

APPENDICES

8.1.LSM variables and weightings

Var	Attribute	Weight
1	Hot running water from a geyser	0.175948
2	Washing machine	0.150871
3	Electric stove	0.152859
4	Computer - Desktop/Laptop	0.292790
5	0 or 1 radio set in household	-0.249135
6	No domestic workers or household helpers in the household (this includes live-in and part time domestics and gardeners)	-0.285086
7	Flush toilet in/outside house	0.108169
8	TV set	0.122145
9	Motor vehicle in household	0.165298
10	Vacuum cleaner/floor polisher	0.142924
11	Microwave oven	0.118531
12	M-Net/DSTV subscription	0.144010
13	House/cluster house/town house	0.119211
14	Metropolitan dweller	0.084234
15	DVD player	0.094933
16	Tumble dryer	0.155577
17	3 or more cellphones in household	0.162906
18	2 cellphones in household	0.114391
19	VCR	0.106354

20	Tap water in house/plot	0.129953
21	Home security service	0.142023
22	Refrigerator or combined fridge/freezer	0.117871
23	Deep freezer - free standing	0.092228
24	Rural rest (excl. W. Cape & Gauteng rural)	-0.121163
25	Built-in kitchen sink	0.131772
26	Home theater system	0.096205
27	Home telephone (excl. cellphone)	0.090032
28	Dishwashing machine	0.160906
29	Hi-fi/music centre	0.061801

8.2.LSM groupings

LSM Group	Total Weight	
1	and lower	-1.070720
2	-1.070720	-0.855601
3	-0.855600	-0.625001
4	-0.625000	-0.295001
5	-0.295000	0.109999
6	0.110000	0.759999
7	0.760000	1.159999
7-Low	0.760000	0.955033
7-High	0.955034	1.159999
8	1.160000	1.499999
8-Low	1.160000	1.326049
8-High	1.326050	1.499999
9	1.500000	1.996939
9-Low	1.500000	1.723087
9-High	1.723088	1.996939
10	> 1.996939	

10-Low	1.996940	2.275307
10-High	2.275308	and higher

To determine the LSM, dichotomously assign variables to the responses. Sum the weights for the 29 variables and add the constant -0.442690

8.3. Research questionnaire

Research questionnaire

DP:	Query (1)	Omission (3)	Redo (5)	Late (6)	Excluded (8)
Yes	-1	-1	-1	-1	-1
Item numbers	(2)	(4)		2.4.1. D at e (7)	

Signature	Code (9)
Debriefed by	
Edited by:	
Coded by:	
Coding checked by:	
Consistency checked by:	
Editing checked by:	

QC:	B/Checked by (10)	Type of backcheck (11,12)	Date	Code (13,14)
QC	-1	Phone: - 1	FtF: -2	
F/Manager	-2	Phone: - 1	FtF: -2	
F/Worker	-3	Phone: - 1	FtF: -2	

Respondent number: (15)

QC Dept outcome (16):	-1	-2	-3	-4	-5
	Extr Satisfactory			Extr Dissatisfactory	

Comments:

Please could you give me your name, address and the exact suburb and town in which you live, even if there is no normal postal delivery there.
Ensure that spelling of suburb and town is correct.

Name of respondent: _____

Address: _____

Suburb: _____ (code)

Telephone No: (H)(20)------(21) (W) (22)------(23)

Cell Phone No: (24)------(25)

Interviewer: _____ (26)

Field Manager: _____ (27)

Start Time (record using 24 hr clock, for example 15h00 and not 3pm) (28,29)

Date / / (record day / month / year) (30,31,32)

d d / m m / y y y_____ y



S1. I am going to read out a list of things to you. Some of these things might sound strange to you, but we need to ask them to understand a bit more about your lifestyle. Please tell me which of these, if any, are presently in your household or apply to your household.

- Circle the correct number for each statement.
- Add circled numbers as indicated.
- Do not read out the statements in bold – record correctly.

LSM 2008sv	YES=1	NO=2
1. Tap water in home or on stand	1	0
2. Hot running water from a geyser	2	0
3. Built-in kitchen sink	1	0
4. Flush toilet in house or on plot	1	0
5. Vacuum cleaner/floor polisher	1	0
6. A dishwashing machine	2	0
7. A washing machine	2	0
8. A tumble dryer	2	0
9. Microwave oven	2	0
10. An electric stove	2	0
11. Fridge with/without freezer	1	0
12. A deep freezer (separate from fridge)	1	0
13. A TV set	1	0
14. VCR in household	1	0
15. DVD player	1	0
16. Hi-fi/music centre	1	0
17. Two or more radios (not car radios)	0	minus 3
18. Home theatre system	1	0
19. M-Net and/or DSTv	1	0
20. A computer/laptop at home	3	0
21. A Telkom home telephone	1	0
22. No cell phone in household	0	0
23. Only one cell phone in household	0	0
24. Two cell phones in household	1	0
25. Three or more cell phones in household	2	0
26. Domestic worker/household helper (live in or part-time)	0	minus 3
27. Home security service	1	0
28. One or more motor vehicles	2	0
29. Live in a non-urban area outside of Gauteng or Western Cape	minus 1	0
30. Live in a metropolitan area	1	0
31. Live in a formal house/cluster/townhouse	1	0
ADD THE "YES" COLUMN TO GET TOTAL A AND THE "NO" COLUMN TO GET TOTAL B Remember to SUBTRACT those numbers with the word MINUS IN FRONT OF THEM where necessary	A=	B=
TOTAL A + TOTAL B = TOTAL C		C=
ADD 8 TO TOTAL C		+8
Grand Total		

INTERVIEWER, NOTE:	INTERVIEWER, CODE		
If total is between 0 and 13, then record as LSM 1-5	LSM 1-5	-01	⇒Continue for LSM 1-6
If total is between 14 and 20, then record as LSM 6	LSM 6	-02	
If total is between 21 and 24, then record as LSM 7	LSM 7	-03	⇒Close
If total is between 25 and 27, then record as LSM 8	LSM 8	-04	
If total is between 28 and 32, then record as LSM 9	LSM 9	-05	
If total is 33 or above record as LSM 10	LSM10	-06	

HOUSEHOLD REGISTER

- Record initials of all males and females in the household in separate grids below in order of oldest to youngest.
- Record respondent selected for interview from kish table in column provided.
- Record exact age and race next to each person
- Only respondents 16 years+ qualify for an interview.

		Write in from oldest (top) to youngest (bottom)	Age	Gender F=1, M=2	Race B=1, W=4, C=2, A=3	Respondent selected for interview
ADULTS 16+	People in household who qualify for this survey (persons who will be available for the duration of this survey)	01				-01
		02				-02
		03				-03
		04				-04
		05				-05
		06				-06
		07				-07
		08				-08
		09				-09
		10				-10
		11				-11
		12				-12
		13				-13
		14				-14
		15				-15
		16				-16
		17				-17
		18				-18
		19				-19
		20				-20
NON-QUALIFIERS UNDER 16	Persons in the household who do not qualify for this survey based on age Note: Do NOT ask respondent reasons why persons do not qualify or are not available	01				
		02				
		03				
		04				
		05				
		06				
		07				
		08				
		09				
		10				
NON-QUALIFIERS 16+	Persons in the household who do not qualify for this survey or who will not be available for the duration of the survey (other than age) Note: Ask respondent reasons why persons do not qualify or are not available	01				
		02				
		03				
		04				
		05				
		06				
		07				
		08				
		09				
		10				

Reasons why non-qualifying persons 16+ do not qualify or are not available

- 1
- 2

KISH TABLE

Interviewer: in order to determine who you will be interviewing you will need the last two digits of the questionnaire number as stated on page 1 of the questionnaire and the number of males/females in the household who qualify for the survey.

- *Find the number running down the left side of the table that matches the end of the questionnaire number and the number of household members that qualify running across the top of the table.*
- *Circle the number where these two numbers meet in the table.*
- *This is the number of the person that you will interview – record on previous page and check details.*
- *Interview the selected individual.*

QUESTIONNAIRE NUMBER ENDS IN				NUMBER OF QUALIFYING PEOPLE IN HOUSEHOLD THE RESPONDENT MUST BE DRAWN FROM																								
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
01	26	51	76	1	1	1	3	2	4	1	3	5	8	6	5	12	10	1	6	8	7	19	19	13	21	13	24	25
02	27	52	77	1	2	3	4	3	1	2	2	3	4	8	3	7	2	5	14	4	15	4	8	6	16	14	22	19
03	28	53	78	1	1	2	1	4	2	7	6	9	3	5	11	2	1	3	11	7	10	16	16	10	5	2	2	3
04	29	54	79	1	2	3	2	1	3	5	8	6	2	4	2	4	8	11	10	16	6	9	10	15	11	12	11	18
05	30	55	80	1	1	1	4	5	6	3	5	7	5	9	8	13	3	2	13	5	18	1	4	1	20	11	5	24
06	31	56	81	1	2	2	2	3	5	6	7	8	7	1	4	9	14	8	2	17	17	14	12	14	22	10	3	14
07	32	57	82	1	2	1	1	4	1	4	1	4	6	3	6	5	7	13	9	2	3	13	14	8	2	7	20	4
08	33	58	83	1	1	2	3	2	5	1	4	2	1	7	10	6	5	4	15	10	5	2	13	4	17	5	17	8
09	34	59	84	1	1	3	2	5	6	2	2	1	9	10	1	10	4	6	6	1	9	10	1	5	6	9	1	12
10	35	60	85	1	2	2	4	1	3	3	6	9	10	11	12	3	9	15	7	8	11	6	3	9	4	3	10	1
11	36	61	86	1	1	1	3	1	4	5	3	1	6	2	9	13	11	14	4	11	4	15	15	17	1	1	23	2
12	37	62	87	1	2	3	1	3	2	7	5	6	5	7	7	8	6	10	3	3	1	12	20	7	13	22	12	16
13	38	63	88	1	1	2	1	5	3	6	4	3	4	6	2	11	13	12	1	15	8	7	2	12	15	21	13	7
14	39	64	89	1	2	3	2	4	1	4	7	8	2	5	6	11	12	9	16	13	16	11	18	18	14	16	18	23
15	40	65	90	1	2	1	4	2	4	3	8	7	7	11	1	3	5	7	12	14	13	8	17	20	19	20	19	11
16	41	66	91	1	1	3	3	1	6	5	1	5	9	10	3	2	11	13	8	12	12	5	6	21	8	8	4	15
17	42	67	92	1	1	2	3	4	2	6	4	2	3	2	12	5	2	10	13	5	8	18	9	16	10	17	16	20
18	43	68	93	1	2	1	4	2	6	4	1	4	8	9	10	7	9	3	12	12	9	7	20	19	9	19	21	13
19	44	69	94	1	2	2	1	3	5	2	8	9	10	4	9	8	13	1	1	14	10	19	10	11	18	15	7	6
20	45	70	95	1	1	3	2	5	4	1	3	8	1	3	8	6	6	9	5	7	13	4	15	1	7	22	15	21
21	46	71	96	1	1	1	2	5	1	7	2	3	2	1	11	4	7	5	3	2	1	3	12	18	5	19	14	9
22	47	72	97	1	2	1	3	1	3	2	6	2	1	8	7	1	4	2	11	8	2	17	4	17	21	16	3	5
23	48	73	98	1	2	3	4	2	2	6	7	7	8	3	4	9	3	6	2	11	11	16	2	8	11	23	6	22
24	49	74	99	1	1	2	1	4	6	3	5	5	3	1	5	13	1	14	8	14	6	15	9	14	3	6	9	17
25	50	75	00	1	1	2	3	3	2	4	6	4	7	5	3	12	12	12	4	6	2	17	11	2	12	4	8	10



SECTION A: INTRODUCTION AND SCREENING

Good day, my name is and I'm from TNS, an independent research company. We are currently conducting a national survey to understand your perceptions around your financial and lifestyle needs and your means of accessing and using money. Will you be willing to participate? The interview will take about 45 minutes of your time.

May I continue and ask you the questions?

If no or in doubt, thank respondent and close interview.

- Yes -1 ⇨ *Continue to the screener section*
- No -2 ⇨ *Close*

SECTION A: GENERAL ATTITUDES

In the next few questions I am going to ask you your feelings about different parts of your everyday life.

A1. Using the following scale, where 1 means extremely dissatisfied and 5 means extremely satisfied, please tell me to what extent you are satisfied with:

- *Showcard A1.*
- *Single mention per statement.*

	Extremely Dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Extremely Satisfied
Your current lifestyle? By this I mean the way you live your life at the present moment	-1	-2	-3	-4	-5

A2. Using the following scale, where 1 means you completely disagree and 5 means you agree completely, please tell me to what extent you agree with the following statements:

- *Hand respondent showcard A2.*
- *Interviewer please read out each statement. Rotate order of asking and mark starting point with an asterisk (*).*
- *Single mention per statement.*

	Disagree Strongly	Disagree Slightly	Neither agree nor disagree	Agree Slightly	Agree Strongly	Don't know
1. You believe that your situation will improve	-1	-2	-3	-4	-5	-6
2. You are happy with your level of education	-1	-2	-3	-4	-5	-6
3. What government does affects your daily life in important ways	-1	-2	-3	-4	-5	-6
4. You are positive about your future	-1	-2	-3	-4	-5	-6
5. You feel positive about the South African Government	-1	-2	-3	-4	-5	-6
6. You are worried you will never achieve your goals in life	-1	-2	-3	-4	-5	-6
7. It is up to the South African government to provide for you and your family	-1	-2	-3	-4	-5	-6



A3. I'm going to read out some statements that other people have made. Please think about your own attitudes and for each statement, I would like you to tell me the extent to which you agree or disagree with each statement, using the options on this card.

- *Hand respondent showcard A3.*
- *Interviewer please read out each statement.*
- *Rotate order of asking and mark starting point with an asterisk (*).*
- *Single mention per statement.*

	Disagree Strongly	Disagree Slightly	Neither agree nor disagree	Agree Slightly	Agree Strongly	Don't know/NA/ no dealings
1. You keep track of money that you get and spend	-1	-2	-3	-4	-5	-6
2. You only try things after your friends and people that you know have	-1	-2	-3	-4	-5	-6
3. It is important to you that others recognise your success	-1	-2	-3	-4	-5	-6
4. It is better to borrow as part of a group than to borrow on your own	-1	-2	-3	-4	-5	-6
5. You have a plan to ensure you have money in your old age	-1	-2	-3	-4	-5	-6
6. You don't know many people	-1	-2	-3	-4	-5	-6
7. If you could get a loan from a bank you would take it	-1	-2	-3	-4	-5	-6
8. You like to try new things	-1	-2	-3	-4	-5	-6
9. You have a plan to make your money last until the next time you get money	-1	-2	-3	-4	-5	-6
10. It is okay to borrow money	-1	-2	-3	-4	-5	-6
11. When you have to pay for something unexpected, you change your financial plan	-1	-2	-3	-4	-5	-6
12. You prefer staying at home to going out	-1	-2	-3	-4	-5	-6
13. It is better to save than to buy everything that you need	-1	-2	-3	-4	-5	-6
14. You are more quiet and serious than talkative and confident	-1	-2	-3	-4	-5	-6



SECTION B: LIVELIHOODS

B1a. *Interviewer note:*
Capture type of dwelling area that respondent's house is in without asking.

