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Democracy,Governance and Service Delivery

FSB Financial Literacy Baseline Survey 2011
Tabulation Report

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1. Results Disaggregated by Age Group (Weighted %, Unweighted N)

1.1. Financial Control

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q1 Who is responsible for day to day money management decisions in your household?	You	4.3	14	18.4	204	32.6	288	41.3	257	43.9	191	47.5	151	45.3	93	29.6	1198
	You and your partner	1.2	3	8.7	81	24.1	171	34.8	186	34.2	99	30.9	89	24.2	28	20.4	657
	You and another family member or family members	11.2	24	17.4	102	17.1	73	6.3	30	6.2	18	9.2	20	12.9	15	12.9	282
	Your partner	1.9	5	4.2	41	5.5	48	7.2	40	9.3	37	5.4	15	6.2	6	5.4	192
	Another family member or family members	76.5	138	45.6	249	18.8	76	6.8	28	5.0	21	6.0	14	10.7	13	28.3	539
	Someone else	4.3	9	4.0	23	1.0	8	2.8	13	1.3	9	.6	4	.7	1	2.5	67
	Nobody	.6	1	1.7	8	.4	1	.3	1	.1	1	.4	1	.0	0	.7	13
	Do not know	.0	0	.0	0	.2	1	.0	0	.1	1	.0	0	.0	0	.1	2
	Refused to answer	.0	0	.0	0	.3	1	.5	2	.0	0	.0	0	.0	0	.1	3
	Total	100.0	194	100.0	708	100.0	667	100.0	557	100.0	377	100.0	294	100.0	156	100.0	2953
Q2 Who is responsible for the task of paying bills in your household?	You	3.1	11	19.5	206	33.7	293	41.2	259	43.9	191	48.6	154	47.5	95	30.2	1209
	You and your partner	1.6	4	8.6	81	23.5	167	32.4	172	29.3	96	30.8	88	13.6	22	19.0	630
	You and another family member or family members	13.3	24	18.8	104	17.5	74	7.5	33	5.2	16	9.5	19	15.1	19	13.8	289
	Your partner	1.9	5	4.7	43	5.3	50	7.2	45	12.6	34	3.5	11	3.5	4	5.6	192
	Another family member or family members	73.3	138	42.6	242	18.1	72	6.7	28	6.1	24	6.6	19	18.0	13	27.3	536
	Someone else	3.9	9	4.4	25	1.1	7	3.2	14	1.3	9	.6	3	1.3	2	2.7	69
	Nobody	2.0	2	1.5	7	.7	4	1.0	4	1.2	5	.3	1	.9	1	1.1	24
	Do not know	.3	1	.0	0	.2	1	.0	0	.5	2	.0	0	.0	0	.1	4
	Refused to answer	.6	1	.0	0	.0	0	.8	3	.0	0	.0	0	.0	0	.2	4
	Total	100.0	195	100.0	708	100.0	668	100.0	558	100.0	377	100.0	295	100.0	156	100.0	2957

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q3 Do you enjoy dealing with financial matters?	Always	**4.0**	**9**	**8.0**	**82**	**13.6**	**106**	**15.3**	**100**	**11.8**	**49**	**14.1**	**40**	**10.0**	**19**	**10.9**	**405**
	Usually	**5.4**	**13**	**12.0**	**94**	**16.3**	**129**	**18.2**	**95**	**15.7**	**63**	**15.7**	**46**	**16.7**	**28**	**14.0**	**468**
	Sometimes	**25.3**	**48**	**36.7**	**251**	**38.6**	**238**	**36.9**	**200**	**29.7**	**126**	**35.3**	**104**	**34.7**	**52**	**35.0**	**1019**
	Never	**55.2**	**102**	**38.1**	**253**	**29.2**	**182**	**29.0**	**155**	**39.9**	**128**	**34.0**	**98**	**37.8**	**55**	**36.4**	**973**
	Don't know	**9.7**	**22**	**5.3**	**31**	**1.7**	**10**	**.7**	**5**	**2.9**	**8**	**.9**	**6**	**.8**	**2**	**3.5**	**84**
	Refused	**.4**	**1**	**.0**	**0**	**.7**	**4**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.2**	**5**
	Total	**100.0**	**195**	**100.0**	**711**	**100.0**	**669**	**100.0**	**555**	**100.0**	**374**	**100.0**	**294**	**100.0**	**156**	**100.0**	**2954**
Q4 Which ONE of the following best describes the extent to which you personally monitor your regular expenses?	I don't keep an eye on expenses at all	**56.2**	**98**	**36.2**	**233**	**25.1**	**154**	**25.7**	**132**	**26.7**	**101**	**25.1**	**72**	**27.7**	**35**	**32.1**	**825**
	I keep my eye on expenses a bit	**20.1**	**45**	**37.6**	**273**	**41.4**	**287**	**37.8**	**217**	**31.5**	**129**	**41.5**	**115**	**40.2**	**65**	**36.4**	**1131**
	Without keeping written records, I keep a fairly close eye on expenses	**10.0**	**22**	**12.3**	**101**	**18.2**	**117**	**18.6**	**111**	**16.4**	**67**	**15.7**	**56**	**16.3**	**30**	**15.1**	**504**
	I use written records to keep a close eye on expenses	**5.4**	**9**	**8.2**	**68**	**12.8**	**95**	**15.9**	**83**	**22.5**	**66**	**14.8**	**39**	**12.8**	**20**	**12.3**	**380**
	Don't know	**8.0**	**19**	**5.2**	**31**	**2.0**	**10**	**1.7**	**8**	**2.9**	**11**	**3.0**	**9**	**3.0**	**6**	**3.8**	**94**
	Refused	**.3**	**1**	**.4**	**4**	**.6**	**4**	**.3**	**2**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**11**
	Total	**100.0**	**194**	**100.0**	**710**	**100.0**	**667**	**100.0**	**553**	**100.0**	**374**	**100.0**	**291**	**100.0**	**156**	**100.0**	**2945**
Q5 Do you have a household budget?	Yes	**24.3**	**53**	**38.0**	**286**	**53.3**	**364**	**48.8**	**281**	**52.1**	**194**	**46.5**	**135**	**43.9**	**74**	**43.9**	**1387**
	No	**57.6**	**112**	**54.5**	**383**	**44.6**	**295**	**48.0**	**260**	**46.9**	**179**	**51.6**	**158**	**51.7**	**77**	**50.6**	**1464**
	Do not know	**17.8**	**29**	**6.9**	**35**	**1.8**	**9**	**3.0**	**13**	**.8**	**3**	**1.9**	**2**	**3.6**	**1**	**5.2**	**92**
	Refused to answer	**.4**	**1**	**.6**	**6**	**.3**	**1**	**.2**	**2**	**.1**	**1**	**.0**	**0**	**.8**	**2**	**.4**	**13**
	Total	**100.0**	**195**	**100.0**	**710**	**100.0**	**669**	**100.0**	**556**	**100.0**	**377**	**100.0**	**295**	**100.0**	**154**	**100.0**	**2956**
Q6 How often do you stay within your budget?	Always	**19.6**	**12**	**24.1**	**73**	**24.8**	**101**	**30.4**	**80**	**36.2**	**66**	**37.5**	**49**	**40.8**	**31**	**28.4**	**412**
	Usually	**14.4**	**9**	**25.8**	**86**	**28.3**	**105**	**31.6**	**87**	**31.4**	**64**	**25.4**	**37**	**26.3**	**22**	**27.5**	**410**
	Sometimes	**38.0**	**20**	**41.4**	**101**	**41.3**	**136**	**32.5**	**96**	**28.7**	**53**	**30.7**	**33**	**27.5**	**16**	**36.6**	**455**
	Never	**17.6**	**6**	**5.8**	**15**	**5.4**	**16**	**4.7**	**15**	**3.7**	**10**	**6.4**	**13**	**5.1**	**5**	**5.9**	**80**
	Don't know	**10.5**	**6**	**2.9**	**7**	**.0**	**0**	**.8**	**1**	**.0**	**0**	**.0**	**0**	**.2**	**1**	**1.5**	**15**
	Refused	**.0**	**0**	**.0**	**0**	**.2**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**
	Total	**100.0**	**53**	**100.0**	**282**	**100.0**	**359**	**100.0**	**279**	**100.0**	**193**	**100.0**	**132**	**100.0**	**75**	**100.0**	**1373**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q7 Which of these financial documents do you keep copies of:Receipts for major purchases	Yes	**26.0**	**48**	**44.7**	**336**	**62.0**	**411**	**63.7**	**348**	**58.8**	**212**	**58.7**	**161**	**57.3**	**88**	**52.7**	**1604**
	No	**59.4**	**104**	**52.8**	**320**	**35.9**	**222**	**35.1**	**178**	**40.5**	**131**	**40.7**	**110**	**41.1**	**56**	**44.3**	**1121**
	Don't know	**14.6**	**24**	**2.0**	**9**	**1.5**	**6**	**.8**	**4**	**.7**	**3**	**.6**	**2**	**1.6**	**3**	**2.7**	**51**
	Refused	**.0**	**0**	**.5**	**3**	**.5**	**2**	**.4**	**3**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**8**
	Total	**100.0**	**176**	**100.0**	**668**	**100.0**	**641**	**100.0**	**533**	**100.0**	**346**	**100.0**	**273**	**100.0**	**147**	**100.0**	**2784**
Q8 Which of these financial documents do you keep copies of:Bank statements	Yes	**28.3**	**50**	**47.5**	**332**	**57.7**	**396**	**60.9**	**329**	**58.1**	**212**	**56.3**	**159**	**54.9**	**87**	**52.0**	**1565**
	No	**58.1**	**104**	**50.4**	**324**	**40.8**	**237**	**38.0**	**196**	**40.8**	**132**	**43.1**	**112**	**43.5**	**57**	**45.2**	**1162**
	Don't know	**13.6**	**22**	**1.8**	**9**	**1.0**	**5**	**.8**	**3**	**1.0**	**4**	**.6**	**2**	**1.7**	**3**	**2.5**	**48**
	Refused	**.0**	**0**	**.4**	**2**	**.5**	**2**	**.4**	**3**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.3**	**8**
	Total	**100.0**	**176**	**100.0**	**667**	**100.0**	**640**	**100.0**	**531**	**100.0**	**349**	**100.0**	**273**	**100.0**	**147**	**100.0**	**2783**
Q9 Which of these financial documents do you keep copies of:Loan or hire purchase statements	Yes	**11.0**	**21**	**21.2**	**179**	**35.9**	**254**	**36.3**	**212**	**37.3**	**136**	**30.7**	**90**	**31.2**	**49**	**28.6**	**941**
	No	**74.3**	**125**	**74.7**	**463**	**61.8**	**365**	**60.4**	**296**	**59.1**	**193**	**67.9**	**178**	**64.1**	**91**	**67.0**	**1711**
	Don't know	**14.0**	**26**	**3.4**	**17**	**1.5**	**9**	**2.2**	**10**	**3.0**	**12**	**.6**	**2**	**4.1**	**5**	**3.6**	**81**
	Refused	**.7**	**1**	**.7**	**5**	**.9**	**5**	**1.1**	**6**	**.6**	**1**	**.7**	**1**	**.7**	**1**	**.8**	**20**
	Total	**100.0**	**173**	**100.0**	**664**	**100.0**	**633**	**100.0**	**524**	**100.0**	**342**	**100.0**	**271**	**100.0**	**146**	**100.0**	**2753**
Q10 Which of these financial documents do you keep copies of:Tax forms	Yes	**7.7**	**15**	**23.0**	**188**	**40.0**	**285**	**45.2**	**253**	**42.1**	**152**	**36.5**	**110**	**34.2**	**55**	**32.2**	**1058**
	No	**77.8**	**132**	**72.6**	**446**	**55.4**	**326**	**51.1**	**254**	**54.2**	**173**	**61.4**	**152**	**59.1**	**82**	**62.7**	**1565**
	Don't know	**13.8**	**24**	**3.9**	**20**	**4.1**	**20**	**2.7**	**12**	**3.2**	**14**	**1.4**	**4**	**6.7**	**8**	**4.6**	**102**
	Refused	**.7**	**1**	**.6**	**4**	**.5**	**2**	**.9**	**5**	**.6**	**1**	**.7**	**1**	**.0**	**0**	**.6**	**14**
	Total	**100.0**	**172**	**100.0**	**658**	**100.0**	**633**	**100.0**	**524**	**100.0**	**340**	**100.0**	**267**	**100.0**	**145**	**100.0**	**2739**
Q11 Which of these financial documents do you keep copies of:Major bills such as electricity or school fees	Yes	**32.0**	**59**	**45.4**	**320**	**62.6**	**411**	**67.7**	**364**	**60.0**	**213**	**67.2**	**178**	**60.8**	**94**	**55.2**	**1639**
	No	**57.6**	**100**	**51.5**	**324**	**34.8**	**216**	**29.6**	**154**	**39.0**	**133**	**32.2**	**89**	**37.3**	**49**	**41.6**	**1065**
	Don't know	**9.8**	**16**	**2.4**	**12**	**2.1**	**9**	**2.0**	**6**	**1.0**	**4**	**.6**	**2**	**1.9**	**3**	**2.7**	**52**
	Refused	**.6**	**1**	**.8**	**4**	**.5**	**2**	**.8**	**4**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.5**	**11**
	Total	**100.0**	**176**	**100.0**	**660**	**100.0**	**638**	**100.0**	**528**	**100.0**	**350**	**100.0**	**269**	**100.0**	**146**	**100.0**	**2767**
Q12 Which of these financial documents do you keep copies of:Financial service agreements and contracts, eg.loan agreements	Yes	**11.9**	**23**	**24.5**	**193**	**37.2**	**264**	**39.7**	**224**	**40.0**	**142**	**36.0**	**99**	**30.7**	**47**	**31.2**	**992**
	No	**73.7**	**125**	**72.0**	**451**	**60.8**	**356**	**56.8**	**285**	**56.0**	**185**	**61.5**	**164**	**63.4**	**91**	**64.5**	**1657**
	Don't know	**13.7**	**25**	**2.8**	**15**	**1.5**	**9**	**2.2**	**12**	**3.1**	**12**	**1.8**	**4**	**4.3**	**5**	**3.5**	**82**
	Refused	**.6**	**1**	**.8**	**4**	**.5**	**2**	**1.2**	**6**	**.9**	**2**	**.7**	**1**	**1.6**	**2**	**.8**	**18**
	Total	**100.0**	**174**	**100.0**	**663**	**100.0**	**631**	**100.0**	**527**	**100.0**	**341**	**100.0**	**268**	**100.0**	**145**	**100.0**	**2749**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q13 Which of these financial documents do you keep copies of:Other	Yes	**2.6**	**2**	**4.1**	**14**	**4.1**	**14**	**5.9**	**15**	**4.5**	**8**	**9.1**	**11**	**5.4**	**3**	**4.7**	**67**
	No	**78.1**	**51**	**87.9**	**215**	**89.9**	**201**	**85.5**	**137**	**90.5**	**90**	**77.3**	**68**	**92.3**	**40**	**86.7**	**802**
	Don't know	**17.7**	**9**	**5.3**	**13**	**4.0**	**9**	**4.5**	**8**	**4.7**	**4**	**12.6**	**7**	**2.3**	**2**	**6.5**	**52**
	Refused	**1.6**	**1**	**2.6**	**5**	**2.0**	**5**	**4.1**	**5**	**.3**	**1**	**1.0**	**1**	**.0**	**0**	**2.2**	**18**
	Total	**100.0**	**63**	**100.0**	**247**	**100.0**	**229**	**100.0**	**165**	**100.0**	**103**	**100.0**	**87**	**100.0**	**45**	**100.0**	**939**
Q14 Which of these financial documents do you keep copies of:Not applicable	Yes	**32.7**	**25**	**36.1**	**89**	**22.8**	**54**	**20.7**	**41**	**23.1**	**35**	**28.1**	**26**	**50.1**	**11**	**29.3**	**281**
	No	**47.7**	**52**	**55.9**	**165**	**72.0**	**179**	**70.6**	**116**	**69.6**	**81**	**63.5**	**60**	**48.0**	**33**	**62.0**	**686**
	Don't know	**18.5**	**14**	**5.5**	**12**	**2.9**	**7**	**4.1**	**7**	**5.5**	**6**	**7.8**	**5**	**2.0**	**2**	**6.5**	**53**
	Refused	**1.0**	**2**	**2.4**	**7**	**2.4**	**5**	**4.5**	**6**	**1.8**	**2**	**.6**	**1**	**.0**	**0**	**2.3**	**23**
	Total	**100.0**	**93**	**100.0**	**273**	**100.0**	**245**	**100.0**	**170**	**100.0**	**124**	**100.0**	**92**	**100.0**	**46**	**100.0**	**1043**
Q15 How accurately do you know how much money you have available to spend. Do you....?	have no idea at all	**34.2**	**71**	**28.9**	**194**	**19.1**	**122**	**18.0**	**110**	**23.9**	**87**	**24.0**	**71**	**26.7**	**33**	**24.7**	**688**
	know roughly, but not within R500	**4.2**	**9**	**12.8**	**98**	**24.7**	**156**	**24.4**	**133**	**15.5**	**71**	**11.6**	**36**	**16.1**	**25**	**16.6**	**528**
	know within R500	**6.0**	**12**	**12.4**	**95**	**15.9**	**118**	**18.5**	**110**	**15.2**	**63**	**21.2**	**58**	**15.3**	**24**	**14.5**	**480**
	know within R100	**10.9**	**18**	**13.1**	**87**	**15.0**	**94**	**11.7**	**59**	**10.3**	**49**	**16.0**	**47**	**10.9**	**23**	**12.9**	**377**
	know within R50	**8.8**	**14**	**8.1**	**58**	**4.8**	**31**	**9.5**	**45**	**9.7**	**28**	**8.2**	**23**	**10.0**	**15**	**8.0**	**214**
	know within R10	**11.4**	**18**	**5.5**	**35**	**5.0**	**36**	**4.8**	**24**	**5.8**	**20**	**4.0**	**15**	**5.6**	**8**	**5.8**	**156**
	know within a Rand or two	**8.6**	**20**	**7.6**	**59**	**6.4**	**52**	**7.6**	**41**	**11.4**	**25**	**7.7**	**22**	**7.7**	**15**	**7.9**	**234**
	Don't know	**15.7**	**32**	**11.0**	**76**	**7.5**	**43**	**4.9**	**26**	**7.2**	**27**	**5.7**	**17**	**4.2**	**7**	**8.7**	**228**
	Refused	**.4**	**1**	**.6**	**5**	**1.5**	**11**	**.5**	**5**	**.9**	**3**	**1.6**	**3**	**3.4**	**6**	**1.0**	**34**
	Total	**100.0**	**195**	**100.0**	**707**	**100.0**	**663**	**100.0**	**553**	**100.0**	**373**	**100.0**	**292**	**100.0**	**156**	**100.0**	**2939**

