 2016). However, Bridges, Disney and Gathergood (2008) found in their study that once a person is divorced and experiencing financial stress, they are more likely to seek financial advice.

2.5.1.2. Tax Evasion

Tax evasion in the UK has been identified as one of the major drivers of over-indebtedness; therefore, from a global perspective, it is worthy of mention. According to the Congressional Research Service (2010), Greece is legendary for its tax evasion by its citizens and its retirement payout age was 57, which created a huge financial burden on the Greek government. Therefore, in order for Greece to afford the debt repayments to European countries and international bodies, they made huge cuts to pension funds, leaving many impoverished at both the country and individual levels (Robbins, 2015). In SA, there is

legislation that prevents tax evasion, therefore this is not a major contributor to over-indebtedness in this country (Storm & Coetzee, 2018). Rather than overspending and access to credit, there is more of a drive toward over-indebtedness in SA

2.5.1.3. Access to Credit and Overspending

Credit is not necessarily bad for the consumer as long as the consumer knows how to manage the credit at their disposal, which in turn would have a positive effect on the South African economy. This statement is supported by Aliero et al. (2013) and Syden (2014) who stated that “the availability of credit positively impacts a country’s economic growth”. Pazarbasioglu’s study (as cited in Fatoki, 2015) noted “that improved access to credit reduces household consumption volatility, improves investment opportunities and helps to diversify household and financial sector assets” (Fatoki, 2015, p. 97). Fatoki (2015) further states that “credit is one of the cornerstones of modern capitalism which lubricates the economy and promotes commercial activity”. Therefore, the rise in household consumption expenditure does make a contribution to stimulating the economy. However, if credit is not managed properly, it can lead to consumers becoming “over-indebted as they “spend more than they have or earn” (Fatoki, 2015, p. 97; South African Human Rights Commission, 2017). When consumers have access to credit that is readily available, they often borrow more than they can pay back and are unable to service their debts, leading to over-indebtedness. Fatoki (2015) states that “the reason of the current global consumer over-indebtedness problem is not because consumers are in debt but because they are too much in debt. Debt is not necessarily a problem as long as it is sustainable” (Fatoki, 2015, p. 97), can generate wealth for an individual over time and can smooth one’s expenditure. Credit itself is not the problem, as it is needed for the economy to flourish, but when individual consumers can no longer service their debts, credit leads to over-indebtedness.

Therefore, according to Fatoki (2015, p. 99), “the use of credit and poor money management skills can lead individuals to over-indebtedness”. This is supported by Ramsay (2012), who asserts that access to too much credit and overspending goes hand in hand. Bouyon and Musmeci (2016) and (Andrea & Alvarado, 2021) claim in their study that regular and daily use of credit contributes to the causing of over-indebtedness. Furthermore, like in Greece and other European countries as well as in America, due to wage stagnation (Braucher, 2006) and the increase in the household expenses, even though the consumer did not lose their job, they will most likely use credit to narrow the gap, resulting in them becoming over-indebted. This higher expenditure results in more borrowing on credit and a

decline in savings. Many studies have shown that the increase “in both secured and unsecured lending has led to high levels of personal debt”, leading consumers to become over-indebted (Gathergood, 2011; Huls, 1997; Lea, 2021; O’Loughlin, 2006, p. 3; South African Human Rights Commission, 2017) Mortgages, vehicle financing, and other secured loans are examples of secured credit and lending, while store cards, credit cards, loans from *mashonisas* and the provision of new products in financial services are some examples of unsecured credit and lending. As a result, European consumers have very easy access to loans, resulting in high levels of over-indebtedness (Braucher, 2006; Matthis et al., 2021; Ochsmann et al., 2009; Royal Society for Public Health, 2018). O’Loughlin (2006, p. 14) also revealed that “the increase in the use of credit and debit cards is supply-led, not demand-led, which is brought about by aggressive marketing techniques”. These consumers are said to fall into the ‘debt trap’ as a result of lifestyle (the Irish do not want to be seen as ‘not cool’) and child-related spending (O’Loughlin, 2006, p. 43). South Africans are no exception.

The vigorous marketing and consumerism are led by the supply and demand of credit, which is another major factor that leads to over-indebtedness. Braucher’s (2006) study conducted in Arizona has clearly highlighted the negative influence of credit supply and demand. Braucher argues that the tendency to overlook social issues like divorce and consumerism in favour of legislative measures like bankruptcy reform is dangerous in that these demand-based determinants of over-indebtedness may be endemic and thus prove resilient to changes in the legislative environment. In SA, prior to the new NCA, the supply and demand of credit also led to over-indebtedness. This was supported by Fatoki’s study in 2015 in which it was stated that on the “demand side, factors focus on consumer behaviour and the factors that affect their credit decisions” (Fatoki, 2015, p. 101). This suggests that consumers are unable to distinguish between their wants and needs. They are not able or willing to delay their appetite for spending. Financial institutions are becoming more innovative (Bimha, 2014) and making it “much easier for household consumers to borrow against their house wealth”(Bimha, 2014, p. 171).

On the supply side, “the behaviour of the banks, stores and microlenders and their credit market practices of supplying credit to the consumer were examined” (Fatoki, 2015, p. 101). He further states that “deregulation and financial innovations have significantly increased household’s access to credit” (Fatoki, 2015, p. 101). Therefore, on the supply side where the government has less control over the financial institutions, declining interest rates lead to freer markets. This results in financial institutions granting loans to consumers when they are unable to service the loans, which results in reckless credit.

With regards to reckless credit, “the expansion of the supply of consumer credit in, for example, America, financial institutions are now marketing credit to and collecting debts from persons of a lower socio-economic status”, which would no doubt result in them becoming over-indebted (Braucher, 2006, p. 7). Furthermore, Braucher stated that since the 1970s, the US consumer credit industry has lacked any credit morality, and was driven by neoliberalism, whereby there was a move towards “deregulation of economies globally, forcing national markets to trade and this gave rise to capitalism, globalisation and privatisation” (<https://www.theguardian.com/news/2017/aug/18/neoliberalism-the-idea-that-changed-the-world>). With regards to privatisation, the government sold some of the entities, like banks, education facilities and the healthcare sector, to private entities. This resulted in competition between the public and private sectors. The private entities were owned by a few wealthy and influential people who influenced the market and made services more expensive for the average consumer. The marketers use creative, innovative and subliminal persuasive marketing strategies to lure vulnerable consumers to identify with wealthy celebrities, due to their aspirations to live better lifestyles, which invariably results in the consumers/individuals spending money that they do not have due to their disadvantaged backgrounds or inequalities in the society they live in (Santos et al., 2019). Also due to globalisation, which is the increase in free markets resulted in better investment for the country; however markets such as the credit industry were largely unregulated, resulting in the consumer being unable to distinguish their wants and needs due to their innate desire to want a better life, which may negatively impact struggling economies. The way these services were marketed motivated the consumer to want more of them, resulting in changes in their perception of reality. Credit became more readily available, and consumers started to rethink their status. According to Roach, Goodwin and Nelson (2019), we currently live in a consumer society, in which consumer goods and purchases define a large part of who we are as consumers. People wanted to improve their social status and identity, and were influenced by celebrities and prominent people. These celebrities also influenced the younger generation (McGuigan, 2014). All this resulted in consumers starting to measure their self-worth against these celebrities. This self-image or self-phenomenon can be best understood by Bandura’s social cognitive theory of human behaviour which explains “how external influences affect human functioning through intermediary self-processes” (Bandura, 1999, p. 155). This theory states that how one thinks, plans and shapes one’s action is determined by social influence, peer pressure and the environment that one is exposed to. Bandura talks about the agentic perspective, which is how people tend to self-organise, become proactive, self-reflect and self-regulate their behaviour. This perspective is shaped and driven by external events. The

individual has the ability to influence their own actions to produce a desired outcome, which is known as personal agency. However, the environment that one is exposed to will also influence the individual's thought processes and actions. This in turn determines one's personality, which is shaped by one's belief systems and the dynamic interplay between one's environment, behaviour, and cognitive/thought process. Therefore, Bandura (1999) states that personality is the integrated self-system within which personal agency operates within a "complex mutual interaction in the management of diverse and changing environmental circumstances" (Bandura, 1999, p. 155). This would determine the type of behaviour one would display due to their experiences in the social environments to which they were exposed. Bandura (1999) then describes reactive agency, whereby the individual subconsciously observes and absorbs the environment that they are exposed to, and through internal processes, "the hidden network acting as the cognitive agent starts planning, construing, regulating and motivating the individual to want more for themselves" (Bandura, 1999, p. 156). Bandura maintained that social systems influence human functioning, and personal agency is in turn shaped by social-cultural influences. This can lead to a need to achieve desired results that are shaped by the context in which we live. Through the neoliberalism agenda, globalisation and telecommunication technologies restructured economies and reshaped the socio-political life of societies, resulting in people wanting more through the symbolic environment that they were exposed to, homogenising the collective consciousness (Patrick, 2013). This in turn reshaped the collective consciousness of societies in their efforts to change people's lives for the better, but in reality, only the wealthy largely benefitted from it.

This allowed the capitalists to take advantage of the inequalities in society by appealing to one's socio-cultural beliefs and starting to aggressively promote consumerism, which resulted in high costs and risky borrowing, in particular, resulting in the individual becoming over-indebted. Kempson et al. (2004) and more recent studies by Dittmar (2017), and Soro et al. (2021), established that one of the reasons for families falling behind on their credit commitments is consumerism, as they are enticed to spend more than they earn and borrow to make purchases. O'Loughlin (2006) established that in the increasingly consumeristic and "materialistic Irish society, certain times of year and celebratory periods in people's lives, such as birthdays and particularly Christmas, were often examples of a consumer-led, consumption-based society where the lower-income people", more especially, had access to easy credit. This resulted in consumers living beyond their means and this "highlighted the growing spending culture in Irish society" (O'Loughlin, 2006, p. 24). Hence,

access to credit and readily available “pre-approved loans to vulnerable people who are unable to afford the repayments” result in reckless lending, which has led to over-indebted consumers (O’Loughlin, 2006, p. 24). Furthermore, O’Loughlin (2006, p. 14) claims “that the increase in the use of credit and debit cards is supply-led, brought about by aggressive marketing tactics”. The influence of a consumeristic society is putting huge pressure on all consumers to ‘buy, buy, buy’ (O’Loughlin, 2006, p. 43). Therefore, Sweet, et al. (2013, p. 7) and Roach et al. (2019) suggest that “high debt could reflect consumer spending that enhances symbolic capital and is thus an investment in social prestige and status”. Therefore, increased access to credit, consumers’ lifestyles influenced by the media, job cuts, aggressive marketing techniques, more emphasis on spending rather than savings, as well as the economies of countries, have all contributed to over-indebtedness. In Africa, research has shown that there is an emerging middle class in which a visible acquisition of material goods such as electronics, clothes and extravagant lifestyles is believed to show power and honour such as in Zimbabwe, where Robert Mugabe’s wife was called “Gucci Grace” despite abject poverty in the country, according to Posel and Van Wyk (2018). Even in SA, research has found that more African households spend more money on consumables that are widely advertised than white headed households according to Kaus (2013).

Bouyon and Musmeci (2016, p. 4) also suggest in their study that the “role of credit institutions and their irresponsible lending has also acted as a strong driver of household indebtedness in the EU” and SA, due to the aggressive marketing campaigns of financial institutions. According to Gathergood (2012a, p. 591), “there is evidence that consumers borrow on consumer credit products that incorporate “teasers” a pattern consistent with time-inconsistent choices”. This is suggestive that the aggressive marketing of products entices the consumer to buy them to improve their lifestyles has led to poor self-control, impulse spending and poor financial literacy levels (which will be discussed in a more depth below), have resulted in many consumers becoming over-indebted. Therefore, the power of the media in promoting reckless/easy credit to enable consumers to have a better lifestyle has also resulted in them incurring unnecessary debt. There is not much literature on this in SA except for Fatoki’s study in Limpopo in 2015.

It has to be noted that like in the EU and America, legislation has played a significant role in curbing over-indebtedness and reckless lending. Bouyon and Musmeci (2016) have highlighted that the legislation governing lending has made:

...specific provisions on pre-contractual and contractual standardised information that has to be presented to a client (customer), as well as particular provisions on the advertisement of products. Accordingly, credit institutions are now obliged to provide the consumer with all the terms and conditions of the purchase and sale agreement”. (Bouyon & Musmeci, 2016, p. 5).

The authors’ further state that the consumer is also given a sufficient amount of time, as stipulated in the legislation, to study the loan conditions on their financial situation. Therefore, the consumer is now being encouraged to make informed decisions when making a purchase. Finally, Bouyon and Musmeci (2016) also state that whilst legislation covers consumer protection, it also addressed reckless lending whereby the creditor is also required to carry out an affordability test before the loan or sale is concluded. In SA, Nyaruwata and Leibbrandt (2009), and Paile (2013), suggest that the rigorous marketing of credit via the media and television, and unsolicited door-to-door marketing, have no doubt led consumers to become over-indebted. However, due to government measures being put in place by the NCR, measures have been put in place to curb reckless lending, as done in the EU and America (Darbellay, 2021).

Therefore, overspending has been documented. For example, one of the extreme forms of over-indebtedness was described by Shell in the USA Today (June 2015), that just as how households spend more money than they bring in, Greece as a country has piled up a mountain of debt by spending beyond its means, as stated above. Whereas in SA, Prinsloo (2002) in Bimha (2014) indicates “that the spending and savings behaviour is determined by a number of factors such as material and social needs, tradition, standard of living, existing indebtedness, net worth and disposable income”. With this brief inserted into the causes of over-indebtedness, the NCR tried to address rigorous marketing and consumerism through the NCA of 2007 (Darbellay, 2021; Ssebagala, 2016), which advocates for financial education targeting borrowing and spending wisely. However, very few workplace studies investigate the satisfaction and effectiveness of this intervention. Ssebagala (2017) concurs that more empirical studies on relieving over-indebtedness are needed in SA. Hence, this study attempts to address this issue in the public sector.

The COVID-19 pandemic and the lockdown methods to curb the virus have given rise to a sharp increase in e-commerce or online buying (Ozili & Arun, 2020; Sanfelici, 2020; Yazici, 2020). O’Sullivan et al. (2020) supported by Nicola et al. (2020) highlighted that due to the COVID-19 pandemic, many Australians resorted to panic buying due to the lockdown.

As a result of “panic buying and stock piling” in the food sector, some citizens have been buying recklessly on credit online or in store, which could lead to over-indebtedness. In the current literature, no studies have specifically examined the impact of online buying on over-indebtedness; however, the study by Yazici (2020, p. 6915) in Turkey highlights that “the impact of household spending preferences was also seen on credit card spending”. Current research has shown that household spending has decreased during COVID-19 due to the lockdowns and quarantine strategies (isolation, closure of in-person contact shopping in certain sectors, such as entertainment, and the high surge of unemployment) to help stop the spread of the virus (Chetty et al., 2020); however, there was an increase in online shopping with regard to food and beverages, healthcare, and personal care (Dunn et al., 2020), which could lead to reckless credit as unemployment increases due to the COVID-19 pandemic as discussed earlier.

2.5.1.4. Easy Access to Loans (including Payday Loans)

Easy access to loans has left many households over-indebted in Finland. Research has found that in Finnish society, credit has become freely accessible to the consumer and loans are a common practice (Raijas et al. 2010). The extent of over-indebtedness in Finland, as highlighted by Raijas et al. (2010, p. 210), is that “58% of Finland’s 2.5 million households are in debt”. A study conducted by O’Loughlin (2006, p. 5) in Ireland revealed that when “personal debt and the use of credit spiral out of control”, consumers tend to use credit to fund their purchases, which results in them becoming over-indebted as they are forced to take further loans to pay off their current debts. It was further revealed that the lower socio-economic groups are also exposed to credit and debit cards, which have resulted in consumers spending more than they earn or borrowing more than they can afford.

Therefore, according to an economist in the *New Europe* magazine, the extent of over-indebtedness in Europe is an “economic cancer” (Kotsaridis, 2014, p. 1). He further goes on to state that,

...with a ratio of debt to GDP of 243.5% in 2014, Japan is expected to top the list of the most indebted developed countries, followed by Greece (174.7%) – a country that has been receiving financial assistance since 2010, and Italy (134.5%), but other countries are close behind. (Kotsaridis, 2014, p. 1).

The impact of over-indebtedness in European and other foreign countries has no doubt negatively impacted the African economy, let alone SA. This deduction can be made as

African countries are still under-developed and depend on foreign loans to sustain their economies, according to Adams (2015) from the African Research Institute. In countries where the “minority populations have been excluded from the traditional banking and consumer culture, creditors have developed payday loans (short term unsecured loans) (to appeal to this population, which is likely to deal on a cash basis” (Braucher, 2006, p. 10), resulting in these groups becoming over-indebted.

2.5.1.5. Financial Imprudence

Lastly, financial imprudence is an important factor that contributes to over-indebtedness, which is a result of all of the abovementioned factors and is largely caused by a lack of financial literacy. Fatoki (2015, p. 101) explains that “many consumers do not understand the true cost of the loan that they take, partly due to the creditors obscuring the terms and conditions”. Disney, Bridges and Gathergood (2008), Anderloni and Vandone (2010), and Soro et al. (2021) concur with this definition. This factor may be a result of the money lenders not being transparent about the terms and conditions of the loan, as well as the fact that borrowers are not financially literate and are not able to manage their finances properly (D’Alessio & Iezzi, 2013). Furthermore, Kilborn (2010, p. 44) states that “imprudence may also be derived from psychological biases and mental shortcuts that affect consumers’ decisions and predictions about borrowing, such as over-confidence bias, which is the tendency to underestimate the probability of suffering an adverse event”. Prouza (2013), in a paper written for the World Bank, concurs with this definition. In earlier studies, Kober (2005) revealed that vulnerable groups such as people with disabilities are more prone to depression due to them adjusting to their disability and neglecting other aspects of their lives, such as their finances, which may lead them to become over-indebted. Also, research conducted by Gould (2006) suggests that people with bipolar disorders often overspend in their manic phase, which leads them to become over-indebted. His research also suggests that people with mental disorders are often excluded from the payment protection schemes, which leaves them open to becoming over-indebted.

In SA, the NCR claims that consumers take loans in haste and, as a result, fail to read all the terms and conditions of the loan. Therefore, aggressive marketing by money lenders and increasing spending by individuals can lead to over-indebtedness (Anderloni & Vandone, 2010; Bridges et al., 2008; Fatoki, 2015; Mwase, 2017; Ssebagala, 2016). Another factor is the lack of financial education and literacy, combined with poor budget management skills, which has resulted in consumers becoming over-indebted. Fatoki (2015) and Soro et al.

(2021) summarise that the above-mentioned causes result in the less literate being more prone to taking credit at higher rates, which results in the individual borrowing more than they can earn and failure to service their debts results in over-indebtedness.

Braucher (2006, p. 17), states that in first world countries such as “Europe and North America (including Canada), there has been an emphasis on credit counselling and financial literacy education for those who have filed for bankruptcy”. However this is reactive education and this type of intervention is less effective. Programmes should form part of a government strategy to provide early intervention to consumers so that they do not become at risk for over-indebtedness. This type of financial education should be made available before credit loans are granted, especially to high or vulnerable consumers. In the US, consumers are subjected to financial education programmes before a consumer is awarded a loan such as government-guaranteed educational and home loans (Braucher, 2006).

Anderloni and Vandone (2010, p. 7) support responsible borrowing in the form of debt and financial education in terms of budgeting, managing unexpected events, distinguishing an individual’s wants and needs, and the importance of savings as well as responsible lending, including credit counselling, and “positive information supplied by the credit bureaus to get a picture of the individual’s complete debt exposure”. The situation of over-indebtedness in EU households is often “triggered, in most cases, by unforeseeable life events, poor budget management or both” (Bouyon & Musmeci, 2016, p. 4); therefore, preventing over-indebtedness through financial education is very important for consumers to “develop skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take effective actions to improve their financial wellbeing”, as cited by Atkinson and Messy in Bouyon and Musmeci (2016). These authors have suggested that financial literacy should be a skill that is promoted not only to households but also should become part of the schooling system in the EU as a precautionary, preventative and proactive measure towards curbing over-indebtedness.

As part of the solution for curbing over-indebtedness in the EU in countries such as Estonia, Finland, Hungary, The Netherlands, Sweden, Ireland, Austria and Luxemborg, apart from legislation regulating creditors in terms of reckless lending and consumer protection, Bouyon and Musmeci (2016) also highlight debt advice services provided to the public as a treatment strategy. In the rest of the EU, such as Greece, Spain, Poland, and Portugal, debt advice bureaus are set up via consumer associations or private bureaus to give consumers advice. However, they recommend that there should be an independent, professional ,and

easily accessible debt advice service for consumers. Therefore, the gap in Bouyon and Musmeci's (2016) research report on curbing over-indebtedness does not assess or evaluate the financial literacy and debt advice/counselling programmes offered. Their study also highlighted "the need to improve the quality, accessibility and efficiency of independent debt advice/counselling services, as they may assist in alleviating the impact of over-indebtedness both at the individual and macro level" (Bouyon & Musmeci, 2016, p. 11).

This form of education is also supported and implemented within the EU as well as in SA via the NCR and the NCA. The NCA 35 of 2005 was revised and implemented in 2007, and from a legislative standpoint aims to address financial imprudence, prohibit reckless lending, regulate interest and fee agreements (including micro-loans), as well as curb over-indebtedness through the introduction of debt counselling to enable the restructuring of debts for over-indebted individuals. "Over-indebtedness and the causes thereof have become an increasingly important social challenge to individuals employed in both the private and public sectors", according to Ssebagala (2016, p. 236). Hence, apart from the legislative regulations that came into effect to curb over-indebtedness, legislation also prescribed debt advice/counselling as part of the solutions (Ssebagala, 2017).

In SA, the NCA ensures that credit is granted as per the consumers affordability and those who are in debt or find it difficult to pay back the loans are afforded debt counselling (NCR, 2013; Ssebagala, 2016; University of Pretoria Law Clinic, 2008). The debt counsellor plays a mediating role between the cash-strapped consumer and the creditors. According to the National Debt Mediation Association of SA, debt counselling "is a formal legal process that provides for a consumer to be declared over-indebted and for the debt counsellor to negotiate a restructured payment plan and obtain a court order confirming the new repayment plan" (Devnomics, 2012, p. 38). The debt counsellor "must be registered with the National Credit Regulator and have an NCRDC number" (Moaisi, 2013, p. 101).

Literature has shown that in many countries, debt counselling has been implemented as one of the solutions to addressing over-indebtedness; however, there are no studies to date that examine the role that stigma and help-seeking behaviour play in terms of accessing these services. A study conducted by Bouyon and Musmeci (2016) also raised the need to improve the quality, accessibility, and efficiency of the independent debt-advice services as they may contribute to alleviating the impact of over-indebtedness both at an individual and aggregate (economic/country) level. Due to the limitations of the current study, the researcher aims to

investigate through the FWP, the debt counselling programmes' availability, accessibility, and satisfaction of services by consumers.

Furthermore, it is noteworthy to mention that a study conducted by Bimha (2014) showed that the introduction of the revised NCA had curbed reckless lending in the post-NCA period. Reckless spending was evident in the pre-NCA period in terms of household debt. Anderloni and Vandone (2010) highlighted that:

...education is also strictly related to the transparency of information; for example, for an individual to make a responsible borrowing decision on the basis of the product description available, the information describing the loan has to be clear, transparent, correct and comprehensive, in addition to being expressed in such a way that makes it fully and correctly understandable. (Anderloni & Vandone, 2010, p. 10).

This transparency is promoted and promulgated within SA, as dictated by the Consumer Protection Act. This type of information is aimed at allowing the individual to make informed and responsible decisions when borrowing as well as to compare products easily. Finally, penalties have been implemented to deter irresponsible borrowing when individuals skip payments (Anderloni & Vandone, 2010), likewise in SA, the individual is subject to a garnishee order (South African Human Rights Commission, 2017). While some literature on curbing over-indebtedness locally (Matthis et al., 2021; Paile, 2013; Ssebagala, 2017) and internationally (Bouyon & Musmeci, 2016; EU Debt Watch, 2016) acknowledges that legislation and financial education or literacy programmes as well as debt counselling have been implemented globally to curb over-indebtedness, there appears to be a paucity of empirical studies.

2.5.2. Consequences of Over-Indebtedness

During the review of the literature on the consequences of over-indebtedness, the countries and organisations will be briefly discussed, followed by the individual impact in detail, as this is the focus of the research. The researcher found that some of the causes and consequences of over-indebtedness go hand in hand. In the international arena, the global consequences of over-indebtedness are varied and well-documented. However, due to the focus of this research, not all of the consequences will be discussed in detail with the exception of health issues, mental health in particular.

It is important to consider that the overall level of debt in societies has been largely influenced by social inequalities and insecurities (Lea, 2021) and the COVID-19 pandemic has exacerbated household debt problems, as discussed above. As a result of financial stress, the consumer is no longer able to maintain their everyday living standards. This often leads to social ostracism, impulsive decision-making, withdrawal from society, increased stress, anxiety, depression, and fear of being labelled or stigmatised, even though some events may be beyond their control. The individual's perception of financial stress, which may result from losing face in society if one cannot keep up with daily living, may also result in feelings of stigmatisation, which in turn would determine how the individual copes with the financial stress. Thus the positive main focus of the study is to ascertain whether the individual has positive coping styles such as feeling self-confident to handle the financial stress (self-efficacy), or whether they develop negative coping mechanisms such as turning to substance abuse, which in turn would impact their help-seeking behaviours in the workplace.

Consequences of Over-Indebtedness for Countries

The International Monetary Fund (IMF) lends money to countries to sustain their economy and infrastructure. As long as countries are able to pay the debt over a period of time in the form of revenues and taxes, the country has a good credit rating and the debt is deemed good debt as discussed in the credit and overspending section of the causes of over-indebtedness. According to Paul (2015) from the Africa Research Institute, “substantial investment in infrastructure is now among the most pressing priorities. Public debt levels are mostly well below 50% of GDP, a rule of thumb being that 40% is sustainable in emerging economies” (Paul, 2015, p. 1). However, countries globally that mismanage funds or overspend such as Greece (Ramsay, 2012) and Ghana (Adam, 2015), find themselves over-indebted and bankrupt. Therefore, African countries need to be careful of overspending or mismanagement of funds borrowed from the IMF, which would lead the country into debt. As cited in the EU Debt Watch policy paper (EU Debt Watch, 2016, p. 1), “when bad times arrive and economies fall into recession, this same debt suddenly transforms from a ladder to prosperity into a slippery slope towards economic disaster. Furthermore, in light of the novel coronavirus, which has placed global economies in a “new recession and financial collapse” (Nicola et al., 2020, p. 190), which is predicted to be as bad as the 2008 global financial crisis but is forecasted to “recover in 2021” (Ozili & Arun, 2020, p. 3), it is no doubt causing a further financial strain on the global economies.

Therefore, with the 2008 financial crisis, followed by the COVID-19 pandemic, the mismanagement of government funds has also put a burden on household finances, resulting in households becoming over-indebted. Therefore governments have the responsibility to put debt restructuring or reform plans in place to ensure that the borrowing does not become reckless and there is a debt restructuring programme in place. South Africa is no exception. In light of the novel coronavirus, economists predicted that households would definitely struggle to make ends meet due to the lockdowns, and with increased unemployment, households' ability to earn an income, save, as well as spend, will be affected; this will inevitably affect economic output based on consumers' borrowing and spending habits (Matthis et al., 2021). An economic analysis conducted by Arndt et al. (2020) suggested that while COVID-19 was not contained, the long-term effects of COVID-19 would be felt on the economy. They further stated that as a result, the gross domestic product (GDP) of SA will no doubt be affected due to slow and long economic recoveries for the country as a whole. Therefore, due to the large unemployment rate and economic shock due to the coronavirus, credit expansions need to be curbed in SA, else the South African economy will spiral out of control. In this way, household over-indebtedness can have negative consequences at the household and macro-economic levels as well as individual perspectives.

As discussed above, similar to first-world countries, the credit market in SA has expanded, and against the backdrop of consumeristic and materialistic societies where consumers do not know how to distinguish their wants and needs, they often over-extend themselves for various reasons, as discussed above, which inevitably leads to over-indebtedness. It can be deduced that South Africans are incurring more debt to sustain their lifestyles and that less than half of credit-active South Africans are struggling to meet their debt commitments. According to the FinScope SA Consumer Survey (2013, p. 1), about "five million South Africans are battling with over-indebtedness and taking credit in the form of unsecured loans to pay for food, school fees and monthly bills". This is supported by Fatoki's (2015, p. 97) and (Lea, 2021) research where it is stated that "unsecured loans have witnessed the greatest growth".

Another consequence of household indebtedness may result in a decrease in household savings and this impact is felt upon retirement. This has far reaching consequences at a macro level as "the level of investment in a country" is affected. (Fatoki, 2015, p. 101; Ssebagala, 2016; Lea, 2021). An over-indebted individual is often unable to pay off their debt; hence, that debt never gets paid off. This has negative implications for financial institutions and especially for the financial markets. This in turn affects the economic growth

of the country because indebted individuals do not have the capacity to spend, as discussed above. Therefore, according to Fatoki (2015) and Ssebagala (2016), “high levels of household debt can lead to a weakness in consumption and an increase in unemployment”. Therefore, unexpected macroeconomic downturns would no doubt affect the individual and the household, and these consequences are often the drivers of over-indebtedness (Gutiérrez-Nieto et al., 2017). The impact or consequences of over-indebtedness on an individual’s life are multifaceted. Over-indebtedness affects the biopsychosocial aspects of a person’s life. The consequences documented in the literature will be discussed below with more attention given to the psychological and work consequences of over-indebtedness, which is the focus of this research.

Impact of Over-Indebtedness on Mental Health and Wellbeing

Many publications link health issues to over-indebtedness. To date, existing research on the health consequences of debt has focused largely on psychological health, as stated in Sweet et al. (2013), Cuesta and Budria (2015) and Guan et al. (2022). George and Kane (2013) wrote an article which describes how financial stress affects a person’s mental and physical health and wellbeing. If an individual who has difficulty paying their debt, they may eventually be blacklisted by the credit bureaus and are no longer credit worthy. This means that they will not be able to get any more loans when they need them, as they can no longer service future loans. The prolonged exposure to financial stress would eventually break down the individual’s thinking (cognitions), actions and behaviours with respect to their financial difficulties. According to Lea (2021) and Guan et al. (2022), debt will have psychological consequences when one has to choose whether or not to take on another loan, which sometimes is largely dictated by their socio-economic conditions. According to Lea (2021), her theory is that based on capitalism that is driven by a consumerist society, it is hard for the individual to exert self-control based on the environments and marketing and advertising to which they are exposed and not spend beyond their means. Therefore, households become affected and the stress felt by the family members can lead to physical and mental health deteriorating to the extent at somatic symptoms range from back pain and/or headaches, to depression, anxiety and breakups in relationships (Fatoki, 2015; Gutiérrez-Nieto et al., 2017).

In brief, with regard to physical health, social interactions are found to be important mediation pathways when examining stress and physical health. The body responds to stress by using the “fight or flight response, releasing cortisol and adrenaline, which are major hormones associated with stress” (Choi, 2009, p. 121). Choi (2009) further states that:

...in situations of persistent or prolonged stress, the body starts to adapt to these increased levels of stress by creating a new state of equilibrium and the elevated levels of these chemicals can cause significant harm to one's body systems by elevating one's blood pressure, heart rate, mood and immune functioning. (Choi, 2009, p. 121).

Research has found that financial stress is a major contributor to a person suffering from headaches, backaches, high blood pressure, ulcers and many more ailments including cardiovascular disease. The study by Delafrooz and Paim (2013) supports the notion that financial stress first manifests as physical symptoms and thereafter the psychological ramifications are seen as the individual's family/family life and workplace is affected.

When an individual's physical health deteriorates, financial stress places strain on relationships amongst family members who are battling to make ends meet. Literature on over-indebtedness and "family relationships" and stigma" and being "isolated from their communities" was established in the Mably and Jones (2006, p. 13) study. Furthermore, Delafrooz and Paim (2013) stated that financial stress often precipitates marital crises. Edwards (as cited in Mably & Jones, 2016, p. 15) also identified that many families who are "in debt feel ashamed and embarrassed by their situation and may be reluctant to seek advice for fear of judgement or blame for their situation". This is supported by Gutiérrez-Nieto et al. (2017) who state that the consequences of borrowing are that individuals often feel pressured into borrowing due to their social inequalities, which eventually results in them being no longer credit worthy, which in turn results in family conflicts, loss of social standing, humiliation, embarrassment, and in extreme cases, suicide (Schicks, 2013a). Therefore, the inability to provide for one's family may trigger adverse interpersonal relationships, which in turn may affect one's mental health and wellbeing. On a more intuitive level, financial distress psychologically affects an individual, leading to feelings of loss of control, anxiety, and depression; other mental disorders can develop as the individual loses control over their health status due to their lifestyle habits.

With regard to **psychological health**, many scholars have written about how personality influences one's financial wellbeing and handling and managing financial stress and over-indebtedness. One's personality determines how an individual thinks and reacts in different circumstances such as financially stressful situations (Chipeşiu, 2020). A person's financial stress response can be determined by their Big 5 model of personality traits, which include *conscientiousness*, *emotional stability/neuroticism*, *extraversion*, *agreeableness*, and

openness to experience (Chipeşiu, 2020; Heo et al., 2018; Xu et al., 2015). *Conscientiousness* is the inclination towards working hard, controlling impulsivity, organisation, and sticking to obligations (Xu et al., 2015). *Emotional stability/neuroticism* is a predisposition towards excess worry, depression, anger and distress (Xu et al., 2015). *Extraversion* is characterised by positive affect and sociability and reflects in the inclination towards the outer world, adopting other perspectives and activities rather than focusing on inner, subjective experience (Xu et al., 2015). *Agreeableness* presents as a focus on others, unselfishness and cooperation. Finally, *openness to experience* shows an inclination to embrace new experiences, be they intellectual, cultural, or aesthetic (Xu et al., 2015).

Studies examining personality traits, financial wellbeing and their impact on financial wellness show that where a person is more conscientious, extroverted and open to new experiences (Chipeşiu, 2020; Heo et al., 2018; Xu et al., 2015), the individual is less likely to become over-indebted. However, Lea (2021) found that individuals who are predisposed to neuroticism are more likely to become over-indebted due to their emotional instability, which affects their financial wellbeing, in that they become less conscious of how they spend their money due to their impulsivity and lack of self-control.

Anxiety, depression, debt, and over-indebtedness have been well documented. Research has shown that “financial strain and over-indebtedness are strong predictors of general psychological distress” (Sweet et al., 2013, p. 2), and depression, suicidal ideation and behaviour as highlighted in Frasquilho et al. (2016), Warth et al. (2019) and Ryu and Fan (2022). Cuesta and Budria (2015, p. 4) also highlight that over-indebtedness is associated with “lower self-esteem, an increasingly pessimistic outlook on life as well as depression, severe anxiety, and hostility”. Furthermore, Frasquilho et al.’s (2016, p.37) study, which entailed a systematic literature review of mental health outcomes and economic recessions, found “that economic recessions and mediators such as unemployment, income decline and unmanageable debts leading to over-indebtedness are significantly associated with poor mental wellbeing and increased rates of common mental disorders” such as anxiety, stress and depression, substance-related disorders and suicidal behaviours. Furthermore, Chipeşiu (2020) concluded that there are inconsistencies in the environmental demands, which, coupled with poor financial resources, often result in the individual becoming financially stressed and psychologically unwell.

Before considering coping with financial stress and over-indebtedness, it is important to understand (as discussed above) that the impact of financial stress and/or over-

indebtedness on the individual would result in mental disorders such as anxiety and depression. These mental disorders will result in the individuals withdrawing from friends and family, which often results in them experiencing social or self-stigma due to their financial stress (Frade, 2012).

According to Goffman (1963, p. 3) “stigma refers to an attribute that is deeply discredited, but what is really needed is that it should be seen as a language of relationships, not attributes”. The attribute itself is not stigmatising but rather how an individual’s view of the attribute determines the stigma assigned to it. Therefore, Goffman (1963) claims that stigma is a special kind of relationship between attributes and stereotypes. Goffman identified three types of stigmas: stigma as a result of mental illness; stigma due to physical deformities; and lastly, stigma arising out of social identity that is, race, culture, status and social class. Self-stigma is when an individual often labels themselves. Based on Goffman’s original work on stigma, Corrigan (2004) and Vogel et al. (2010) postulate that self-stigma is defined as a specific threat to one’s sense of self, resulting in low or poor self-esteem, regard and confidence; therefore, it is believed that people do not seek psychological help due to fear of being labelled. This often results in the individual feeling shame and guilt for overspending and feeling that people will blame them for becoming over-indebted (social stigma; Braucher, 2006; Sousa, 2018). Due to their reluctance to accept and acknowledge that they need help to manage their finances, they feel stigmatised by their friends, family, and even peers at work, leading to feelings of discrimination and hesitancy to seek assistance (Hayes, 2000). However, there appears to be very little literature on stigma and over-indebtedness in SA.

Based on the causes and consequences, financial stress and over-indebtedness can result in an individual becoming psychologically ill (Christodoulou & Christodoulou, 2013). Furthermore, due to the inequalities of the past, there are many disadvantaged communities that may develop poor social identities due to living in a consumeristic society, which can lead to financial difficulties and over-indebtedness. This would no doubt negatively affect the individual resulting in them feeling different from others and unable to keep up with others, and experiencing low self-esteem and feeling stigmatised (Goffman, 1963; O’Loughlin, 2006; Sousa, 2018). Warth et al.'s (2019) research established that not only the lower income or disadvantaged groups experience over-indebtedness; it can affect any individual in society over a long period of time and may result in an individual feeling socially excluded and stigmatised. Therefore, based on Goffman’s theory, the individual is uncertain how family,

friends and colleagues in the workplace will view them based on their financial stress and over-indebtedness, and would also impact on how one copes with such a situation.

2.6. Coping with Financial Stress and Over-indebtedness

As discussed earlier in the section on the causes and consequences of financial stress and over-indebtedness, debt can quickly become a psychological issue, which based on psychological determinants (personality traits, stress transactional model, and social cognitive processes) and these factors would determine how an individual behaves and copes with financial stress and over-indebtedness. This section commences with a discussion about how the individual copes psychologically and ends with preventative approaches such as workplace programmes.

The individual's perception of the severity of their financial problems or indebtedness will determine how an individual responds to the financial problems (Gathergood, 2012a). With regards to stress and coping, which would be discussed in the theoretical framework in more detail, Lazarus and Folkman (1988) talk about the stressed individual performing cognitive appraisals of the situation or challenge/difficulty (is the situation threatening or not?) and whether the individual believes that they have the resources to respond effectively to the stressful situation. When faced with stress, according to Bandura (2001) stress impairs self-regulation processes and behaviours, that is, personal control over a situation. Based on how the individual views the situation, they may develop active or passive coping styles, depending on their feeling regarding the situation. With regard to active styles of coping, if an individual has good coping skills this individual would be able to access the resources available to address their financial stress. When examining literature on over-indebtedness, financial education is emphasised, however, Farrell et al. (2016, p. 85) study highlighted that "managing one's personal finances requires more than financial knowledge and literacy; an individual also needs a sense of self-assuredness, or 'self-belief', in their own capabilities". They further stated that "this personal attribute is known within the psychology literature as 'self-efficacy'" (Farrell et al., 2016, p. 85). Self-efficacy and self-belief is essential for an individual to have a good sense of self. This then determines whether the individual has the motivation to seek help or become disillusioned, thus not seeing any value in seeking help as they perceive they have no control due to their environmental and situational changes.

According to Bandura (2001), the three self-reactive factors that would result in how an individual views a challenge are: motivating, demotivating, depressing/uplifting. These

self-reactive factors would be determined by the individual's perceived self-efficacy. In behavioural psychology, the general concept of *self-efficacy* refers to “an individual's sense of self-agency, borne out in a belief that they can accomplish a given task and, more broadly, cope with life's challenges” (Farrell et al., 2016, p. 86). According to Bandura (as cited in Farrell et al., 2016):

...self-efficacy can be manifested through various elements of personal behaviour, such as how well a person perseveres in the face of adversity, whether they have an optimistic or pessimistic attitude about their future, and whether they think in self-enhancing or self-debilitating ways. (Farrell et al., 2016, p 86):

Bandura (2006) talks about *perceived self-efficacy*, which is domain-specific, such that a person believes that they can perform all tasks despite challenges faced and that they are able to regulate behaviours on their own, therefore they can, overcome the challenges that they face on their own. However, with *generalised self-efficacy*, Bandura (2006) says that people may judge themselves efficaciously across a wide range of activities or domains. This suggests that they are able to cope with many aspects of their lives as they have a strong sense of personal efficacy; therefore, they frequently persevere in the activity that they are doing, which often results in the chosen activity being performed successfully.

Therefore, with regard to self-efficacy and personal finance management, even though the individuals are experiencing financial difficulties, if they perceive themselves as being financially literate, or as being successful in their work and personal lives, they are able to perform their tasks at work and at home successfully (Farrell et al., 2016). On the other hand, Bandura's theory of *domain efficacy* (people have financial skills) or personal (self) efficacy suggests that individuals who perceive themselves as being able to cope with tasks “have a greater sense of self-assuredness in their financial management capacities”(Farrell et al., 2016, p. 86). These individuals tend to view their financial difficulties as a challenge so they are able to gain mastery over their finances rather than avoiding their financial situation (Bandura, 1994, p. 71). “Such an attitude and belief are likely to result in accomplishment and, consequently, more favourable personal financial outcomes” (Farrell et al., 2016, p. 86). A study conducted by Farrell (2016) revealed that women who are more self-assured and have self-belief in their financial management capabilities, and have more financial products that allow for savings rather than having more debt products like credit cards and loans, are less likely to become over-indebted. However, not many studies examined self-efficacy and help-seeking behaviour with regard to financial stress and over-indebtedness. However, the

study conducted by Lim et al. (2014, p. 148), found that “individuals who are financial self-sufficient are more inclined to seek help”, provided other factors such as gender and socio-demographic variables are taken into account or controlled for. Therefore, it could be postulated that individuals with high self-efficacy may actively seek a solution to their problems or challenges as they feel the necessary resources are available to them to access, such as seeking professional help.

On the other hand, if they feel that the situation is beyond their control, they may develop passive strategies, like wishing the problem away, that is, avoidance or withdrawal resulting in withdrawal from family and friends even in the workplace (which would be discussed in the latter part of this chapter), based on their cognitive appraisal of the situation, and this often leads to destructive behaviours such as substance use and abuse to wish away the problem. These destructive behaviours result in social transgressions due to fear of failure as the individual has poor personal control, resulting in poor self-regulation (Bandura, 1996) and low self-efficacy, which is the perceived inability to cope with a challenge or stress.

Therefore, when the body is stressed, affecting the individual’s physical and/or psychological health, the stress-related behavioural responses often manifest in either positive coping (e.g., helping oneself or seeking help to deal with a situation) or negative coping strategies (such as excessive drinking, smoking, drug abuse and eventually suicide) (Cuesta & Budría, 2015), as highlighted above. Research has found that when an individual starts developing poor habits as stated above to cope with the financial stresses, they become irritable, angry, experience guilty feelings and often experience marital discord (Bonner, 2016), and eventually mental illness such as anxiety, panic attacks and depression sets in, often resulting in suicidal attempts or eventually suicide (Lea, 2021). However, Bouyon and Musmeci (2016, p. 3) highlight that the “use of drugs, alcoholism and gambling may trigger a situation of over-indebtedness” as well. Therefore, Lea (2021) concludes that based on personality traits and the psychological impact of over-indebtedness, some individuals may display risky and impulsive behaviour when dealing with debt issues. Whatever the scenario caused by stress, when one starts to feel overwhelmed in a stressful situation, one’s self-confidence starts to deteriorate and one develops low self-esteem due to low self-efficacy, thus resulting in the person’s world view of self and others becoming negative. Once depression and anxiety set in, the individual withdraws from social interactions and the environment one is subjected to either at work or home, affecting one’s social identity. Sousa's (2018) study reveals that when an individual is severely financially distressed, the individual’s self-esteem and social identity is directly affected. The individual no longer sees

himself/herself as capable of successfully dealing with financial distress. Their social status has been shown to be linked to poor psychological and physical health as a consequence of financial distress (Earwicker, 2010). The perceptions of one's social standing within a family and community have been shown to affect one's social cognition, emotional functioning, and social behaviour, as well as physical health. Furthermore, over-indebtedness is often linked to "social stigma and prejudice, which in turn puts additional pressure on indebted families who have poor living conditions" (Ferreira et al., 2021, p. 3). All these factors create barriers for these individuals to seek help (Sousa, 2018).

2.6.1. Barriers of Coping with Financial Stress and Over-indebtedness

In an earlier study, (Gathergood, 2012a) showed that individuals who are in debt and suffer from depression experience social stigma that arises out of the perceived stigma of being in debt or over-indebted. Later international studies have shown debt stigma associated with bankruptcy is rife (Sousa, 2018), resulting in self-stigma as these individuals often experience feelings of shame and embarrassment and debt stigma based on their social class or position in society. Hence, they feel discriminated against for having debts and/or being bankrupt. This stigma forms a barrier and disempowers people from seeking help, even though they are in need of professional intervention. These barriers are highly evident in the workplace. A few studies have shown that stigma plays a significant role in help-seeking behaviours in the workplace, and it is postulated to be no different for financial stress and over-indebtedness. The employees prefer not to utilise the Employee Assistance Programmes due to fear of being labelled and stigmatised (Hanisch et al., 2016). Walton (2003, p. 67), in his study, found that employees were worried that their managers would have a negative opinion of them if they were aware they used the EAP services. The employees also tend to feel that their promotion prospects would be limited or negatively affected if they were seen accessing EAP services. Therefore, the stigma is indeed a huge obstacle that needs to be addressed as it is a barrier to treatment and prevention, especially in terms of early intervention at the workplace. Therefore, Hanisch et al.'s (2016) conclusion in their study is apt to set the stage for the current study, as more research should explore to what extent the above mental health issues, such as guilt, shame and feeling discriminated against by colleagues in the workplace, affect the employee's ability to seek help via the financial wellness workplace programmes. Through the EAP, FWPs have been developed as financial stress, and over-indebtedness no doubt affects the employee as an individual and in the workplace, as discussed above. However, how the financially distressed individual/employee self regulates their behaviour at home or in the workplace determines whether they seek help

or displays withdrawal and poor or unprofessional behaviour at work, including avoiding seeking help.

2.7. The Impact of Over-indebtedness in the Workplace

Literature has shown that over-indebtedness does impact the workplace. Kim and Garman in Mably and Jones (2006) and Kim, Sorhaindo and Garman (2006, p. 87) “found a positive relationship between financial stress and absenteeism in the US”. They also found that there is definitely a negative correlation between increased financial stress, job productivity and commitment to the employing organisation. As stated earlier in the individual impact, Delafrooz and Paim (2013, p. 1967) claim that “financial problems have implications for a person’s daily life functions, such as work and family”. They further state that financial problems often affect workplace morale and lower productivity. A study conducted by (PWC, 2015) in the US on employee financial wellness revealed that at least 20% of their sample reported that they have been distracted with their financial issues at work and that they take approximately three hours of their working day to think about their finances, which will no doubt will affect their productivity and service delivery. This study also shows that due to their financial distress, 57% of these individuals will not be able to retire when they want to (PWC, 2015); 21% of the employees reported not saving for retirement, primarily due to “they paying off debt and they have too many other expenses” (PWC, 2015, 15). Bonner’s (2016) article concurs with these findings, as she states that financial stress can be a strong source of concern not only at home but in the workplace too. When the financially stressed employee shows up for work but is unable to concentrate on work matters as they are constantly worrying about their financial woes, this can lead to presenteeism, poor quality output of work, increased accidents on the job, and absenteeism. This in turn can bring down the morale of the entire unit as other people need to help with completing the indebted/over-indebted person’s job.

A few studies in SA also illustrated the impact of over-indebtedness as being no different from the US or international studies. There has been anecdotal evidence in SA examining the impact of over-indebtedness in the workplace such as research by Masemola (2003). In the government sector, an earlier study which laid the foundation for investigating the impact of over-indebtedness in the Public Sector was the Public Service Commissions’ report in 2007. This report examined various public service government departments and highlighted that over-indebtedness affected employees’ productivity; such as occurrences of taking of ill-health leave due to financial distress. Employees who are over-indebted get sick

more often; they are forced to take part-time jobs over and above their full-time jobs in order to pay off their debts, which leads to irregular remunerative work outside the public sector and increased absenteeism at work, negatively affecting the employer (Ssebagala, 2016). A focused study conducted by Moaisi (2013, p. 16) in the DoH in Mafikeng concluded that “financial problems have a negative impact on the productivity of the employees”. This study, like earlier studies, revealed that those who have “financial problems tend to spend more time on the telephone (13%), stay away from work (13%), experience stress (67%), and experience marital problems (7%)”. This no doubt affects the productivity levels and absenteeism rates of the Department. Lastly, Moaisi’s (2013) study revealed that at least 30% of the employees are at risk of becoming over-indebted.

... the cost incurred by the employer, which results from poor financial behaviour, including: absenteeism, tardiness, fighting with co-workers and supervisors, sabotaging the work of co-workers, job stress, reduced employee productivity, lowered employee morale, loss of customers who seek better service, loss of revenue from sales not made, accidents and increased risk-taking, disability and worker compensation claims, substance abuse, suicide and murder, increased use of available healthcare resources by employee and relatives, thefts from employers, loss of security clearance, lack of employee focus on the strategic goals of the employer, greater use of Employee Assistance Programme services, including those for spouse and child abuse, employer time to deal with poor financial behaviours of employees, loss of trained personnel (both for workday losses due to temporary suspension from duties as well as for termination of employment). Bonner (2016, p. 20)

With regard to the negative styles of coping with financial stress, as discussed earlier alcohol use can lead to one becoming over-indebted, resulting in the individual skipping payments or overspending, which would result in them being served a garnishee order as they are unable to pay their bills timeously. In Moloantoa and Taute's (2016) study some employees abused or misused alcohol to cope with the shame and guilt associated with having garnishee orders, which then resulted in them becoming further indebted. These feelings often give rise to the employee feeling public or self-stigma, as discussed above. They do not want to talk about their finances, and feel judged by their friends, families and coworkers for not being able to cope with their financial obligations and society’s expectations of them, and for becoming financially stressed and over-indebted (Masemola, 2003; Mably & Jones, 2006; Sousa, 2018). In an attempt to address the issue of social stigma in the workplace and encourage help-seeking behaviour, Mably and Jones (2006) cited

studies in Wales where in March 2006 government departments such as the Department of Constitutional Affairs, created programmes for coordinating and enhancing the role of independent advisors to address issues of over-indebtedness. However, the effectiveness of these programmes was not documented. Moaisi (2013) and Moloantoa and Taute (2016) similarly stressed the importance of HR monitoring financially stressed employees, including those with garnishee orders and advocated for employees to be exposed to financial literacy or FWP through the HR Department or EAP.

2.8. Workplace Interventions – Employee Assistance/Wellness Programme

Literature has shown that in response to employee personal and work-related problems, Employee Assistance Programmes (EAPs) have emerged. According to Oher (1999), Sithole (2001) and Bhodram (2003), EAPs emerged in the 1940s in the US as a solution to poor productivity and the decline in company profit due to high absenteeism, sick leave abuse, and increased accidents on the job, to name a few, which were primarily linked to substance abuse amongst other personal and work-related issues. Employee Assistance Programmes were called *Occupational Alcoholism Programmes* from the 1940s to the 1970s. However, after the implementation of this programme, which was driven by occupational health workers, Pillay and Terblanche (2012), realised that alcohol and drug abuse were merely symptoms of underlying complex problems. Therefore, new services were added to the existing programmes, hence the expansion of the Occupational Alcoholism Programmes to Employee Assistance Programmes (Azzone et al., 2009). According to Blair (2002), EAPs emerged to address waning productivity, high turnover, absenteeism, and work or personal conflict. Employee Assistance Programmes spread from North America to South America, Europe, Asia, Africa and Australia. In the 1990s, the EAP became more “broad-brushed” in its approach to both the organisation as well as the troubled employee (Oher, 1999). This shift resulted in EAPs becoming more proactive and preventative in their approach rather than purely focusing on being reactive through the provision of problem solving on both the individual and organisation level.

According to Harper (1999) , the concept of the EAP reached SA in the 1980s. Research indicated that unlike its American counterparts and their rationale for implementing EAPs, the South African EAP chapter “evolved from the changing social and legislative conditions within the workplace environment,” namely, the Chamber of Mines of SA (Harper, 1999, p. 1; Nicolaas, 2007). Thereafter, the concept of EAPs grew amongst the private sector as part of their social responsibility, in organisations such as Eskom, Daimler

Chrysler, the banking industry and Toyota, to name a few. Employee Assistance Programmes were introduced to the public sector, in the 1990s, initially as a programme linked to their social responsibility, rather than as part of their core business and human resource strategy (Matlhape, 2003; Public Service Commission, 2006; Thelma, 2012). However, it is the researchers view that EAPs in the public sector are slowly changing as they evolve into Employee Health and Wellness Programmes (EHWP), which add value to both the employee and the organisation in terms of cost-effective service delivery, and strategy in terms of helping organisations to become more resilient and thrive amidst transformation and change.

Currently, the implementation of EAPs is on the increase in SA in both the public and private sectors (Harper, 1999; Pillay & Terblanche, 2012). At present, if any company or organisation wants to be the employer of choice, they have to have an EAP or EHWP that is accessible to all employees for the primary broad goals of enhancing productivity as well as the holistic (biopsychosocial, health, economic, and spiritual) wellbeing of their employees, which may be extended to the immediate family members as per organisational policy.

There are a number of ways in which organisations and companies in both the public and private sectors offer this programme to their employees. During the 1980s and mid-1990s the preferred EAP model was the in-house or co-ordinator model (EAP Association, 1999). The trend has now moved towards the outsourcing of EAPs or a combined model of both internal and external service providers to meet the demands of both the individual and the organisation. Ideally, the programme models selected to ensure optimal service delivery for specific employer organisations should be based on the following, as per the Employee Assistance Professionals Association of South Africa (EAPA-SA) standards document (Employee Assistance Professionals Association, 2010, p. 10):

1. Alignment with existing corporate strategies and philosophy
2. The size and structure of the organisation
3. The geographical location
4. Accessibility to programme and community resources
5. Financial resources
6. Professional capacity (internal and external)
7. Employee preferences.