- *Do not ask this question, capture from observation.*

Organised houses, townhouses or flats only	-1
Blocks of shacks only	-2
Mixture of organised houses and shacks	-3
Houses made of traditional materials	-4
Other (SPECIFY)	-5
.....	

B1b. Please tell me if you live in (*read out statements*)

- *Single mention.*

Main part of the house	-1
Back room or garage	-2
Other (SPECIFY)	-3
.....	

B2. *Interviewer note:*
Capture type of road in front of respondent's house without asking.

- *Do not ask this question, capture from observation.*

Tar road	-1
Gravel road	-2
Other (SPECIFY)	-3
.....	
No road	-4

B3. Please tell me whether your household (*read out statements*).

- *Single mention.*

Owns the house	-1
Rents the house	-2
Does not pay anything for the house	-3
Other (SPECIFY)	-4
.....	
Don't know (<i>Do not read out</i>)	-5

Ask Q.B4 and Q.B5 only if own the house, code -1 in Q.B3, all others go to Q.B6.

B4. You said your household owns this house, can you tell me whether the house is fully paid for or if there is still money owing on it?

- *Read out*
- *Single mention.*

Fully paid for	-1
Owe money	-2
Other (SPECIFY)	-3
.....	
Don't know (<i>Do not read out</i>)	-4

B5. Which of the following statements apply for this house?

- *Showcard B5.*
- *Single mention.*

It is an extended or renovated RDP house	-1
It is an unchanged RDP house	-2
It is a government subsidised house (government social and rental housing)	-3
It is owned by a company	-4
None of these	-5



B6. Excluding toilets, how many rooms does this house have?

- *Do not prompt.*
- *Single mention.*

B7. How many people live in these rooms?

- *Do not prompt.*
- *Single mention.*

	Q.B6 How many rooms?	Q.B7 How many people?
1. One	-01	-01
2. Two	-02	-02
3. Three	-03	-03
4. Four	-04	-04
5. Five	-05	-05
6. Six	-06	-06
7. Seven	-07	-07
8. Eight	-08	-08
9. Nine	-09	-09
10. Ten	-10	-10
11. Eleven	-11	-11
12. Twelve	-12	-12
13. Thirteen or more	-13	-13
14. Don't know	-14	-14

B8. What is the main way your household gets water for domestic use?

- *Showcard B8.*
- *Single mention.*

Ask Q.B9 for codes -2-4 in Q.B8. All others go to Q.B10.

B9. Does your household have sole usage or do you share your water source with people who are not part of your household?

- *Single mention per statement mentioned in B8.*

	Q.B8	Q.B9	
		Sole use	Shared
1. Water inside your house	-1		
2. Water within your compound or plot	-2	-1	-2
3. Water from a communal tap	-3	-1	-2
4. Other (SPECIFY)	-4	-1	-2
.....			
5. No access to water	-5		

Ask all.

B10. What is the main type of toilet your household uses?

- *Showcard B10.*
- *Single mention.*

Toilet inside the house	-1
Toilet within compound or plot	-2
Communal toilet (outside compound or plot)	-3
Other(SPECIFY)	-4
.....	
No toilet facilities	-5



B11. What type of energy or fuel does this household MAINLY use for cooking?

- *Do not prompt.*
- *Single mention.*

B12. What type of energy or fuel does this household MAINLY use for lighting?

- *Do not prompt*
- *Single mention.*

	Q.B11 For cooking	Q.B12 For lighting
1. Electricity	-01	-01
2. Gas	-02	-02
3. Paraffin	-03	-03
4. Wood	-04	-04
5. Coal	-05	-05
6. Animal dung	-06	-06
7. Solar	-07	-07
8. Candles	-08	-08
9. Gel fuel	-09	-09
10. Other (SPECIFY)	-10	-10
.....		

B13. Who is the head of the household?

- *Do not prompt.*
- *Single mention only.*

I am	-1
My wife, husband, spouse or partner	-2
My parent	-3
My child	-4
My sister or brother	-5
Another family member	-6
Other (SPECIFY)	-7
.....	



Ask all.

B14. Please tell me about ALL the ways you get money to pay for things?

- Show card B14.
- Multiple mention possible.

If do not get money or buy things (code -16 or -17 in Q.B14), go to Q.B19. All others ask Q.B15.

B15. How frequently do you receive your money from this source?

- Show card B15.
- Single mention per source of income mentioned in Q.B14.

Ask if more than one option was provided in Q.B14, if only one was selected, do not ask - just record from Q.B14

B16. Which one is your main source of getting money/income?

- Single mention.

	Q.B14 Where do you get your money?	Q.B15 Frequency?					Q.B16 Main source? Single mention
		Daily	Weekly	Monthly	Once a year	Irregularly	
1. Child support grant	-01	-1	-2	-3	-4	-5	-01
2. Government old-age pension	-02	-1	-2	-3	-4	-5	-02
3. Government disability grant	-03	-1	-2	-3	-4	-5	-03
4. Unemployment insurance (UIF)	-04	-1	-2	-3	-4	-5	-04
5. Money from family member or friend	-05	-1	-2	-3	-4	-5	-05
6. Money from your own business	-06	-1	-2	-3	-4	-5	-06
7. Money from a job / paid work	-07	-1	-2	-3	-4	-5	-07
8. Money from rent	-08	-1	-2	-3	-4	-5	-08
9. Selling things to neighbours or on the street	-09	-1	-2	-3	-4	-5	-09
10. Money from farming	-10	-1	-2	-3	-4	-5	-10
11. Money from parent	-11	-1	-2	-3	-4	-5	-11
12. Money from husband, wife or partner	-12	-1	-2	-3	-4	-5	-12
13. Piece job	-13	-1	-2	-3	-4	-5	-13
14. Work pension	-14	-1	-2	-3	-4	-5	-14
15. Other (SPECIFY)	-15	-1	-2	-3	-4	-5	-15
16. I do not buy things (Single mention only)	-16						
17. Do not get money (Single mention only)	-17						

Ask Q.B17 - Q.B19 if codes 1-15 in Q.B14. All others go to Q.B20.

B17. How many people other people do you support with this money, whether they stay with you or not?

- Do not read out.
- Single mention.
- Interviewer, please record exact number below.

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B18. Of the money you receive or earn, how much control would you say you have over what this is used for or spent on?

- Read out.
- Single mention only.

You decide how all the money is spent	-1
You help to decide how the money is spent e.g. as part of the family	-2
You have no say in how the money is spent	-3
Don't know (Do not show)	-4

B19. I am going to read a number of statements to you. For each statement that I read, please tell me whether or not you agree with the statement?

- Read out.
- Single mention per statement.

	Agree	Disagree	Don't know
1. You get a fixed regular income	-1	-2	-3
2. Your income changes a lot from month to month	-1	-2	-3



Ask all.

B20. How many other people in your household contribute to the household income?

- Do not read out.
- Single mention.
- Interviewer, please record exact number below.

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SECTION C: EVENTS AND PAYMENTS

Ask all.

We are now going to talk about some things that affect lots of people and maybe affect you as well.

C1. When was the last time you (read out statement)?

- Showcard C1.
- Single mention per statement.

If happened in last year (code -1or -2) for that statement in Q.C1 ask Q.C2 for that statement – i.e. ask the questions running across each row. Otherwise skip to next row and ask Q.C1 for next statement.

C2. How many times have you... (read out statement) in the past year?

- Record number.
- If 0 record and skip to next column.
- If don't know, record -DK and skip to next column.
- If refused, record -RF and skip to next column.

Events	Q.C1				Q.C2
	In the last month	In the last year but not the last month	Longer than in the last 12 months	Never / NA	Number of times in past year
1. Experienced theft or damage to your house or household items	-1	-2	-3	-4	
2. Had an income earner become too sick to earn an income	-1	-2	-3	-4	
3. Stopped getting your government grant	-1	-2	-3	-4	
4. Had a family member in the household stop getting their government grant(s)	-1	-2	-3	-4	
5. Lost your job	-1	-2	-3	-4	
6. Had an income earner lose their job	-1	-2	-3	-4	
7. Experienced the death of an income earner	-1	-2	-3	-4	
Payments					
8. Paid towards costs of engagement or lobola	-1	-2	-3	-4	
9. Paid towards costs of a wedding	-1	-2	-3	-4	
10. Paid towards costs of a funeral	-1	-2	-3	-4	
11. Paid towards costs of a birth in the household	-1	-2	-3	-4	
12. Paid towards costs of other celebrations, like, important birthdays, tombstone or unweiling	-1	-2	-3	-4	
13. Paid for your own or your family's hospital or doctor bills	-1	-2	-3	-4	
14. Paid for children's education	-1	-2	-3	-4	



SECTION D: COMMUNITY ORGANISATIONS AND OTHER SOURCES OF HELP

Ask all.

D1a. Which of the following groups do you belong to or participate in?

- Read out.
- Multiple mentions possible.
- Interviewer please ensure to ask "Are there any other groups I have not mentioned that you belong to or participate in?"

D1b. Which of the following, if any, have you ever turned to for general help (i.e. taking care of children, transportation etc.)?

- Showcard D1b.
- Multiple mention possible.
- Interviewer please ensure to ask "Are there any other groups or places that are not on this list?"

D1c. Which of the following, if any, have you ever turned to for financial help e.g. to borrow money?

- Read out Showcard D1b.
- Multiple mention possible.

D1d. For each group that you participate, please tell me if they have no influence, some influence or a lot of influence when you make decisions with your money?

- Showcard D1d.
- Read out each statement mentioned in Q.D1a.
- Single mention per statement.

Groups	Q.D1.a	Q.D1.b	Q.D1.c	Q.D1.d		
	Belong or participate	General help	Financial help	No influence	Some influence	A lot of influence
1. Church or church group	-01	-01	-01	-1	-2	-3
2. Community indaba	-02	-02	-02	-1	-2	-3
3. Political network or political group	-03	-03	-03	-1	-2	-3
4. Savings group or club	-04	-04	-04	-1	-2	-3
5. Stokvel	-05	-05	-05	-1	-2	-3
6. Burial Society	-06	-06	-06	-1	-2	-3
7. Social Club	-07	-07	-07	-1	-2	-3
8. Labour Union	-08	-08	-08	-1	-2	-3
9. Professional Member Association	-09	-09	-09	-1	-2	-3
People or places						
10. Ward councillor		-10	-10			
11. Chief		-11	-11			
12. Family		-12	-12			
13. A close circle of friends		-13	-13			
14. Neighbour/s and people in the Community		-14	-14			
15. Employer		-15	-15			
16. Bank/Financial Institution		-16	-16			
17. Money lender		-17	-17			
18. Government		-18	-18			
19. NGO		-19	-19			
20. Police (SAP)		-20	-20			
21. Interviewer ask: Are there any other groups I have not mentioned that you belong to or participate in? Other (SPECIFY)	-21	-21	-21	-1	-2	-3
22. None of these (single mention)	-22	-22	-22			



Ask all.

D2. Using the following scale, where 1 means you completely disagree and 5 means you agree completely, please tell me to what extent you agree with the following statements about your community, by community I mean the neighbourhood or area you live in:

- Hand respondent showcard D2.
- Interviewer please read out each statement. Rotate order of asking and mark starting point with an asterisk (*).
- Single mention per statement.

	Disagree Strongly	Disagree Slightly	Neither agree nor disagree	Agree Slightly	Agree Strongly	Don't know (Do not show)
1. You are involved in your community	-1	-2	-3	-4	-5	-6
2. Women play an important role in your community	-1	-2	-3	-4	-5	-6
3. There are people in your community you can turn to for help	-1	-2	-3	-4	-5	-6
4. There are people in your community you can turn to for advice about money	-1	-2	-3	-4	-5	-6
5. When you join a group it is important that people from your background are in that group	-1	-2	-3	-4	-5	-6

SECTION E: ACCESS TO SERVICES

Ask all.

E1. Which of the following places or services are present in your community or residential area?

- Interviewer please read out each statement.
- Rotate order of asking and mark starting point with an asterisk (*).
- Multiple mentions possible.

If 'none', code -13 in Q.E1, go to Q.E6.

E2. How often do you use the (read out statement in grid)?

- Read out responses in Q.E1.
- Single mention per statement.

E3. How would you normally get from your home to... ?

- Hand respondent showcard E3.
- Read out responses in Q.E1.
- Single mention per statement mentioned in Q.E1.

For places indicated in Q.E1.

E4. How long does it approximately take you to get to these places by using the transport mode you have selected?

- Hand respondent showcard E1.
- Single mention per statement mentioned in Q.E1.

Interviewer note: Complete Q.E2, Q.E3, Q.E4 before moving on to next facility.

Continued/...



	Q.E1 Present	Q.E2					Q.E3						Q.E4			
		Daily	Weekly	Monthly	Less Often	Never	Walk	Public transport by road (taxis, buses)	Public transport by rail	Private transport (e.g. car)	Don't know	Other (PLEASE SPECIFY)	0-30 min	31-60 min	More than 1 hour	Don't know
1. Library	-01	-1	-2	-3	-4	-5	-1	-2	-3	-4	-5	.....	-1	-2	-3	-4
2. Post Office	-02	-1	-2	-3	-4	-5	-1	-2	-3	-4	-5	.....	-1	-2	-3	-4
3. Bank branch	-03	-1	-2	-3	-4	-5	-1	-2	-3	-4	-5	.....	-1	-2	-3	-4
4. ATM	-04	-1	-2	-3	-4	-5	-1	-2	-3	-4	-5	.....	-1	-2	-3	-4
5. Supermarket	-05	-1	-2	-3	-4	-5	-1	-2	-3	-4	-5	.....	-1	-2	-3	-4
6. Spaza shop or tuckshop	-06	-1	-2	-3	-4	-5	-1	-2	-3	-4	-5	.....	-1	-2	-3	-4
7. Petrol station or garage	-07	-1	-2	-3	-4	-5	-1	-2	-3	-4	-5	.....	-1	-2	-3	-4
8. Shopping mall	-08	-1	-2	-3	-4	-5	-1	-2	-3	-4	-5	.....	-1	-2	-3	-4
9. Health centre/ clinic/ hospital	-09						-1	-2	-3	-4	-5	.....	-1	-2	-3	-4
10. Public transport	-10									-4	-5	.....	-1	-2	-3	-4
11. Police station	-11											.....			
12. Municipality office	-12											.....			
13. Places to access the internet e.g. schools	-13											.....			
14. Sports complex or sports facilities	-14											.....			
15. Church	-15											.....			
16. Tavern	-16											.....			
17. Public telephones or cellphone container	-17											.....			
18. None of these (<i>single mention</i>)	-18											.....			