1.2. Making Ends Meet

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q16 How often you do these things or not:Before I buy something I carefully consider whether I can afford it	Always	50.2	96	57.1	414	63.5	419	64.0	356	59.8	246	64.1	191	70.9	111	60.1	1833
	Often	12.2	27	19.2	138	17.7	122	19.7	108	18.9	68	13.3	38	11.1	22	17.4	523
	Some of the time	12.6	23	15.3	99	9.2	68	9.1	51	13.1	31	11.8	30	7.2	9	12.0	311
	Seldom	6.7	11	3.2	20	2.2	19	3.9	19	2.2	11	3.3	12	3.9	3	3.4	95
	Never	12.5	25	4.6	34	7.1	36	3.0	20	5.8	18	6.7	19	5.8	9	6.0	161
	Do not know	5.5	12	.7	5	.2	1	.2	1	.2	2	.8	4	1.1	1	1.0	26
	Refused	.3	1	.0	0	.0	0	.2	1	.0	0	.0	0	.0	0	.1	2
	Total	100.0	195	100.0	710	100.0	665	100.0	556	100.0	376	100.0	294	100.0	155	100.0	2951
Q17 How often you do these things or not:I pay my bills on time	Always	14.9	31	28.1	223	31.8	259	35.1	220	40.9	168	40.7	141	44.1	77	31.6	1119
	Often	13.6	26	19.7	148	20.8	135	24.5	131	19.6	74	21.4	55	14.9	30	20.0	599
	Some of the time	15.2	26	26.4	164	26.4	155	26.6	132	24.9	73	16.6	42	17.0	20	24.0	612
	Seldom	7.0	13	6.8	37	6.5	41	3.3	22	4.0	17	4.1	10	5.9	6	5.6	146
	Never	29.8	53	10.5	77	10.4	51	8.0	36	6.5	23	9.3	28	3.8	6	11.3	274
	Do not know	18.4	41	7.1	40	3.4	18	2.0	13	3.3	16	7.2	16	13.0	13	6.5	157
	Refused	1.1	3	1.4	15	.8	4	.4	3	.8	5	.7	3	1.3	3	1.0	36
	Total	100.0	193	100.0	704	100.0	663	100.0	557	100.0	376	100.0	295	100.0	155	100.0	2943
Q18 How often you do these things or not:I keep a close personal watch on my financial affairs	Always	18.0	36	25.1	196	32.6	227	35.4	211	34.4	132	37.1	124	42.6	75	30.1	1001
	Often	8.7	23	25.0	174	23.3	172	23.7	136	22.3	97	25.1	69	11.5	31	22.0	702
	Some of the time	18.2	32	21.7	143	17.0	112	22.0	112	15.2	64	20.1	43	19.4	19	19.5	525
	Seldom	8.9	14	11.2	82	11.4	68	7.9	40	12.8	28	6.9	22	8.2	11	10.2	265
	Never	34.8	65	10.5	73	12.4	65	8.9	45	11.6	39	8.2	27	15.7	15	13.3	329
	Do not know	10.4	22	5.6	31	2.8	15	1.4	7	3.2	12	2.5	10	2.0	3	4.2	100
	Refused	1.0	2	.9	8	.5	3	.7	6	.5	3	.0	0	.4	1	.7	23
	Total	100.0	194	100.0	707	100.0	662	100.0	557	100.0	375	100.0	295	100.0	155	100.0	2945

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q19 How often you do these things or not:I set long term financial goals and work hard to achieve them	Always	14.7	29	19.7	154	25.9	181	26.1	170	28.4	101	22.7	83	19.7	39	22.7	757
	Often	8.0	17	20.2	151	22.7	160	25.6	124	16.2	74	21.9	58	20.3	36	20.0	620
	Some of the time	11.5	24	21.3	135	17.8	127	21.2	111	23.6	73	23.8	52	14.7	27	19.7	549
	Seldom	6.6	13	10.4	84	12.0	72	8.3	55	11.5	42	11.3	33	12.7	16	10.3	315
	Never	47.6	85	21.8	140	17.7	102	16.5	83	14.4	60	14.8	54	27.6	31	21.6	555
	Do not know	11.3	24	5.8	34	2.9	16	2.0	10	4.8	16	3.2	13	5.0	6	4.8	119
	Refused	.3	1	.9	8	.9	6	.3	3	1.1	5	2.3	2	.0	0	.9	25
	Total	100.0	193	100.0	706	100.0	664	100.0	556	100.0	371	100.0	295	100.0	155	100.0	2940
Q20 In the last 12 months, how often has your family...?:gone without enough food to eat	Often	5.3	9	6.4	42	7.5	44	6.2	35	6.3	20	7.3	22	14.2	14	6.8	186
	Sometimes	28.7	55	30.7	195	26.3	166	25.5	138	31.2	97	30.1	75	35.7	41	28.9	767
	Never	64.2	128	62.8	470	65.9	455	68.3	383	61.9	257	61.9	197	50.1	100	63.9	1990
	Do not know	1.8	3	.1	1	.3	1	.0	0	.3	1	.8	1	.0	0	.4	7
	Refused	.0	0	.0	0	.1	1	.0	0	.3	1	.0	0	.0	0	.1	2
	Total	100.0	195	100.0	708	100.0	667	100.0	556	100.0	376	100.0	295	100.0	155	100.0	2952
Q21 In the last 12 months, how often has your family...?:gone without medicine or medical treatment that was needed	Often	13.2	20	11.6	72	9.9	66	7.4	39	8.9	33	9.6	26	10.6	12	10.2	268
	Sometimes	24.4	44	29.9	192	30.7	166	30.4	158	27.5	93	28.2	67	31.9	38	29.2	758
	Never	60.2	126	58.2	438	57.5	422	62.2	358	62.9	248	61.2	200	57.5	104	59.6	1896
	Do not know	2.2	4	.2	2	1.7	9	.0	0	.8	2	1.1	2	.0	0	.8	19
	Refused	.0	0	.1	1	.2	2	.0	0	.0	0	.0	0	.0	0	.1	3
	Total	100.0	194	100.0	705	100.0	665	100.0	555	100.0	376	100.0	295	100.0	154	100.0	2944
Q22 In the last 12 months, how often has your family...?:gone without a cash income	Often	15.6	28	17.2	109	19.9	105	13.9	80	14.2	54	15.2	39	15.1	24	16.5	439
	Sometimes	27.8	50	35.2	217	34.4	201	33.2	172	36.1	113	31.1	82	31.4	34	33.6	869
	Never	52.4	109	46.5	371	45.1	354	52.5	302	49.4	208	52.6	171	51.8	95	48.8	1610
	Do not know	4.2	7	1.0	5	.5	2	.4	1	.3	1	1.1	2	1.7	1	1.1	19
	Refused	.0	0	.1	1	.1	1	.0	0	.0	0	.0	0	.0	0	.1	2
	Total	100.0	194	100.0	703	100.0	663	100.0	555	100.0	376	100.0	294	100.0	154	100.0	2939

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q23 In the last 12 months, how often has your family...?:gone without good shelter	Often	4.1	7	3.8	31	4.1	30	4.8	19	3.8	14	4.5	15	2.3	4	4.1	120
	Sometimes	4.4	10	9.9	59	7.7	50	9.1	44	8.0	23	8.0	17	6.7	11	8.3	214
	Never	89.6	174	85.7	611	87.5	578	86.1	491	87.3	336	86.4	260	87.0	135	86.8	2585
	Do not know	1.9	3	.6	2	.6	2	.0	0	.9	2	1.1	2	4.0	4	.8	15
	Refused	.0	0	.0	0	.1	1	.0	0	.0	0	.0	0	.0	0	.0	1
	Total	100.0	194	100.0	703	100.0	661	100.0	554	100.0	375	100.0	294	100.0	154	100.0	2935
Q24 In the last 12 months, how often has your family...?:gone without energy to cook food	Often	6.0	9	6.6	42	8.8	55	8.8	43	6.2	22	6.7	22	13.6	12	7.6	205
	Sometimes	32.7	60	32.9	207	29.3	167	27.1	137	28.4	92	28.0	71	24.0	37	30.0	771
	Never	58.8	121	60.2	455	61.3	440	63.7	372	64.2	257	64.2	199	62.4	105	61.7	1949
	Do not know	2.5	4	.2	1	.5	2	.5	2	1.2	4	1.1	2	.0	0	.7	15
	Refused	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0
	Total	100.0	194	100.0	705	100.0	664	100.0	554	100.0	375	100.0	294	100.0	154	100.0	2940
Q25 Overall, thinking of your assets, debts and savings, how satisfied are you with current personal financial condition	Extremely dissatisfied	5.7	13	9.0	61	8.4	57	7.7	46	9.4	30	8.8	29	13.2	16	8.5	252
	Dissatisfied	34.8	59	28.8	195	31.0	183	26.5	141	28.9	106	27.3	74	28.9	43	29.4	801
	Neither satisfied nor dissatisfied	14.4	31	20.8	164	18.2	125	21.6	113	19.3	78	23.1	52	15.6	26	19.6	589
	Satisfied	22.8	48	31.1	217	36.2	260	37.4	211	29.8	121	34.9	114	25.6	55	32.3	1026
	Extremely satisfied	2.5	5	4.4	40	3.6	27	4.8	31	9.4	26	4.9	19	4.4	7	4.7	155
	Don't know	19.5	36	5.9	30	2.1	11	1.1	6	2.2	9	1.0	6	9.8	4	5.1	102
	Refused	.3	2	.1	1	.5	3	.9	4	1.1	4	.0	0	2.6	3	.5	17
	Total	100.0	194	100.0	708	100.0	666	100.0	552	100.0	374	100.0	294	100.0	154	100.0	2942
Q26 During the past 12 months, did you...?	Save money from your income	10.3	22	24.7	176	31.5	225	35.1	187	31.8	102	23.1	75	24.5	44	26.9	831
	Just get by on your income	21.8	43	33.3	242	32.3	239	34.8	197	33.6	141	46.6	125	54.4	72	34.0	1059
	Spend some of your savings	7.7	15	7.5	51	10.4	55	5.7	39	9.2	31	5.5	20	2.9	8	7.7	219
	Spend some of your savings and borrow money to get by	14.8	19	11.6	80	9.7	50	10.1	47	9.0	36	9.0	23	5.1	6	10.6	261
	Don't know	40.2	73	18.7	105	12.5	66	11.8	59	12.1	40	12.9	37	5.9	11	16.8	391
	Refused	5.2	12	4.2	28	3.7	21	2.6	14	4.3	17	3.0	8	7.2	10	4.0	110
	Total	100.0	184	100.0	682	100.0	656	100.0	543	100.0	367	100.0	288	100.0	151	100.0	2871