As an example, the core business of the Departments of Health in all nine South African provinces is to ensure optimal health status for all persons in SA. The productivity of

DoH employees has been declining due to work-related and/or personal problems, thereby negatively impacting service delivery and the clinical population as a whole. Therefore, in response to poor service delivery and troubled employees, all Departments of Health, as guided by the Department of Public Service Administration (DPSA):

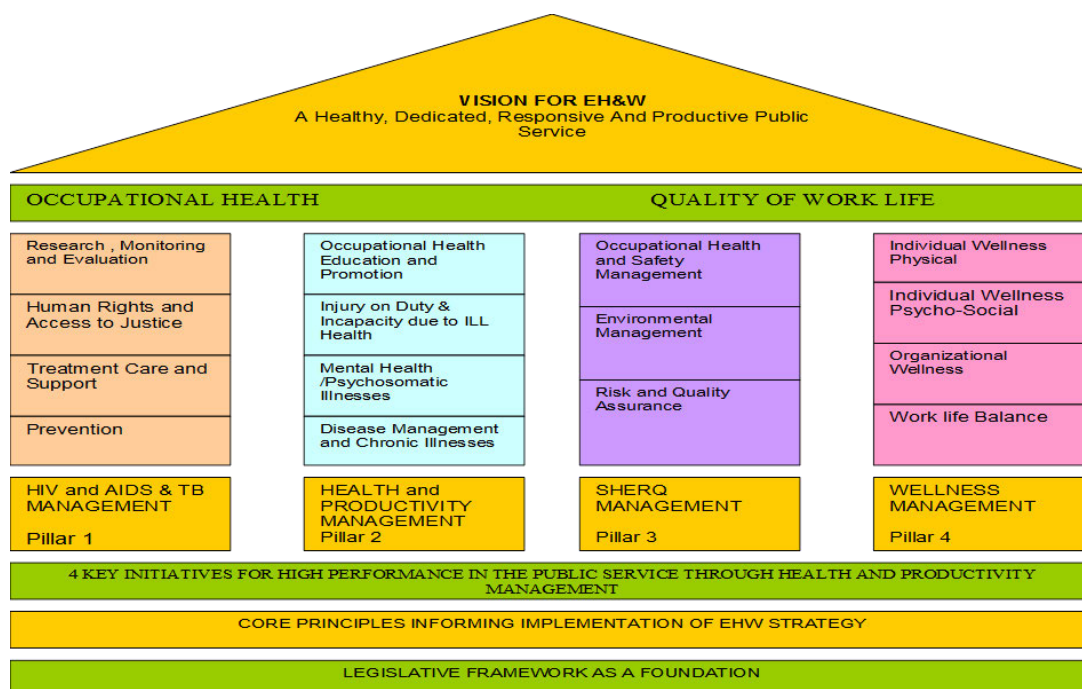
... initially implemented the Employee Assistance Programme, which was revisited due to the emergence of the fast-evolving Employee Health and Wellness Programme to address the wide range of personal and work-related concerns, including but not limited to absenteeism, sick leave abuse, substance abuse, family and marital problems, health-related issues, conflict at work, and financial and legal problems that affect both the individual and the organisation” (DPSA, 2010, p. 30).

Therefore, contemporary Employee Health and Wellness Programmes (EHWP) encompass both a reactive and proactive approach to providing holistic care, support and treatment/interventions for both the organisation they serve and the employees within.

The integrated EHWP model consists for four pillars as per Figure 2 below:

Figure 2

Conceptual Framework for the Employee Health and Wellness (EH&W) in the Public Service (DPSA, 2010, p. 13)



The Wellness Management Pillar in the EHWP framework has replaced the traditional EAP with a more contemporary approach whereby holistic wellness is envisaged using the “megabrushed” approach (Merrick et al., 2007; Oher, 1999). As part of work-life balance and organisational wellness, financial wellness grew. From the needs analysis conducted in Human Resources Departments, it was established that there was a huge number of administration orders and garnishees on the Personal and Salary System (PERSAL). The PERSAL system is the public service payroll, salary payments and HR requirements integrated into one system. Therefore, both government and private companies developed strategies to address these financial difficulties as they no doubt affected the employees biopsychosocial wellbeing, together with poor work-life balance, resulting in high rates of absenteeism, tardiness, and decreased productivity and service delivery among other factors (Crous, 2008; Matlhape, 2003).

Stemming from the several service delivery models as described by Oher (1999), organisations both in the public and private sectors have based the EAP/EWP programmes on the models as described by Oher (1999), which have served practitioners and organisations well to date. These will be discussed briefly below. Depending on the model they choose to adopt, organisations have developed various services and programmes.

The first model is the *internal* or *in-house* model. According to Oher (1999, p. 64), “EA professionals are employees of the employer organisation. They provide a full and comprehensive service to the organisation”. These EA professionals have a “strong clinical background, including social workers, psychologists, and certified alcoholism counsellors” (Oher, 1999, p. 68). Internal EAPs, like all EAP models, have their strengths and weaknesses which are discussed critically below.

Internal EAPs have access to the clients, supervisors, managers, and the organisation as they are part of the workforce. This is reiterated by (Csiernik, 1999, p. 10), who states that the “internal EAP knows the work organisation in a way that few external vendors or providers ever will”. Since EAPs are onsite, they have the ability to do organisational consultations, whereas external EAPs are not part of management or the organisation; therefore, they seldom get the opportunity to provide consultation to the managers (EAP Association, 1994, pp. 18–20)). In contrast, external EAPs are unable to tailor their programme to the organisational culture and the needs of the organisation (Sharar et al., 2013). Furthermore, internal EAP services are able to render EAP services with ease to the employees during working hours. This type of availability encourages utilisation. However,

as these practitioners are part of the organisation, employees may feel that they are not providing a totally confidential service, as they are part of the workforce and cannot be trusted with their disclosures (EAP Association, 1999; Manzini, 2005). Sharar et al.'s (2013) findings concur with this concern, as they found that the EA practitioner may not be neutral in all situations and may lose their objectivity at times. Also the internal model would definitely encounter problems in an organisation when the practitioners are expected to “deliver a service to a large number of employees located at different sites” (Sharar et al., 2013, p.10). Finally, a major flaw of internal EA practitioners is that they can only provide services restricted to their professions; hence, it is a challenge to provide services outside their scope of practice, and the resources within the organisation are limited (EAP Association, 1999). Therefore, the range of EAP services that an internal model can provide is limited.

The *external* or *outsourced* model refers to the method using a contracted vendor or service provider to deliver EAP services. This model too has its advantages and disadvantages. One advantage is that organisations often prefer contracted EAP services as they can be quickly set up, implemented and established Oher (1999). Managers also “apparently believe that utilising outside contracting shifts EAP liability away from the organisation” (Sonnenstuhl, 1990, p. 85). According to Oher (1999, p. 115), “the truth of this assumption remains unclear. Some contend that organisations remain just as liable for the agents they select to assist them as they are for the actions of their employees”.

The external EAP can provide a wide range of services due to its wide affiliate network compared to the internal EAP (EAP Association, 1999; Attridge et al., 2010; Sharar et al., 2013). The external EAPs are perceived as providing confidential and independent services as they are not part of the organisation itself. Hence, by not being involved in the company politics that an internal EAP may encounter, the external programme can be more objective and confidentiality is maintained (Attridge et al., 2013; EAP Association, 1999). Therefore, internal EA practitioners must actively seek opportunities to workshop the EAP with employee groups, including issues of confidentiality, to gain their trust (Attridge et al., 2013; EAP Association, 1994). Due to the affiliate network of the EAP, all employees of an organisation can access almost immediate, high level professional services and support from different geographic locations. Many external services provided by external service provider are readily available within 24 hours whereas this is not possible with internal EAP service providers as their services are limited to what they only offer. Furthermore, another

advantage of external practitioners is that they understand the importance of aggressively marketing their services (Pillay & Terblanche, 2012).

As discussed above, “one major drawback of external EAP services is their limited knowledge of the organisation and the employee’s experiences” (Sharar et al., 2013, p. 5). Therefore, organisational consultations or impromptu discussions with managers are affected, making immediate workplace interventions difficult for EA practitioners to implement (Manzini, 2005). This may also reduce opportunities for early identification of the troubled employee by the supervisor, as the EAP is not readily available in the workplace to guide the supervisor/manager (Merrick et al., 2007). Finally, with the external, outsourced or affiliate model, the EAPs have less accountability to the organisation and managers (Yende, 2008).

Therefore, the *combination model* was developed, where an organisation has both an internal and external EAP providing services to its employees. This model aims to provide a one-stop service for the clients with multiple needs, and the organisation it serves. Duties are jointly performed by internal and external EA professionals. The internal EAP contracts with the external service providers for services that they cannot render in-house, Oher (1999). This model is said to improve the ability to provide professional and cost effective services (EAP Association, 1999). The model also allows for the provision of 24-hour coverage and prompt response to all the employees regardless of where they are located (Pillay, 2007b). Therefore, this model of EAP is stronger, more efficient, and more cost-effective than the internal model, and both employers and employees benefit. Many pioneers in EAP have also supported the combinational model approach, as this model opens up new opportunities for both internal and external EAPs to partner in delivering services to sponsoring companies without abandoning their own individual identities, so that they can play on each other’s strengths to achieve the desired results (Attridge et al., 2013; Csiernik, 1999; EAP Association, 1999; Pillay, 2007).

Lastly, the *consortium model* is one in which several small employers join together to establish an EAP. According to Yende (2005, p. 38), several organisations “pool their resources to develop a collaborative programme and thus maximise individual resources”. She further goes on to state that “services may be provided on-site or in separate offices” (Yende, 2008, p. 38). The costs of these services are shared. Many of the smaller companies subscribe to this model, especially when they do not have an HR unit, and rely on the EA professionals for a variety of organisational development and intervention issues, as discussed by Brennan (EAP Association, 1999). With the consortium model, many of the

EAP vendors merge together and pool their resources to keep abreast of the rapidly evolving technology and services that organisations demand (Attridge et al., 2013). Therefore, the following benefits of a consortium model include: comprehensive, cost-effective EAP services; an individually tailored approach to each company served, regardless of size; assistance in dealing with troubled employees; assistance to supervisors and managers on how to deal effectively with employees; help in retaining a valuable employee; information on emerging workplace trends and resources; and consultation, coaching, and training in communication and problem-solving skills (Attridge et al., 2013; EAP Association, 1999). The advantages and disadvantages of the external model listed above also apply to the consortium model as these companies cannot afford or do not want their own internal EA practitioner.

Based on the above discussion of the various models, taking cognisance of the advantages and disadvantages, in determining the best approach to take or model to implement each organisation must ascertain how complex their programme should be to fit its organisational and structural needs, diverse clients, and levels of commitment. As stated at the beginning of this section, organisations both in the public and private sectors have adopted an employee assistance/wellness programme or in government, as guided by the Department of Public Service Administration, the Employee Health and Wellness Programme (EHWP) to provide information and counselling services to their troubled employees to alleviate their mental stress, occupational issues, health issues, and/or psychological problems caused by various causes, including financial stress, which would no doubt affect workplace service delivery and productivity (DPSA, 2010; Salam et al., 2017). In SA, government departments have adopted a service delivery model to suit their organisational needs and the employees they serve as per the Department of Public Service Administration guide under the umbrella of the EHWP (Bhoodram, 2003; Matlhape, 2003; Moaisi, 2013). Due to complex social and behavioural issues stemming from personal financial challenges and over-indebtedness, FWP emerged within government through the employee wellness pillar of the EHWP (Motshegare, 2010; NCR, 2013; Moloantoa & Taute, 2016). The expertise needed to address financial difficulties and over-indebtedness has been identified as being outside the scope of the employee wellness practitioners. Government departments (such as the Department of Health KZN) and private sector companies outsourced their financial literacy or education programmes to vendors who are experts in the financial arena, thus implementing the combinational model (Moaisi, 2013). The professionals in the financial arena belonging to both government and financial sectors, such

as Economic Development and Tourism, the NCR, banks, insurance companies and debt counsellors, are consulted and involved in conducting financial education workshops as they “possess the required skills and knowledge” to educate and empower employees in the hope of curbing financial difficulties and overspending (Moaisi, 2013, p. 97). Those who are over-indebted also have access to, or are referred to, debt counsellors for individual assistance through the FWPs. Debt counsellors are professionals trained in the area of methods of payment, knowledgeable with court processes to manage debts, and are registered with the NCR (Coetzee & Roestoff, 2013; Paile, 2013; South African Human Rights Commission, 2017). Employees would also be referred to professional counsellors via the EWP/EAP to resolve personal or family problems that may have been exacerbated due to the employee’s financial problems (Crous, 2008). It should be noted that all these workshops, information sessions, and counselling are readily available, and it is the employee’s choice to access or engage with such programmes.

Literature has demonstrated the need to have these FWPs as a workplace solution to address financial stress and over-indebtedness under the umbrella of the EAP/EWP (Joo & Garman, 1998; Masemola, 2003; Crous, 2008; Moaisi, 2013; Paile, 2013). This intervention to combat financial stress and over-indebtedness has been advocated by scholars in this field as they maintain that consumer education and financial literacy programmes are solutions to these financial problems within the workplace (Garman et al., 1998; Joo & Garman, 1998). According to Crous (2008), debt-related absence from work is negatively impacting on the productivity of South African industries, to the extent that financial wellness should become an integral part of an EWP/EAP. Currently in SA, the researcher has found studies on over-indebtedness that focus mainly on examining consumer debt levels amongst employees (Moaisi, 2013) and the extent of over-indebtedness in the public sector (Mwase, 2017), but the utilisation of and satisfaction with FWPs are yet to be investigated in the South African context. All literature reviewed highlights that the current studies advocate for financial literacy or education programmes, but there is no follow-up study to assess the impact that this workplace intervention/solution has on employees’ psychological wellbeing, financial stress, and performance in the workplace. Furthermore, the stigma associated with financial stress and over-indebtedness even in the workplace, as discussed earlier in this chapter, may deter the employee from seeking help from FWPs (Hayes, 2000; Brennan & Gallagher, 2007; Henager & Cude, 2016; Ssebagala, 2017).

Therefore, to summarise workplace interventions, the South African Government’s initiative to address poor money management skills was through the NCA (2007) and guided

workplace programmes to implement financial education (DPSA, 2010; SAHRC, 2017; Ssebagala, 2017), but these programmes does not take into account psychological factors that prevents consumers or employees from attending these workshops. According to the researcher, there has been no research evaluating FWP's under the umbrella of the EAP, or more specifically, investigating the role that stigma and help-seeking behaviour play in terms of the employees accessing FWP's.

2.9. Theoretical Underpinnings of this Study

This study is grounded in a socio-ecological systems model in which analyses of how the indebted or over-indebted person or consumer interacts with the different environments that determine their thought processes and behaviour in the various social contexts. According to Oksanen et al. (2021, p. 2), the founding theories of Kurt Levin in 1935 emphasised “that a person’s behaviour is determined by the person and their environment”. This line of thinking leads to this study being located within the broad framework of social-ecological systems theory. This framework is used to holistically understand and analyse how the environment affects the individual’s levels of social interactions across multiple social systems and how these proximal interactions may influence over-indebtedness, which will be discussed below.

2.9.1. Social Ecological Systems

The most popular social-ecological systems theory is that of Urie Bronfenbrenner’s *Ecological Systems Theory* of childhood development (Bronfenbrenner, 1979), which analyses how a child develops and interacts within the various environments that determine the wellbeing of the child.

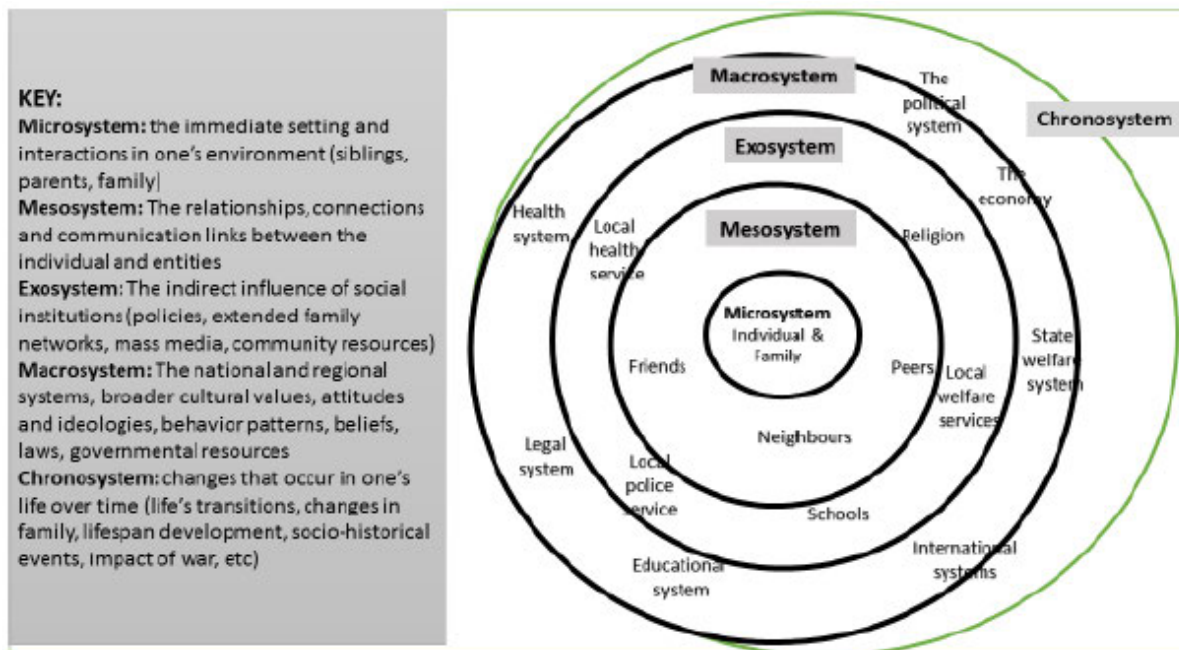
The evolution of Bronfenbrenner’s theory has been described in three phases: ecological approach to human development during the initial phase (1973–1979); followed by including the biology of a person, whereby a stronger emphasis is placed on the role of the individual and developmental processes (1980--1993) and the last phase from 1993–2006, which included the Process-Person-Context-Time Model (PPCT), which is the most appropriate phase to understand the current research. (Eriksson et al., 2018, p. 3).

“Proximal processes involve reciprocal interaction between the developing individual and significant others (persons), objects and symbols in their immediate environment, and

involve activities between parents and child and child and child, such as playing, reading and learning new skills” (Eriksson et al., 2018, p. 7). Therefore, these proximal processors “show how the individual characteristics, together with aspects of the environment, influence the proximal processes” (Rose and Tudge, 2013, p. 248). According to Bronfenbrenner as cited in Eriksson et al. (2018, p7), “the initial phase of human development was re-conceptualised as the microsystem, and these are discussed below”.

Figure 3

The Exosystemic Model



The exosystemic model illustrated in Figure 3, was adapted from Bronfenbrenner (1995) and James and Gilliland (James & Gilliland, 2017, p. 587). As indicated in Figure 3 the *microsystem* is the first and immediate environment in which the person interacts. “This is the setting in which the individual lives. These contexts include a person’s family, peers, school and neighbourhood. It is in the microsystem that the most direct interactions with social agents take place, such as with parents, peers and teachers. The individual is not a passive recipient of experiences in these settings, but someone who helps to construct the settings”. (Bronfenbrenner, 1977, p. 515; Eriksson et al., 2018, p. 7).

Mesosystems refer “to relationships between microsystems and connections or contexts. Examples are the relationship of family experiences to school experiences, school experiences to church experiences, and family experiences to peer experiences” (Bronfenbrenner, 1977, p. 518; Eriksson et al., 2018, p. 15). For example, children whose

parents have rejected them may have difficulty developing positive relationships with teachers (Eriksson et al., 2018).

The *exosystem*: “This involves links between a social setting in which the individual does not have an active role in the individual’s immediate context but impinges on the immediate settings in which that person is found and has such influences on what is going on in those settings” (Bronfenbrenner, 1977, p. 520; Eriksson et al., 2018, p. 6). For example, a “husband’s or child’s experience at home may be influenced by the mother’s experiences at work. The mother might receive a promotion that requires more travel, which could increase conflict with the husband and change patterns of interaction with the child”(Eriksson et al., 2018, p. 12) .

Lastly the *macrosystem* consists of the “blueprints of a particular society, such as the laws and regulations governing that society as well as the implicit societal norms and culture. This describes the overall societal culture in which individuals live. Cultural contexts include developing and industrialised countries, socio-economic status, poverty and ethnicity. The boundary is defined by national and cultural borders, laws and rules”. (Bronfenbrenner, 1977, p. 522; Eriksson et al., 2018, pp. 7-8).

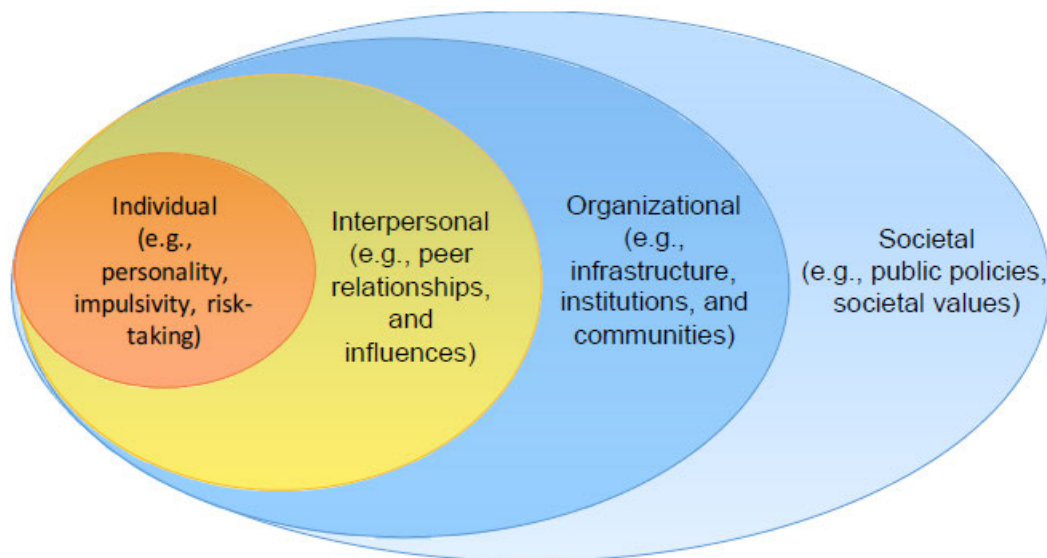
Therefore, Eriksson et al. (2018, p. 7) highlight that the “proximal processes operate within microsystems and involve interactions with the three features of the environment, that is, persons, objects and symbols. They state that the process would imply the assessment of regular activities and interactions with significant others, objects and symbols in the developing individual” and time would imply that a longitudinal study is required to interrogate the individual’s interactions and the context in which they occur over a period of time. But as pointed out in Eriksson et al. (2018, p. 8), “Bronfenbrenner implied that all four elements have to be included in every study”. However, the current study does not comply with all the elements of Bronfenbrenner’s theory. However, since this theory is nested in the understanding that the different levels or spheres influence human behaviour (Oksanen et al., 2021), the social ecological model is broadly used to understand addictions, such as gambling, health promotion and globalisation (Young et al., 2006). Oksanen et al. (2021), adapted Bronfenbrenner’s socio-ecological model and highlighted that one should consider the development of over-indebtedness through the different spheres which combine both consumer and situational or environmental factors. Similar to this, the researcher expanded this model to explain over-indebtedness, how the consumer behaves, and the various levels of

interaction within the various spheres, depending on the individual’s characteristics and coping mechanisms that they use in the different social contexts.

At the microsystems level (Oksanen, Sirola, Savolainen, Koivula, Kaakinen, Vuorinen, et al., 2021), the biopsychological factors include age, gender, personality and the individual’s interactions with others. The next sphere or level is the organisational level, where the individual interacts with the organisation as well as factors that may influence the individual through the organisation, which is a social institution. The meso-level includes “wider communities, institutional settings and affordances” (Oksanen et al., 2021, p. 2). The macro level is the broader society level that governs the citizens including “public policies and cultural values” (Oksanen, et al., 2021, p.2). These four levels are presented in Figure 4 below:

Figure 4

Social ecological model used for investigating problem-gambling behaviour.



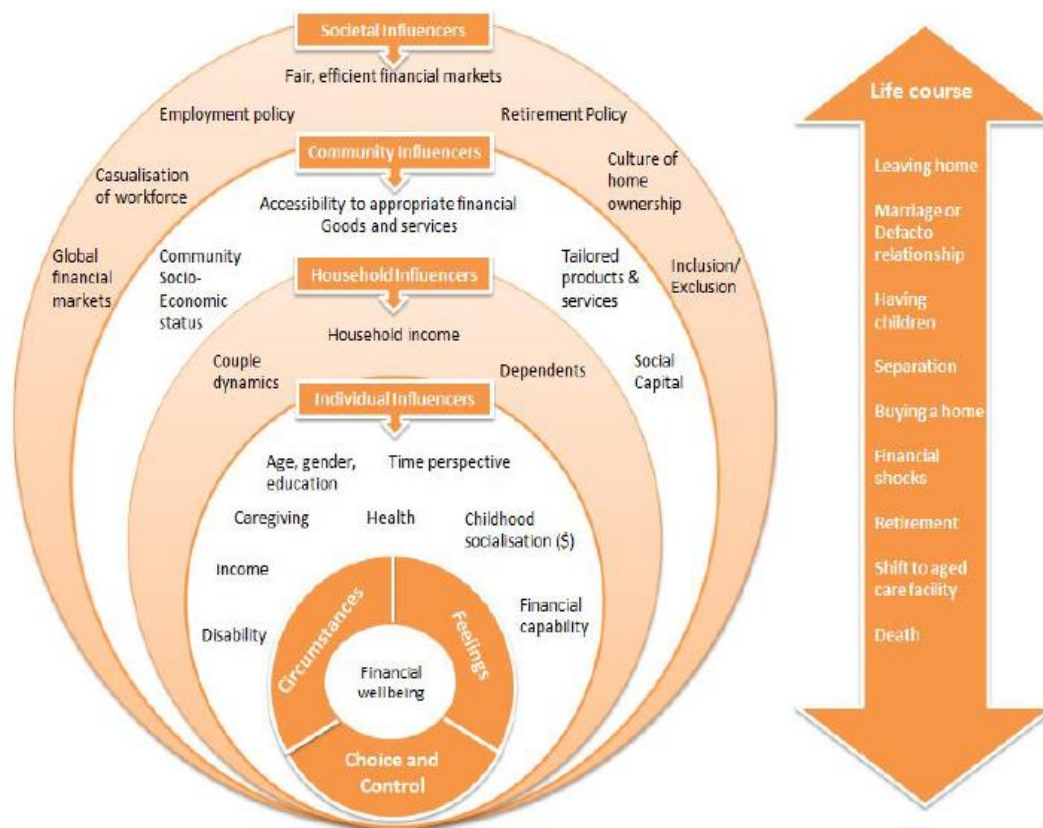
Note. Reprinted from Oksanen et al., 2021, p. 2

The researcher used the adapted model of Oksanen et al. (2021) and expanded it to over-indebtedness, taking into consideration the life course ecological model of financial wellbeing presented below in Figure 5. Figure 5 shows the factors that influence financial situations, how the consumer feels at the different stages, the degrees of choice and the control that the individual or consumer has, that can affect one’s financial wellbeing and may “contribute to the risk of becoming over-indebted” (Russell et al., 2016, p. 5). Therefore, based on the social ecological model and the life course ecological model of financial

wellbeing, the literature supports these theories in the different spheres or levels that are discussed below.

Figure 5

Factors influencing financial situations.



Note. Reprint of the Life-course ecological model of financial wellbeing from Russell et al., (2016, p. 5).

Individual and intrapersonal factors influence an individual to become over-indebted. Globally, individuals living in different social, economic and financial environments have to take more responsibility for their financial situation (Coşkuner, 2016). As discussed above, depending on the life stage of an individual, it is not uncommon for the individual to incur debt as a result of startup costs. However, based on their circumstances and background, the individual may be unable to manage their money for various reasons, such as trying to keep up with others (Gutiérrez-Nieto et al., 2017; O’Loughlin, 2006), as well as external factors or events like unexpected death, illness, loss of job and coronavirus. Additionally, family commitments, lack of knowledge in money management, or getting caught in the debt trap, can lead to risky and impulsive behaviours that inevitably make the financial situation worse (Anderloni & Vandone, 2010; Russell et al., 2016; Andersen et al., 2020; Oksanen et al.,

2021). These factors in turn can affect the household. Borrowing and the increasing debt then lead to poor choices, breakdown of marriages, and a lack of self-control, or overconfidence that the financial issues will resolve when the life crisis subsides, which often leads to risk taking and risky behaviours, such as drinking and taking drugs and/or gambling. The psychological toll of these circumstances manifests as anxiety and depression when things do not go as planned, further impacting the individual's relationships with their family and friends (Bonner, 2016; Hojman et al., 2014). The next sphere that is negatively impacted is the organisational level.

As discussed above, when an individual falls in to the debt trap and cannot keep up with their payments then they may be served with a garnishee order (NCR, 2021; SAHRC, 2017; University of Pretoria Law Clinic, 2008). Furthermore, as Oksanen et al., (2021), have highlighted at this level, there are many opportunities to obtain credit and loans, not only through various social media and advertising platforms, but also through institutions offering payday loans, including loans from the *mashonisas* at work. These easy loans, especially for employees who have just started their careers, or are at a life stage where, for example, they are starting a family, create more opportunity for reckless lending and credit. As Bonner (2016) highlights, financial stress or problems lead to a lack of concentration in both the home and at the workplace. More accidents happen on the job when an employee is distracted by financial stress, and there is an increase in absenteeism or presenteeism. This often results in the employee becoming more depressed, feeling embarrassed, and fearing being labelled a failure or being in debt, leading to the employee feeling stigmatised, which prevents them from attending workplace programmes and seeking help from EWP's (Cuesta & Budría, 2015; Gathergood, 2012b, 2012a; Goffman, 1963).

Lastly, at the societal level, the link between consumerism and the environment is driven by the employee's life goals, freedom, self-realisation, social relations and ecological balance (Roach et al., 2019, p. 6). Global society drives a consumeristic society based on social contexts that perpetuate materialism. A country's economy would not be stimulated without the promotion of the credit industry, as Fatoki (2015) clearly states that debt drives the country's economy and facilitates commercial activity. Not all credit is bad, depending on the life stage of an employee; but when an employee cannot sustain the household with their salary and is influenced by capitalism that promotes materialism and consumerism (Gutiérrez-Nieto et al., 2017), they tend to borrow more than they earn, resulting in reckless borrowing, being blacklisted and being served with a garnishee order. In addition, due to the global markets being volatile due to external factors such as the COVID-19 virus (Andersen

et al., 2020; Ozili & Arun, 2020) and other natural disasters that affect many countries, many individuals' livelihoods have been disrupted affecting both the individual, intrapersonal (microsystem) and household spheres, which then has a negative ripple effect on the other spheres. Countries have tried to curb the debt trap and bankruptcy, as well as reckless lending and over-indebtedness, by imposing strict legislation on the government and the credit industry (Bimha, 2014; Kelly-louw & Lj, 2009; Robbins, 2015; Fatoki, 2015; Ssebagala, 2017; NCR, 2021). Furthermore, legislation or policies devised to curb over-indebtedness resulted in the government devising workplace programmes to address the financial problems and over-indebtedness, as they recognised that an employee who has financial issues is neither a happy, healthy, nor a productive worker. The literature concluded that financial literacy and workplace programmes on policy and societal levels are needed in the workplace to curb over-indebtedness (Bonner, 2016; Delafrooz & Paim, 2013; Garman, et al., 1998; Prawitz & Cohart, 2014; SAHRC, 2017). However, this research does not embrace all the factors of the social ecological systems theory that are relevant in this research; therefore, Lazarus and Folkman's (1984) transactional model of stress and the social cognitive theory of Bandura are more applicable to understanding the psychosocial aspects and behaviour of the financially stressed or over-indebted employee.

2.9.2. Stress Appraisal Model and Social Cognitive Theory

This section will cover the theories surrounding stress and social cognitive functioning that determine the physical and psychological or mental health impacts of over-indebtedness on the individual and their families. Stress in general has been well-researched and its effects on the individual, their families and organisations have been well documented. Stress is viewed as a physiological response to a stimulus, which was founded by Hans Selye (1956) in the general adaptation syndrome model, whereby the person either perceives stress as good or bad based on cognitive interpretations of how the body responds to stress. This would determine a person's fight or flight response. Lazarus and Folkman (1984) state that "psychological stress is a particular relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her well-being" (Lazarus & Folkman, 1984, p. 19). The authors postulated that stress is perceived; therefore, what is stressful for one person may not be stressful for another. Therefore, Lazarus and Folkman (1984) described this relationship as involving cognitive appraisals and coping, which will determine how an individual responds to a stressful situation (Berjot & Gillet, 2011). Cognitive appraisals are defined as the "process of categorizing an encounter and its various facets with respect to its significance for well-

being” (Lazarus & Folkman, 1984, p. 31). There are two types of appraisals or cognitive processes, that is *primary* and *secondary* appraisals (Berjot & Gillet, 2011, p. 2). A primary appraisal is, for example, ‘am I in trouble or danger?’, which assesses the current situation. Secondary appraisal is how one assesses whether an individual can cope in a situation, for example, what resources do they have, such as self-esteem, confidence, support, personal morals, knowledge or tools, in a financial situation (Berjot & Gillet, 2011). The person will respond to their cognitive assessment of the situation, that is, whether the situation is threatening or challenging (Berjot & Gillet, 2011). Coping is defined by how the person thinks (cognitive processes) and behaves in an attempt to master or deal with the present situation, which will be determined “by their internal and/or external demands that are created by the stressful encounter or transaction” (Folkman, 1984, p. 32). This will in turn determine how they will react and cope with an external event or matter, such as their financial situation. For example, is it stressful to take on more loans? Lazarus and Folkman (1984) further state that how a person responds and reacts to an event or situation is either *problem-focused* (how they manage the problem or situation) or *emotion-focused* (the regulation of emotion or distress in dealing with a situation). According to Chong et al. (2021, p. 909), “problem-focused and emotional-focused financial coping is more often than not related to financial stress and general psychosocial stress”. They also stated that prolonged stress as a result of many factors, including economic stress, can take a toll on one’s mental, physical and psychological health (Chong et al., 2021, p. 909).

However, to understand over-indebtedness and financial stress, one must move away from the simplistic understanding of this stress appraisal model and instead understand how the effects of stress affect a person, which will determine if they lose personal control or gain mastery of their environment (Krause, 1987; Krause & Baker, 1992). Related concepts that determine how one perceives a situation is dependent on concepts such as locus of control, self-efficacy, hope, optimism, and hardiness. For the purposes of this study, self-efficacy is identified as one of the mediating factors that determine how individuals cope with their financial stress. Therefore, against the backdrop of the causes and consequences such as unexpected external events, a consumeristic, materialistic society emerges in which the environment sends subtle messages through the government, financial institutions, and various forms of media advertising, as discussed above. This society encourages debt and leads to over-indebtedness. Consequently, the levels of stress may differ among consumers depending on how they perceive their debt or over-indebtedness and what resources they would use to cope with this situation. As highlighted by Heinen et al. (2017), the Lazarus and

Folkman (1984) model discussed the direct effects of personal resources (such as self-efficacy) on perceived stress, which would then determine the indirect stress reactions in the form of coping strategies, that could be detrimental to the consumers' biopsychosocial health outcomes, as discussed above. Therefore, Bandura's social cognitive theory was used to understand the relationship between perceived financial stress and coping strategies. As stated earlier, the broad principles of person-environment interrelationships are important to understand in this research. These broad principles will provide an understanding of how the socio-cultural environment that the over-indebted individual is exposed to would influence a person's behaviour and interaction with others within the multiple systems discussed above and socio structural influences.

According to Bandura (2001, p. 1), the "agency embodies the endowments, belief systems and self-regulation capabilities" of a person, whereby their behaviours and actions are self-directed due to socio-structural influences. He further goes on to state that the "core features of agency enable people to take charge of their self-development, adaptation and self-renewal with changing times" (Bandura, 2001, p. 2). However, failures in self-regulation will affect one's cognitions, actions/behaviours and motivational effects, especially when one is faced with the "rapid pace of informational, social, and technological change" (Bandura, 2001, p.17). This would then result in low self-efficacy, poor self-control, transgressions in behaviour and poor coping skills. According to Bandura (1996), social cognitive theory adopts an interactive ecological perspective on self-regulation, resulting in either disengagement or detrimental conduct. This perspective can be applied to financially distressed individuals, where they either withdraw from their environment or engage in harmful behaviours that impact their own health, which is the result of the "dynamic interplay of personal and environmental influence".

This theory implies that "humans are the agents of their own self-development and that they can adapt and self-regulate to achieve their desired future" (Schunk & Zimmerman, 2007, p. 7). According to Bandura, human agency is characterised by the person intentionally influencing their functioning and life circumstances through the following "core features: intentionality, forethought, self-regulation and self-reflectiveness" (Bandura, 2006, pp. 164–165). This suggests that people are self-organising, becoming more proactive, self-reactive and self-reflective, which results in them contributing to their life circumstances through experience, and not merely becoming a product of what life has to offer. Personal agency, as discussed earlier, works within a broad network of socio-structural influences. Therefore,

Bandura (2006, p. 164) states that “people create social systems and these systems in turn organise and influence one’s life”.

As illustrated by Bandura (2006), *intentionality* is when acts are done intentionally and action plans and strategies are developed for these acts. Furthermore, humans often act in a collective, resulting in this collective action having shared intention and coordination of interdependent plans of action. “*Forethought* is the temporal extension of agency that goes beyond forward directed planning” (Bandura, 2001, p. 164). This results in individuals motivating themselves and guiding their actions in anticipation of future events. They tend to guide their actions to produce desirable outcomes and avoid detrimental consequences. When over a period of time, individuals project their actions on things that matter to them, a forethought perspective provides direction, coherence, and meaning to their lives (Bandura 2001). This results in people progressing throughout their lives by continuing to plan ahead, reorder their priorities, and structure their lives accordingly. However, cognitively they must have the desired motivation and be good regulators of behaviours to produce the “desired outcomes, which may augment or override the influence of external outcomes (Bandura, 2001, p. 9).

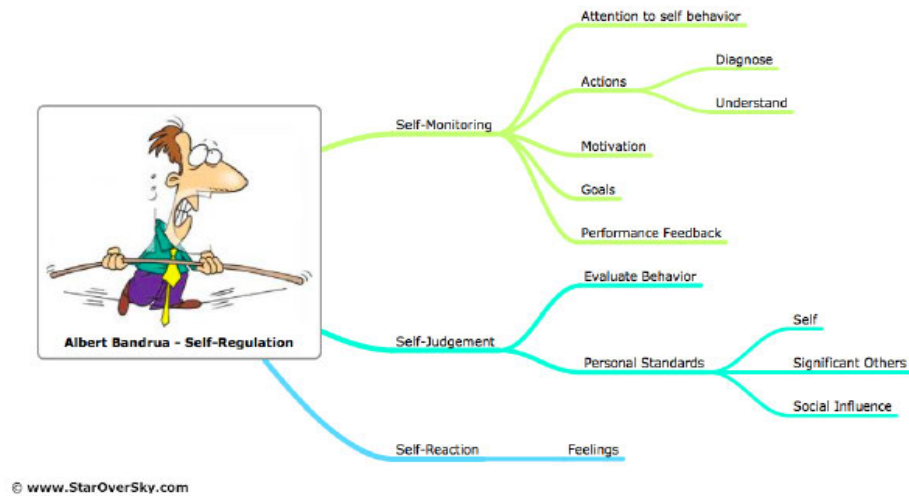
This leads us to the next core feature of human agency: *self-reactiveness*, which suggests that the person not only requires intention, planning and forethought but also has to be a motivator and self-regulator as well (Bandura, 2001). Bandura further goes on to state that an agency “involves not only the deliberative ability to make choices and action plans but also the ability to construct appropriate courses of action and to motivate and regulate their execution”. Self-regulation is developed during an individual’s formative years through interactions with family and parents (Haslam et al., 2019). If a child’s parents are goal-directed, able to cope with stressful situations by modulating their behaviour and have self-control, then the child will learn similar coping skills and self-regulation due to their primary socialisation. There are many other scholars who also talk about self-regulation such as Zimmerman, (1995) and Carver and Scheier (1998) who talk about self-control. According to (Zimmerman, 1995, p. 217) “self-regulation theory involves more than metacognitive knowledge and skill: it involves an underlying sense of self-efficacy and personal agency and the motivational and behavioural processes to put these self-beliefs into effect”. Therefore contextual self-processes, such as perceived self-competency and self-regulation, have been used to understand how one completes tasks, becomes motivated and puts effort into seeing a task through (Zimmerman, 1995). Carver and Scheier’s (1998) model of self-control involves the individual’s underlying three processes: self-regulation that is “goal setting, goal

operation and goal monitoring” (Burnette et al., 2013, p. 67). However, Bandura describes their self-regulatory processes succinctly.

According to Bandura (2006, p. 1) “this multifaceted self-directedness operates through self-regulatory processes in the explanatory gap to link thought to action” (Bandura, 2006). Bandura (2001, p. 8) states that this “self-regulation of motivation, affect and action is governed by a set of self-referent sub-functions, which include self-monitoring, performance self-guidance via personal standards, and corrective self-reactions”. The self-regulatory processes are depicted in Figure 6 below. Moral agency forms an important part of self-directedness. According to Bandura (2001), individuals are guided by their self-regulatory mechanism, which includes moral judgements that determine their personal standards and situational circumstances, resulting in self-sanctions. According to Bandura (2001, p. 8), individuals are guided by their self-regulatory mechanism, which includes moral judgements that determine their “personal standards and situational circumstances, resulting in self-sanctions”. Moral sanctions are weakened or disengaged at the outcome locus of control processes by ignoring, minimising, or disputing the injurious effects of one’s conduct (Bandura, 2001, p. 9). Depending on one’s self-regulation and moral agency, one’s behaviour can either be socially acceptable or not, resulting in a person disengaging in other spheres of their lives. The advantage of having an all-encompassing perspective is that one can investigate self-beliefs, the behaviours emanating from these “self-beliefs, as well as the metacognitive aspect, such as self-monitoring and the socio-cultural context and environment that determine human functioning and reasoning” (Bandura, 2001, p. 10).

Figure 6

The processes of Self-regulation



Note. Reprinted from Bandura’s Social Learning Theory and Social Cognitive Theory (Nabavi, 2016, p. 18). Research gate.

The last core feature of human agency is *self-reflectiveness*. Earlier theorists, such as John Dewey (1933), developed the theory of reflection. He believed that through self-reflection, one can understand how to make sense of a situation, which is helpful in a learning context. Thereafter, other scholars such as Boud et al. (1985) and Schon (1983), to name a few, built on Dewey’s theory. Schon’s (1983) theory stated that reflection has two processes: reflection *in* action and reflection *on* action, whereby one has to think on one’s feet as they are experiencing the situation. Boud et al. (1985) argued that Dewey’s theory ignored emotions, which are important in self-reflection. However, Bandura (2001) built on these theorists’ definitions and stated that self-reflectiveness is when the person has the ability to reflect on their thoughts and actions; therefore, “they are self-examiners of their own functioning” (Bandura, 2001, p. 10). They believe that they can exert “control over their own functioning and over environmental events” (Bandura, 2001, p. 10). According to Bandura (2001), human agency is based on efficacy beliefs, and self-regulating and motivational thinking are both driven by efficacy beliefs. Bandura (2006) further states human functioning is determined by a reciprocal interaction between interpersonal, behavioural, and environmental factors.

Because of a person’s belief in themselves, they would be able to produce the desired socially acceptable results, which would encourage them to think optimistically; whereas if the individual feels they will fail to produce the desired results, they will become demotivated

to make positive change, resulting in thinking pessimistically and self-hindering their efforts. Therefore, “perceived self-efficacy occupies a pivotal role in the causal structure of social cognitive theory because efficacy beliefs affect adaptation and change not only in their own right, but also through their impact on other determinants” (Bandura, 2001, p. 10). To illustrate this, if the person believes that they are able to deal with the situation, environment or challenge, then their coping efficacy would reduce their vulnerability to stress, depression and anxiety, and they would become more resilient to adversity. Hence, efficacy beliefs have an important role in shaping one’s life by “influencing the types of activities and environments they choose to get into” (Bandura, 2001, p. 10). However, as stated earlier, the “rapid pace of the informational, social, and technological change has a huge bearing on one’s personal efficacy, self-development and self-renewal throughout the course of one’s life” (Bandura, 2001, p. 21). Bandura (2001) then discusses how even though people are designed to want to take control of their self-development and life circumstances, they also need fortitude to direct their lives. In the face of temptation through social structures, Bandura (2001, p. 12) states that people should be helped to expand their self-regulatory capabilities, which would “enable them to resist fortuitous traps” which would lead them down detrimental and sometimes destructive paths, and to avoid becoming enmeshed in such predicaments. Therefore, in terms of financial-decision making, Farrell et al. (2016, p. 86) and Zimmerman (2019) state that “self-efficacy plays an important role in the individual’s belief” that they has the ability to act to accomplish their financial goals. Lim et al. (2014) found in their study that higher financial efficacy is correlated with financial wellbeing, which was concurred by Serido et al. (2020) and Lone and Bhat (2022).

However, failures in self-regulation result in lapses in one’s personal control. Individuals tend to display poor or impulsive behaviour and conduct, resulting in selective disengagement of self-sanctions, whereby they are either judged for their lapse in behaviour or blamed for bringing the suffering on themselves. Therefore, according to Zimmerman (1995), Carver and Scheier (1998) and Bandura (2001), failures in “self-regulatory processes can result from faulty standards, defective self-monitoring, or weakness in the overriding and activating response sequence”. This failure in self-regulation behaviour (lack of self-control) due to one’s financial standing could result in impulsive behaviours (Lea, 2021; Strömbäck et al., 2017), such as taking loans to provide for their families or wanting to lead a better lifestyle “like the Joneses” as a result of the neoliberalism approach by marketers, which results in one becoming further indebted (Patrick, 2013). In light of financial stress, one either disengages or cannot balance oneself, the environment, or social influences, to which

one is subjected. This results in one's self-regulatory capabilities eventually becoming depleted and starting to develop negative coping styles, such as turning to substance abuse, gambling, withdrawing from families, friends, and the work environment. These negative coping skills eventually result in feeling judged by others, and as individuals cannot provide for their families, they become further indebted, resulting in feeling stigmatised and discriminated against by others (Cuesta & Budría, 2015; Ssebagala, 2017).

This results in the person's self-efficacy becoming affected and eventually eroded. Due to financial stress, the employee may become pessimistic, demotivated and eventually highly stressed and depressed (Cuesta & Budría, 2015; Turunen & Hiilamo, 2014). This leads to withdrawal or disengaged behaviours; the financially stressed person tends to withdraw from the family and the workplace. At work, the employee displays a poor work ethos by absenting themselves or is physically present at work but unable to perform their duties due to their financial stress, and presenteeism becomes evident (Bonner, 2016). This in turn negatively impacts on the unit's, departments or section's employees and performance. In this case one develops poor coping skills and may not engage in the financial education programmes offered at work or wish to seek help due to the perceived stigma and embarrassment due to the feelings of failure in one's self-regulatory capabilities (Lea, 2021). One also develops the fear that one's colleagues will find out that they are not managing their finances properly and blame or label them for this, similar to how stigma is attached to mental illness and the mentally ill fear being labelled by their friends and family (King et al., 2007).

On the other hand, if employees have good self-regulatory processes and good self-efficacy, they will feel that their work and personal life is not affected by financial problems, and that one can overcome the financial setbacks on their own. As a result, they may not identify the need to seek help and do not access the financial education programmes offered. According to the labelling theory, generalised self-efficacy could also be interpreted that the over-indebted person is actually in denial and hence does not see the need to go for help through the financial workplace programmes. This theory is also suggested by Lone and Bhat (2022) who argue that individuals who have a greater sense of self-belief in their abilities, also have an increased desire to take greater risks, which could result in more stock market investments or more loans, which could be risky. It is interesting that their study found that individuals who have low self-efficacy show less risk-taking behaviour and more likely to have only a savings account, yet on the other hand they might feel motivated to seek help so that they can learn to manage their finances better and do not become further indebted as

concluded in Lim et al.'s (2014) study. Lone and Bhat's (2022) study highlighted that financial self-efficacy is a mediating factor when an individual feels self-assured in their personal financial management skills; therefore, they are more likely to seek help for their financial stress as they see these stressors as a challenge that they need to master rather than a difficulty that they need to avoid. This theory is supported by Chong et al.'s (2021) study which suggests that poor management practices and poor financial literacy will negatively impact a person's self-efficacy and negatively influence their financial behaviour. Therefore, it is suggestive that these findings would negatively impact the individuals help-seeking behaviour.

However, as stated in Bandura's theory, the individual does not operate in an environment on their own. Therefore, Bandura talks about the three modes of agency that influence how people live their lives. Bandura (2006) coined the term *personal agency* to refer to the core features of the agentic perspective talk. However, in many spheres of function, people do not have control over the social conditions in which they live, and not all are subjected to the same institutional practices. Historically, some people are disadvantaged due to the communities they belong to that affect their daily lives (Haslam et al., 2019). *Proxy agency* refers to a situation where people rely on others who are more influential, and believe they have the power to help secure their future and desired outcomes. This can be used to their advantage or disadvantage as it could either promote self-development or hinder their personal competencies (Bandura 2001). Lastly, people do not live their lives in isolation; many things that they want are achieved through working in coordination with others to accomplish what they cannot on their own, and this is called *collective agency* (Bandura, 2001). As stated in the literature, "human functioning is rooted in social systems", according to (Bandura, 2001, p. 14). These social systems are also heavily influenced by globalisation, and rapidly changing technologies and telecommunications, which use symbolic environments to disseminate ideas, values and styles of behaviour. This results in global economies weakening the values of social and cultural norms in society, and reshaping economies together with the political and social life of societies. As a result the citizens are led to believe that they want/need more due to the deceptive and aggressive marketing strategies of capitalists, resulting in many over-extending themselves due to their self-regulatory processes eventually breaking down, and subsequently becoming financially stressed and over-indebted.

In conclusion, to understand over-indebtedness and its psychological consequences according to this theory, we need to view and interrogate the different levels of interaction

across the different systems that influence the individual and prevent them from seeking help. The above theories are most appropriate as over-indebtedness impacts not only the individual/employee but multiple levels of the individual's life, such as their family, workplace, community and indirectly the society in which they live. Thus we need to consider the different contexts, levels of influences, and social interactions that come into play when examining the psychological consequences and behaviour of the over-indebted individual.

In terms of the context, which involves the four interrelated systems discussed above, the microsystem is suggestive of the immediate environment that the over-indebted employee/individual lives in, including their interactions with the people they live with. The researcher draws on the relevance of labelling theory to further explain the self-stigma of the over-indebted individual. Therefore, based on the stress appraisal model, when the individual becomes ashamed of their financial situation, it results in the individual becoming stressed, depressed, developing maladaptive coping strategies, such as drinking alcohol, smoking and gambling, as well as becoming suicidal due to not knowing how to manage finances and becoming over-indebted.

As adapted from Berk (2000, p. 25), the *microsystem* encompasses the relationships and interactions that the over-indebted individual has with their immediate environment. This shame has a ripple effect on the following ecosystems: the *mesosystem* is how the over-indebted individual interacts with their microsystem, such as withdrawing from social interactions with their primary support group, which includes family and friends. Perceived stigma and embarrassment are experienced by the individual. In the third layer, the *exosystem*, the individual is affected by globalisation, neoliberalism and environmental changes, which result in consumerism and aggressive marketing by the marketers; therefore, the person feels the need to take on more loans to provide for their family. This eventually impacts the over-indebted person's social interactions with other people and places, such as friends, work and colleagues. Finally, with regard to the last layer, the *macrosystem*, Berk (2000) claims that while there is no specific framework, this layer comprises cultural values, customs and laws. Braucher's (2006) study highlights that due to changing legislation, consumerism, politicising credit and making it readily available through media and marketing, an employee is easily influenced and easily becomes over-indebted. As highlighted in Ramsay (2012, p. 422) "the EU promotes consumer credit as 'the lubricant of economic life' in the context of a 'competitive social market economy'; the development of debt adjustment systems and insolvency are part of the ground rules of this market".

Therefore, Braucher (2006, p. 9) aptly states that “efforts to create or recreate a culture of personal financial responsibility thus face an uphill battle against entrenched structural and cultural features of society”. This result in the individual becoming over-indebted despite the government’s attempts to curb over-indebtedness through policies and legislation, as stated above. The individual lives beyond their means and due to the stigma surrounding help-seeking, workplace programmes fail. Also as discussed above, the over-indebted individual, apart from feeling shame and/or denial, or at risk of becoming over-indebted, tends to blame their behaviour on factors beyond their control, which in turn encourages further denial and delays the onset of shame (Hayes, 2000), which undoubtedly negatively impacts seeking help and feeling stigmatised. These assertions, as discussed above, are better understood through the adapted socio-ecological model, the stress appraisal model and the social cognitive theory of Bandura.

2.10. Conclusion

This chapter presented key research in the field of over-indebtedness and how it impacts an individual in the workplace. The literature on the indicators, prevalence, causes and consequences of over-indebtedness was interrogated, including interventions to address over-indebtedness. In considering the multilateral causes and the wide range of consequences of over-indebtedness, its prevention and treatment should involve both borrowers and lenders, according to Bouyon and Musmeci (2016). However, this study largely focuses on the borrowers/consumers rather than the lenders; therefore, the literature review that was presented focused on the borrowers/consumers. However, the psychological and work-related consequences of over-indebtedness need to be explored with specific reference to the role that stigma and self-efficacy play in the help-seeking behaviour of the financially stressed individual. The coping styles of consumers (that is, the participants’ context in this study) need to be examined, including the workplace interventions and the satisfaction and effectiveness of the FWP. Therefore, this research, against the backdrop of the socio-ecological systems theory, the stress appraisal model and the social cognitive perspective, and the multidimensional nature of the causes and consequences of over-indebtedness, focuses mainly on over-indebtedness in the workplace and how failures in self-regulation, more specifically self-efficacy and stigma hinder or create barriers for help-seeking behaviours.

Chapter 3: Methodology

3.1. Introduction

This chapter will discuss the research methodology, provide an overview of the pragmatic research paradigm, and explain and justify the research design, namely the case study mixed-methods approach employed in this study. Thereafter, the description of the study's setting and the methodology of the different study phases follows. Phase One comprised the development of the research instruments. Phase Two involved the concurrent quantitative and qualitative studies of the convergent mixed-methods approach. In this section, the respective study designs, study population, sampling, research instruments used for the data collection procedures, and analyses in the different phases are presented. Ethical considerations and the researcher's reflexivity are discussed. The quantitative study aimed to determine the employees' levels of indebtedness, the psychological consequences of feeling indebted, their coping strategies when financially stressed, and their views of the FWP through the survey method. The qualitative study using a focus group interview was conducted with Employee Wellness practitioners (EWP) to gather rich data on their views of the FWP with specific attention to availability, accessibility and utilisation of the programme, their service delivery challenges, and lastly, ways to improve the FWP. In Phase Three, the results of both quantitative and qualitative research methods are integrated into the discussion, followed by the limitations of the study, conclusions and recommendations.