2023

Ask Q.E5 to those who said they walk, (code-1 in Q.3) and it takes longer than an hour to get to the facilities (code -3 in any statement in Q.E4). All others go to Q.E5.

E5. You indicated that you walk for longer than an hour to the following places, why do you not use public transport to get to these facilities?

- Refer to showcard E2.
- Single mention per statement where walk took longer than one hour.

	It is close/nearby (do not need public transport)	I do not have money to pay for public transport	Public transport is too expensive	Public transport is not safe	There is no frequent public transport available	There is no public transport available	Other (PLEASE SPECIFY)
2. Post Office	-1	-2	-3	-4	-5	-6	-7
3. Bank branch	-1	-2	-3	-4	-5	-6	-7
4. ATM	-1	-2	-3	-4	-5	-6	-7
5. Supermarket	-1	-2	-3	-4	-5	-6	-7



SECTION F: FINANCIAL PROVIDERS

Ask all.

F1. Thinking about all the things you do with money and other activities on a daily, weekly or monthly basis. For each of the services that I read out, please tell me which of these places you would like to see offering this service.

- Hand respondent showcard F1.
- Read out service.
- Wait for respondent to give all places that should offer the service before reading out next service.
- Rotate order of asking statements and mark starting point with an asterisk (*).
- Multiple mentions possible per service.

	Supermarket counter that offers electricity and rates payments, sending money and computicket services	Post Office	Bank	ATM	Spaza shop or tuck shop	Special place at shopping mall	Garage or petrol station	None of these (Single mention)	Don't know (Single mention)
1. Airtime	-1	-2	-3	-4	-5	-6	-7	-99	-98
2. Bus and sport tickets	-1	-2	-3	-4	-5	-6	-7	-99	-98
3. Lotto tickets	-1	-2	-3	-4	-5	-6	-7	-99	-98
4. Withdraw cash	-1	-2	-3	-4	-5	-6	-7	-99	-98
5. Deposit cash	-1	-2	-3	-4	-5	-6	-7	-99	-98
6. Send or transfer money	-1	-2	-3	-4	-5	-6	-7	-99	-98
7. Pay debts, instalments, municipal accounts	-1	-2	-3	-4	-5	-6	-7	-99	-98
8. Pay stokvels or societies	-1	-2	-3	-4	-5	-6	-7	-99	-98
9. Apply for social grants	-1	-2	-3	-4	-5	-6	-7	-99	-98
10. Collect social grants	-1	-2	-3	-4	-5	-6	-7	-99	-98
11. Collect and post letters	-1	-2	-3	-4	-5	-6	-7	-99	-98
12. Apply / collect driving licences	-1	-2	-3	-4	-5	-6	-7	-99	-98
13. Apply / collect ID books, passports	-1	-2	-3	-4	-5	-6	-7	-99	-98
14. Query municipal accounts	-1	-2	-3	-4	-5	-6	-7	-99	-98

F2. Have you ever heard of PostBank?

- Single mention.

Yes -1
No -2

F3. Can you do banking at the Post Office?

- Single mention.

Yes -1
No -2
Don't know -3

F4. Below are some statements about places that people use or belong to. Thinking about these places, please tell me which places you associate with each statement.

You can choose as many places as you feel are linked with each statement.

- Hand respondent showcard F4.
- Interviewer please read out statements.
- Rotate order of asking statements and mark starting point with an asterisk (*).
- Multiple mentions possible per statement.



	Banks	Burial societies	Stokvels or savings clubs	Money lenders or mashonisa	Post Office	Supermarket counter that offers electricity and rates payments, sending money and computicket services	None of these (Single mention)	Don't know (Single mention)
1. You use their products or services	-1	-2	-3	-4	-5	-6	-7	-8
2. They speak your own language	-1	-2	-3	-4	-5	-6	-7	-8
3. You have to wait in long queues	-1	-2	-3	-4	-5	-6	-7	-8
4. They treat you well	-1	-2	-3	-4	-5	-6	-7	-8
5. People you trust use them	-1	-2	-3	-4	-5	-6	-7	-8
6. You can depend on them to get things done	-1	-2	-3	-4	-5	-6	-7	-8
7. They are cheap to use	-1	-2	-3	-4	-5	-6	-7	-8
8. You trust them with your money	-1	-2	-3	-4	-5	-6	-7	-8

F5. I am going to read out to you an idea for a place.

READ OUTCONCEPT

The Post Office is thinking about offering banking services, government services and other services. The banking services will include things like providing loans, offering credit cards, ATMs, internet banking, withdrawing cash and sending money. Government services will include things like applying for social grants, ID books and passports and to be a place for you to collect social grants, ID books, passports, learners and drivers licenses. Other Services that Post Office will offer will be things like buying airtime, bus tickets, sports tickets and lotto tickets.

I'd like you to rate how you feel about Post Office offering these services. Please use the 5-point scale below where "1" means you think it is "terrible" and "5" means you think it is "perfect"

- Hand respondent scale card F5.
- Single mention.

Terrible			Perfect		
-01	-02	-03	-04	-05	

F6. Using the following scale, where 1 means you completely disagree and 5 means you agree completely, please tell me to what extent you agree with the following statements about the concept we have discussed for banking at the Post Office:

- Hand respondent showcard F6.
- Interviewer please read out each statement. Rotate order of asking and mark starting point with an asterisk (*).
- Single mention per statement.

	Disagree Strongly	Disagree Slightly	Neither agree nor disagree	Agree Slightly	Agree Strongly	Don't know	Does not apply
1. You do <u>not</u> see people who work at the Post Office as banking people	-1	-2	-3	-4	-5	-6	-7
2. Post Office banking products will be easy to understand	-1	-2	-3	-4	-5	-6	-7
3. You would use the Post Office to do banking because it will offer the services that you need	-1	-2	-3	-4	-5	-6	-7
4. The Post Office will make banking easier	-1	-2	-3	-4	-5	-6	-7
5. It will be good for you to bank through the Post Office	-1	-2	-3	-4	-5	-6	-7
6. You would <u>not</u> use the Post Office to do banking because it does not look like a bank	-1	-2	-3	-4	-5	-6	-7
7. Banking at the Post Office will help you do things you already do but better	-1	-2	-3	-4	-5	-6	-7
8. You would be keen to try banking products offered at Post Office	-1	-2	-3	-4	-5	-6	-7
9. You would <u>not</u> use the Post Office to do banking because it is already offers other services	-1	-2	-3	-4	-5	-6	-7
10. Banking at the Post Office will allow you to do things that you cannot do yet	-1	-2	-3	-4	-5	-6	-7
11. You would trust the Post Office for your banking	-1	-2	-3	-4	-5	-6	-7
12. Banking through the Post Office will be quicker than at other banks	-1	-2	-3	-4	-5	-6	-7
13. Banking through the Post Office will be easy to use	-1	-2	-3	-4	-5	-6	-7



SECTION G: ACCESS AND ATTITUDES TO TECHNOLOGY

Ask all.

G1. Please tell me whether you have access to...?

- Read out.
- Single mention per statement.

		Q.G1 Access	
		Yes	No
1.	Cell phone	-1	-2
2.	Public pay phone including containers and people on the street	-1	-2
3.	Landline telephone at home	-1	-2
4.	Telephone/cell phone at a neighbour nearby	-1	-2
5.	Computer at home	-1	-2
6.	Computer elsewhere	-1	-2
7.	Internet at home	-1	-2
8.	Internet elsewhere	-1	-2
9.	Email at home	-1	-2
10.	Email elsewhere	-1	-2

G2. Which of the following have you ever done or used?

- Showcard G2.
- Multiple mentions possible.

G3. Even if you have not used, which of the following do you or would you feel confident or very comfortable using?

- Showcard G2.
- Multiple mentions possible.

G4. Which of the following would you prefer to use to manage your money e.g. send money, receive money, access your bank account etc.

- Showcard G4.
- Multiple mentions possible.

	Q.G2 Ever done / used	Q.G3 Confident using	Q.G4 Managing money
1. Cell phone	-01	-01	
2. Internet on computer	-02	-02	-02
3. Internet on cellphone	-03	-03	-03
4. Mobile money transfer (sending or receiving money)	-04	-04	
5. ATM	-05	-05	-05
6. Buying airtime at an ATM	-06	-06	
7. Withdrawing cash at a supermarket till using your ATM or bank card	-07	-07	
8. Getting bank notifications via SMS	-08	-08	
9. Cellphone banking	-09	-09	-09
10. None of these (<i>Do not show</i>)	-10	-10	-10

G5. If you wanted help with using technology like cellphones or ATMs, where would you prefer to receive help from?

- Showcard G5.
- Multiple mentions possible.

Family e.g. children and spouses	-1
Friends and people you work with	-2
People who work in shops	-3
TV or radio shows	-4
People at your church, stokvel or other community group	-5
Bank staff member	-6
None of these (<i>Do not show</i>)	-7



G6. Using the following scale, where 1 means you completely disagree and 5 means you agree completely, please tell me to what extent you agree with the following statements, if the statement does not apply to you e.g. you have never done it, please tell me

- *Hand respondent showcard G6.*
- *Interviewer please read out each statement. Rotate order of asking and mark starting point with an asterisk (*).*
- *Single mention per statement.*

	Disagree Strongly	Disagree Slightly	Neither agree nor disagree	Agree Slightly	Agree Strongly	Don't know	Does not apply
1. You are comfortable using technology such as cellphones, ATMs or the internet	-1	-2	-3	-4	-5	-6	-7
2. Technology is too complicated for you to use	-1	-2	-3	-4	-5	-6	-7
3. If you had to use technology like an ATM, a cellphone or the internet to do banking, you would not do banking	-1	-2	-3	-4	-5	-6	-7
4. You prefer to be served by a person rather than a machine	-1	-2	-3	-4	-5	-6	-7
5. You would make use of an ATM or internet banking if there was someone there to help you	-1	-2	-3	-4	-5	-6	-7

SECTION I: DEMOGRAPHICS

Ask all.

H1. Could you please tell me your exact age?

- *Interviewer, please record exact age below.*

--	--

- *Interviewer, please record year born (to verify age and support checkback).*

--	--	--	--

- *Interviewer, please record age below:*

Under 18 years	-1
18 to 24 years	-2
25 to 34 years	-3
35 to 44 years	-4
45 to 55 years	-5
Over 55 years	-6
Refused	-7

H2. *Interviewer note: Capture population group without asking?*

Black	-1
Coloured	-2
Indian or Asian	-3
White	-4
Other (SPECIFY)	-5

.....



H3. What is your home language?

- *Do not prompt.*
- *Single mention.*

Afrikaans	-01
English	-02
IsiNdebele	-03
IsiXhosa	-04
IsiZulu	-05
Sepedi	-06
Sesotho	-07
Setswana	-08
SiSwati	-09
Tshivenda	-10
Xitsonga	-11
Other (SPECIFY)	-12

.....

H4. What is your PRESENT marital status?

- *Read out.*
- *Single mention.*

Married or live together	-1
Single/ Never married	-2
Widower/widow	-3
Separated	-4
Divorced	-5
Other (SPECIFY)	-6

.....

H5. What is your highest level of education?

- *Showcard H5.*
- *Single mention.*

No schooling	-1
Primary school	-2
Some high school	-3
Matric	-4
Apprenticeship	-5
Diploma	-6
University degree	-7
Other (SPECIFY)	-8

.....
Don't know (*Do not show*) -9

H6. I would like you to think again about the concept for Post Office that we discussed earlier.

The Post Office is thinking about offering banking services, government services and other services. The banking services will include things like providing loans, offering credit cards, ATMs, internet banking, withdrawing cash and sending money. Government services will include things like applying for social grants, ID books and passports and to be a place for you to collect social grants, ID books, passports, learners and drivers licenses. Other Services that Post Office will offer will be things like buying airtime, bus tickets, sports tickets and lotto tickets.

Using the following scale, where 1 means you completely disagree and 5 means you agree completely, please tell me to what extent you agree with the following statements about the concept we have discussed for banking at the Post Office:

- *Hand respondent showcard H6.*
- *Interviewer please read out each statement. Rotate order of asking and mark starting point with an asterisk (*).*
- *Single mention per statement.*

	Disagree Strongly	Disagree Slightly	Neither agree nor disagree	Agree Slightly	Agree Strongly	Don't know	Does not apply
1. Banking at the Post Office will be relaxed	-1	-2	-3	-4	-5	-6	-7
2. You will bank at the Post Office if your family, friends or neighbours do	-1	-2	-3	-4	-5	-6	-7
3. The Post Office is too far away for you to bank there	-1	-2	-3	-4	-5	-6	-7
4. Banking at the Post Office will be enjoyable	-1	-2	-3	-4	-5	-6	-7
5. If you were to do banking you would have to use the Post Office to do your banking because you do <u>not</u> have other choices	-1	-2	-3	-4	-5	-6	-7
6. You feel comfortable enough in a Post Office to try using an ATM	-1	-2	-3	-4	-5	-6	-7
7. Banking at the Post Office will be cheaper than at other banks	-1	-2	-3	-4	-5	-6	-7
8. You would bank at the Post Office if your chief or community elders do	-1	-2	-3	-4	-5	-6	-7
9. Banking at the Post Office will be comfortable	-1	-2	-3	-4	-5	-6	-7
10. The ATM and face-to-face over-the-counter services offered by the Post Office will be as good as the other banks	-1	-2	-3	-4	-5	-6	-7
11. You would bank at the Post Office if someone you respect like your favourite radio show presenter does	-1	-2	-3	-4	-5	-6	-7

H7. Do you *have or use* a bank account?