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q27 Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to you?	Yes	**29.2**	**52**	**42.6**	**288**	**50.5**	**310**	**48.1**	**265**	**50.6**	**184**	**39.6**	**114**	**38.9**	**54**	**44.2**	**1267**
	No	**62.0**	**124**	**53.5**	**390**	**48.4**	**352**	**51.4**	**288**	**49.2**	**191**	**59.3**	**179**	**61.1**	**100**	**53.2**	**1624**
	Do not know	**8.2**	**15**	**3.8**	**17**	**1.0**	**3**	**.3**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**2.3**	**36**
	Refused to answer	**.6**	**2**	**.1**	**2**	**.1**	**2**	**.3**	**2**	**.3**	**1**	**1.2**	**1**	**.0**	**0**	**.3**	**10**
	Total	**100.0**	**193**	**100.0**	**697**	**100.0**	**667**	**100.0**	**556**	**100.0**	**376**	**100.0**	**294**	**100.0**	**154**	**100.0**	**2937**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Multiple response table																	
Q28 What did you do to make ends meet?	Draw money out of savings or transfer savings into current account	**11.2**	**11**	**9.3**	**28**	**17.2**	**48**	**13.5**	**40**	**11.6**	**22**	**13.8**	**12**	**14.1**	**10**	**12.6**	**171**
	Cut back on spending, spend less, do without	**20.3**	**14**	**33.6**	**107**	**34.5**	**116**	**44.0**	**124**	**42.7**	**84**	**34.4**	**40**	**27.1**	**14**	**35.3**	**499**
	Sell something that I own	**16.0**	**9**	**11.4**	**34**	**10.1**	**28**	**11.5**	**30**	**16.7**	**23**	**14.0**	**14**	**14.4**	**8**	**12.4**	**146**
	Work overtime, earn extra money	**7.9**	**3**	**16.7**	**57**	**21.1**	**64**	**20.2**	**58**	**22.6**	**37**	**12.7**	**11**	**1.7**	**1**	**17.5**	**231**
	Borrow food or money from family or friends	**37.4**	**29**	**59.7**	**181**	**51.8**	**156**	**55.6**	**140**	**53.3**	**98**	**63.4**	**72**	**68.9**	**35**	**55.1**	**711**
	Borrow from employer or salary advance	**.1**	**1**	**4.4**	**17**	**9.1**	**33**	**4.9**	**17**	**6.6**	**12**	**1.6**	**2**	**.0**	**0**	**5.1**	**82**
	Pawn something that I own	**3.9**	**3**	**5.6**	**13**	**2.8**	**10**	**3.9**	**15**	**2.4**	**6**	**5.6**	**6**	**3.5**	**3**	**4.1**	**56**
	Take a loan from my savings and loans clubs	**.4**	**1**	**4.3**	**11**	**3.9**	**16**	**6.7**	**19**	**5.4**	**7**	**2.1**	**3**	**1.5**	**2**	**4.2**	**59**
	Take money out of a flexible home loan account	**.4**	**1**	**.0**	**0**	**.3**	**3**	**.2**	**2**	**1.2**	**4**	**.2**	**1**	**.0**	**0**	**.3**	**11**
	Apply for loan or withdrawal on pension fund	**.5**	**1**	**1.8**	**4**	**2.1**	**8**	**3.5**	**9**	**2.2**	**4**	**2.5**	**2**	**.0**	**0**	**2.1**	**28**
	Use authorized, arranged overdraft or line of credit	**.0**	**0**	**.0**	**0**	**1.3**	**7**	**1.5**	**5**	**3.0**	**7**	**.0**	**0**	**.2**	**1**	**.9**	**20**
	Use credit card for cash advance, to pay bills, buy food	**.4**	**1**	**1.6**	**7**	**4.9**	**18**	**4.5**	**16**	**2.5**	**6**	**2.1**	**3**	**.2**	**1**	**2.8**	**52**
	Take out a personal loan from a formal financial service provider	**.4**	**1**	**1.7**	**6**	**3.4**	**10**	**5.9**	**11**	**4.3**	**6**	**.0**	**0**	**2.9**	**2**	**2.9**	**36**
	Take out a payday loan	**.4**	**1**	**.6**	**6**	**2.1**	**12**	**2.7**	**12**	**1.6**	**7**	**.8**	**1**	**3.4**	**1**	**1.5**	**40**
	Take out a loan from an informal provider or moneylender	**12.7**	**6**	**11.0**	**29**	**13.3**	**34**	**11.1**	**25**	**11.8**	**14**	**15.3**	**15**	**14.3**	**4**	**12.2**	**127**
	Use unauthorised overdraft	**.0**	**0**	**.4**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**1**
	Pay my bills late; miss payments	**2.1**	**3**	**9.1**	**28**	**9.9**	**37**	**12.3**	**30**	**8.7**	**21**	**13.0**	**10**	**6.6**	**3**	**9.4**	**132**
	Other	**8.1**	**5**	**6.7**	**20**	**3.3**	**9**	**5.0**	**11**	**2.3**	**5**	**4.3**	**7**	**4.7**	**2**	**5.1**	**59**
	Do not know	**21.8**	**15**	**6.1**	**17**	**2.1**	**4**	**1.5**	**3**	**2.6**	**4**	**3.2**	**4**	**.3**	**1**	**5.0**	**48**
	Refused to answer	**5.8**	**3**	**1.1**	**5**	**2.4**	**5**	**1.3**	**2**	**2.9**	**5**	**.0**	**0**	**.0**	**0**	**1.9**	**20**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q29 Of the things you mentioned, which does your household rely on the most?	Draw money out of savings or transfer savings into current account	**4.9**	**5**	**4.2**	**12**	**7.7**	**22**	**2.7**	**10**	**4.8**	**9**	**8.0**	**6**	**6.7**	**5**	**5.2**	**69**
	Cut back on spending, spend less, do without	**9.6**	**7**	**13.3**	**47**	**17.8**	**58**	**17.6**	**50**	**15.3**	**40**	**17.5**	**15**	**18.3**	**9**	**15.4**	**226**
	Sell something that I own	**3.5**	**2**	**2.3**	**8**	**2.5**	**7**	**3.0**	**8**	**4.7**	**8**	**1.6**	**2**	**2.6**	**1**	**2.8**	**36**
	Work overtime, earn extra money	**5.4**	**3**	**8.3**	**32**	**12.6**	**33**	**8.3**	**28**	**13.2**	**18**	**3.2**	**5**	**.0**	**0**	**9.0**	**119**
	Borrow food or money from family or friends	**34.2**	**23**	**48.4**	**130**	**35.1**	**107**	**36.3**	**90**	**37.2**	**64**	**45.8**	**58**	**54.9**	**31**	**40.8**	**503**
	Borrow from employer or salary advance	**.0**	**0**	**1.3**	**5**	**2.4**	**10**	**1.9**	**7**	**2.8**	**6**	**.8**	**1**	**.0**	**0**	**1.6**	**29**
	Pawn something that I own	**.0**	**0**	**1.1**	**1**	**1.4**	**2**	**.8**	**1**	**.0**	**0**	**.7**	**1**	**.0**	**0**	**.8**	**5**
	Take a loan from my savings and loans clubs	**.0**	**0**	**1.2**	**3**	**2.6**	**8**	**2.2**	**5**	**4.0**	**4**	**.4**	**2**	**.0**	**0**	**1.8**	**22**
	Take money out of a flexible home loan account	**.4**	**1**	**.0**	**0**	**.2**	**1**	**.2**	**2**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**4**
	Apply for loan or withdrawal on pension fund	**.0**	**0**	**.0**	**0**	**.0**	**1**	**.3**	**1**	**.9**	**2**	**2.6**	**2**	**.0**	**0**	**.3**	**6**
	Use authorized, arranged overdraft or line of credit	**.0**	**0**	**.0**	**0**	**.1**	**1**	**1.3**	**3**	**1.7**	**3**	**.0**	**0**	**.0**	**0**	**.4**	**7**
	Use credit card for cash advance, to pay bills, buy food	**.0**	**0**	**1.5**	**6**	**1.8**	**8**	**3.4**	**10**	**.2**	**1**	**2.2**	**3**	**.0**	**0**	**1.6**	**28**
	Take out personal loan from formal financial service provider	**.0**	**0**	**.5**	**2**	**1.4**	**4**	**2.2**	**4**	**2.5**	**5**	**.0**	**0**	**.4**	**1**	**1.1**	**16**
	Take out a payday loan	**.0**	**0**	**.4**	**4**	**1.3**	**7**	**2.0**	**7**	**.5**	**2**	**.8**	**1**	**.0**	**0**	**.9**	**21**
	Take out a loan from an informal provider or moneylender	**7.8**	**4**	**4.4**	**13**	**4.6**	**15**	**3.4**	**8**	**3.1**	**4**	**6.7**	**7**	**10.8**	**3**	**4.8**	**54**
	Use unauthorised overdraft	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Pay my bills late; miss payments	**.5**	**1**	**.9**	**3**	**.9**	**7**	**2.9**	**7**	**.9**	**4**	**4.2**	**2**	**.0**	**0**	**1.4**	**24**
	Other	**8.0**	**5**	**4.6**	**15**	**2.9**	**6**	**8.3**	**15**	**3.1**	**4**	**2.3**	**4**	**6.0**	**3**	**4.8**	**52**
	Do not know	**23.5**	**17**	**6.3**	**17**	**2.2**	**4**	**1.9**	**6**	**2.3**	**4**	**3.3**	**4**	**.3**	**1**	**5.3**	**53**
	Refused to answer	**2.3**	**2**	**1.3**	**6**	**2.4**	**5**	**1.3**	**2**	**2.9**	**5**	**.0**	**0**	**.0**	**0**	**1.7**	**20**
	Total	**100.0**	**70**	**100.0**	**304**	**100.0**	**306**	**100.0**	**264**	**100.0**	**183**	**100.0**	**113**	**100.0**	**54**	**100.0**	**1294**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q30 In a typical month, how difficult is it for you to cover your expenses and pay all your bills?	Extremely easy	.9	3	1.4	12	1.5	11	1.2	7	3.6	10	1.4	7	2.7	4	1.6	54
	Easy	15.8	29	15.6	130	18.2	145	18.1	93	20.0	71	20.3	68	16.6	34	17.4	570
	Neither easy nor difficult	26.0	51	27.8	191	24.9	167	29.6	174	22.7	95	28.1	78	25.1	43	26.7	799
	Difficult	22.1	37	31.2	220	37.2	227	33.6	180	36.8	136	31.0	89	31.2	48	32.5	937
	Extremely difficult	11.1	21	16.1	101	16.5	103	15.5	91	14.3	52	18.1	47	16.8	22	15.6	437
	Don't know	23.5	51	6.9	36	.7	4	1.9	9	2.1	7	1.1	3	7.6	3	5.6	113
	Refused	.6	1	1.0	9	.8	5	.2	1	.5	2	.0	0	.0	0	.6	18
	Total	100.0	193	100.0	699	100.0	662	100.0	555	100.0	373	100.0	292	100.0	154	100.0	2928
Q31 In the next two years, do you think your household's financial situation will get better, stay the same, or get worse	Get better	52.6	101	48.6	350	50.0	341	46.9	255	40.4	150	28.9	91	26.6	45	45.8	1333
	Stay the same	20.8	37	27.8	189	23.4	154	27.3	154	28.4	102	39.2	117	30.9	59	27.2	812
	Get worse	12.1	25	14.7	99	19.0	115	17.3	103	20.6	82	25.0	68	30.0	40	17.7	532
	Don't know	14.4	30	8.7	62	7.1	48	8.5	43	10.4	34	7.0	16	12.5	9	9.1	242
	Refused	.0	0	.2	1	.5	3	.0	0	.2	2	.0	0	.0	0	.2	6
	Total	100.0	193	100.0	701	100.0	661	100.0	555	100.0	370	100.0	292	100.0	153	100.0	2925

1.3. Financial Planning

1.3.1. Emergency funds

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q32 Emergency/rainy day funds to cover expenses for 3 months: sickness, job loss, emergencies	Yes	**12.4**	**27**	**22.7**	**189**	**35.6**	**251**	**35.3**	**192**	**36.4**	**127**	**33.7**	**103**	**29.6**	**56**	**28.9**	**945**
	No	**74.8**	**138**	**72.9**	**489**	**63.3**	**406**	**62.0**	**353**	**62.8**	**244**	**63.9**	**187**	**66.9**	**93**	**67.3**	**1910**
	Don't know	**12.2**	**25**	**4.3**	**23**	**1.2**	**8**	**2.4**	**12**	**.8**	**4**	**2.3**	**3**	**1.7**	**4**	**3.5**	**79**
	Refused	**.7**	**1**	**.2**	**2**	**.0**	**0**	**.4**	**2**	**.0**	**0**	**.1**	**1**	**1.7**	**2**	**.2**	**8**
	Total	**100.0**	**191**	**100.0**	**703**	**100.0**	**665**	**100.0**	**559**	**100.0**	**375**	**100.0**	**294**	**100.0**	**155**	**100.0**	**2942**
Q33 If you lost your main source of income, how long could you continue to cover your living expenses for, without borrowing/moving house?	Less than a week	**20.7**	**36**	**23.3**	**152**	**20.2**	**146**	**18.0**	**108**	**17.2**	**72**	**19.6**	**57**	**21.1**	**30**	**20.5**	**601**
	At least a week, but not one month	**13.5**	**27**	**17.4**	**128**	**19.8**	**121**	**15.6**	**93**	**15.1**	**59**	**17.9**	**49**	**19.9**	**25**	**17.1**	**502**
	At least one month, but not three months	**6.5**	**11**	**15.9**	**120**	**18.5**	**130**	**22.1**	**115**	**18.6**	**72**	**21.4**	**68**	**13.3**	**25**	**17.1**	**541**
	At least three months, but not six months	**5.5**	**9**	**11.0**	**80**	**13.4**	**85**	**16.2**	**81**	**8.9**	**45**	**9.1**	**29**	**7.5**	**16**	**11.3**	**345**
	More than six months	**9.7**	**23**	**10.1**	**76**	**17.1**	**112**	**15.8**	**84**	**20.2**	**65**	**20.1**	**58**	**18.6**	**27**	**14.6**	**445**
	Do not know	**43.5**	**83**	**21.6**	**138**	**10.1**	**63**	**11.2**	**71**	**13.5**	**51**	**11.2**	**29**	**17.0**	**27**	**17.9**	**462**
	Refused to answer	**.5**	**2**	**.6**	**6**	**1.0**	**7**	**1.0**	**5**	**6.5**	**11**	**.6**	**4**	**2.6**	**4**	**1.4**	**39**
	Total	**100.0**	**191**	**100.0**	**700**	**100.0**	**664**	**100.0**	**557**	**100.0**	**375**	**100.0**	**294**	**100.0**	**154**	**100.0**	**2935**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q34 What would you do if something happened and you needed to find one month's income	Use up my savings	**14.4**	**27**	**23.8**	**185**	**36.5**	**252**	**36.8**	**191**	**32.3**	**118**	**28.5**	**87**	**27.6**	**48**	**29.0**	**908**
	Sell my assets	**1.4**	**3**	**3.3**	**25**	**6.5**	**43**	**8.1**	**43**	**9.9**	**26**	**8.3**	**18**	**7.3**	**16**	**5.8**	**174**
	Borrow money	**4.5**	**8**	**10.7**	**82**	**12.8**	**92**	**14.6**	**81**	**14.0**	**51**	**10.9**	**28**	**7.1**	**12**	**11.4**	**354**
	Depend on charity	**3.0**	**7**	**3.2**	**24**	**3.3**	**21**	**3.0**	**18**	**5.8**	**19**	**7.1**	**16**	**8.3**	**9**	**3.9**	**114**
	Ask family members to help	**43.8**	**81**	**50.3**	**321**	**45.3**	**273**	**41.0**	**212**	**44.3**	**157**	**47.3**	**142**	**45.3**	**76**	**46.1**	**1262**
	There's nothing I could do	**9.4**	**19**	**11.2**	**71**	**9.1**	**60**	**6.4**	**37**	**9.9**	**34**	**10.3**	**34**	**19.0**	**17**	**9.9**	**272**
	Find a job or additional jobs or better paying job	**20.3**	**41**	**34.5**	**249**	**35.9**	**216**	**31.8**	**172**	**30.1**	**103**	**13.9**	**40**	**3.3**	**9**	**29.7**	**830**
	Other	**3.2**	**9**	**1.9**	**13**	**2.1**	**13**	**1.3**	**9**	**1.8**	**6**	**2.0**	**9**	**.8**	**2**	**1.9**	**61**
	Don't know	**19.5**	**35**	**7.2**	**45**	**3.2**	**19**	**3.7**	**25**	**5.2**	**20**	**4.4**	**12**	**3.7**	**8**	**6.5**	**164**
	Refused	**.2**	**2**	**.9**	**8**	**.5**	**5**	**.7**	**4**	**1.8**	**7**	**1.4**	**2**	**3.6**	**3**	**.9**	**31**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q35 Do you agree or disagree:I find it more satisfying to spend money than to save it for the long term	Completely agree	**14.3**	**22**	**8.7**	**58**	**8.1**	**47**	**5.9**	**40**	**4.3**	**22**	**1.8**	**10**	**6.4**	**11**	**7.6**	**210**
	Agree	**36.2**	**66**	**30.0**	**198**	**26.4**	**186**	**26.0**	**149**	**26.2**	**96**	**18.9**	**57**	**12.2**	**26**	**27.3**	**778**
	Neither Nor	**6.8**	**16**	**13.3**	**93**	**9.3**	**68**	**13.1**	**67**	**9.4**	**38**	**11.7**	**32**	**15.7**	**17**	**11.3**	**331**
	Disagree	**24.2**	**53**	**30.2**	**225**	**33.1**	**210**	**38.5**	**201**	**39.4**	**126**	**41.6**	**107**	**41.8**	**64**	**33.8**	**986**
	Completely disagree	**14.2**	**27**	**16.3**	**121**	**20.2**	**139**	**15.8**	**93**	**18.5**	**85**	**24.7**	**81**	**22.2**	**34**	**17.9**	**580**
	Do not know	**4.3**	**8**	**1.1**	**6**	**2.8**	**12**	**.7**	**5**	**2.3**	**9**	**1.3**	**6**	**1.7**	**3**	**1.9**	**49**
	Refused	**.0**	**0**	**.3**	**2**	**.1**	**1**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**4**
	Total	**100.0**	**192**	**100.0**	**703**	**100.0**	**663**	**100.0**	**556**	**100.0**	**376**	**100.0**	**293**	**100.0**	**155**	**100.0**	**2938**
Q36 Do you agree or disagree:I tend to live for today and let tomorrow take care of itself	Completely agree	**10.0**	**22**	**8.7**	**61**	**5.8**	**46**	**6.0**	**41**	**6.2**	**36**	**5.5**	**20**	**9.8**	**12**	**7.3**	**238**
	Agree	**26.0**	**53**	**24.2**	**157**	**18.4**	**123**	**21.2**	**124**	**24.0**	**79**	**11.3**	**46**	**10.1**	**20**	**21.1**	**602**
	Neither Nor	**12.0**	**25**	**13.9**	**110**	**11.2**	**83**	**15.0**	**78**	**13.9**	**49**	**17.5**	**44**	**16.2**	**26**	**13.7**	**415**
	Disagree	**30.1**	**47**	**35.8**	**256**	**44.2**	**286**	**39.5**	**206**	**38.0**	**140**	**46.4**	**114**	**44.9**	**62**	**39.0**	**1111**
	Completely disagree	**18.1**	**39**	**16.0**	**111**	**19.1**	**118**	**18.1**	**106**	**16.5**	**68**	**18.2**	**65**	**17.4**	**33**	**17.4**	**540**
	Do not know	**3.7**	**6**	**.8**	**4**	**1.3**	**7**	**.3**	**2**	**1.4**	**4**	**1.0**	**4**	**1.6**	**2**	**1.2**	**29**
	Refused	**.0**	**0**	**.6**	**2**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.2**	**2**
	Total	**100.0**	**192**	**100.0**	**701**	**100.0**	**663**	**100.0**	**557**	**100.0**	**376**	**100.0**	**293**	**100.0**	**155**	**100.0**	**2937**
Q37 Do you agree or disagree:I am prepared to risk some of my own money when saving or making an investment	Completely agree	**7.2**	**17**	**10.1**	**72**	**8.2**	**70**	**9.4**	**64**	**6.2**	**27**	**3.7**	**17**	**2.5**	**8**	**8.1**	**275**
	Agree	**23.0**	**46**	**29.9**	**202**	**30.7**	**190**	**26.7**	**152**	**24.1**	**104**	**27.4**	**63**	**17.2**	**34**	**27.6**	**791**
	Neither Nor	**9.9**	**19**	**20.8**	**144**	**19.5**	**129**	**19.1**	**106**	**22.7**	**70**	**24.8**	**62**	**16.0**	**22**	**19.5**	**552**
	Disagree	**25.9**	**41**	**22.3**	**152**	**25.6**	**174**	**29.6**	**149**	**23.2**	**84**	**23.6**	**71**	**28.3**	**45**	**24.9**	**716**
	Completely disagree	**17.1**	**34**	**10.1**	**83**	**11.2**	**72**	**11.9**	**65**	**16.4**	**64**	**15.5**	**59**	**19.8**	**31**	**12.8**	**408**
	Do not know	**16.8**	**35**	**6.2**	**44**	**4.5**	**26**	**2.3**	**16**	**7.4**	**27**	**5.0**	**21**	**15.8**	**14**	**6.7**	**183**
	Refused	**.0**	**0**	**.6**	**3**	**.4**	**1**	**1.0**	**5**	**.0**	**0**	**.0**	**0**	**.5**	**1**	**.5**	**10**
	Total	**100.0**	**192**	**100.0**	**700**	**100.0**	**662**	**100.0**	**557**	**100.0**	**376**	**100.0**	**293**	**100.0**	**155**	**100.0**	**2935**
Q38 Do you agree or disagree:Money is there to be spent	Completely agree	**24.7**	**43**	**16.6**	**109**	**12.0**	**88**	**16.5**	**78**	**11.0**	**43**	**11.2**	**32**	**20.8**	**19**	**15.6**	**412**
	Agree	**31.6**	**56**	**34.5**	**229**	**31.7**	**199**	**29.7**	**167**	**29.8**	**117**	**27.0**	**67**	**25.3**	**40**	**31.4**	**875**
	Neither Nor	**10.9**	**21**	**16.4**	**128**	**16.9**	**123**	**18.4**	**100**	**22.4**	**64**	**21.3**	**62**	**14.4**	**25**	**17.2**	**523**
	Disagree	**12.9**	**33**	**21.0**	**152**	**22.3**	**140**	**25.9**	**146**	**21.6**	**90**	**23.8**	**69**	**21.3**	**41**	**21.5**	**671**
	Completely disagree	**15.8**	**33**	**10.2**	**76**	**16.2**	**107**	**9.4**	**65**	**14.2**	**58**	**16.0**	**61**	**16.5**	**27**	**13.0**	**427**
	Do not know	**4.0**	**6**	**1.1**	**7**	**.9**	**5**	**.0**	**0**	**1.0**	**4**	**.7**	**3**	**1.7**	**3**	**1.2**	**28**
	Refused	**.0**	**0**	**.3**	**1**	**.0**	**0**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**2**
	Total	**100.0**	**192**	**100.0**	**702**	**100.0**	**662**	**100.0**	**557**	**100.0**	**376**	**100.0**	**294**	**100.0**	**155**	**100.0**	**2938**