3.2. Methodological Approach to the Overall Study.

The research paradigm and overall study design will be presented in this section. The research paradigm is discussed first, followed by a case study and thereafter the convergent mixed-methods design, which was chosen as the overall study design. The convergent mixed-methods design was used in Phase Two of this research, whereby both the quantitative and qualitative data during this phase were analysed and then the two sets of data were merged to provide the integrated interpretation of the results as outlined by Creswell and Clark (2007).

3.2.1. Research Paradigm

The paradigm used for this study is pragmatism. Pragmatism was founded by the methodological works of William James (1842-1910); John Dewey (1859-1952); Charles Sanders Peirce (1839-1914) and Herbert Mead (1863-1931) as stated in Parvaiz, Mufti, and Wahab (2016). This concept arose from the philosophy of 'using what works' and facilitates solutions to problems, resulting in valuing both objective and subjective, as well as deductive

and inductive knowledge (Creswell, 2003). As a result, his approach fosters problem solving rather than asking about the law of nature and reality (ontology), that is, what is truth or reality, and the theory of knowledge (epistemology; (Parvaiz et al., 2016). Therefore, pragmatism is considered a good justification for the mixed-methods approach using both quantitative and qualitative approaches to best answer the research questions (Maarouf, 2019). While the paradigm of a study provides the “philosophical justification for the methodological choices” (Maarouf, 2019, p. 6), pragmatism has been criticised for not guiding the social enquiry process and creating an ‘anything goes’ attitude to research (Maarouf, 2019, p. 6). Earlier critics stated that the absolutist criterion of truth and error was the main point of attack (Addison, 1905). Therefore, there will always be facts and ideas that can be drawn from the data when applying a pragmatic approach. Furthermore, Maarouf (2019) argued that pragmatism as a philosophy does not define ‘what works’ when it comes to research methods. Secondly, questions have been raised about whether pragmatism takes into account the different assumptions of both quantitative and qualitative paradigms. This assumption suggests that both qualitative and quantitative methods are not studying the same phenomenon, which makes methods for cross-validation and triangulation illogical. However these criticisms are weak, as pragmatism opens all possible options for a researcher to take into account when trying to understand a research problem. From a methodological point of view, pragmatism better equips the researcher to deal with complex social processes resulting in varied outcomes (Creswell et al. 2011). Therefore, this approach allows the data from the quantitative and qualitative approaches to be integrated, resulting in no conflicting philosophies (Maarouf, 2019). Hence Van Heerden (2012) and Maarouf (2019) state that the philosophical paradigm that best suits mixed-methods studies is pragmatism, as the research in psychology using this design allows researchers to draw strength from both approaches to best answer the research questions (Dattilio et al., 2010). For these reasons, the researcher used a pragmatic approach and used ‘what worked’ to unpack the complex understanding of over-indebtedness in the DoH. The mixed-methods research was used to combine quantitative and qualitative research findings to resolve the research problem by collecting, analysing, and combining them into one study (Creswell, 2012). In this case study, the researcher adopted the mixed-methods approach to understanding the impact of over-indebtedness and the employees’ help-seeking behaviour by unpacking the research questions that will be discussed in this chapter.

In contrast to other paradigms such as post-positivism, which is deterministic in nature, pragmatism is largely based on scientific methods and based on the premise that the

cause will influence the outcome; however, when it comes to human behaviour one cannot be 'positive' about our knowledge when studying human behaviour and actions (Creswell, 2003). With regards to the constructivism paradigms, there are multiple realities, so there is a lot of room for interpretation, and it is subjective with regard to the participant's experiences. This type of enquiry is more inductive rather than starting with a theory, as in post-positivism. Lastly, with regards to advocacy positions, this is where the research attempts to address social injustice. The current study is not based on purely understanding social injustices, even though the social injustices could lead to consumers becoming over-indebted due to being marginalised in society. Rather, in this study the research is focused on how knowledge is derived from actions, situations and consequences rather than only predetermined conditions. Using the pragmatic approach, the research wants to arrive at answers to the research questions posed below and examine possible interventions to curb over-indebtedness through investigating existing workplace interventions such as the FWP embedded in the Employee Wellness Programme (EWP) of the DoH. Based on this pragmatic approach, the researcher can draw liberally from both the quantitative and qualitative assumptions when engaged in this research and obtain the best understanding of the research problems (the psychological consequences of over-indebtedness), hence the use of a mixed-methods design (Creswell, 2003).

3.2.2. Research Design

A research design determines the methodological approaches that are used to help the researcher achieve the study's aims and objectives. In this research, a case study mixed-methods design, as outlined by Guetterman and Fetters (2018) was used for the overall study. The researcher used this approach to understand the levels of over-indebtedness within the DoH, the employees' perceptions of their financial stress and indebtedness, and their views on their financial management and savings methods and coping strategies. The case study approach was used as over-indebtedness (a real-life phenomenon) is a complex issue, and this design, according to Hollweck (2016), should provide the researcher with ways to gain an in-depth understanding of this complex phenomenon of over-indebtedness within the DoH (the case), but this method is dependent on the researcher's skill and expertise.

According to Hollweck (2016) case study is an in-depth empirical enquiry that investigates a real-life phenomenon (over-indebtedness) in a real-world context. In a case study, the use of multiple data sources enhances the credibility of the case (Crowe et al., 2011). Crowe et al. (2011) elaborated that there are three main types of case studies: *intrinsic*,

which is conducted to learn about a unique phenomenon; *instrumental*, when a particular case is used to get a better understanding of a phenomenon or issue; and *collective*, whereby multiple cases are studied simultaneously or sequentially so that a broader view of a particular issue is investigated. This study used the *instrumental* case study approach as the researcher is interested in understanding the psychosocial consequences of over-indebtedness and the barriers that prevented help-seeking behaviour from the established workplace programme, that is, the FWP (FWP), which is within the case, namely, the DoH. In order to provide answers to these complex issues, the researcher used multiple sources of data within this case study, that is, the quantitative and qualitative phases, and embedded analysis, which is analysing the data on multiple levels; therefore, the instrumental case study mixed-methods approach was employed.

According to Guetterman and Fetters (2018), using the mixed-methods approach, a researcher can adopt a pluralist stance to gather data, using what works for them to provide answers to a research question. According to Fetters (2016), this approach provided complex answers to research questions that integrated philosophical frameworks for both post-positivism and interpretivism by intertwining both quantitative and qualitative data in such a way to derive answers for the research questions. By mixing these approaches, the researcher can create a continuum of research approaches that allows the research to be both subjective and objective, resulting in the researcher using both qualitative and quantitative approaches, as using either quantitative or qualitative research would not provide a full understanding of the complex issues researched (Tashakkori & Teddlie, 1998). Hence, in quantitative approaches, surveys are generally used to provide objective answers to a research question. whereas in qualitative approaches, researchers use tools such as interviews and participant observations to understand a situation (Dawadi et al., 2021). The advantages of the mixed-methods approach, as outlined by Creswell and Clark (2007) and Dawadi et al. (2021), are that the research investigation is more in-depth and over and above closed-ended questioning, rich data can also be extracted from the qualitative enquiry. This method takes into account the subjective and objective views of participants, which enriches the research enquiry. This results in a deeper understanding of the research topic where there are divergent and complementary views, which would enrich the understanding of the subject matter and result in future enquiries (Teddlie & Tashakkori, 2009). Therefore, conclusions can be drawn more accurately, taking into account the strengths of both quantitative and qualitative enquiries. This method allows for the triangulation of data, which is a strategy used to validate the results obtained from either a quantitative or qualitative method (Dawadi et al., 2021).

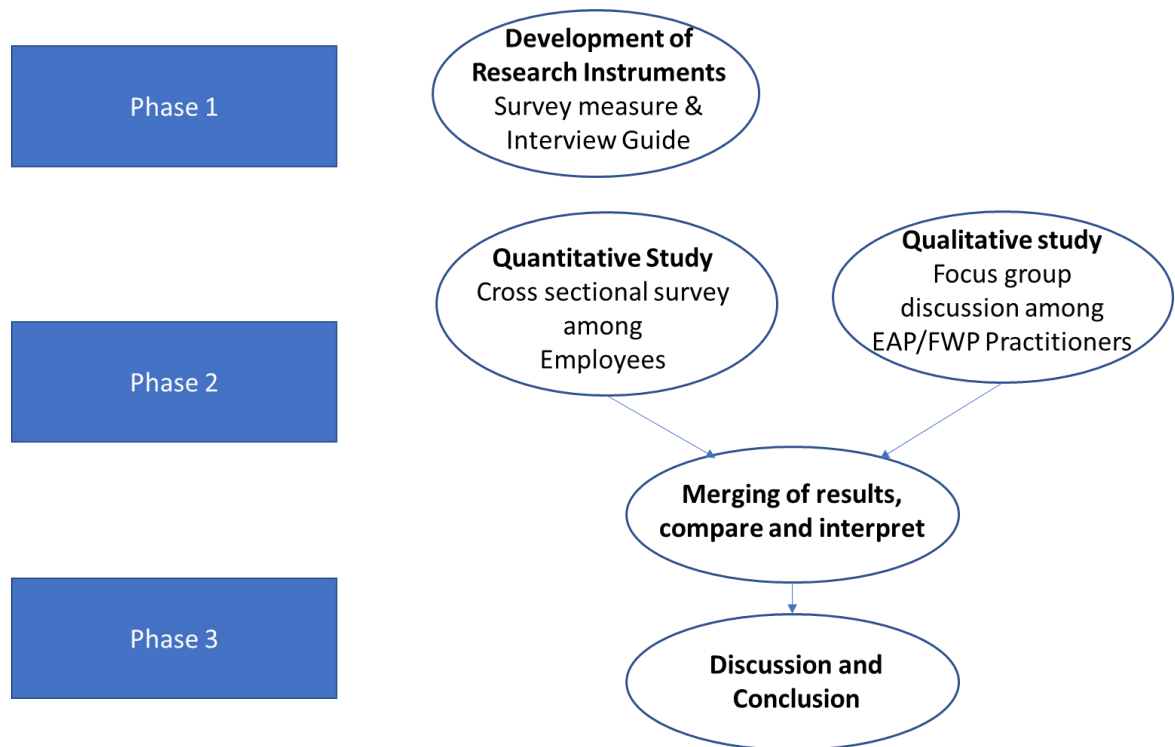
However, Dawadi et al. (2021) critique the mixed-methods approach by stating that it can be viewed as being too time-consuming and involving a lengthy process. It also may not be cost-effective if the researcher is unable to integrate both the qualitative and quantitative data appropriately; hence, the reliability and validity of one of the research methods may be questioned. Furthermore, Dawadi et al. (2021) argued that the researcher may have a challenge triangulating and integrating the data sets, which are aimed at complementing and extending the research enquiry by providing rich interpretations of the data. However, mixed-methods designs are used across disciplines and in various settings to research complex social phenomena, where one methodology may not be sufficient to understand the complexities of the enquiry. The meaningful quantitative and qualitative integration by merging data in the discussion section is important, as Guetterman and Fetters (2018, p. 913) stated that “failure to achieve meaningful integration can affect the quality of the inferences and conclusions”. Bearing in mind the pros and cons of this methodological approach, the researcher felt that the following methodological approach was best suited to this study.

The current instrumental case study mixed-methods design was conducted in three phases. In Phase One, the instrument was developed, and in Phase Two, the phenomenon of over-indebtedness was investigated from the perspective of the employees, how they viewed their over-indebtedness, including a better understanding of the psychosocial issues of over-indebtedness in the DoH. In addition, employee views on the FWP were investigated, with specific reference to the utilisation and satisfaction of the programme, including the help-seeking behaviour of the employees. In the concurrent qualitative study, the wellness practitioners’ views of the availability, accessibility, utilisation and the barriers that prevented help-seeking behaviour were explored. The researcher felt that there are subtle nuances and experiences that may have been missed as not all staff members were exposed to the financial wellness programme offered through the EWP. Therefore, it is important to understand the views and challenges from the practitioner’s perspective when implementing this programme. This would provide insight into the organisational perspective of delivering the FWP, which would add value to the findings of the quantitative research. The data from both studies were collated after the appropriate data analyses were conducted, followed by the integration of all the data gathered from both the employees and the wellness practitioners. From this, discussions, conclusions and recommendations emerged. By using this methodological approach, the researcher aimed to better understand what works and what does not work when managing over-indebtedness in the workplace.

The instrumental case study and the concurrent mixed-methods design were deemed appropriate to answer the research questions discussed below. The specific steps used in developing the instruments and collecting, analysing and integrating the data are outlined in Figure 7.

Figure 7

The research process used in this study is the convergent mixed-methods design nested in a case study.



3.3. Summary of the Aims and Objectives of the Different Study Phases

The main aim of this study was to better understand the over-indebtedness of employees of the DoH in relation to financial management practices, including saving, its psychological impact and debt help-seeking, and the accessibility and acceptability of the FWP offered through EWP/EAPs. In order to address this aim, the objectives of the different study phases are outlined below.

Phase One: Development of Research Instruments and Pilot study

The purpose of this phase is twofold. First, to develop the quantitative survey instrument, and second, to refine the questionnaire instrument in a pilot study. The pilot phase of the study was conducted only with employees from an identified institution within

the DoH in KZN. In addition, the interview guide for the focus group discussion among the practitioners responsible for delivering the FWP was developed. The objectives are outlined below:

1. To develop a survey instrument to examine the levels of over-indebtedness inclusive of financial management practices and related psychosocial factors, such as financial stress, stigma linked to financial problems, general self-efficacy and debt help-seeking behaviour, perceptions related to the FWP, and levels of satisfaction with the FWP among employees who utilised the financial wellness programmes offered by the Employee Assistance or Employee Wellness Programme (EAP/EWP).
2. To conduct a pilot study among employees at an identified institution within DoH in KZN using the above quantitative survey instrument in order to:
 - Refine the above measures;
 - Determine the time required to complete the questionnaire;
 - Ensure that the survey instrument is appropriate for the target audience.
3. To develop a qualitative focus group interview guide to understand the views of the employee wellness practitioners regarding utilisation, availability and accessibility of the FWPs for the employees of the DoH.

Phase Two: Concurrent Implementation of Quantitative and Qualitative Studies

The cross-sectional survey study was conducted among a sample of employees within the DoH in KZN, excluding those at the specific facility in which the pilot study was conducted. The qualitative study using a focus group discussion was conducted to explore the views of the permanent EAP/EWP practitioners. The key objectives are outlined below.

Part One – Objectives of the Quantitative Study

1. To measure the extent of over-indebtedness in the DOH.
2. To determine the financial management and savings practices among employees, including access to credit.
3. To identify the determinants of perceived over-indebtedness.
4. To examine the psychological impact of perceived over-indebtedness
5. To investigate the predictors of financial stress.
6. To explore the coping strategies used.

7. To investigate the predictors for avoiding debt help-seeking, including the role of self-efficacy in this regard.
8. To determine the levels of satisfaction with the FWPs.

Part Two – Objectives of the Qualitative Study:

9. To explore the views of all employee wellness practitioners with regards to the accessibility and effectiveness of the financial wellness programme offered.

Phase 3: Merging of Data, Compare and Interpretation

10. To merge the data and compare and interpret the data from the qualitative and quantitative studies. This component of the study is addressed in Chapter 7, that is, the integrated discussion, conclusions, contributions and recommendations chapter.

3.4. Department of Health, KwaZulu-Natal as Context – The Case

3.4.1. Study Setting

Figure 8

KwaZulu-Natal Health Districts



Research has shown that there is an increasing number of public servants in all government departments who are over-indebted (Public Service Commission, 2006).

However, for the purposes of this study, this research study was located within the Department of Health, KwaZulu Natal. The DoH comprises of 11 Districts with a range of health facilities, including hospitals, clinics, district offices, emergency medical services, laundry services and forensic services. Currently, there are approximately 15 000 employees throughout the DoH, KwaZulu Natal, who are over-indebted to the PERSAL system with either administration orders or garnishee orders against their names. Each department has a system that also houses information on deductions that are made to financial services companies, including garnishee and administrations orders.

As discussed in the literature review section, formal indicators of over-indebtedness in SA have been identified by NCR and the Haupt and Coetzee study in 2008. The Haupt and Coetzee study indicated that 20% of all public servants in all government departments in all provinces are over-indebted and have garnishees and administration orders against them. This includes the KZN DoH, which has over 12 000 garnishees and 3000 administration orders on its payroll system for the entire Department.

The DoH consists of 86 000 employees provincially. Based on the above, approximately 20% of the employees are over-indebted. Therefore, similar to other government departments, the DoH has to implement both the garnishee and administration orders as they are court-ordered, failing which the DoH will be liable for payment, which is often in the form of the attachment of government equipment. Hence, in order to understand the extent of over-indebtedness amongst employees, garnishee and administration orders will be used as indicators to measure over-indebtedness.

3.5. Study Methodology

In Phase One of this mixed-methods case study, the research instruments were developed, including a pilot study comprising a pen-and-paper questionnaire to determine the applicability of this research instrument. This phase was rolled out by the EWP practitioner. Thereafter, in Phase Two, the cross-sectional survey (quantitative study) was rolled out to the employees of the DoH via the DoH intranet using Survey Monkey. The concurrent qualitative study using a focus group discussion was conducted among the EWP practitioners to understand their general experiences of the programme and employee access to the FWP. The detailed methodological approaches for the different phases of this study are described below in terms of the respective phases.

3.5.1. Phase 1: Development of Instruments

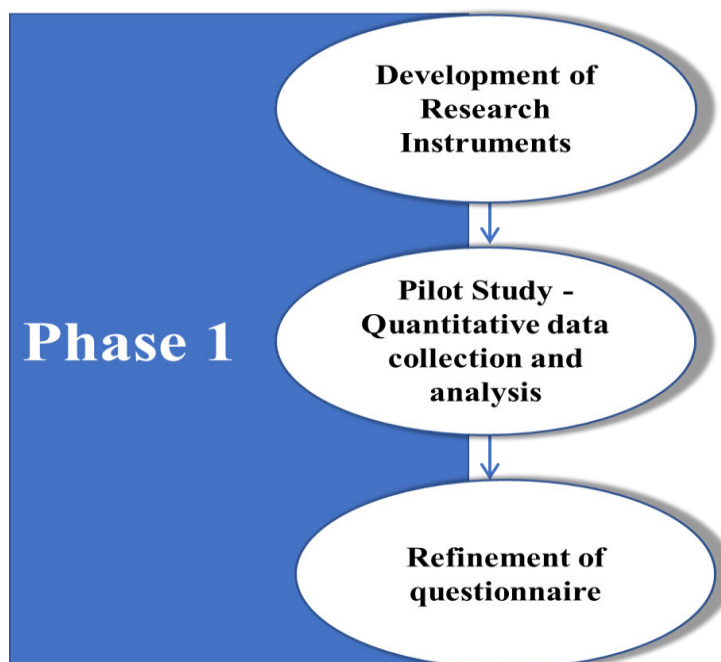
The development of the quantitative research instrument will be discussed first, followed by the development of the interview guide for the focus group discussion. The quantitative research instrument was compiled in the form of a survey. Survey design is used to explore human behaviours and perceptions and is often used in social and psychological research (Singleton & Straits, 2009).

3.5.1.1. Development of the Quantitative Research Instrument

The development of the research instrument is discussed in detail below. Figure 9 depicts the steps taken in the development of the cross-sectional survey instrument. Once the researcher compiled the research instrument, a pilot study was conducted to refine the survey instrument.

Figure 9

Steps followed in the development of the survey instrument



The quantitative research instrument was developed to measure employees' attitudes, behaviours, perceptions and beliefs regarding over-indebtedness, financial management practices, including savings and credit commitments, and the psychosocial impact of over-indebtedness. This included their financial distress, factors that impact debt health seeking behaviours and views about the FWP provided to combat over-indebtedness in the

workplace, including the satisfaction with the FWP. Development of the quantitative research instrument is discussed below. Once the researcher developed the research instrument, a pilot study was conducted to refine the quantitative research instrument.

According to Creswell & Hirose (2019), a pilot study adds value to the main study when the research instrument is developed. The purpose of the pilot study is to assess with a smaller group how they answered the questionnaire, the relevance, and understanding of the questions, length of questionnaire and questions, and their comments on any weaknesses in the instrument to guide the modification of the instrument. This resulted in slight changes to some of the questions in the questionnaire so that the research instrument could be improved. The construction of the cross-sectional survey instrument will be discussed first, followed by the pilot study in terms of sampling of the respondents and data collection and analysis.

3.5.1.2. Development of the Research Instrument

The aim of the research instrument as discussed above was to gain socio-demographic background information, assess the level of indebtedness, including measuring the attitudes, behaviours, perceptions and beliefs of employees regarding over-indebtedness, financial management practices including savings and credit commitments and the psychosocial impact of over-indebtedness matters including their financial distress, factors that impact debt health seeking behaviours as well as views about the FWP directed at equipping employees with knowledge of the programme offered including benefits of attending and the provision of debt counselling services which is aimed at combatting over-indebtedness in the workplace.

A preliminary research instrument was developed based on the literature review, the researcher's own insights gained through her experiences as a programme manager and clinical psychologist in the DoH, and the contextual realities of the employees, as discussed later in the chapter.

In the first section, socio-demographic background information was sought to gain some understanding of the sample. These included questions on age, gender, marital status, education level, home language, work history, salary level, characteristics of the household, including number of children and dependents, income bands and status of the participant, such as whether the participant was the sole breadwinner for their family and what their home ownership status was.

The second part of the questionnaire asked for general information on finance management, including financial status, for example, questions on garnishee and/or administration orders, credit commitments and savings practices. The latter includes certain items from the Old Mutual Savings Monitor questionnaire. This questionnaire was developed by Old Mutual in October 2012 (see Appendix A) to investigate the effects of over-indebtedness and the level of savings among South Africans. Furthermore, apart from saving practices, and credit commitments, indicators of over-indebtedness, such as whether the employee felt debt-free, skipped payments, and/or just lived month to month, were included in this section. From the information on financial status, savings, and credit commitments, indices were derived to indicate employees' views on their over-indebtedness, ability to save, and utilisation of financial workplace programmes, that is, the FWP offered within the DoH. To provide answers to some of the questions explored above, especially with regard to how respondents think and feel about a programme, various knowledge questions used yes/no type answers, as suggested by Rattray and Jones (2007).

The third section comprised questions that investigated how the employees' financial status affected their work and personal lives. The psychological scales that were used to measure key constructs of the study included stigma, self-regulation and self-efficacy, and lastly, help-seeking behaviour. With regards to the psychological scales, the researcher selected standardised and reliable instruments to help investigate the research questions. However, no scales were found in the literature that specifically measured financial stress, debt help-seeking or over-indebtedness. All these scales used Likert type questions, ranging from 5 (strongly agree) to 1 (strongly disagree). In the case of the Financial Stress Indicator Scale (FSIS), which was created to measure the coping strategies of the financially stressed or over-indebted participant, items were developed on the basis of the experience of the researcher, guided by the literature when there were failures in self-regulation. Therefore, this required that related scales in the literature be specifically adapted to investigate debt help-seeking behaviour, debt stigma, financial stress and coping, and self-efficacy when managing or dealing with over-indebtedness as outlined below. In light of the fact that the researcher was not able to locate a scale that measures self-stigma of help-seeking for financial distress, Vogel et al.'s (2006) self-stigma of help-seeking scale for mental health and help-seeking behaviour was adapted to determine the levels of self-stigma of help-seeking for financial distress or over-indebtedness when seeking help from the EWP. In 2006, Vogel et al. developed the 10-item self-stigma of seeking help scale (VSSOSHS) to measure how much participants felt their self-esteem would be threatened by seeking counselling for mental

health. According to Vogel et al. (2006), samples drawn from diverse American populations have shown that the original VSSOSH scale has a unidimensional factor structure and is reliable. The Likert-type scale is a 5-point scale ranging from strongly disagree (1) to strongly agree (5). Five items in Vogel et al.'s (2006) scale were reverse-scored so that higher scores indicate greater self-stigma. Vogel et al. (2006) validated this scale in a sample of 1000 participants from several colleges. They reported good internal consistency of the 10-item scale, which ranged from Cronbach's alpha of 0.81 to 0.91. This scale was also used in a study conducted in Botswana by Pheko et al. (2013), where the role of stigma and help-seeking behaviour amongst Botswana's university students on their intention to seek psychological help was assessed. In this study, higher scores revealed a greater perception of self-stigma associated with seeking psychological help, and the internal consistency for the use of this scale yielded a Cronbach's alpha of 0.66, indicating that this scale is moderately reliable to use in the Southern African context. A later South African study conducted by Pather (2019) also indicated that this scale had a fairly acceptable inter-item reliability coefficient with a Cronbach's alpha of 0.62 in examining self-stigma in seeking help for mental distress.

The researcher adapted the VSSOSH scale by rewording all the items for over-indebtedness and financial help-seeking from the SSOSH scale. The table below illustrates the adapted scale items that were reworded; for example, *psychological help* was changed to *financial help* and *therapist* was reworded to *EAP/Debt Counsellor*. Hence, the researcher felt it appropriate to rename the SSOSH scale to the Debt Help-Seeking Avoidance Scale (DHSAS).

Table 3

Adaptation of the Vogel's Self Stigma of Help Seeking Scale to the Debt Help Seeking Avoidance Scale

The Vogel's Self Stigma of Help Seeking Scale	The Debt Help Seeking Scale
1. I would feel inadequate if I went to a therapist for psychological help .	1. I would feel a failure if I went to a Debt Counsellor or EAP for financial help .
2. My self-confidence would NOT be threatened if I sought professional help.	2. My self-confidence would NOT go down if I sought professional help for my financial problems .
3. Seeking psychological help would make me feel less intelligent.	3. Seeking financial help would make me feel less intelligent.
4. My self-esteem would increase if I talked to a therapist .	4. My self-esteem would increase if I talked to an EAP or Debt Counsellor
5. My view of myself would not change just because I made the choice to see a therapist .	5. My view of myself would not change just because I made the choice to see a Debt Counsellor or EAP
6. It would make me feel inferior to ask a therapist for help.	6. It would make me feel inferior to ask a Debt Counsellor/EAP for help.
7. I would feel okay about myself if I made the	7. I would feel okay about myself if I made the

The Vogel's Self Stigma of Help Seeking Scale choice to seek professional help.	The Debt Help Seeking Scale choice to seek professional help for my financial problems.
8. If I went to a therapist , I would be less satisfied with myself.	8. If I went to an EAP or Debt Counsellor , I would be unhappy with myself.
9. My self-confidence would remain the same if I sought help for a problem I could not solve.	9. My self-confidence will remain the same if I seek professional help for my financial problems I could not solve.
10. I would feel worse about myself if I could not solve my own problems.	10. I would feel bad about myself if I am not able to solve my financial problems

*boldface indicates the reworded items

With regard to the stigma scale (SS), King et al. (2007) developed the stigma scale to measure mental illness and stigma through a process of refinement of the original 42-item scale measuring stigma of mental illness. According to King et al. (2007), the final 28-item stigma scale reported a three-factor structure: the first factor was identified as discrimination, the second factor as disclosure and the third factor as potential positive. A 5-point Likert scale was used to rate the responses, ranging from strongly agree to strongly disagree. The higher score reflected a greater stigma against help-seeking. The internal consistency of the scale and the sub-scales was measured using Cronbach's alpha to assess the internal consistency and reliability of the scale. According to King et al. (2007), Cronbach's alpha for the overall stigma scale was 0.87, which indicated good reliability of the scale. Cronbach's alpha for the first sub-scale, discrimination was 0.87, for the second, disclosure was 0.85 and for the third, positive aspects was 0.64. This scale was designed to provide insight as to how stigma affects help-seeking behaviour.

This scale was utilised in the current research study as no scale was found in the literature that measures stigma related to over-indebtedness and the impact of stigma on help-seeking behaviour in SA. Hence, the researcher reworded this scale by substituting *mental health problems* for *financial problems*, as seen in Table 4 below. This scale was renamed the Financial Social Stigma Scale (FSSS). This scale was adapted in this study so that stigma could be assessed when it came to financial stress and over-indebtedness. It is noteworthy to mention that the rationale behind using both these stigma scales was to measure the role that stigma played in terms of over-indebtedness (FSSS), and secondly how help-seeking behaviour was affected by feeling stigmatised due to being financially stressed and/or over-indebted (DHSAS).

Table 4

Adaptation of The Stigma Scale (King et al. 2007) to the Financial Social Stigma Scale for measuring financial social stigma

The Stigma Scale - King et al (2007)	The newly developed Financial Social Stigma Scale
1. I feel the need to hide my mental health problems from my friends	1. I feel the need to hide my financial problems from my friends
2. I worry about telling people that I take medicines/tablets for mental health problems	2. I worry about telling people that I have financial problems
3. I avoid telling people about my mental health problems	3. I avoid telling people about my financial problems
4. I am scared of how other people will react if they find out about my mental health problems	4. I am scared of how other people will react if they find out about my financial problems
5. I would have had better chances in life if I had not had a mental illness	5. I would have had better chances in life if I had no financial problems
6. Very often I feel alone because of my mental health problems	6. Very often I feel alone because of my financial problems
7. People have avoided me because of my mental health problems	7. People have avoided me because of my financial problems
8. People have insulted me because of my mental health problems	8. People have insulted me because of my financial problems
9. I am angry with the way people have reacted to my mental health problems	9. I am angry with the way people have reacted to my financial problems
10. I have been discriminated against by employers because of my mental health problems	10. I have been discriminated against at work by colleagues because of my financial problems.
11. I do not feel bad about having had mental health problems	11. I do not feel bad about myself for having financial problems
12. People have been understanding of my mental health problems	12. People have been understanding of my financial problems
13. Having had mental health problems has made me a stronger person	13. Having had financial problems has made me a stronger person

*boldface indicates the reworded items

Thereafter, when stress was measured due to financial matters, the Stanford presenteeism scale (SPS-6) was utilised as employees may be at work, but due to their levels of over-indebtedness, they are not coping or performing optimally. This six-item scale was developed by Koopman et al. (2002) from the 34-item Stanford presenteeism scale that they had originally developed. The researchers identified six key items to describe presenteeism, using a 5-point Likert-type scale, ranging from strongly disagree to strongly agree, with the higher scores indicating high levels of presenteeism. The shortened version of the Stanford presenteeism scale was reported by Koopman et al. (2002) to have a Cronbach's alpha of 0.80, which showed high internal consistency in their study where the SPS-6 was used to assess employee health status and productivity. In a South African study conducted by Coopmans (2007) with the University of Pretoria, it was shown that the short version of the SPS was considered to be reliable in measuring the level of presenteeism in South African managers, especially in terms of health and productivity. His findings yielded a high degree of reliability, as Cronbach's alpha = 0.80. Koopman et al. (2002) indicated in their final item development footnoted in their scale that the term *health problems* can be substituted with

any other similar descriptor. Hence, the researcher substituted *health problems* with *financial problems* in the current study, as shown in Table 5 below.

Table 5

The Stanford Presenteeism Scale (SPS-6) Koopman et al. (2002)

The Stanford Presenteeism Scale (SPS)	Adapted SPS Scale
Because of my depression, stress or anxiety , the stresses of my job were much harder to handle	Because of my financial problems , the stresses of my job were much harder to handle
Because of my depression, stress or anxiety , the stresses of my job were much harder to handle	Because of my financial problems , the stresses of my job were much harder to handle
Despite my depression, stress or anxiety , I was able to finish hard tasks in my work	Despite my financial problems , I was able to finish hard tasks in my work
My depression, stress or anxiety distracted me from taking pleasure in my work	My financial problems distracted me from taking pleasure in my work
I felt hopeless about finishing certain work tasks due to my depression, stress or anxiety	I felt hopeless about finishing certain work tasks due to my financial problems .
At work, I was able to focus on achieving my goals despite my depression, stress, or anxiety	At work, I was able to focus on achieving my goals despite my financial problems .
Despite my depression, stress or anxiety , I felt energetic enough to complete all my work	Despite my financial problems , I felt energetic enough to complete all my work

Note. The words in Bold were changed to *my financial problems* in the pilot study.

Lastly, the New General Self-Efficacy Scale (NGSES) is an eight-item scale that is a shortened version of the self-efficacy scale developed by Jerusalem and Schwarzer in 1981 (Jerusalem & Schwarzer, 1992). This scale was developed to assess optimistic self-beliefs to cope with a variety of difficult demands in life. The original self-efficacy scale has been used in many studies with a multitude of participants. In 1997, Chen and Gully developed the General Self-Efficacy Scale (Chen et al., 2001), and according to Chen et al. (2001, p.75), self-efficacy is defined as “one’s belief in one’s overall competence to effect requisite performance across a wide variety of achievement situations”. Chen et al. (2001) conducted validation studies in 2001 using the NGSES and they found that based on face validity, inter-item correlations, and factor loadings, including principal component analysis (PCA), this eight-item scale was retained as it best captured general self-efficacy. They concluded that this scale is unidimensional, internally constant and remains stable over time. This short scale with eight items uses a 5-point Likert-type scale from strongly disagree (1) to strongly agree (5), with higher scores indicating higher levels of self-efficacy. Cronbach’s alphas for the

internal consistency reliability of the scales ranged from 0.76 to 0.90 in samples from 23 nations, with the majority in the high 0.80s. There are studies in SA that used the NGSES to measure self-efficacy, such as a study conducted by Urban (2006), where the NGSES was used to measure entrepreneurial efficacy in a multicultural society. Urban's (2006) findings revealed that based on the factor analysis the measures have been revalidated for the first time in SA using different ethnic groups (Urban, 2006). Therefore, it was concluded that the NGSE remains a single factor solution with a Cronbach's alpha of 0.91, hence confirming Chen et al.'s (2001) finding that the scale is unidimensional in nature and has very good reliability. Also, in another validation study conducted in the South African context by Van Wyk (2010), who also used the NGSE as one of the scales, they concurred that there was good internal reliability for this scale with a Cronbach alpha of 0.81. Therefore, the NGSES was used in the current study. The researcher used this scale to understand how employees understood their capabilities at work despite their financial stress and/or over-indebtedness.

In the last section of the survey instrument, participants' perceptions and satisfaction with the FWPs and their help-seeking behaviours for financial stress and over-indebtedness were explored. Questions pertaining to the accessibility and availability of the programme were assessed. Also, questions surrounding the utilisation of the FWP, including satisfaction with the programme, were assessed. Lastly, the determinant of utilising the FWP, that is, the issue of confidentiality, availability and accessibility of the financial workplace programmes through the EWP was identified, and help-seeking behaviour was unpacked in the questionnaire so that the researcher could get a sense of barriers to help-seeking.

3.5.1.3. Pilot Study Methodology

According to Creswell and Hirose (2019), a pilot study is often administered to a small group of participants to examine how they answered the questionnaire, their understanding of the questions posed, including the length of the questions and questionnaire, as well as to explore their comments on any weaknesses of the instrument to guide the modification of the instrument. The purpose of the pilot study was to ensure that the generation of items that were used to develop the questions in the research instrument was refined in terms of wording and content as outlined in the literature (Rattray & Jones, 2007). The methodology followed for the pilot study is outlined below.

3.5.1.4. Methodology

The methodology of the pilot study in terms of the selection of the site and the study sample population where the survey instrument was rolled out, the development of the instrument, as well as data collection, analysis and amendments to the research instrument is outlined in this section.

Selection of site and study population for the survey instrument: The pilot study was conducted at Hillcrest Hospital, a specific site of the DoH in KZN and all employees at this facility were eligible to participate; therefore, no sampling was conducted. The rationale for selecting Hillcrest Hospital was based on the following reasons:

1. This institution is a small hospital nestled in Hillcrest with a staff complement of 300, which is adequate to conduct a pilot project. All staff members were eligible to participate in this study.
2. This hospital has an active employee wellness practitioner, and an Employee Wellness Programme was established in 2008 to assist troubled staff with a variety of personal and work-related issues, including financial issues. Part of the programmes within the EAP was to implement FWPs to combat over-indebtedness in the workplace. The practitioner implemented the EAP at the institution to assist staff with their financial stress and over-indebtedness.
3. Management and employees were supportive of the research process, resulting in them being receptive and enthusiastic about being a part of the pilot project. They were interested in the findings, which would inform future interventions in the financial education arena.

The population comprised all the employees, and steps were taken to allow all employees who were at work over the three-week period in which this phase of the study was rolled out to participate in this study. The Employee Wellness practitioner hand-delivered the questionnaire to the various departments at Hillcrest Hospital. Upon receipt of the questionnaire, supervisors were tasked with handing it out to all the employees in their departments. The EAP also sent a circular notifying staff members about the research project and encouraging them to fetch copies of the survey from the EWP office. Employees were also informed via an internal circular, supervisors and the employee wellness practitioner, to drop it off in the box at the employee wellness practitioner's office upon completing the survey.

Data Collection and Procedures

Prior to data collection, approval for the study protocol was sought by the researcher from the Humanities and Social Sciences Research Ethics Committee of UKZN (protocol reference number HSS/1263/014D), as well as the Research Ethics Committee from the DoH (see Appendices 1 & 2). In addition, all employees were made aware of the aims and objectives of the study, voluntary participation, confidentiality and anonymity of the information provided, and that reporting would only be done at a group level. They were made aware that they may withdraw from the study at any time should they wish without any negative consequences, and written informed consent was obtained prior to commencement of the survey.

As outlined above the questionnaire was intended to be self-administered and rolled out through hand delivery to all willing participants by the employee wellness practitioner (EWP) at the chosen facility, that is, Hillcrest Hospital. The EWP practitioner was briefed on how to administer the questionnaire so that they could roll out the information to the employees at an institutional level. The practitioners' responsibility in the pilot study was to drop the survey questionnaire at all the departments within the identified institution. The managers of the hospital were briefed on the purpose of the study, including the aims and objectives of the study as well as the ethics surrounding employee participation. This briefing was conducted at an extended management meeting. Discussions were held on where to drop off the paper questionnaire once completed. The practitioner was also trained to answer questions that might arise when the employees were filling out this questionnaire. It was anticipated that the questionnaire would take about 20 minutes to complete. Once informed consent was obtained from all the participants, the aims and objectives were clearly explained, as discussed above.

During the collation of the completed questionnaires, the EWP practitioner was tasked with better understanding the experiences of the participants while answering the questionnaire. Hence, they briefly engaged with the participants individually on their experiences when they delivered the questionnaire to the practitioner's office, which informed the minor subsequent amendments mentioned below.

Data Analysis

A total of 180 survey questionnaires (60%) were filled out in the pilot study. The data collected in the pilot phase was processed first using a Microsoft Excel spreadsheet and then

exported to IBM SPSS (Statistical Package for Social Sciences, Version 20). Data was captured using data capturers. The data was subjected to a thorough quality control process to ensure correct, accurate and complete data. A variety of statistical methods have been used for measuring data and improving its quality. Frequencies were calculated and descriptive statistics were obtained. According to Pallant (2013), data quality was also evaluated by generating minimum and maximum scores for each variable to ensure that all scores on the various measures fell within the expected range of the possible score on a particular variable. As a result of this strategy, duplicates, errors and missing values were identified. As suggested by Pallant (2013), the *exclude cases pairwise* method was included in the analysis as the most efficient way to deal with missing data. This ensured that all statistical analysis included item scores, except in cases where the data required for a specific statistical test was missing. The inter-item correlation coefficients (Cronbach's alphas) were calculated for all the scales and found to be satisfactory for the small sample in this pilot phase.

Items were removed to improve the inter-item correlation coefficient, and all the relevant items for the respective scales were summed to compute the final scales, as outlined below in more detail. Principal component analyses were, however, conducted in the next phase, as the pilot study was contained to one facility and the sample was relatively small.

With regards to the engagement of the employees who returned the completed questionnaires, experiences and feedback were reported verbatim and themed in terms of their responses. The researcher arranged for a feedback session with the practitioner regarding the experiences of participants on the questionnaire, and also on the clarity and appropriateness of the questions. This input and process assisted in refining the research instrument together with the data that was analysed.

Outcome of Pilot Study and Amendments

It emerged that the participants in the pilot study found the research questionnaire to be appropriate and the relevant information on the impact of over-indebtedness on the self and workplace was captured. However, the length of the questionnaire had an impact on the participants' responses, as some of the questions had missing information. However, the missing information was minimal except for the answers to the items on the Stanford presenteeism scale (SPS), which was discussed in the development of the measures section above. Due to the length of the questionnaire, many employees in the pilot study did not complete the SPS apart from the first item of the SPS scale. Therefore, the researcher decided

to use only this item and developed new items linked to the literature and the researcher's own experience of working with employees in DoH regarding how they handle stress, their coping mechanisms, and other items as depicted in Table 6 below. Hence, the Financial Stress Indicator Scale (FSIS) was developed. Table 6 illustrates the questions in the FSIS. It is important to note that the first item of the SPS scale, 'Because of my financial problems, the stressors of my job are much harder to handle', was retained and used in the final questionnaire. Please see Table 5 above with six items of the SPS.

In conclusion, the assumption could be made that the length of the questionnaire led to participants skipping questions. However, the responses of the participants in general were satisfactory and they found the research instrument to be appropriate and captured all the relevant information on how they perceived their finances and over-indebtedness as well as how they perceived the FWP, including their satisfaction and help-seeking behaviour. Furthermore, the word choices for some of the psychological instruments were modified/ adapted to measure over-indebtedness or rather financial difficulties; however, this was done without compromising the scales' items. Therefore, based on the statistical analysis performed, the inter-item reliability coefficient was satisfactory for the sample.

The following amendments were made to the instrument and the final questionnaire is available in Appendix 4.

Table 6

The Financial Stress Indicator Scale

1.	Because of my financial problems, the stressors of my job are much harder to handle.
2.	When I get up in the morning, I do not feel like going to work due to my financial problems.
3.	My productivity has dropped because of my financial problems.
4.	I don't come to work on paydays.
5.	I often absent myself to avoid the loan sharks.
6.	I often absent myself from work because I don't have money to come to work.
7.	I cannot go to the financial workshops offered at work because people will know I am in debt.
8.	I cannot sleep due to money problems.
9.	I drink to drown my money problems.

10. I take drugs to escape my financial problems.

11. My spouse and I are constantly fighting over our financial situation.

12. I feel like committing suicide due to my financial problems.
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3.5.2. Phase 2: The Quantitative Study

The second part of the study entailed concurrent quantitative and qualitative studies. The specifics of the quantitative study will be discussed first, followed by those of the qualitative study.

3.5.2.1. Paradigm and Research Design

Influenced by the post-positivism principles, in that “the truth is bound by context, human action and interaction” (Tanlaka et al., 2019, p. 740), which advocates methodological pluralism. Creswell (2003, p.7), states that in the scientific method, influenced by post-positivism principles, “the individual begins with a theory, collates data that either refutes or supports the theory and then makes necessary revisions before additional tests are conducted”.

Therefore, the researcher used a cross-sectional design, which is embedded in the positivist paradigm. This survey approach was followed using the refined research instrument outlined above. The advantage of the cross-sectional survey design is that it can be completed in a relatively short space of time; this design allows the researcher to take a cross section or a representative sample from the population, and thereafter make generalisations. Finally, from this type of survey design, it is possible to determine the prevalence of an outcome or risk factor according to Omair (2015). The disadvantage of the cross-sectional design is that the cause and effect relationship of variables cannot be established when the research is conducted at a particular time and not across a continuous time frame (Omair, 2015). Furthermore, according to Andrade (2020), one of the pitfalls of the online survey is sampling bias, whereby only people who are sufficiently interested in the topic would answer the survey.

However, based on the researcher’s experience and as indicated on PERSAL and discussed in the earlier chapters, financial problems, and having garnishee and administration orders, are prevalent amongst employees within the DoH and in the public and private sectors. Therefore, the researcher envisaged that many employees, who are grappling with

financial issues due to the various factors highlighted in the literature review, would answer this online survey.

Another pitfall of online surveys is that if the questionnaire is long, the respondents may not answer all the questions due to being easily distracted or bored when participating. This would also result in data errors due to non-responses to some of the questions. However, the researcher felt that the pilot study had helped to refine this tool and the data errors would be minimal. Furthermore, there would be self-selection bias (Thompson, Surface, Martin & Sanders, 2003) as individuals who are largely office bound may have more opportunity to answer the survey, whereas employees who are not office bound may not have the time to answer the survey, nor be inclined to participate. In this phase of the study, a quantitative cross-sectional survey was conducted with the refined questionnaire/survey from the pilot study.

3.5.2.2. Study Population

In this second phase, the survey study was opened to all DoH employees, excluding those at Hillcrest Hospital, who were selected to be a part of the pilot study. Employees across the DoH (N = +/-50 000) were therefore eligible to participate in the survey. Employees with access to the Internet were encouraged to participate in the study using the DoH's web-based mail, while paper questionnaires were dropped off to those who did not have internet access and where EAP practitioners were available to manage the data collection process. This approach ensured that staff had the opportunity to participate from the comfort of their offices or workstations, where relevant. In this instance, convenient sampling was used to access these employees.

A total of 1 132 participants took part in this phase of the study, of whom 930 responded through the web-based mail, while 202 employees responded from clinics and hospitals. It should be noted that the response was based on the participants who were from various facilities within the DoH. The majority of the participants comprising hospital employees made up 63.9% of this sample.

Cross-sectional survey

The cross-sectional survey was developed in the pilot study. Once the research instrument was refined, it was rolled out as discussed above, including the newly developed Financial Stress Indicator Scale (FSIS), as discussed in Table 6. See Appendix 4 for the full survey questionnaire used in this phase of the quantitative study.

3.5.2.3. Data Collection and Procedure

As stated earlier, prior to data collection, approval for the study protocol was sought by the researcher from the Humanities and Social Sciences Research Ethics Committee of UKZN (protocol reference number HSS/1263/014D), as well as the Research Ethics Committee from the Department of Health (see Appendices 1 & 2) and also refer to the ethical considerations outlined below. As stated earlier, the participants were employees from the Provincial Department of Health in KZN, with the exception of the employees from Hillcrest Hospital, who were part of the pilot project. The quantitative survey was primarily administered through the intranet and/or web-based survey. This type of survey was chosen as it is the easiest and most convenient method to reach a large number of participants at the same time. As for the pilot phase, the participants read the informed consent on the intranet and were made aware that their participation was voluntary, and informed of confidentiality and anonymity of the information, and that reporting would only be done at a group level. This method was advantageous, especially during the analysis, as employees answered the survey online.

For the employees who did not have access to computers and the intranet as outlined above, the available EWP practitioners or voluntary EWP practitioners were trained and employed to assist in data collection. The EWP practitioners managed the ethical considerations by explaining the aims and objectives of the study, voluntary participation, and confidentiality and anonymity of the data as stipulated in the informed consent forms that were handed out with the survey questionnaire. Once the informed consent was signed, employees were asked to answer the questionnaire, and drop off the consent form and completed questionnaire in a box outside the EWP office or hand deliver it to the employee wellness practitioner. Once all questionnaires and forms were collated by the practitioners after a period of four weeks (as the institutions are scattered throughout the DoH in KZN), arrangements were made for the questionnaires and informed consent forms to be delivered to the Head Office via the District Offices. Once these surveys and documents reached the Head Office, the EAP data capturer started to quality-check the forms and thereafter captured

the data on an Excel spreadsheet – in this way the data could be merged with the Survey Monkey data set and then quality checked for analysis.

Data Analysis

The collated data was entered into a Microsoft Office spreadsheet and formatted for analysis using the Statistical Package for the Social Sciences version 21.0 for Windows (IBM SPSS Inc., Chicago, IL, USA). Before the data was analysed, it was subjected to a thorough quality control check to ensure that the data was accurately recorded, and completeness of the data was ensured. According to Pallant (2011), the data screening process is essential to ensure that the data has been checked for errors and that all the errors in the data are checked and corrected appropriately. Therefore, according to Pallant (2011), all the items are assigned minimum and maximum values to see if all the items are in the expected range of the possible scores, which will help to detect errors and duplicates in the data, and to screen the number of missing cases and the number of valid cases. Thereafter, the data was analysed using statistical techniques. The frequencies for all the items and the central tendency of the data were explored. Based on the frequency distribution, recoding was necessary to improve the response categories and enable meaningful analyses.

Recoding of Variables

Recoding of variables was performed to improve the response categories for analysis. The socio-demographic variables were recoded as follows:

With regard to age, the original age category coding was as follows: 18 to 24 years = 1; 25 to 34 years = 2; 35 to 49 years = 3; 50 to 60 years = 4; and 60 to 68 years = 5. The age categories, 50 to 60 years = 4 and 61 to 68 years = 5 were recoded and combined, that is, 50 to 68 years = 4, due to the small percentage in these categories who took part in the study.

Level of education was also recoded from the original coding, which was as follows: matriculated = 0; diploma/degree = 1; postgraduate = 2; no formal schooling = 3 and other = 4. The new coding resulted in combining degree/diploma and postgraduate which was then recoded to: degree/diploma and postgraduate = 1, no formal schooling = 2 and other = 3. When recoding was completed, matric and lower than matric was also recoded to = 2, due to the small number of respondents in these categories.

With regard to marital status, here too, some of the categories were combined to improve the response rate and make the data more meaningful. Namely, married = 1; and

single cohabiting = 5 were combined and given a value of 1, whereas single = 2; divorced = 3; widowed = 4; and separated = 6 were combined and given a value of 2. Thereafter, the frequency analysis was significant and more meaningful to be used in more complex analyses.

When the initial home language frequency analysis was conducted, there were a small percentage of other language groups as well as Afrikaans and Xhosa languages. Only a few respondents who spoke these languages participated in the questionnaire. Therefore, the original coding of English = 1; Afrikaans = 2; isiZulu = 3; iXhosa = 4; and Other = 5 was recoded to English and Afrikaans = 1 and Other = 1, whereas African languages were recoded as Zulu and Xhosa = 2.

The item for job category had to be recoded as well, as 13 categories were identified in the initial frequency analysis, which would not have lent itself to much meaningful analysis. The original grouping of job categories was coded as follows: Other, = 0; HR = 1; Admin = 2; Nursing = 3; Medical = 4; Pharmacy = 5; Paramedical = 6; Finance = 6; Finance = 7; Allied Health Workers = 8; Management = 9; IT and Systems = 10; Engineering = 11; Laundry = 12; and Food Services and Security = 13. However in this instance also, too many categories were identified, which would have made analysis cumbersome and less meaningful; hence, the new coding emerged based on the frequency analysis. Therefore, in the final analysis, the job categories were coded into five groups as follows: HR = 1; Administrative = 2; Nursing and Medical = 3; Paramedical and Allied = 4; and Systems, IT, Maintenance and Safety = 5. For ease of reference, see Appendix 4 for the final research instrument.

Reverse coding of items in scales was done to compute the scales to ensure that all the items of the respective scales and sub-scales were worded in the same direction as outlined by the authors of the scales and Pallant (2011) for suggestions on scale construction.

Creating of Indices

Thereafter, in order to meet the objectives of the quantitative study as outlined in section 3.3. above, indices needed to be created to determine the levels of indebtedness, access to credit, savings methods and financial money management practices. The indices were created by accumulating scores assigned to individual indicators, according to Babbie (2004). The final survey instrument is used to illustrate the questions indicated below. The levels of *perceived indebtedness index* was created by the researcher using the consumer

credit index devised by the NCR (National Credit Regulator, 2019) as a guide to determine the credit standing and perceptions of consumers, as well as their views of their credit commitments. To illustrate this, the following indices were constructed: The at-risk group was identified by the financial information in the consumer credit index (Q4.1), the over-indebtedness indicator (Q4.3), and views on credit commitments (Q5.). With regards to the legally indebted/over-indebted group, this measure had to be constructed by computing the legally over-indebted index by summing all five items in Q4.2 (range 0 to 5), with the exception of Q4.2.4, as discussed above, which indicates that the person is debt-free. This index was further dichotomised to assist with analysis accordingly, that is, 0 = 0 not legally indebted, and 1 – 5 = 1 legally indebted (Yes = 1 versus No = 0).

The *credit access index* was created by accumulating scores assigned to the various credit arrangements (Q4.1); for example, ‘Do you have a credit card/s or an overdraft among other facilities?’ Likewise, the *savings orientation index* was created by accumulating the scores on the various savings methods (Q6), for example, ‘Do you have a savings plan in place?’ A response of ‘yes’ was allocated a value of 1 and ‘no’ a value of 0; where yes was indicated, the accumulated scores were calculated for the various savings methods, see in Q6.1 and so forth (educational policy, stokvel, etc.).

Lastly, the *financial management index* was created in a similar method where the accumulated score for the individual items is calculated as seen in Q7 of the final survey instrument. For example, ‘I don’t buy anything until I have enough money to pay for it’ (recoded). It must be noted that a high score on an indicator/item on the questionnaire suggests poor financial management by the respondent.

Construction of Scales

After the indices were created, the factor structure of the psychosocial measures was explored. The measures refer to the Debt Help-Seeking Avoidance Scale (DHSAS), the Financial Social Stigma Scale (FSSS), the Financial Stress Indicator Scale (FSIS) and the New General Self-Efficacy Scale (NGSES). To explore the factor structure of the psychosocial measures, factor analyses were conducted using principal component analysis (PCA). According to Pallant (2011), confirmatory factor analysis (CFA) and exploratory factor analysis (EFA; i.e., PCA is the default EFA method) are similar techniques, but in EFA, data is simply explored and provides information about the number of factors required to represent the data. In EFA, it is assumed that measured variables are related to every latent

(factor) variable. However, in CFA, researchers can specify the number of factors required in the data and which measured variable is related to which latent (factor) variable (Pallant, 2011). Since the scales used were adapted specifically for aspects related to financial distress, they were different from the original scales developed, and PCA as EFA was used. As a first step, the Kaiser Meyer Olkin (KMO) measure of sampling adequacy was computed, which provides information about the appropriateness of conducting factor analysis on a data set according to Cates-Collins (2015). Cates-Collins stated that the closer to 1 the KMO score is, the more appropriate the factor analysis is, and values above 0.8 are considered 'good' (Field, 2013). In all instances all the measures indicated factorability. For example, the items of the Social Stigma Scale showed the KMO (0.816) and Barlett's Test of Sphericity (2316.862, $p < .000$) factorability of the data.

The psychometric properties of the respective scales and sub-scales as per the factor analysis were then investigated by computing inter-item reliability coefficients, namely, Cronbach's alphas. The inter-item reliability coefficients were calculated using Cronbach's alpha as outlined by Pallant (2011). This test was developed by Cronbach (1951) to assess the internal consistency of a scale that provides an indication of whether all the items measure the same construct (Taber, 2018; Tavakol & Dennick, 2011). This also provides an indication of the scale's reliability and validity, and the alpha is often reported for the development of scales that measure attitudes and other affective constructs. When testing for inter-item reliability, items from the scales were removed to improve the alpha coefficient. For internal consistency and reliability, when using Likert-type scales, Gliem and Gliem (2003) recommend calculating and reporting Cronbach's alpha coefficient for any scale or subscale.