- *Do not prompt.*
- *Single mention only.*

Yes -1
No -2
Don't know -3

H8. Do you have a PostBank account?

- *Single mention.*

Yes -1
No -2
Don't know -3

H9. Using the following scale, where 1 means you completely disagree and 5 means you agree completely, please tell me to what extent you agree with the following statements, if the statement does not apply to you e.g. you have never done it, please tell me

- *Hand respondent showcard H9.*
- *Interviewer please read out each statement. Rotate order of asking and mark starting point with an asterisk (*).*
- *Single mention per statement.*

	Disagree Strongly	Disagree Slightly	Neither agree nor disagree	Agree Slightly	Agree Strongly	Don't know	Does not apply
1. Every month you withdraw all your money in one go	-1	-2	-3	-4	-5	-6	-7
2. You save money at home rather than in the bank	-1	-2	-3	-4	-5	-6	-7



Ask Q.H10 if 'no' or 'don't know' (code 2 or 3) in Q.H7, all others thank respondent and close interview.

H10. Using the following scale, where 1 means you completely disagree and 5 means you agree completely, please tell me to what extent you agree with the following statements.

- Hand respondent showcard H10.
- Interviewer please read out each statement. Rotate order of asking and mark starting point with an asterisk (*).
- Single mention per statement.

	Disagree Strongly	Disagree Slightly	Neither agree nor disagree	Agree Slightly	Agree Strongly	Don't know	Does not apply
1. You have enough money to be able to bank	-1	-2	-3	-4	-5	-6	-7

THANK RESPONDENT AND CLOSE INTERVIEW

I hereby certify that this interview has been carried out by me in accordance with the instructions I received from TNS Research Surveys and has been checked.

SIGNED _____

Please record the approximate duration of the interview on the grid below.

Day of Week (36)	
Monday	-1
Tuesday	-2
Wednesday	-3
Thursday	-4
Friday	-5
Saturday	-6
Sunday	-7

Time of Day (37)	
Morning (before 12:00)	-1
Afternoon (12:01-17:00)	-2
Evening (17:01 or later)	-3

End time (38,39) (PLEASE FILL IN)
..... h
Record using 24 hr clock, for example 15h00

BUSINESS MANAGER	SUPPORT MANAGER	DPU

8.4. Research questionnaire show cards

SHOWCARD P1

Extremely Dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Extremely Satisfied
1	2	3	4	5

SHOWCARD P2

Disagree Strongly	Disagree Slightly	Neither agree nor disagree	Agree Slightly	Agree Strongly
1	2	3	4	5

SHOWCARD EE2.1

1 = Working Full Time
2 = Working Part Time
3 = Not Working - Housewife / Husband
4 = Not Working – Student
5 = Not Working – Retired
6 = Not Working – Unemployed
7 = Seasonal worker currently employed
8 = Seasonal worker currently unemployed
9 = Retired
10 = Other (please specify)



SHOWCARD EE3.1

1 = Domestic worker
2 = Gardener
3 = Construction worker
4 = Street vendor
5 = Hair dresser
6 = Data Capturer
7 = Administrator
8 = Clerk
9 = Cashier
10 = HR
11 = Doctor
12 = Attorney
13 = Accountant
14 = Receptionist
15 = Secretary
16 = Statistician
17 = Project Manager
18 = Sales consultant
19 = Shop/Store manager
20 = Farmer
21 = Vehicle driver i.e. truck, bus, taxi
22 = Engineer
23 = Mining worker
24 = Other (please specify)

SHOWCARD EE4

1 = Informal i.e. domestic worker, gardener, street vendor
2 = Transport
3 = Media i.e. television, radio, magazines, newspaper
4 = Service i.e. supermarkets
5 = Agriculture i.e. farming
6 = Artisan & Engineering related
7 = Mining
8 = Construction
9 = Government
10 = Public sector (Eskom, Post Office, SARS etc)
11 = Healthcare and medical
12 = Hair and beauty
13 = Food and catering
14 = Financial
15 = Other (please specify)



SHOWCARD EE13.1

	Personal/month	Household/month
A. No income		
B. R1 – R249 per month		
C. R250 – R499 per month		
D. R500 – R749 per month		
E. R750 – R999 per month		
F. R1 000 – R1 249 per month		
G. R1 250 – R1 499 per month		
H. R1 500 – R 1 749 per month		
I. R1 750 – R 1 999 per month		
J. R2 000 – R2 249 per month		
K. R2 250 – R2 499 per month		
L. R2 500 – R2 749 per month		
M. R2 750 – R2 999 per month		
N. R3 000 – R3 999 per month		
O. R4 000 – R4 999 per month		
P. R5 000 – R5 999 per month		
Q. R6 000 – R6 999 per month		
R. R7 000 – R7 499 per month		
S. R7 500 – R7 999 per month		
T. R8 000 – R8 999 per month		
U. R9 000 – R9 999 per month		
V. R10 000 – R10 999 per month		
W. R11 000 – R11 999 per month		
X. R12 000 – R12 999 per month		
Y. R13 000 – R14 499 per month		
Z. R14 500 – R16 999 per month		
AA. R17 000 – R 19 499 per month		
BB. R19 500 - R21 999 per month		
CC. R22 000– R24 999 per month		
DD. R25 000– R29 999 per month		
EE. R30 000 – R34 999 per month		
FF. R35 000 – R41 999 per month		
GG. R42 000 – R49 999 per month		
HH. R50 000 – R61 999 per month		
II. R62 000 per month or more		

SHOWCARD FD1

- | |
|-------------------------------------------------------------------------------|
| 1. I make the decisions alone |
| 2. I make the decisions in consultation with my partner or spouse |
| 3. I make the decision in consultation with other family or household members |
| 4. I do not make the decisions but my opinion is asked for |

SHOWCARD BP1

	BP1			
	1. Never had and need	2. Never had and don't need	3. Used to have in the past but don't have now	4. Have now
1. Mzansi account (offered by banks, e.g. ABSA, FNB, Nedbank, Standard Bank and Post Bank)				
2. ATM card				
3. Debit card or Cheque card (i.e. Maestro, Electron, Visa)				
4. Savings book at a bank				
5. Post Office / Post Bank savings or transaction account				
6. Savings or Transaction account (not Mzansi or Post Office / Post Bank)				
7. Current or Cheque account				
8. Credit card e.g. Visa, MasterCard or American Express or Diners Club				
9. Personal garage card or Petrol card				
10. Cellphone transactions (not SMS notifications only AND/OR cash send) but to check balances, transfer money between accounts or pay third parties				
11. Internet banking to check balances, transfer money between accounts or pay third parties				
12. Money market account				
13. Call account				
14. Village bank or co-operative bank account (not loan)				
15. Overdraft facility				
16. Deposit account (fixed term or notice deposit)				
17. Home loan, bond or mortgage to buy, build, extend or improve a house from a big or small bank, bond originator or SA Home Loans				
18. Car or vehicle loan from a bank either directly or via a dealer				
19. Personal loan from the big banks e.g. Post Bank/Post Office, FNB, ABSA, Standard Bank, Nedbank				
20. Electronic wallet (E-Wallet)				
21. Funeral policy with a bank (including Post Bank)				
22. Sharia compliant bank account				



SHOWCARD BP2

Big bank and Vehicle Finance	
1. ABSA	2. ABSA Vehicle and Asset Finance
3. First National Bank/FNB	4. Nedbank
5. Post Bank / Post Office	6. Standard Bank
7. Stannic	8. Wesbank
9. Other (specify)	
Smaller bank	
10. African Bank	11. Capitec Bank
12. Ithala Bank	13. Teba Bank
14. Other (specify)	
Insurance and medical aid/hospital insurance company	
15. 1LifeDirect	16. AIG
17. Auto & General	18. Bonitas
19. Budget Insurance	20. Clientele Life
21. Dial Direct	22. Discovery Health
23. Discovery Life	24. FNB Insurance
25. Hollard Life Insurance	26. Hollard short term insurance
27. Legalwise	28. Liberty Life
29. Metropolitan	30. Metropolitan Life
31. Momentum	32. Mutual & Federal
33. Old Mutual	34. Outsurance
35. Sanlam	36. Santam
37. Zurich	38. Other (specify)
Food/clothing Store	
39. Ackermans	40. Edgars
41. Foschini	42. Jet Stores
43. Markham	44. PEP
45. Woolworths	46. Other (specify)
Furniture Store	
47. Bradlows	48. Furniture City
49. Joshua Doore	50. Lewis
51. Other (specify)	
Other places	
52. Local Store (e.g Spaza, Corner Café, Garage)	
53. Mashonisa	
54. Burial society / stokvel / savings club	
55. Employer	
56. Friends or family	
57. Other	
58. None	

SHOWCARD TC2

	TC2					
	1. More than once a week	2. Weekly	3. Monthly	4. Less often than once a month (but in the past 12 months)	5. Have done it but not in the past 12 months	6. Never
1. Cash withdrawals						
2. Cash deposits						
3. Money transfers between my bank accounts						
4. Money transfers between my bank accounts and someone else's						
5. Pay store accounts						
6. Electronic bank transfer						
7. Get cash at retail store at till						
8. Buy pre-paid electricity, water or telephone						
9. Buy cellphone or Telkom airtime						
10. Pay utility bills (e.g. electricity, water, rates)						
11. Pay cellphone or telephone bill						
12. Purchase items using your debit card (e.g. Maestro, Visa, Electron)						
13. Credit card purchases						
14. Credit card payments						
15. Request balance enquiry						
16. Request mini-statement / normal statement						

SHOWCARD TC3

	TC3					
	With / in the bank	At an ATM	Via tele-phone or online	At super-market or shop	At the Post office	Some-where else
1. Cash withdrawals						
2. Cash deposits						
3. Money transfers between my bank accounts						
4. Money transfers between my bank accounts and someone else's						
5. Pay store accounts						
6. Electronic bank transfer						
7. Get cash at retail store at till						
8. Buy pre-paid electricity, water or telephone						
9. Buy cellphone or Telkom airtime						
10. Pay utility bills (e.g. electricity, water, rates)						
11. Pay cellphone or telephone bill						
12. Purchase items using your debit card (e.g. Maestro, Visa, Electron)						
13. Credit card purchases						
14. Credit card payments						
15. Request balance enquiry						
16. Request mini-statement / normal statement						



SHOWCARD MZ1

- | |
|------------------------------------------------------------------------------|
| 1. I have never heard of it |
| 2. I have heard of it but I have not thought about opening an Mzansi account |
| 3. I have heard of it and I have thought about opening an Mzansi account |

SHOWCARD MZ2

- | |
|----------------------------------------------------------------------------------------------------|
| 1. My bank changed my account to an Mzansi account |
| 2. Mzansi is the first bank account I have ever opened |
| 3. I opened an Mzansi account in addition to having another bank account (kept other account open) |
| 4. I opened an Mzansi account to replace another bank account (closed the other account) |
| 5. I opened an Mzansi account first then opened another bank account later |

SHOWCARD MZ4

- | |
|------------------------------------------------------------------------------------------------------------------------|
| 1. Mzansi is a product for all South Africans |
| 2. Mzansi has the same costs or benefits no matter which bank you get it from |
| 3. Mzansi makes banking more understandable for you |
| 4. Even with Mzansi, you still can't afford the bank charges |
| 5. You do not know enough about the Mzansi account |
| 6. Mzansi has the cheapest fees in the market |
| 7. Mzansi is seen as a "poor person's" bank account |
| 8. You would open an Mzansi account at the bank which offers the best Mzansi services, features, functions or price |
| 9. You tried to open an Mzansi account but the bank or Post Office persuaded you not to or said you could not open one |
| 10. You were encouraged to open a Mzansi account by staff at the bank or Post Office |



SHOWCARD CL1

1. Money for me or someone else in my family for tertiary studies
2. To pay a child's school fees
3. To buy food
4. For clothing
5. To pay for water or electricity
6. For a funeral
7. To buy a car
8. To buy a house
9. To build a house
10. To extend/renovate/repair/paint your house
11. To pay for furniture or other household items
12. To start, invest or run a business (yourself, your family or someone else in your household)
13. For lobola/dowry
14. For the birth of a child/for a new baby (Paying for the birth, travel accessories etc.)
15. For a celebration/cultural event e.g. wedding
16. For medical expenses
17. Other (SPECIFY).....
18. None, I haven't borrowed money in the past 12 months

SHOWCARD CL2

1. I am currently borrowing money that has to be repaid
2. I am currently owing money that has to be repaid
3. I am not currently borrowing



SHOWCARD CL3

	1. Never borrowed from	2. Borrowed in the past but not now	3. Borrowing now
Informal borrowing			
1. Borrowing from friends, family or colleagues			
2. Borrowing from an employer or getting an advance on your salary			
3. Borrowing from a mashonisa or loan shark			
4. Borrowing from a stokvel society, burial society, umgalelo or savings club			
5. Borrowing from or arrangement with a pawn shop			
6. Borrowing, taking goods (e.g. sugar, bread, milk, candles etc.) or paying over time for things (on the book) from a local spaza, general dealer, corner cafe or shop			
Formal borrowing			
7. Personal loan from the big banks e.g. Post Bank/Post Office, FNB, ABSA, Standard Bank, Nedbank			
8. Personal loan from a smaller bank or money lending company e.g. African Bank, Capitec Bank, Teba Bank, Ithala, Credit U, SACCO			
9. Borrowing money from a village bank or co-operative bank (e.g. Yebo, Iemas), development bank, NGO or government			
10. Personal loan, borrowing money from a formal retail store e.g. Edgars, Woolworths, Ellerines, Joshua Doore (not a store card)			
11. Borrowing money from an insurance company or against your pension or policy			
11. Car or vehicle loan from a bank either directly or via a dealer			
13. Home loan, bond or mortgage to buy, build, extend or improve a house from a big or small bank, bond originator or SA Home Loans			
14. Overdraft facility			
15. Educational or student loan			
17. Store cards or accounts where you can take goods and pay later for e.g. Edgars, Woolworths			
18. Credit cards e.g. VISA, Mastercard, American Express, Diners Club			
19. Borrowing from anywhere else (SPECIFY)			