1.3.2. Retirement planning

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q39 At what age do you think people should begin to make a financial plan for their retirement?	0-14 years	.4	3	1.2	9	1.8	12	1.1	6	.6	3	.3	1	.8	2	1.1	36
	15-19 years	9.4	25	8.4	68	9.6	61	6.9	44	7.0	28	6.6	27	11.1	21	8.3	274
	20-24 years	23.4	45	24.3	180	19.1	161	23.7	149	27.1	91	27.0	91	14.3	35	23.2	752
	25-29 years	13.0	29	18.8	116	19.1	120	18.3	96	12.1	58	16.7	53	15.9	21	17.2	493
	30-34 years	19.1	31	15.0	109	12.5	84	15.6	91	15.8	60	18.0	42	12.5	23	15.2	440
	35-39 years	9.5	10	6.0	44	6.3	38	6.8	34	3.6	16	5.3	14	2.9	7	6.1	163
	40-44 years	6.7	11	5.4	35	7.1	44	9.7	46	10.8	36	8.1	19	5.2	9	7.4	200
	45-49 years	1.9	4	2.6	11	2.4	15	1.7	10	3.3	9	.9	3	3.6	1	2.3	53
	50-54 years	3.1	6	3.8	24	3.9	22	3.2	20	4.7	17	1.4	2	5.8	5	3.6	96
	55-59 years	.7	1	.9	6	.5	5	.9	6	1.2	4	.0	0	1.7	1	.8	23
	60-64 years	1.0	5	1.8	11	2.7	17	2.3	11	.5	3	5.1	11	2.7	3	2.2	61
	65+ years	1.6	2	1.1	6	1.5	9	1.0	4	2.7	6	1.8	5	2.7	2	1.5	34
	Don't know/ refused	10.1	21	10.8	80	13.6	77	8.7	41	10.6	40	8.8	25	20.8	25	11.1	309
	Total	100.0	193	100.0	699	100.0	665	100.0	558	100.0	371	100.0	293	100.0	155	100.0	2934

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q40 Which are included in your financial plan for retirement	Government old age pension	**36.8**	**67**	**43.9**	**292**	**50.7**	**316**	**53.4**	**291**	**44.3**	**181**	**56.8**	**163**	**59.7**	**87**	**47.8**	**1397**
	Work-place pension	**30.0**	**47**	**36.5**	**249**	**33.5**	**225**	**33.3**	**176**	**31.0**	**102**	**26.0**	**75**	**21.3**	**45**	**32.7**	**919**
	Personal retirement savings plan	**19.1**	**36**	**20.1**	**144**	**24.0**	**162**	**29.3**	**160**	**21.9**	**84**	**20.8**	**63**	**20.6**	**34**	**22.6**	**683**
	Moving to a cheaper property in the same area	**3.9**	**6**	**2.8**	**19**	**4.0**	**28**	**3.3**	**22**	**4.4**	**14**	**3.0**	**10**	**2.4**	**2**	**3.4**	**101**
	Moving to a cheaper area	**4.9**	**10**	**2.6**	**22**	**3.6**	**29**	**5.1**	**24**	**4.5**	**20**	**3.4**	**7**	**1.2**	**2**	**3.7**	**114**
	Sell your financial assets	**.5**	**2**	**.9**	**9**	**1.5**	**10**	**1.9**	**11**	**2.1**	**9**	**2.2**	**4**	**1.9**	**4**	**1.4**	**49**
	Sell your non-financial assets	**.0**	**0**	**2.3**	**12**	**1.2**	**10**	**3.8**	**17**	**.5**	**4**	**.2**	**2**	**.7**	**3**	**1.7**	**48**
	Use an inheritance	**6.6**	**11**	**6.5**	**37**	**5.6**	**29**	**4.5**	**26**	**11.5**	**17**	**3.1**	**7**	**4.8**	**8**	**6.2**	**135**
	Rely on your spouse or partner to support you	**5.9**	**12**	**9.1**	**70**	**11.4**	**68**	**12.2**	**66**	**9.3**	**33**	**8.8**	**22**	**1.0**	**2**	**9.5**	**273**
	Rely on your children to support you	**2.8**	**4**	**5.2**	**29**	**6.6**	**46**	**13.2**	**61**	**17.9**	**64**	**22.1**	**56**	**16.4**	**25**	**9.7**	**285**
	Rely on financial support from your wider family	**8.5**	**21**	**9.1**	**63**	**9.9**	**48**	**6.5**	**39**	**6.3**	**20**	**7.1**	**18**	**6.5**	**10**	**8.2**	**219**
	Drawing an income from your own business	**2.4**	**6**	**1.8**	**23**	**5.5**	**30**	**4.8**	**29**	**3.6**	**18**	**1.2**	**7**	**3.2**	**2**	**3.3**	**115**
	Continue to work after retirement age to earn money	**12.7**	**20**	**15.9**	**111**	**13.9**	**97**	**12.4**	**77**	**13.6**	**56**	**8.5**	**27**	**4.5**	**6**	**13.3**	**394**
	Other	**3.6**	**11**	**2.8**	**21**	**1.3**	**9**	**1.9**	**11**	**2.5**	**9**	**2.3**	**13**	**2.8**	**6**	**2.4**	**80**
	Don't know	**25.9**	**52**	**10.5**	**72**	**8.1**	**48**	**5.5**	**29**	**6.3**	**26**	**3.6**	**13**	**10.5**	**15**	**9.8**	**255**
	Refused	**2.2**	**4**	**2.2**	**21**	**2.4**	**14**	**1.4**	**9**	**2.4**	**11**	**1.0**	**2**	**2.0**	**2**	**2.0**	**63**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q41 Taking all sources of retirement income into account, how confident are you that your income will give standard of living throughout retirement	Very confident	**9.9**	**12**	**7.9**	**67**	**14.3**	**95**	**15.6**	**83**	**16.4**	**53**	**12.1**	**37**	**9.6**	**19**	**12.0**	**366**
	Fairly confident	**23.5**	**45**	**31.5**	**226**	**33.6**	**240**	**36.1**	**199**	**30.2**	**117**	**36.7**	**111**	**29.2**	**49**	**32.1**	**987**
	Not very confident	**17.7**	**34**	**26.1**	**179**	**23.6**	**159**	**22.9**	**126**	**20.7**	**76**	**27.4**	**73**	**22.3**	**42**	**23.6**	**689**
	Not at all confident	**16.1**	**29**	**21.8**	**134**	**20.3**	**122**	**19.5**	**113**	**22.7**	**83**	**15.8**	**49**	**31.6**	**31**	**20.5**	**561**
	Don't know	**32.7**	**70**	**11.6**	**83**	**6.6**	**37**	**5.7**	**29**	**8.7**	**34**	**7.8**	**18**	**6.9**	**11**	**11.0**	**282**
	Refused	**.2**	**1**	**1.1**	**9**	**1.6**	**8**	**.3**	**3**	**1.3**	**6**	**.2**	**2**	**.4**	**1**	**.9**	**30**
	Total	**100.0**	**191**	**100.0**	**698**	**100.0**	**661**	**100.0**	**553**	**100.0**	**369**	**100.0**	**290**	**100.0**	**153**	**100.0**	**2915**