According to Gliem and Gliem (2003), Cronbach's alpha reliability coefficient ranges between 0 and 1. The closer Cronbach's alpha coefficient is to 1, the greater the internal consistency of the items on the scale. George & Mallery (2003) provide the following rules of thumb: ' $> .9$ – excellent, $> .8$ – good, $> .7$ – acceptable, $> .6$ – questionable, $> .5$ – poor, and $< .5$ – unacceptable' (George & Mallery, 2003, p. 231). Briggs and Cheek (1986) have suggested that the mean inter-item correlation coefficient for a scale of less than 10 items, provides a better indication of internal consistency. It should be noted that items were removed to improve Cronbach's alpha. After obtaining satisfactory inter-item correlation coefficients, scales and sub-scales were constructed by summing the relevant items as outlined by Babbie (2013).

Thereafter, the central tendency of the measures was explored by using the *explore* function of IBM SPSS version 21.0 for Windows (IBM SPSS Inc., Chicago, IL, USA) and outliers were removed to improve the normality of the measures. The assumption that the sample has common characteristics of the population is thus determined based on some inferences from the data set that should be verified (Pallant, 2011). In this study, normality of scales was tested by conducting the Kolmogorov-Smirnov (KS) test where skewness and kurtosis were examined. The results indicated that most of the scores were fairly normal ($p > 0.05$). Skewness measures the degree of symmetry in a distribution. It is considered acceptable to have asymmetrical and kurtosis values between -2 and +2 so that a normal univariate distribution can be proved (George & Mallery, 2010). Hair et al. (2010) and Bryne (2010) concurred that data is considered normal if skewness is between -2 and +2 and but assert that kurtosis values should be between -7 and +7. The Bartlett's test for homogeneity of variance did not reveal much variance in the score of the various measures; therefore, the researcher concluded that the data was fairly normally distributed and mostly parametric tests could be conducted on the data set. However, the detailed analysis and results pertaining to the scales and sub-scales are presented in Chapter 4.

Statistical Tests

The following statistical tests were conducted:

Frequencies were conducted to explore the responses of the participants on the quantitative questionnaire

Chi-square (χ^2) tests of independence were conducted to determine if there was any association between the socio-demographic variables and the levels of debt (debt-free, at-risk and legally indebted groups) amongst the employees.

Mean tests, namely *t*-tests and one-way ANOVA tests, were conducted to explore demographic group differences regarding the means scores of the respective groups on the scales and sub-scales as well as on the indices that were created as outlined above. The *t*-tests were conducted to compare the mean scores on continuous variables with groups, whereas the one-way ANOVA is similar to *t*-tests but uses two or more groups to compare the mean scores in continuous variables.

The *t*-tests were conducted for the following demographic variables with two categories: gender, marital status, race, education level and language, in relation to access to

credit, savings orientation, general views on finances, money management and indebtedness. The scales used in this study, Debt Help-Seeking Avoidance Scale (DHSAS), Financial Social Stigma Scale (FSSS), the Financial Stress Indicator Scale (FSIS) and New General Self-Efficiency Scale (NGSES), and their respective sub-scales were relevant.

The one-way ANOVA tests were conducted with the following demographic variables with more than two categories: age groups; salary levels; job category groups, access to credit, and the scales mentioned above. The effect size calculations were included for both tests as well as post-hoc analysis, specifically the Turkey-HSD test done to assess between which groups the significant differences occurred in the one-way ANOVA test.

Thereafter correlation analysis using the Pearson's product moment correlation coefficient was conducted between the various levels of indebtedness (perceived indebtedness and being legally indebted) and the psychosocial measures used. This test was used to measure the strength of the relationship (Pallant, 2011) between the psychosocial scales used and the levels of indebtedness.

Multivariate analysis was also performed to allow for a more in-depth exploration of the interrelationship among a set of variables (Pallant, 2011, p. 148). This analysis allowed the researcher to investigate the predictors that significantly contributed to financial stress (High Stress vs Moderate and Low Stress), determinants of accessing and utilising the FWP (Yes vs No), and the avoidance of debt help-seeking (DHSAS). Hence, two logistical regression models were performed, one to predict high financial stress among employees with the dependent variable (DV) being High Stress =1 and Moderate and Low Stress =0; and the predictors of the independent variables (IV) being poor financial management index, savings orientation index, DHSAS, financial social stigma index and feeling over-indebted (Yes vs No). The second logistical model performed to determine the predictors of attending the FWP as DV is, 'Did you attend the FWP?' (Yes = 1 and No = 0) with the following IVs: 'I feel I am over-indebted, legally indebted. Yes (1)/No (0)'; savings orientation index; poor financial management (FSIS) sub-scale personal impact; Financial Social Stigma sub-scale disclosure; Financial Social Stigma (FSSS) sub-scale discrimination; new general self-efficacy (NGSE); FSIS avoidance; and FSIS escapism.

A hierarchical regression model was performed to determine the best predictors for the avoidance of debt help-seeking (DHSAS) as the dependent variable, with the independent variables per the two models. In Model 1, the following demographic variables were

included: age, salary level, gender, language, as well as financial education, savings orientation and poor financial management index. In Model 2, the following independent variables were included: salary level, gender, savings orientation, language, financial education, age, poor financial management index, NGSE, FSS-Discrimination Sub-Scale, FSIS-Avoidance, FSSS-Disclosure Sub-Scale, FSIS-Escapism, FSIS-Personal Impact. It should also be noted that when the demographic variables were put into this model, there was a poor fit. When the demographic variables were removed, the model fit improved. Therefore, the model without the demographic variables was retained. Lastly, frequency distributions were performed to investigate the employees' awareness, satisfaction and perceived benefits of the FWP.

3.5.3. Ethical Considerations

Ethical clearance was granted by the Humanities and Social Science Research Ethics Committee of the University of KwaZulu-Natal [protocol reference number: HSS/1263/014D] and the Health Research and Knowledge Management subcommittee of the Department of Health [HRKM 33/14], Head Office, to conduct this research. As highlighted in Masilo (2014) and Fleming (2018) ethical considerations such as informed consent, risk of harm, confidentiality, anonymity, and conflict of interest must be taken into account in any research. The current study conformed to these ethical considerations, which are discussed below.

3.5.3.1. Informed Consent

The cornerstone of any ethical research is to obtain informed consent from all participants (Denzin & Lincoln, 2011). In this study, the researcher drew up an informed consent letter for both phases of the research, explaining the various aspects of the research, such as who the researcher was, the intention of the research, what data and how it will be collected from the participants, how the data will be used and reported, potential risks if any for participating in this research, information on the right to withdraw at any point in the study without reason, and issues of confidentiality, anonymity and voluntariness of the participants, as illustrated in (Fleming & Zegwaard, 2018). See Appendix 3 for the informed consent letter.

3.5.3.2. Risk of Harm, Anonymity and Confidentiality

Anonymity and confidentiality are important in any research. Fleming and Zegwaard (2018) state that protecting participants' anonymity and confidentiality is essential to

protecting them from potential harm. The current study employed an informed consent letter and an Employee Wellness practitioner who had facilitated a workshop on the purpose and intention of this research, how it would be conducted, and how the data collected addressed the issues of risk of harm, confidentiality and anonymity. This study did not entail any physical harm to the participants.

3.5.3.3. Conflict of Interest

This is where the researcher has existing relationships or had prior activities that could create a potential conflict of interest in a study (Fleming, 2018). The researcher minimised the risk of conflict of interest in this study by ensuring that in the pilot study, the EWP practitioner collected and collated the data. In this way, the data collection was anonymous. One of the advantages of an online survey is the elimination of researcher subjectivity when the participants are answering the questions. The questionnaire itself ensures confidentiality and anonymity as no names were asked for and the Department's IT Section provided the researcher with all the raw data from the online survey.

3.5.3.4. Additional Ethical Considerations

All the completed questionnaires, including those from the pilot survey, were collected and kept in a safe, lockable cabinet at the researcher's workplace, which is the Inkosi Albert Luthuli Central Hospital, Forensics Department. These will be kept for a period of five years, and thereafter the questionnaires will be destroyed. The electronic copies of the data from the online survey were kept safely to ensure confidentiality and avoid possible access to the data by any third party.

3.5.4. Phase 2: Qualitative Study

The qualitative element of the study among EAPs and EWPs responsible for delivering the FWP aimed to complement the results of the survey responses furnished by employees pertaining to their experiences of over-indebtedness and the FWP offered by the DoH to assist employees with financial problems and curb over-indebtedness.

3.5.4.1. Focus Group Discussion Guide

Questions were devised by the researcher and a semi-structured interview was designed for the participants to answer in groups. This was a quick, easy, and convenient method that the researcher used to gather information or extract information simultaneously from the participants on their experiences, knowledge and challenges with the implemented

FWP, especially since, as discussed above, the practitioners were geographically scattered and not centrally located within the DoH. Therefore, Kitzinger (1995) suggests that instead of the researcher asking each person to respond to a question in turn, people should talk to each other, ask questions, exchange anecdotes and comment on each other's' experiences and points of view. The aim of this method was to help obtain rich data that would enhance the quantitative findings.

The focus group discussion consisted of three broad questions that were guided by the literature, as the concepts of absenteeism, self-efficacy, help-seeking, and stigma play a critical in role addressing and combating over-indebtedness and finally the experience and understanding of the researcher in managing over-indebtedness in the workplace.

The questions are as follows:

Question One: From the practitioner's perspective, are financial wellness programmes accessible to staff? If not, what in your view are the challenges that staff face when accessing this programme?

Question Two: Do you think your financial wellness programmes are effective? If not, why not, and what can we do to improve the effectiveness of the programme?

Question Three: Group Three's question was designed from the premise, as in the literature review, that high absenteeism is linked to various problems such as ill health, over-indebtedness, low productivity, and service delivery. Therefore, in your opinion is the financial wellness programme helping to improve absenteeism, service delivery and productivity. If not, what can we do to overcome over-indebtedness? See Appendix A for the qualitative focus group discussion guide used for this study.

3.5.4.2. Participants

At the time of the study, there were only 38 permanent EAP/EWP practitioners employed within the DoH and all were invited to participate. The permanent practitioners employed within DoH were at the facility level, which are hospitals, clinics and district offices. These practitioners had established and implemented the Provincial Employee Wellness Programmes (EWP) at their facilities, and were scattered throughout the province.

Participants in the study comprised practitioners from hospitals and a few clinics. Of the 38 permanent practitioners employed at an institutional level, only 14 practitioners were

available to attend the focus group sessions. The researcher facilitated the focus group discussions. The practitioners travelled to Inkosi Albert Luthuli Central Hospital (IALCH) to share insights into the strengths, weaknesses and impact of the FWP that has been offered by the DoH. For the purposes of this study, the practitioners were divided into three teams or groups where they collaborated and had participatory discussions. One group consisted of four practitioners, and two groups had five participants in total. The focus group discussions followed a workshop-style approach. They were tasked with answering one of the questions discussed above. Thereafter, they provided feedback on the question they were asked. In terms of providing feedback, two participants were selected. One participant was tasked with reading the question out, and the other participant was tasked with providing their group's discussions.

3.5.4.3. Data Collection Procedures

The focus groups were held at Inkosi Albert Luthuli Central Hospital (IALCH) which was deemed a central venue for the practitioners. For the qualitative study, written informed consent was obtained from the Employee Wellness practitioners to participate in the study. The ethical aspects such as purpose of the study, aim and objectives, issues of informed consent, confidentiality, anonymity and voluntariness, were explained and reinforced. Permission was gained to audiotape the discussions. The aims and objectives of this study and the focus group were explained to all the participants in English. All questions about this study that arose from the participants were answered by the researcher. Permission to record the sessions on a computer was asked for and granted by the participants. Thereafter the participants were split into three groups and were given 45 minutes to discuss their questions, exchange experiences, and write their collective responses on a sheet that was provided for them. After the groups had completed the task at hand, each group had a turn to present their thoughts and findings to their question. At the end of the session, the participants were thanked for their valuable input.

3.5.4.4. Data Analysis - Thematic Analysis

The audio recording was transcribed verbatim, and every effort was made to prevent distortions and bias. The researcher chose thematic analysis to elicit themes that emerged from the transcribed data and thereafter reported on them. According to Clark and Braun (2006) and Maguire and Delahunt (2017), thematic analysis is the process of identifying emerging patterns or themes in qualitative data and reporting on them. These themes or patterns are used in mixed-methods research to add value and provide a deeper understanding

of the quantitative findings of a study (Creswell & Clark, 2011). According to Braun and Clark (2006), there are six phases that describe thematic analysis. The researcher utilised the six phases as depicted in Table 7.

Table 7

Phases of Thematic Analysis

Phase	Description of the process
1. Familiarising yourself with your data:	Transcribing data (if necessary), reading and re-reading the data, and noting down initial ideas.
2. Generating initial codes:	Coding interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code.
3. Searching for themes:	Collating codes into potential themes and gathering all data relevant to each potential theme.
4. Reviewing themes:	Checking in the themes work in relation to the coded extracts (Level 1) and the entire data set (Level 2), generating a thematic 'map' of the analysis.
5. Defining and naming themes:	Ongoing analysis to refine the specifics of each theme, and the overall story the analysis tells, generating clear definitions and names for each theme.
6. Producing the report:	The final opportunity for analysis. Selection of vivid, compelling extract examples, final analysis of selected extracts, relating back of the analysis to the research question and literature, producing a scholarly report of the analysis.

In the first phase of analysis, the researcher familiarised herself with all the transcripts and gained an in-depth understanding of the practitioners' views as they emerged from the transcripts. In the second phase, the researcher made notes and highlighted important recurring statements and phrases in the transcripts. In coding the script, long pauses and utterances were also noted, which added some meaning to the participants' experience. According to Kitzinger (1995), in coding the script of a group discussion, it is worth using special categories for certain types of narratives, such as jokes and anecdotes, and types of interaction, such as 'questions', 'deferring to the opinion of others', 'censorship', or 'changes of mind'. Thereafter, in the third phase, each data set was coded from the notes made and the important statements and phrases that were generated. The fourth phase entailed generating initial themes from the coded data. The researcher grouped important phrases and statements and generated a theme from them. In the fifth phase, the researcher reviewed the generated themes and grouped them so that the statements captured from the transcribed text reflected the emerging issues that were identified, and the themes that were clearly generated. Finally, all the identified themes that were similar were grouped together to form the main themes that emerged.

3.5.4.5. Trustworthiness and Credibility in Qualitative Research

Trustworthiness is central to any qualitative data, but according to Rubin and Babbie (2014), the challenge is to take steps to maximise objectivity and minimise bias. Babbie and Mouton (2001) state that there are four elements of trustworthiness that is connected and important: *credibility*, *transferability*, *dependability*, and *confirmability*. The researcher ensured that these elements were taken into consideration when conducting the qualitative analysis by ensuring that all the participants knew the purpose of the study and how the data would be collected. The focus group discussions were recorded so that the composite data could be collated thoroughly (Shenton, 2004). Thereafter the researcher employed a fellow psychologist to assist with the transcription of the data to prevent researcher bias and to capture the data accurately. The themes that emerged from the data were also discussed with the research assistant (psychologist) who initially generated her own themes, and thereafter the overall themes were generated by the researcher. The researcher also discussed the coding and themes that were generated with her supervisor. This was critical to ensure that there was no interpretation bias. These themes generated were also guided by the literature search. Lastly, the researcher used the triangulation method to collate the data for this research. The mixed-methods approach was used so that the qualitative data would enrich the quantitative data and enhance the credibility of this study (Lincoln & Guba 1985).

3.5.4.6. Researcher Reflexivity

Researcher reflexivity is also very important in the qualitative part of the research as the data gathered from the focus group interviews with the practitioners may be influenced by the researcher's underlying beliefs. It is also noteworthy that the researcher managed the Employee Assistance Programme for the province since 2001, which expanded into the Employee Wellness Programme. The Employee Wellness Programmes were more proactive and addressed financial wellness issues, hence the implementation of the FWP in the province. Therefore, it was important for the researcher to examine her own judgements, practices, and belief systems during the data collection process. Simply put, reflexivity is defined as "the researcher's role in the practice of research and the way this is influenced by the object of the research, enabling the researcher to acknowledge the way in which he or she affects both the research outcomes and processes" (Dodgson, 2019, p. 1). In this research the researcher bias was controlled by the research design and analysis in order to try and maintain the objective position of the researcher as discussed in Dodgson (2019). Lastly, during the focus group interviews, the researcher allowed the practitioners to discuss the

questions posed by the researcher amongst themselves and to appoint a colleague to present their feedback so that the researcher would not deliberately influence their responses.

3.6. Conclusion

In this chapter, the methodology used to analyse the data was discussed in detail, which explained the mixed-phase approach. The research design, study setting, sample, research instruments and measures, data collection procedures, and statistical analyses used in this study were outlined. Ethical considerations and data storage, including the reliability and validity of measures used were also discussed. Chapters 5 and 6 present and discuss the results of the quantitative and qualitative analyses.

Chapter 4: Construction of Scales for Measuring Financial Challenges and Over-indebtedness

4.1. Introduction

In this chapter, detailed information is presented on the construction of each of the final scales for the study population. Information about the scales and adaptation from existing measures was discussed in the previous chapter. The factor structure and psychometric properties of each scale is presented in this chapter. As explained in the previous chapter, the respective items of the scale and, where relevant, sub-scales, were summed after obtaining satisfactory inter-item correlation coefficients. This chapter is concluded by the descriptive statistics of scales and sub-scales, inclusive of the individual items of the respective scales and sub-scales used in this study.

4.2. Factor Structure and Psychometric Properties of the Scales

In order to assess the factor structure of the relevant items for the scales and sub-scales, exploratory factor analyses were conducted using PCA as outlined by Pallant (2011) and constructed as outlined in the previous chapter. It should be noted that the KMO values of all the scales exceeded the recommended value of 0.6 (Kaiser, 1974), suggesting support for the factorability of the correlation matrix. Furthermore, Cattell's (1966) scree plots were used for the retention of the factors, in addition to the variance explained by the factors i.e. Eigen values ≥ 1 (Pallant, 2011).

The results of the PCA are presented below, followed by the descriptive statistics of each of the scales and individual items for the respective scales and sub-scales. These provide insight into the mean standard deviations, skewness and kurtosis, and related inter-item correlation coefficients of the respective measures.

4.2.1. Debt Help Seeking Avoidance Scale (DHSAS)

The original 10-item measure of the Self-Stigma of Help Seeking Scale was developed by Vogel et al. (2006) for mental health. As discussed earlier this original scale was adapted, for seeking help for indebtedness, as there appears to be no scale that measures stigma and help-seeking for over-indebtedness. This renamed scale—DHSAS—is designed to assess the stigma associated with seeking help for financial problems. The results indicated a one-factor solution which is also unidimensional, similar to the original scale and explain 55.87% of the variance as outlined below.

Table 8*DHSAS Factor Loading*

Items	Component
1. I would feel a failure if I went to a Debt Counsellor or EAP for financial help.	0.753
2. My self-confidence would NOT go down if I sought professional help for my financial problems.*	0.513
3. Seeking financial help would make me feel less intelligent.	0.709
4. My self-esteem would increase if I talked to an EAP or Debt Counsellor*	0.494
5. My view of myself would not change just because I made the choice to see a Debt Counsellor or EAP*	0.551
6. It would make me feel inferior to ask a Debt Counsellor/EAP for help.	0.722
7. I would feel okay about myself if I made the choice to seek professional help for my financial problems.*	0.611
8. If I went to an EAP or Debt Counsellor, I would be unhappy with myself.	0.738
9. My self-confidence will remain the same if I seek professional help for my financial problems I could not solve.*	0.40

* *Items that were later reverse-scored*

Once the items were reverse-scored, the inter-item reliability coefficient was calculated for the scale. One item was removed to improve the inter-item reliability coefficient. The item analysis of the DHSAS shows that most of the items correlate well with one another and contribute positively to the reliability. A Cronbach's alpha of 0.79 was found as reported in Table 12 below.

4.2.2. The Newly Developed Financial Stress Indicator Scale (FSIS)

This newly developed scale was designed to assess how the participants cope with their financial stress and over-indebtedness, including the impact it has on their behaviour at work. A principal component analysis was performed to summarise and reduce the data on the respondents' perceptions of how they self-regulate and cope with their financial problems. The results of the PCA for the FSIS yielded three distinct factors, as reflected in the factor loadings in Table 9. The item loaded on factor one was personal impact of over-indebtedness, reflecting how the participants felt as a consequence of over-indebtedness. Factor two reflected avoidance, and absenteeism (which is also avoidance), which describes the behavioural impact on the workplace due to over-indebtedness, and lastly, factor three referred to escapism as a way of coping with their over-indebtedness. That is, Factor 1 = Personal Impact; Factor 2 = Avoidance; Factor 3 = Escapism as reflected in Table 9. The three factor model explained 77.4% of the total variance of the measured items.

As illustrated in Table 13, for each of the factors, the inter-item reliability coefficient was satisfactory: The first factor, personal impact, yielded a Cronbach's alpha of 0.90; the second factor, avoidance, yielded a Cronbach's alpha of 0.90; and the third factor, escapism, yielded a Cronbach's alpha of 0.85. The inter-item reliability coefficient of the overall scale was $\alpha = 0.92$.

Table 9*Item-total correlation and rotated factor pattern of FSIS Item*

Items	Mean	SD	Item-total correlation	Factors		
				1	2	3
1. Because of my financial problems, the stressors of my job are much harder to handle.	2.45	1.279	0.675	0.874		
2. When I get up in the morning, I don't feel like going to work due to my financial problems	2.17	1.212	0.769	0.860		
3. My productivity has dropped because of my financial problems	2.05	1.134	0.764	0.818		
4. I cannot sleep due to money problems	2.05	1.259	0.721	0.745		
5. I cannot go to the financial workshops offered at work because people will know I am in debt	1.81	1.065	0.680	0.569		
6. I don't come to work on paydays	1.42	0.686	0.713		0.828	
7. I often absent myself to avoid the loan sharks	1.43	0.724	0.685		0.843	
8. I often absent myself from work because I don't have money to come to work	1.47	0.779	0.696		0.789	
9. I drink to drown my money problems	1.47	0.827	0.643			0.737
10. I take drugs to escape my financial problems	1.39	0.726	0.648			0.801
11. I feel like committing suicide due to my financial problems	1.48	0.882	0.660			0.789
Eigen values				6.33	1.41	0.83
Percentage of total variance explained				57.58	13.08	6.76

Note. Factor loadings with absolute value greater than 0.4 are shown in bold face

Extraction method: Principal Component Analysis

Rotation Method: Direct Oblimin with Kaiser Normalization

4.2.3. The Financial Social Stigma Scale (FSSS)

The original Stigma Scale was developed by King et al. (2007) to measure stigma and mental illness. Three sub-scales emerged in the original scale: discrimination, disclosure and positive aspects. The researcher adapted King et al.'s Stigma Scale and renamed it the Financial Social Stigma Scale to assess the relationship between stigma and having financial problems, as outlined in the previous chapter. As presented in Table 10, based on the factor analysis that was performed, two factors emerged. Factor 1 is suggestive of the respondents being afraid or disclosing their financial status; hence, disclosure was identified as Factor 1, and Cronbach's alpha was 0.84 (as described in Table 14). Factor 2 revealed that the respondents felt discriminated against due to having financial problems. This factor is labelled Discrimination, which is in keeping with perceived stigma, and the Cronbach's alpha was 0.87. The result of the inter-item reliability coefficient for the overall factor of this scale was 0.80 (as described in Table 14). Therefore, although the sub-scales were similar to King et al.'s (2007) study, only two sub-scales emerged.

Table 10*Item-total correlation and rotated factor pattern of the Financial Social Stigma Items*

Items	Mean	SD	Item-total correlation	Factors	
				1	2
1. I feel the need to hide my financial problems from my friends	3.15	1.196	0.517	0.810	
2. I worry about telling people that I have financial problems	3.25	1.212	0.637	0.799	
3. I avoid telling people about my financial problems	3.42	1.152	0.502	0.794	
4. I am scared of how other people will react if they find out about my financial problems	2.99	1.252	0.589	0.717	
5. I would have had better chances in life if I had no financial problems	3.87	1.143	0.476	0.614	
6. Very often I feel alone because of my financial problems	2.76	1.206	0.562	0.504	
7. People have avoided me because of my financial problems	2.18	1.032	0.613		0.899
8. People have insulted me because of my financial problems	2.11	1.001	0.540		0.888
9. I am angry with the way people have reacted to my financial problems	2.40	1.050	0.638		0.785
10. I have been discriminated against at work by colleagues because of my financial problems.	1.83	0.957	0.414		0.739
Eigen values				4.82	1.81
Percentage of total variance explained				35.58	13.96

Note. Factor loadings with absolute value greater than 0.5 are shown in bold face

Extraction method: Principal Component Analysis

Rotation Method: Direct Oblimin with Kaiser Normalization

4.2.4. The New General Self-Efficacy Scale

The NGSE is a one factor, shortened scale of the GSE, developed by Chen et al. (2001), with eight items designed to assess optimistic self-beliefs to cope with a variety of difficult demands in life. This scale was used to understand the role of self-efficacy, which is an important self-regulatory process when one is facing a stressful situation, more specifically in this study, financial problems. The above analysis also revealed that the NGSE scale used in this study is similar to the original scale in that it is unidimensional and has one factor. The one-factor solution explained 12% of the variance. The Cronbach's alpha of the NGSE was computed and yielded a high value of $\alpha = 0.94$ despite the fact that it had less than 10 items, so it was not therefore required to report the mean inter-item correlation coefficient as suggested by Pallant (2013).

Table 11

Component NGSE Factor Loading

Items	Component
1. I will be able to achieve most of the goals that I have set for myself.	.755
2. When facing difficult tasks, I am certain that I will accomplish them.	.818
3. In general, I think that I can obtain outcomes that are important to me.	.872
4. I believe I can succeed at anything to which I set my mind to.	.884
5. I will be able to successfully overcome many challenges.	.897
6. I am confident that I can perform effectively on many different tasks.	.886
7. Compared to other people, I can do most tasks very well.	.795
8. Even when things are tough, I can perform quite well,	.728

4.3. Descriptive Statistics of Measures Used in this Study

Once the scales were constructed as outlined in the previous chapter, the descriptive statistics of the Debt Help Seeking Avoidance Scale (DHSAS), newly developed Financial Stress Indicator Scale (FSIS) and its sub-scales, the Financial Social Stigma Scale (FSSS) and its sub-scales, and the New General Self-Efficacy Scale (NGSE), are presented in Tables 12 to 15. The descriptive information indicated that parametric statistics could be used. The table depicts the means, standard deviations, skewness, and kurtosis of the sum scores for each scale, as well as the Cronbach's inter-item correlation coefficient, signifying internal

consistency of the measure as outlined in the literature. As per the skewness and kurtosis criteria, the scales were sufficiently normally distributed to allow for the use of parametric statistics (Babbie, 2007).

The DHSAS has a skewness of 0.097, the FSSS scale has a skewness of -0.019, and the NGSE has a skewness of -0.0369, which suggests that the data distribution is approximately symmetric. Considering the FSIS with a skewness of 0.870, and using the rule of thumb commonly applied by statisticians, the FSIS is moderately skewed and aligned to the literature (Pallant, 2011).

In terms of examining the skewness and kurtosis of the FSIS, the descriptive statistics suggest that many of the respondents are financially stressed. With regards to the NGSE, it seems that most participants have relatively high levels of self-efficacy and thus believe that they are able to achieve their goals, succeed at what they do, and complete tasks despite their financial stress. With regards to the FSS sub-scale, many respondents seem to fear discrimination due to their financial challenges. Lastly, the results of the DHSAS, based on the skewness and kurtosis, suggest that they were fairly normally distributed, and those respondents who were financially distressed or over-indebted would be unlikely to seek help from a debt counsellor due to the fear of failure in managing their debt problems.

Table 12*Descriptive Statistics for the individual items of the Debt Help Seeking Avoidance Scale (DHSAS)*

Items	N	Min-Max	Mean	Std. Deviation	Skewness	Kurtosis	Alpha
Debt Help Seeking Avoidance Scale	696	1.00-5.00	2.44	0.654	0.097	0.059	0.79
1. I would feel a failure if I went to a Debt Counsellor or EAP for financial help.	737	1.00-5.00	2.46	1.20	0.60	-0.63	
2. My self-confidence would not decrease if I sought professional help for my financial problems*R	733	1.00-5.00	2.47	1.13	0.72	-0.32	
3. Seeking financial help would make me feel less intelligent.	730	1.00-5.00	2.15	1.00	0.95	0.43	
4. My self-esteem would increase if I talked to an EAP or Debt Counsellor	727	1.00-5.00	2.78	1.07	0.26	-0.50	
5. My view of myself would not change just because I made the choice to see a Debt counsellor or EAP	730	1.00-5.00	2.63	1.09	0.46	-0.56	
6. It would make me feel inferior to ask a Debt Counsellor/EAP for help.	729	1.00-5.00	2.28	1.01	0.69	-0.01	
7. I would feel bad about myself if I am not able to solve my financial problems*R	725	1.00-5.00	3.40	1.21	-0.50	-0.83	
8. If I went to an EAP or Debt Counsellor, I would be unhappy with myself.	726	1.00-5.00	2.25	1.03	0.70	-0.06	
9. Myself self-confidence will remain the same if I seek professional help for my financial problems, I cannot solve							

*R – Items recoded

Table 13*Descriptive Statistics for the individual items of the Financial Stress Indicator Scale (FSIS) and sub-scales*

Items	N	Min-Max	Mean	Std. Deviation	Skewness	Kurtosis	Alpha
Financial Stress Indicator Scale	786	1.00-5.00	1.71	0.678	0.870*	0.136	0.92
Factor 1 – Personal Impact of Over-Indebtedness	809	1.00-5.00	2.11	1.007**	0.821	-0.140	0.90
1. Because of my financial problems, the stressors of my job are much harder to handle.	825	1.00-5.00	2.46	1.282	0.518	-0.955	
2. When I get up in the morning, I don't feel like going to work due to my financial problems	819	1.00-5.00	2.19	1.215	0.822	-0.466	
3. My productivity has dropped because of my financial problems	816	1.00-5.00	2.06	1.137	1.035	0.177	
4. I cannot sleep due to money problems	820	1.00-5.00	2.06	1.264	0.946	-0.429	
5. I cannot go to the financial workshops offered at work because people will know I am in debt	817	1.00-5.00	1.83	1.075	1.429	1.358	
Factor 2 – Avoidance***	820	1.00-5.00	1.45	0.681	1.801	3.924	0.90
1. I don't come to work on paydays	817	1.00-5.00	1.43	0.692	2.093	5.805	
2. I often absent myself to avoid the loan sharks	816	1.00-5.00	1.44	0.734	2.145	5.533	
3. I often absent myself from work because I don't have money to come to work	816	1.00-5.00	1.47	0.784	2.090	4.822	
Factor 3 – Escapism***	818	1.00-5.00	1.45	0.681	2.064	5.202	0.85
1. I drink to drown my money problems	815	1.00-5.00	1.47	0.830	2.225	5.306	
2. I take drugs to escape my financial problems	815	1.00-5.00	1.40	0.739	2.526	7.653	
3. I feel like committing suicide due to my financial problems	815	1.00-5.00	1.48	0.883	2.277	5.222	

*Outliers were removed

**Standard deviation can be considered to be wide and results should be interpreted with caution (Earl R. Babbie, 2007)

***Sub-scales were dichotomised due to skewness for analysis Yes v. No respectively

Table 14*Descriptive Statistics for the individual items of the Financial Social Stigma Scale (FSSS) and sub-scales*

Items	N	Min-Max	Mean	Std. Deviation	Skewness	Kurtosis	Alpha
Financial Social Stigma Scale	402	1.00-5.00	2.80	0.762	-0.019	0.004	0.80
Factor 1 – Disclosure	412	1.00-5.00	3.25	0.898	-0.307	-0.305	0.84
1. I feel the need to hide my financial problems from my friends	424	1.00-5.00	3.17	1.216	-0.141	-0.976	
2. I worry about telling people that I have financial problems	424	1.00-5.00	3.25	1.235	-0.291	-0.967	
3. I avoid telling people about my financial problems	434	1.00-5.00	3.41	1.186	-0.553	-0.650	
4. I am scared of how other people will react if they find out about my financial problems	429	1.00-5.00	3.00	1.262	-0.086	-1.140	
5. I would have had better chances in life if I had no financial problems	431	1.00-5.00	3.88	1.147	-1.091	0.448	
6. Very often I feel alone because of my financial problems	427	1.00-5.00	2.77	1.204	0.084	-1.108	
Factor 2 – Discrimination	415	1.00-5.00	2.14	0.864	0.797	0.622	0.87
1. People have avoided me because of my financial problems	425	1.00-5.00	2.19	1.043	0.914	0.454	
2. People have insulted me because of my financial problems	425	1.00-5.00	2.14	1.020	0.859	0.335	
3. I am angry with the way people have reacted to my financial problems	425	1.00-5.00	2.42	1.063	0.575	-0.124	
4. I have been discriminated against at work by colleagues because of my financial problems.	434	1.00-5.00	1.81	0.955	1.442	2.027	

R=Reverse code

Table 15*Descriptive Statistics for the individual items of the New General Self-Efficacy Scale (NGSES)*

Items	N	Min-Max	Mean	Std. Deviation	Skewness	Kurtosis	Alpha
New General Self-Efficacy Scale	746	1.00-5.00	3.87	0.658	-0.369	0.247	0.94
1. I will be able to achieve most of the goals that I have set for myself.	788	1.00-5.00	3.57	1.018	-0.636	-0.033	
2. When facing difficult tasks, I am certain that I will accomplish them.	779	1.00-5.00	3.76	0.914	-0.938	0.985	
3. In general, I think that I can obtain outcomes that are important to me.	779	1.00-5.00	3.83	0.863	-1.150	1.815	
4. I believe I can succeed at anything to which I set my mind to.	780	1.00-5.00	3.80	0.924	-0.965	0.893	
5. I will be able to successfully overcome many challenges.	775	1.00-5.00	3.78	0.926	-0.955	0.869	
6. I am confident that I can perform effectively on many different tasks.	783	1.00-5.00	3.85	0.881	-1.086	1.533	
7. Compared to other people, I can do most tasks very well.	779	1.00-5.00	3.92	0.886	-1.115	1.680	
8. Even when things are financially tough, I can perform quite well at my job.	784	1.00-5.00	3.99	0.904	-1.253	2.062	

4.4. Conclusion

There is a paucity of research on stigma and help-seeking behaviour with regards to financial stress and over-indebtedness. To address this gap, this study seems to be the first in SA to examine stigma associated with financial stress and over-indebtedness, and in particular, debt help-seeking behaviour and stigma among government employees. Exploratory factor analysis using principal component analysis (PCA) was used to assess the factor structure of the Financial Social Stigma Scale (FSSS) which was adapted from King's Social Stigma Scale, the newly created Financial Stress Indicator Scale (FSIS), and the Debt Help-Seeking Avoidance scale (DHSAS), which was adapted from Vogel's Self-Stigma of Help Seeking Scale (Vogel et al., 2006), and lastly, the New General Self-Efficacy Scale (NGSES). The computed scales yielded good inter-item correlation coefficients. The descriptive statistics indicated a fairly normal distribution after outliers was removed, supporting the use of parametric statistics. The newly developed scales should, however, be further refined in future research.

Chapter 5: Quantitative Results

5.1. Introduction

The results of the online survey responses from the final sample are presented in this chapter. The demographic characteristics of the participants, including their work profiles are presented first, followed by their financial status results, views of indebtedness, access to credit, savings practices, and their views on their financial management practices. This is followed by the results of their perceived financial stress and its impact on the participants, their coping strategies from a work and personal perspective, their financial help-seeking behaviour and the role of stigma and general self-efficacy in debt help-seeking. Lastly, knowledge about the FWP, including the participants' perceived satisfaction with the programme is presented. This chapter is concluded with a discussion and conclusions of the results.

5.2. Characteristics of the Sample

The socio-demographic characteristics of the sample are illustrated in Table 16. The final sample in this study comprised 1132 participants and approximately two-thirds consisted of women (64.3%). The race distribution was reflective of the race composition of the DoH, KZN, that is, the majority were Africans (67.7%), Asians (18.1), White (9.5%) and the minority were Coloured (4.7%) as per the race categories used by the government.

The majority of the participants were in the 35 to 49 years age group (42.9%). Also, half the respondents were either married (45.4%) or single, never married (39.8%) and it was therefore expected that the sample comprised 43.2% who were sole breadwinners and 46.4% who were joint breadwinners with somebody else. Almost a third of the sample, or 33.6% of the respondents, were homeowners with a bond, while about a third reported not having a bond (26.6%). A third of the participants (30.4%) were renting homes. With regard to the household composition, less than third of the sample indicated having an average of two children per household (28.3%), 25.7% had one child, 16.5% had three children, 8.2% had four children per household, 7.8% had five to ten children per household and lastly, 13% had no children,

Table 16*Socio-demographic Characteristics of the Sample in Phase 2*

Characteristic	N	%
Age		
18 - 24 years	52	4.6
25 - 34 years	375	33.1
35 - 49 years	486	42.9
50 - 60 years	186	16.4
61 - 68 years	33	2.9
Total	1132	100
Gender		
Male	395	35.7
Female	711	64.3
Total	1106	100
Race		
African	757	67.7
White	106	9.5
Asian	202	18.1
Coloured	53	4.7
Total	1118	100
No. of people per household		
Adults		
One	131	12.6
Two	338	32.5
Three	228	21.9
Four	153	14.7
Five to 10	187	17.9
11+	4	0.4
Total	1041	100
Breadwinner		
I am the sole breadwinner i.e., the only breadwinner	454	43.2
My spouse/partner is the main breadwinner	66	6.3
I am a joint breadwinner together with somebody else	487	46.4
Somebody else is the main breadwinner	43	4.1
Total	1050	100
Home ownership		
I am a Homeowner without bond/mortgage	272	26.6
I am a Homeowner with bond/mortgage	343	33.6
I am a Renter – private	310	30.4
I am a Social renter - lives in hostel or boarding house	24	2.4
Total	1021	100

Table 17 depicts the work profiles of the participants, including work areas, job categories, years of experience and salary levels. In terms of the participants from the various work sites or work areas, the majority (63.9%) were from the hospitals, 13.4% were from the DoH KZN Head office and 9.3% were from the District Offices. The rest of the sample that participated was from other work areas within the Department as depicted in the table below.

With regards to job category, almost half of the participants (43.6%) were from the administration category, 20% from the nursing and medical categories, 16.5% were from the human resources departments and 11.7% were from the paramedical and allied departments. The rest of the sample was largely from systems, finance, IT, maintenance and safety (8.1%).

Table 17

Work Profile of Participants

Characteristic	N	%
DoH KZN Work Areas		
Hospital	715	63.9
Head Office	150	13.4
District Office	104	9.3
Community Healthcare Clinic (CHC)	80	7.1
Emergency Medical Services (EMS)	49	4.4
Clinic	8	0.7
Laundry	6	0.5
Provincial Medical Supply Centre (PMSC)	5	0.4
Primary healthcare (PHC)	1	0.1
Forensic Mortuary Services	1	0.1
Total	1119	100.0
Job category		
Administrative	488	43.6
Nursing and Medical	224	20
Human Resources	185	16.5
Paramedic and Allied	131	11.7
Systems, Finance, IT, Maintenance and Safety	90	8.1
Total	1118	100.0
Experience in the Department of Health		
0-3 years	221	19.9
4-7 years	190	17.1
8-10 years	185	16.7
11-15 years	123	11.1
16-20 years	123	11.1
21-30 years	189	17
31-40 years	79	7.1
Total	1110	100.0
Salary Level		
Entry level	295	24.1
Junior Management	363	29.6
Middle Management	256	20.9
Senior Management	312	25.4
Total	1226	100.0

5.3. Participants Financial Status pertaining to Level of Debt, Access to Credit, Saving and Financial Management Practices

The participants' financial status is presented in terms of their perceived level of indebtedness, legal indebtedness, and being debt-free, as well as their access to credit, saving and financial management practices they engage in.

5.3.1. Perceived Indebtedness

The results regarding the perceived level of indebtedness are depicted in Table 18. Table 18 indicates that half of the participants (n = 430, 50.6%) perceived themselves to be over-indebted, while about a third (n = 271, 35.2%) indicated that they skipped payments.

Table 18
Frequency Distribution of Perceived Indebtedness

Perceived Indebtedness		n	%
I feel I am one month behind payments.	Yes	188	25.7
	No	544	74.3
I feel I am three months behind payments.	Yes	110	15.6
	No	597	84.4
I skip payments.	Yes	271	35.2
	No	499	64.8
Every month after I paid all my debts, I have no money left.	Yes	416	49.8
	No	419	50.2
I feel I am over-indebted	Yes	430	50.6
	No	420	49.4

Demographic Differences among Participants who Perceived Themselves to be Over-Indebted

The χ^2 test showed significant demographic group differences among the participants who perceived themselves to be over-indebted (yes vs no) in Table 19 below. The significant demographic variables were age, race, education, home language, job category, salary level, and years of experience. These results indicate that the participants are more likely to perceive themselves to be over-indebted within the Department if they are in the 35 to 49 years age group ($\chi^2 = 37.06$, $df = 3$, $p < 0.001$; Cramer's V = -0.190, medium effect); those who are mostly likely to speak an African language ($\chi^2 = 33.73$, $df = 1$, $p < 0.001$); are highly educated with degrees or diplomas ($\chi^2 = 23.77$, $df = 1$, $p < 0.001$); belong to the middle income group ($\chi^2 = 9.20$, $df = 2$, $p < 0.05$) as well as those with between eight and ten years of work experience ($\chi^2 = 34.70$, $df = 1$, $p < 0.001$). Job category with an effect size of Cramer's V = 0.118, that is small to medium. This suggests that employees in the various job

categories indicated in Table 19, while significantly different in terms of perceiving themselves as being over-indebted, have a small to moderate association with this effect.

Table 19

Association between socio-demographic variables and perceived indebtedness

Scio-Demographic Variables	Over-Indebted		χ^2 value	df	χ^2 p-value
	Yes, n (%)	No, n (%)			
Age group					
18-24	10(1.2)	31(3.7)			
25-34	155(18.4)	134(15.9)			
35-49	205(24.3)	148(17.6)	37.06	3	<0.001**
≥50	55(6.5)	105(12.5)			
Gender					
Male	141(17.1)	144(17.4)	0.03	1	0.866
Female	271(32.8)	270(32.7)			
Race					
African	321(38.4)	240(28.7)			
Other (White, Indian etc)	99(11.8)	177(21.1)	33.73	1	<0.001**
Marital Status					
Married	189(22.5)	205(24.4)			
Other (Single, widowed etc)	234(27.9)	211(25.1)	1.78	1	0.182
Education					
Matriculated	115(13.8)	57(6.8)			
Other (Diploma, Degree and PG)	305(36.5)	358(42.9)	23.77	1	<0.001**
Home language					
English	114(13.5)	180(21.3)			
Other (IsiZulu, iXhosa)	312(37.0)	238(28.2)	19.72	1	<0.001**
Job Category					
Human Resources	71(8.4)	73(8.7)			
Administration	203(24.1)	155(18.4)			
Nursing & Medical	77(9.1)	99(11.8)	0.118	4	0.019*
Paramedic & Allied	43(5.1)	59(7.0)			
Systems Fin IT	30(3.6)	32(3.8)			
Salary Level					
Low Income	151(17.8)	108(12.7)			
Middle Income	220(25.9)	252(29.6)	9.20	2	0.010*
High Income	59(6.9)	60(7.1)			
Experience in years					
0-3	68(8.1)	99(11.7)			
4-7	82(9.7)	56(6.6)			
8-10	90(10.7)	52(6.2)			
11-15	60(7.1)	42(5.0)	34.70	6	<0.001**
16-20	47(5.6)	46(5.5)			
21-30	57(6.8)	83(9.8)			
31-40	21(2.5)	40(4.7)			

Key: (*) Indicates the association is significant at $\alpha=5\%$ significant level,

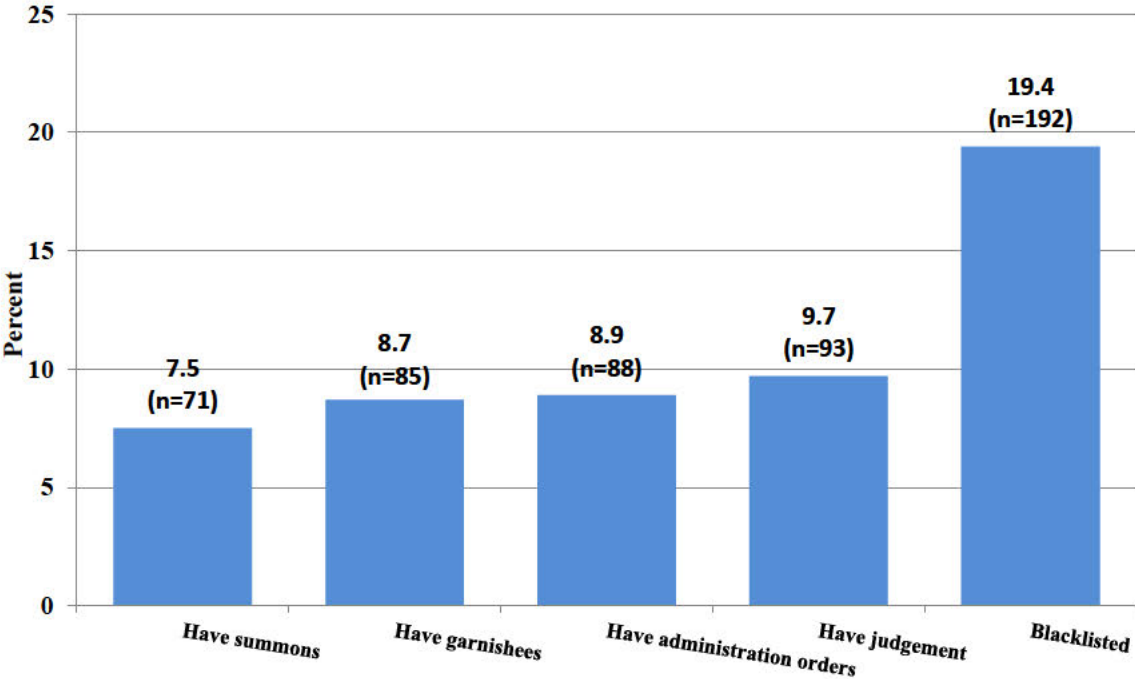
(**) Indicates the association is significant at $\alpha=1\%$ significant level

Note. The expected value of all cells is > 5.

5.3.2. Legal Indebtedness Amongst the Participants

The results of Figure 10 reveal that almost 20% of the sample has been blacklisted by the credit bureau, which means that they have bad credit scores as they either skipped payments or stopped paying their accounts due to insufficient money. About 10% of the respondents indicated that they have judgements against their names (suggesting that they have defaulted on their payments), whereas 8.9% have administration orders, 8.7% have garnishee orders, and 7.5% have summons against their names as the creditors have requested payments through the court from the respondents who have defaulted on their credit payments.

Figure 10
Frequency distribution of legal indebtedness



In order to determine the extent of legal indebtedness for further analysis, an index was created with the number of legal actions against them and recoded accordingly. 0=0 no legal actions against them, while for each legal actions against them =1 were allocated. The frequency distribution of the extent of legal indebtedness is illustrated in Table 20. shows that 76.8% (n=703) of participants were not legally indebted, while 9% (N=82) indicated having one legal order against them (that is, any one of the above), and 1% (N=9) Nine participants indicated they had least five different orders against them (that is, they are blacklisted, have

summons, or judgement orders against their names, including garnishees and administration orders). These findings suggest that collectively, 23% of the participants in this sample had either garnishee orders, administration orders, judgements, or summonses against their names and are blacklisted based on the criteria used in this study (as guided by the literature) and are thus considered to be legally over-indebted.

Table 20

Frequency Distribution of the Extent of Legally Indebtedness

Extent of Legal Indebtedness		
Number of legal actions	Frequency (N)	Percent (%)
0	703	76.8
1	82	9.0
2	66	7.2
3	33	3.6
4	22	2.4
5	9	1.0
Total	915	100.0

5.3.3. Debt Free

It should be noted that 21.6% ($n = 192$) of the respondents reported being debt-free. A χ^2 test of independence was performed to show the association between the socio-demographic variables and the debt-free group, as illustrated in Table 21 below. The χ^2 test of independence showed participants in the age group 35 to 49 years ($\chi^2 = 28.81$, $df = 3$, $p < 0.001$); and those with three and fewer years of work experience in the DoH ($\chi^2 = 16.43$, $df = 6$, $p < 0.001$) were more likely to have indicated that they are debt free than the other participants.

Table 21

Association between Socio-Demographic Variables and perceiving being Debt Free (Yes versus No)

Socio-demographic Variables	Debt Free		χ^2 value	df	χ^2 p-value
	Yes, n (%)	No, n (%)			
Age group					
18-24	20(2.3)	22(2.5)			
25-34	58(6.6)	232(26.3)			
35-49	63(7.1)	314(35.6)	28.81	3	<0.001**
≥50	50(5.7)	123(13.9)			
Gender					
Male	67(7.8)	231(26.8)	0.01	1	0.774

Female	122(14.2)	442(51.2)			
Race					
African	112(12.8)	447(51.3)	4.82	1	0.122
Other (White, Indian etc)	77(8.8)	237(27.1)			
Marital Status					
Married	90(10.3)	341(38.9)	0.29	1	0.515
Other (Single, widowed etc)	101(11.5)	344(39.3)			
Education					
Matriculated	33(3.8)	156(17.9)			
Other (Diploma, Degree and Post Graduate Degree)	156(17.9)	527(60.4)	3.06	1	0.112
Home language					
English and Afrikaans	78(8.8)	252(28.6)	2.38	1	0.242
Other (IsiZulu, iXhosa)	112(12.7)	440(49.9)			
Salary Level					
Low Income	56(6.3)	216(24.4)			
Middle Income	102(11.5)	393(44.3)	1.65	2	0.160
High Income	34(3.8)	86(9.7)			
Experience in years					
0-3	54(6.1)	115(13.1)			
4-7	24(2.7)	117(13.3)			
8-10	26(3.0)	114(13.0)			
11-15	16(1.8)	92(10.5)	16.43	6	0.006*
16-20	18(2.0)	83(9.4)			
21-30	34(3.9)	123(14.1)			
31-40	17(1.9)	46(5.2)			

Key: (*) Indicates the association is significant at $\alpha=5\%$ significant level,
(**) Indicates the association is significant at $\alpha=1\%$ significant level

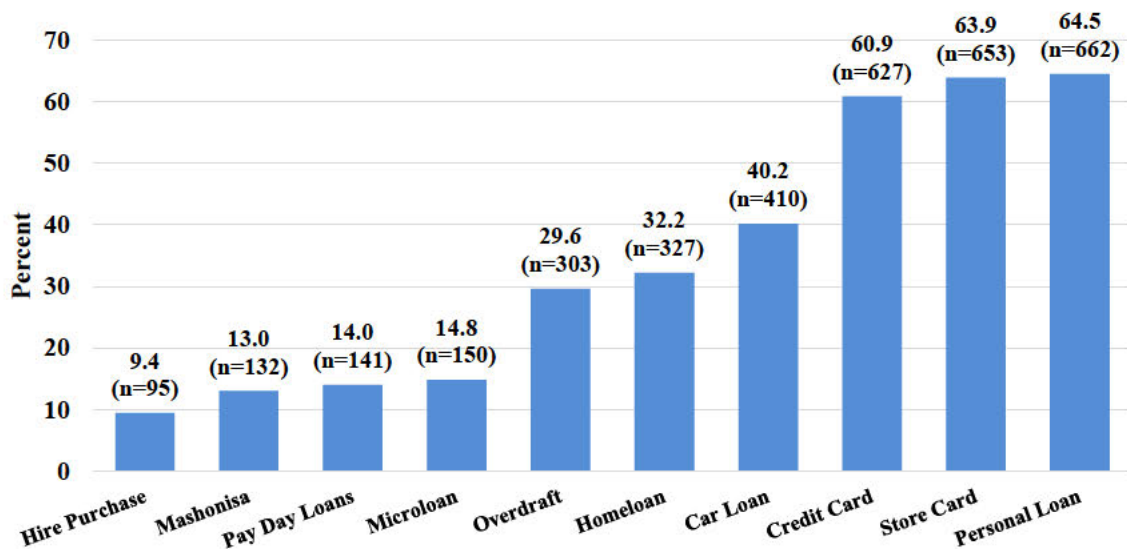
Note. The expected value of all cells is > 5 .

5.3.4. Access to Credit

Figure 11 presents the frequency distribution of the respondents' different types of credit arrangements. This finding indicates that personal loans, store cards, and credit cards were the most popular forms of credit utilised by at least 60% (that is, 6 out of every 10 respondents). Other forms of credit utilised were car loans, home loans, and bank overdrafts.

Figure 11

Access to Consumer Credit



In Tables 22 and 23, the frequency distribution is presented in terms of access to credit by age and salary groups. It should be noted that due to the small numbers in the different categories, χ^2 analysis was not reported for these cross tabulations. Table 22 below indicates that the majority of the participants in the age group 35 to 49 years have various types of credit arrangements, comprising of home loans, *mashonisa* (loan sharks), bank overdrafts, credit cards, payday loans, car loans, micro-loans, personal loans, and store cards. However, from Figure 11, it can be deduced that the more popular forms of credit based on the actual number of participants are personal loans, store cards, credit cards, car loans, home loans, and bank overdrafts.

As depicted in Table 23, the lower salary income band where the majority of the participants who in the lower income band, had various forms of credit, including *mashonisa*, payday loans, microloans, personal loans, store cards, hire purchase, bank overdraft, credit card, car loan, and home loan. Lastly, the most popular types of credit that the lower income group was exposed to were personal loans, store cards, and credit cards .

Table 22

Participants' Credit Access by Age group.