SHOWCARD CL4

Big bank and Vehicle Finance	
1. ABSA	2. ABSA Vehicle and Asset Finance
3. First National Bank/FNB	4. Nedbank
5. Post Bank / Post Office	6. Standard Bank
7. Stannic	8. Wesbank
9. Other (specify)	
Smaller bank	
10. African Bank	11. Capitec Bank
12. Ithala Bank	13. Teba Bank
14. Other (specify)	
Insurance and medical aid/hospital insurance company	
15. 1LifeDirect	16. AIG
17. Auto & General	18. Bonitas
19. Budget Insurance	20. Clientele Life
21. Dial Direct	22. Discovery Health
23. Discovery Life	24. FNB Insurance
25. Hollard Life Insurance	26. Hollard short term insurance
27. Legalwise	28. Liberty Life
29. Metropolitan	30. Metropolitan Life
31. Momentum	32. Mutual & Federal
33. Old Mutual	34. Outsurance
35. Sanlam	36. Santam
37. Zurich	38. Other (specify)
Food/clothing Store	
39. Ackermans	40. Edgars
41. Foschini	42. Jet Stores
43. Markham	44. PEP
45. Woolworths	46. Other (specify)
Furniture Store	
47. Bradlows	48. Furniture City
49. Joshua Doore	50. Lewis
52. Other (specify)	
Other places	
52. Local Store (e.g Spaza, Corner Café, Garage)	
53. Mashonisa	
54. Burial society / stokvel / savings club	
55. Employer	
56. Friends or family	
57. Other	
58. None	



SHOWCARD CL6

	Yes	No	Don't know/Can't remember
1. An explanation of the costs involved, for example fees and interest			
2. What your instalment and repayment amount is			
3. An agreement or contract to take home with you			
4. A verbal explanation of your obligations and rights in terms of the agreement			
5. Where or who you could go to if you were unhappy with the contract or had a complaint			
6. What you need to do if you cannot make the repayments			
7. A quote for the loan			
8. How long the loan would take to pay back			
9. You got at least 3 quotes from providers before deciding where to take out the loan			



SHOWCARD ST1

2.4.2.	ST1		
2.4.3.	1. Never had	2. Used to have in the past but don't have now	3. Have now
1. Vehicle or car insurance			
2. Household contents or possessions insurance (e.g. furniture and appliances)			
3. Building or property insurance on your house structure (often sold with your bond)			
4. Insurance for hand tools or agricultural equipment			
5. Cellphone insurance			
6. Travel insurance for holiday or business travel (excluding taxi commuter insurance)			
7. Taxi commuter insurance (covers you when you travel in a taxi)			
8. Disability insurance or cover			
9. Accidental death and disability cover			
10. Dreaded disease insurance			
11. Personal accident insurance or cover			
12. Loss of earnings insurance (in addition to UIF)			
13. Life insurance or life cover			
14. Medical aid or medical scheme			
15. Hospital cash plan which pays you cash if you are hospitalised			
16. Professional indemnity cover			
17. Insurance that pays your loan or borrowing when you die, lose your job, are disabled (not life insurance)			
18. Insurance that pays for any legal fees, expenses or legal advice e.g. Legal Aid, Legalwise, Scorpion			



SHOWCARD ST2

Big bank and Vehicle Finance	
1. ABSA	2. ABSA Vehicle and Asset Finance
3. First National Bank/FNB	4. Nedbank
5. Post Bank / Post Office	6. Standard Bank
7. Stannic	8. Wesbank
9. Other (specify)	
Smaller bank	
10. African Bank	11. Capitec Bank
12. Ithala Bank	13. Teba Bank
14. Other (specify)	
Insurance and medical aid/hospital insurance company	
15. 1LifeDirect	16. AIG
17. Auto & General	18. Bonitas
19. Budget Insurance	20. Clientele Life
21. Dial Direct	22. Discovery Health
23. Discovery Life	24. FNB Insurance
25. Hollard Life Insurance	26. Hollard short term insurance
27. Legalwise	28. Liberty Life
29. Metropolitan	30. Metropolitan Life
31. Momentum	32. Mutual & Federal
33. Old Mutual	34. Outsurance
35. Sanlam	36. Santam
37. Zurich	38. Other (specify)
Food/clothing Store	
39. Ackermans	40. Edgars
41. Foschini	42. Jet Stores
43. Markham	44. PEP
45. Woolworths	46. Other (specify)
Furniture Store	
47. Bradlows	48. Furniture City
49. Joshua Doore	50. Lewis
53. Other (specify)	
Other places	
52. Local Store (e.g Spaza, Corner Café, Garage)	
53. Mashonisa	
54. Burial society / stokvel / savings club	
55. Employer	
56. Friends or family	
57. Other	
58. None	



SHOWCARD FC1

	FC1			
	1. Never had and need	2. Never had and don't need	3. Used to have in the past but don't have now	4. Have now
1. Funeral cover from a shop or store (e.g. Edgars, Jet, Pep)				
2. Funeral cover from a cell phone provider, with an administrator (e.g. The Best Funeral Practice) or with an intermediary (e.g. broker)				
3. Funeral cover through an undertaker or funeral parlour				
4. Funeral cover or insurance from your current employer or a union (e.g. SADTU)				
5. Funeral policy with an insurance company				
6. Funeral policy with a bank (including Post Bank)				
7. Funeral cover from a funeral home (including AVBOB)				
8. Funeral cover from any other (e.g. church, spaza, stokvel, neighbourhood, etc.)				
9. Belong to a burial society (not AVBOB)				



SHOWCARD FC2

1. ABSA	2. ABSA Vehicle and Asset Finance
3. First National Bank/FNB	4. Nedbank
5. Post Bank / Post Office	6. Standard Bank
7. Stannic	8. Wesbank
9. Other (specify)	
Smaller bank	
10. African Bank	11. Capitec Bank
12. Ithala Bank	13. Teba Bank
14. Other (specify)	
Insurance and medical aid/hospital insurance company	
15. 1LifeDirect	16. AIG
17. Auto & General	18. Bonitas
19. Budget Insurance	20. Clientele Life
21. Dial Direct	22. Discovery Health
23. Discovery Life	24. FNB Insurance
25. Hollard Life Insurance	26. Hollard short term insurance
27. Legalwise	28. Liberty Life
29. Metropolitan	30. Metropolitan Life
31. Momentum	32. Mutual & Federal
33. Old Mutual	34. Outsurance
35. Sanlam	36. Santam
37. Zurich	38. Other (specify)
Food/clothing Store	
39. Ackermans	40. Edgars
41. Foschini	42. Jet Stores
43. Markham	44. PEP
45. Woolworths	46. Other (specify)
Furniture Store	
47. Bradlows	48. Furniture City
49. Joshua Doore	50. Lewis
54. Other (specify)	
Other places	
52. Local Store (e.g Spaza, Corner Café, Garage)	
53. Mashonisa	
54. Burial society / stokvel / savings club	
55. Employer	
56. Friends or family	
57. Other	
58. None	

SHOWCARD FC3

1. I personally have funeral cover or funeral policy
2. I am covered by a funeral cover or policy that someone else pays the premium for
3. I will benefit or receive the pay-out from someone else's burial society
4. I do not have any funeral cover at all



SHOWCARD SA1

	SA1		
	1. Never had	2. Used to have in the past but don't have now	3. Have now
<i>Investments/Savings</i>			
1. Unit trusts			
2. Education policy or plan			
3. Investment or savings policy			
4. Endowment policy			
5. Deposit account (fixed or notice deposit)			
6. Shares on the stock exchange			
7. Government bonds			
8. +Off-shore investments			
9. Co-operative or village bank savings			
<i>Informal savings</i>			
10. Stokvel or umgalelo or savings club (incl. Church club)			
11. Giving money to someone who will guard it for you, to keep it safe			
12. Keep cash or savings at home			



SHOWCARD SA2

Big bank and Vehicle Finance	
1. ABSA	2. ABSA Vehicle and Asset Finance
3. First National Bank/FNB	4. Nedbank
5. Post Bank / Post Office	6. Standard Bank
7. Stannic	8. Wesbank
9. Other (specify)	
Smaller bank	
10. African Bank	11. Capitec Bank
12. Ithala Bank	13. Teba Bank
14. Other (specify)	
Insurance and medical aid/hospital insurance company	
15. 1LifeDirect	16. AIG
17. Auto & General	18. Bonitas
19. Budget Insurance	20. Clientele Life
21. Dial Direct	22. Discovery Health
23. Discovery Life	24. FNB Insurance
25. Hollard Life Insurance	26. Hollard short term insurance
27. Legalwise	28. Liberty Life
29. Metropolitan	30. Metropolitan Life
31. Momentum	32. Mutual & Federal
33. Old Mutual	34. Outsurance
35. Sanlam	36. Santam
37. Zurich	38. Other (specify)
Food/clothing Store	
39. Ackermans	40. Edgars
41. Foschini	42. Jet Stores
43. Markham	44. PEP
45. Woolworths	46. Other (specify)
Furniture Store	
47. Bradlows	48. Furniture City
49. Joshua Doore	50. Lewis
4. Other (specify)	
Other places	
52. Local Store (e.g Spaza, Corner Café, Garage)	
53. Mashonisa	
54. Burial society / stokvel / savings club	
55. Employer	
56. Friends or family	
57. Other	
58. None	



SHOWCARD SA9

1. Been on an overseas holiday	
2. Stayed in a 2 or 3 star hotel	
3. Member of a golf or country club	
4. Travelled first class or business class by plane	
5. Eaten out at a branded family restaurant such as Spur, Saddles, Panarotti's etc.	
6. Hired self-catering accommodation when holidaying	
7. Own an exotic, sports or luxury car or 4X4	
8. Attended a live performance at the theatre	
9. Stayed in a 4 or 5 star hotel	
10. Made use of public transport such as bus, train, minibus taxi	
11. Visited a private game or safari lodge	
12. Have children who attend a government school	
13. Part of your wealth is invested overseas	
14. Own a pre-owned vehicle	
15. Purchased or commissioned an original artwork	
16. Stayed in a caravan park or camping site when holidaying	
17. Was involved in fundraising	
18. Attended a society event such as a gala dinner, opening etc.	
19. Eaten out at an exclusive restaurant	
20. Have children who attend a private school	
21. Member of a boat club or yacht club	
22. Have travelled on a private plane, jet or helicopter	
23. Own two or more properties	
24. Stayed in family holiday home or flat when holidaying	
25. None of these	



SHOWCARD MT3

How often do you send money to this person?					
1. Weekly	2. Monthly	3. Seasonally	4. Only once a year	5. Occasionally	6. When there is a need

SHOWCARD MT4

Do you mostly send by.....				
1. Paying into a bank account	2. Post Office, Money-gram or Western Union	3. Cash with a relative or friend	4. Taxi, bus, other vehicle for a fee	5. Other

SHOWCARD MT7

How often do you receive money from this person?					
1. Weekly	2. Monthly	3. Seasonally	4. Only once a year	5. Occasionally	6. When there is a need

SHOWCARD MT8

Do you mostly receive money				
1. Paying into a bank account	2. Post Office, Money-gram or Western Union	3. Cash with a relative or friend	4. Taxi, bus, other vehicle for a fee	5. Other



SHOWCARD PH3.1

	PH3.1	PH3.2	
	Yes	Own	Share
1 = No access to water inside the dwelling			
2 = Access to tap water inside dwelling			
3 = Tap water inside yard			
4 = Access to tap water on community stand			
5 = Other (please specify)			

SHOWCARD PH6

1. Nearest health centre/ clinic/ hospital
2. Nearest place to do shopping for groceries
3. Nearest point of access to public transport
4. Nearest formal financial institution (e.g. bank)
5. Nearest ATM
6. Nearest Post Office
7. <If mentioned that respondent do have child/children> Nearest School
8. <If mentioned that respondent do have child/children> Nearest University/College
9. Nearest church

SHOWCARD PH9.1

1 = Cell phone
2 = Public pay phone
3 = Cellular container phones
4 = Landline telephone at home
5 = Telephone/cell phone at a neighbour nearby
6 = Computer at home
7 = Computer elsewhere
8 = Internet at home
9 = Internet elsewhere
10 = Email at home
11 = Email elsewhere

SHOWCARD V1.1

	V1.1 What do you regard as your 5 main threat/s to your income/livelihood? (show card V1.1)
Natural	
1. Drought or loss of access to water for farming	
2. Flooding	
3. Hail	
4. Frost	
5. Loss of your land or access to land you use	
6. Loss of natural resources or loss of access to them e.g. forest, rivers	
7. Harvest failure or losses of crop after harvest	
8. Death or illness of livestock	
9. Seasonality of produce	
10. Fire	
11. Insecurity/ non stability of resources	
Social	
12. Death of or loss of income from main income earner	
13. Death of other family member/s excluding main income earner	
14. Illness within your household or family	
15. Increase in household size(more dependents on household income)	
16. Separation or divorce	
17. Crime	
18. Theft	
19. Birth of a child	
20. Engagement	
21. Wedding	
22. Paying Lobola	
23. Xenophobia	
Physical	
24. Fuel shortages or fuel price increases	
25. Loss of your home	
26. Loss of car	
Financial	
27. Rise in prices	
28. Rise in interest rates	
29. Loss of your employment	
30. Loss of your business	
31. Loss of your savings	
32. Losing Government grant	
33. Loss of Social Grant	
34. Too much debt	
Personal	
35. Jealousy of others towards you	
36. Your own insecurity	
Human	
37. Loss of expertise	
38. Corruption by someone else	
39. Becoming disabled	
40. Competition for employment	
41. Competition for resources	
42. You do not see any risks to your household finances	
43. Other (please specify)	



SHOWCARD V1.2

1 = Sell asset e.g. land, livestock	
2 = Take a loan from a formal financial institution	
3 = Take a loan from an informal financial organisation	
4 = Take loan from a friend or family	
5 = Take a loan from employer	
6 = Take a salary advancement from employer	
7 = Use your house or other property as collateral or security	
8 = Ask neighbours or friend or relatives for a donation	
9 = Claim from your insurance company	
10 = Apply for credit	
11 = Withdraw savings you have kept aside	
12 = Reduce consumption	
13 = Look for more work to supplement income	
14 = Ask for Government assistance	
15 = Don't know what I need to do	
16 = Nothing	
17 = Other (please specify)	

SHOWCARD V2

	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly agree</i>	<i>D/K</i>	<i>N/A</i>
1. It is important to have insurance just in case these threats happen							
2. It is important to have a lump sum saved up in case these threats happen							
3. It is better not to worry about risks that could happen							
4. You do not know what you would do if these risks happen							
5. You would have no one to support you if these risks happen							



SHOWCARD L1

	Often	Sometimes	Rarely	Never
1. Gone without enough food to eat				
2. Felt unsafe from crime in your home				
3. Gone without medicine or medical treatment that was needed				
4. Gone without cash income				
5. Gone without clean water to drink or cook with				
6. Gone without shelter				
7. Gone without electricity in your home (apart from power cuts)				
8. Gone without fuel to heat your home or cook food (apart from fuel shortages)				