1.4. Choosing Appropriate Products

1.4.1. Banking products

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q42 Have you heard of any of the following banking products	Mzansi account	**66.3**	**125**	**76.9**	**534**	**76.3**	**499**	**74.8**	**395**	**67.1**	**227**	**58.4**	**161**	**45.3**	**64**	**71.7**	**2005**
	Savings account	**85.8**	**166**	**86.8**	**624**	**86.5**	**591**	**87.3**	**491**	**87.2**	**327**	**79.0**	**243**	**73.1**	**123**	**85.7**	**2565**
	Current or Cheque account	**47.8**	**92**	**51.9**	**401**	**52.9**	**394**	**53.1**	**327**	**53.2**	**220**	**45.4**	**154**	**44.0**	**79**	**51.2**	**1667**
	Fixed deposit bank account	**40.7**	**79**	**48.1**	**360**	**50.7**	**369**	**51.3**	**299**	**44.8**	**193**	**44.5**	**142**	**43.0**	**77**	**47.6**	**1519**
	ATM card	**84.4**	**156**	**79.6**	**572**	**76.3**	**539**	**74.3**	**439**	**74.0**	**292**	**66.6**	**211**	**62.9**	**105**	**76.3**	**2314**
	Debit card or Cheque card	**46.7**	**87**	**50.8**	**392**	**50.6**	**385**	**52.1**	**315**	**46.3**	**199**	**41.6**	**146**	**41.3**	**73**	**49.0**	**1597**
	Credit Card	**62.9**	**120**	**71.0**	**502**	**67.8**	**481**	**64.2**	**377**	**61.3**	**253**	**52.0**	**171**	**48.1**	**78**	**65.0**	**1982**
	Garage card or petrol card	**39.8**	**78**	**45.2**	**350**	**42.8**	**330**	**38.9**	**261**	**40.2**	**174**	**34.8**	**120**	**38.5**	**67**	**41.5**	**1380**
	Home loan from a big bank	**37.5**	**70**	**43.0**	**332**	**41.3**	**323**	**40.3**	**262**	**44.1**	**187**	**34.6**	**123**	**39.1**	**65**	**41.0**	**1362**
	Savings book at a bank	**27.2**	**52**	**36.4**	**281**	**43.9**	**323**	**41.1**	**246**	**36.7**	**143**	**37.0**	**110**	**38.2**	**64**	**37.9**	**1219**
	Post Office or Post Bank savings account	**53.3**	**101**	**59.4**	**432**	**65.8**	**442**	**64.9**	**358**	**62.9**	**234**	**64.0**	**185**	**57.6**	**88**	**61.7**	**1840**
	Other bank product	**.5**	**2**	**1.7**	**13**	**1.3**	**8**	**2.5**	**12**	**4.5**	**11**	**1.2**	**3**	**2.4**	**5**	**1.9**	**54**
	None of the above	**2.8**	**9**	**1.7**	**13**	**2.2**	**11**	**2.2**	**10**	**4.4**	**17**	**5.1**	**16**	**7.9**	**12**	**2.8**	**88**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**
	Don't know	**.4**	**1**	**1.3**	**7**	**.0**	**0**	**.8**	**3**	**.0**	**0**	**1.1**	**1**	**.0**	**0**	**.7**	**12**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q43 Do you currently hold any of these types of products	Mzansi account	**6.7**	**14**	**13.0**	**93**	**13.7**	**85**	**8.7**	**41**	**7.2**	**21**	**3.9**	**10**	**4.9**	**9**	**10.2**	**273**
	Savings account	**20.1**	**45**	**43.1**	**311**	**51.0**	**361**	**53.5**	**302**	**47.9**	**179**	**44.0**	**135**	**40.3**	**77**	**44.5**	**1410**
	Current or Cheque account	**4.0**	**3**	**6.3**	**57**	**15.1**	**108**	**15.7**	**98**	**19.9**	**63**	**11.3**	**40**	**15.9**	**23**	**11.6**	**392**
	Fixed deposit bank account	**1.0**	**2**	**2.4**	**16**	**7.9**	**44**	**7.6**	**41**	**7.8**	**21**	**6.5**	**24**	**6.8**	**10**	**5.3**	**158**
	ATM card	**13.2**	**30**	**28.2**	**207**	**34.0**	**229**	**33.3**	**191**	**34.1**	**126**	**28.9**	**86**	**26.8**	**48**	**29.3**	**917**
	Debit card or Cheque card	**4.0**	**10**	**11.4**	**96**	**14.1**	**104**	**20.4**	**121**	**13.5**	**61**	**12.1**	**40**	**10.8**	**24**	**12.9**	**456**
	Credit Card	**1.4**	**2**	**7.2**	**62**	**16.2**	**106**	**15.7**	**91**	**17.8**	**60**	**12.0**	**37**	**9.9**	**16**	**11.4**	**374**
	Garage card or petrol card	**.0**	**0**	**.8**	**13**	**4.2**	**24**	**7.6**	**48**	**6.5**	**24**	**3.9**	**10**	**3.6**	**7**	**3.5**	**126**
	Home loan from a big bank	**1.7**	**3**	**.3**	**4**	**4.0**	**27**	**5.9**	**41**	**6.0**	**24**	**3.1**	**11**	**1.7**	**3**	**3.0**	**113**
	Savings book at a bank	**.7**	**1**	**1.6**	**13**	**1.7**	**14**	**2.2**	**9**	**.9**	**5**	**1.3**	**3**	**3.3**	**8**	**1.6**	**53**
	Post Office or Post Bank savings account	**4.0**	**5**	**5.8**	**41**	**5.4**	**32**	**5.2**	**32**	**6.2**	**22**	**13.8**	**32**	**5.8**	**7**	**6.1**	**171**
	Other bank product	**1.3**	**2**	**.6**	**3**	**.0**	**0**	**.0**	**1**	**.3**	**2**	**.6**	**3**	**.0**	**0**	**.4**	**11**
	None of the above	**66.7**	**123**	**32.0**	**211**	**22.6**	**128**	**25.8**	**121**	**30.4**	**111**	**35.9**	**99**	**42.2**	**54**	**33.1**	**847**
	Refused	**.0**	**0**	**.4**	**5**	**.0**	**0**	**.5**	**3**	**.8**	**3**	**.2**	**1**	**.0**	**0**	**.3**	**12**
	Don't know	**.4**	**1**	**1.3**	**7**	**.0**	**0**	**1.1**	**4**	**.5**	**1**	**2.1**	**2**	**.0**	**0**	**.9**	**15**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q44 In the last 2 years which of the financial products have you chosen	Mzansi account	**5.0**	**10**	**7.5**	**51**	**9.4**	**47**	**5.5**	**26**	**4.0**	**12**	**3.6**	**7**	**3.1**	**5**	**6.5**	**158**
	Savings account	**11.3**	**24**	**22.2**	**162**	**24.8**	**164**	**22.4**	**121**	**21.9**	**69**	**14.7**	**41**	**14.2**	**25**	**20.7**	**606**
	Current or Cheque account	**2.3**	**2**	**3.5**	**29**	**7.0**	**41**	**4.1**	**27**	**7.7**	**12**	**1.8**	**6**	**2.2**	**4**	**4.4**	**121**
	Fixed deposit bank account	**1.3**	**2**	**1.7**	**11**	**4.7**	**20**	**3.7**	**16**	**5.2**	**8**	**1.5**	**8**	**1.2**	**3**	**2.9**	**68**
	ATM card	**7.7**	**17**	**13.2**	**95**	**18.1**	**107**	**15.6**	**77**	**14.6**	**40**	**9.2**	**29**	**16.5**	**26**	**14.0**	**391**
	Debit card or Cheque card	**2.0**	**3**	**4.4**	**35**	**6.1**	**34**	**7.7**	**40**	**2.1**	**13**	**2.2**	**6**	**3.0**	**7**	**4.6**	**138**
	Credit Card	**.0**	**0**	**3.5**	**35**	**8.3**	**49**	**8.8**	**50**	**9.2**	**22**	**3.1**	**9**	**6.3**	**10**	**5.6**	**175**
	Garage card or petrol card	**.0**	**0**	**.4**	**5**	**1.9**	**7**	**3.4**	**21**	**1.3**	**7**	**1.6**	**5**	**1.5**	**4**	**1.4**	**49**
	Home loan from a big bank	**1.0**	**2**	**.3**	**4**	**1.1**	**8**	**1.7**	**11**	**.6**	**4**	**.6**	**2**	**1.0**	**1**	**.8**	**32**
	Savings book at a bank	**.0**	**0**	**.8**	**5**	**.9**	**7**	**1.2**	**6**	**.0**	**0**	**1.1**	**2**	**1.3**	**3**	**.7**	**23**
	Post Office or Post Bank savings account	**1.1**	**1**	**4.1**	**28**	**4.1**	**19**	**3.3**	**18**	**3.7**	**12**	**4.4**	**10**	**.9**	**3**	**3.5**	**91**
	Other bank product	**1.3**	**2**	**.6**	**3**	**.2**	**1**	**.2**	**1**	**.4**	**3**	**.4**	**2**	**.2**	**1**	**.5**	**13**
	None of the above	**75.9**	**146**	**57.1**	**388**	**53.8**	**360**	**59.1**	**320**	**64.6**	**248**	**67.4**	**212**	**72.4**	**109**	**60.9**	**1783**
	Refused	**.0**	**0**	**.6**	**6**	**.1**	**1**	**.8**	**5**	**.8**	**3**	**.2**	**1**	**.9**	**1**	**.5**	**17**
	Don't know	**.4**	**1**	**1.3**	**7**	**.0**	**0**	**1.2**	**5**	**.5**	**1**	**2.1**	**2**	**.0**	**0**	**.9**	**16**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q45 What are the reasons that you dont have a bank account	I don't have a regular income	**30.5**	**45**	**19.7**	**99**	**13.8**	**64**	**14.3**	**61**	**20.7**	**58**	**16.7**	**30**	**16.0**	**11**	**18.6**	**368**
	I don't have a job	**47.2**	**73**	**28.7**	**141**	**15.1**	**70**	**19.3**	**68**	**25.6**	**64**	**25.2**	**43**	**17.3**	**19**	**25.5**	**478**
	I don't have an identity document	**3.0**	**8**	**2.9**	**14**	**1.2**	**7**	**1.6**	**5**	**.9**	**1**	**2.5**	**4**	**.0**	**0**	**2.0**	**39**
	I don't qualify to open an account	**3.8**	**3**	**1.5**	**10**	**3.4**	**15**	**.6**	**3**	**3.5**	**11**	**.9**	**4**	**2.2**	**1**	**2.2**	**47**
	I have to keep a minimum balance in the bank	**.8**	**1**	**.5**	**2**	**.2**	**2**	**1.2**	**4**	**.2**	**1**	**2.3**	**3**	**.0**	**0**	**.7**	**13**
	I don't need a bank account	**1.1**	**2**	**1.9**	**12**	**.8**	**7**	**3.2**	**10**	**6.3**	**13**	**10.8**	**27**	**5.9**	**7**	**3.0**	**78**
	I don't know how to open an account	**3.0**	**2**	**.4**	**3**	**.3**	**2**	**.5**	**2**	**2.8**	**5**	**2.4**	**3**	**3.1**	**2**	**1.1**	**19**
	I use someone else's bank account	**2.8**	**5**	**1.1**	**7**	**.3**	**4**	**.8**	**4**	**.1**	**2**	**4.1**	**5**	**3.2**	**2**	**1.3**	**29**
	I prefer dealing in cash	**2.3**	**4**	**3.6**	**22**	**1.6**	**13**	**2.1**	**10**	**3.4**	**10**	**5.9**	**14**	**3.3**	**7**	**3.0**	**80**
	I don't trust banks	**.0**	**0**	**1.2**	**6**	**.7**	**5**	**.1**	**2**	**1.5**	**2**	**2.0**	**5**	**3.1**	**4**	**.9**	**24**
	I don't want to pay service fees	**.0**	**0**	**1.6**	**8**	**.6**	**5**	**1.6**	**3**	**.5**	**5**	**2.3**	**6**	**1.5**	**4**	**1.1**	**31**
	The bank is too far from where I live	**.1**	**1**	**.4**	**6**	**.5**	**4**	**.5**	**2**	**.3**	**1**	**2.9**	**4**	**3.1**	**3**	**.7**	**21**
	It's expensive to have a bank account or I can't afford to	**1.2**	**2**	**1.6**	**12**	**.7**	**4**	**2.2**	**8**	**.6**	**2**	**1.2**	**4**	**1.8**	**3**	**1.3**	**35**
	I earn too little to make it worthwhile	**.0**	**0**	**.8**	**6**	**1.8**	**12**	**3.0**	**9**	**3.2**	**6**	**3.8**	**7**	**6.9**	**6**	**1.9**	**46**
	Bank charges are too high	**1.7**	**3**	**2.9**	**12**	**1.0**	**5**	**1.1**	**4**	**1.9**	**5**	**2.2**	**6**	**4.1**	**3**	**2.0**	**38**
	The banks don't speak to me in my language	**.0**	**0**	**.2**	**2**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**1.3**	**1**	**.0**	**0**	**.2**	**4**
	I don't have money to save	**17.3**	**32**	**5.8**	**32**	**6.4**	**24**	**5.8**	**24**	**8.7**	**25**	**2.2**	**6**	**7.2**	**10**	**7.3**	**153**
	I prefer to give money to somebody in the community to guard	**.3**	**1**	**.3**	**1**	**.0**	**0**	**.1**	**1**	**.0**	**0**	**.5**	**1**	**1.8**	**2**	**.3**	**6**
	I prefer to save via other means	**.3**	**2**	**.4**	**3**	**.0**	**0**	**1.1**	**2**	**1.0**	**2**	**1.1**	**2**	**3.2**	**3**	**.6**	**14**
	Other reason	**1.3**	**3**	**.8**	**5**	**.3**	**2**	**.0**	**0**	**1.5**	**3**	**1.0**	**4**	**6.2**	**3**	**.9**	**20**
	Not applicable – respondent has a banking product	**35.0**	**62**	**59.8**	**383**	**72.9**	**416**	**68.1**	**322**	**53.1**	**173**	**56.1**	**142**	**45.9**	**67**	**59.6**	**1565**
	Do not know	**1.2**	**3**	**2.0**	**11**	**1.2**	**3**	**.0**	**1**	**6.3**	**6**	**.7**	**3**	**3.0**	**2**	**1.8**	**29**
	Refused to answer	**.0**	**0**	**.7**	**6**	**1.4**	**5**	**.7**	**3**	**1.7**	**4**	**.0**	**0**	**.0**	**0**	**.8**	**18**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q46 Which sources of information do you feel most influenced your decision about which banking product to take out	Junk mail sent through the post or that you found somewhere	.5	2	2.1	11	4.8	17	4.7	23	2.6	9	.4	2	1.9	2	2.9	66
	Information picked up in a branch of a bank	5.6	10	23.7	150	26.9	146	22.9	116	17.3	66	18.3	38	18.0	24	21.2	550
	Information found on the internet	.2	1	3.6	25	6.5	34	4.7	22	4.5	8	3.9	6	1.0	2	4.1	98
	Information from sales staff of firm providing the products	2.7	5	7.2	51	7.1	35	6.5	35	7.0	17	2.9	12	4.0	7	6.1	162
	Comparative tables or charts in financial pages of newspaper	.8	1	.4	3	1.4	9	1.6	8	1.8	3	.5	3	1.5	2	1.0	29
	Comparative tables or charts found on the internet	.0	0	.0	1	.5	5	.5	2	1.4	1	.0	0	.0	0	.3	9
	Specialist magazines or publications such as Financial Mail	.0	0	1.2	7	.2	1	1.2	4	.5	4	.0	0	.0	0	.7	16
	Recommendation from independent financial adviser or broker	1.6	2	1.8	10	2.5	11	1.7	8	6.7	8	4.5	10	5.6	7	2.7	56
	Advice of friends or relatives - not working in financial services industry	6.5	13	11.5	68	7.0	42	9.3	38	9.9	27	8.5	18	8.2	14	9.2	220
	Advice of friends or relatives - who work in the financial s	5.3	10	2.8	22	7.2	30	6.2	25	6.7	15	3.1	9	1.2	2	4.9	113
	Employer's advice	1.5	3	4.2	29	6.3	42	5.6	26	5.6	16	5.8	12	2.2	4	4.8	132
	Traditional or religious leader	3.4	6	.3	4	.9	5	.8	1	.9	4	.7	4	.5	2	.9	26
	Newspaper articles	3.2	6	4.7	31	4.5	28	4.6	22	7.8	17	2.1	5	.9	2	4.5	111
	Television or radio programmes	7.2	12	10.0	52	13.6	70	12.0	52	10.0	27	11.2	22	4.8	10	10.7	245
	Newspaper adverts	5.1	9	5.2	31	7.1	37	4.1	22	6.0	15	3.4	11	.5	2	5.2	127
	Television adverts	7.5	13	9.5	50	11.4	62	9.8	53	9.3	28	8.1	18	.7	3	9.3	227
	Other advertising	.0	0	1.1	9	2.0	9	1.8	6	.4	2	.1	1	.0	0	1.1	27
	Other source	2.3	4	1.3	8	.7	5	2.0	6	.8	2	.0	1	1.4	2	1.2	28
	Not applicable – respondent has not chosen insurance product	74.4	121	51.9	339	49.2	303	49.9	246	57.5	181	63.0	167	69.2	79	55.3	1436
	Do not know	1.2	2	2.1	12	.3	3	.4	3	.8	5	1.7	2	1.6	1	1.2	28
	Refused to answer	.0	0	1.0	9	1.5	8	.8	3	2.0	5	.8	2	.0	0	1.0	27

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q47 And which of the following statements best describes how you chose the last banking product you took out?	I considered several products from different companies before	**10.5**	**16**	**20.4**	**130**	**26.6**	**147**	**24.5**	**116**	**22.8**	**61**	**14.1**	**31**	**7.7**	**14**	**20.7**	**515**
	I considered the various products from one company	**5.5**	**10**	**11.5**	**72**	**10.3**	**76**	**12.4**	**66**	**5.9**	**26**	**12.1**	**27**	**7.8**	**13**	**10.1**	**290**
	I didn't consider any other products at all	**11.2**	**19**	**10.5**	**72**	**10.4**	**65**	**8.0**	**39**	**8.9**	**27**	**6.7**	**18**	**9.5**	**12**	**9.7**	**252**
	I looked around but there were no other products to consider	**.5**	**1**	**1.8**	**15**	**2.0**	**13**	**2.7**	**11**	**1.6**	**5**	**1.9**	**3**	**3.3**	**5**	**1.9**	**53**
	Not applicable – respondent has not chosen insurance product	**71.1**	**116**	**53.8**	**344**	**48.4**	**293**	**51.0**	**240**	**59.2**	**183**	**62.7**	**167**	**70.1**	**82**	**55.7**	**1425**
	Do not know	**1.0**	**3**	**2.0**	**14**	**2.4**	**9**	**1.5**	**5**	**1.6**	**7**	**2.6**	**4**	**1.6**	**1**	**1.9**	**43**
	Total	**100.0**	**165**	**100.0**	**647**	**100.0**	**603**	**100.0**	**477**	**100.0**	**309**	**100.0**	**250**	**100.0**	**127**	**100.0**	**2578**
Q48 How often do you usually check the balance of your MAIN banking product?	Daily	**.0**	**0**	**1.1**	**13**	**1.5**	**9**	**.5**	**4**	**3.3**	**16**	**5.0**	**11**	**1.7**	**3**	**1.5**	**56**
	Weekly	**2.7**	**5**	**5.1**	**45**	**7.6**	**62**	**7.0**	**47**	**4.1**	**18**	**5.8**	**20**	**3.4**	**7**	**5.6**	**204**
	Every two weeks	**3.0**	**4**	**6.4**	**46**	**7.9**	**51**	**7.8**	**45**	**7.6**	**31**	**2.0**	**8**	**2.0**	**4**	**6.2**	**189**
	Monthly	**18.5**	**40**	**45.2**	**305**	**51.6**	**342**	**49.8**	**273**	**46.9**	**167**	**44.7**	**133**	**42.3**	**70**	**44.5**	**1330**
	Yearly	**.7**	**3**	**1.3**	**11**	**1.6**	**13**	**2.1**	**18**	**1.9**	**6**	**1.0**	**4**	**2.5**	**5**	**1.5**	**60**
	Never	**4.4**	**10**	**4.4**	**33**	**4.9**	**33**	**3.1**	**20**	**4.5**	**16**	**4.4**	**15**	**3.2**	**6**	**4.3**	**133**
	Don’t know	**2.0**	**4**	**1.1**	**11**	**1.1**	**6**	**2.6**	**13**	**.6**	**4**	**2.4**	**6**	**2.8**	**4**	**1.6**	**48**
	Refused	**.3**	**1**	**.3**	**4**	**.2**	**2**	**.8**	**6**	**.0**	**0**	**.2**	**1**	**.0**	**0**	**.3**	**14**
	Not applicable – has no banking products	**68.4**	**119**	**35.1**	**229**	**23.7**	**138**	**26.5**	**120**	**31.2**	**110**	**34.4**	**92**	**42.1**	**54**	**34.5**	**862**
	Total	**100.0**	**186**	**100.0**	**697**	**100.0**	**656**	**100.0**	**546**	**100.0**	**368**	**100.0**	**290**	**100.0**	**153**	**100.0**	**2896**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q49 How do you typically check the balance(s) for this product	Check the bank statement sent in the mail	**8.5**	**4**	**12.8**	**56**	**16.3**	**72**	**20.7**	**81**	**23.4**	**48**	**15.2**	**33**	**28.9**	**30**	**16.7**	**324**
	Check the statement online - internet banking	**5.4**	**3**	**9.1**	**59**	**14.0**	**69**	**18.0**	**71**	**21.1**	**37**	**15.2**	**28**	**11.5**	**10**	**13.6**	**277**
	Check through telephone banking	**12.3**	**9**	**17.9**	**84**	**19.7**	**100**	**18.1**	**72**	**13.8**	**29**	**8.4**	**16**	**2.7**	**3**	**16.4**	**313**
	Call the bank and ask for your balance	**5.1**	**4**	**10.9**	**38**	**7.5**	**32**	**8.3**	**33**	**6.7**	**21**	**11.0**	**21**	**11.3**	**9**	**8.9**	**158**
	Ask for your balance, statement or bankbook update at a bank	**22.0**	**17**	**28.0**	**123**	**32.7**	**162**	**23.3**	**107**	**27.4**	**67**	**30.1**	**64**	**41.3**	**37**	**28.5**	**577**
	Ask for balance, statement or bankbook update at an ATM-cash	**38.9**	**29**	**46.8**	**200**	**41.5**	**212**	**41.6**	**163**	**38.3**	**90**	**36.9**	**75**	**31.4**	**31**	**42.0**	**800**
	Receive a text message from the bank	**26.8**	**16**	**23.0**	**112**	**27.4**	**128**	**21.0**	**90**	**24.7**	**61**	**18.7**	**37**	**15.3**	**18**	**23.5**	**462**
	Never check	**11.5**	**8**	**5.0**	**27**	**7.3**	**35**	**6.4**	**28**	**11.1**	**24**	**8.0**	**18**	**3.8**	**5**	**7.0**	**145**
	Don't know	**6.6**	**6**	**1.6**	**9**	**.7**	**4**	**1.5**	**7**	**1.0**	**5**	**2.9**	**2**	**4.9**	**3**	**1.8**	**36**
	Refused	**.0**	**0**	**.3**	**2**	**.1**	**1**	**.4**	**1**	**1.5**	**3**	**.0**	**0**	**.0**	**0**	**.3**	**7**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q50 How often do you personally check whether your product still meets your needs?	At least once a year	**15.5**	**11**	**16.3**	**87**	**20.5**	**112**	**24.9**	**105**	**34.0**	**79**	**29.5**	**63**	**41.6**	**40**	**22.6**	**497**
	Less often	**41.2**	**24**	**52.3**	**233**	**53.5**	**262**	**48.3**	**204**	**36.8**	**103**	**47.0**	**81**	**30.9**	**31**	**48.5**	**938**
	Never	**37.6**	**31**	**27.7**	**131**	**22.5**	**127**	**21.2**	**97**	**27.6**	**71**	**18.2**	**45**	**23.5**	**23**	**24.9**	**525**
	Don't know	**5.7**	**5**	**3.3**	**15**	**3.0**	**13**	**3.4**	**17**	**1.3**	**5**	**4.6**	**7**	**4.0**	**5**	**3.3**	**67**
	Refused	**.0**	**0**	**.5**	**3**	**.6**	**3**	**2.2**	**5**	**.3**	**1**	**.7**	**1**	**.0**	**0**	**.8**	**13**
	Total	**100.0**	**71**	**100.0**	**469**	**100.0**	**517**	**100.0**	**428**	**100.0**	**259**	**100.0**	**197**	**100.0**	**99**	**100.0**	**2040**