		Age							
		18 - 24 years		25 - 34 years		35 - 49 years		+ 50 years	
		Count	%	Count	%	Count	%	Count	%
Credit Card	Yes	15	1	175	17	294	29	141	14
	No	31	3	157	15	154	15	55	5
Overdraft	Yes	7	1	90	9	147	14	58	6
	No	39	4	238	23	300	30	137	13
Personal Loan	Yes	16	2	242	24	294	29	106	10
	No	30	3	90	9	154	15	88	9
Store Card	Yes	19	2	224	22	287	28	119	12
	No	27	3	104	10	160	16	76	7
Car Loan	Yes	5	0	132	13	188	19	81	8
	No	41	4	200	20	255	25	112	11
Hire Purchase	Yes	0	0	17	2	46	5	32	3
	No	46	5	314	31	387	39	162	16
Payday Loans	Yes	7	1	48	5	65	6	20	2
	No	39	4	279	28	371	37	172	17
Microloan	Yes	2	0	52	5	68	7	27	3
	No	43	4	277	28	370	37	165	16
Mashonisa	Yes	4	0	47	5	64	6	14	1
	No	41	4	283	28	374	37	178	18
Home loan	Yes	3	0	53	5	188	19	82	8
	No	43	4	279	28	251	25	112	11

Table 23*Participants' Credit Access by Salary level.*

		R=Salary					
		Lower Income		Middle Income		Higher Income	
		Count	%	Count	Count	%	Count
Credit Card	Yes	102	11.3	199	22.1	248	27.5
	No	160	17.7	136	15.1	57	6.3
Overdraft	Yes	74	13.3	34	6.1	26	4.7
	No	269	48.4	72	12.9	81	14.6
Personal Loan	Yes	263	47.1	72	12.9	70	12.5
	No	82	14.7	34	6.1	37	6.6
Store Card	Yes	236	42.4	71	12.8	67	12.1
	No	108	19.4	34	6.1	40	7.2
Car Loan	Yes	88	15.9	44	7.9	51	9.2
	No	254	45.8	62	11.2	55	9.9
Hire Purchase	Yes	28	5.1	13	2.4	11	2.0
	No	311	56.8	91	16.6	94	17.2
Payday Loans	Yes	68	12.5	11	2.0	13	2.4
	No	268	49.3	92	16.9	92	16.9
Microloan	Yes	61	11.1	22	4.0	12	2.2
	No	279	50.8	81	14.8	94	17.1
<i>Mashonisa</i>	Yes	71	12.9	11	2.0	6	1.1
	No	270	49.1	92	16.7	100	18.2
Home loan	Yes	62	11.2	43	7.8	28	5.1
	No	281	50.7	61	11.0	79	14.3

5.3.4.1. Socio-Demographic Differences with regards to the Credit Access Index

Independent sample *t*-tests and one-way analysis of variance (ANOVA) were conducted to determine whether any significant socio-demographic group differences occurred on their respective mean scores on the access to credit index. The results revealed that the independent sample *t*-test did not indicate a significant difference between gender and marital status groups on the mean scores of the credit access index. As presented in Tables 24 to 26, the independent sample *t*-test was used to compare the mean scores of the socio-demographic variables, that is, race, education levels and language on the credit access index. As shown in Table 24, the result of the independent sample *t*-test showed a significant difference in the mean scores on the credit access index by Africans. Therefore, this result suggests the African race group reported a higher access to credit than the other race groups, that is, the White, Indian and Coloured race groups. However, the η^2 statistic (0.025) indicated a small effect size.

Table 24*Independent-Sample t-test results for Race groups on access to Credit Index*

Outcome Variables	Race		t-value	df	P-value	95% CI mean difference		d-value
	African	Other*				LL	UL	
	Mean(\pm SD)	Mean(\pm SD)						
Credit Access Index	3.69(1.83)	3.08(1.77)	4.95	943	<0.001	0.37	0.86	1.81

Note: 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the t-test values; LL- lower limits and UL- Upper limit

* $p < .05$; ** $p < .01$

*Other=White, Indian, Coloured

Based on level of education in Table 25 below, the result of the independent sample *t*-test showed a significant difference in the mean scores on the levels of education on credit access index by the matric group versus those with a diploma, degree or postgraduate qualification. This result indicates that the participants from the post graduate group who have degrees and diplomas had a higher access to credit than the participants who had only a matric level education. The η^2 statistic (0.008) indicated a very small effect.

Table 25*Independent-Sample t-test results for Level of Education on access to Credit Index*

Outcome Variables	Level of Education		t-value	df	P-value	95% CI mean difference		d-value
	Matric	Dip Degree Post Grad				LL	UL	
	Mean(\pm SD)	Mean(\pm SD)						
Credit Access	3.19(1.77)	3.57(1.84)	-2.80	943	0.005	-0.65	-0.12	1.81

Note: 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the t-test values; LL- lower limits and UL- Upper limit

* $p < .05$; ** $p < .01$

As depicted in Table 26, independent sample *t*-tests showed that language groups differed significantly on the access to credit index, with the isiZulu and iXhosa group having higher mean scores than the English and Afrikaans language group . The isiZulu and iXhosa language

group had higher access to credit than the English and Afrikaans-speaking group. The η^2 statistic (0.019) indicated a small effect size, similar to that of race group influence.

Table 26

Independent-Sample t-test results for Language and access to Credit

Outcome Variables	Language		t-value	df	P-value	95% CI mean difference		d-value
	Zulu Xhosa	Other*				LL	UL	
	Mean(\pm SD)	Mean(\pm SD)						
Credit Access	3.68(1.84)	3.16(1.76)	4.30	954	<0.001	0.28	0.76	1.81

Note: 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the t-test values; LL- lower limits and UL- Upper limit

* $p < .05$; ** $p < .01$

*Other=English and Afrikaans

The one-way ANOVA analyses showed the significant differences between the age groups and salary levels regarding their mean scores on the credit access index, as seen in Tables 27 and 28. Those that were in the age group 35 to 49 years were significantly different at the $p < 0.5$ level for the four age groups: $F = 3, 951 = 14.7, p < 0.001$. This indicates that this age group reported more access to credit than the other age groups. However, despite reaching statistical significance, the actual difference in mean scores between the groups was quite small. Post hoc comparisons using the Tukey HSD test indicated that the mean scores for Group 2, Group 3, and Group 4 were statistically different from Group 1. These results suggest that the youngest age group (18–24 years) had less access to credit than the other age groups, indicating that they were not exposed to much credit, as the effect size calculated using η^2 was small (0.04).

Table 27*One-way Analysis of Variance Results for Age Groups and Credit Access Index*

Outcome Variables	18-24	25-34	35-49	50-64	ANOVA p-value	Post hoc Comparison
	[1]	[2]	[3]	[4]		
	Mean (\pm SD)	Mean (\pm SD)	Mean (\pm SD)	Mean (SD)		
Credit Access	1.77 (1.88)	3.51 (1.67)	3.66 (1.83)	3.46 (1.87)	<0.001*	[2>1]*, [3>1]*,[4>1]*

* $p < .05$

With regard to the salary levels shown in Table 28, the participants were divided into three groups: Group 1 = lower income, Group 2 = middle income, and Group 3 = higher income. Those who were in the higher income bracket were significantly different at the $p < 0.5$ level for the three income groups: $F = 2, 842 = 23.2, p < 0.001$. This suggests that the high-income group had more access to credit. Based on further analysis, the post hoc comparisons using the Tukey HSD test indicated that the mean scores for the middle income group, and the higher income group were statistically significant compared to the lower income group. This result indicates that the middle and higher income groups had higher mean scores on the credit access index, therefore having more access to credit than the lower income group. Despite reaching statistical significance, the actual difference in mean scores between the groups was quite small. The effect size, calculated using η^2 , was 0.05.

Table 28*One-way Analysis of Variance Results for Salary Levels and Credit Access Index*

Outcome Variables	Lower income	Middle Income	Higher Income	ANOVA <i>p</i> -value	Post hoc Comparison
	[1]	[2]	[3]		
	Mean(\pm SD)	Mean(\pm SD)	Mean(\pm SD)		
Credit Access	2.85(1.67)	3.721(1.80)	3.82(1.82)	<0.001*	[2>1]*, [3>1]*

**p* < 0.05

With regard to the job categories shown in Table 29, the participants were divided into seven groups: Group 1 = Human Resources, Group 2 = Admin, Finance and IT, Group 3 = Nursing, Group 4 = Medical, Group 5 = Pharmacy, Group 6 = Paramedical and Allied Workers, and Group 7 = Maintenance and Safety. Those who were in the nursing bracket were significantly different at the *p* < 0.5 level for the rest of the other job categories: $F = 6,948 = 2.2$, $p = 0.04$. Despite reaching statistical significance, the actual difference in mean scores between the groups was quite small. The effect size, calculated using η^2 , was 0.01. This suggests that the association between the groups was quite small. Post-hoc comparisons using the Tukey HSD test indicated that only the mean scores for Group 3, Nursing, was statistically significant compared to Group 2, Administration, Finance and IT. No significant difference was found in the rest of the groups. This further analysis suggests that the Nursing group had higher access to credit than the Administration, Finance and IT group.

Table 29*One-way Analysis of Variance Results for Job Category and Access to Credit Index*

Outcome Variables	Human Resources	Admin, Fin and IT	Nursing	Medical	Pharmacy	Paramedical & Allied	Maintenance & Safety	ANOVA <i>p</i> -value	Post hoc Comparison
	[1]	[2]	[3]	[4]	[5]	[6]	[7]		
	Mean(\pm SD)	Mean(\pm SD)	Mean(\pm SD)	Mean(SD)	Mean(SD)	Mean(SD)	Mean(SD)		
Credit Access	3.37(1.74)	3.38(1.82)	3.93(1.84)	3.32(1.83)	3.93(1.84)	3.58(1.81)	3.31(2.11)	0.040*	[3>2]*

**p* < .05

5.3.4.2. Credit Access and Indebtedness

The independent sample *t*-test was performed to assess the group differences between those perceiving themselves to be over-indebted and those not feeling over-indebted based on their respective mean scores on the credit access index. Table 30 showed that those who perceived themselves to be over-indebted reported higher mean scores on the credit access index than those who did not. Therefore, it can be concluded that those who perceived themselves as being over-indebted had more access to credit. The η^2 statistic (0.012) indicated a moderate to large effect size. This finding suggests that access to credit leads to feelings of being over-indebted.

Table 30

Independent-Sample t-test results for feeling over-indebted on Access to Credit Index

Outcome Variables	I feel I am over-indebted		t-value	df	P-value	95% CI mean difference		d-value
	Yes	No				LL	UL	
	Mean(\pm SD)	Mean(\pm SD)						
Credit Access	4.14(1.71)	2.92(1.75)	10.02	800	<0.001	0.99	1.47	1.73

Note. 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the t-test values; LL- lower limits and UL- Upper limit

p* < .05; *p* < .01

The results of the independent sample *t*-test shown in Table 31 indicated that those who reported being legally indebted reported higher mean scores on the credit access index. The mean difference of the legally indebted group was higher on the access to credit index at 0.29 with a 95% confidence interval ranging from -0.00 to 0.57. The η^2 statistic (0.004) indicated a small effect size. These findings suggest that those who are legally indebted have more access to credit than those who perceive themselves not to be legally indebted.

Table 31

Independent-Sample t-test results for the legally indebted group on access to Credit Index

Outcome Variables	Legally indebted		t-value	df	P-value	95% CI mean difference		d-value
	Yes	No				LL	UL	
	Mean(\pm SD)	Mean(\pm SD)						
Credit Access	3.74(1.93)	3.45(1.77)	1.96	861	0.05	-0.00	0.57	1.81

Note. 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the t-test values; LL- lower limits and UL- Upper limit

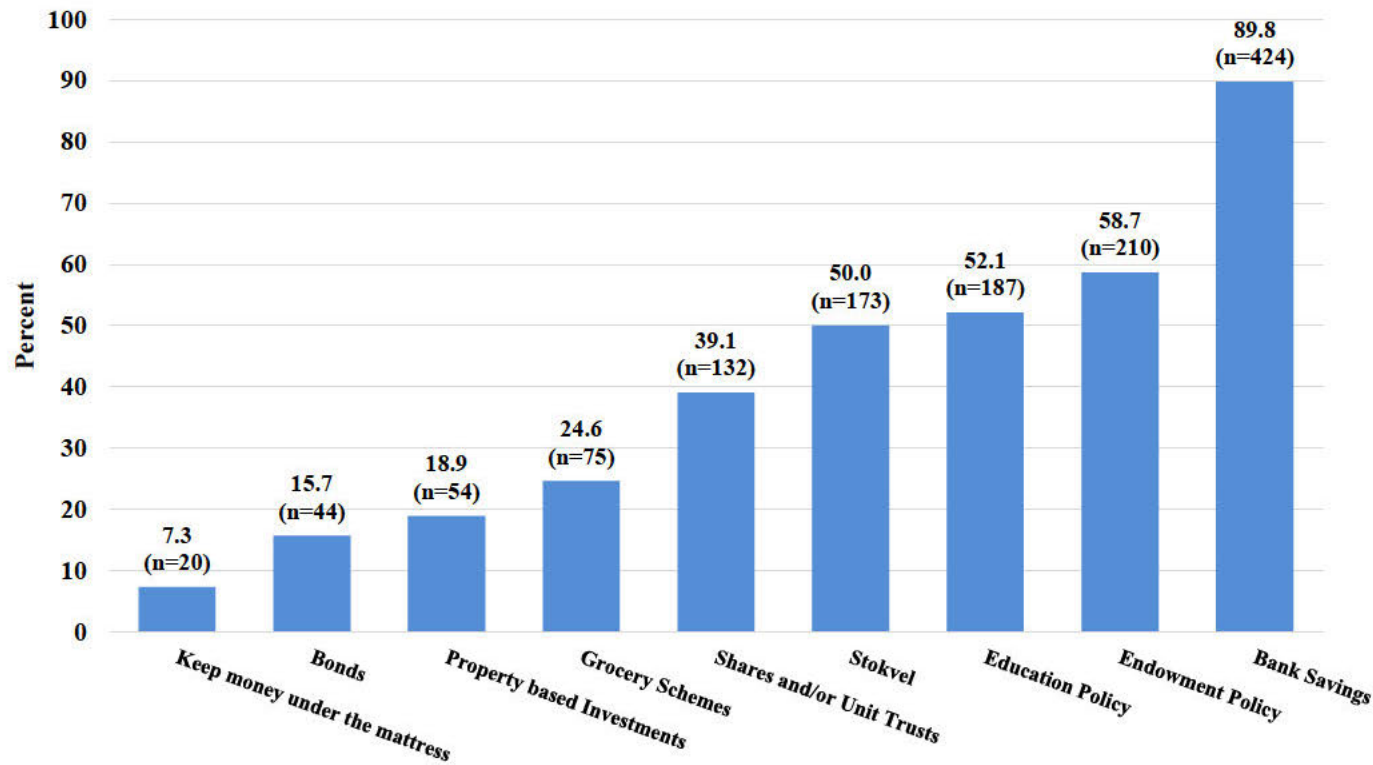
p* < .05; *p* < .01

5.3.5. Savings Practices among Participants

The various forms of savings practices used by the participants are indicated in Figure 12 below. It should be noted that in total, only 545 participants answered this group of questions and not all the participants answered each question such as, ‘Do you have an education policy?’

Figure 12

Savings methods reported



As indicated in Figure 12, the majority of respondents reported that they are saving money in the bank, while about half the participants indicated having education policies for their children because of their importance. The other popular forms of savings were endowment policies, stokvel, unit trusts, and grocery schemes.

The Savings Orientation Index was developed by summing the items that pertained to the participants' views of saving (see Chapter 3). The frequency distribution of the different items is depicted in Table 32 below.

Table 32

Item Frequencies for the Savings Orientation Index

Savings Orientation Items	Strongly Disagree, N(%)	Disagree, N (%)	Uncertain, N (%)	Agree, N (%)	Strongly Agree, N(%)
1. I actively plan my finances five to ten years ahead	216(25.1)	339(39.4)	136(15.8)	128(14.9)	41(4.8)
2. I have started planning for my retirement	111(12.9)	188(21.8)	86(10.0)	300(34.8)	176(20.4)
3. I want to learn more about how to save	31(3.6)	61(7.1)	47(5.5)	363(42.1)	360(41.8)
4. Saving for the future is not a priority in my life right now	40(4.7)	117(13.8)	89(10.5)	295(34.7)	309(36.4)
5. I usually spend all that I earn, I am not able to save anything	131(15.5)	246(29.1)	71(8.4)	259(30.7)	138(16.3)
6. Saving for education is more important to me than saving for retirement	80(9.5)	253(29.9)	218(25.8)	206(24.3)	89(10.5)
7. As long as I can afford the basics in life, I don't worry about saving for the future	46(5.5)	105(12.5)	79(9.4)	376(44.9)	231(27.6)
8. I am always looking out for the best or latest ways to save	32(3.8)	150(17.8)	170(20.2)	370(43.9)	120(14.3)
9. I know it's important to save, but I don't have enough money to save.	263(30.8)	323(37.8)	58(6.8)	163(19.1)	47(5.5)

In Table 32, Question 7 highlights that less than one-fifth of the respondents worry about savings for their future, which suggests that very few respondents have the ability to save or are conscientious about savings. However, it is interesting that a third of the participants felt that saving for education was more important than saving for their retirement, whereas more than half of the respondents indicated that they actively planned for their retirement. These results are supported by the savings methods discussed above. The majority of the participants indicated that saving for one's future is not a priority in their lives, despite the fact that of the participants indicated that they would like to learn more about how to save or generate wealth.

In Table 33 below, the independent sample *t*-test showed that those who perceived themselves to be over-indebted had a statistically significant lower mean score on the savings orientation index than those who felt that they were not over-indebted. The η^2 statistic (0.038) indicated a small to moderate effect size.

Table 33

Independent-Sample t-test results for savings orientation and perceived indebtedness

Outcome Variables	Perceived Indebtedness		t-value	df	P-value	95% CI mean difference		d-value
	(I feel I am over-indebted)					LL	UL	
	Yes	No						
	Mean(\pm SD)	Mean(\pm SD)						
Savings Orientation	3.31(0.45)	3.48(4.20)	-5.23	687	<0.001	-0.24	-0.11	0.43

Note. 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the *t*-test values; LL- lower limits and UL- Upper limit

p* < .05; *p* < .01

Similarly as seen in Table 34, those who reported being legally indebted, showed that with regards to a savings orientation, those who were not legally indebted were able to save, compared to those who perceived themselves as being legally indebted. The independent sample *t*-test shown in Table 34 below indicated that those who perceive themselves to be legally indebted had a statistically significant lower mean score on the savings orientation index than those who felt that they were not over-indebted. Therefore, those participants who felt over-indebted showed lower mean scores on the savings orientation index. The η^2 statistic (0.023) indicated a small to moderate effect size.

Table 34*Independent-Sample t-test results for savings orientation and legally indebted (Yes vs No)*

Outcome Variables	Perceived Indebtedness		t-value	df	P-value	95% CI mean difference		d-value
	(I feel I am over-indebted)					LL	UL	
	Yes	No						
Mean(\pm SD)	Mean(\pm SD)							
Savings Orientation	3.27(0.47)	3.43(0.42)	-4.15	727	<0.001	-0.24	-0.08	0.43

Note. 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the t-test values; LL- lower limits and UL- Upper limit

p* < .05; *p* < .01

5.4. Participants' General Views on Finances and Money Management Practices

A financial index was developed pertaining to the participants' perceptions regarding their finances and money management practices as outlined in Chapter 4. The frequency distributions of the individual items of the respective indices are depicted in Table 35. It is apparent from Table 35 that some participants appear to be not managing their finances properly, or have poor financial management practices as an alarming 70.4% do not talk about their finances with the family. Furthermore, it is concerning that over 60% of respondents reported that they would not be able to cope financially if their spouse died, more than 60% feel pressurised into spending money that they do not have, and just over half buy on credit in order to sustain their families. It is also concerning that two-fifths hate dealing with their finances, while nearly 40% are indecisive about their financial decisions. Some participants seem to be somewhat reckless, as one-third feel the need to spend money in order to enjoy life and more than a third take a few risks. With regards to good money management practices, half of the employees perceive themselves as being able to manage their finances well; however, only a quarter feel that they were not pressurised into buying things that they could not afford. just under 30% of this group only spent money that they had.

Table 35*Item Frequencies for Financial Management Index*

Items*	Strongly Disagree, N(%)	Disagree, N(%)	Uncertain, N(%)	Agree, N(%)	Strongly Agree, N(%)
1. I don't buy anything until I have enough money to pay for it(Recoded)	183(20.9)	278(31.7)	154(17.6)	204(23.3)	57(6.5)
2. My finances never seem to be properly organised	110(12.6)	342(39.1)	94(10.8)	225(25.7)	103(11.8)
3. I really hate dealing with my finances	139(16.2)	249(29.0)	123(14.3)	258(30.0)	91(10.6)
4. I always seem to leave my money decisions up to the last minute	141(16.5)	290(33.8)	96(11.2)	261(30.5)	69(8.1)
5. Buying on credit is part of my life and I could not make ends meet without it	77(9.0)	196(23.0)	102(12.0)	272(31.9)	205(24.1)
6. Money is something we just don't talk about in our family	46(5.4)	146(17.3)	58(6.9)	378(44.7)	217(25.7)
7. The only way to improve your financial position is to take a few risks	126(15.1)	243(29.0)	163(19.5)	251(30.0)	54(6.5)
8. I worry that if my partner dies or leaves me that I will not be able to cope financially	64(8.0)	93(11.6)	142(17.7)	279(34.7)	226(28.1)
9. If you want to enjoy life, you need to spend money	167(19.8)	300(35.6)	97(11.5)	229(27.2)	49(5.8)
10. I feel pressurised into buying things I cannot afford.	60(7.1)	159(18.8)	96(11.3)	337(39.7)	196(23.1)

*A high score on the index indicates poor financial management

Here too, independent sample *t*-tests were performed to determine the mean score differences on the financial management index for those who perceived themselves to be over-indebted (yes vs no) and for the legally indebted groups (yes vs no), as seen in Tables 36 and 37, respectively. The independent sample *t*-test results in Table 36 indicated a significant difference between the mean scores for the perceived indebted group and those who did not perceive themselves as being over-indebted with regards to financial money management practices. Therefore, those participants who perceived themselves as being over-indebted had poor money management practices compared to those participants who did not perceive themselves as being over-indebted. The η^2 statistic (0.315) indicated a large effect.

Table 36*Independent-Sample t-test results for perceived indebtedness (Yes vs No) and financial money management practices*

Outcome Variables	Perceived Indebtedness		t-value	df	P-value	95% CI mean difference		d-value
	(I feel I am over-indebted)					LL	UL	
	Yes	No						
Mean(\pm SD)	Mean(\pm SD)							
Financial money management practices	3.07(0.60)	2.23(0.63)	17.35	657	<0.001	0.74	0.93	0.62

Note. 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the t-test values; LL- lower limits and UL- Upper limit
 p* < .05; *p* < .01

Likewise, as shown in Table 37, the independent sample *t*-test showed that those who perceived themselves to be legally indebted had a statistically significant (higher) mean score on the financial money management practices index than those who were not legally indebted. The η^2 statistic (0.083) indicated a moderate to large effect size, which suggests that those who perceive themselves as being legally indebted do not appear to have good money management practices.

Table 37*Independent-Sample t-test results for legally indebted group and financial management practices*

Outcome Variables	Legally indebted		t-value	df	P-value	95% CI mean difference		d-value
						LL	UL	
	Yes	No						
Mean(\pm SD)	Mean(\pm SD)							
Financial money management practices	3.03(0.67)	2.52(0.71)	7.89	687	<0.001	0.38	0.64	0.70

Note: 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the t-test values; LL- lower limits and UL- Upper limit **p* < .05; ***p* < .01

5.5. Socio-demographic Differences among Participants who were Legally Indebted

Chi-square tests of independence were used to determine if there was any relationship between demographic variables and those that were legally indebted (yes vs no). The results of the χ^2 tests are depicted in Table 38 below. These results indicate that the participants belonging to the 35–49 year group are more likely to be legally indebted, as there is a significant difference with this age group compared to the other groups. These findings also indicated that the African race group and those who are either isiZulu or iXhosa speaking were likely to be over-indebted. The results also showed that those who are single, those with degrees or diplomas, as well as those working in the administration sector within the DoH were more likely to indicate being legally indebted. Finally the employees belonging to the lower income group with eight to ten years of work experience are more likely to be over-indebted.

Table 38*Association between Legally Indebted and Socio-Demographic Variables*

Scio-Demographic Variables	Legally Indebted		χ^2 value	df	χ^2 value	p-
	Yes, N (%)	No, N (%)				
Age group						
18-24	4(0.4)	39(4.3)				
25-34	72(7.9)	230(25.3)				
35-49	111(12.2)	286(31.5)	18.37	3	<0.001**	
≥50	23(2.5)	145(15.9)				
Gender						
Male	141(17.1)	144(17.4)	0.03	1	0.866	
Female	271(32.8)	270(32.7)				
Race						
African	173(19.2)	427(47.4)	29.76	1	<0.001**	
Other (White, Indian etc)	37(4.1)	264(29.3)				
Marital Status						
Married	84(9.3)	351(38.8)	6.84	1	0.009	
Other (Single, widowed etc)	125(13.8)	344(38.1)				
Education						
Matriculated	81(9.1)	128(14.3)	32.63	1	<0.001**	
Other (Diploma, Degree and PG)	128(14.3)	557(62.3)				
Home language						
English	45(8.2)	296(53.5)	29.50	1	<0.001**	
Other (isiZulu, iXhosa)	166(30.1)	45(8.2)				
Job Category						
Human Resources	37(4.1)	120(13.2)				
Administration	110(12.1)	261(28.6)				
Nursing & Medical	31(3.4)	160(17.6)	18.40	4	<0.001**	
Paramedic & Allied	18(2.0)	101(11.1)				
Systems Fin IT	15(1.7)	56(6.2)				
Salary Level						
Low Income	81(10.0)	154(19.1)	34.43	2	<0.001**	
Middle Income	72(8.9)	216(26.9)				
High Income	36(4.5)	247(30.6)				
Experience in years						
0-3	31(3.4)	148(16.3)				
4-7	48(5.3)	102(11.3)				
8-10	53(5.9)	97(10.8)				
11-15	21(2.3)	87(9.7)	36.04	6	<0.001**	
16-20	29(3.2)	78(8.7)				
21-30	21(2.3)	121(13.4)				
31-40	8(0.9)	57(6.3)				

Note: The expected value of all cells is >5; Yates continuity correction was reported for 2x2 tables

Key: (*) Indicates the association is significant at $\alpha=5\%$ significant level,

(**) Indicates the association is significant at $\alpha=1\%$ significant level

5.6. Socio-demographic Group Differences regarding the Psychosocial Scales Used.

Independent sample *t*-tests were performed to understand the mean score difference between different socio-demographic groups on the psychosocial measures used, which are DHSAS, FSSS, NGSE and the FSIS. As presented in Tables 39 to 41, the independent sample *t*-test was used to compare the mean scores of the socio-demographic variables, that is, education, gender, and marital status, to assess the mean score differences of these groups on the scales used.

Table 39

Independent-Sample t-test results for Education Differences for the Scales used in this study

Outcome Variables	Education		t-value	df	P-value	95% CI mean difference		d-value
	Matriculated	Other				LL	UL	
	Mean(±SD)	Mean(±SD)						
Debt Help Seeking Avoidance Scale (DHSAS)	3.00(0.51)	2.94(0.46)	1.19	725	0.054	-0.26	0.01	0.11
Financial Social Stigma Scale (FSSS)	2.95(0.60)	2.80(0.65)	2.12*	425	0.034*	0.20	0.48	0.24
New General Self-Efficacy Scale (NGSES)	3.70(0.89)	3.82(0.72)	-1.85	776	0.065	0.22	0.47	0.16
Financial Stress Indicator Scale (FSIS)	1.93(0.72)	1.65(0.65)	4.68	769	<0.001**	0.16	0.40	0.42

Note: 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the *t*-test values; LL- lower limits and UL- Upper limit

p* < .05; *p* < .01

The findings presented in Table 39 suggest that there was a significant difference in mean scores for the Financial Social Stigma scale (FSSS) among the Matriculated group and Other. This finding suggests that the matriculated group has a higher mean score on the FSSS than the post-graduate group, which indicated that the matriculated group of participants is more prone to social stigma regarding their financial stress.

Furthermore, based on the above findings, there was also a significant difference in mean scores for the Financial Stress Indicator Scale (FSIS) among the Matriculated group and Other, which suggests that the matriculated group is more prone to financial stress.

With regard to Table 40, there was no significant difference in the mean scores among the gender groups on the DHSAS, FSSS, and the NGSES except for the FSIS. These findings suggest that there was a significant difference in mean scores for the FSIS among the male and female groups. This finding suggests that male group has a higher mean score on the FSIS than the female group, which indicated that the male participants were more prone to financial stress.

Table 40*Independent-Sample t-test results for Gender differences for the Scales used in this study*

Outcome Variables	Gender		t-value	df	P-value	95% CI mean difference		d-value
	Male	Female				LL	UL	
	Mean(\pm SD)	Mean(\pm SD)						
Debt Help Seeking Avoidance Scale (DHSAS)	2.97(0.47)	2.95(0.47)	0.64	711	0.522	-0.05	0.10	0.05
Financial Social Stigma Scale (FSSS)	2.91(0.65)	2.81(0.64)	1.40	413	0.162	-0.04	0.22	0.15
New General Self-Efficiency Scale (NGSES)	3.78(0.78)	3.81(0.75)	-0.47	762	0.639	-0.14	0.09	0.04
Financial Stress Indicator Scale (FSIS)	1.82(0.73)	1.66(0.64)	3.02	757	0.003**	0.06	0.27	0.24

Note: 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the t-test values; LL- lower limits and UL- Upper limit

* $p < .05$; ** $p < .01$

As illustrated in Table 41, there are no significant differences in the mean scores for marital status regarding the DHSAS, FSSS, NGSE and the FSIS Scale.

Table 41

Independent-Sample t-test results for Marital Status Differences for the Scales used in this study

Outcome Variables	Marital Status		t-value	df	P-value	95% CI mean difference		d-value
	Married	Others				LL	UL	
	Mean(\pm SD)	Mean(\pm SD)						
Debt Help Seeking Avoidance Scale (DHSAS)	2.92(0.47)	2.98(0.46)	-1.75	726	0.080	-0.16	0.06	0.13
Financial Social Stigma Scale (FSSS)	2.80(0.66)	2.88(0.62)	-1.29	428	0.199	-0.21	0.01	0.12
New General Self-Efficiency Scale (NGSES)	3.78(0.77)	3.82(0.76)	-0.90	779	0.367	-0.21	0.01	0.06
Financial Stress Indicator Scale (FSIS)	1.68(0.65)	1.75(0.71)	-1.32	772	0.189	-0.16	0.32	-0.95

Note. 95% Confidence interval (CI) for the mean difference; Cohen *d* is the effect size for the t-test values; LL- lower limits and UL- Upper limit

One-way ANOVA was conducted to investigate if age and salary groups differed on the scales used in this study, as presented in Tables 42 and 43. The participants were divided into four groups according to their. There was a statistically significant difference at the $p < .05$ level for the Debt Help Seeking Avoidance Scale for the four age groups: Post-hoc comparisons using the Tukey HSD test indicated that for the DHSAS, the higher mean score for Group 2 (25–34 years) was significantly different from Group 3 (35–49 years) and Group 4 (50–64 years), whereas there was no significant difference in the means for Groups 3 and 4. Lastly, there was no significant difference between Group 1 (18–24 years) and Groups 2, 3, and 4. Therefore, these results suggest that employees in the 25 to 34 years age group are most likely to avoid debt help-seeking for their financial problems.

Table 42*One-way Analysis of Variance Results for Age Groups and the Scales used in this study*

Outcome Variables	18-24	25-34	35-49	50-64	ANOVA p-value	Post hoc Comparison
	[1]	[2]	[3]	[4]		
	Mean(\pm SD)	Mean(\pm SD)	Mean(\pm SD)	Mean(SD)		
Debt Help Seeking Avoidance Scale (DHSAS)	3.01(0.37)	3.02(0.43)	2.93(0.45)	2.93(0.57)	0.035*	[2>3]*,[2>4]*
Financial Social Stigma Scale (FSSS)	2.97(0.69)	2.92(0.59)	2.79(0.63)	2.82(0.73)	0.369	NA
New General Self-Efficiency Scale (NGSES)	3.78(0.79)	3.85(0.71)	3.81(0.73)	3.72(0.90)	0.075	NA
Financial Stress Indicator Scale (FSIS)	1.66(0.79)	1.80(0.73)	1.68(0.63)	1.66(0.67)	0.104	NA

* $p < .05$

Based on the results presented in Table 43, there was no significant difference found in the means scores for the three income (salary) groups and the scales used, that is, on the Debt Help-Seeking Avoidance Scale (DHSAS), the Financial Social Stigma Scale (FSSS) and the New General Self-Efficacy Scale (NGSES). This implies that the participants scored similarly on these scales. However, there were significant group differences found in the means scores for the three income (salary) groups and the Financial Stress Indicator Scale (FSIS). Based on the results illustrated in Table 43, the participants were divided into three income groups (Group 1: lower income; Group 2: middle income; Group 3: higher income). There was a statistically significant difference at the $p < 0.05$ level for the FSIS for the three salary groups: Post-hoc comparisons using the Tukey HSD test indicated that for the FSIS, the higher mean score for Group 2 was slightly significantly different from Group 3; and Group 1 was significantly different from Group 3. There was no significant difference between Groups 1 and 2. Therefore, these results suggest that the higher income employees were less prone to financial stress than both the lower and middle income groups. However, the middle income group was slightly more prone to financial stress than the lower income group, but differed significantly from the higher income group, which suggests that the middle income group was most financially stressed.

Table 43*One-way Analysis of Variance Results for Salary Groups and the Scales used in this study*

Outcome Variables	Low Income	Middle Income	High Income	ANOVA p-value	Post hoc Comparison
	[1]	[2]	[3]		
	Mean(\pm SD)	Mean(\pm SD)	Mean(\pm SD)		
Debt Help Seeking Avoidance Scale	2.95(0.45)	2.96(0.47)	2.98(0.49)	0.681	NA
Financial Social Stigma Scale	2.93(0.57)	2.78(0.66)	2.89(0.65)	0.748	NA
New General Self-Efficiency	3.80(0.78)	3.80(0.75)	3.84(0.79)	0.075	NA
Financial Stress Indicator Scale (FSIS)	1.78(0.69)	1.89(0.70)	1.48(0.56)	<0.001*	[1>3]*,[2>3]*

* $p < .05$

5.7. Correlations between Perceived Indebtedness, being Legally Indebted and the Psychosocial Measures Used

The Pearson product-moment correlations coefficient (r) was performed to understand the relationships between all the measures used and between perceived indebtedness, that is, feel over-indebted (Yes = 1; No = 0), legally indebted (Yes = 1; No = 0) and the measures, consisting of the DHSAS, FSSS sub-scales, the FSIS (after two sub-scales namely Escapism and Avoidance were categorised Yes = 1 and No = 0), as well as the NGSES. As shown in Table 44, perceived indebtedness was significantly and positively associated with the DHSAS, fear of disclosure, fear of discrimination, personal impact, avoidance, escapism, and being legally indebted. However, perceived indebtedness was significantly but negatively associated with self-efficacy as measured by the NGSE scale. Being legally indebted was significantly and positively associated with fear of disclosure, fear of discrimination, higher scores on personal stress impact, avoidance, and escapism, and negatively associated with self-efficacy (NGSES).

Further discussion of the correlations in Table 44 regarding help-seeking for debt is integrated into the section on accessing the FWP.

Table 44*Pearson Product-Moment Correlations between Measurements and Perceived Indebtedness and Legal Indebtedness*

Pearson Correlation with Confidence Interval									
	1	2	3	4	5	6	7	8	9
1. Debt Help Seeking Avoidance Scale									
2. FSSS Disclosure Sub-scale	.32** [.22 - .41]								
3. FSSS Discrimination Sub-scale	.29** [.19 - .38]	.46** [.38 - .53]							
4. FSIS Personal Impact	.30** [.23 - .37]	.47** [.39 - .54]	.51** [.44 - .58]						
5. FS Avoidance Coping (Yes/No)	.16** [.09 - .23]	.16** [.06 - .25]	.45** [.37 - .52]	.60** [.56 - .65]					
6. FS Escapism Coping (Yes/No)	.21** [.14 - .28]	.26** [.17 - .35]	.45** [.37 - .53]	.58** [.53 - .62]	.70** [.66 - .73]				
7. NGSE Outliers Removed	-.27** [-.34 - -.20]	-.22** [-.31 - -.12]	-.23** [-.32 - -.13]	-.41** [-.47 - -.35]	-.27** [-.33 - -.20]	-.20** [-.27 - -.13]			
8. Legal Indebted (Yes/No)	.07 [-.01 - .14]	.20** [.10 - .29]	.18** [.08 - .28]	.35** [.28 - .41]	.21** [.14 - .27]	.22** [.15 - .28]	-.11** [-.18 - -.03]		
9. Feels Over-indebted (Yes/No)	.16** [.09 - .24]	.31** [.21 - .40]	.12* [.02 - .22]	.50** [.44 - .55]	.21** [.14 - .28]	.23** [.16 - .30]	-.18** [-.25 - -.10]	.43** [.37 - .49]	

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

5.8. Psychosocial Impact and Financial Challenges

5.8.1. Understanding the Factors that contributed mostly to Financial Distress amongst Employees.

A standard logistic regression model was fitted for high stress versus moderate and lower stress groups (High Stress = 1; Moderate and Low Stress = 0) as the DV with the following predictors: poor financial management index, DHSAS, legally indebted index, NGSES, savings orientation index, FSSS: Discrimination, FSSS Sub-Scale: Disclosure, Perceived to be over-indebted (Yes vs No). With regards to the goodness of fit test, the full model containing all predictors was statistically significant, $\chi^2 (df\ 8, n = 732) = 121.80, p < .001$, indicating that the model was able to distinguish between respondents who reported very high financial stress and those with moderate and lower levels of stress. The overall percentage of correctly classified cases was 71.35%. The Hosmer and Lemeshow test indicates a good model fit and suggests that between 41% (Cox and Snell R^2) and 58.9% (Nagelkerke R^2) of the variability is explained by the set of variables entered. As shown in Table 45, the logistic regression model showed that the predictors which contribute mostly to high financial stress among employees are poor financial management as measured by the Poor Financial Management Index, Financial Social Stigma Sub-Scale: Discrimination and lower levels of self-efficacy as measures by the NGSE.

Table 45*Standard Logistical Regression Model predicting High Stress levels among Employees (n=230)*

	B	S.E.	Wald	df	p	Exp(B)	95% C.I.for EXP(B)	
							Lower	Upper
Step 1 ^a								
Poor Financial Management Index	.165	.041	16.271	1	<,.001	1.180	1.089	1.279
Savings Orientation Index	.480	.544	.779	1	.377	1.617	.556	4.698
DHSAS	.347	.348	.994	1	.319	1.415	.715	2.801
FSS Sub-Scale Disclosure	-.041	.285	.021	1	.884	.959	.549	1.676
FSS Sub-Scale Discrimination	1.405	.296	22.571	1	<,.001	4.077	2.283	7.280
NGSE	-1.398	.357	15.317	1	<,.001	.247	.123	.498
Legal Indebted Index	.064	.156	.167	1	.683	1.066	.785	1.448
Feel over-indebted (Yes/No)	.986	.703	1.969	1	.161	2.682	.676	10.636
Constant	-7.555	2.841	7.070	1	.008	.001		

Variable(s) entered on step 1: Poor Financial Management Index, Savings Orientation Index; DHSAS; Financial Social Stigma Sub-Scale Disclosure; Financial Social Stigma Sub-Scale Discrimination; NGSE; Legal Over-Indebted Index; Feel over-indebted (Yes v. No).

5.9. Workplace Interventions to address Financial Difficulties

5.9.1. Participants' Views of the Employee Wellness Programme (EWP)/Employee Assistance Programme (EAP)

This section of the survey was only answered by 748 participants. In this section, the knowledge of the EAP/EWP was analysed, including awareness of the FWP offered through the EWP/EAP. Furthermore, the perceived satisfaction with the programme was analysed only for those who had used the programme. The analysis of the EAP/EWP provides insight into the FWP offered by the EAP/EWP and the perceived knowledge, satisfaction benefits and drivers of the programme.

5.9.2. Awareness and Knowledge of the EAP/EWP Wellness Programme

Table 46 shows that although 88% of the participants had heard of the EWP programme within the DoH, only 71% were aware of the programme in their departments or work areas. These programmes tend to be offered onsite at the participants work areas, rather than requiring employees to access services from the head office. just over half of these participants indicated that they were aware that the EWP/EAP provides FWPs or personal financial management programmes (PFM); however, only a small number (6.7%) accessed this programme to get personal financial help.

Table 46

Frequency distribution of participants' awareness, satisfaction and benefits of the EAP/EWP and the FWP

		Frequency	%
Is there an EAP/ EWP in your Department	Yes	531	71.0
	Don't know	217	29.0
If yes, it is offsite (e.g. At head office)	Yes	113	21.0
	Don't know	424	79.0
Have you heard about the EAP/EWP	Yes	642	88.2
	Don't know	86	11.8
Have you sought help from the EAP/EWP about managing your own finances?	Yes	50	6.7
	No	692	93.3
	0 - 1 days	27	50.9
How long did the Employee Assistance/Employee Wellness Practitioner take to attend to your financial problem?	1 - 2 days	8	15.1
	2 - 3 days	5	9.4
	3 - 5 days	2	3.8

		Frequency	%
	Greater than 5 days	11	20.8
Does your EWP/EAP Provide Financial Wellness Services (FWS)?	Yes	359	54.7
	No	297	45.3
	Poor	141	25.2
	Below Average	47	8.4
Rate the quality of the FWS	Average	223	39.9
	Good	123	22.0
	Very Good	25	4.5
Are you aware that the EAP/EWP provides financial wellness or personal financial management (PFM) programmes	Yes	376	52.2
	No	344	47.8
Have you attended any of the financial wellness or pfm programmes?	Yes	179	24.5
	No	553	75.5
Don't want anyone to know about my finances	Yes	197	37.5
	No	328	62.5
Too embarrassed about my finances	Yes	146	27.9
	No	378	72.1
Didn't get time off to attend	Yes	172	34.3
	No	330	65.7
Too busy at work	Yes	267	52.9
	No	238	47.1
Have you used the EAP for Financial help?	Yes	44	6.8
	No	604	93.2

5.9.3. Utilisation of the FWP

Based on the statistics presented in Table 46, only less than a quarter of the participants attended the FWP workshops. In Table 47, it can be seen that just over a third of the participants did not want others to know about their finances, and fewer than 30% felt embarrassed about their finances, which deterred them from attending these workshops. In addition, another third could not get time off from work to attend the workshops, and slightly more than half indicated that they were too busy at work to attend these workshops.

Table 47*Frequency distribution of reasons for poor attendance of the EAP/EWP*

Response		N	%
Don't want anyone to know about my finances	Yes	197	37.5
	No	328	62.5
Too embarrassed about my finances	Yes	146	27.9
	No	378	72.1
Didn't get time off to attend	Yes	172	34.3
	No	330	65.7
Too busy at work	Yes	267	52.9
	No	238	47.1

It should be noted that only 52% of the respondents were aware of the financial wellness services offered by the DoH. The FWP provided financial education and based on the frequency distribution of the financial education index items, as depicted in Table 48 more than two-thirds of the participants indicated that they would like financial education, whereas 20.3% felt that they did not need any financial education. The results suggest that approximately 20% of these respondents appear unlikely to seek financial education or help. However, 42.2% of employees indicated that they did not know who to contact to get financial assistance, and more than half of the participants would like to obtain financial advice but are not sure who to trust for sound financial advice. The most common reason provided to the open ended questions pertaining to 'other' reasons for not utilising this programme was that employees were not aware of these services, for example "*Never told. Only select staff attend these free workshops*". Or "*Never heard about the service till today*"; "*Never heard about it in my workplace*". On the other hand, it was also recorded that they often forget about the sessions, for example, "*Just get too engrossed in general workload responsibilities and forget to attend*". A few indicated that they have no need for the service, as they manage their own finances well, or that they have financial advisors, for example, "*I manage my finances well on my own*" while the response "*Not interested it won't make a difference*" seems to suggest that these programmes might not really be useful. Lastly, a few participants indicated that they were concerned about confidentiality, for example "*No confidentiality*".

Table 48*Item Frequencies for the Financial Education Index*

Finance and Money Management Practices	Strongly Disagree, n(%)	Disagree, n (%)	Uncertain, n (%)	Agree, n (%)	Strongly Agree, n (%)
Financial Education					
1. I need more education on how to handle my finances	46(5.5)	125(14.8)	87(10.3)	385(45.7)	199(23.6)
2. I am not always sure who to ask for help when it comes to my finances	87(10.4)	275(32.8)	123(14.7)	252(30.0)	102(12.2)
3. I would like financial advice, but it is hard to find somebody I can trust to give it to me	72(8.6)	203(24.3)	102(12.2)	320(38.2)	140(16.7)

5.9.3.1. Understanding the utilisation of the FWP: Determinants for accessing the FWP

To better understand the determinants for accessing the FWP, a logistic regression model was performed, and the results are presented below. The full model containing all predictors was statistically significant, $\chi^2(10, N = 235) = 20.86, p < .05$, indicating that the model was able to distinguish between respondents who attended the FWP and those who did not attend. The Hosmer and Lemeshow test indicates a good model fit and correctly classified 74% of cases. The model suggests that between 7.7% (Cox and Snell R^2) and 11.03% (Nagelkerke R^2) of the variability is explained by the set of variables entered. As shown in Table 49, only three of the independent variables made a significant contribution to the predictive ability of the model, regarding attending the FWP workshops, and were: (1) being legally indebted, (2) having a savings orientation and (3) experiencing financial distress (FSIS-Personal Impact). The odds of a participant who indicated they attended the FWP workshops are nearly three times greater for someone who reported having a savings orientation, more than two times greater for someone who reported being legally indebted, and more than twice less likely for someone who reported lower personal financial distress (the latter has been inverted: 1 divided by the value odds ratio in the table, $1/0.47 = 2.128$).

It should be noted that the confidence intervals are wide and therefore the results should be interpreted with caution.

Table 49*Standard Logistical Regression Model predicting the likelihood for attending the FWP (N=235)*

	B	S.E.	Wald	df	p	Exp(B)	95% C.I.for EXP(B)	
							Lower	Upper
Step 1 ^a								
1. I feel I am over-indebted	.47	.40	1.35	1	.25	1.59	.73	3.50
2. Legal Indebted (Yes/No)	.82	.36	5.24	1	.02	2.26	1.12	4.53
3. Savings Orientation	.96	.43	5.00	1	.03	2.61	1.12	6.10
4. Financial Money Management	-.41	.34	1.50	1	.22	.66	.34	1.28
5. FSIS Personal Impact	-0.75	.29	6.80	1	.01	.47	.27	.83
6. FSS Sub-Scale Disclosure	-.02	.21	.01	1	.92	.98	.65	1.5
7. FSS Sub-Scale Discrimination	-.22	.26	.72	1	.40	.80	.48	1.34
8. NGSE Outliers Removed	-.44	.29	2.42	1	.12	.64	.37	1.12
9. FSIS Avoidance (Yes/No)	.44	.32	1.92	1	.17	1.54	.84	2.86
10. FSIS Escapism (Yes/No)	.26	.32	.64	1	.42	1.29	.69	2.42
Constant	-.38	1.70	.05	1	.82	.69		

a. Variable(s) entered on step 1: I feel I am over-indebted, Legally Indebted Yes/No; Savings Orientation Index, Poor Financial Management FSIS Sub-Scale Personal Impact, Financial Social Stigma Sub-scale Disclosure; Financial Social Stigma Sub-scale Discrimination; NGSE; FSIS Avoidance; FSIS Escapism.

5.9.3.1.1. Unpacking debt health seeking behaviour

Unpacking debt help-seeking behaviour is critical to inform workplace support interventions, such as the FWP as outlined above. A significant negative Pearson's correlation coefficient was found between those who accessed the FWP and the DHSAS ($r = -0.14, p < 0.001$). This implies that those who scored high on the DHSAS were less likely to indicate that they attended the FWP.

As shown in Table 44 previously, the Pearson's correlation coefficients highlighted the significant positive correlations between debt help-seeking avoidance (DHSAS) and the roles that stigma, negative coping strategies (i.e. avoidance and escaping), as well as being legally indebted or perceived indebtedness play. These associations can also suggest some criterion validity of the DHSAS, financial social stigma and stressors that imply avoidance or escapism.

Fear of financial difficulty disclosure ($r = 0.32, p < 0.01$), and financial difficulty discrimination ($r = 0.29, p < 0.01$), had a positive correlation with DHSAS, which suggests that stigma plays a role in debt help-seeking behaviour. Also, there were strong positive correlations between financial distress, for example personal impact ($r = 0.30, p < 0.01$), avoidance ($r = 0.16, p < 0.01$), escapism ($r = 0.21, p < 0.01$), and feeling being over-indebted ($r = 0.16, p < 0.01$), with regards to the DHSAS. Furthermore, a significant negative correlation between self-efficacy using the NGSES ($r = -0.27, p < 0.01$) and the DHSAS implies that those with high levels of self-efficacy are less likely to avoid seeking debt help.

In exploring the best predictors for avoidance of debt help-seeking using the DHSAS, a stepwise linear regression model was fitted to assess the contributions of the demographic variables, indices and the scales and sub-scales used in this study (see Table 50 below). The demographic variables and financial practices indices (Model 1) explained 12% of the total variance of debt help-seeking avoidance behaviour ($R^2 = 0.12, F = 6.45, p < 0.001$). The second model explained 20% of the variance of debt help-seeking avoidance behaviour as measured by DHSAS ($R^2 = 0.20, F = 6.26, p < 0.001$).

The strongest independent predictors of debt help-seeking avoidance, in order of unique contributions showed that both poor financial and money management practices ($\beta = 0.17, t = 2.10, p < 0.05$) and financial social stigma, particularly fear of disclosure, which is FSSS-Disclosure Sub-Scale ($\beta = 0.17, t = 2.66, p < 0.001$), played a similarly strong role.

This was followed by the FSSS-Discrimination Sub Scale ($\beta = 0.14, t = 2.11, p < 0.05$), and self-efficacy as measured by the NGSES ($\beta = -0.14, t = -2.6, p < 0.01$). These results suggest that employees with poor financial and money management practices, those who experience social stigma for their financial difficulties, the fear of disclosure and discrimination, as well as lower levels of self-efficacy, will be less likely to seek help for financial debt.

As depicted in Table 50 below, the demographic factors, such as salary, gender, language, the experience of financial distress, and having a poor savings orientation, did not impact their engagement the FWP offered and did not significantly contribute to employees' debt help-seeking behaviour.

Table 50*Hierarchical regression analyses for the best predictors for avoidance of debt help-seeking using the DHSAS (N=347)*

	B	β	T	p	R	R ²	Adjusted R ²	F	Sig
Model 1					.34 ^a	.12	.10	6.45	<.001 ^a
1. Gender	-.09	-.07	-1.30	.20					
2. Financial Education Needs Index	-.05	-.07	-1.10	.28					
3. Poor Financial Management Index	.28	.32	4.52	<0,001					
4. Savings Orientation Index	-.15	-.10	-1.81	.07					
5. Age	.00	.01	.09	.93					
6. Language	.08	.06	1.10	.27					
7. Salary Level	-.00	-.00	-.06	.96					
Model 2					.44 ^b	.20	.17	6.26	<.001 ^b
1. Gender	-.07	-.05	-.97	.34					
2. Financial Education	-.07	-.11	-1.70	.10					
3. Poor Financial Management Index	.15	.17	2.10	.03					
4. Savings Orientation Index	-.14	-.09	-1.70	.11					
5. Age	.02	.02	.36	.72					
6. Language	.00	.00	.06	.95					
7. Salary Level	.00	.01	.09	.93					
8. FSIS - Personal Impact	.02	.03	.36	.72					
9. FSIS – Avoidance	-.05	-.05	-.68	.50					
10. FSIS – Escapism	.03	.04	.48	.63					
11. FSSS - Disclosure Sub-scale	.02	.17	2.66	.01					
12. FSSS - Discrimination Sub-scale	.03	.14	2.11	.04					
13. NGSE	-.12	-.14	-2.60	.01					

a. Predictors: Salary Level, Gender, Savings Orientation, Language, Financial Education, Age, Poor Financial Management Index

b. Predictors: Salary Level, Gender, Savings Orientation, Language, Financial Education, Age, Poor Financial Management Index, NGSE, FSS – Discrimination Sub-Scale, FSIS – Avoidance, FSSS-Disclosure Sub-Scale, FSIS – Escapism, FSIS – Personal Impact; DHSAS (DV)

5.9.3.2. Perceived Satisfaction of the Financial Wellness Programmes

Lastly, it is important to get an understanding of the perceived satisfaction of the FWP. As illustrated by the frequency distributions in Table 51, only a very small minority of participants in this study indicated that they used the EAP to get financial help. less than 40% of the participants approached the financial service provider on their own for help; however, of the 56 participants who answered the question ‘If you have approached a financial service provider on your own for help, I am satisfied with their help’ slightly more than half indicated that they were satisfied with the help they received. Part of the FWP is the debt counselling services that are offered to the employees within DoH; less than half of the 57 employees indicated that they were satisfied with their debt counsellor, whereas the remainder (almost 60%) indicated that they were not satisfied with their debt counsellor.

Table 51

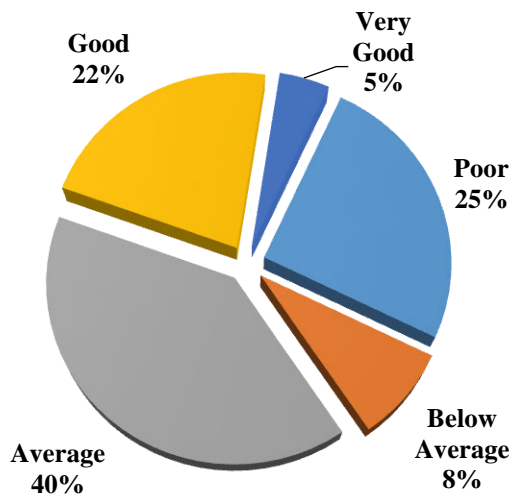
Frequency distribution of participants’ satisfaction with the FWP

Response		N	%
Have you used the EAP for Financial help?	Yes	44	6.8
	No	604	93.2
I approached the financial service provider on my own for help	Yes	31	38.8
	No	49	61.3
If you have approached a financial service provider on your own for help, I am satisfied with their help	Yes	33	58.9
	No	23	41.1
I am currently in debt counselling	Yes	17	20.2
	No	67	79.8
I am satisfied with my debt counsellor	Yes	24	42.1
	No	33	57.9

Therefore, of the participants who had actually utilised the FWP, the majority rated the quality of the FWP as being average (see Figure 13 below).

Figure 13

Rate the quality of the FWS (N=559)



5.10. Discussions and Conclusions

5.10.1. Socio-demographic background of participants linked to Credit Analysis and perceived levels of Over-indebtedness within the DoH

The socio-demographic data of the current study showed that 64.3% of the participants who participated in this study were female. The majority of the sample came from the nursing, administration, and HR departments. These sectors of the workforce are generally female-dominated; for example, the nursing community is generally dominated by females despite there being an increase in practicing male nurses (Barrett-Landau & Henle, 2014; Fondeville et al., 2010). Also, a large sector of the workforce comprises the nursing sector in a health department. Furthermore, a study in SA conducted by Antwerpen and Ferreira (2010; 2012) also revealed that females largely dominate administrative positions in companies and government departments as they are stereotypically better suited for this role than men. Therefore, it is not surprising that the majority of the participants in this sample are female.