SHOWCARD D1.2

1. Age 16 – 17	
2. Age 18 – 29	
3. Age 30 – 44	
4. Age 45 – 59	
5. Age 60+	
6. Refuse	

SHOWCARD D10

1. No formal education	
2. Some primary school	
3. Primary school completed	
4. Some high school	
5. Standard 8 or Grade 10 leavers	
6. Matriculated	
7. Some university	
8. University completed	
9. Any post-graduate qualification completed	
10. Any other post-matric qualification	
11. Some technical training, e.g. carpentry, motor mechanics	
12. Credits from a technikon or other tertiary education	
13. Completed apprenticeship/technical training, e.g. carpentry, motor mechanics	

8.5. Frequency distribution of key variables

Variable	Values	Freq.	%	Valid %	Cum. %
Age	<24 years	73	10.5	10.5	10.5
	25-34 years	200	28.9	28.9	39.4
	35-44 years	151	21.8	21.8	61.2
	45-54 years	100	14.4	14.4	75.6
	55-64 years	83	12.0	12.0	87.6
	65-74 years	57	8.2	8.2	95.8
	>75 years	29	4.2	4.2	100.0
	Total	693	100.0	100.0	
Gender	Female	424	61.2	61.2	61.2
	Male	269	38.8	38.8	100.0
	Total	693	100.0	100.0	
Area	Metro	143	20.6	20.6	20.6
	Non Metro	550	79.4	79.4	100.0
	Total	693	100.0	100.0	
Home Ownership	Own home or bonded	506	73.0	73.0	73.0
	Renting	48	6.9	6.9	79.9
	Does not own and not paying rent	137	19.8	19.8	99.7
	Don't know	2	.3	.3	100.0
	Total	693	100.0	100.0	
Primary source of Income	Formal employment	130	18.8	21.1	21.1
	Money from others	118	17.0	19.2	40.3
	Government grants	247	35.6	40.1	80.4
	Informal employment	84	12.1	13.6	94.0
	Self-employment	28	4.0	4.5	98.5

	Other	9	1.3	1.5	100.0
	Total	616	88.9	100.0	
	Missing	77	11.1		
	Total	693	100.0		
Number of Dependents	0	53	7.6	8.6	8.6
	1	151	21.8	24.5	33.1
	2	113	16.3	18.3	51.5
	3	108	15.6	17.5	69.0
	4	75	10.8	12.2	81.2
	5	48	6.9	7.8	89.0
	6+	68	9.8	11.0	100.0
	Total	616	88.9	100.0	
	Missing	77	11.1		
	Total	693	100.0		
Language	Afrikaans	46	6.6	6.6	6.6
	English	2	0.3	0.3	6.9
	IsiNdebele	12	1.7	1.7	8.7
	IsiXhosa	157	22.7	22.7	31.3
	IsiZulu	179	25.8	25.8	57.1
	Sepedi	82	11.8	11.8	69.0
	Sesotho	57	8.2	8.2	77.2
	Setswana	70	10.1	10.1	87.3
	SiSwati	27	3.9	3.9	91.2
	Tshivenda	27	3.9	3.9	95.1
	Xitsonga	34	4.9	4.9	100
	Total	693	100	100	
Relationship Status	Married or living together	207	29.9	29.9	29.9
	Single or never married	389	56.1	56.1	86.0

	Widowed / Separated / Divorced	96	13.9	13.9	99.9
	Other	1	.1	.1	100.0
	Total	693	100.0	100.0	
Education	No schooling	42	6.1	6.1	6.1
	Primary schooling	150	21.6	21.6	27.7
	Some high schooling	348	50.2	50.2	77.9
	Completed high schooling	133	19.2	19.2	97.1
	Post high school qualification	20	2.9	2.9	100.0
	Total	693	100.0	100.0	

8.6. Results of the logistic regression

Variable	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for Exp(B)	
Age (A)			13.522	6	0.035			
	-1.845	0.676	7.449	1	0.006	0.158	0.042	0.595
	-1.223	0.567	4.654	1	0.031	0.294	0.097	0.894
	-0.866	0.551	2.47	1	0.116	0.421	0.143	1.239
	-0.447	0.548	0.664	1	0.415	0.64	0.218	1.874
	-0.32	0.533	0.361	1	0.548	0.726	0.255	2.063
	-0.193	0.516	0.14	1	0.708	0.824	0.3	2.268
Gender (G)	0.31	0.228	1.846	1	0.174	1.364	0.872	2.134
Area (R)	0.423	0.251	2.836	1	0.092	1.526	0.933	2.497
Home ownership (H)			1.634	3	0.652			
	23.562	40192.728	0	1	1	1.71e10	0	.
	24.093	40192.728	0	1	1	2.91e10	0	.
	23.637	40192.728	0	1	1	1.84e10	0	.
Source of Income (I)			41.075	5	0			
	1.121	0.889	1.591	1	0.207	3.067	0.537	17.507
	-0.671	0.889	0.569	1	0.451	0.511	0.089	2.921
	-0.048	0.87	0.003	1	0.956	0.953	0.173	5.246
	-0.769	0.892	0.742	1	0.389	0.464	0.081	2.664
	1.049	1.007	1.085	1	0.298	2.855	0.396	20.564
Number of dependents (D)			12.867	6	0.045			
	-0.766	0.462	2.754	1	0.097	0.465	0.188	1.149
	-0.324	0.352	0.846	1	0.358	0.724	0.363	1.442
	-0.809	0.362	5.006	1	0.025	0.445	0.219	0.905

	-0.193	0.371	0.271	1	0.602	0.824	0.398	1.706
	0.288	0.401	0.514	1	0.473	1.333	0.608	2.925
	-0.523	0.437	1.433	1	0.231	0.593	0.252	1.396
Language (L)			24.317	10	0.007			
	-1.004	0.561	3.197	1	0.074	0.367	0.122	1.101
	-1.274	1.59	0.642	1	0.423	0.28	0.012	6.314
	-1.184	0.839	1.992	1	0.158	0.306	0.059	1.584
	0.292	0.461	0.403	1	0.526	1.339	0.543	3.303
	-0.615	0.456	1.82	1	0.177	0.541	0.221	1.321
	-0.364	0.483	0.568	1	0.451	0.695	0.27	1.79
	-0.923	0.533	3.004	1	0.083	0.397	0.14	1.128
	-0.522	0.523	0.996	1	0.318	0.593	0.213	1.654
	0.786	0.664	1.401	1	0.237	2.194	0.597	8.055
	-0.495	0.641	0.596	1	0.44	0.61	0.174	2.141
Marital Status (M)			0.227	3	0.973			
	-							
	18.397	40195.082	0	1	1	0	0	.
	-							
	18.493	40195.082	0	1	1	0	0	.
	-							
	18.516	40195.082	0	1	1	0	0	.
Educational level (E)			48.955	4	0			
	-3.818	0.84	20.644	1	0	0.022	0.004	0.114
	-2.897	0.769	14.206	1	0	0.055	0.012	0.249
	-1.851	0.732	6.39	1	0.011	0.157	0.037	0.66
	-0.823	0.751	1.2	1	0.273	0.439	0.101	1.914
	-1.731	56842.243	0	1	1	0.177		

8.7. Results of the logistic regression with significant variables

Variable	B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I. for Exp(B)	
Age (A)			15.873	6	0.014			
	-1.808	0.631	8.195	1	0.004	0.164	0.048	0.566
	-1.096	0.519	4.455	1	0.035	0.334	0.121	0.925
	-0.789	0.519	2.313	1	0.128	0.454	0.164	1.256
	-0.33	0.522	0.398	1	0.528	0.719	0.258	2.002
	-0.278	0.518	0.287	1	0.592	0.757	0.274	2.092
	-0.174	0.51	0.116	1	0.733	0.84	0.309	2.285
Income (I)			38.544	5	0			
	0.845	0.855	0.977	1	0.323	2.327	0.436	12.43
	-0.756	0.86	0.774	1	0.379	0.469	0.087	2.53
	-0.228	0.842	0.074	1	0.786	0.796	0.153	4.144
	-0.976	0.862	1.281	1	0.258	0.377	0.07	2.042
	0.839	0.98	0.734	1	0.392	2.314	0.339	15.791
Dependents (D)			13.319	6	0.038			
	-0.808	0.45	3.223	1	0.073	0.446	0.184	1.077
	-0.339	0.344	0.969	1	0.325	0.713	0.363	1.399
	-0.687	0.355	3.741	1	0.053	0.503	0.251	1.009
	-0.172	0.367	0.221	1	0.639	0.842	0.41	1.728
	0.41	0.394	1.081	1	0.299	1.507	0.696	3.262
	-0.44	0.43	1.047	1	0.306	0.644	0.277	1.496
Language (L)			23.601	10	0.009			
	-0.92	0.553	2.769	1	0.096	0.398	0.135	1.178
	-1.341	1.563	0.736	1	0.391	0.262	0.012	5.597

	-1.134	0.83	1.864	1	0.172	0.322	0.063	1.639
	0.363	0.45	0.651	1	0.42	1.438	0.595	3.473
	-0.444	0.442	1.009	1	0.315	0.642	0.27	1.525
	-0.316	0.474	0.445	1	0.505	0.729	0.288	1.845
	-0.843	0.522	2.609	1	0.106	0.43	0.155	1.197
	-0.531	0.511	1.076	1	0.3	0.588	0.216	1.603
	0.808	0.657	1.514	1	0.219	2.244	0.619	8.135
	-0.487	0.634	0.59	1	0.442	0.615	0.177	2.129
Educational level (E)			50.202	4	0			
	-3.866	0.82	22.213	1	0	0.021	0.004	0.105
	-2.955	0.751	15.49	1	0	0.052	0.012	0.227
	-1.915	0.711	7.248	1	0.007	0.147	0.037	0.594
	-0.92	0.73	1.59	1	0.207	0.398	0.095	1.666
Constant	3.74	1.273	8.635	1	0.003	42.077		

		Predicted		
		Banking Status		Percentage
Observed		No	Yes	Correct
Banking status	No	179	98	64.6
	Yes	83	256	75.5
Overall percentage				70.6

Hosmer and Lemershow Test			
Step	Chi-square	df	Sig.
1	6.832	8	0.555



8.8. Results of the Cochran Q test

Q: You trust them with your money

		Value	
		No	Yes
QF2.Channel attributes - You trust them with your money - Banks		284	57
QF2.Channel attributes - You trust them with your money - Post Office		280	61
QF2.Channel attributes - You trust them with your money - Supermarket counters		256	85
N	341		
Cochran's Q	8.240		
df	2		
Asymp. Sig.	.016		

Q: They are cheap to use

		Value	
		No	Yes
QF2.Channel attributes - They are cheap to use - Banks		331	10
QF2.Channel attributes - They are cheap to use - Post Office		265	76
QF2.Channel attributes - They are cheap to use - Supermarket counters		234	107
N	341		
Cochran's Q	88.180		
df	2		
Asymp. Sig.	.000		

Q: They speak your language

		Value	
		0	1
QF2.Channel attributes - They speak your own language - Banks		300	41
QF2.Channel attributes - They speak your own language - Post Office		234	107
QF2.Channel attributes - They speak your own language - Supermarket counters		170	171
N	341		
Cochran's Q	124.275		
df	2		
Asymp. Sig.	.000		

Q: They treat you well

		Value	
		0	1
QF2.Channel attributes - They treat you well - Banks		311	30
QF2.Channel attributes - They treat you well - Post Office		265	76
QF2.Channel attributes - They treat you well - Supermarket counters		210	131
N	341		
Cochran's Q	78.677		
df	2		
Asymp. Sig.	.000		

8.9. Results of the McNemar test

McNemar test for: *You trust them with your money*

Q: Channel attributes - You trust them with your money - Banks * Post Office

		QF2.Channel attributes - You trust them with your money - Post Office		Total
		NO	YES	
QF2.Channel attributes - You trust them with your money - Banks	NO	237	47	284
	YES	43	14	57
Total		280	61	341
		Value	Approx. Sig.	
Nominal by Nominal	Phi	.078	.150	
	Cramer's V	.078	.150	
N of Valid Cases		341		
Chi-square tests		Value	Exact Sig.	
McNemar Test			.752 ^a	
N of Valid Cases		341		

Q: Channel attributes - You trust them with your money - Banks * Supermarkets

		QF2.Channel attributes - You trust them with your money - Supermarket		Total
		NO	YES	
QF2.Channel attributes - You trust them with your money - Banks	NO	204	80	284
	YES	52	5	57
Total		256	85	341
		Value	Approx. Sig.	
Nominal by Nominal	Phi	-.167	.002	
	Cramer's V	.167	.002	
N of Valid Cases		341		
	Test	Chi-Square	Sig.	
1	Uncorrected	5.939	.0148	
2	Corrected*	5.523	.0188	

95%CI for difference in proportions (paired) (*)

	Percent A	Percent B	Difference	Lower.CI	Upper.CI
YES	16.72%	24.93%	-8.21%	-14.71%	-1.62%

(*) A = Banks. B = Supermarkets

McNemar test for: They are cheap to use

Q: Channel attributes – They are cheap to use - Banks * Post Office

		QF2.Channel attributes - They are cheap to use – Post Office		Total
		NO	YES	
QF2.Channel attributes -	NO	259	72	331
They are cheap to use -	YES	6	4	10
Banks				
Total		265	76	341
		Value	Approx. Sig.	
Nominal by Nominal	Phi	.074	.172	
	Cramer's V	.074	.172	
N of Valid Cases		341		
	Test	Chi-Square	Sig.	
1	Uncorrected	55.846	.0000	
2	Corrected*	54.167	.0000	

95%CI for difference in proportions (paired) (*)

	Percent A	Percent B	Difference	Lower.CI	Upper.CI
YES	2.93%	22.29%	-19.35%	-24.18%	-14.73%

(*) A = Banks. B = Post Office

Q: Channel attributes – They are cheap to use – Post Office * Supermarkets

		QF2.Channel attributes - They are cheap to use – Supermarkets		Total
		NO	YES	
QF2.Channel attributes -	NO	175	90	265
They are cheap to use –	YES	59	17	76
Post Office				
Total		265	234	341
		Value	Approx. Sig.	
Nominal by Nominal	Phi	-.104	.055	
	Cramer's V	.104	.055	
N of Valid Cases		341		
	Test	Chi-Square	Sig.	
1	Uncorrected	6.450	.0111	
2	Corrected*	6.040	.0140	