1.4.2. Credit and loans

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q51 Have you heard of any of the following types of credit or loans	Loan from a microlender	**65.1**	**125**	**71.3**	**523**	**69.8**	**484**	**70.5**	**403**	**73.2**	**275**	**74.0**	**219**	**62.2**	**103**	**70.3**	**2132**
	Vehicle or car finance through bank or dealer	**48.8**	**94**	**55.5**	**405**	**53.1**	**396**	**57.0**	**351**	**52.1**	**217**	**50.7**	**166**	**51.4**	**90**	**53.7**	**1719**
	Overdraft facility	**20.0**	**42**	**29.6**	**255**	**29.3**	**257**	**35.8**	**228**	**39.7**	**159**	**32.2**	**111**	**37.0**	**63**	**31.1**	**1115**
	Store card where you buy on account and pay later	**75.5**	**141**	**76.6**	**545**	**80.7**	**536**	**74.2**	**430**	**74.7**	**279**	**65.3**	**201**	**55.6**	**103**	**75.1**	**2235**
	Lay-buy	**73.6**	**143**	**74.8**	**535**	**71.9**	**504**	**73.3**	**419**	**73.2**	**279**	**63.4**	**199**	**55.4**	**95**	**72.0**	**2174**
	Hire Purchase -HP or paying in monthly installments for goods	**41.2**	**85**	**53.5**	**404**	**58.0**	**412**	**57.6**	**343**	**60.2**	**239**	**56.2**	**180**	**50.2**	**90**	**54.6**	**1753**
	Loan from friends or family	**64.5**	**125**	**66.7**	**480**	**62.3**	**442**	**63.9**	**369**	**64.6**	**253**	**71.7**	**220**	**56.2**	**102**	**64.9**	**1991**
	Loan from an informal money lender	**56.7**	**103**	**64.0**	**445**	**60.5**	**420**	**59.0**	**329**	**58.0**	**219**	**57.2**	**171**	**51.8**	**79**	**60.1**	**1766**
	Loan from a stokvel or umgalelo or savings club	**43.2**	**82**	**55.7**	**362**	**53.1**	**342**	**47.8**	**259**	**52.4**	**185**	**47.0**	**128**	**48.9**	**71**	**51.3**	**1429**
	Loan from local spaza	**20.6**	**39**	**25.1**	**175**	**24.4**	**162**	**21.6**	**121**	**29.7**	**106**	**21.8**	**64**	**23.5**	**42**	**24.1**	**709**
	Store account with no card where you pay later	**19.3**	**38**	**26.3**	**209**	**25.3**	**201**	**28.2**	**166**	**34.8**	**132**	**31.9**	**92**	**26.2**	**48**	**27.0**	**886**
	Loan from an employer	**13.2**	**31**	**20.3**	**175**	**19.5**	**161**	**21.8**	**150**	**26.0**	**117**	**20.0**	**72**	**22.1**	**44**	**20.3**	**750**
	None of the above	**5.7**	**11**	**4.0**	**26**	**3.6**	**26**	**3.1**	**19**	**3.5**	**12**	**4.3**	**11**	**13.2**	**10**	**4.2**	**115**
	Don't know	**.7**	**2**	**1.4**	**9**	**.1**	**1**	**1.2**	**4**	**.9**	**6**	**.7**	**2**	**.1**	**1**	**.9**	**25**
	Refused	**.4**	**1**	**.4**	**5**	**.2**	**2**	**.9**	**4**	**.3**	**2**	**.0**	**0**	**.0**	**0**	**.4**	**14**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q52 Do you currently hold any of these types of credit or loans	Loan from a microlender	.1	1	2.6	22	9.8	60	8.5	45	8.9	35	6.3	13	3.6	7	5.8	183
	Vehicle or car finance through bank or dealer	1.1	2	3.0	36	8.4	58	12.3	69	12.2	43	6.9	20	3.3	6	6.8	234
	Overdraft facility	.0	0	1.2	14	2.4	21	5.6	35	3.7	15	1.2	6	2.4	2	2.4	93
	Store card where you buy on account and pay later	2.6	7	17.3	132	25.4	172	24.9	135	18.7	79	10.5	31	8.8	13	18.0	569
	Lay-buy	3.2	8	7.5	52	8.4	58	7.0	42	8.0	26	2.9	10	3.2	4	6.7	200
	Hire Purchase -HP or paying in monthly installments for goods	.0	0	5.3	34	11.2	68	8.5	46	7.2	30	5.1	17	3.0	5	6.6	200
	Loan from friends or family	4.8	9	10.0	57	8.0	54	10.0	54	6.3	27	9.6	27	9.3	8	8.6	236
	Loan from an informal money lender	2.3	2	1.8	11	3.2	16	3.8	13	1.5	6	1.3	5	1.3	1	2.4	54
	Loan from a stokvel or umgalelo or savings club	.0	0	3.7	17	3.3	17	2.1	11	3.7	10	2.7	6	3.9	4	2.9	65
	Loan from local spaza	1.3	4	2.9	13	5.7	27	2.8	15	5.0	15	5.1	13	.8	2	3.6	89
	Store account with no card where you pay later	1.5	1	.9	8	2.9	13	2.3	14	1.9	8	2.5	9	.6	2	1.8	55
	Loan from an employer	2.1	3	.3	5	2.6	16	2.3	14	2.6	10	3.0	6	2.1	3	1.8	57
	None of the above	83.0	156	62.4	414	49.1	321	45.7	253	53.8	186	61.4	180	73.2	118	58.5	1628
	Don't know	2.4	4	1.8	10	1.0	3	1.3	5	1.2	7	2.1	4	1.9	3	1.6	36
	Refused	.7	2	1.2	8	.6	5	1.3	7	.9	3	.6	2	.4	1	.9	28

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q53 Which of the following types of financial products have you chosen	Loan from a microlender	.1	1	1.7	16	7.7	45	6.1	29	8.0	27	.9	5	2.5	5	4.1	128
	Vehicle or car finance through bank or dealer	.8	1	1.7	21	4.2	25	4.1	24	6.4	24	4.4	10	1.2	3	3.2	108
	Overdraft facility	.0	0	1.1	8	1.0	9	1.4	10	.7	4	.3	1	1.5	3	.9	35
	Store card where you buy on account and pay later	1.0	4	11.9	81	14.5	83	13.6	66	10.8	41	3.8	8	3.8	6	10.5	289
	Lay-buy	2.6	6	4.4	36	4.5	29	3.5	24	5.1	19	1.0	4	1.9	2	3.8	120
	Hire Purchase -HP or paying in monthly installments for goods	.0	0	4.8	26	9.9	51	6.7	38	4.7	20	3.8	12	2.1	4	5.5	151
	Loan from friends or family	6.3	10	9.9	51	6.2	40	6.4	32	4.3	18	5.6	16	5.4	4	7.1	171
	Loan from an informal money lender	2.3	2	.9	9	2.6	12	3.4	12	1.6	6	1.2	4	2.6	2	2.0	47
	Loan from a stokvel or umgalelo or savings club	.0	0	2.4	14	3.6	18	1.1	5	1.3	4	2.6	4	.0	0	2.0	45
	Loan from local spaza	.7	1	.9	6	3.3	14	1.8	10	3.4	9	2.5	7	.8	2	1.9	49
	Store account with no card where you pay later	.0	0	1.0	8	2.0	9	1.5	5	1.6	7	1.6	5	.0	0	1.3	34
	Loan from an employer	3.3	3	.4	4	2.8	15	1.7	11	2.0	8	4.1	6	.5	1	1.9	48
	None of the above	83.3	159	68.0	472	59.2	410	62.1	349	65.3	229	74.4	225	82.6	130	67.6	1974
	Don't know	2.5	4	1.8	10	.4	2	1.7	6	1.9	10	2.8	6	2.0	3	1.7	41
	Refused	.7	2	1.2	8	.5	3	2.0	9	.9	3	.2	1	.4	1	1.0	27

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q54 Which sources of information do you feel most influenced your decision about which credit or loan product to take out	Junk mail sent through the post or that you found somewhere	.2	1	1.4	11	3.4	14	4.6	15	4.9	11	.0	0	.2	1	2.5	53
	Information picked up in a branch of a bank	1.0	2	6.2	42	9.9	57	10.8	51	9.1	31	6.0	7	2.2	5	7.4	195
	Information found on the internet	.0	0	1.4	10	3.7	19	4.3	17	4.0	9	.7	2	.4	1	2.4	58
	Information from sales staff of firm providing the products	.3	1	7.7	46	9.0	52	7.9	37	8.1	22	3.9	10	2.3	4	6.8	172
	Comparative tables or charts in financial pages of newspaper	.0	0	.8	5	.2	2	.6	4	2.1	3	.0	0	.0	0	.6	14
	Comparative tables or charts found on the internet	.0	0	.0	0	.5	5	.5	2	4.1	5	.0	0	.0	0	.6	12
	Specialist magazines or publications -such as Financial Mail	.9	1	.6	5	.8	6	1.2	3	.7	4	.0	0	.0	0	.7	19
	Recommendation from independent financial adviser or broker	.0	0	.6	6	2.6	12	1.7	8	.7	4	1.5	3	.9	1	1.2	34
	Advice of friends/ relatives-not working in financial services industry	9.0	10	9.6	57	13.8	79	10.1	45	10.5	35	9.0	17	12.2	7	10.6	250
	Advice of friends/relatives who work in financial services industry	1.6	4	2.1	17	6.9	28	4.2	22	8.2	16	2.8	5	2.4	3	4.1	95
	Employer's advice	.1	1	2.4	11	2.5	12	2.6	10	3.8	9	.7	3	.6	1	2.2	47
	Traditional or religious leader	.2	1	.8	7	.7	3	.6	2	1.3	4	2.4	5	4.3	2	.9	24
	Newspaper articles	.6	1	3.9	19	4.6	30	3.4	18	5.8	14	.9	1	2.5	3	3.5	86
	Television or radio programs	1.8	4	5.0	30	8.7	42	7.9	36	8.4	23	7.1	10	2.6	3	6.4	148
	Newspaper adverts	1.5	3	3.3	19	6.8	34	3.8	20	7.7	21	2.4	3	1.1	2	4.2	102
	Television adverts	1.7	4	7.8	42	10.4	57	8.0	43	9.6	29	7.0	14	.4	1	7.7	190
	Other advertising	.0	0	1.1	10	2.6	9	2.4	11	1.9	4	1.6	3	.0	0	1.6	37
	Other source	5.0	6	2.8	12	1.5	7	.4	4	1.0	7	2.0	7	.0	0	2.0	43
	Not applicable – respondent has not chosen insurance product	83.4	138	66.9	426	56.8	354	59.8	294	62.8	185	72.0	180	79.1	95	65.6	1672
	Do not know	.9	2	1.5	11	.4	3	.5	3	2.2	6	.3	1	1.8	1	1.0	27
	Refused to answer	.0	0	.4	5	.1	1	.1	1	.0	0	.8	1	1.3	1	.3	9