Age, race, education, and length of service were significant predictors in determining which groups were more likely to be at risk for over-indebtedness or most likely to become over-indebted. This study's findings highlighted that the African race group, aged from 35 to 49 years, highly educated with degrees and diplomas, and had eight to ten years of work experience, was most likely to become vulnerable to financial stress and perceive themselves as being over-indebted. These findings are in keeping with the demographic profile of the

National Treasury and NCR report on over- indebtedness by the parliamentary monitoring group in June 2017 (<https://pmg.org.za/committee-meeting/24602/>). They too reported similar findings: at least 50% of the consumers who are Black South Africans from the 35 to 49 age group find themselves becoming over-indebted every year. Their report considered all government departments and they found that teachers were most affected by debt, followed by the police, and at the provincial government level, nurses. This trend regarding nurses also emerged in this study as the χ^2 analysis also indicated that the nursing category (despite the small associations between the job categories) had more access to credit; and are therefore more prone to becoming over-indebted. However, when the chi square analysis was performed with the legally indebted group, the administration group was most likely to be legally indebted.

Overall, the socio-demographic findings could be attributed to the employees' life stage, as their careers have just started and they have a lot of demands and responsibilities, such as being the breadwinner and providing for their growing families. Therefore it is expected that they will incur a lot of expenses, including good and bad debt. Consumer spending is normal at the above-mentioned age range due to household responsibilities, such as paying rent or a mortgage bond, paying for household expenses, such as food and utilities, clothes, and school fees, which could result in employees becoming over-indebted (Lea, 2021; De Clercq et al., 2019; Fatoki, 2015; Moaisi, 2013; Mwase, 2017). Individuals in this age group and life stage are expected to be renting or have purchased a home, which is supported by this study's finding that 33% of the participants have indicated that they have a mortgage bond and about 30% are renting privately. Therefore, this study is in keeping with Fatoki's study (2015, p. 98) that based on the individuals' life cycles, "certain level of debt is inevitable" such as paying for a mortgage bond or rent, and being exposed to credit by having bank and store credit cards. This type of debt is classified as household debt.

Based on credit analysis and profiling this study found that the 35 to 49 age group with eight to ten years' work experience has the most debt. The 35 to 49 age group is at risk of becoming over-indebted, as they have the most debt in the form of credit. Easy access to credit can lead to over-borrowing and over-indebtedness (Lea, 2021). This study's findings revealed that approximately six out of ten respondents have personal loans, store and bank credit cards, which were the most popular forms of credit arrangements. This finding was also consistent with both international studies (Gathergood, 2012; Royal Society for Public Health, 2018) and other South African studies (Fatoki, 2015; Moaisi, 2013; Ssebagala, 2016, NCR, 2021) which found that personal loans, store and bank credit cards were the most

popular forms of credit, followed by bank car loans, home loans and bank overdrafts. It is argued that if the participants are unable to service their debts, they will be at risk of becoming over-indebted similar to the views of (Bimha, 2014; Mwase, 2017). This study's findings are similar to those of Mwase (2017), where the lower income band had more unsecured credit and appeared to be more prone to becoming over-indebted, as they have more unsecured debt, such as owing the *mashonisa*, payday loans and credit in the form of personal loans and store cards. However, based on the χ^2 analysis performed, the higher-income group had more access to credit and perceived themselves as being over-indebted. Therefore, it can be deduced from the levels of debt amongst the respondents that the 35 to 49 age group respondents are at risk of becoming over-indebted as they have more access to credit. All these forms of credit are drivers of over-indebtedness, especially if the respondents are not able to meet the payments to their creditors on time, resulting in them becoming over-indebted. In terms of the over-indebtedness index, this study's findings revealed that 25.7% of the participants were one month behind on payments; 15.6% of the participants indicated that they were three months behind on payments, 35.2% skipped payments, 49.8% have no money left after they paid their debts, and almost half of the participants felt over-indebted. Therefore, as supported by Hämmig and Herzig's (2022) study, over-indebtedness results from consumers not being able to service all their debts on time on an ongoing basis.

However, unlike the Mwase (2017) study, which used credit commitments as markers to measure over-indebtedness, this study used formal indicators prescribed by law, that is, either garnishee orders, administration orders, or judgements against their names, and based on these indicators, it was concluded that 23% of the respondents are over-indebted. Therefore, employees who have higher consumer credit arrangements are most likely to be legally indebted, especially if they are not able to meet the payments on a monthly basis as per the terms and conditions of the credit granted, and fall behind in one or more payments or skip payments. As the literature has shown, when consumers are unable to meet these payment deadlines, they are either issued with garnishee orders, or apply for administration orders or judgements and are then declared over-indebted. These findings are consistent with the 2007 Public Service Commission (PSC) report as well as with the DoH estimates of PERSAL, that approximately 20% of the employees are over-indebted when only administration or garnishee orders are used as indicators of over-indebtedness.

Therefore, access to credit and the inability of consumers to service their debts on a monthly and ongoing basis often results in the consumer becoming a slow payer and eventually having a garnishee or administration order in place (Hämmig & Herzig, 2022;

Ssebagala, 2017); hence, the regulation of the credit industry is critical. In SA , the NCA (2007) is designed to protect employees who perceive themselves as being over-indebted or are legally over-indebted from obtaining reckless credit (South African Human Rights Commission, 2017). Based on the number of credit commitments that DoH employees have, it can be concluded that employees spend more than they earn.

As a result, there is very little room for employees to save. This study supports the literature on the culture of savings (Fatoki, 2015; OECD/INFE, 2013) and it was established that even in the DoH there is a very low rate of savings. This study's finding revealed that amongst salaried workers and employees, despite the overwhelming majority of the participants indicating that they would like to save and generate wealth, realistically only a small group of the participants indicated that they have the ability to save or are conscientious about saving. The fact that employees are unable to save because they simply do not have the money to save is also supported by the latest Credit Bureau Monitoring Report (NCR, 2022) and the fact that saving practices and habits have always been a challenge, as concluded by various scholars (see Masemola, 2003 Schicks, 2013; Fatoki, 2015; Nene, 2015; Mwase, 2017). This study also highlights that saving is not a priority, especially when credit is so readily available. These findings are not unique to SA but a global problem (Raijas et al., 2010; Moaisi, 2013; Masilo, 2014; Prawitz & Cohart, 2014; Ssebagala, 2016), as studies have shown that credit consumption is higher than the income earned, especially where employees are not managing their finances well or overspending to manage their lifestyle.

Furthermore, as discussed above, there are unexpected life events and expenses that put off savings; which is also driven by low financial literacy as reported various authors (Amassoma, 2021; Farrell et al., 2016; Prawitz & Cohart, 2014 & OECD, 2013). According to Matthis et al. (2021), apart from the economic recession pre-COVID due to rising costs, increasing unemployment and indebtedness, consumers are taking more loans to service their debts and skipping payments, including during COVID times, when was impossible for consumers to save. Many dipped into their savings to survive lockdown. The consumer credit report for SA (Matthis et al., 2021) has shown that there is an increase in unsecured credit, bank credit, and store cards for various reasons as discussed in detail in the literature review.

Therefore, saving is seen as a luxury and globally has not been a priority for many consumers as they struggle to make ends meet on a monthly basis. The DoH employees are no different in this regard, as those who perceive themselves as being over-indebted and those who are legally indebted are unable to save. Therefore, it is expected that employees who are not managing their finances well, either by perceiving themselves to be in debt or being

legally indebted have poor financial money management practices. Furthermore, it should be noted that the employees who indicated that they were debt-free do not necessarily mean that they are financially better off, as it could just mean that they live from hand-to-mouth and have no home or any other assets.

5.10.2. General Views on Finances and Poor Money Management Practices

This study further detailed the views of the respondents' financial and money management practices, such as the fact that they were too embarrassed to talk about their finances in general, and did not want to disclose their financial difficulties to their family and friends. These findings are not unique to SA but a global problem (Raijas et al., 2010; Moaisi, 2013; Masilo, 2014; Prawitz & Cohart, 2014; Ssebagala, 2016) as discussed above. This further confirms that many employees and consumers who are in debt do not want to talk about their financial stress and over-indebtedness. In addition, a recent study by Ten Have et al. (2021) also concluded that one of the factors, such as reduced control over finances, has resulted in a debt trap for many consumers. Therefore, buying on credit is a common practice that leads to over-indebtedness (Fatoki, 2015; Moaisi, 2013; Mwase, 2017).

This finding could be explained in terms of Bronfenbrenner's socio-ecological model, whereby the drivers of over-indebtedness as identified by Braucher (2006) are driven from a macro to a micro perspective. In a consumeristic society, materialism is one of the main drivers of consumer spending. From a structural perspective, materialism is good for the economy and drives consumer spending. However, from a cultural perspective, the credit industry has aggressively marketed and promoted consumerism, which has enticed lower-income consumers to live beyond their means. As individuals are more attracted to an affluent lifestyle, they spend more than they earn, relying on credit to help them sustain their lifestyle. This theory is also supported by Amassoma (2021); Dittmar (2017) and Manafe and Fanggidae (2021), who examined materialism and over-indebtedness in Iceland, Nigeria and Indonesia, respectively. They also concluded that consumers who were materialistic had less control over managing their finances, and tended to overspend or take on more credit to support their lifestyle; hence, materialism directly and/or indirectly influences over-indebtedness where self-control was identified as a mediating factor for materialism.

Furthermore, when coupled with adverse events such as death, divorce, illness, or loss of employment, these added shocks result in consumers defaulting on payments, resulting in arrears and increased borrowing. This is viewed as the catalyst that has given rise to the boom in the credit industry, especially unsecured lending (De Clercg et al., 2019; Roach et al.,

2019). However, when consumers are not able to secure formal credit or a loan from a bank, they have no option but to go to a micro-lender, *mashonisa* or take payday loans, resulting in unsecured lending and exposing them to further debt and eventually becoming over-indebted (Bridges et al., 2008).

5.10.3. Psychosocial Impact and Financial Challenges

The psychological effects of being financially stressed determine how an employee copes with financial worries. As discussed in the literature, to understand how an individual or employee copes in different social contexts, human behaviour is grounded in 'social psychology' (Oksanen et al., 2021, p. 2). This study used the socio-ecological model to understand financial distress and over-indebtedness, as discussed in the literature review. The employee often feels pressured by society to lead a certain lifestyle, which results in risky and impulsive behaviours (including gambling and alcohol and substance abuse), resulting in spending more than one earns, displaying impulsivity and poor self-control, which eventually leads to a debt trap (Bonner, 2016; Gutiérrez-Nieto et al., 2017; O'Loughlin, 2006; Oksanen et al., 2021).

Due to the paucity of tools measuring psychological and work-related consequences of over-indebtedness in the South African context that measure how a financially stressed employee copes, the financial stress indicator scale was developed. This scale highlighted the coping strategies and poor self-regulation of financially stressed participants. Through the use of the psychosocial scales used in this study, a profile of financially stressed employees can be identified based on the cohort of matriculated employees who were more prone to social stigma due to feeling financially stressed and hence not seeking help. Both the lower income and the middle income group were more financially stressed than the higher income groups. However it emerged that the middle income group was slightly more financially stressed than the lower income group as they have more access to formal credit which also concurs with Fatoki (2015) study. Males appeared to be more financially stressed than females and the 25 to 35 age group was most likely to avoid debt help-seeking for their financial problems. It is interesting that even though in this study gender did not significantly contribute to debt help-seeking behaviour, Glenn and Heckman (2020) found in their study that men were most likely to seek help from a financial professional. These findings concurred with Hämmig and Herzig's (2022) finding that the younger group, who are less educated and earn a lower income were more financially stressed and prone to over-indebtedness (Wałęga & Wałęga, 2021). With regards to education, this finding supported Glenn and Heckman's (2020) study when they investigated financial help-seeking behaviour in young adults. They too concluded

that school leavers (equivalent to matriculants) would most likely not seek help for their financial stress.

Furthermore, this study highlighted that there are strong associations between perceived indebtedness and being legally indebted and the Financial Social Stigma Scale (FSSS) and the Financial Stress Indicator Scale (FSIS), and the New General Self-Efficacy Scale (NGSES) and Debt Help Seeking Avoidance Scale (DHSAS), used in this study. That is, perceived indebtedness and being legally indebted was positively associated with the fear of disclosure and discrimination, personal stress impact, avoidance, escapism and perceived indebtedness were also strongly associated with avoiding debt help-seeking and being legally indebted. With regards to self-efficacy, this study indicated that low self-efficacy was associated with both perceived indebtedness and being legally indebted.

Hence, this study confirmed that financially stressed individuals absent themselves from work (escapism) either because they are avoiding the *mashonisa* at work (avoidance) or do not have money to come to work, compromising their productivity and service delivery (personal stress impact). Therefore, with regard to work, and the impact of over-indebtedness and financial problems, this study concurs with George and Kane (2015) and Fatoki (2015) that absenteeism is evident, productivity is negatively impacted and employees are less engaged in their work (Bonner, 2016; Cordray, 2014; Crous, 2008; Masemola, 2003). This study's findings also concurred with the conclusions by Bonner (2016) and Hicks and Hicks (2021) regarding coping strategies and financial stress; that is, employees who perceive themselves as being financially stressed use maladaptive coping strategies such as drinking alcohol and taking drugs in order to escape their financial worries. This way of coping is reinforced by Bandura's (2001) theory of failures in self-regulation. This results in negative or maladaptive coping displayed by the financially stressed individual, which eventually leads to substance dependence (Bonner, 2016; Budria & Cuesta, 2015; George & Kane, 2013; Simmons, 2013; Wahlbeck & Awolin, 2009; Mably & Jones, 2006; Kempson et al., 2004; McKay, & Willitts, 2004; Masemola, 2003). Furthermore, the consequences of debt or rather the maladaptive coping strategies often lead to further debt (Lea, 2021). Eventually, as depression sets in due to financial distress and over-indebtedness, this study found that about 10% of the respondents have suicidal ideations.

These findings support some of the assertions in the literature reviewed that over-indebtedness and financial debt leads to depression (Amassoma, 2021; Gathergood, 2012a; Guan et al., 2022; Hojman et al., 2014; Roach et al., 2019), contemplation of suicide (Amassoma, 2021; Ferreira et al., 2021 & Fatoki, 2015; Ten Have et al., 2021) and substance

abuse, especially alcohol abuse and alcohol dependence (Bonner, 2016; Budria & Cuesta, 2015; George & Kane, 2013; Simmons, 2013; Wahlbeck & Awolin, 2009; Mably & Jones, 2006; Kempson et al., 2004; Mckay, & Willitts, 2004; Masemola, 2003). This maladaptive coping often results in the cycle of financial hopelessness where the employee uses the money to feed their habit to escape from reality, resulting in further debt as they try to cope by skipping payments (Frasquilho et al., 2016). This results in the employees' psychological health deteriorating (Amassoma, 2021; Huang et al., 2020 & Ten Have et al., 2021). Their sense of self-efficacy is affected as the debt increases; leaving them feeling as if their debt is growing beyond their ability to service it and that they are unable to provide for their families. Hence, the employee may withdraw from friends, family and even work, which exacerbates their depressive thinking and sense of helplessness and hopelessness (Warth et al., 2019, & Wałęga & Wałęga, 2021), which is explained by the Lazarus and Folkman stress model as discussed in Chapter 2. This study also found that strong predictors of highly financially stressed employees include poor financial management, feeling discriminated against for being financially stressed or indebted, and having low levels of self-efficacy. All these factors could have a negative impact on the employee's ability to manage their financial stress and over-indebtedness (Hicks & Hicks, 2021; Simmons, 2013), hence negatively impacting their help-seeking behaviour.

Beliefs about self-efficacy as theorised by Bandura (1977) enhance one's ability to feel in control of a situation, the ability to perform all tasks expected and the ability to persevere despite the challenges one feels. This finding suggests that debt stigma and social class or position based on factors such as education, occupation, income, and self-identity (Sousa, 2018) deter an employee from acknowledging that they are in financial distress, fearing that they would be shamed and embarrassed, which has a direct bearing on their personal social identity at work, and a direct impact on their help-seeking behaviour. Corrigan (2004) also describes two types of stigma: public and self-stigma that deters help-seeking behaviour. In public stigma, the individual believes the public views help-seeking behaviour as socially undesirable, which deters help-seeking behaviour. In self-stigma, as where the person internalises the public belief that it is socially undesirable to seek help therefore he or she internalises this belief that it is not acceptable to seek help which results in poor help-seeking behaviour (Vogel et al., 2010). A few recent studies conducted by Efstathiou et al. (2019) examined the issue of public stigma and self-stigma towards professional psychological help. Hilliard et al. (2020), who also examined the issue of stigma, attitudes and the intention to seek mental health services in college student athletes, found that their subjects were reluctant to seek help as they feared being stigmatised, labelled and

perceived negatively by others as having a mental health problem, which has a direct negative impact on their help-seeking behaviour.

According to the literature reviewed, the issue of debt stigma and poor help-seeking behaviours was only evident in earlier studies (Hayes, 2000; Masemola, 2003); however, due to the COVID-19 pandemic, Amassoma, (2021) examined the psychological and social effects of the household debt burden. It was reported that debt burden highly correlates with depression and stigma. This study concurs with Amassoma's (2021) finding that stigma is correlated with financial debt. However, Amassoma's (2021) study discussed the issue of stigma as a psychosocial consequence but did not examine the impact of stigma on help-seeking behaviour whereas this study further examined the issue of self-stigma, debt stigma and help-seeking behaviour and found that financially stressed and over-indebted employees feel ashamed of their financial situation, which prevents them from attending financial workshops and deters seeking help behaviours.

5.10.4. Workplace intervention to address financial difficulties Financial Wellness Programmes - Uptake and Perceived Satisfaction

The necessity of financial literacy programmes is purported by many scholars, such as Anderloni and Vandone (2010); Cordray (2014); Moaisi (2013); Paile (2013). The government response to curbing or addressing over-indebtedness in the public sector is to have FWP programmes (DPSA, 2010). However, there is a paucity of studies in SA that investigate the utilisation and perceived satisfaction of this programme by employees. These findings indicate that the majority of the participants feel financially stressed and similar to earlier studies conducted in other government departments, 20% of the employees are over-indebted as they have garnishees and administration orders against their names (Moaisi, 2013; Moloantoa & Taute, 2016; Mwase, 2017; Nyaruwata, 2009; University of Pretoria Law Clinic, 2008). However, this study revealed that despite the fact that the majority of the participants were aware of the EAP/EWP, only half of the respondents knew about the FWP that was offered by the EAP/EWP. Therefore, it can be concluded that the FWP offered by the EAP/EWP was not properly marketed. This finding is also consistent with earlier studies conducted by (Bhoodram, 2010; Mugari et al., 2014; Rajin, 2012; Sieberhagen et al., 2011) that poor marketing of the FWP has a direct impact on the utilisation rate of this programme, as seen in this study's findings, whereby very few staff accessed the FWP for individual help and less than 30% of the respondents attended the financial education workshops. Therefore, it is expected that participants displayed low satisfaction with the FWP.

In terms of unpacking debt help-seeking behaviour, participants in this study indicated that they are embarrassed about their finances and did not want anyone to know about them. They also indicated that they had not sought help from the financial workshops, which implies they did not want to attend financial wellness workshops (which also highlights self-stigma that prevents seeking help). Furthermore, other reasons also prevented the employees from utilising the FWP, such as the fact that a small percentage of employees indicated that they were not given time off to attend these workshops, nor were they allowed to attend these programmes during working hours and many indicated that they were too busy with work to attend such programmes. These findings suggest that, as the literature states, the programmes conducted by the employee wellness practitioners are not taken seriously and are viewed as ‘nice to have’ programmes. Therefore, one can deduce that management does not see the value in releasing staff to attend the FWPs. These findings will be discussed further in the integrated discussion as the practitioner narratives provided rich data for these quantitative findings.

In terms of the psychosocial measures, this study examined debt help-seeking behaviour stigma and maladaptive coping strategies, and it was found that those employees who were highly financially stressed, whether legally indebted or perceiving themselves as being indebted, avoided debt help-seeking, whereas those employees who had high levels of self-efficacy were less likely to avoid seeking help from the FWP. The strong predictors that emerged in this study that prevented debt help-seeking behaviour (avoidance behaviour) were poor financial management, fear of disclosure, fear of being discriminated against and low self-efficacy. These findings of fear of disclosure due to shame, blame and discrimination are supported by Amassoma (2021); Ferreira et al. (2021); Chong et al. (2021); Domingo and Buvanendra (2021) and Farrell et al. (2016); these authors concluded that poor financial management and poor financial literacy are important to guide financial behaviour and that self-efficacy plays an important role in financial behaviour and how one copes with one’s financial difficulties. Hence, it can be concluded that self-efficacy plays an important role in financial help-seeking behaviour. Therefore this study supports the premise that public stigma prevents staff, in general, from attending FWPs as they may feel that attending FWPs is socially undesirable, which could also explain why, despite the majority of the respondents indicating that they need financial education workshops, they “were too busy to attend”, as this could be perceived by others that they are not managing their finances well, or that they are financially stressed. On the other hand, employees felt self-stigma or fear of disclosure, as at least 70% of the respondents indicated that they were too embarrassed to inform their

families that they were financially stressed or over-indebted, which prevented them from seeking help or attending the FWP.

Furthermore, issues of trust and confidentiality emerged from this research as there was some level of awareness of the FWP, but less than half of the participants (42.2%) indicated that they were not sure who to contact for help and at least 50% indicated that it was hard to trust someone to give them proper financial advice. Lastly, this study yielded that the respondents perceived the FWP, as a structure, as average; however, this finding cannot be generalised and future studies should investigate the satisfaction of the FWPs offered to curb indebtedness. These findings provide an important insight into the utilisation of FWPs, as other scholars in this field have only measured the extent of over-indebtedness in the public sector (Moaisi, 2013; Moloantoa & Taute, 2016; Mwase, 2017) and it emerged from their studies that their recommendations were that FWPs are needed to address financial stress and over-indebtedness in the public sector; however no studies to date have investigated the utilisation of and satisfaction with these programmes. These issues will further be interrogated in the integrative discussions in Chapter 7 to avoid repetition.

5.10.5. Conclusions

Therefore, in conclusion, the key findings of this chapter revealed that almost half of the respondents in this study perceived themselves as being over-indebted, and 23% of the respondents were legally over-indebted. Age, race, and length of service were important predictors of perceived indebtedness, being legally indebted, as well as being associated with higher access to credit. The higher-income employees had more access to formal credit; hence a higher likelihood of incurring more debt and becoming legally indebted, whereas the lower-income earners had more access to unsecured lending, such as personal loans, microloans, borrowing from the *mashonisas*, payday loans, and store cards. The more popular forms of credit the lower-income group had access to were personal loans, store cards and bank credit cards. From this study, it can be concluded that perceived indebtedness and legal indebtedness results in poor money management practices and respondents tended to buy on credit and often spent more money than they earned or had. As a result, based on the levels of debt, the ability to save is very low.

Psychological constructs such as stigma, help-seeking behaviour and self-efficacy were examined in relation to financial stress and over-indebtedness. This study confirmed the objectives that being legally indebted and/or perceiving oneself as being in debt was positively associated with fear of disclosure, fear of discrimination, personal stress impact,

avoidance, escapism, and perceived indebtedness. With regards to self-efficacy, this study indicated that low self-efficacy was associated with both perceived indebtedness and being legally indebted. Despite implementation of the FWP by the EA practitioners through the EAP/EWP, very few employees accessed the programme for help, either individually, or at a group level through financial wellness workshops. The psychological and work-related reasons discussed in this chapter highlighted the embarrassment and stigma the employees felt, as well as the organisational factors that prevented employees from attending these programmes, such as not having time off to attend or being too busy at work to attend. This was supported by the analysis on the uptake of the FWP, whereby financially stressed employees felt too embarrassed or stigmatised to attend the FWP, indicating poor help-seeking behaviour.

In summary, the best predictors that emerged for avoiding seeking debt help when highly financially stressed were poor financial management, feeling discriminated against, fear of disclosure, and low self-efficacy. Therefore, not only stigma and embarrassment have an impact on employees' attendance at financial wellness services and programmes, but self-efficacy appears to play a role in determining whether the participant seeks help from the workplace FWP offered. This study supports the findings by Chong et al. (2021) and Domingo and Buvanendra (2021), that self-efficacy is one of the strongest predictors of financial help-seeking behaviour. Therefore, these findings impacted the uptake (utilisation) and perceived satisfaction of the FWP, and unless the issues of stigma and self-efficacy are addressed despite the FWP being available to all employees, the utilisation rate would be low.

Chapter 6: Qualitative Results

Practitioners' experiences of the Financial Wellness Programmes offered through the EAP/EWP Programme in the Department of Health

6.1. Introduction

The literature has shown that financial stress, indebtedness and/or over-indebtedness result in absenteeism, more accidents, less engagement and less productivity in the workplace (Bonner, 2016); hence, the emergence of FWPs through the EAP/EWP (Moaisi, 2013). Studies have shown that financial stress (Bonner, 2016) consumer debt (Moaisi, 2013), unsecured lending practices, and debt collection practices (SAHRC, 2017; Ssebagala, 2017) have resulted in poor productivity and service delivery, including psychological ramifications for the employee and their family. More specifically, studies on over-indebtedness have shown that buying on credit and/or borrowing money by taking out many loans has resulted in consumers/employees having administration orders against their names or eventually being served garnishee orders because they were unable to meet the payments, despite the NCR (2007) legislations that try to combat reckless lending (Crous, 2008; Moaisi, 2013). The NCR subsequently established consumer education and literacy campaigns to educate the consumer about financial issues such as debt, over-indebtedness, and the importance of savings, which are driven by the EAPs/EWPs through the workplace financial programmes. Part of the financial wellness offerings include debt counselling programmes for employees who were already over-indebted and had garnishee and/or administration orders. As guided by the reviewed literature, there seem to be no studies interrogating the practitioners' experiences in implementing the FWP for financially stressed employees.

This qualitative study was therefore conducted to understand:

1. Experiences of the practitioners when implementing or delivering the FWP;
2. Perceived challenges and barriers faced by the practitioners in delivering this programme and its impact on the utilisation of this programme; and
3. Practitioner views on ways of improving the FWP that may positively increase the utilisation rate, impact absenteeism, productivity and service delivery in the workplace.

Therefore, focus group discussions were held with 14 of the permanent practitioners. The practitioners were divided into three groups with participants ranging from four to five per group. Thematic analysis was used to analyse the data.

6.2. Qualitative Findings

In this section, the socio-demographic characteristics of the EAP practitioners will be presented followed by the themes that emerged from the qualitative analysis.

6.2.1. Socio-Demographic Information of Participants

Table 52 presents the socio-demographic information of the employee wellness practitioners (EWPs). At the time of the study, there were 38 permanent, full-time EWP practitioners employed in the Provincial DoH at various hospitals and community healthcare centres. All these practitioners were invited to participate in this study. However, only 14 full-time EWP practitioners took part in this phase of the study. The large majority of participants were employed at hospitals and the remainder at community healthcare centres. Most of the practitioners were in the 25 to 34 age group, and just over half were female. In keeping with the racial demographics in the DoH, more than 75% of participants belonged to the Black African race group. Since the first permanent wellness practitioner post was only funded and filled in August 2006, the practitioners' length of service was under 10 years in these posts at the time of this study, with half of the EWPs being newly appointed into these posts with one to three years of experience in employee wellness.

Table 52*Socio-demographic Profile of Participants*

Characteristic		N	%
Age			
	18 – 24 years	2	14.3
	25 – 34 years	9	64.3
	35 – 49 years	3	21.4
	Total	14	100
Gender			
	Male	6	42.9
	Female	8	57.1
	Total	14	100
Race			
	African	11	78.6
	White	1	7.1
	Asian	2	14.3
	Total	14	100
Facility			
	Hospitals	12	85,7
	Community Healthcare Centre	2	14,3
	Total	14	100
Length of experience			
	1 to 3 years	7	50
	4 to 7 years	5	35,7
	7 to 10 years	2	14,3
	Total	14	100

6.3. Findings - Experiences of EAP Practitioners regarding the delivery of the FWP.

The themes generated from the qualitative analysis are presented in Table 53. Using thematic analysis, three major themes emerged, which the researcher acknowledges as intertwined and impacts how the programme is rendered to employees, the related experiences with regards to the challenges they experience, and extent of employee engagement. The following themes and subthemes were generated which was further broken down into codes as per Table 53.

Table 53*Themes and Subthemes of the Qualitative Findings*

Themes	Sub Themes	Codes
Need for Financial Wellness Programmes (FWP)	Poor money management skills	<ul style="list-style-type: none"> - Overspending and poor budgeting - Aggressive marketing by creditors - Inability to say no and resist spending - Poor self-control and self-efficacy.
Commitment to delivering FWP	Accessibility and Availability of the FWP:	<ul style="list-style-type: none"> - Motivated fulltime EWP/EAP employed at facility level. - Delivering various financial wellness programmes - Together with HR practitioners address garnishee issues - Practitioners do appropriate referrals to debt counsellors. - Forging of linkages with external service providers
	Practitioners commitment	<ul style="list-style-type: none"> - Poorly marketed programme - Poorly organised programme - Loan sharks (employees) operating within the Department.
	Organisational commitment:	Poor resource allocation:
	Marketing of FWP	<ul style="list-style-type: none"> - Human Capital More Volunteer EWPs (Part time) than Full time EWPs - Finance No budget for the programme - No tangible incentives for staff to attend
Challenges and barriers in delivering FWP	Questionable organisational commitment	
	Confidentiality and privacy issues for counselling and consultations	<ul style="list-style-type: none"> - Onsite EWP; office space not adequate for counselling and consultation
	Poor attendance by staff	<ul style="list-style-type: none"> - Employee Absenteeism (including Moonlighting) - Managers do not release staff due to staff shortages - Stigma and denial

6.3.1. Need for Financial Wellness Programmes – Poor money management skills

The most common reason for financial wellness or financial education programmes is poor money management skills. According to the practitioners, many employees do not

budget, tend to overspend and are unable to distinguish between their wants and needs. This results in borrowing from the loan sharks (discussed under questionable organisational commitment) or giving into the aggressive marketing strategies of financial companies, which results in them becoming over-indebted. Hence the following themes, subthemes and codes were generated and discussed which tends to be interlinked at times.

6.3.1.1. Overspending and Poor Budgeting

The practitioners identified that many employees do not budget and tend to overspend, resulting in them buying on credit. Overspending is a result of the inability of employees being unable to distinguish between their wants and needs. Hence, many employees are unable to service their credit arrangements, resulting in them eventually being garnisheed.

Where staff members were, in the psyche or psychological makeup, they are not able to distinguish their wants and needs and then they become over-indebted. So ja, the programme is failing on one level because of the number of garnishees that are coming through. (Participant 2 - Female)

People must learn to listen... because for some to be over-indebted... you have enjoyed the salary, by the end of the month, you have no longer the money in the bank. So now that you can no longer manage it, it means you escalated from your needs and went overboard. (Participant 5 - Male)

6.3.1.2. Aggressive Marketing by Creditors and Inability to Resist Spending

Practitioners identified that there are many companies that approach the DoH HR offices to market their products, such as group schemes and funeral policies. However, many companies have been selling products and incentivising the employees to buy these products, which they may already have or cannot afford, resulting in the employees becoming indebted and eventually over-indebted.

... the other thing at our institutions allows big companies like Old Mutual, Metropolitan to come and sell their products to our employees. So our employees they spend their money, they buy the products until after they have no money...so that is why after payday they don't come. And some others, they borrow from other colleagues so they run away. (Participant 8 -Female)

6.3.1.3. Poor Self Control and Self-efficacy

The practitioners have identified that employees have very little self-control hence they tend to spend more than they earn. Therefore they often borrow money to see them through till then next payday, often resulting in them taking more loans from the loan shark or buying on credit. Also, being exposed to aggressive marketing by creditors at work often results in the employees' inability to say no to these providers and being unable to resist the products being aggressively marketed. This results in reckless lending and borrowing, which is a result of poor self-control and self-efficacy.

“But he said I need the money. Before the month is finished... people go borrow money... from the mashonisa...they say I will get what I want”. (Participant 8 - Female)

“But if u say it is compulsory to attend this workshop, they won't come because at the end of the day, they won't be disciplined”. (Participant 5 - Male)

6.3.2. Commitment to Delivering a Financial Wellness Programmes

The practitioners shared their ideas of being committed to delivering the FWP. Their views are that ideally there should be full time EWP who are accessible and available at all times to deliver this programme. Also, there needs to be organisational commitment to deliver this programme, especially in terms of budget and resource allocations. In terms of analysing this theme, one major subtheme emerged, which requires a two pronged response from the practitioner's and organisation's perspective.

6.3.2.1. Accessibility and Availability of the FWP Programme

The financial wellness programme has been established in the Department of Health since 2001. EAP/EWP practitioner posts have been created within the Department of Health at a District (district offices) and institutional level (hospitals, and community health care centres (CHC)) largely. However, these practitioners' posts have not been filled in all Districts and institutions due to poor resource allocation for such programmes hence the accessibility and availability of this much needed programme in all Districts and institutions is lacking and the FWP is largely implemented by in-house volunteers who also have to do the jobs they employed to do first. Then only can they allocate time for such programmes within the DOH.

6.3.2.2. Practitioners' Commitment

To be fully committed to delivering FWPs, there should be full-time EWPs employed at the institutional level. Full-time EWPs ensure the delivery of the various FWPs identified. Lastly, through the Human Resource Department, the EWP should identify the over-indebted employees using objective indicators such as having an administration order or garnishee against their names. Once these employees are identified they should be counselled by the EWP and an appropriate referral to a debt counsellor to assist the over-indebted employees must be done.

“Are wellness programmes accessible at your institution?” (The interviewer)

“Yes Yes”. (Participant 4 - Female)

In our institution ... we are very committed to ...and concerned about the financial wellness of staff at our institution. We are full time...it is about the EAP office or EAP office being fully erected ... we have offices full time... offices where we are consulting staff. We empower clients about financial wellness planning ... have a structured retirement workshop in place... and we also address the issues of garnishees... HR do send cases to us and we analyse those cases and we call in staff and be bring it to their attention...you have these garnishing orders on your payslip, what are u doing about it? We do refer those cases to our debt counsellors...whether it is Octogen or other financial advisors, whether it is for advice or further intervention...” (Participant 5 - Male).

6.3.2.3. Organisational Commitment - Marketing of the Financial Wellness Programme

In order to deliver the FWP or educate staff on money management or personal financial management, the EWP practitioners have identified that they do not have the relevant skills to render these services, as in the DoH. The EWP practitioners are largely drawn from a pool of social workers, or the Human Resource Department. Therefore they acknowledge that it is essential to have people who are professionals and skilled in personal financial management. Hence, they sought external support by forging relationships with external service providers to deliver the FWP. In order for the practitioners to assist employees with their finances and financial problems, it is important that they market and raise awareness of the programmes that they offer through the FWP. Pre-workshop marketing and awareness of programmes by the EAP/FWP is essential to ensuring that staff become aware of the programmes offered and how to access the programmes and workshops planned.

The practitioners state that “we have a very good relationship and linkages with other Government Departments, like SARS, GEPP, Economic Development and also Old Mutualand these companies help us by promoting financial wellness. By forging the linkages with these companies, it shows that we want to have more information and create more awareness about financial wellness. (Participant 5 - Male)

We do also offer financial wellness days to staff whereby we call different companies – we call old mutual we call all the banks...Nedbank, FNB and Capitec so that we can create more awareness on financial issues. (Participant 5 - Male)

Initiative by the premier’s office... ‘Know your money’ paper is on the intranet. whereby they teach staff about ways to budget, to start planning your savings... staff are aware of these initiatives ... there is accessibility (probably what was meant was awareness), that is created so that everyone is well educated and empowered about financial awareness. (Participant 5 - Male)

6.3.2.4. Questionable Organisation Commitment

Based on the practitioners’ experiences, the programme is poorly marketed due to a lack of budget or poor organisation. As well as poor resource allocation in terms of human capital, that is, volunteer EWPs, there is a lack of finance, as no budget is set aside for the programme. This shows that the organisation, in this case the institution /hospital, is not committed to delivering the FWPs. Therefore the practitioners are unable to provide tangible incentives for employees to attend the FWPs, and attracting staff to the workshops is difficult.

The staff are not attending the programme and when they are, it is not properly organised. (Participant 1- Male)

Where there are no active volunteers, then the programme will suffer. (statement by interviewer)

They also want a gift to attend these workshops. (Participant 1- Male)

Another incentive to attend these workshops- budget is needed. Yes, when you cater. (Participant 1- Male)

Workshop was packed when you cater. (Participant 7- Female)

Yes, ...how come they not giving R1000, R2000 to run these programmes.
(Participant 2 - Female)

It has been established that some of the employees of the DoH at the facility level lend money to employees who require it to sustain their lifestyles, and the managers within the Department are not doing anything about it. This behaviour has been described typically as that of “loan sharks”.

Some others, they borrow money from other colleagues so they run away”.
(Participant 1- Female)

... and the mashonisas’ are inside the hospital. (Participant 4 - Female)

... and the one issue of management not really coming to, taking a stand on this. Because the one issue that is happening is the issue of loan sharks... it is a big challenge in the institution. ...at my institution they are aware, it just that they do not know, I don’t know if they don’t want to see. (Participant 5 - Male)

Management is aware that there are some people who are borrowing money from other employees. ...but all they do is workshop and that is it. And if there are people who want to come and hurt you, call security, call SAPS. That’s the most that can be done. (Participant 2 - Female)

6.3.3. Challenges and Barriers in Delivering FWPs.

The practitioners experienced a number of challenges and barriers in delivering the FWPs within their facility. Firstly, issues of confidentiality and privacy were raised as challenges by the practitioners. A second issue was the poor attendance of staff at the FWPs which was attributed to employee absenteeism due to moonlighting (where employees have a second job, typically working at night, in addition to their regular jobs; for example, nurses work night shifts or on their days off for the private sector in addition to their normal day job to make extra money). In addition managers are not releasing staff to attend the FWP due to staff shortages. Finally, and more importantly, issues of stigma and denial that employees are in financial distress may impact the utilisation of this programme and effectiveness in delivering this it. Therefore two subthemes explained by the codes have emerged.

6.3.3.1. Confidentiality and Privacy Issues for Counselling and Consultations

Practitioners have a challenge ensuring confidentiality and privacy when consulting with clients, as the location of the onsite EAP is problematic in many institutions. Furthermore, they are employees on the same workforce. It is essential to have a confidential space for counselling and consultations so the employee can feel comfortable disclosing their personal problems or challenges. However, the volunteers do not have a designated permanent office or as the practitioners say, “a full-time or fully erect office” for EWP counselling and consultations.

The other issue is office space for consultation, some want their privacy. They come and they feel where we are, the privacy and confidentiality are not maintained. (Participant 1 -Male)

[The] EAP office needs to be fully erect. We have offices fulltime where we are consulting with staff. This is why I am saying we empower staff. (Participant 5 -Male)

6.3.3.2. Poor Attendance

Poor attendance has been identified by the practitioners as another subtheme that impacts the utilisation and effectiveness of the FWP. Absenteeism in general and during paydays results in staff not coming to work; hence, they are not available to attend the FWP. Furthermore, staff shortages in general affect the organisation as a whole; therefore, managers are unable to release staff to attend the FWP, which is seen as a nice to have’ programme. Moonlighting is another contributor to poor attendance, as staff have second jobs on their off days, so they do not attend the FWP. Last but not least, many of the practitioners stated that stigma and denial are major contributors to low attendance at the FWP. Stigma and denial are viewed as indicators that prevent employees from seeking help for their financial stress and over-indebtedness. Lastly, the practitioners stated that of the employees attending these workshops, it has been their experience that they find it difficult to change or let go of old habits. These issues have rendered these workshops ineffective and have not made a difference to absenteeism or service delivery on the whole.

We know that there is absenteeism, low productivity and losses linked to financial wellness programme...we look at the bigger picture, ... absenteeism is still high because people still go away, during their paydays. Others also take the time offer off so they can find a second job so they can sustain themselves because the salary they are earning is going to pay debt, so they have to moonlight. (Participant 8 - Female)

And

So, we look at our financial workshops, when they are happening only a few people attend due to shortage of staff so they can't release staff because they short in the ward...on the other hand when we run the workshops, people cannot be released because they have attended other things, so there is no one who can maybe go, so you have a few people that you reach... those people that seek help are slow changing because it's not easy to change those habits. (Participant 8 - Female)

Reasons for staff not attending... staff are always busy and they are short staffed". (Participant 1 - Male)

...there is the issue of stigma... they are not very brave to go out and talk about their financial situations. Not everyone is bold enough to go out and talk about their difficulties and saying, you know what, I am over-indebted.... (Participant 5 - Male)

Staff are not disclosing their financial status". (Participant 1 - Male)

In conclusion, the above quotations have provided rich data, which was analysed using thematic analysis to generate the above mentioned themes and subthemes that emerged.

6.4. Discussion of Qualitative Findings

This chapter explored the experiences of the employee wellness practitioners and employee assistance practitioners when delivering the FWP. The above-mentioned qualitative findings indicated that the FWP is needed within the workplace, as they found that many employees are not financially literate and have poor money management skills; they tend to overspend, not budget for their expenses, are unable to resist aggressive marketing, and have poor self-control and self-efficacy. This study revealed that full-time practitioners who are permanently employed as EWPs/EAPs are committed to delivering the FWP by being available and accessible despite the challenges and barriers they experienced, which can impact the utilisation rate as well as the effectiveness of the programme.

6.4.1. Need for Financial Wellness Programmes

Financial stress affects the individual in the workplace, as well as the employer's turnover, productivity and service delivery; hence, the emergence of the financial wellness programmes (Bonner, 2016; George & Kane, 2013; Moaisi, 2013). In alignment with the literature review, the practitioners identified that employees are unable to distinguish between

their wants and needs. They do not budget for their monthly expenses and unexpected expenses; hence, they have poor money management skills (Fatoki, 2015; Mwase, 2017). These FWP are designed to develop and increase financial literacy for the employee, so that they can better manage their money, which would result in reducing their financial stress (Bonner, 2016; FSB, 2008; George & Kane, 2013; Prawitz & Cohart, 2014).

The practitioners have observed that aggressive marketing by money lenders or creditors on work premises has further added to the employees' financial stress, indebtedness, and over-indebtedness. This observation is supported by other scholars who have examined the causes of over-indebtedness in the public service (Moaisi, 2013; Masilo, 2014; Mwase, 2017). As a result, employees who are unable to service their current debts, are unable to withstand the enticing marketing or resist borrowing as their salaries are not sufficient to sustain their lifestyles (Fatoki, 2015; Mwase, 2017; Ssebagala, 2016), causing them to have little or no self-control, poor self-efficacy, and to borrow recklessly (Bridges et al., 2008; Gathergood, 2012b). This resulted in reckless lending, which further indebted the employees, leading to them eventually being served garnishee orders or having an administration order against their name (South African Human Rights Commission, 2017). The study conducted by Haupt and Coetzee (Crous, 2008; Haupt & Coetzee, 2008) highlighted that these undesirable practices lead to administration orders and garnishee orders (Crous, 2008; Haupt & Coetzee, 2008). Therefore, as concluded by Chong et al. (2021), where there is poor financial literacy, poor money management practices and poor self-efficacy, there is a need for FWPs. Lastly, these workshops strive to address employees' lack of self-discipline when it comes to spending, as it is difficult for some to change their habits, also leading to the risk of, or actual over-indebtedness, as highlighted by the practitioners who have engaged the employees in the FWPs. Therefore, the researcher concurs with Lim et al.'s (2014) findings that attending financial education programmes would also reduce a person's false confidence in their abilities to handle their personal finances, adhere to a budget, and curb impulsive spending to satisfy wants and needs.

6.4.2. Commitment to Delivering Financial Wellness Programmes

With regard to over-indebtedness affecting not only the employee but the organisation as a whole, especially in terms of worker behaviour, the organisation's productivity and service delivery, FWPs are a necessity rather than a luxury (Crous, 2008; Moaisi, 2013; Bonner, 2016; Mwase, 2017). However, there are various factors from the practitioner and organisational levels that affect the commitment to the FWP. As highlighted by the practitioners, it is important to have full-time EWP/EAPs to deliver the FWP, as the

volunteer or part-time practitioner's primary job is not financial wellness; therefore, they are not easily accessible and available to assist the troubled employee. However, as emerged from the practitioner discussion, employees are hesitant to consult with the onsite EAP/EWPs, who are also employed by or volunteer at the same institution, as they fear their confidentiality may be compromised. An earlier study conducted by the Public Service Commission (2006) concurs with this point (Public Service Commission, 2006). Therefore, it is essential that the practitioners forge links with external service providers who are experts in personal financial management and can provide professional expertise to the financially stressed individual. This shows the practitioners' commitment to providing professional financial wellness and education to their employees. This is supported by the studies conducted by Bhoodram (2010), Thelma (2012), Moaisi (2013), and the SAHRC (2017). Furthermore, Attridge et al. (2010) and the Employee Assistance Professionals Association (2010) standards document state that in order to provide quality EAP/EWP services, there must be links with both internal and external service providers, together with organisational commitment, by budgeting for the programme. In addition it is vital to obtain buy-in and support from managers within the organisation to encourage staff to attend the employee wellness programmes such as the FWP. In this study, the practitioners met this standard as they have shown their commitment to delivering the FWP by forging relationships with both the internal (Human Resources Section) and external service providers as described above.

However, these qualitative findings highlighted that despite the practitioners' commitment to deliver the FWP to the employees, the organisational commitment is questionable. This drawback has also been reported in other studies on EAP programmes in general in SA. Yende (2008, p. 63) concluded that "there has to be a buy-in from the top management and an alignment of the EAP to the organisational strategy". It can be concluded that once there is proper buy-in and support for such programmes, only then can the effectiveness of the programme be determined. As indicated by the practitioners, due to the poor buy-in and support of management for the programmes run under the EAP/EWP, such as the FWP, no proper resources are allocated to the programme as there are enough practitioner posts but are not filled with practitioners; more specifically, little or no budget is allocated to such programmes. Therefore, there is no effective marketing strategy to advertise the FWP, to raise awareness and ensure programmes' visibility and accessibility to employees. This is viewed as a drawback by the practitioners despite their commitment and dedication to the programme. This sentiment was also highlighted in earlier studies conducted by Moaisi (2013); Pillay and Terblanche (2012), and Petzer and Schoeman (2005).

In addition, the practitioners in this study felt that management's lack of commitment was evident by their dismissive attitude towards the fact that some employees are loan sharks operating at the institution, and Management's inability to take or guide appropriate action against these loan sharks (*mashonisas*) despite management being informed of such activities at the institution. By not taking action against the loan sharks operating in the workplace, management contributes further to unsecured lending to already high-risk consumers (Moaisi, 2013; NCR, 2013). This finding is also supported by Masemola's (2003) study, which highlights that nothing has been done to resolve the issue of loan sharks lending money to employees within government departments. All of these factors also contribute to the final theme that emerged, which are the challenges and barriers to delivering the FWP. However, the practitioners revealed that the following themes posed a major challenge to the utilisation and effectiveness of their FWP.

6.4.3. Challenges and Barriers to Delivering the Financial Wellness Programme

The practitioners identified that the major challenges which threaten the effectiveness of the FWP are the issues of confidentiality and privacy, as well as poor attendance. According to the literature, the positioning of the EAP in an institution is essential to ensure that the EAP/EWP office is conducive to privacy and confidentiality, in order to draw staff to the programmes offered (Bhoodram, 2003; Employee Assistance Professionals Association, 2010; Pillay & Terblanche, 2012). Based on the practitioners' discussions, it was revealed that the physical or geographical placement of the EAP/EWP office is problematic at many institutions, which compromises service delivery to the employees. These findings are consistent with Rajin's (2012) study, which also concluded that the location of the EAP office, and poor attendance of the wellness programmes, contributed to a poor utilisation rate. As discussed in the literature review, there are benefits to both offsite and onsite programmes (Bhoodram, 2010; Csiernik, 1999). A study conducted by Thelma (2012) recommended that the EAP office be located offsite, whereas Rajin (2012) concluded that if the EAP office is onsite, it should be strategically located, for example, away from the management building, so that the employees feel less threatened and more comfortable accessing the programmes offered by the EAP/EWP. Therefore the strategic positioning of the EAP/EWP office would ensure that employees feel that confidentiality and privacy is maintained at all times, and would feel more comfortable attending consultations and counselling held by the EAP /EWP, as well as the programmes offered.

Other significant issues affecting employee attendance and use of the FWP is the issue of poor turnout due to employee absenteeism (moonlighting); managers not releasing the staff

to attend such programmes because of staff shortages, and the issues of stigma and denial. All of the aforementioned resulted in the FWP's being under-utilised or not utilised. Earlier studies in the EAP/EWP field also show similar findings whereby staff shortages resulted in the programmes becoming less of a priority, which prevented staff from attending the programme, resulting in under-utilisation (Pillay & Terblanche, 2012; Public Service Commission, 2006). Therefore, based on the views of the practitioners and the fact that there is poor attendance at the FWP's, one cannot conclude that the FWP is effective in curbing absenteeism, service delivery and productivity issues as only a small percentage of employees attended these programmes.

Furthermore, the practitioners have revealed that employees are in denial that they have financial problems and feel stigmatised for attending such programmes as well. There appears to be a gap in research surrounding the issues of stigma and help-seeking behaviours when it comes to over-indebtedness and financial problems as highlighted in the literature review. However, according to Hanisch et al.'s (2016) study, there is emerging research that highlights that stigma associated with mental illness contributes to the gross under-utilisation of workplace programmes offered by the EAP. Since FWP is a workplace programme implemented by the EAPs/EWPs, this further strengthens the practitioner's views that despite good FWP's being made available to employees, employees are very reluctant to utilise the programmes due to issues of perceived stigma and lack of anonymity. Therefore, stigma associated with financial over-indebtedness would be no different, as it can be argued that the staff who most need the help do not attend these workshops.

A further contributing factor to poor attendance, is that employees may deny that they have financial problems or are over-indebted, because they perceive that they are capable of managing their finances. Lim et al. (2014) revealed that although many of the students in their study had financial debt, less than half of them sought help to address their financial issues as they felt competent enough to address their issues on their own. Therefore, self-efficacy (Bandura, 1977) plays an important role in help-seeking behaviours. Furthermore, the conclusions drawn from Lim et al.'s (2014) study could also support the importance of marketing and raising awareness of financial education programmes being offered by the EAPs/EWPs, including the benefits of attending the FWP. This in turn would encourage the employees to seek help for their financial issues, which would truly enhance their financial self-efficacy through these much-needed workshops and this would no doubt positively impact issues of absenteeism, presenteeism, productivity and service delivery in general.

6.5. Limitation of the Qualitative Findings

A major drawback of this study is that these findings cannot be generalised as less than half of the permanent practitioners at the time of the study participated in the focus group interviews. The views of the volunteer practitioners need to be explored in future studies, as not all EAP/EWP posts are filled and these practitioners are expected to deliver the FWP over and above their current duties. Practitioners may have experienced researcher bias as the researcher has managed the programme for the province at the time of the study. Therefore, more in-depth studies with practitioners' reflections and experiences in delivering the FWP through the EAP/EWP are needed in the future.

6.6. Conclusion

This chapter explored the experiences of the employee wellness/employee assistance practitioners' views on delivering the FWPs through the EWP/EAP to the employees in the DoH in KwaZulu-Natal. Based on the practitioners' insights, it is evident that there is a strong need for the FWP, which is consistent with Moaisi's (2013) findings. However, despite their dedication and commitment to delivering this essential programme, organisational commitment is questionable, especially with regard to resource allocations and the strategic positioning of the EAP/EWP office to ensure confidentiality and privacy, which are essential for a quality FWP. Therefore, the practitioner's view that this programme as a 'nice to have' is consistent with the Public Service Commission's findings and research conducted by the Public Service Commission (2006) and Thelma (2012). This was further reinforced by the challenges and barriers reported by practitioner participants. The challenges and barriers identified by the practitioners, such as the issues of budget and poor attendance, appear to be consistent with challenges faced by other practitioners who have implemented the EWP/EWP in other institutions, (Manzini, 2005; Masemola, 2003; Yende, 2008; Rajin, 2012).

Furthermore, the practitioners' views also indicate that stigma, denial, poor self-control, and self-efficacy issues contribute to poor attendance at the FWPs, and reinforce the challenges and barriers faced by employees when seeking help. Therefore once these factors are addressed, further research is required to investigate the satisfaction and effectiveness of the FWP offered through the EAP/EWP programmes. Hence, based on the practitioners' views in this study, it is not possible to generalise the benefits, effectiveness, and satisfaction of the FWP. However, these findings provide insight into the need for the programme, levels of commitment, the utilisation rate and the challenges and barriers that practitioners are faced with when delivering the FWP to employees. These challenges affect their attempts to raise

awareness and market the programme with little buy-in and support from the management and no budget to incentivise employees to attend.

The practitioners also felt that the EAP and its programmes, such as the FWP, should be physically strategically positioned within the DoH, taken more seriously by the managers within the Department, and properly budgeted for so that essential programmes like this can be appropriately marketed within the Department so that staff can access such programmes. This would in turn positively impact absenteeism, productivity and service delivery if implemented properly at a facility level. This is supported by earlier studies conducted by Yende (2008), Bhoodram (2010) and Thelma (2012) regarding the implementation and utilisation of the Employee Assistance Programmes. This analysis would definitely enrich the results that have been yielded from the quantitative part of this study.

This chapter presents an integrative discussion, limitations, and conclusions about both the psychological and work-related consequences of over-indebtedness in the DoH. In the final chapter of this study, conclusions are drawn based on the aims and objectives set out in Chapter 1. Thereafter, the significant contributions are discussed, and recommendations are made for future research in the area of the psychological implications of over-indebtedness, as well as future research in financial wellness or education programmes including satisfaction thereof.

7.1. Integrated Discussion on the Financial Wellness Programmes

It has been well documented that there is a necessity for financial literacy or education programmes in the public sector (Moaisi, 2013; Moloantoa & Taute, 2016; Mwase, 2017; SAHRC, 2017). However, this is the first study, to the researcher's knowledge, which examined both the employees and the practitioner's views on the accessibility, availability and acceptability of the FWP, including employees' satisfaction and practitioners' experiences in delivering the FWP.

In the current study, public-private partnerships were engaged to deliver FWPs legislated by Treasury and led by the National Credit Regulator ((National Credit Regulator, 2013), as financial instability and stress affected all levels of society, that is, the macro (government) level, the meso (community and workplace) level and the micro (individual) level (National Treasury, 2011). The knowledge and skills needed to address financial issues were not within the scope of the EAP/EWP practitioners; therefore, as discussed in the literature review, the combination model was implemented in the DoH. This study supports Cordray's (2014, p. 42) report, in which he states that "employers say employees highly value effective FWPs delivered in the context of a trusting work environment" and public-private partnerships are essential for an effective programme. However, based on the quantitative and qualitative findings of both the employees' and practitioners' experiences, respectively, various challenges emerged that hampered the utilisation of the FWP, as discussed below.