95%CI for difference in proportions (paired) (*)

	Percent A	Percent B	Difference	Lower.CI	Upper.CI
YES	22.29%	31.38%	-9.09%	-15.96%	-2.10%

(*) A = Post Office. B = Supermarkets

McNemar test for: They speak your language

Q: Channel attributes – They speak your language - Banks * Post Office

		QF2.Channel attributes - They speak your language – Post Office		Total
		NO	YES	
QF2.Channel attributes -	NO	222	78	300
They speak your language -	YES	12	29	41
Banks				
Total		265	234	341
		Value	Approx. Sig.	
Nominal by Nominal	Phi	.314	.000	
	Cramer's V	.314	.000	
N of Valid Cases		341		
	Test	Chi-Square	Sig.	
1	Uncorrected	55.846	.0000	
2	Corrected*	54.167	.0000	

95%CI for difference in proportions (paired) (*)

	Percent A	Percent B	Difference	Lower.CI	Upper.CI
YES	12.02%	31.38%	-19.35%	-24.44%	-14.25%

(*) A = Banks. B = Post Office

Q: Channel attributes – They speak your language – Post Office * Supermarkets

		QF2.Channel attributes - They speak your language – Supermarkets		Total
		NO	YES	
QF2.Channel attributes -	NO	122	112	234
They speak your language –	YES	48	59	107
Post Office				
Total		265	170	341
		Value	Approx. Sig.	
Nominal by Nominal	Phi	.068	.212	
	Cramer's V	.068	.212	
N of Valid Cases		341		
	Test	Chi-Square	Sig.	
1	Uncorrected	25.600	.0000	
2	Corrected*	24.806	.0000	

95%CI for difference in proportions (paired) (*)

	Percent A	Percent B	Difference	Lower.CI	Upper.CI
YES	31.38%	50.15%	-18.77%	-25.61%	-11.65%

(*) A = Post Office. B = Supermarkets





Total	341	100.0		
-------	-----	-------	--	--

McNemar test for: They treat you well

Q: Channel attributes – They treat you well - Banks * Post Office

		QF2.Channel attributes - They treat you well – Post Office		Total
		NO	YES	
QF2.Channel attributes -	NO	245	66	311
They treat you well - Banks	YES	20	10	30
Total		265	265	341
		Value	Approx. Sig.	
Nominal by Nominal	Phi	.082	.128	
	Cramer's V	.082	.128	
N of Valid Cases		341		
	Test	Chi-Square	Sig.	
1	Uncorrected	24.605	.0000	
2	Corrected*	23.547	.0000	

95%CI for difference in proportions (paired) (*)

	Percent A	Percent B	Difference	Lower.CI	Upper.CI
YES	8.80%	22.29%	-13.49%	-18.69%	-8.30%

(*) A = Banks. B = Post Office

Q: Channel attributes – They treat you well – Post Office * Supermarkets

		QF2.Channel attributes - They treat you well – Supermarkets		Total
		NO	YES	
QF2.Channel attributes -	NO	160	105	265
They treat you well – Post Office	YES	50	26	76
Total		265	210	341
		Value	Approx. Sig.	
Nominal by Nominal	Phi	-.046	.392	
	Cramer's V	.046	.392	
N of Valid Cases		341		
	Test	Chi-Square	Sig.	
1	Uncorrected	19.516	.0000	
2	Corrected*	18.813	.0000	

95%CI for difference in proportions (paired) (*)

	Percent A	Percent B	Difference	Lower.CI	Upper.CI
YES	22.29%	38.42%	-16.13%	-22.95%	-9.10%

(*) A = Post Office. B = Supermarkets

8.10. Channel availability

QE1.Channels available in community					
Post Office		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	150	44.0	44.0	44.0
	YES	191	56.0	56.0	100.0
	Total	341	100.0	100.0	
Bank branch		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	226	66.3	66.3	66.3
	YES	115	33.7	33.7	100.0
	Total	341	100.0	100.0	
Supermarket		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	NO	145	42.5	42.5	42.5
	YES	196	57.5	57.5	100.0
	Total	341	100.0	100.0	

QE2.Places in community by main mode of access					
Post Office		Freq.	%	Valid %	Cum. %
Valid	Walk	103	30.2	53.9	53.9
	Taxi	75	22.0	39.3	93.2
	Public transport	11	3.2	5.8	99.0
	A lift with someone	1	.3	.5	99.5
	Dont know	1	.3	.5	100.0
	Total	191	56.0	100.0	
Missing	System	150	44.0		
Total		341	100.0		
Bank branch		Freq.	%	Valid %	Cum. %
Valid	Walk	28	8.2	24.3	24.3
	My own car	1	.3	.9	25.2
	Taxi	75	22.0	65.2	90.4
	Public transport	8	2.3	7.0	97.4
	Dont know	3	.9	2.6	100.0
	Total	115	33.7	100.0	
Missing	System	226	66.3		
Total		341	100.0		
Supermarket		Freq.	%	Valid %	Cum. %
Valid	Walk	124	36.4	63.3	63.3
	My own car	1	.3	.5	63.8
	Taxi	59	17.3	30.1	93.9
	Public transport	8	2.3	4.1	98.0
	A lift with someone	4	1.2	2.0	100.0
	Total	196	57.5	100.0	
Missing	System	145	42.5		

8.12. CFA fit indices

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	115	531.611	349	.000	1.523
Saturated model	464	.000	0		
Independence model	58	4894.558	406	.000	12.056

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.891	.874	.960	.953	.959
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.860	.766	.825
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	182.611	124.392	248.791
Saturated model	.000	.000	.000
Independence model	4488.558	4266.780	4717.617

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	1.564	.537	.366	.732
Saturated model	.000	.000	.000	.000
Independence model	14.396	13.202	12.549	13.875

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.039	.032	.046	.997
Independence model	.180	.176	.185	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	761.611	783.869		
Saturated model	928.000	1017.806		
Independence model	5010.558	5021.784		

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	2.240	2.069	2.435	2.305
Saturated model	2.729	2.729	2.729	2.994
Independence model	14.737	14.085	15.411	14.770

8.14. Modification Indices for CFA model

Covariances

			M.I.	Par Change
e29	<-->	TASKm	4.830	.038
e27	<-->	e29	5.038	.117
e24	<-->	SOC	4.746	-.048
e24	<-->	TSEm	7.449	-.006
e22	<-->	SOC	5.321	.055
e22	<-->	TSEm	6.788	.006
e22	<-->	BI	4.431	-.024
e22	<-->	e26	4.423	.035
e18	<-->	e22	5.418	.042
e17	<-->	BI	6.813	-.089
e16	<-->	e28	4.414	.084
e14	<-->	BI	5.452	-.076
e14	<-->	e28	8.338	.145
e13	<-->	e28	5.488	-.125
e13	<-->	e21	6.687	.134
e13	<-->	e18	7.937	-.156
e13	<-->	e17	6.455	.143
e12	<-->	BI	4.134	.079
e10	<-->	HED	5.268	.094
e10	<-->	e27	5.185	.154
e10	<-->	e25	4.279	-.041
e10	<-->	e21	9.436	.170
e9	<-->	BI	8.683	.121
e8	<-->	e24	4.575	-.043
e7	<-->	e23	5.437	-.007

e6	<-->	e24	9.501	-.011
e6	<-->	e17	4.214	.024
e4	<-->	TASKm	4.460	.009
e4	<-->	e29	5.009	.022
e4	<-->	e23	4.189	.007
e4	<-->	e20	6.149	.027
e3	<-->	PU	8.453	-.084
e3	<-->	HED	27.290	.173
e3	<-->	e27	8.085	.156
e3	<-->	e28	12.837	.167
e3	<-->	e24	8.886	.044
e3	<-->	e22	7.404	-.044
e3	<-->	e17	8.996	-.147
e3	<-->	e13	9.358	-.153
e2	<-->	e29	4.661	.098
e2	<-->	e27	5.431	-.141
e2	<-->	e12	11.020	.205
e2	<-->	e10	7.997	-.166
e2	<-->	e9	4.428	.137
e1	<-->	HED	7.333	-.088
e1	<-->	e15	8.264	.107

Regression Weights

			M.I.	Par Change
Q147K	<---	TASKm	6.580	.352
Q147K	<---	Q135AS	4.531	.202
Q147K	<---	Q156D	5.386	.441
Q152C	<---	TSEm	4.003	.999
Q152H	<---	TSEm	4.684	-1.132
Q135AS	<---	TSEm	5.323	-.385
Q135AS	<---	Q156G	9.728	-.184
Q135AC	<---	Q156H	4.307	-.129
Q135M	<---	TSEm	4.874	.399
Q135M	<---	Q156G	4.899	.141
Q135M	<---	Q156E	5.451	.094
Q144	<---	Q156D	6.459	.526
Q147B	<---	TASKm	4.159	-.318
Q156D	<---	TASKm	5.468	.081
Q156D	<---	Q135AC	6.075	.060
Q152D	<---	SOC	8.526	.114
Q152D	<---	Q135AS	6.751	.260

8.15. SEM fit indices

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	102	544.344	362	.000	1.504
Saturated model	464	.000	0		
Independence model	58	4894.558	406	.000	12.056

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.889	.875	.960	.954	.959
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.892	.792	.855
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	182.344	123.590	249.069
Saturated model	.000	.000	.000
Independence model	4488.558	4266.780	4717.617

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	1.601	.536	.363	.733
Saturated model	.000	.000	.000	.000
Independence model	14.396	13.202	12.549	13.875

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.038	.032	.045	.999



Independence model	.180	.176	.185	.000
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AIC

Model	AIC	BCC	BIC	CAIC
Default model	748.344	768.086		
Saturated model	928.000	1017.806		
Independence model	5010.558	5021.784		

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	2.201	2.028	2.397	2.259
Saturated model	2.729	2.729	2.729	2.994
Independence model	14.737	14.085	15.411	14.770

8.16. Modification indices structural model

Covariances

			M.I.	Par Change
TSE	<-->	SOC	7.113	-.025
e32	<-->	SOC	5.062	.148
e32	<-->	resPEOU	27.793	-.142
e32	<-->	resPU	10.499	-.078
e29	<-->	TASK	6.715	.047
e26	<-->	TSE	5.880	.015
e27	<-->	e32	9.004	.166
e27	<-->	e29	5.361	.120
e28	<-->	e32	14.092	.176
e24	<-->	e32	8.522	.044
e22	<-->	TSE	6.410	.006
e22	<-->	e32	6.897	-.043
e18	<-->	e22	5.291	.041
e17	<-->	resBI	7.386	-.094
e17	<-->	e32	9.044	-.149
e14	<-->	resBI	5.375	-.077
e14	<-->	e28	8.199	.144
e13	<-->	e32	10.507	-.164
e13	<-->	e28	6.472	-.137
e13	<-->	e21	6.407	.131
e13	<-->	e18	7.858	-.156
e13	<-->	e17	6.944	.149
e10	<-->	e21	9.706	.173
e9	<-->	resBI	8.467	.121
e8	<-->	TSE	6.923	-.022

e7	<-->	e23	5.396	-.007
e6	<-->	SOC	6.230	-.038
e6	<-->	e24	8.471	-.010
e4	<-->	TASK	6.106	.011
e4	<-->	e20	6.051	.026
e2	<-->	e12	10.291	.197
e2	<-->	e10	8.204	-.169
e1	<-->	e15	7.644	.102

Regression Weights

			M.I.	Par Change
Q152D	<---	SOC	9.310	.121
Q152D	<---	HED	5.752	.161
Q152D	<---	Q135AS	6.382	.255
Q147K	<---	TASK	6.715	.357
Q152C	<---	TSE	5.880	1.213
Q135AS	<---	Q156G	8.814	-.174
Q135M	<---	TSE	6.410	.459
Q135M	<---	Q156G	5.715	.153
Q135M	<---	Q156E	6.146	.100
Q144	<---	Q156D	6.426	.525
Q152J	<---	TSE	6.923	-1.740
Q152J	<---	Q156G	6.837	-.612
Q156D	<---	TASK	6.106	.086
Q156D	<---	Q135AC	6.540	.063