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q55 And which of the following statements best describes how you chose the last credit or loan product you took out?	I considered several products from different companies before	**3.2**	**7**	**16.1**	**96**	**18.7**	**105**	**18.2**	**82**	**17.6**	**52**	**10.5**	**20**	**4.3**	**7**	**15.1**	**369**
	I considered the various products from one company	**1.4**	**3**	**4.0**	**30**	**9.2**	**48**	**7.8**	**37**	**8.2**	**22**	**3.8**	**7**	**1.7**	**3**	**5.8**	**150**
	I didn't't consider any other products at all	**5.7**	**11**	**9.1**	**49**	**8.9**	**53**	**8.8**	**42**	**8.7**	**30**	**11.0**	**21**	**5.7**	**6**	**8.7**	**212**
	I looked around but there were no other products to consider	**2.5**	**3**	**2.4**	**17**	**5.4**	**28**	**2.5**	**15**	**2.1**	**10**	**6.0**	**10**	**5.6**	**2**	**3.4**	**85**
	Not applicable – respondent has not chosen insurance product	**86.0**	**139**	**66.7**	**424**	**56.3**	**353**	**61.0**	**295**	**62.2**	**185**	**66.7**	**173**	**79.0**	**97**	**65.5**	**1666**
	Do not know	**1.2**	**2**	**1.6**	**13**	**1.5**	**9**	**1.7**	**8**	**1.1**	**5**	**1.8**	**2**	**3.6**	**3**	**1.6**	**42**
	Total	**100.0**	**165**	**100.0**	**629**	**100.0**	**596**	**100.0**	**479**	**100.0**	**304**	**100.0**	**233**	**100.0**	**118**	**100.0**	**2524**
Q56 Which one of the ff statements best describes how well you and your household are keeping up with your bills and credit commitments	Keeping up with all bills and commitments without any difficulty	**11.3**	**20**	**11.8**	**109**	**18.0**	**138**	**18.7**	**116**	**21.5**	**95**	**21.9**	**66**	**15.0**	**28**	**16.1**	**572**
	Keeping up with all bills and commitments-struggle from time to time	**7.6**	**13**	**21.7**	**150**	**23.2**	**160**	**27.1**	**151**	**22.3**	**87**	**23.1**	**67**	**18.3**	**28**	**21.5**	**656**
	Keeping up with all bills and commitments-constant struggle	**1.5**	**4**	**9.5**	**66**	**11.7**	**75**	**11.3**	**58**	**8.7**	**32**	**9.0**	**25**	**8.5**	**13**	**9.3**	**273**
	Falling behind with some bills or credit commitments	**1.4**	**4**	**6.7**	**43**	**6.3**	**39**	**5.0**	**28**	**4.5**	**20**	**2.8**	**8**	**1.2**	**2**	**5.1**	**144**
	Not applicable - don't have any bills or credit commitments	**70.5**	**133**	**47.2**	**308**	**38.6**	**233**	**35.1**	**182**	**39.4**	**127**	**40.4**	**120**	**54.7**	**78**	**44.7**	**1181**
	Don't know	**7.6**	**16**	**2.8**	**15**	**1.6**	**7**	**2.3**	**12**	**2.2**	**7**	**2.8**	**5**	**1.3**	**1**	**2.8**	**63**
	Refused	**.0**	**0**	**.3**	**3**	**.6**	**4**	**.6**	**4**	**1.3**	**3**	**.0**	**0**	**.9**	**1**	**.5**	**15**
	Total	**100.0**	**190**	**100.0**	**694**	**100.0**	**656**	**100.0**	**551**	**100.0**	**371**	**100.0**	**291**	**100.0**	**151**	**100.0**	**2904**
Q57 To what extent do you agree or disagree with the following statement: I prefer to buy things on credit rather than wait and save up	Strongly agree	**3.7**	**8**	**4.2**	**20**	**3.0**	**25**	**3.9**	**22**	**4.0**	**15**	**4.5**	**8**	**.5**	**2**	**3.7**	**100**
	Agree	**12.0**	**23**	**15.1**	**94**	**17.5**	**108**	**21.5**	**99**	**12.8**	**48**	**10.3**	**30**	**9.4**	**15**	**15.5**	**417**
	Neither agree nor disagree	**12.9**	**27**	**16.1**	**112**	**18.5**	**113**	**18.1**	**92**	**14.8**	**57**	**17.0**	**44**	**12.3**	**19**	**16.4**	**464**
	Disagree	**29.0**	**48**	**28.8**	**200**	**27.8**	**176**	**24.8**	**150**	**33.6**	**117**	**29.2**	**86**	**31.7**	**50**	**28.6**	**827**
	Strongly disagree	**32.3**	**62**	**32.1**	**246**	**30.8**	**215**	**27.9**	**166**	**30.0**	**116**	**35.1**	**115**	**38.3**	**58**	**31.4**	**978**
	Don't know	**9.4**	**20**	**3.0**	**20**	**1.8**	**15**	**2.7**	**15**	**4.6**	**17**	**4.0**	**9**	**7.9**	**9**	**3.8**	**105**
	Refused	**.7**	**1**	**.7**	**4**	**.6**	**4**	**1.0**	**5**	**.2**	**2**	**.0**	**0**	**.0**	**0**	**.6**	**16**
	Total	**100.0**	**189**	**100.0**	**696**	**100.0**	**656**	**100.0**	**549**	**100.0**	**372**	**100.0**	**292**	**100.0**	**153**	**100.0**	**2907**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q58 Have yo personally borrowed money for any of the following purposes in the past 12 months and paid interest on the balance	To pay off debts	**4.1**	**6**	**9.2**	**65**	**10.4**	**66**	**10.8**	**52**	**8.2**	**34**	**4.8**	**15**	**3.6**	**7**	**8.5**	**245**
	To pay for food	**6.8**	**12**	**11.3**	**79**	**20.0**	**117**	**19.1**	**87**	**14.4**	**49**	**14.0**	**40**	**17.1**	**17**	**14.6**	**401**
	To pay for water or electricity	**2.6**	**4**	**7.3**	**48**	**10.1**	**67**	**10.1**	**57**	**9.8**	**41**	**7.2**	**22**	**6.5**	**10**	**8.1**	**249**
	To pay for education	**1.5**	**3**	**4.8**	**28**	**7.1**	**35**	**10.6**	**43**	**7.0**	**24**	**5.2**	**11**	**7.5**	**6**	**6.2**	**150**
	To pay for a wedding	**.0**	**0**	**.4**	**4**	**.4**	**4**	**2.1**	**9**	**.3**	**2**	**1.9**	**3**	**.0**	**0**	**.7**	**22**
	To pay for a funeral	**1.5**	**2**	**3.4**	**16**	**5.1**	**26**	**4.7**	**24**	**4.8**	**18**	**3.2**	**6**	**2.9**	**5**	**3.9**	**97**
	To help support family, friends outside immediate household	**1.1**	**1**	**1.9**	**15**	**4.5**	**28**	**4.5**	**28**	**4.3**	**12**	**2.1**	**6**	**.3**	**1**	**3.0**	**91**
	To buy something on impulse	**.4**	**1**	**4.1**	**19**	**2.8**	**16**	**3.0**	**16**	**.6**	**4**	**1.3**	**4**	**.0**	**0**	**2.5**	**60**
	To buy a gift for someone	**4.3**	**7**	**3.2**	**18**	**1.6**	**13**	**.4**	**3**	**1.2**	**6**	**.6**	**1**	**.4**	**1**	**2.0**	**49**
	None of the above	**13.0**	**31**	**14.3**	**111**	**10.8**	**83**	**13.6**	**81**	**16.5**	**63**	**8.5**	**32**	**12.3**	**24**	**13.0**	**425**
	Not applicable – respondent did not borrow money in the last	**71.7**	**134**	**56.7**	**401**	**55.2**	**363**	**51.2**	**292**	**57.3**	**213**	**66.8**	**196**	**66.5**	**102**	**58.3**	**1701**

Q59 Roughly what do you think your household owes in outstanding debt?	Do not owe anything	**64.3**	**128**	**60.4**	**411**	**48.9**	**328**	**41.3**	**245**	**53.7**	**199**	**62.6**	**189**	**69.2**	**112**	**55.1**	**1612**
	R1 – R200	**1.6**	**2**	**2.5**	**15**	**2.1**	**17**	**4.8**	**19**	**1.7**	**6**	**3.2**	**7**	**3.7**	**3**	**2.7**	**69**
	R201 – R500	**.7**	**5**	**6.1**	**31**	**6.0**	**28**	**4.9**	**26**	**4.8**	**12**	**4.3**	**12**	**4.6**	**6**	**5.0**	**120**
	R501 – R 1000	**.9**	**1**	**3.9**	**34**	**5.8**	**31**	**4.3**	**23**	**4.8**	**17**	**3.1**	**10**	**6.0**	**6**	**4.1**	**122**
	R1001 – R1500	**2.0**	**3**	**3.9**	**24**	**5.2**	**29**	**4.3**	**20**	**1.5**	**10**	**5.3**	**15**	**.0**	**0**	**3.7**	**101**
	R1501 – R2500	**.4**	**1**	**1.7**	**15**	**2.8**	**21**	**5.4**	**26**	**3.2**	**13**	**1.9**	**6**	**1.0**	**2**	**2.5**	**84**
	R2501 – R3500	**.1**	**1**	**2.1**	**14**	**5.7**	**32**	**4.0**	**23**	**1.8**	**8**	**.8**	**3**	**.0**	**0**	**2.7**	**81**
	R3501 – R4500	**.4**	**1**	**1.4**	**12**	**2.9**	**20**	**4.1**	**18**	**.9**	**3**	**.7**	**2**	**.7**	**1**	**1.9**	**57**
	R4500 – R6000	**.0**	**0**	**1.9**	**18**	**4.4**	**21**	**2.1**	**13**	**2.1**	**11**	**1.5**	**6**	**.0**	**0**	**2.2**	**69**
	R6001 – R8000	**.0**	**0**	**.6**	**8**	**.5**	**7**	**.8**	**11**	**1.4**	**9**	**2.0**	**4**	**.0**	**0**	**.7**	**39**
	R8001 – R11000	**.8**	**2**	**.9**	**5**	**1.9**	**15**	**1.4**	**8**	**1.1**	**7**	**.3**	**1**	**.1**	**1**	**1.1**	**39**
	R11001 or more	**.8**	**1**	**.9**	**16**	**5.1**	**38**	**9.4**	**54**	**7.9**	**37**	**3.7**	**11**	**2.3**	**4**	**4.1**	**161**
	Do not know	**27.7**	**46**	**10.3**	**61**	**2.9**	**22**	**4.7**	**27**	**2.8**	**11**	**2.3**	**7**	**5.2**	**3**	**8.0**	**177**
	No response or refused to answer	**.3**	**1**	**3.3**	**32**	**6.0**	**46**	**8.6**	**41**	**12.4**	**30**	**8.3**	**20**	**7.2**	**16**	**5.9**	**186**
	Total	**100.0**	**192**	**100.0**	**696**	**100.0**	**655**	**100.0**	**554**	**100.0**	**373**	**100.0**	**293**	**100.0**	**154**	**100.0**	**2917**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q60 Is the amount of debt household owes more than, about same, or less than value of all savings and belongings of hh.	Amount of debt is more than the value of household savings a	**6.5**	**5**	**10.7**	**29**	**18.8**	**52**	**11.5**	**41**	**11.9**	**17**	**15.9**	**12**	**6.8**	**3**	**12.8**	**159**
	Amount of debt is about the same value of household savings	**5.1**	**3**	**14.9**	**40**	**14.3**	**41**	**15.3**	**38**	**7.2**	**15**	**8.5**	**10**	**9.9**	**3**	**12.6**	**150**
	Amount of debt is less than the value of household savings a	**8.9**	**10**	**44.2**	**139**	**50.7**	**176**	**50.5**	**166**	**47.6**	**101**	**46.9**	**56**	**47.7**	**23**	**44.8**	**671**
	Don't know	**79.5**	**46**	**27.2**	**66**	**11.2**	**38**	**13.0**	**38**	**8.8**	**14**	**13.4**	**13**	**20.1**	**6**	**21.6**	**221**
	Refused	**.0**	**0**	**3.0**	**12**	**5.0**	**23**	**9.8**	**26**	**24.6**	**27**	**15.3**	**13**	**15.5**	**6**	**8.2**	**107**
	Total	**100.0**	**64**	**100.0**	**286**	**100.0**	**330**	**100.0**	**309**	**100.0**	**174**	**100.0**	**104**	**100.0**	**41**	**100.0**	**1308**
Q61 How much does the household worry about the debt you owe?	None	**26.7**	**19**	**11.5**	**47**	**9.9**	**40**	**13.9**	**46**	**8.3**	**26**	**15.2**	**23**	**15.4**	**10**	**12.9**	**211**
	A little	**5.6**	**5**	**22.5**	**69**	**27.7**	**103**	**26.2**	**79**	**39.2**	**55**	**23.0**	**22**	**29.9**	**14**	**25.1**	**347**
	Some	**7.1**	**6**	**18.6**	**54**	**23.2**	**73**	**20.0**	**64**	**17.2**	**32**	**20.1**	**23**	**18.8**	**7**	**19.0**	**259**
	A lot	**13.4**	**10**	**28.1**	**70**	**33.2**	**98**	**34.5**	**98**	**29.4**	**52**	**34.7**	**31**	**19.3**	**7**	**29.8**	**366**
	Don't know	**47.2**	**25**	**15.9**	**35**	**4.5**	**10**	**3.3**	**10**	**1.6**	**3**	**2.9**	**3**	**15.1**	**3**	**10.7**	**89**
	Refused	**.0**	**0**	**3.4**	**9**	**1.4**	**6**	**2.1**	**9**	**4.3**	**6**	**3.9**	**2**	**1.6**	**1**	**2.5**	**33**
	Total	**100.0**	**65**	**100.0**	**284**	**100.0**	**330**	**100.0**	**306**	**100.0**	**174**	**100.0**	**104**	**100.0**	**42**	**100.0**	**1305**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q62 If you currently have and are using a credit card, do any of the ff statements apply	Could pay off balance of credit card from savings	**.4**	**2**	**3.6**	**24**	**8.5**	**55**	**7.0**	**49**	**12.1**	**30**	**8.0**	**23**	**4.3**	**6**	**6.1**	**189**
	Don't think I will be able to pay balance of credit card-near future	**1.8**	**3**	**2.6**	**16**	**3.0**	**22**	**1.9**	**15**	**3.7**	**11**	**2.1**	**6**	**1.5**	**2**	**2.5**	**75**
	Sometimes make additional credit card payments to reduce balance	**.7**	**2**	**3.4**	**27**	**9.2**	**51**	**6.7**	**41**	**7.4**	**26**	**2.2**	**8**	**2.3**	**5**	**5.1**	**160**
	I sometimes miss payments on my credit card	**1.5**	**4**	**2.0**	**17**	**3.6**	**22**	**3.2**	**17**	**3.0**	**12**	**.9**	**2**	**.0**	**0**	**2.4**	**74**
	Sometimes ask bank to reduce/miss monthly payment	**1.1**	**1**	**1.3**	**9**	**2.9**	**21**	**3.2**	**16**	**1.0**	**4**	**.3**	**1**	**1.3**	**2**	**1.8**	**54**
	Make point of always paying off full amount of credit card	**.4**	**2**	**3.4**	**24**	**6.6**	**44**	**7.4**	**41**	**9.4**	**32**	**5.9**	**19**	**4.8**	**10**	**5.3**	**172**
	Not applicable – no credit card/not using	**96.0**	**182**	**89.1**	**615**	**79.6**	**517**	**79.4**	**421**	**74.7**	**290**	**87.0**	**250**	**89.6**	**135**	**84.6**	**2410**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q63 Home loan on your main home-do any of the ff statements apply	Could pay off balance of home loan today from savings	**1.7**	**1**	**1.6**	**12**	**4.5**	**23**	**6.3**	**34**	**3.9**	**16**	**1.8**	**5**	**.2**	**1**	**3.2**	**92**
	Will not be able to pay balance of home loan at any point in my life	**2.0**	**2**	**2.3**	**14**	**3.3**	**27**	**2.6**	**22**	**4.2**	**15**	**2.3**	**6**	**1.9**	**4**	**2.7**	**90**
	Sometimes make additional home loan payments-balance reduce quickly	**.5**	**2**	**2.5**	**19**	**5.9**	**38**	**7.5**	**36**	**13.3**	**33**	**3.6**	**11**	**1.3**	**2**	**5.0**	**141**
	Sometimes miss payments on home loan without prior arrangement	**.0**	**0**	**.8**	**6**	**1.7**	**16**	**1.8**	**8**	**.8**	**4**	**1.6**	**3**	**.5**	**1**	**1.1**	**38**
	Sometimes ask home loan lender if I can reduce or miss payment	**2.0**	**2**	**.8**	**7**	**1.3**	**8**	**2.0**	**12**	**2.1**	**8**	**2.3**	**5**	**.3**	**1**	**1.5**	**43**
	If I sold house at market value today I could not repay loan	**.0**	**0**	**.5**	**2**	**.7**	**8**	**.9**	**8**	**1.3**	**4**	**.0**	**0**	**.0**	**0**	**.6**	**22**
	Not applicable – does not have a home loan	**95.8**	**187**	**93.7**	**649**	**87.5**	**560**	**82.4**	**447**	**80.4**	**304**	**92.0**	**268**	**96.6**	**146**	**89.4**	**2561**