The role of organisational factors in accessibility and utilisation of the FWP

With regards to accessibility of the FWP, this programme appears not to have been well marketed, as there is a general lack of awareness and managerial-level buy-in to the FWP; only half the employees indicated that they were aware of the FWP, despite the fact

that the majority of the employees were aware that their worksite, the DoH, has an EAP/EWP. This finding was further enriched by the narratives of the practitioners, who assert that human and financial resources contribute to the poor marketing of this programme. In terms of financial resources, like other employee wellness programmes, they have no or a very minimal budget assigned to the programme as a whole; therefore, the sub-programmes like the FWP are not properly marketed, negatively impacting the utilisation rate. Similar studies on the utilisation rate of the EWP programme were conducted by the (Public Service Commission, 2006; Thelma, 2012; Yende, 2008), and it was concluded that poor marketing was directly linked to the absence of a dedicated budget assigned to the EAPs/EWPs, which made these programmes a perceived 'nice to have' rather than a necessity.

As highlighted above, the issue of budget and being a 'nice to have' programme has deeper implications for implementing the EAP/EWP, let alone sub-programmes such as the FWP, as no budget is set aside to employ wellness practitioners. Another reason is the lack of human resources (practitioners) to market these programmes. This issue emerged in the practitioner's findings, as at the time of the study, there were only 38 practitioners employed at a few work sites to service a department of approximately 86 000 employees. The remainder of the institutions had part-time volunteer practitioners (who were not able to dedicate their time solely to delivering FWPs in this programme) and were poorly organised. These findings concur with those of scholars in this field (Bhoodram, 2010; Pillay & Terblanche, 2012; Rajin, 2012; Thelma, 2012; Yende, 2008); that in order for the EWP/EAP not to be seen as a 'nice to have' and to be properly implemented, adequate financial and human resources need to form the foundation of a well-received EAP/EWP. This is essential to ensuring that sub-programmes such as an FWP are readily available and accessible, which means having dedicated practitioners available to assist staff during working hours, strategically located within a trusted and confidential environment, so that employees will feel free to access this programme. The strategic location of the EWP/EAP is one of the fundamentals or core standards for implementing an effective programme (Bhoodram, 2010; Employee Assistance Professionals Association, 2010; Nobrega et al., 2010).

Since the EAP/EWP appears to be not properly marketed within work sites, it can be deduced that managers and supervisors are not aware of the benefits of the EAP/EWP programmes in general, let alone the programme itself. Similarly, Pillay and Terblanche (2012) concluded that senior managers should attend workshops on the benefits of the FWPs and the importance of encouraging attendance at these programmes. This is more likely to facilitate endorsement of these wellness initiatives so that the programmes gain prominence

in the Department and encourage staff to utilise the programmes offered. Therefore, in the current study, it can be concluded that there is poor organisational (management) buy-in and support for these programmes, which poses a challenge to the programme's utilisation rate. This emerged from both the employees' and practitioners' narratives, whereby employees indicated that they were not released to attend the FWPs and at least half of the employees indicated that "they were too busy to attend these workshops". This study's findings therefore concurs with the findings of Rajin (2012) and (Pillay & Terblanche, 2012), that the lack of budget and shortage of full-time or permanent EA practitioners have resulted in poor marketing, poor awareness and poor organisation of the EWPs/EAPs.

Finally, the work environment that to which the employees are exposed appears to be indirectly encouraging unsecured lending. This is borne out by the qualitative findings which indicated that organisational commitment to addressing financial stress in the workplace is questionable, as the Department allows informal money lending by not effectively addressing the issue of the *mashonisa* in the workplace, and allowing creditors to aggressively market their products during lunch hours. Therefore, while offering the FWP in the workplace, unregulated lending by not dealing with the *mashonisa* effectively inadvertently contradicts and thus undermines the FWP.

Role of Psychological Factors in Accessibility and Acceptability of FWP

As in both the quantitative and qualitative discussions, apart from the organisational factors discussed above, psychological factors such as stigma and self-efficacy do play a role in employees' help-seeking behaviour. The best predictors of debt help-seeking are an employee who is interested in savings and wealth creation, is legally indebted, and is experiencing high levels of personal financial distress. Furthermore, they have scored low on the debt help-seeking and avoidance scale, and have high levels of self-efficacy.

The best predictors of perceived indebtedness and being legally indebted are fear of disclosure, fear of discrimination, personal stress impact, avoidance, and escapism. Perceived indebtedness is strongly associated with avoiding debt help-seeking and being legally indebted. The best predictors of financial stress are poor financial management, coupled with social stigma (particularly perceived discrimination), and low levels of self-efficacy. Lastly, the best predictors of avoiding debt help-seeking are a combination of the employees scoring high on the DHSAS, experiencing financial social stigma, being legally indebted or perceiving themselves as being indebted, and having negative coping strategies such as escapism and avoidance. The issue of stigma also emerged in the qualitative findings, when

the practitioners also claimed that stigma was one of the barriers that prevented employees from accessing the FWP.

It has been established through the quantitative and qualitative findings that employees fear being labelled as having financial problems and therefore do not attend these financial workshops or programmes. As discussed by Goffman (1963), stigma is viewed from a social constructivist point of view: if, for example, one has a mental illness, they are discredited by society, which prevents them from seeking help as society would label them as being sick. Similarly, with regards to attending financial workshops, it was established that employees often feel embarrassed to attend these workshops as they feel that they would be labelled by others as having financial problems and internalise this stigma; hence, there is a level of denial that they can benefit from these workshops, which in turn deters help-seeking behaviour. To illustrate this point, approximately 50% of the employees felt public stigma and self-stigma, as they indicated that they were too embarrassed about their finances and did not want anyone to know about them.

This level of denial is also reinforced by cultural and societal beliefs that, in order to be successful, one must live beyond their means (Fatoki, 2015; O'Loughlin, 2006). This belief was also discussed by Homburg and Ukrainets (2021), whose work was influenced by Hofstede's (2011) cultural dimensional theory, which asserts that there is a disparity between the rich (high class) and the poor (lower class) and the lower class wants to save face by having a good social position, reputation, and social image. Since consumers/employees believe that now that they are working and earning, they can enjoy luxuries, which leaves very little room for savings, resulting in them eventually relying on credit, and to save face and prevent social stigma they might not seek help. Similarly, as discussed in the reviewed literature, when employees live in a materialistic society, where they are driven by consumerism, and unable to distinguish between their wants and needs, they tend to overspend and take advantage of the credit that is readily available. This is done in order to not lose face, at home, in the workplace and within societal contexts because they are unable to provide for their families despite now earning money (Homburg & Ukrainets, 2021; Santos et al., 2019). Furthermore, due to employees having to take care of their extended families who are unemployed, they incur more credit and loans in order to help them, as they do not want to lose face within the family. This, according to the national debt advisors, is called *black tax* where Black South African families (especially the young professional and employed Africans) have to support their extended families despite getting into further debt to their detriment in order to save face (<https://nationaldebtadvisors.co.za/personal-finance/how-to->

deal-with-black-tax/). Therefore, self-efficacy as well as stigma play an important role in determining if a financially stressed employee will seek help or not. This study found that employees with low self-efficacy, who felt discriminated against, and feared disclosure due to the shame and embarrassment of being financially stressed, and had poor financial management skills would not seek help from the FWP. This finding is also supported by the practitioners' views that employees with low self-efficacy feel discriminated against, stigmatised and labelled, and as a result will not seek help from the FWP. This finding supports Serido et al.'s (2020) assertion that low financial knowledge, only wanting to satisfy one's desires, and lower financial control, result in poor financial management and negatively impact financial help-seeking behaviour. Therefore, self-efficacy appears to be a mediating factor when it comes to debt stigma and help-seeking behaviour. This study concurs with Domingo and Buvanendra's (2021) findings that women with low financial self-efficacy would have poor financial management skills, which results in them becoming vulnerable to further debt. Therefore, they concluded that developing women's financial skills through financial management programmes would increase their financial self-efficacy, personal financial management, and behaviour, which would result in them seeking help to better manage their finances. However, as discussed earlier, the way in which the programme is marketed would influence employees help-seeking behaviour. A financial wellness marketing campaign needs to address issues of stigma, as this study illustrates the belief that employees will be discriminated against if they attend financial workshops.

Therefore, it can be deduced from the quantitative and qualitative discussions that employees are either in denial or feel stigmatised if they seek help from the FWP due to fear of disclosure and feelings of discrimination based on the Pearson correlation and hierarchal regression analysis discussed in Chapter 5. Furthermore, many employees have poor self-control and self-efficacy, as highlighted by the practitioners; therefore, as discussed earlier, the lower the level of self-efficacy, the less likely employees are to seek help from the FWPs. As they are most likely to be financially stressed or over-indebted, they will perceive themselves as unable to cope with their financial stressors. Future studies should address the impact of financial self-efficacy on financial behaviour and debt help-seeking behaviour. The issue of stigma, the role of self-efficacy and debt help-seeking behaviour need to be further examined and interventions to address debt stigma need to be developed. Lastly, the role of self-efficacy in stress and coping has been well documented (Berjot & Gillet, 2011); however, the current study found that self-efficacy is a mediating factor for financial help-seeking behaviour. As concluded by Lim et al. (2014), there should be more studies that

interrogate the employee and practitioner perspectives of the role of self-efficacy in financial help-seeking.

7.2. Limitations of Study

7.2.1. Quantitative Study Limitations

The cross-sectional nature of this study made it difficult to generalise findings, as only one government department was used in this study. Furthermore, as mentioned in the methodology, not all employees within the DoH had access to the online questionnaire on the intranet. Possible longitudinal studies could be useful to address this general limitation.

Another potential limitation is the questionnaire used. The length of the questionnaire, despite refining it during the pilot phase, still appears to be too long, which could explain why the later questions, especially those pertaining to the FWP, were not answered by all participants. Furthermore, the investigation of organisational outcomes of over-indebtedness among employees, for example, engagement, could be viewed as a study limitation.

7.2.2. Qualitative Study Limitations

A major drawback of qualitative studies is that these findings cannot be generalised to wider populations as sample sizes are small (Atieno, 2009). In the current study only a small number of practitioners employed at work sites within the DoH were available to participate in the focus group interviews; therefore, the qualitative findings could not be generalised to other settings across the public sector. Furthermore, the researcher did not conduct a qualitative exploratory study among employees who have participated in the FWP. Volunteer practitioners, who deliver the FWP in institutions where no permanent EAPs are employed, should have been included in the pool of participants for the focus group discussions.

7.3. Conclusions

Managing one's finances is important as life presents many challenges and unpredictable events that may cause over-indebtedness. There is a need for financial wellness or education programmes as many employees based on their circumstances or responsibilities, find it difficult to manage their finances and save and often find themselves in debt (Bonner, 2016; Hicks & Hicks, 2021; Mwase, 2017). Therefore the DoH, like all other government departments, has implemented the FWP through the Employee Wellness or Employee Assistance Programmes (EWP/EAP), which is aimed at educating all employees on personal financial management, with the goal of teaching them how to budget, spend

wisely (distinguish between wants and needs), plan for their future, manage their debt if already indebted or over-indebted, and inculcate saving initiatives that may help manage unexpected circumstances or events.

The purpose of this study, as described in the methodology chapter, was to interrogate the issue of over-indebtedness within a government department and examine the psychosocial impact of over-indebtedness in the workplace, as there is very limited research in this field, particularly in the South African context. With regards to the extent of over-indebtedness within the DoH, this study revealed that almost half the employees were at risk of becoming over-indebted or perceived themselves as being over-indebted. There is a low culture of savings within the DoH. Based on the credit exposure of the employees as well as the formal indicators of over-indebtedness used in this study (that is, having administration and/or garnishee orders, summonses, and judgement orders), one can conclude that there is very little opportunity for employees to save.

In understanding the psychosocial impact of over-indebtedness, the psychological constructs of financial stress, social stigma, self-efficacy, and coping (self-regulatory coping) were investigated. Through hierarchical regression analysis, this study revealed that employees who perceived they have low self-efficacy and poor financial management were less likely to seek help for their financial problems. Furthermore, public and self-stigma were found to hinder help-seeking behaviour from both the unique perspectives of the employees' and the practitioners' experiences as the employees were concerned about being labelled, shamed, stigmatised, discriminated against, and embarrassed about seeking financial help in a workshop setting. As a result of the perceived stigma, financially stressed employees seem to engage in poor coping mechanisms of avoidance and/or escapism, for example, abusing alcohol and drugs, absenting themselves from work, and suicidal ideation, which may result in them becoming depressed and being unable to sleep, which is consistent with other studies on over-indebtedness. Therefore, this study also confirmed that financial stress is associated with psychological distress (worry and sleep issues), common mental disorders (depression and contemplation of suicide), substance abuse, and work-related stress (increased absenteeism and avoidance behaviour).

Poor or maladaptive coping strategies of a financially stressed employee, will negatively impact job engagement, perceived productivity, and quality of service delivery. The findings of this research are consistent with King et al.'s (2007) study, which suggested that financial over-indebtedness can result in avoidance behaviour displayed by employees who absent themselves from work, fear disclosing their financial problems as they may feel

discriminated against, embarrassed, or labelled. It is therefore likely that these poor coping behaviours often lead to more psychosocial problems and negative organisational outcomes that could be further explored in future studies.

Financial Workplace Programmes delivered through EWP/EAP

The FWP, implemented by EWPs is a government strategy designed to educate all employees on better financial management, assist financially stressed employees, and curb over-indebtedness. This study was one of the first in SA to use the mixed-methods approach in investigating the utilisation of this programme within a government department. It highlighted some of the challenges and barriers faced by the employees in accessing this programme within the DoH and examined both the employees' and practitioners' views with regard to the perceived satisfaction of this programme.

To address the objectives of the FWP, firstly, the levels of satisfaction with current financial workplace programmes on over-indebtedness through the EWP was determined; secondly, the employee wellness practitioner's views on the accessibility, availability, and perceived satisfaction of the FWP were investigated; and lastly, to understand the benefits of the FWP, practitioners' suggestions about ways to improve service delivery were explored briefly.

From the employee perspective, in summary, this study showed that despite the majority of the employees aspiring to financial literacy, only half of the employees were aware of the FWP offered by the EWP. It can therefore be concluded that the benefit of such a programme was not effectively marketed to all employees of the DoH, hence only a very small percentage of the respondents accessed the FWP for help. It was not surprising that almost half of the respondents indicated that trusting service providers was a major concern when seeking financial advice, and a fifth of the respondents indicated that they do not need financial education workshops.

In conclusion, despite employees being financially stressed, lack of self-efficacy negatively impacted financial help-seeking behaviour. Furthermore, issues of stigma (not wanting anyone to know of their financial difficulties and feelings of embarrassment) emerged prominently, which deterred employees from seeking help. In determining the levels of satisfaction with current financial workplace programmes on over-indebtedness through the EWP, this study echoed the few surveys on workplace programmes that were conducted

internationally, that these programmes are ‘nice to have’ programmes, which was obvious from the qualitative findings from the practitioners’ perspectives, which enriched the data from the quantitative study on FWPs. Despite the small number of employees who participated in the quantitative study, the employees who approached the service providers (debt counsellors) on their own were satisfied with the FWP. However, more than half of the employees who attended the debt counselling workshops, and then contacted the debt counsellor indicated that they were dissatisfied with the debt counselling services. It would be useful to do further qualitative research on the FWP from the employee’s perspective to understand the reasons for their dissatisfaction.

From an organisational perspective, the conclusions drawn from the qualitative findings also provided ways to improve service delivery through the EAP/EWPs and FWP. A major way to improve service delivery is to ensure that the minimum standards for delivering EAP/EWP services are met. To provide confidential counselling services and programmes, the DoH management must buy into and support these programmes, as well as provide adequate staffing, allocate an adequate budget, and a strategically-placed, designated confidential office space. Based on the findings of this study, it can be concluded that many staff members are financially stressed, either at-risk or already over-indebted; therefore, FWPs (such as personal financial management, debt counselling and retirement workshops) should be made compulsory as part of the induction and orientation programmes within DoH to help all employees better manage their finances, curb over-indebtedness and mitigate the biopsychosocial impact of being financially stressed as discussed in the literature review. These wellness offerings should develop an effective marketing strategy so that all employees are aware of the FWPs within the DoH and take advantage of these much-needed programmes.

7.4. Contributions to Academic Knowledge

Based on the literature review conducted and presented in Chapter 2, it is evident that very few studies on over-indebtedness have been conducted in the South African context. The strength of this thesis was to use the concurrent mixed-methods case study approach so that the qualitative data could add rich data to the quantitative findings, as outlined by Creswell (2012). Using this mixed-methods approach, this study assessed the extent of over-indebtedness within the DoH and the related psychosocial impact in combination with the views of the practitioners on the FWP programme implemented by the DoH. This unique design not only addressed the utilisation and satisfaction of the FWP offered, but also

addressed the practitioners' views regarding the strengths and limitations of the current approach to financial wellness education and support.

This study therefore contributed to a better understanding of financial help-seeking and the psychosocial impact of over-indebtedness related to financial stress, social stigma and self-efficacy. This information, in combination with the views of the EWP/EAP practitioners, is critical to inform the awareness initiatives, attendance, availability and acceptability of FWPs in both government and likely also private sector workplaces.

The above outcomes were dependent on appropriate measuring instruments. To this end, new measuring instruments were developed by either adapting existing measures or by developing a new measure based on the literature due to of a lack of relevant scales to measure stigma and help-seeking behaviour related to financial stress and over-indebtedness. Vogel's Self-Stigma of Seeking Help Scale (VSSOSHS; Vogel et al., 2006) developed for measuring self-stigma associated with seeking psychological help, was adapted by the researcher to measure debt help-seeking and avoidance behaviour. King's Social Stigma Scale (King et al., 2007) was adapted to measure financial social stigma. Lastly, the financial stress indicator scale was developed to measure the extent of the personal impact of financial distress and how the employees coped with their financial stress.

These measures added value in understanding how employees perceive themselves, cope with their financial stressors and provide a greater understanding of the utilisation and help-seeking behaviours of FWPs, provided these programmes meet the basic requirements highlighted in the EAPA standards document, which guides how to implement an effective EWP/EWP (Employee Assistance Professionals Association, 2010). It can therefore be concluded that the development of the above measures – the Debt Help Seeking Avoidance Scale (DHSAS), the Financial Social Stigma Scale (FSSS) and the Financial Stress Indicator Scale (FSIS) – provided valuable tools to measure the psychological and work-related consequences of over-indebtedness in the South African context with regards to measuring debt stigma and help-seeking behaviours. The newly adapted Debt Help Seeking Avoidance Scale (DHSAS) and the Financial Social Stigma Scale (FSSS) measured stigma linked to debt help-seeking.

The sample size used in this study was quite large therefore it is suggested that these adapted scales could be used in government departments to measure stigma and financial problems/over-indebtedness and could be retested using the general population as well. While further development and refinement of the research instruments are required among bigger

and more diverse samples, the preliminary findings of the factor analysis and psychometric properties of the measures were satisfactory. Furthermore, the DHSAS and the FSSS confirmed the objective/premise linked to those who experience self- and anticipated stigma would be hindered from seeking help for financial debt. Therefore employees/people who are in debt would not seek help due to poor financial management, self-stigma and anticipated stigma and discrimination. Furthermore, this study supports the literature that suggests self- efficacy plays a supportive role in debt help-seeking and buffers negative psychosocial impacts.

7.5. Recommendations

Scales used in this study

Further refinement of the scales used in this study, including their reliability and validity needs to be tested. Additional studies are needed to determine the construct and criterion validity of the adapted scales used in this study. Therefore further studies should be conducted with the scales created.

7.5.1. Financial Wellness Programme

- EAPs/ EWPs need to be strategically and appropriately physically positioned in the DoH so that this programme becomes part of the core business within the Department and confidentiality is maintained at all times. In this way, the Department would be able to maximise employee productivity and service delivery.
- At an organisational or institution level, adequate allocation of both human and financial resources to sustain this programme is essential. This would ensure that the FWP is available and accessible to all staff members.
- The FWP needs to be strategically marketed by the EWP/EAPs including Management so that employees who participate in and attend financial education workshops are more likely to seek financial help from the service providers such as debt counsellors. These variables are important antecedents to help-seeking behaviour.
- The FWP should be monitored and evaluated by the EAP/EWP Manager and practitioners' at an institutional level so the effectiveness of this programme can be determined to provide guidance on future implementation strategies.
- The anti-stigma campaigns or workshops should be designed by the EWP/EAP Manager and/or practitioners to address financial stress and stigma barriers using

education campaigns so that all employees would feel safe and not feel shame or guilt about accessing the FWP.

- Research has shown that the more financial self-efficacy one has, the less likely they are to be at-risk or over-indebted (Farrell et al. 2016); therefore, it is recommended that as part of the anti-stigma campaigns, management and/or supervisors should encourage employees to seek help early or engage in programmes to strengthen their knowledge on how to manage their finances and create wealth, as seen in Lim et al.'s (2014) and Chong et al.'s (2021) studies.
- Fostering general self-efficacy could be a buffer against avoiding financial help-seeking. Chong et al.'s (2021) conclusion supports the recommendation that financial literacy is important and self-efficacy is a strong factor associated with financial behaviour and how one copes with financial stress and help-seeking.
- The FWP should be incorporated into the induction and orientation programme devised by the HR team in an organisation. This would ensure that good financial management skills are important for debt help-seeking behaviour from employees and it is imperative to survive in today's economy.

7.5.2. Future Studies

- A refinement of the measuring instruments used in this study is needed through the use of bigger and more diverse samples across different contexts.
- Furthermore, the Debt Help Seeking Avoidance Scale and the Financial Social Stigma Scale have been used for the first time in this study to measure debt help-seeking behaviour and the impact that social stigma has on financial stress. These scales can be used, but the factor structure of these scales needs to be confirmed and validated in future studies.
- Also, the length of the questionnaire did not allow for this exploration, an aspect that should be the focus of future studies within the South African context.
- More experimental or longitudinal studies are needed to better understand how self-efficacy and stigma influence financial help-seeking behaviour.
- As stated in earlier studies in the literature review, stigma needs to be addressed to encourage help-seeking behaviour; therefore, anti-stigma programmes have the potential to change employee behaviour (Hanisch et al., 2016). Future studies should ensure that financial anti-stigma campaigns should be developed so that financial stress and indebtedness can be de-stigmatised. The more effective way to implement

this is through financial wellness marketing strategies, and thereafter, monitoring and evaluating such programmes.

- Factors that impact the utilisation of the FWP using both qualitative and quantitative methods among employees and EAP/EWP practitioners need to be further studied, which would add rich data to this existing study.
- The views of the volunteer practitioners need to be explored in future studies, as not all EAP/EWP posts were filled at the time of the study and these practitioners are expected to deliver the FWP over and above their current duties. Therefore, more in-depth studies with both volunteer and permanent practitioners' reflections and experiences in delivering the FWP through the EAP/EWP are needed in the future.

7.6. Final Concluding Remarks and Practice Implications

The negative impact of over-indebtedness on an individual's health and wellbeing has been well documented, including its impact on the workplace. This study provides an important step in understanding the negative psycho-social and some work-related consequences of over-indebtedness. It is clear that poor financial management, a low rate of savings, feeling discriminated against, labelled and stigmatised, including perceived indebtedness and being legally indebted, as well as having poor coping skills (avoidance and escapism behaviour), is associated with both indebtedness and over-indebtedness. These factors pose a major barrier to financial help-seeking behaviour in the workplace. The role of self-efficacy is found to be a mediating factor for financial help-seeking behaviour. Low self-efficacy is associated with poor financial management and avoidance of help-seeking behaviour in financial distress. In particular, future studies like in Chong et al. (2021), should investigate the effects of financial literacy/education and the role that self-efficacy plays on financial behaviour and self-coping .

It is therefore clear that there is a need for FWPs in the workplace, as many employees are financially stressed and over-indebted. It is envisaged that in the foreseeable future, the culture of savings will decrease further, and the levels of over-indebtedness will increase, especially in the light of the latest global economic crisis, further fuelled by the COVID-19 pandemic, which has shattered many lives due to high rates of unemployment, and the untimely death of breadwinners and family members. Furthermore, all consumers, including government workers, will be inevitably affected directly or indirectly by this pandemic. Therefore, workplace FWPs are essential to helping all employees manage their finances in challenging times. However, this doctoral thesis, unlike earlier or recent studies,

investigated the utilisation and satisfaction of the FWP from both the employee's and the practitioner's perspectives.

This is a significant step in understanding some of the factors impacting the utilisation and satisfaction of the FWP and ways to improve it. The study also emphasises the importance of fostering better financial management skills and self-efficacy, including addressing stigma by implementing anti-stigma workplace interventions to support psychosocial wellbeing and financial help-seeking behaviours. Effective marketing of the FWPs is needed to ensure that all managers and employees are aware of the benefits of attending such programmes either at a group level or at an individual level, which would actually increase the utilisation of these programmes. Lastly, the importance of monitoring and evaluation of the FWP is important to assess the impact of these programmes on both the employees and the workplace and therefore develop the best evidence for workplace intervention to support the psychosocial wellbeing of employees and ways to curb over-indebtedness. Thereafter, the satisfaction of these programmes could be measured.

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Appendices

Appendix 1

Ethics Approval from the Humanities and Social Science Research Ethics Committee of the University of KwaZulu-Natal, South Africa.



25 November 2014

Ms Kirschnee Naidoo (921492292)
School of Applied Human Sciences – Psychology
Howard College Campus

Dear Ms Naidoo,

Protocol reference number: HSS/1263/014D

Project title: The psychological and work related consequences of over-indebtedness among employees of the KwaZulu-Natal Department of Health

Full Approval – Expedited Application

In response to your application received on 01 October 2014, 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

Dr Shenuka Singh (Chair)

/ms

CC Supervisor: Professor Anna Meyer-Weltz
CC Academic Leader Research: Professor D McCracken
CC School Administrator: Ms Ausie Luthuli

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: simbap@ukzn.ac.za / smymam@ukzn.ac.za / mohuno@ukzn.ac.za

Website: www.ukzn.ac.za

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Appendix 2

Ethics Approval from the Department of Health KZN, Ethics and Research Committee



health

Department:
Health
PROVINCE OF KWAZULU-NATAL

Health Research & Knowledge Management sub-component
10 – 103 Natalia Building, 330 Langalibalele Street
Private Bag x9051
Pietermaritzburg
3200
Tel.: 033 – 3953189
Fax.: 033 – 394 3762
Email: hrkm@kznhealth.gov.za
www.kznhealth.gov.za

Reference : HRKM33/14
Enquiries : Mrs G Khumalo
Telephone : 033 – 395 3189

Dear Ms K Naidoo

Subject: Approval of a Research Proposal


1. The research proposal titled 'The psychological and work related consequences of over-indebtedness in the South African Public Service' was reviewed by the KwaZulu-Natal Department of Health (KZN-DoH).

The proposal is hereby **approved** for research to be undertaken at KZN-DoH.

2. You are requested to take note of the following:
 - a. **Obtain permission and make the necessary arrangement with the identified district / facility before commencing with your research project.**
 - b. Provide an interim progress report and final report (electronic and hard copies) when your research is complete.
3. Your final report must be posted to **HEALTH RESEARCH AND KNOWLEDGE MANAGEMENT, 10-102, PRIVATE BAG X9051, PIETERMARITZBURG, 3200** and e-mail an electronic copy to hrkm@kznhealth.gov.za

For any additional information please contact Mrs G Khumalo on 033-395 3189.

Yours Sincerely



Dr. E Lutge

Chairperson, KwaZulu-Natal Health Research Committee

Date: 04/12/14.

uMnyango Wezempilo. Departement van Gesondheid

Fighting Disease, Fighting Poverty, Giving Hope

Appendix 3

Informed Consent Documentation

SCHOOL OF PSYCHOLOGY

FACULTY OF HUMANITIES, DEVELOPMENT AND SOCIAL SCIENCES

Doctor of Philosophy – PhD (Psychology)

Researcher: Kirschnee Naidoo

Supervisor: Prof A. Meyerweitz

Dear Respondent

PARTICIPATION IN A RESEARCH PROJECT: The psychological and work related consequences of over-indebtedness in KwaZulu-Natal, Department of Health.

My name is Kirschnee Naidoo and I am the Clinical Psychologist for Emergency Medical Services & Forensic Pathology Services. I was formerly the Deputy Manager for Employee Wellness Programme in the Directorate Employee Health and Wellness, within Human Resources Management Services Cluster, for the Provincial Department of Health, KwaZulu-Natal since 2001. I am also a Doctoral student registered with the School of Psychology, Howard Campus, University of KwaZulu-Natal in Durban. My supervisor is Prof A Meyerweitz, Senior Lecturer in the School of Psychology.

You are being invited to consider participating in the above mentioned research project. The aim and purpose of this research is to develop an understanding of the psychological and work related consequences of over- indebtedness in the workplace. Also to assess the availability and accessibility of Employee Wellness or Employee Assistance Programmes in the workplace esp. in relation to Financial Wellness or Education programmes in the workplace. The study is expected to have two phases. You are a prospective participant in the second phase whereby the refined and developed questionnaire would be rolled out or used on the sample population identified.

This survey is going to be rolled out via email and/or web link. Kindly take +/- fifteen minutes of your day to fill the online survey. Please complete all questions before submitting your responses. This survey cannot be answered halfway and closed and then reopened another day. Kindly complete the questionnaire to the best of your ability as the quality of your responses would influence the outcome of this research.

The questionnaire is to be completed anonymously and confidentiality would be upheld. No respondent should feel coerced in any way and should feel free to withdraw from the study if necessary. The employees input in this study are valuable as it is intended to serve as a guide for all Government Departments in terms of managing over-indebtedness in the workplace. As well as in determining the current utilisation and client satisfaction with the current EWP or Employee Assistance services in relation to Financial Wellness or Education Programmes.

The aim of this research is to guide Departments on managing the psychological and work related consequences of over- indebtedness as well as identifying the role that stigma plays in terms of help-seeking behaviour and workplace programmes available to address over-indebtedness.

The findings from the quantitative analysis of this data will be used for academic purposes as well as influence the selection delivery of Financial wellness or Education Programmes offered by the Employee Wellness or Assistance Programmes. Should you require?

clarification of further information regarding the study, please do not hesitate to contact me on the contact details are provided below.

PARTICIPANT DECLARATION

I (full names of participant) hereby confirm that I understand the contents of this document and the nature of this research project, and consent to participating in this study.

Signature of Respondent

Date

Signature of researcher

Date

Contact details of Researcher

Kirschnee Naidoo

Clinical Psychologist

EWP – EMS & FPS

Department of Health

Capital Towers

10th Floor

Room 1007

Private Bag X9051

PMB

3200

Tel: (033) 3952916

Email: 

Appendix 4

Informed Consent for Practitioners

SCHOOL OF PSYCHOLOGY
FACULTY OF HUMANITIES, DEVELOPMENT AND SOCIAL SCIENCES
Doctor of Philosophy – PhD (Psychology)
Researcher: Kirschnee Naidoo
Supervisor: Prof A. Meyerweitz

Dear Respondent

PARTICIPATION IN A RESEARCH PROJECT: The psychological and work related consequences of over-indebtedness in KwaZulu-Natal, Department of Health.

My name is Kirschnee Naidoo and I am the Clinical Psychologist for Emergency Medical Services & Forensic Pathology Services. I was formerly the Deputy Manager for Employee Wellness Programme in the Directorate Employee Health and Wellness, within Human Resources Management Services Cluster, for the Provincial Department of Health, KwaZulu-Natal since 2001. I am also a Doctoral student registered with the School of Psychology, Howard Campus, University of KwaZulu-Natal in Durban. My supervisor is Prof A Meyerweitz, Senior Lecturer in the School of Psychology.

You are being invited to consider participating in the above mentioned research project. The aim and purpose of this research is to develop an understanding of the psychological and work related consequences of over- indebtedness in the work place. Also to assess the availability and accessibility of Employee Wellness or Employee Assistance Programmes in the workplace esp. in relation to Financial Wellness or Education programmes in the workplace. The study is expected to have two phases. You are a prospective participant in the second phase whereby the permanently employed wellness practitioners are invited to a focus group interview to better understand the financial wellness programme and challenges faced by the practitioners in implementing this essential programme.

An invitation would be sent to your managers so that you can be released to participate in this phase of the study. The venue would be central to the Department of Health, and the boardroom at IALCH would be used.

The focus group discussion would be held in confidence. No respondent should feel coerced in any way and should feel free to withdraw from the study if necessary. The practitioners (employees) input in this study is valuable as it is intended to serve as a guide for all Government Departments in terms of managing over-indebtedness in the workplace. As well as in determining the current utilisation and challenges faced by the wellness practitioners in relation to Financial Wellness or Education Programmes.

The aim of this research is to guide Departments on managing the psychological and work related consequences of over- indebtedness as well as identifying the role that

stigma plays in terms of help-seeking behaviour and workplace programmes available to address over-indebtedness.

The findings from the qualitative analysis of this data will be used for academic purposes as well as influence the delivery of Financial wellness or Education Programmes offered by the Employee Wellness or Assistance Programmes. Should you require clarification of further information regarding the study, please do not hesitate to contact me on the contact details are provided below.

PARTICIPANT DECLARATION

I (full names of participant) hereby confirm that I understand the contents of this document and the nature of this research project, and consent to participating in this study.

Signature of Respondent

Date

Signature of researcher

Date

Contact details of Researcher

Kirschnee Naidoo
Clinical Psychologist
EWP – EMS & FPS
Department of Health
Capital Towers
10th Floor
Room 1007
Private Bag X9051
PMB
3200
Tel: (033) 3952916
Email: [REDACTED]

Appendix 5

Quantitative Research instrument – Survey on Over-indebtedness

Department of Health

Employee Wellness Program

SURVEY ON OVER-INDEBTEDNESS, LEVELS OF SAVING & INTERVENTIONS IN THE WORKPLACE

By participating in this survey you are giving implied consent to the researcher to use the information in this study. Please complete the survey by _____.

Thank you for your cooperation.

Section One

Demographic Data

Kindly make a cross [X] in the appropriate block.

1.1. Which Department are you employed in/ representing	Health	Education	Housing	Economic Development and Tourism	Agriculture
	Arts & Culture	Social Development	Transport	Community Safety & Liaison	Sports & Recreation
	Office of the Premier	Public Works & Land Affairs	Traditional & Local Government		

1.2. Age Group	18 – 24 yrs	25 – 34 yrs	35 – 49 yrs	50 – 60 yrs	61-68 yrs
1.3. Gender	Male	Female			
1.4. Race	African	Indian	Coloured	White	
1.5. Marital Status	Single	Married	Divorced	Widowed	
	Separated	Cohabiting	Other:		
1.6. Highest Qualification	Matriculated	Diploma/Degree	Postgraduate	No Formal Schooling	
	Other:				
1.7. Home Language	English	Afrikaans	IsiZulu	IsiXhosa	
	Other:				

Section Two

Work History

2.1. Job Category	Human Resources	Administration	Nursing	Medical	Pharmacy
	Educator				
	Other: Specify				
2.2. Years of Experience in Government	0-3 yrs	4-7 yrs	8-10 yrs	11-15 yrs	16-20 yrs
	Other: Specify				

2.3. Type of work setting	Hospital	Clinic	Community Healthcare Centre	District Office			
	School	Office					
	Other: Specify						
2.4. Salary level	01	02	03	04	05	06	07
	08	09	10	11	12	13	14
2.5. Work Status	Full-time	Temporary	Contract	Part time	Intern	Student	Community Service

Section Three

Household Information

3.1. How many people are there in your household (excluding live-in domestic workers, tenants living independently, for example people renting outside rooms)?

	Write in
Number of adults	
Number of children (younger than 18 years)	
TOTAL	
No of children still at school	
No of children/dependents going to tertiary institution	
No of adults unemployed	

In your household, who is (or who are) the primary breadwinner/s?

Please cross the appropriate box (X)

I am the sole breadwinner i.e. the <u>only</u> breadwinner?	
My spouse/partner is the main breadwinner	
I am a joint breadwinner together with somebody else in the household (please specify your relationship to that "somebody else")	
Somebody else is the main breadwinner (please specify your relationship to that "somebody else")	

3.2. HOME OWNERSHIP STATUS

Please cross the appropriate box (X)

I am a Homeowner without bond/mortgage	
I am a Homeowner with bond/mortgage	
I am a Renter – private	
I am a Social renter – lives in hostel or boarding house or compound	
I live in an Informal Settlement	

INCOME BANDS

Please ring or cross the appropriate Personal and Household Income bands per month

INCOME BANDS	PERSONAL INCOME	HOUSEHOLD INCOME
Less than R1 000	01	01
R 1 000 to R 2 999	02	02
R 3 000 to R 5 999	03	03
R 6 000 to R 11 999	04	04
R 12 000 to R 13 999	05	05
R 14 000 to R 15 999	06	06

R 16 000 to R 19 999	07	07
R 20 000 to R 29 999	08	08
R 30 000 to R 39 999	09	09
R 40 000 to R 49 999	10	10
R 50 000 to R 59 999	11	11
R 60 000 to R 69 999	12	12
R 70 000 to R 79 999	13	13
R 80 000+	14	14

Section Four

Financial Information

4.1. Consumer Credit – Do you have the following?

(Please mark with an X and fill in numbers where appropriate)

	Yes	No
4.1.1. Credit cards		
4.1.2. If Yes How many do you have		
4.1.3. Overdraft		
4.1.4. Personal Loan/s		
4.1.5. If yes How many do you have		
4.1.6. Store Card/s		
4.1.7. If yes how many do you have		
4.1.8. Car loan		
4.1.9. Hire Purchases		
4.1.10. Payday loans		
4.1.11. Micro-loans		
4.1.12. If yes how many do you have		
4.1.13. <i>Mashonisa</i> (loan sharks)		
4.1.14. If yes how many <i>Mashonisas</i> do you owe		
4.1.15. Do you have a house bond?		

4.2. Financial Status

	Yes	No	Do not Know
4.2.1. Have administration orders against my name (i.e., Court order issued on request of creditors to appoint an administrator to wind up a debtor's estate and to settle his or her debts etc.)			
4.2.1.1. If Yes : How many?			
4.2.2. Have garnishees (emoluments attachment orders) against my name (i.e., the court obliges the employer also referred to as a garnishee) to make regular deductions from a debtor's salary and pay over such deductions to the judgement creditor.)			
4.2.2.1. If yes : How many do you have?			
4.2.3. Blacklisted by the Credit Bureau			
4.2.4. Debt Free			

4.2.5. Have summons against my name (that is, an order by court requiring the person/ debtor to appear in court due to non-payment of debts.)			
4.2.6. Have judgements against my name (that is, a court act creating or affirming an obligation, such as a debt)			

4.3. Over-indebtedness Indicator

	Yes	No
4.3.1. I feel I am one month behind payments		
4.3.2. I feel I am three months behind payments		
4.3.3. I skip payments		
4.3.4. Every month after I paid all my debts, I have no money left.		
4.3.5. I feel I am over-indebted		

5. Views on Credit Commitments

'Which of the following statements best describes how well you [and your partner] are keeping up with your credit commitments at the moment?'

Please tick the one which is most applicable to you and you partner

5.1. I am/we are keeping up with all bills and commitments without any difficulties	
5.2. I am/we are keeping up with all bills and commitments, but it is a struggle now and then	
5.3. I am/we are keeping all bills and commitments, but it is a constant struggle every month	
5.4. I am/we are falling behind with some bills or credit commitments	
5.5. I am/we are having real financial problems and have fallen behind with many bills or credit commitments	
5.6. I/we don't have any bills or credit commitments	
5.7. Don't know	

6. Views on Savings

Please mark with an (x)

	Yes	No
6.1. Do you have a Savings plan in place		
6.1.1. If yes: How do you save?		
Please Tick one or more of the following savings methods:		
6.1.1.1. Education policy		
6.1.1.2. Stokvel		
6.1.1.3. Bank savings		
6.1.1.4. Endowment Policy		
6.1.1.5. Shares and/or Unit trusts		
6.1.1.6. Property based investments		
6.1.1.7. Bonds		
6.1.1.8. Grocery schemes		

6.1.1.9. Put money under the mattress		
6.1.1.10. Other (specify)		
6.2.1. I am Saving more than I was a year ago		
6.2.2. I am Savng About the same as last year		
6.2.3. I am Saving less than I was a year ago		

7. General statements about your finances and savings

To what extent do you agree or disagree with the following statements?

Statements	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
7.1. I don't buy anything until I have enough money to pay for it					
7.2. My finances never seem to be properly organised					
7.3. I actively plan my finances five to ten years ahead					
7.4. I have started planning for my retirement					
7.5. I really hate dealing with my finances					
7.6. I consider myself a spender, not a saver					
7.7. I am constantly trying to become more knowledgeable about financial matters					
7.8. I always seem to leave my money decisions up to the last minute					
7.9. Buying on credit is part of my life and I could not make ends meet without it					
7.10. I'd rather go to a loan shark than borrow money from a neighbour					
7.11. I want to learn more about how to save					
7.12. I try and avoid debt wherever I can					
7.13. I am constantly worried about not having enough money					
7.14. I am extremely cautious with my finances					
7.15. I am the kind of person that sets myself financial goals					

Statements	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
7.16. Financial security means always having enough to pay for unplanned events					
7.17. Saving for the future is not a priority in my life right now					
7.18. Money is something we just don't talk about in our family					
7.19. The only way to improve your financial position is to take a few risks					
7.20. I usually spend all that I earn, I am not able to save anything					
7.21. I need more education on how to handle my finances					
7.22. Saving for education is more important to me than saving for retirement					
7.23. I worry that if my partner dies or leaves me that I will not be able to cope financially					
7.24. I am not always sure who to ask for help when it comes to my finances					
7.25. As long as I can afford the basics in life, I don't worry about saving for the future					
7.26. I know a lot about financial products and am able to make decisions about investments, savings and insurance.					
7.27. I am satisfied that my family is well provided for should something happen to me?					
7.28. I would like financial advice, but it is hard to find somebody I can trust to give it to me					
7.29. If you want to enjoy life, you need to spend money					
7.30. I am always looking out for the best or latest ways to save					
7.31. I know it's important to save, but I don't have enough money to save.					
7.32. I feel pressurised into buying things I cannot afford.					

Views on how your finances have affected your work and personal life

To what extent do you agree or disagree with the following statements?

Statements (SPS)	Strongly Agree	Some-what agree	Uncertain	Some-what Disagree	Strongly Disagree
7.33. Because of my financial problems, the stressors of my job are much harder to handle.					
7.34. Despite having my financial problems, I was able to finish my difficult tasks in my work.					
7.35. My financial problems distracted me from taking pleasure in my work.					
7.36. I felt hopeless about finishing certain work tasks, because of my financial problems.					
7.37. At work, I was able to focus on achieving my goals despite my financial problems.					
7.38. Despite having financial problems, I felt energetic enough to complete all my work.					
7.39. When I get up in the morning, I don't feel like going to work due to my financial problems					
7.40. My productivity has dropped because of my financial problems					
7.41. I don't come to work on paydays					
7.42. I often absent myself to avoid the loan sharks					
7.43. I often absent myself from work because I don't have money to come to work					
7.44. I cannot go to the financial workshops offered at work because people will know I am in debt					
7.45. I cannot sleep due to money problems					
7.46. I drink to drown my money problems					
7.47. I take drugs to escape my financial problems					

Statements (SPS)	Strongly Agree	Some-what agree	Uncertain	Some-what Disagree	Strongly Disagree
7.48. My spouse and I are in constantly fighting over our financial situation					
7.49. I feel like committing suicide due to my financial problems					

9. To what extent do you agree or disagree with the following statements?

Statements (NGSE)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
9.1. I will be able to achieve most of the goals that I have set for myself despite my financial stressors					
9.2. When facing difficult tasks, I am certain that I will accomplish them despite my financial stressors.					
9.3. In general, I think that I can obtain outcomes that are important to me, despite my financial stressors					
9.4. I believe I can succeed at anything to which I set my mind to despite my financial stressors.					
9.5. I will be able to successfully overcome many challenges despite my financial stressors.					
9.6. I am confident that I can perform effectively on many different tasks despite my financial stressors.					
9.7. Compared to other people, I can do most tasks very well, despite my financial stressors					
9.8. Even when things are financially tough, I can perform quite well at my job.					

10. To what extent do you agree or disagree with the following statements?

Statements (FSSS)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
10.1. I have been discriminated against at work by colleagues because of my financial problems.					
10.2. Sometimes I feel that I am being talked down to because of my Financial problems					
10.3. I do not feel bad about myself for having financial problems					
10.4. People have been understanding of my financial problems					
10.5. I have been discriminated against by other people outside work because of my financial problems					
10.6. I have been discriminated against by my managers because of my financial problems					
10.7. My financial problems have made me more understanding of other people with problems.					
10.8. Very often I feel alone because of my financial problems					
10.9. I am scared of how other people will react if they find out about my financial problems					
10.10. I would have had better chances in life if I had no financial problems					
10.11. I worry about telling people that I have financial problems					
10.12. I am angry with the way people have reacted to my financial problems					
10.13. People have avoided me because of my financial problems					
10.14. People have insulted me because of my financial problems					
10.15. Having had financial problems has made me a stronger person					
10.16. I avoid telling people about my financial problems					

Statements (SS)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
10.17. I feel the need to hide my financial problems from my friends					

11. To what extent do you agree or disagree with the following statements?

Statements (DHSAS)	Strongly Agree	Some-what agree	Uncertain	Some-what Disagree	Strongly Disagree
11.1. I would feel a failure if I went to a Debt Counsellor or EAP for financial help.					
11.2. My self-confidence would NOT go down if I sought professional help for my financial problems.					
11.3. Seeking financial help would make me feel less intelligent.					
11.4. My self-esteem would increase if I talked to an EAP or Debt Counsellor					
11.5. My view of myself would not change just because I made the choice to see a Debt Counsellor or EAP					
11.6. It would make me feel inferior to ask a Debt Counsellor/EAP for help.					
11.7. I would feel okay about myself if I made the choice to seek professional help for my financial problems.					
11.8. If I went to an EAP or Debt Counsellor, I would be unhappy with myself.					
11.9. My self-confidence will remain the same if I seek professional help for my financial problems I could not solve.					
11.10. I would feel bad about myself if I am not able to solve my financial problems					

12. Knowledge on Employee Wellness Programme (EWP)/ Employee Assistance Programme (EAP)

12.1 Knowledge on your (EAP/EWP) for Managers

12.1.1. Is there an EAP/ EWP in your Department	Yes	No	Don't Know
12.1.1.1. If yes, it is offsite (e.g. At head office)	yes	No	Don't Know
12.1.2. Have you heard about the EAP/EWP	Yes	No	

Circle the appropriate number from a scale of 1 to 10. (1 = Poor and 10 = Excellent)

12.1.3. To what extent do you believe the EAP/EWP meets the needs of the employees

1	2	3	4	5	6	7	8	9	10
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12.2. Client Satisfaction of EAP/EWP esp. in relation to Financial Wellness Programmes offered

12.2.1. Do you know the contact details of your EAP/EWP	Yes	No
12.2.2. Have you sought help from the EAP/EWP about managing your own finances	Yes	No
12.2.3. Does your EWP/EAP Provide Financial Wellness Services (FWS)	Yes	No

12.2.4. Rate the quality of the FWS	Poor	Below Average	Average	Good	Very Good
12.2.5. Please give a reason(s) for the rating you have selected					
12.2.6. How long did the Employee Assistance/Employee Wellness Practitioner take to attend to your financial problem	0-1 day	1-2 days	2-3 days	3-5 days	Greater than 5 days

12.2.7.	Are you aware that the EAP/EWP provides financial wellness or personal financial management (PFM) programmes	Yes	No	
12.2.8.	Have you attended any of the financial wellness or pfm programmes	Yes	No	
12.2.8.1.	If not why?	Don't want anyone to know about my finances	Too embarrassed about my finances	Didn't get time off to attend
		I'm beyond help	Not allowed to attend during	Too busy at work
12.2.9.	Other reasons for non-attendance:			
12.2.10.	Which of the following topics are covered/ addressed in the Financial Education Workshops? (Select as many as necessary)		Wants and needs	Over-indebtedness in general
		Debt counselling	Administration Orders	Garnishees (Emoluments Attachment Orders)
		Retirement planning	Savings	Wealth creation
		Reckless credit	Unsecured lending	Credit records
		Consumer Rights	Consumer Protection Act	
		Other:		
12.2.11.	Which of the following service providers provided financial education workshops	NATIONAL CREDIT REGULATOR	ECONOMIC DEVELOPMENT	FINANCIAL SERVICES BOARD
		INSURANCE COMPANY	BANKS	DEBT COUNSELLORS
12.2.12.	List insurance companies or banks if ticked above			
12.2.12.1.	Other Service Providers			
12.2.13.	Which other topics do you think the Financial Education programmes at work should address?			

13. Views on how your finances have affected your work and personal life

To what extent do you agree or disagree with the following statements?

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable
13.1. Did you benefit from the financial wellness programmes that you attended?						
13.2. The workshops helped me to better understand my personal finances						
13.3. The workshops helped me to get financial help						
13.4. I now understand over-indebtedness						
13.5. I now understand about garnishees						
13.6. I now understand my consumer rights						
13.7. I now understand Debt counselling						

13.8. I was referred by the EAP for the following financial help.	Debt Counsellor	NCR	Economic Development	Attorney	Consumer tribunal
	Banking ombudsman	Credit Ombudsman	Other:		
13.9. I approached a financial service provider on my own for help	Yes	No	Name the provider		
13.9.1. If yes, I am satisfied with their help	Yes	No			
13.9.2. If not, why not?					
13.10. I am currently in debt counselling	Yes	No			
13.11. I am satisfied with my debt counselor	Yes	No			
13.11.1. If not, why not?					
Do you have any further suggestions to improve your EAP services in terms of Financial Wellness and EAP in general?					

Appendix 6

Qualitative Focus Group Discussion Guide

Part Two - Qualitative Study:

Aim: To explore the views of all Employee Wellness practitioners with regards to the accessibility and effectiveness of financial wellness programme offered.

1. What are the experiences of the practitioners when implementing or delivering the FWP with particular reference to the accessibility and availability of this programme?
2. What the perceived challenges and barriers faced by the practitioners in delivering this programme and its impact on the utilisation of this programme?
3. What are the practitioner views on ways of improving the FWP which may positively increase the utilisation rate, impact on absenteeism in the workplace as well as on productivity and service delivery?

Appendix 7

Old Mutual Savings Monitor Questionnaire

OMSA SAVINGS MONITOR QUESTIONNAIRE (MEASURE 7 – October 2012)
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RESPONDENT INFORMATION

Respondent Name	
Physical Address	
Contact telephone number(s)	
Date of Interview	
Interviewed by	
Back checked by	
Edited and flow checked by	
RECORD SAMPLE TYPE	
Main	1
Booster	2

QUOTA 1: AGE (Age rather than lifestage)	
18 – 24 years	1
25 – 34 years	2
35 – 49 years	3
50 – 64 years	4

QUOTA 2: AREA	
Gauteng (Johannesburg & Pretoria)	1
Western Cape (Cape Town)	2
KZN (Durban)	3
Eastern Cape (PE & East London)	4
Free State (Bloemfontein)	5

QUOTA 3: HOUSEHOLD INCOME	
Less than R6 000	1
R6 000 – R13 999	2
R14 000 – R19 999	3
R20 000 – R40 000	4
R40 000+	5

QUOTA 4: RACE	
Black	1
Coloured	2
Indian	3
White	4

SECTION 1: SCREENING CRITERIA

SCREENER 1a: Have you been interviewed or taken part in any market research this year i.e. during 2011?

Yes	01
No	02

GO TO SCREENER 2

SCREENER 1b: IF YES. ASK: When was that?

In the last 3 months	01
More than 3 months ago	02

CLOSE

SCREENER 1c: What was the research about?

NOTE TO INTERVIEWER If the survey was about savings and investments/banking/financial matters **CLOSE.**

SCREENER 2: What is your work status?

Work from home full-time/home office	1	
Work from home part time	2	
Go out to work full time	3	
Go out to work part time	4	
Retired	5	CLOSE INTERVIEW
Student	6	CLOSE INTERVIEW
Housewife/stay at home Dad	7	CLOSE INTERVIEW
Unemployed	8	CLOSE INTERVIEW

Sc2a. Which sector do you work in?

Public	1
Parastatal	2
Private	3

Sc2b. Are you self-employed (i.e. is the business you are involved in your own business or are you employed by somebody else)?

Yes – own business	1
No – employed by somebody else	2

Sc2c. Are any other members of your household self-employed (i.e. is the business that they are involved in their own business or are they employed by somebody else)?

Yes – own business	1
No – employed by somebody else	2

SCREENER 3: What was your **age** last birthday?

(Fill in age in box)

<input type="text"/>	<input type="text"/>	CLOSE IF YOUNGER THAN 18 YEARS
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SCREENER 4: What is your personal marital status?

Married/Living together	1	ASK S4b
Single	2	
Divorced	3	
Widowed	4	

S4b: Does your spouse or partner work/earn an income?

Yes	1	ASK S4c
No	2	

S4c: Do you earn more, less or about the same as your spouse/partner?

I earn more than my spouse/partner	1
I earn about the same	2
I earn less than my spouse/partner	3
Don't know	4

SCREENER 5: Much of what we are going to talk about today involves household savings and investment decisions, are you involved in the investment and financial decisions in this household?

Yes - very involved	1	ASK TO INTERVIEW RESPONSIBLE PARTNER, else close
Yes – but only on some aspects	2	
No	3	

ASK TO INTERVIEW RESPONSIBLE PARTNER, else close

SCREENER 6: Are you responsible for your own savings and investment decisions?

Yes	1	CLOSE INTERVIEW
No	2	

SECTION 2: DEMOGRAPHICS, LIFESTAGE AND SEL/LSM CLASSIFICATION

1. How many people are there in your household (excluding live-in domestic workers, tenants living independently e.g. people renting outside rooms)?

	Write in
Number of adults	
Number of children (younger than 18 years)	
TOTAL	

- 2a. **ASK ALL:** Do you live at home with your parents?