8.17. SEM Standardised residual covariance

	Q152 D	Q147 K	Q152 C	Q152 E	Q152 H	Q135 BA	Q135 AS	Q135 AC	Q135 M	Q145	Q144	Q143	Q142	Q147 L	Q147 M	Q147 D	Q147 B	Q147 J	Q147 G	Q147 C	Q152 A	Q152 G	Q152 J	Q156 H	Q156 G	Q156 E	Q156 D	Q147 H	Q147 E	
Q152 D	0.00																													
Q147 K	0.02	0.00																												
Q152 C	1.82	-0.13	0.00																											
Q152 E	2.69	1.29	-0.03	0.00																										
Q152 H	3.01	-0.64	0.06	-0.20	0.00																									
Q135 BA	1.10	1.28	0.06	-0.54	-1.00	0.00																								
Q135 AS	2.30	1.63	0.63	0.70	-0.32	-0.11	0.00																							
Q135 AC	1.53	1.66	0.49	-0.25	-0.35	-0.28	0.19	0.00																						
Q135 M	-0.15	1.43	1.23	-0.18	-1.15	0.39	-0.20	0.02	0.00																					
Q145	0.90	0.09	0.28	0.16	-0.34	0.02	0.38	0.18	-0.05	0.00																				
Q144	1.88	1.07	0.70	1.00	-0.52	-0.10	0.65	0.21	-0.74	-0.04	0.00																			
Q143	0.65	0.14	-0.15	-0.07	-0.77	-0.36	-0.02	-0.31	-1.20	-0.09	0.22	0.00																		
Q142	0.88	0.67	0.33	0.91	-0.71	0.54	0.58	-0.01	0.43	0.19	-0.12	-0.04	0.00																	
Q147 L	-2.28	0.47	-0.17	0.68	-0.34	-0.07	-0.71	0.36	-0.06	-0.59	0.12	-0.25	-0.29	0.00																
Q147 M	-0.51	0.57	-0.29	-0.76	0.71	-0.19	-0.96	0.09	-0.70	0.00	0.17	0.40	0.13	-0.18	0.00															
Q147 D	-0.64	-0.54	-0.11	0.55	-0.37	0.11	0.35	1.47	0.03	-1.01	-0.08	-0.57	-0.88	-0.20	-0.29	0.00														
Q147 B	-1.26	-0.79	-0.05	-0.35	1.56	-0.44	-1.47	-1.02	-1.72	-1.35	-0.87	-0.69	-0.30	0.15	0.50	0.21	0.00													
Q147 J	-2.19	-0.09	-0.34	-0.47	-1.71	0.60	0.06	0.16	0.54	-0.64	-1.05	-1.14	-1.97	1.47	-0.23	1.00	0.29	0.00												
Q147 G	-0.65	0.09	0.13	0.68	-0.47	-0.65	-0.29	0.04	-0.83	0.28	1.13	0.89	1.17	0.33	-0.74	-0.91	0.29	0.36	0.00											
Q147 C	-1.00	-0.62	0.70	-0.69	0.28	0.17	0.25	0.46	0.00	-0.30	0.11	0.17	-0.04	-0.05	-0.03	0.50	0.37	0.56	-0.57	0.00										
Q152 A	2.03	1.50	0.63	1.93	1.02	-0.96	0.50	1.54	1.85	2.11	1.41	0.62	1.30	-0.51	-0.64	1.46	-0.47	0.65	0.48	0.43	0.00									
Q152 G	1.73	0.00	-0.89	-0.09	0.40	-0.97	0.33	1.45	0.99	-0.66	0.05	-0.71	-0.70	-0.48	-0.74	-0.25	-1.52	-0.43	-1.08	-0.03	-0.29	0.00								
Q152 J	1.68	0.48	-1.30	0.01	0.71	0.16	-0.39	1.01	1.29	0.32	0.97	0.08	0.05	-0.04	-0.57	0.38	-0.20	-0.05	0.03	0.26	0.06	0.15	0.00							
Q156 H	0.35	-0.10	1.16	-0.05	-1.27	1.49	-0.71	-1.10	0.83	-0.61	-0.34	0.02	-1.06	-1.39	-0.43	-0.49	0.52	0.17	-1.59	0.93	-0.77	-0.89	-1.94	0.00						
Q156 G	-0.82	0.23	1.30	0.54	-1.14	1.92	-1.10	0.47	1.95	0.02	0.65	0.23	0.11	0.36	-0.09	-0.70	-0.10	0.93	-0.50	1.22	-2.31	-1.34	-3.13	0.24	0.00					
Q156 E	0.22	1.01	0.88	-0.33	-0.19	0.28	-0.30	-0.05	1.94	0.12	0.53	0.35	0.11	-1.06	0.42	-0.55	-0.22	-0.48	-1.01	1.13	-1.25	-0.72	-2.14	-0.15	-0.21	0.00				
Q156 D	-0.05	1.25	0.33	-0.46	-1.30	1.96	1.80	2.51	1.85	0.26	1.68	0.79	0.24	-0.66	-0.71	-0.99	0.92	0.46	-0.53	-0.47	-0.97	-0.61	-0.93	-0.45	-0.27	1.05	0.00			
Q147 H	0.26	1.10	0.05	-1.22	-0.35	0.35	-0.16	0.01	-1.17	0.28	0.67	0.37	0.28	-0.97	0.13	0.07	-0.65	-0.78	1.70	-0.33	-1.70	-0.18	-1.36	0.37	0.55	1.08	-0.29	0.00		
Q147 E	-0.79	-0.47	-0.39	-1.04	-0.89	-0.39	-0.78	0.14	-0.06	-1.45	-0.74	-0.74	-1.49	0.14	0.61	1.44	-0.90	0.74	0.22	0.48	-0.24	-0.08	-1.14	-0.32	0.51	0.19	-0.78	0.40	0.00	

265

8.18. Multi-group fit indices – gender

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Unrestricted loadings	146	1033.326	724	.000	1.427
Equal loadings	139	1036.975	731	.000	1.419
Saturated model	870	.000	0		
Independence model	58	5367.668	812	.000	6.610

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Unrestricted loadings	.807	.784	.933	.924	.932
Equal loadings	.807	.785	.934	.925	.933
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Unrestricted loadings	.892	.720	.831
Equal loadings	.900	.726	.840
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Unrestricted loadings	309.326	228.070	398.595
Equal loadings	305.975	224.711	395.255
Saturated model	.000	.000	.000
Independence model	4555.668	4327.265	4790.688

FMIN

Model	FMIN	F0	LO 90	HI 90
Unrestricted loadings	3.048	.912	.673	1.176
Equal loadings	3.059	.903	.663	1.166
Saturated model	.000	.000	.000	.000
Independence model	15.834	13.439	12.765	14.132

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Unrestricted loadings	.036	.030	.040	1.000
Equal loadings	.035	.030	.040	1.000
Independence model	.129	.125	.132	.000

AIC

Model	AIC	BCC	BIC	CAIC
Unrestricted loadings	1325.326	1392.070		
Equal loadings	1314.975	1378.518		
Saturated model	1740.000	2137.718		
Independence model	5483.668	5510.182		

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Unrestricted loadings	3.910	3.670	4.173	4.106
Equal loadings	3.879	3.639	4.142	4.066
Saturated model	5.133	5.133	5.133	6.306
Independence model	16.176	15.502	16.869	16.254

8.19. Multi-group critical ratios – gender

	EM	AM	FM	GM	BM	DM	CM	EF	AF	FF	GF	BF	DF	CF
EM	0.000													
AM	0.583	0.000												
FM	-	-	0.000											
GM	5.376	4.693	2.275	0.000										
BM	-	-	-	-	0.000									
DM	2.117	2.338	1.890	1.124	1.160	0.000								
CM	-	-	-	-	-	-	0.000							
EF	0.195	0.489	6.434	5.267	1.689	2.172	3.734	0.000						
AF	-	-	-	-	-	-	-	-	0.000					
FF	7.131	5.706	1.260	3.082	6.296	2.286	2.492	7.391	4.845	0.000				
GF	-	-	-	-	-	-	-	-	-	-	0.000			
BF	1.764	2.021	4.507	3.241	0.361	0.817	1.991	1.813	1.071	4.711	2.253	0.000		
DF	-	-	-	-	-	-	-	-	-	-	-	-	0.000	
CF	2.337	2.491	2.935	1.877	1.118	0.222	1.073	2.140	1.550	2.810	1.133	0.797	0.619	0.000

8.20. Multi-group fit indices – age

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Unrestricted loadings	146	994.222	724	.000	1.373
Equal loadings	139	1006.775	731	.000	1.377
Saturated model	870	.000	0		
Independence model	58	5421.545	812	.000	6.677

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Unrestricted loadings	.817	.794	.942	.934	.941
Equal loadings	.814	.794	.941	.934	.940
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Unrestricted loadings	.892	.728	.839
Equal loadings	.900	.733	.846
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Unrestricted loadings	270.222	191.507	356.990
Equal loadings	275.775	196.466	363.131
Saturated model	.000	.000	.000
Independence model	4609.545	4379.886	4845.819

FMIN

Model	FMIN	F0	LO 90	HI 90
Unrestricted loadings	2.933	.797	.565	1.053
Equal loadings	2.970	.813	.580	1.071
Saturated model	.000	.000	.000	.000
Independence model	15.993	13.597	12.920	14.294

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Unrestricted loadings	.033	.028	.038	1.000
Equal loadings	.033	.028	.038	1.000
Independence model	.129	.126	.133	.000

AIC

Model	AIC	BCC	BIC	CAIC
Unrestricted loadings	1286.222	1349.318		
Equal loadings	1284.775	1344.846		
Saturated model	1740.000	2115.985		
Independence model	5537.545	5562.611		

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Unrestricted loadings	3.794	3.562	4.050	3.980
Equal loadings	3.790	3.556	4.048	3.967
Saturated model	5.133	5.133	5.133	6.242
Independence model	16.335	15.657	17.032	16.409

8.21. Multi-group critical ratios – age

	EM	AM	FM	GM	BM	DM	CM	EF	AF	FF	GF	BF	DF	CF
EM	0.000													
AM	1.341	0.000												
FM	-	-	0.000											
GM	-	-	1.908	0.000										
BM	-	-	6.246	4.869	0.000									
DM	-	-	0.920	0.054	2.749	0.000								
CM	-	-	0.327	0.468	2.944	0.394	0.000							
EF	-	-	7.004	5.989	2.210	4.141	4.432	0.000						
AF	-	-	5.239	4.334	1.061	3.131	3.440	0.725	0.000					
FF	-	-	0.100	2.020	6.081	0.866	0.308	7.553	5.076	0.000				
GF	-	-	3.597	1.511	3.661	0.597	1.081	4.788	3.725	2.639	0.000			
BF	-	-	5.539	4.218	0.220	2.487	2.854	2.314	1.015	5.313	3.139	0.000		
DF	-	-	2.413	1.890	0.015	1.624	1.885	1.219	0.605	2.366	1.479	0.125	0.000	
CF	-	-	3.451	2.236	1.655	1.346	1.747	3.069	2.020	2.855	1.322	1.524	0.885	0.000

8.22. Multi-group fit indices – location

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Unrestricted loadings	146	1171.943	724	.000	1.619
Equal loadings	139	1196.990	731	.000	1.637
Saturated model	870	.000	0		
Independence model	58	5672.017	812	.000	6.985

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Unrestricted loadings	.793	.768	.909	.897	.908
Equal loadings	.789	.766	.906	.893	.904
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Unrestricted loadings	.892	.707	.809
Equal loadings	.900	.710	.814
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Unrestricted loadings	447.943	358.242	545.546
Equal loadings	465.990	375.047	564.826
Saturated model	.000	.000	.000
Independence model	4860.017	4624.603	5102.030

FMIN

Model	FMIN	F0	LO 90	HI 90
Unrestricted loadings	3.457	1.321	1.057	1.609
Equal loadings	3.531	1.375	1.106	1.666
Saturated model	.000	.000	.000	.000
Independence model	16.732	14.336	13.642	15.050

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Unrestricted loadings	.043	.038	.047	.997
Equal loadings	.043	.039	.048	.994
Independence model	.133	.130	.136	.000

AIC

Model	AIC	BCC	BIC	CAIC
Unrestricted loadings	1463.943	1667.353		
Equal loadings	1474.990	1668.648		
Saturated model	1740.000	2952.098		
Independence model	5788.017	5868.823		

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Unrestricted loadings	4.318	4.054	4.606	4.918
Equal loadings	4.351	4.083	4.643	4.922
Saturated model	5.133	5.133	5.133	8.708
Independence model	17.074	16.379	17.788	17.312

8.23. Multi-group critical ratios – location

	EM	AM	FM	GM	BM	DM	CM	EF	AF	FF	GF	BF	DF	CF
EM	0.000													
AM	0.882	0.000												
FM	11.177	6.562	0.000											
GM	-6.852	5.232	3.447	0.000										
BM	-1.516	1.693	7.766	5.400	0.000									
DM	-2.511	2.762	2.070	0.903	1.663	0.000								
CM	-3.719	2.920	2.299	0.841	2.760	0.294	0.000							
EF	0.582	0.540	0.789	0.738	0.623	0.698	0.713	0.000						
AF	-1.776	2.312	1.007	0.313	1.227	0.195	0.023	0.670	0.000					
FF	-9.319	5.971	2.066	2.652	7.037	1.584	1.853	0.764	0.752	0.000				
GF	-7.217	5.513	1.007	1.552	5.534	1.520	1.665	0.769	0.722	0.089	0.000			
BF	-6.638	5.093	2.095	0.597	4.918	1.106	1.096	0.750	0.449	0.975	0.797	0.000		
DF	-1.380	1.841	2.744	1.711	0.588	0.698	1.064	0.653	0.704	2.315	2.231	1.909	0.000	
CF	-8.706	5.802	2.019	2.028	6.560	1.493	1.700	0.758	0.747	0.420	0.260	0.729	2.249	0.000

8.24. Multi-group fit indices – financial dependency

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Unrestricted loadings	146	1086.935	724	.000	1.501
Equal loadings	139	1091.340	731	.000	1.493
Saturated model	870	.000	0		
Independence model	58	4620.669	812	.000	5.690

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Unrestricted loadings	.765	.736	.907	.893	.905
Equal loadings	.764	.738	.907	.895	.905
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Unrestricted loadings	.892	.682	.807
Equal loadings	.900	.688	.815
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Unrestricted loadings	362.935	278.316	455.518
Equal loadings	360.340	275.668	452.981
Saturated model	.000	.000	.000
Independence model	3808.669	3598.700	4026.000

FMIN

Model	FMIN	F0	LO 90	HI 90
Unrestricted loadings	3.952	1.320	1.012	1.656
Equal loadings	3.969	1.310	1.002	1.647
Saturated model	.000	.000	.000	.000
Independence model	16.802	13.850	13.086	14.640

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Unrestricted loadings	.043	.037	.048	.991
Equal loadings	.042	.037	.047	.994
Independence model	.131	.127	.134	.000

AIC

Model	AIC	BCC	BIC	CAIC
Unrestricted loadings	1378.935	1463.578		
Equal loadings	1369.340	1449.925		
Saturated model	1740.000	2244.380		
Independence model	4736.669	4770.294		

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Unrestricted loadings	5.014	4.707	5.351	5.322
Equal loadings	4.979	4.672	5.316	5.272
Saturated model	6.327	6.327	6.327	8.161
Independence model	17.224	16.461	18.015	17.347

8.25. Multi-group critical ratios – financial dependency

	EM	AM	FM	GM	BM	DM	CM	EF	AF	FF	GF	BF	DF	CF
EM	0.000													
AM	- 0.260	0.000												
FM	- 6.415	- 4.514	0.000											
GM	- 4.053	- 3.210	2.875	0.000										
BM	- 2.096	- 1.276	4.521	2.367	0.000									
DM	- 1.482	- 1.184	1.597	0.704	0.294	0.000								
CM	- 2.886	- 2.144	1.947	0.409	1.491	0.487	0.000							
EF	- 0.848	- 0.395	6.367	4.175	1.481	1.041	2.720	0.000						
AF	- 0.540	- 0.176	5.099	3.459	1.457	1.117	2.531	0.197	0.000					
FF	- 6.109	- 4.663	0.293	3.851	4.800	1.676	2.444	7.400	5.171	0.000				
GF	- 4.787	- 3.576	2.657	1.002	3.052	0.965	0.949	4.696	4.074	2.427	0.000			
BF	- 1.556	- 0.996	5.655	3.348	0.700	0.634	2.042	0.822	0.786	5.874	4.097	0.000		
DF	- 3.465	- 2.893	0.506	0.801	2.049	1.062	0.939	3.107	2.933	0.616	0.432	2.566	0.000	
CF	- 3.181	- 2.415	2.875	0.721	1.300	0.378	0.188	2.554	2.081	2.758	1.381	2.121	1.134	0.000

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