Yes – I live with them in their home	1
Yes – they live with me in my home	2
No	3

GO TO QUESTION 3
GO TO QUESTION 3

- 2b. **ASK THOSE WHO STILL LIVE AT HOME WITH THEIR PARENTS:** Have you ever moved out of your parent’s home? In other words have you (**READ OUT**)

Always lived at home with your parents	1
Moved out, but now moved back in your parents	2

3. **ASK ALL:** Gender (**ONE MENTION ONLY**)

Male	1
Female	2

5. Please indicate the city that you live in (**ONE MENTION ONLY**)

Johannesburg	1
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Pretoria	2
Cape Town	3
Durban	4
Bloemfontein	5
East London	6
Port Elizabeth	7

6. Race: **RECORD ONLY – DO NOT ASK RESPONDENT**

Black	1
Coloured	2
Indian/Asian	3
White	4

7. What language do you mostly speak at home with your family.

Afrikaans	1
English	2
Zulu	3
Xhosa	4
Ndebele	5
Swazi	6
Sesotho	7
Sepedi	8
Tswana	9
Tsonga	10
Venda	11
Any other language	12

8a. Please could you indicate, from this list, into which group your **personal income** falls. The amount we are referring to is your own personal gross monthly income before any tax or deductions. This could be your salary, a pension, income from an investment or any other money that is due to you every month. **(ONE MENTION ONLY) SHOW CARD A**

8b. Please could you indicate, from this list, into which group your monthly **household income** falls. The amount we are referring to is the gross monthly household income before any tax or deductions that is brought into the home by all those living in the household, including pensions, income from investments etc. **(ONE MENTION ONLY) SHOW CARD B**

	PERSONAL INCOME	HOUSEHOLD INCOME
Less than R1 000	01	01
R 1 000 to R 2 999	02	02
R 3 000 to R 5 999	03	03
R 6 000 to R 11 999	04	04
R 12 000 to R 13 999	05	05
R 14 000 to R 15 999	06	06
R 16 000 to R 19 999	07	07
R 20 000 to R 29 999	08	08
R 30 000 to R 39 999	09	09
R 40 000 to R 49 999	10	10
R 50 000 to R 59 999	11	11
R 60 000 to R 69 999	12	12
R 70 000 to R 79 999	13	13
R 80 000+	14	14

9a. In your household, who is (or who are) the primary breadwinner/s?

I am the primary breadwinner	1	ASK Q9b
I am a joint breadwinner together with my spouse/partner	2	
I am a joint breadwinner together with somebody else in the household (please specify your relationship to that "somebody else" _____)	3	
My spouse/partner is the primary breadwinner	4	
Somebody else is the primary breadwinner (please specify your relationship to that "somebody else" _____)	5	

9b. **ASK THOSE WHO SAY THEY ARE THE PRIMARY BREADWINNER:** Are you the sole breadwinner i.e. the only breadwinner?

Yes	1
No	2

10a. Do you have any children who are dependent on you (your own children or somebody else's)?

Yes	1	GO TO Q11
No	2	

10b. In which age groups are these children? **(CAN BE MORE THAN ONE ANSWER)**

Younger than 12 years	1
Older than 12 years	2

10c. In total, how many children (your own or somebody else's) do you have who are dependent on you?

	Number of dependent children
1	1
2	2
3	3
4	4
5	5
6	6
More than 6	7
None	8

10d. **ASK FEMALE RESPONDENTS WITH DEPENDENT CHILDREN:** Are these dependent children your own children?

Yes	1
No	2
Some are, some are not	3

10e. **ASK FEMALE RESPONDENTS WITH DEPENDENT CHILDREN:** Does the father of these children live with you in the household?

Yes	1
No	2

- 10f. **ASK FEMALE RESPONDENTS WITH DEPENDENT CHILDREN:** Does the father of these children contribute financially to their maintenance?

Yes - regularly	1
Yes – but only now and then	2
No	3

- 10g. **ASK FEMALE RESPONDENTS WITH DEPENDENT CHILDREN:** Do you consider yourself a “single mother”?

Yes	1
No	2

11. **ASK ALL:** Other than children, or spouse/partners, do you have any dependents i.e. people who rely on you for financial support?

Yes	1
No	2

- 12a. Which of the following statements applies to you as far as your educational qualifications are concerned? **(ONE MENTION ONLY)**

I had no formal schooling	01
Some primary school	02
I finished primary school	03
Some high school	04
Matric	05
College	06
Technical College/Technikon	07
University Degree	08
Post graduate degree	09

- 12b. Do you have internet access? **(CAN BE MORE THAN ONE ANSWER)**

Yes – at home and at work	1
Yes – at work only	2
Yes – at home only	3
Yes – via cellphone	4
Yes, but limited (e.g. use a friend's computer/internet café)	5

No	6
----	---

14. **LSM CLASSIFICATION:** Which of the following do you have in your household/which of the following applies to you?

	Ye s	No
1. Do you have hot running water from a geyser in your home?	1	2
2. Do you have a washing machine in your household?	1	2
3. Do you have an electric stove in your household?	1	2
4. Do you have a personal computer in your household? (includes laptops) (but excludes work laptops or computers)	1	2
5. Do you have at least 2 working radio sets in your household (Excludes car radios, but includes radios in hi fi's, alarm clocks etc)?	1	2
6. Do you have a domestic servant in your household?	1	2
7. Do you have access to a flush toilet?	1	2
8. Do you have a TV set in your household?	1	2
9. Do you have at least 1 motor vehicle in working order in your household?	1	2
10. Do you have a vacuum cleaner, floor polisher in your household?	1	2
11. Do you have a microwave oven in your household?	1	2
12. Do you have a M-Net or DSTV decoder?	1	2
13. Do you live in		
<i>House/cluster house/townhouse</i>	1	2
<i>Flat</i>	1	2
<i>Matchbox/improved matchbox house/RDP house</i>	1	2
<i>Traditional hut</i>	1	2
<i>Hostel</i>	1	2
<i>Hotel/boarding house</i>	1	2
<i>Compound</i>	1	2
<i>Room in backyard</i>	1	2
<i>Squatter hut</i>	1	2
<i>Caravan</i>	1	2
14. Metropolitan dweller	1	2
15. Do you have a DVD player in your household?	1	2
16. Do you have a tumble dryer in your household?	1	2
17 & 18. How many cellphones are there in your household?		

None	1	2
One	1	2
Two	1	2
Three or more	1	2
19. Do you have a VCR in your household?	1	2
20. Do you have water laid on (i.e. to tap water)	1	2
21. Does your household make use of a home security service?	1	2
22. Does your household have a refrigerator or combined fridge/freezer?	1	2
23. Do you have a deep freezer (free standing) in your household?	1	2
24. Live in a rural area (excluding Gauteng and Western Cape)	1	2
25. Do you have a built in kitchen sink in your home?	1	2
26. Do you have a home theatre system in your household?	1	2
27. Do you have a telephone at home (land line, not cell)	1	2
28. Do you have a dishwashing machine in your household?	1	2
29. Do you have a music centre/hi-fi in your household?	1	2

- 14a. Which of the following do you currently have (either in your own name or jointly with your spouse/partner)? **READ OUT (IF NECESSARY, Refer to Show Card C for definition of different policies)**
- 14b. **FOR EACH TYPE OF POLICY/INVESTMENT HELD ASK:** Would you say that you are contributing more, less or the same amount to this than you were a year ago, **EXCLUDING** annual inflationary/premium increases?

	Q14a Currently have		Q14b Contribution more, less or same		
	YES	NO	More	Less	Same
Bank Accounts					
Any type of bank account	01	02			
Transmission Account	01	02			
Current/cheque account	01	02			
Savings account	01	02			
Banked Cash savings** e.g., in fixed deposits, money mkt, savings accounts)	01	02	1	2	3
Informal Saving	YES	NO	More	Less	Same
Stokvel/rotating savings club (includes investment stokvels)	01	02	1	2	3
Burial society	01	02	1	2	3
Grocery scheme	01	02	1	2	3
Savings club with friends/family	01	02	1	2	3
Cash savings (not banked)	01	02	1	2	3
Formal Savings Products	YES	NO	More	Less	Same
Endowment policies	01	02	1	2	3
Retirement annuities	01	02	1	2	3

Pension or Provident Fund	01	02	1	2	3
Education policies	01	02	1	2	3
Funeral policies	01	02	1	2	3
Life assurance/death and disability policies	01	02	1	2	3
FUNDISA	01	02	1	2	3
Investments	YES	NO	More	Less	Same
Unit trusts/mutual funds/ETFs (exchange traded funds)	01	02	1	2	3
Shares	01	02	1	2	3
Offshore investments	01	02	1	2	3
Bonds	YES	NO	More	Less	Same
Government retail bonds	01	02	1	2	3
Inflation linked bonds	01	02	1	2	3
Alternative Investments	YES	NO	More	Less	Same
Art/antiques	01	02	1	2	3
Gold coins	01	02	1	2	3
Other(Specify) _____	01	02	1	2	3
Precautionary Savings	YES	NO	More	Less	Same
Short term insurance (e.g., car, household insurance)	01	02	1	2	3
Medical insurance	01	02	1	2	3
Medical aid/member of a medical scheme	01	02	1	2	3

**** EXPLAIN TO RESPONDENT:** This refers to cash savings held at a bank. Does not include situation where simply have a savings account for transactional purposes without accumulated savings.

14c. With of the following companies do you have these bank accounts, policies or investments? (CAN BE MORE THAN ONE ANSWER) (SHOW CARD D)

	Yes	No
Absa	1	1
Capitec	2	2
First National Bank (FNB)	3	3
Liberty Life	4	4
Momentum	4	4
Nedbank	5	5
Old Mutual	7	7
Sanlam	8	8
Standard Bank	9	9
Other financial institution	10	10

SECTION 4: PART 3: Investment in Immovable Property

16. Do you own any property at all ?

	1
	2

QUESTION 18a

17a. **IF YES, ASK:** What kind of property do you own? (CAN BE MORE THAN ONE ANSWER)

17b. **FOR EACH PROPERTY TYPE HELD ASK:** Are you paying off a home loan/bond on that property (Mark as "yes" provided that at least one property in that class is bonded)

17c. **FOR EACH CLASS OF PROPERTY WHERE THE RESPONDENT IS PAYING OFF A BOND, ASK:** (If more than one bond/property in each class ask the respondent to answer in terms of the general pattern). Which of the following statements applies to your situation **(CAN BE MORE THAN ONE ANSWER - TICK AS MANY AS APPLY):**

SHOW CARD H

1. **I/we struggle to meet the monthly bond repayments.**
2. **I/we pay extra into this bond every month (i.e., more than the required minimum payment)**
3. **I/we make regular lump sum payments into this bond over and above the required payments on a fairly regular basis (e.g., once or twice a year e.g., once have enough saved, part of 13th cheque etc.).**
4. **In the past year, I/we have advanced funds from the home loan to pay off other debt/expenses (NOTE: excludes advances for property renovation/improvement)**
5. **Due to financial pressure, I/we have renegotiated the terms of the bond/home loan in the past year.**
6. **Generally speaking, I/we only pay the monthly minimum required.**

	Q17a	Q17b Paying off bond		Q17c agree with statements
	Have	Yes	No	
Will rely on it heavily expect it to provide the majority of my retirement funding	1			3
Will rely on it to some extent to provide some of my retirement funding	2			4
Won't rely on it at all (or hardly at all)	3			
Residential = primary residence (the home that I live in)	1		2	
Don't know = haven't really thought about it (DO NOT GIVE THIS OPTION UPFRONT)				4
Residential property(ies) that I rent out (buy to let investment)/residential properties other than primary residence that I hold for investment purposes	2	1	2	
Agricultural property (in addition to primary residence) e.g., wine farm, game farm, fishing (includes shares in syndicated property but NOT time share)	3	1	2	
Holiday home/flat (includes shares in syndicated property but NOT time share)	4	1	2	
Second home in rural area/village where our family comes from	5	1	2	
Commercial property that generates income (e.g., offices)	6	1	2	
Industrial property that generates income (e.g., factory)	7	1	2	
Retail property that generates income (e.g., shops)	8	1	2	
Other (specify)				

7. **I/we used to pay extra into the home loan but can no longer afford to do this.**

17d. **ASK THOSE WHO OWN THEIR PRIMARY RESIDENCE:** Some people consider their home to be part of their savings for retirement. To what extent are you relying, or think you will rely on the value in your primary residence property to fund your retirement? **(READ OUT)**

17e. **ASK THOSE WHO HAVE A BOND OVER ANY PROPERTY:** Is this/any of these an access bond i.e., do you have a facility where you can access or re-borrow capital that you have already paid off?

Yes	1	
No	2	GO TO QUESTION 18a

17f. **ASK THOSE WHO HAVE AN ACCESS BOND: How long have you had this bond? (ASK FOR EACH BOND IF RESPONDENT HAS MORE THAN ONE ACCESS BOND – UP TO MAX OF 3)**

	Access Bond 1	Access Bond 2	Access Bond 2
Less than 2 years	1	1	1
3 – 5 years	2	2	2
6 – 10 years	3	3	3
11 – 15 years	4	4	4
More than 15 years	5	5	5

17g. **IF YES, ASK: Have you ever drawn funds out of your access bond? What did you use those funds for? (SPONTANEOUS, CAN BE MORE THAN ONE ANSWER)**

17h. **IF YES, ASK: In the last 2 years, have you drawn funds out of your access bond? What did you use those funds for? (SPONTANEOUS, CAN BE MORE THAN ONE ANSWER)**

	Q17g EVER	Q17h LAST 2 YEARS
Everyday living expenses (e.g., electricity, groceries, petrol, transport etc.)	1	1
Property renovations/extentions/improvements	2	2
To buy property/as a deposit on another property	3	3
Motor vehicle purchase	4	4
School fees/education costs (own or child)	5	5
Holiday/travel	6	6
Purchase appliances/furniture/durables	7	7
Medical expenses	8	8
To start by own business/put money into my business	9	9
To lend to/help out other friends or family members	10	10
Funeral expenses	11	11
Wedding/other celebration/pay lobola	12	12
To invest/save somewhere else (e.g., shares, unit trusts, policies) specify.		
Pay off debt (specify what type of debt)		
Other (specify)		
Never drawn funds out of access bond/not in last 2 years	99	99

- 17i. Here are some statements that people have made about how they manage their access bond. For each statement could you please tell me whether you ...ROTATE ASK MARK STARTING POINT WITH AN ASTERISK (*)

SHOW CARD Q

4 = STRONGLY AGREE

3 = AGREE SLIGHTLY

2 = DISAGREE SLIGHTLY

1 = STRONGLY DISAGREE

(CAN MARK AS D/K OR N/A IF RESPONDENT INSISTS BUT DO NOT GIVE THIS OPTION UPFRONT)

1. I treat my access bond like a bank account- depositing money in and taking money own on a regular basis	
2. I think very carefully before taking money out of my access bond	
3. It's too easy to take money out of your access bond	
4. I only/would only draw money out of my access bond as for an emergency	
5. I love the convenience of having an access bond	
6. I treat my access bond as a savings account, I put whatever extra money have into it	

SECTION 4: PART 4: Debt and Access to credit

Short term/rotating credit

- 18a. Do you have a credit card and/or a store account card (either in your own name or jointly with your spouse/partner)?

- 18b. **FOR EACH TYPE OF SHORT TERM/ROTATING CREDIT HELD ASK (i.e. Store cards/credit cards):** Different people use credit in different ways. For each category please say which best describes the general pattern repayment pattern): **SHOW CARD I**

1 = Pay off in full at the end of each month

2 = Pay off the required minimum plus extra each month

3 = Pay off the minimum instalment only

4 = Pay irregularly/only when I can

18c. **FOR EACH TYPE OF SHORT TERM/ROTATING CREDIT HELD ASK:** How many (Store cards/credit cards) to you have (either in your own name or jointly with your spouse/partner)

Term/rotating credit	8a Currently have		General Repayment Pattern			c HOW MANY
	ES	NO		2		Write in
Card	01	02		2		
Cards/shop accounts	01	02		2		

Short/medium term loans

19a. Do you have any of the following types of loans (either in your own name or jointly with your spouse/partner) **READ OUT?**

19b. **FOR EACH TYPE OF LOAN ASK:** Please say which best describes the general pattern repayment pattern): **SHOW CARD J**

1 = Pay off the required minimum plus extra each month

2 = Pay off the minimum instalment only

3 = Pay irregularly/only when I can

Short/medium term loans	Q19a Currently have		Q19b General Repayment Pattern		
	YES	NO	1	2	3
Personal loan from a financial institution	01	02	1	2	3
Personal loan from a micro lender	01	02	1	2	3
Personal loan from a friend/family member	01	02	1	2	3
Car finance	01	02	1	2	3
HP/hire purchase/instalment sale (e.g., large household appliances)	01	02	1	2	3
Revolving credit	01	02	1	2	3
Overdraft	01	02	1	2	3
Other (Specify) _____	01	02	1	2	3

19c. **ASK THOSE WITH A PERSONAL LOAN FROM A FINANCIAL INSTITUTION:** What was that personal loan for? (**SPONTANEOUS, CAN BE MORE THAN ONE ANSWER**)

Everyday living expenses (e.g., electricity, groceries, petrol, transport etc.)	1
Property renovations/extensions/improvements	2
To buy property/as a deposit on another property	3
Motor vehicle purchase	4
School fees/education costs (own or child)	5
Holiday/travel	6
Purchase appliances/furniture/durables	7
Medical expenses	8
To start by own business/put money into my business	9
To lend to/help out other friends or family members	10
Funeral expenses	11
Wedding/other celebration/pay lobola	12
To invest/save somewhere else (e.g., shares, unit trusts, policies) specify.	
Pay off other debt (specify what type of debt)	
Other (specify)	

SECTION 5: Broad View (Consumer Perspective)

20a. Thinking about your household (or personal circumstances if single/not living together) would you say that you are saving more or less these days. Before you answer, consider this definition of “savings”:

SHOW CARD K

“Savings includes putting money away into savings accounts, policies, investments, stokvels and other savings schemes. It also includes holding back on spending and using that money to pay off debt faster, in particular putting extra into your home loan if you have one”.

With this definition in mind, would you say that you are saving more, less or the same as compared to a year ago?

Saving more than I was a year ago	1
About the same	2
Saving less than I was a year ago	3

20b. Why is that? Why is your household saving more/less/the same than a year ago (PROBE FULLY)

21a. Thinking about your household (or personal circumstances if single/not living together), please can you tell me what percent of income is spent on ...

SHOW CARD L

	%
Consumption/Living expenses (e.g., groceries, rates, phone, transport, clothing, education, entertainment, rent, money paid to support other family members, electricity and water etc. This EXCLUDES contributions to policies, savings, insurance etc)	
Debt Servicing (e.g., paying off debt e.g., personal loans, store accounts and credit cards, home loan/other bonds and debt etc)	
Insurance and medical aid (i.e., short term insurance (car/household) as well as medical aid contributions. NOT other policies)	
Savings (includes monthly contributions/premiums to savings, investments, assurance policies, stokvels and other savings schemes)	
TOTAL (ENSURE THAT THIS ADDS UP TO 100%)	

22a. Relative to this time last year, how has **the value of** the savings and investments you hold changed?

My/our savings and investments have increased	1
My/our savings and investments remain the same	2
My/our savings and investments have decreased	3
Don't know	4
Other (specify)	

22b. Generally, how satisfied would you say you are with your/your household's overall financial situation?

Please give a score out of 10 where 10 = Extremely satisfied and 1 = Hopelessly Dissatisfied

SHOWCARD M

SATISFACTION WITH OVERALL FINANCIAL SITUATION	
--	--

22c. Do you expect your financial situation in the next 6 months to improve/get better, stay the same, or get worse? **(READ OUT - ONE ANSWER ONLY)**

Improve/get better	1
Stay the same	2
Get worse	3

22d. Thinking back to a year ago, would you say that your financial situation now is...
(READ OUT - ONE ANSWER ONLY)

Better than it was a year ago	1
About the same	2
Worse than it was a year ago	3

SECTION 6: SAVINGS OBJECTIVE

- 23a. Different people save and invest for different things. Your own reasons for saving may change depending on your age and personal circumstances. What are you saving for? **(SPONTANEOUS, DO NOT PROMPT. CAN BE MORE THAN ONE ANSWER)**

- 23b. Here are some things that other people have said that they are saving for. Please say which of these (if any) you are saving for. **(CAN BE MORE THAN ONE ANSWER). NOTE TO INTERVIEWER: Remind respondents that we are asking what they are actually saving for – not what they think they should be saving for. SHOW CARD N**

Deposit on a home/immovable property	1
Car/vehicle	2
To buy a specific item	3
Retirement/old age	4
Emergency expenses/rainy day fund	5
Children's education	6
My own education	15
Funeral expenses	7
Money to start my own business	8
Home improvement	9
Large household appliance	10
Holiday	11
Medical expenses fund/for medical expenses	12
To pay off debt	13
Lobola/to get married	16
No specific reason - just because it's a wise thing to do and I can	14

SECTION 9: FURTHER ATTITUDES TO SAVINGS AND INVESTMENT

24. Overall, how confident are you in your ability to make good savings and investment decisions?

Please give a score out of 10 where 10 = Extremely confident and 1 = Not at all confident

SHOWCARD O

CONFIDENCE IN ABILITY TO MAKE GOOD SAVINGS AND INVESTMENT DECISIONS: Score	
---	--

25. Thinking about the future, do you plan to support your parents and/or other family members? **(ONE ANSWER ONLY) SHOW CARD P**

Yes – I am planning to support them	1
No, I am not planning to, but I think that I will probably end up having to support them	2
No, I am not planning to, I think they will/should be able to support themselves	3
No, none around to support	4
Don't know	5

26. I am going to read you a number of statements that people have made about their financial affairs. There are no wrong or right answers to these questions, they are about how people feel. For each statement could you please tell me whether you ...**ROTATE ASK MARK STARTING POINT WITH AN ASTERISK (*)**

SHOW CARD Q

4 = STRONGLY AGREE

3 = AGREE SLIGHTLY

2 = DISAGREE SLIGHTLY

1 = STRONGLY DISAGREE

(CAN MARK AS D/K OR N/A IF RESPONDENT INSISTS BUT DO NOT GIVE THIS OPTION UPFRONT)

5.	I don't buy anything until I have enough money to pay for	
6.	My finances never seem to be properly organised	
7.	I actively plan my finances five to ten years ahead	
8.	In today's society there is no alternative but to get into debt	
7.	I often wonder if I have done enough to secure my retirement	
8.	I really hate dealing with my finances	
9.	I consider myself a spender, not a saver	
10.	I am constantly trying to become more knowledgeable about financial matters	

35. Financial institutions don't care about their clients; they are only interested in making money for themselves	
11. I always seem to leave my money decisions up to the last minute	
12. Buying on credit is part of my life and I could not make ends meet without it	
13. The world of financial services leaves me confused	
14. I'd rather go to a loan shark than borrow money from a neighbour	
15. I find anything to do with financial matters extremely boring	
29. I want to learn more about how to save	
16. It's important to save money for a rainy day	
17. I am the kind of person who always plans their finances carefully	
18. I try and avoid debt wherever I can	
19. I am constantly worried about not having enough money	
20. I am extremely cautious with my finances	
21. I am the kind of person that sets myself financial goals	
22. Financial security means always having enough to pay for unplanned events	
24. Saving for the future is not a priority in my life right now	
25. Money is something we just don't talk about in our family	
26. The only way to improve your financial position is to take a few risks	
27. I usually spend all that I earn, I am not able to save anything	
28. I need more education on how to handle my finances	
37. I feel that death, funeral and disability cover are more important to me and my family than retirement savings	
38. Saving for education is more important to me than saving for retirement	
42. I worry that if my partner dies or leaves me that I will not be able to cope financially	

43. Most months I struggle to make ends meet	
44. I am not always sure who to turn to when it comes to my finances	
45. As long as I can afford the necessities in life, I don't worry about saving for the future	
46. I know a lot about financial products and am able to make decisions about investments, savings and insurance.	
47. I feel that my financial institution is genuinely interested in my needs, rather than just trying to make money out of me	
48. I am satisfied that my family is well provided for	
49. I would like financial advice, but it is hard to find somebody I trust to give it to me	
50. If you want enjoy life, you need to spend money	
51. I see no benefit in being loyal to my financial services company	
52. I seek advice from family and friends when making financial decisions	
53. I am always looking out for the latest financial services products	
54. I am happy to buy financial products on the internet	
55. I know it's important to save, but I don't have enough money to	
57. I feel financially secure, because I have enough money to pay for unplanned events	

27a. Which sources, if any, do you access for personal finance/savings and investment information? **(READ OUT)** Please say whether you access it regularly, occasionally, rarely/seldom or never. **(SHOW CARD R)**

27b. Which source is your primary source for personal finance/savings and investment information? **(ONE ANSWER ONLY)**

	Q44a How often do you access...				Q44b
	Never	Rarely/ Seldom	Occasional ly	Regular ly	Primary Source
Internet	1	2	3	4	1
Magazines - business	1	2	3	4	2
Magazines - general	1	2	3	4	3
Financial Advisor/broker at a	1	2	3	4	4

financial institution					
Independent financial advisor at a financial institution	1	2	3	4	5
Newspapers	1	2	3	4	6
Radio	1	2	3	4	7
TV	1	2	3	4	8
Word of mouth/friends and colleagues	1	2	3	4	9
Other (specify) _____ _____	1	2	3	4	

- 28a. When did you last consult a financial advisor for advice?
- 28b. And was that for advice on a specific issue/product or more general planning advice?
(CAN BE MORE THAN ONE ANSWER)
- 28c. And the time before that – when was that?
- 28d. And was that for advice on a specific issue/product or more general planning advice?
(CAN BE MORE THAN ONE ANSWER)

	Q28a	Q28b		Q28c	Q28d	
	Last time	Specific issue	General advice	Time before last	Specific Issue	General planning advice
In the last 6 months	1	1	2	1	1	2
6 months to a year ago	2	1	2	2	1	2
1 – 2 years ago	3	1	2	3	1	2
2 – 3 years ago	4	1	2	4	1	2
3 to 5 years ago	5	1	2	5	1	2
More than 5 years ago	6	1	2	6	1	2
Never/none	7	1	2	7	1	2

Q29 Now deleted.

30. I am going to read you a number of statements that people have made about attitudes to work and life generally. Once again, there are no wrong or right answers to these questions, they are about how people feel. For each statement could you please tell me whether you

ROTATE ASK MARK STARTING POINT WITH AN ASTERISK (*)

SHOW CARD Q

4 = STRONGLY AGREE

3 = AGREE SLIGHTLY

2 = DISAGREE SLIGHTLY

1 = STRONGLY DISAGREE

(CAN MARK AS D/K OR N/A IF RESPONDENT INSISTS BUT DO NOT GIVE THIS OPTION UPFRONT)

1. I try to give my children the best opportunities in life	
3. I am very optimistic about what the future holds for me	
4. Community support is very important to me	
5. I tend to make decision quickly based on gut feel	
6. My children should look after me when I am old	
9. I feel I never have enough money to do the things I want	
10. The government will look after me if I am not able to look after myself	
13. I like to take risks in my life	
14. I worry a lot about what other people think of me	
15. I am really proud of my home and am always spending time and money making it better	
16. Being rich is a priority for me	
17. I like to own products that are the most technologically advanced	
18. I feel confident about the South African economy	
19. My life never seems to be properly organised	
21. I am happy and content with my life	
23. Maintaining a healthy lifestyle is one of my top priorities	
24. I really struggle to find a good balance between my work and my life	
25. In my spare time I prefer to stay at home rather than go out	
26. I feel that I have to keep putting plans to improve my life on hold	
27. I am constantly planning and thinking about the future	

28. It is important to me that I receive recognition for my success	
29. When socialising I only go to the fashionable places	
30. In order to get ahead in life I am willing to sacrifice family or social time	

31a. In recent years South Africa and the rest of the world have experienced a recession/downturn in the economy. Has this in any way influenced how you feel about and approach financial matters and your finances? Even if it has not actually changed your behaviour?

Yes – strong influence	1
Yes – some influence	2
No, no influence at all.	3

31b. In what way? What is different now? **(FOR THOSE WHO SAY “NO INFLUENCE” – ASK WHY).**

REFER TO QUESTION 10a. THIS SECTION TO BE ASKED OF ALL RESPONDENTS WITH DEPENDENT CHILDREN (THEIR OWN OR SOMEBODY ELSE'S)

IF MARRIED/LIVING TOGETHER, QUESTION IS HOUSEHOLD I.E. TOGETHER WITH YOU AND YOUR PARTNER

32. You mentioned earlier that you have children who are dependent on you. So that I can understand your answers, please tell me how many children you are supporting at

33. Thinking about fees, generally speaking when/how do you pay these?

	Q32 Have		Q33: When pay fees					I don't pay any fees at all
	None	Number	Monthly	Per Term	Annually	Irregularly /when I can	Somebody else pays these for me	
Creche/preschool	99		1	2	3	4	6	7
Primary School	99		1	2	3	4	6	7
High School	99		1	2	3	4	6	7
Tertiary Institution**	99		1	2	3	4	6	7

Note: "Tertiary" includes any courses, degrees or diplomas that are undertaken after having left high school, not limited to university.³⁴ Thinking about these fees, what funds are you using to pay these? **(CAN BE MORE THAN ONE ANSWER?)**

	Creche/preschool	Primary School	High School	Tertiary Education
Salary/household income/part of our monthly budget	1	1	1	1
Bank savings	2	2	2	2
Education policy payout	3	3	3	3
Stokvel payout	4	4	4	4
Year-end bonus	5	5	5	5
Loan/Borrowed money//On credit **	6	6	6	6
Other (specify _____)				
Not applicable	99	99	99	99
**If loaned ask – what type of loan/facility?				
Home loan/bond	1	1	1	1
Personal loan from institution	2	2	2	2
Other personal loan	3	3	3	3
Credit card	4	4	4	4
Other loan/credit (specify)				

35a. Are you actively saving for children's education costs (current OR future)?

Yes – saving for education	1
No	2

GO TO QUESTION 37

35b If yes, for what stages (crèche, primary etc.)?

Creche/pre-school	1
Primary school	2
High School	3
Tertiary Education	4
For no specific stage – saving for education generally	5

36a. What savings vehicles or types are you using? (NB CHECK CONSISTENCY WITH **EARLIER SAVINGS VEHICLE QUESTION**)

36b. **IF USING AN EDUCATION POLICY ASK:** What amount are you putting into an education policy on a monthly basis?

36c. **FOR ALL OTHER SAVINGS TYPES TOGETHER:** What is the approximate monthly amount that you are putting away specifically earmarked for education? **NOTE: IF RESPONDENT PUTS AWAY LUMP SUMS NOW AND THEN...PLEASE CALCULATE MONTHLY EQUIVALENT**

Savings Type		MONTHLY RAND AMOUNT
Education policy	1	R_____
Bank savings	2	R_____
Endowment Policy	3	
Shares and/or Unit trusts	4	
Property based investments	5	
Bonds	6	
Other (specify)		

36d. Thinking about the amount that you have saved/are saving for children's education, do you think that this will be enough to cover the education costs that you think you will incur?

Yes - more than enough	1
Yes – just enough	2
No – I will be a bit short of funds	3
No – I will be very short of funds	4
Not sure/don't know	5

36d. Thinking about the amount that you have saved/are saving for children's education, how did you decide on the amount that you put away? Did you.....**READ OUT, CAN BE MORE THAN ONE ANSWER...**

	Yes	No
I discussed it with a trusted friend/colleague/family member	1	2
I got professional advice from a broker/advisor at a financial institution	1	2
I got professional advice from an independent broker/advisor	1	2
I used an online tool/calculator on a financial institutions website	1	2
I researched the cost of education and the kind of fees I expect to pay	1	2
I did not do much research or ask advice – I just decided what amount I could afford to save	1	2
Other (specify)		

36e. **IF EDUCATION POLICY NOT MENTIONED (AT 36a) ASK:** Why not make use of an education policy?

37a. **ASK ALL RESPONDENTS WITH DEPENDENT CHILDREN (WHETHER OR NOR SAVING FOR EDUCATION).** Thinking about the amount of money that you are likely to need for children's education, do you have an idea of what the total amount will be?

Yes - I have a clear understanding of what I will need	1
Yes, but only a vague idea	2
No	3

- 37b. **ASK ALL RESPONDENTS WITH DEPENDENT CHILDREN (WHETHER OR NOT SAVING FOR EDUCATION):** Imagine you wanted to buy an education policy, where would you go or who would you speak to, to buy an education policy? **READ OUT, CAN BE MORE THAN ONE ANSWER...**

	Yes	No
I would ask advice from a trusted friend/colleague/family member	1	2
I would call or visit the financial institution where I already have some policies/investments	1	2
I would call or visit other financial institutions (where I DO NOT already have some policies/investments)	1	2
I would call or visit my bank	1	2
I go online and look for information of financial institutions websites	1	2
	Yes	No
I would ask my financial advisor	1	2
Not sure/don't know	1	2
Other (specify)		

- 38a. Are you saving for YOUR OWN EDUCATION costs (current OR future)?

Yes	1
No	2

End Interview

- 38b What savings vehicles or types are you using? (NB CHECK CONSISTENCY WITH EARLIER SAVINGS VEHICLE QUESTION)

38c **IF USING AN EDUCATION POLICY ASK:** What amount are you putting into an education policy on a monthly basis?

38d. **FOR ALL OTHER SAVINGS TYPES TOGETHER:** What is the approximate monthly amount that you are putting away specifically earmarked for your education? **NOTE: IF RESPONDENT PUTS AWAY LUMP SUMS NOW AND THEN.... PLEASE CALCULATE MONTHLY EQUIVALENT**

Savings Type		MONTHLY RAND AMOUNT
Education policy	1	R_____
Bank savings	2	R_____
Endowment Policy	3	
Shares and/or Unit trusts	4	
Property based investments	5	
Bonds	6	
Other	(specify	

39a. Thinking about the amount that you have saved/are saving for your education, do you think that this will be enough to cover the education costs that you think you will incur?

Yes - more than enough	1
Yes – just enough	2
No – I will be a bit short of funds	3
No – I will be very short of funds	4
Not sure/don't know	5

39b. Thinking about the amount that you have saved/are saving for your education, how did you decide on the amount that you put away? Did you **READ OUT; CAN BE MORE THAN ONE ANSWER...**

	Yes	No
I discussed it with a trusted friend/colleague/family member	1	2
I got professional advice from a broker/advisor at a financial institution	1	2
I got professional advice from an independent broker/advisor	1	2
I used an online tool/calculator on a financial institutions website	1	2
I researched the cost of education and the kind of fees I expect to pay	1	2
I did not do much research or ask advice – I just decided what amount I could afford to save	1	2
Other (specify)_____		

39c. Thinking about the amount of money that you are likely to need for your education, do you have an idea of what the total amount will be?

Yes - I have a clear understanding of what I will need	1
Yes, but only a vague idea	2
No	3

39d. **IF EDUCATION POLICY NOT MENTIONED (AT 38b) ASK:** Why not make use of an education policy?

Appendix 8

Focus Group Transcription

Audio file name: 004_280923_0310VO
 Transcribed by:
 Abbreviations: Kirsten Clark

Interviewer - KN
 Participant I - male - I
 Participant II - female - II
 Participant III - male - III

Participant IV - female - IV

Participant V - male - V

Participant VI - male - VI

Participant VII -female - VII

KN:	<p>Okay, so are there any questions that you have... regarding the linkages? Participant VIII - female VIII</p> <p>Right, look you all have been doing this. It's not like it's something new. You have been assisting where you all have. I mean, with EMS more specifically. But now, um, I am asking you to extend it to FPS and then please, would you all be able to send me... Do you have wellness plan for the year?</p>
KN:	<p>So, please if you do have wellness plans, I am asking you all to send it and then I will be sending a note to those people who didn't come in any case, as part of a circular or whatever, so everyone will get it. Right, so that you can give me your wellness plans and that you can incorporate them in lifestyle programmes. However, when you are incorporating them into your healthy lifestyle programmes, I am asking you please that you keep a register, which I am sure you do, and that you can please forward me that register because then we can account for the staff as well. Right, with regards to the sports, I will contact District, ah, for this. I think that in all districts you have a sports coordinator, so I will ask Mr. Dumisa for sports coordinators to link up with, so that each office can provide us that information. However, having... uh...</p>
I:	Sports
KN:	<p>Yes...however, you know of your sports coordinators offhand as well. Be mindful of the fact that when it comes to sports, there's got to be agreement with management, so we will not just be informing staff. As I said, I will be then... it's got to be approved by the DDG. We got to look at how we are going to roll out that before we even involve staff on a more official level.</p>

VII:	Shhhh...
KN:	I am not ... I am asking you as a practitioner, what is your view of this thing. So, it, it is... Is the financial....
V:	Shhhh....
KN:	Wellness programmes accessible... are the financial wellness programmes accessible from a... you can speak from a... {unintelligible} from the hospitals. So are the financial wellness... are your programmes accessible?
IV:	Yes...yes
KN:	And if it isn't, what are...are your challenges in terms of accessibility. Right, so what's the challenges in terms of accessibility? This group here is going to tell me, do you think your financial wellness programmes are effective? Right, do you think your financial wellness is effective from a practitioner's point of view? programmes are because if you are writing that the programme is not effective, why?
	<i>Group talking in background</i>
KN:	If not, why not? And what can we do to ensure the effectiveness of this programme?
	<i>Pages shuffling</i>
KN:	This group is going to tell me that we know that there is absenteeism linked to, um, financial wellness. We know that there is high absenteeism linked to PILLA- over-indebtedness, contributes to low service delivery and productivity... absenteeism... so tell me, is this financial wellness programme helping to improve absenteeism, service delivery and productivity? Right...
	<i>Group talking in background</i>
KN:	Right, so there is low productivity and service delivery. So, is this programme improving absenteeism, productivity and service delivery and if not, what can we do to improve... what else can we do to improve service aelivery? When it comes to over indebtedness... Right, because you all see yourself in this...
	<i>Group talking in background</i>
KN:	Right, and also from a personal point of view because staff members want to kill themselves...
VII:	Kill themselves?
KN:	Yes, my survey told me that staff members are only drinking because they cannot cope with their financial... their financial problems. So, is this programme improving them as a person and as well as service delivery?
	<i>Group talking in background</i>
II:	And then he will start to say the accounts...
VII:	What is the solution?

	<i>Group talking in background</i>
VII:	If we don't have programmes...
III:	Yes...
VIII:	Hey, why...
VII:	So that is the first step...
KN:	Are you done?
V:	Are you done?
KN:	You try!
VII:	Do everything nicely but if you depend on this... ja, it is a habit... it gets supported...
III:	So, I think to conclude...
VII:	lphana lapho...
III:	Then we follow up...
V:	Hey, shall we start...
KN:	Right, I am going to record you all because I need...
V:	Haibo...
III:	Yes, this is an interview...
V:	An interview...
KN:	Yes...
V:	Okay, good afternoon, everyone. I hope it is a good afternoon. Basically, our group was tasked to actually write about... was the financial wellness actually accessible to staff, basically, in our institution... is the programme accessible to them. So basically, these are the points that we came up with from the point of accessibility. The first point that we raised was we have a very good relationship and linkages with other government departments, like SARS, GEPEF, like the Department of Economic Development and also Old Mutual. And these companies help us by promoting financial wellness. So, by saying that, we, what we are trying to say is that it shows that we are very committed to, um, and concerned about the financial wellness of the staff at our institution. By forging linkages with these companies, shows that we want to have more information and create more awareness about financial wellness and the second point, is that we

	<p>have a structured retirement workshop in place where we talk about financial wellness training in place, like the one that is happening in October. It also shows that it is another initiative whereby we are trying, as, as, by all means that we market the financial wellness because by the retirement as well... we still address financial issues - there are issues that are also being addressed under retirement. And there is also another initiative from the premier's office, the premier's financial initiative whereby this year, they have started rolling out training at institutions and these trainings are being, uh, uh, driven by FNB bank and also Old Mutual. And also the 'know your money' on the intranet... there is another latest issue that has been posted by the premier's office, the MEC for finance, where they teach staff about how, ways to budget, to start planning your savings, so all of these we take them as well, as initiatives that staff are aware of these things and there are accessibility that is being created so that everyone is well educated and empowered about financial wellness.</p> <p>And in our institutions, we also print out the 'know your money' initiatives and we, we circulate them to staff in a hard copy. Or we take them, we {unintelligible} and then we populate them in-house. So that is how it is done, specifically in my institution that is how I do that. And the fourth point is about the EAP office or EAP office being fully erected, I mean fully erected. I mean, all of us, we have full time, I mean we have offices full time where we are seeking and consulting staff. That is why I am saying that we empower clients. It is all about budgeting. We empower clients about financial wellness planning and we do also offer financial wellness days to staff whereby we call different companies - we call Old Mutual, we call all the banks, Nedbank, FNB, Capitec, so that we can create more and more awareness on, uh, financial issues. And we also address the issue of garnishes. Hr do send cases to us, and we analyse those cases, and we call in staff and we bring it to their attention... you have these garnishing orders on your payslip, what are you doing about it. Have you ever done anything about it, and we do refer those cases to our debt counsellors, whether it is for Octagen or other financial advisors, whether it is for further advice or uh, interventions. And we also, the last point, have surveys that are currently being done and one of the best surveys that is currently running at the moment is being Mrs K. Naidoo, so there is a provincial over-indebted survey that is being done at the moment on the intranet. That is another initiative whereby the department is trying to seek ways of empowering staff and trying to educate staff about accessibility to all of these projects. Thank you.</p>
KN:	<p>Okay, let's give him a hand. 1, 2... Okay, you're good. You remember, so the questions are, in our institutions were there are permanent practitioners, the programme is a bit more accessible because it is part of our marketing strategy, it is part of our budget. Where there are different tiers, where there are no active volunteers, then the programme will suffer at some stage. But I am glad that you are using all these tools and that you have got the three-pronged approach for financial wellness, like Sanele said. There is the over-indebtedness ... I mean the retirement workshops, the financial education and the debt counsellors. There will be the garnishings and we are trying to formalise it from a provincial perspective, from a treasury perspective but in terms of the Department of Health, we got other companies who have engaged us, who have sent us submissions via Mr. Dumisa's office to the HOD and hopefully, it has reached the HOD and we are waiting for responses, whether it is from the Department side or the premier or treasury, we will be coming out with programmes to address garnishings because we know there are lots of fraudulent garnishings. Right, so the question... so, the programme does seem to be accessible to staff but the question is, are they accessing it. One of the ways we are going to find out is also from our surveys.</p> <p>and also, from your interventions that you do. Right, so, when you are running financial</p>

	wellness workshops, do you get a good attendance or not?
V:	Poor attendance.
III:	Poor.
KN:	So, you get a poor attendance. Okay, all of you can also contribute. Okay, which level is it poor? Is it ... do you all effectively market your programmes?
VII:	Yes.
V:	I also think there is the issue of stigma... they are not very, uh, brave to go out and talk about their financial situations...
KN:	Yes.
V:	Not everyone will be bold enough to go out and talk about their difficulties and saying, you know what, I am over-indebted...
KN:	So, you all are covering that?
VIII:	We cover it...
KN:	Ok. No, fine...
	<i>Group laughs</i>
KN:	It's okay, it's okay... we are talking accessibility and reasons why it is not accessible... but yes, one of the reasons is stigma However, from a provincial perspective, the retirement workshops have worked well. I think that because everybody has to require one at any given time and I think that from a provincial perspective, we've really had a good turnout but we will see how that goes. Okay, so, alright. So maybe we will have a general discussion after so that we can touch on... okay, alright, so can we have the second group to come...
V:	The second group...
	<i>Group laughs</i>
KN:	Okay. Right, the issue of stigma is something that we are looking at.
	<i>Group moving about</i>
VII:	Sanibonani
	<i>Groups assents</i>
VII:	Our, eh, let me do the statement. We know that there is absenteeism linked to financial wellness. Eh...
KN:	Linked to over-indebtedness

VIII:	<p>Oh, that is why I am saying this. Okay, low productivity and losses as well. Absenteeism, low productivity and losses... is this programme improving the three? Eh, I think we look at the bigger picture, some say yes, some say no. We look at the bigger picture, institutions said no, because if we look, the absenteeism is still high. Eh, because people still do go away, during their payday, eh, and other things at our intuitions allows big companies like Old Mutual, Metropolitan to come, to come and sell their products to our employees. So, our employees they spend their money, they buy the products until after they have no money, so that is why after payday they don't come. And some others, they borrow money from other colleagues, so they run away. Others also take the time off so they can find a second job so they can sustain themselves because the salary they are earning is going to pay their debt, so they have to moonlight or whatever. So, we know that our government does not allow RWOPS, I don't know why because overseas people work three jobs to survive, so we need to fight this RWOPS because we need second jobs.</p>
	<p><i>Group laughs</i></p>
VIII:	<p>No, it is true because our salaries pay the debts because we need TV's, we need sofas, we need to buy food, and we don't need to go out. So, to sustain ourselves throughout the month, we need second jobs, so here's to RWOPS policy, I am against it really.</p> <p><i>It</i> Overseas they work three jobs, so we need. And I, other points here, oh ja, they are using their sick leave and their vacation leave. We know that if you take your vacation leave, you need to rest and come back fresh to take over. But people come back tired and so exhausted that they can't even cope and concentrate on their job and they make so many faults because they never rested and went to other jobs, part time jobs, so they can sustain themselves as well. So, we know we...ja that is what I was just explaining here. So, we look at the big picture. So, we look at our financial workshops when they are happening, only a few people attend due to shortage of staff so they can't release staff because they are short in the ward. They are willing to go and attend but there are other means because they need to look after the patients. And the other things, they need too much of meetings and activities and associated. We find that when we run the workshops, people cannot be released because they have attended other things, so there is no one who can maybe go, so you have a few people that you re ch, those are people who seek, they are slow of changing because of you remember we are slow of habits for many, many years, it is not easy to leave those habits. It takes commitment and support and eh, he needs to support himself or her as well. So, if they do follow our programmes, they need to come to our counselling and we see change in ourselves, but it is a few, a small percentage. So, sometimes, you feel that you are not doing well, that you are not doing anything at all. But as I told the other guys, you can throw a stone in the sea, but the other day you can see that the stone didn't work.</p> <p>Because our people are sick and that is the reality of it. So, there are few people, yes, and there is a shortage. That is why we don't see the, uh, pushing that. But people who are coming into our EAP programme, we are also involving them in other departments, like Sanele said. We invite the expertise of Old Mutual, Metropolitan, Liberty, whoever, to come in and speak to our people. Those who we find are indebted, we send for, uh, debt counselling as well. But our programme is very slow...</p>
V:	<p>Hey, very slow...</p>
KN:	<p>So, what you are saying... okay, let's give them a hand. 1, 2.</p>

	<i>Group claps</i>
KN:	That from your experience in your hospitals, that the programme on an individual level is working very slowly however in the broader perspective of productivity and service delivery, there is not much change...
VIII:	Not really...
KN:	Okay, so let's go. Next group...
	<i>Group moving around</i>
KN:	Group three. So, you've got no staff who are in the financial wellness programme?
VIII:	No, they are...
KN:	No, she is talking from a practitioner point of view in turning them slowly, which is fine. But some staff have gotten assistance?
	<i>Group assents</i>
V:	Yes, but it is just the rate is very low. And also comparing with list which is HR - in terms of the garnishee list
KN:	Thank you , thank you
I:	Oh, I am representing that group... Our question was with regards to the programme is not effective, if we are looking at the number of garnishees we are receiving, it is a clear indication that people are not wanting to attend, and it is affecting productivity. And the reasons for that staff are not attending and when they are, it is not properly organised. Uh, staff are particularly always busy, and they are short staffed. And some companies that are coming to our institutions to do presentations, they are not allowed by the PRO because maybe she has an arrangement with those companies that he or she likes. Whatever ... and staff are not disclosing their financial status. We are only the garnishing. They also want ama absenteeism, gift, when they are coming to these financial workshops, which we don't have. The other issue is office space for consultation, some they want privacy. They come and they feel where we are, the privacy and confidentiality are not maintained. What we can with this, uh, we cannot with the ama education talks with both management and staff. Ja...
KN:	Thank you
V:	Short list...
	<i>Group laughs</i>
KN:	So, what he's saying is that the programme is running from an organisational perspective but from an individual perspective, listening to you all, some individuals have gotten help but there are issues with stigma, stigma, with organisation that are preventing our staff from attending these workshops. And I think from our other

	discussions, where staff members were, in the psyche or psychological makeup, they are able to distinguish their wants and their needs, and they become over-indebted. So, ja, the programme is failing on one level because of the number of garnishees that are coming through?
II:	Yes
V:	And the one issue of management not really coming to, taking a stand on this. Because the one issue that is happening is the issue of loan sharks... it is a big challenge in the institution
	<i>Group assents</i>
V:	It is a problem... because let's say I am owing you money and I don't have means to pay you, I will stay away from work because I know you will come
VIII:	No, I am saying the managers... yes, they are not aware of those things but when it comes to our attention, then we address those issues.
V:	No, but at my institution they are aware, it's just that they don't, I don't know if they don't want to see
VII:	In court, if you want to prove that a person is guilty, if they don't want to...
V:	No, what I am suggesting is that even if they don't want to know who is doing that, there should be policies saying that...
KN:	There are, there are...
V:	They are not allowed to borrow money or to run businesses...
KN:	They know...
V:	In the facility or institution...
VIII:	In work hours...
II:	Yes, but they are still... and management is aware that there are some people who are borrowing money from other employees. I had one where the, an incident, I discussed it at previous meetings, where when I was interviewing the person, the other person as banging at the door, wanting to come in and attack that person because he wanted his R3000. And management was there, and they are aware of issues to this effect. But all they do is they workshop and that is it. And if there are people who want to come and hurt you, call security, call SAPS. That's the most that can be done...
V:	Because when I spoke to Labour, they said they can't do anything. Because when you are borrowing money from each other, it was our own arrangement, our prior arrangement, so they were not there. They can't intervene now and say who is wrong and who is right...

KN:	Okay, NCI has a programme whereby they are trying to determine the mashonisas that staff, the staff are basically mini mashonisas at the institutions. So, you can report to the NCI. However, people are already afraid to do that because people are being threatened....
	<i>Group assents</i>
KN:	Ja, so, we need to find out how we are going to... then they want to attack the person, the family, the individual... so people are afraid.
V:	Because the one thing I don't like about the mashinisas is the interest. It is very ridiculous.
VIII:	But Sanele...
V:	You borrow R2000 and it is nearly....
VIII:	You know, you know what I can say... I know these mashinisas. You know a person will go and borrow money, knowing that the interest is high...
IV:	Yes
VIII:	And the next month they will go and pay these people. And they will go back again. They know about these people, they know. These people know how much. The one person was telling me he borrowed RSOO and now he has to bring back RISOO...RSOO is now RISOO
V:	Phhheew
VIII:	But he said I need the money. I need to buy meat and potatoes. But I said but, can't you survive because it is only a few days. You can your supper without the meat, but you can do whatever, its everybody when the month is about to finish, you short of something else. So, please don't do that, don't go and borrow. But people do that, they go and borrow. They know what the mashinisas borrow but they go because they say I will get what I want. Now with the bank, the bank will want all of this and that, so they don't want to...
IV:	And the mashinisas are inside the hospital
KN:	Yes, yes, yes... they the staff. So, where you are, you got to unfortunately... it is t he person's choice today but we need to educate and educate...
	<i>Group assents</i>
V:	Yes, but it is also a society of over-indebtedness because even the mashinisas make the interest high, they are also trying to make a living.
KN:	It's their second job...
IV:	Yes. So, it is a vicious cycle

KN:	So, you see we need to live between our wants and our needs. So are we... going forward, we should actually look... the thing is that my proposal which we've been saying for very long, I am still trying to get it passed with the, eh, you know, at a higher level, where I think with financial over-indebtedness, it is not a South African problem. It is not a Department of Health problem - it is a global problem. So, while we are... look; our programmes are there but it very clear, it is very clear, it is very evident, especially where we have permanent practitioners... However, staff don't come to our programmes for various reasons - be it stigma, short staffed, not being released, right or they choose not to come. So, we should we do is make it compulsory .But I think that at the end of the day, I don't think it being compulsory will change people's behaviour...
V:	No, it won't. It's not...
KN:	But they can be educated...
V:	But if you say it is compulsory to attend this workshop, they won't come because at the end of the day, they won't be disciplined.
IV:	If it is compulsory, if you add it in terms of the job description...
KN:	You know when you are having induction and orientation?
III:	Yes.
VIII:	We do it!
VII:	Everywhere does it, I imagine...
KN:	Okay, so, um, is it helping?
VII:	Eish, I haven't done a survey...
KN:	Okay, so we need to look at that. Okay, but where we say it should be compulsory, maybe, yes, it should be part of the job description or whatever, I don't know. We will have to look at it. Because everyone is aware of over-indebtedness...
V:	Ja...
VIII:	<i>Laughs</i>
KN:	At some given point... Okay, so are there any other ways in which we can improve the current programme?
V:	Because honestly, I don't see any funding...
KN:	Funding?
II:	Yes, cause, um, Eish, how come they not giving R1000, R2000 to run these programmes...

KN:	Yes
II:	And each and every time, we have to beg the staff, or you want to go, if you want to make the event...
V:	It is difficult...
II:	To make the time...
KN:	Okay, so alright, so budget is a problem, and we need to find a way... If we give staff incentives... before... some of you came too late. Before we used to have workshops in the Tropicana and other hotels like that...
VII:	Yes, yes...
KN:	And when we had workshops like that, we used to cater. When we cater, your attendance... I don't know if they don't get...
V:	Yes, when you cater...
III:	<i>Laughs</i>
KN:	Yes...
VII:	We have power, we just then have power to cater with this and because we had so many...
KN:	Yes... yes... and then the people would come...
VII:	Yes, it was packed... because somebody went and told somebody, told somebody and then we would end up full.
KN:	Okay, so maybe we need to have some sort of incentive like that to make people want to come... attend to the finances... sorry?
V:	But when are they going to come for these incentives?
KN:	No, we must ask for budget!
V:	<i>Laughs</i>
KN:	Because we've got programmes... you all are employed to run these programmes, but it is like telling a plumber to go there and fix the drain without a spanner or whatever...
VII:	Yes, we don't have time to go find all this...
III:	Yes...
V:	No, we don't.
VII:	We don't have the time...

III:	It is very obvious... so sometimes they get tired of us asking hey guys, sponsor this, we need this, hey!
KN:	Okay, okay... alright, is there anything else we can do to improve it? So budget is a big thing...
V:	Like also what you were saying...
II:	Workshop <i>{levies?}</i>
V:	People must learn to listen... because for someone to be over-indebted, people start now, people start... well, like you said, you were employed today as an EAP level 8. So far, you have enjoyed the salary, by the time month, the end of the month, you no longer have money in the bank. So now that you can no longer manage it, it means you escalated from your needs and went overboard. I think that people must learn to live... it is obvious.
KN:	Learn... okay, we all need to curb our spending. Okay, so what is the other input?
	<i>{unintelligible}</i>
KN:	Okay...
	<i>Group laughs</i>
KN:	Okay, are there any other contributions?
VII:	I think that is everybody's...
III:	Yes...
VII:	Right now, I have a supervisor at the centre of ... I have to do conflict management; I have to do that in the ward...
III:	Yes, yes...
VII:	And I am taking other responsibilities...
KN:	You need a team? You need time out and a break away...
	<i>Group assents</i>
	<i>Group laughs</i>
V:	Yes, we need to be pampered...
KN:	Okay, okay... alright, okay, are there any other contributions?
II:	It seems we have completed this order of questions.