1.4.3. Investment and savings

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q64 Please can you tell me whether you have heard of any of the following types of investment or savings products	Unit trusts	**20.1**	**42**	**30.2**	**234**	**33.8**	**261**	**35.5**	**215**	**40.5**	**165**	**35.8**	**110**	**36.0**	**59**	**32.5**	**1086**
	Education policy or plan	**56.7**	**99**	**59.8**	**421**	**54.9**	**385**	**56.5**	**327**	**49.6**	**204**	**44.7**	**134**	**41.6**	**67**	**55.0**	**1637**
	Investment or savings policy	**41.1**	**75**	**46.6**	**340**	**48.7**	**347**	**52.1**	**301**	**45.3**	**179**	**39.6**	**131**	**45.1**	**75**	**46.6**	**1448**
	Shares on the stock exchange	**31.1**	**54**	**39.5**	**301**	**38.6**	**285**	**40.1**	**241**	**43.0**	**174**	**29.3**	**109**	**37.6**	**59**	**38.0**	**1223**
	Retirement annuity	**31.5**	**56**	**42.8**	**320**	**41.8**	**318**	**47.1**	**283**	**39.2**	**173**	**44.2**	**148**	**45.2**	**70**	**41.9**	**1368**
	Provident fund	**40.4**	**75**	**49.4**	**360**	**51.9**	**377**	**51.9**	**313**	**50.6**	**202**	**44.0**	**148**	**54.4**	**79**	**49.3**	**1554**
	Pension fund	**66.3**	**129**	**71.4**	**511**	**72.4**	**497**	**73.3**	**424**	**73.8**	**289**	**75.8**	**229**	**71.9**	**118**	**72.0**	**2197**
	Stokvel or umgalelo or savings club	**66.4**	**119**	**70.8**	**464**	**69.7**	**440**	**66.5**	**337**	**69.1**	**238**	**63.5**	**172**	**52.9**	**84**	**68.0**	**1854**
	Giving money to someone who will guard it for you, to keep it safe	**39.3**	**77**	**42.4**	**298**	**36.0**	**272**	**42.2**	**231**	**41.3**	**143**	**45.3**	**142**	**35.4**	**62**	**40.6**	**1225**
	Keep cash or savings at home	**50.3**	**101**	**53.5**	**375**	**48.3**	**352**	**47.7**	**282**	**55.8**	**206**	**52.1**	**173**	**48.7**	**86**	**51.1**	**1575**
	Other savings club	**6.2**	**14**	**9.9**	**70**	**10.2**	**86**	**13.4**	**73**	**14.6**	**43**	**10.0**	**35**	**13.5**	**23**	**10.8**	**344**
	None of the above	**9.2**	**19**	**5.9**	**35**	**6.1**	**38**	**3.5**	**24**	**5.9**	**21**	**5.9**	**19**	**12.1**	**10**	**6.1**	**166**
	Don't know	**1.6**	**4**	**2.8**	**14**	**1.0**	**6**	**1.4**	**7**	**1.8**	**7**	**.4**	**1**	**1.0**	**1**	**1.7**	**40**
	Refused	**.0**	**0**	**.6**	**5**	**.2**	**2**	**.6**	**3**	**.5**	**1**	**.1**	**1**	**.1**	**1**	**.4**	**13**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q65 Can you tell me whether you currently hold any of these types of investment or savings products	Unit trusts	**.0**	**0**	**1.4**	**10**	**1.5**	**13**	**3.3**	**16**	**4.0**	**23**	**4.3**	**14**	**4.2**	**6**	**2.2**	**82**
	Education policy or plan	**1.9**	**6**	**4.0**	**28**	**7.4**	**49**	**10.7**	**57**	**5.2**	**21**	**4.7**	**10**	**2.4**	**5**	**5.7**	**176**
	Investment or savings policy	**.8**	**2**	**4.8**	**45**	**12.2**	**80**	**14.1**	**74**	**10.0**	**44**	**11.2**	**35**	**8.0**	**16**	**8.6**	**296**
	Shares on the stock exchange	**.0**	**0**	**2.1**	**10**	**2.2**	**14**	**2.7**	**15**	**5.4**	**18**	**1.9**	**6**	**3.9**	**5**	**2.4**	**68**
	Retirement annuity	**.9**	**2**	**3.4**	**32**	**10.4**	**70**	**16.4**	**85**	**15.4**	**55**	**9.4**	**28**	**10.3**	**17**	**8.7**	**289**
	Provident fund	**.8**	**1**	**3.3**	**31**	**11.2**	**68**	**9.1**	**49**	**5.7**	**25**	**2.5**	**8**	**2.6**	**4**	**5.8**	**186**
	Pension fund	**.8**	**1**	**6.7**	**57**	**10.9**	**83**	**18.9**	**91**	**19.2**	**59**	**19.2**	**51**	**21.0**	**38**	**11.8**	**380**
	Stokvel or umgalelo or savings club	**1.3**	**5**	**10.7**	**74**	**16.9**	**88**	**12.2**	**53**	**15.9**	**43**	**17.5**	**37**	**8.3**	**13**	**12.3**	**313**
	Giving money to someone who will guard it for you, to keep it safe	**.8**	**2**	**4.5**	**18**	**2.0**	**11**	**1.6**	**8**	**3.3**	**8**	**.9**	**2**	**1.6**	**3**	**2.6**	**52**
	Keep cash or savings at home	**11.0**	**18**	**12.0**	**76**	**9.6**	**74**	**7.6**	**41**	**10.4**	**40**	**9.7**	**30**	**9.9**	**15**	**10.3**	**294**
	Other savings club	**.5**	**1**	**.8**	**7**	**.8**	**8**	**.7**	**4**	**.6**	**3**	**.1**	**1**	**1.3**	**3**	**.7**	**27**
	None of the above	**81.6**	**150**	**61.2**	**409**	**50.1**	**323**	**46.0**	**262**	**44.2**	**179**	**47.9**	**150**	**53.6**	**71**	**55.4**	**1544**
	Don't know	**2.4**	**7**	**3.4**	**21**	**1.9**	**13**	**3.0**	**16**	**1.3**	**6**	**2.3**	**6**	**1.0**	**1**	**2.5**	**70**
	Refused	**.7**	**3**	**1.5**	**12**	**.6**	**6**	**1.5**	**6**	**1.8**	**7**	**.7**	**1**	**.3**	**2**	**1.1**	**37**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q66 In the last two years which of the following types of investment or savings products have you chosen (whether or not you still hold them)	Unit trusts	**.0**	**0**	**.5**	**2**	**1.2**	**6**	**1.4**	**7**	**.4**	**4**	**.7**	**2**	**.7**	**1**	**.7**	**22**
	Education policy or plan	**.5**	**2**	**2.8**	**20**	**4.9**	**33**	**5.7**	**35**	**3.0**	**12**	**.9**	**3**	**2.2**	**4**	**3.3**	**109**
	Investment or savings policy	**.4**	**1**	**1.8**	**17**	**6.3**	**36**	**7.8**	**40**	**3.4**	**14**	**4.1**	**13**	**2.6**	**4**	**4.0**	**125**
	Shares on the stock exchange	**.0**	**0**	**1.3**	**5**	**2.0**	**9**	**.6**	**4**	**1.1**	**3**	**.3**	**1**	**1.1**	**3**	**1.1**	**25**
	Retirement annuity	**.0**	**0**	**2.1**	**19**	**4.8**	**29**	**6.2**	**33**	**5.4**	**15**	**3.5**	**7**	**3.9**	**7**	**3.6**	**110**
	Provident fund	**.8**	**1**	**1.6**	**14**	**5.9**	**30**	**3.4**	**17**	**1.8**	**9**	**1.6**	**4**	**2.0**	**3**	**2.7**	**78**
	Pension fund	**.0**	**0**	**3.2**	**25**	**4.5**	**30**	**8.3**	**37**	**8.0**	**16**	**6.3**	**16**	**8.7**	**13**	**4.9**	**137**
	Stokvel or umgalelo or savings club	**.2**	**1**	**6.7**	**44**	**11.9**	**57**	**8.2**	**34**	**10.1**	**24**	**11.5**	**21**	**6.8**	**9**	**8.1**	**190**
	Giving money to someone who will guard it for you, to keep it safe	**.8**	**2**	**2.7**	**11**	**1.8**	**9**	**1.0**	**4**	**2.4**	**5**	**.3**	**1**	**.3**	**1**	**1.7**	**33**
	Keep cash or savings at home	**7.0**	**12**	**10.1**	**56**	**7.2**	**50**	**3.9**	**21**	**8.1**	**27**	**5.1**	**14**	**7.2**	**12**	**7.4**	**192**
	Other savings club	**.5**	**1**	**.6**	**4**	**.8**	**3**	**1.7**	**7**	**.5**	**3**	**1.0**	**3**	**.8**	**2**	**.8**	**23**
	None of the above	**87.4**	**160**	**70.0**	**489**	**64.2**	**422**	**65.6**	**366**	**66.0**	**257**	**72.6**	**225**	**71.1**	**104**	**69.7**	**2023**
	Don't know	**2.1**	**6**	**3.5**	**22**	**2.3**	**15**	**3.3**	**18**	**1.4**	**7**	**2.0**	**5**	**1.0**	**1**	**2.7**	**74**
	Refused	**.7**	**3**	**1.7**	**13**	**.4**	**5**	**2.0**	**8**	**2.0**	**7**	**1.0**	**2**	**1.3**	**4**	**1.3**	**42**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q67 Do you currently earn interest on your savings?	Yes	**7.3**	**14**	**18.1**	**147**	**30.8**	**196**	**30.0**	**160**	**33.2**	**99**	**26.8**	**77**	**25.6**	**47**	**24.1**	**740**
	No	**29.6**	**53**	**31.8**	**213**	**32.7**	**220**	**31.4**	**174**	**29.8**	**110**	**31.4**	**94**	**36.3**	**50**	**31.6**	**914**
	Other answer	**.0**	**0**	**.4**	**3**	**.3**	**5**	**.7**	**3**	**.0**	**0**	**.9**	**1**	**.0**	**0**	**.4**	**12**
	Not applicable -no savings of any kind	**61.7**	**123**	**45.9**	**305**	**31.3**	**198**	**34.8**	**188**	**34.5**	**151**	**35.5**	**109**	**35.3**	**49**	**40.3**	**1123**
	Don't know	**1.4**	**3**	**3.5**	**24**	**3.6**	**23**	**2.4**	**18**	**1.3**	**6**	**3.2**	**8**	**1.4**	**2**	**2.8**	**84**
	Refused	**.0**	**0**	**.3**	**5**	**1.3**	**13**	**.7**	**6**	**1.2**	**4**	**2.2**	**3**	**1.4**	**3**	**.8**	**34**
	Total	**100.0**	**193**	**100.0**	**697**	**100.0**	**655**	**100.0**	**549**	**100.0**	**370**	**100.0**	**292**	**100.0**	**151**	**100.0**	**2907**
Q68 Do you know how much interest your savings are currently earning?	Yes – you know exactly what the interest rate is	**18.1**	**5**	**26.2**	**48**	**33.4**	**62**	**42.1**	**61**	**51.5**	**41**	**43.3**	**34**	**47.3**	**17**	**37.0**	**268**
	Yes, you know approximately what the interest rate is	**24.9**	**4**	**38.6**	**50**	**40.6**	**81**	**37.8**	**63**	**31.6**	**38**	**30.8**	**25**	**28.6**	**17**	**36.4**	**278**
	No	**49.4**	**4**	**31.5**	**45**	**23.1**	**41**	**17.8**	**32**	**14.7**	**16**	**25.4**	**17**	**22.1**	**12**	**23.8**	**167**
	Other answer	**.0**	**0**	**2.6**	**2**	**.6**	**2**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.8**	**4**
	Don't know	**7.6**	**1**	**.6**	**3**	**2.2**	**6**	**2.2**	**4**	**2.3**	**2**	**.0**	**0**	**2.1**	**1**	**1.8**	**17**
	Refused	**.0**	**0**	**.6**	**1**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.5**	**1**	**.0**	**0**	**.2**	**3**
	Total	**100.0**	**14**	**100.0**	**149**	**100.0**	**193**	**100.0**	**160**	**100.0**	**97**	**100.0**	**77**	**100.0**	**47**	**100.0**	**737**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q69 How often do you personally check whether your savings products still meet your needs?	At least once a year	**11.3**	**10**	**17.9**	**87**	**24.5**	**110**	**24.1**	**88**	**34.0**	**72**	**28.6**	**53**	**28.7**	**34**	**23.4**	**454**
	Less often	**21.5**	**17**	**41.0**	**151**	**43.0**	**193**	**40.9**	**140**	**37.3**	**81**	**34.5**	**65**	**30.9**	**29**	**38.8**	**676**
	Never	**59.9**	**35**	**35.7**	**122**	**28.1**	**126**	**27.2**	**98**	**27.1**	**58**	**32.4**	**52**	**35.1**	**34**	**32.7**	**525**
	Don't know	**7.2**	**5**	**5.0**	**21**	**2.7**	**13**	**7.2**	**22**	**1.2**	**6**	**4.5**	**12**	**5.0**	**6**	**4.5**	**85**
	Refused	**.0**	**0**	**.3**	**2**	**1.6**	**12**	**.7**	**3**	**.4**	**1**	**.0**	**0**	**.4**	**1**	**.6**	**19**
	Total	**100.0**	**67**	**100.0**	**383**	**100.0**	**454**	**100.0**	**351**	**100.0**	**218**	**100.0**	**182**	**100.0**	**104**	**100.0**	**1759**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q70 In the past 12 months have you been saving money in any of the following ways? Do not include pension savings	Building up a balance of money in your bank account	**3.4**	**6**	**17.2**	**126**	**25.8**	**171**	**23.3**	**125**	**24.1**	**85**	**21.3**	**65**	**21.1**	**34**	**19.9**	**612**
	Paying money into a savings account	**10.4**	**21**	**25.5**	**177**	**37.3**	**226**	**32.5**	**166**	**29.2**	**97**	**26.2**	**66**	**25.6**	**41**	**28.1**	**794**
	Saving cash at home or in your wallet	**34.5**	**57**	**36.3**	**219**	**29.5**	**186**	**27.4**	**133**	**27.7**	**104**	**31.3**	**77**	**35.8**	**44**	**31.9**	**820**
	Giving money to family to save on your behalf	**10.3**	**17**	**13.4**	**66**	**5.4**	**30**	**8.7**	**37**	**6.3**	**22**	**9.9**	**24**	**10.2**	**11**	**9.5**	**207**
	Saving in a stokvel or any other informal savings club	**2.5**	**6**	**11.2**	**64**	**13.2**	**71**	**11.9**	**54**	**15.6**	**43**	**13.4**	**28**	**6.0**	**6**	**11.3**	**272**
	Buying financial investment products, other than pension funds	**.4**	**1**	**2.1**	**19**	**6.7**	**36**	**8.8**	**38**	**12.0**	**29**	**4.3**	**10**	**4.9**	**8**	**5.3**	**141**
	Or saving in some other way- incl. remittances, buying livestock/property	**3.8**	**5**	**2.9**	**16**	**5.2**	**28**	**6.2**	**28**	**5.8**	**15**	**3.9**	**8**	**2.1**	**6**	**4.4**	**106**
	Do not know	**37.4**	**57**	**15.2**	**99**	**15.3**	**81**	**14.9**	**78**	**15.1**	**59**	**22.0**	**57**	**19.4**	**24**	**18.0**	**455**
	Refused to answer	**6.3**	**14**	**10.5**	**76**	**8.8**	**51**	**8.7**	**50**	**10.5**	**33**	**5.9**	**18**	**6.6**	**10**	**8.9**	**252**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q71 Have you heard of any of the following types of insurance products	Vehicle or car insurance	**66.9**	**129**	**72.7**	**519**	**69.0**	**488**	**67.9**	**403**	**64.1**	**267**	**58.9**	**191**	**56.2**	**94**	**68.0**	**2091**
	Household content insurance	**49.2**	**96**	**55.3**	**404**	**51.8**	**376**	**54.8**	**325**	**55.3**	**224**	**48.4**	**166**	**49.2**	**87**	**53.1**	**1678**
	Homeowners' insurance on building or house structure	**36.6**	**71**	**43.2**	**323**	**40.1**	**311**	**41.3**	**266**	**51.9**	**210**	**42.6**	**146**	**41.8**	**73**	**42.4**	**1400**
	Cellphone insurance	**57.7**	**112**	**68.1**	**474**	**64.3**	**445**	**63.0**	**367**	**53.1**	**219**	**49.2**	**152**	**41.0**	**70**	**61.3**	**1839**
	Life insurance or life cover	**68.9**	**133**	**68.7**	**507**	**72.1**	**499**	**70.4**	**412**	**66.7**	**274**	**60.8**	**195**	**61.9**	**103**	**68.6**	**2123**
	Insurance that pays your loan or borrowing when you die	**28.8**	**53**	**35.5**	**279**	**35.1**	**258**	**35.6**	**215**	**38.6**	**156**	**33.0**	**109**	**29.3**	**53**	**34.6**	**1123**
	Disability insurance or cover	**38.2**	**74**	**42.4**	**322**	**36.6**	**286**	**39.9**	**248**	**44.6**	**175**	**40.0**	**131**	**34.5**	**62**	**40.1**	**1298**
	Medical aid scheme	**66.8**	**126**	**70.4**	**503**	**66.8**	**471**	**66.9**	**386**	**66.6**	**265**	**63.3**	**199**	**61.5**	**105**	**67.4**	**2055**
	Hospital cash plan	**45.9**	**82**	**56.6**	**405**	**49.7**	**373**	**56.3**	**333**	**50.0**	**205**	**42.2**	**140**	**43.7**	**74**	**51.7**	**1612**
	Belong to a burial society	**63.3**	**120**	**66.9**	**472**	**61.2**	**425**	**61.7**	**348**	**65.0**	**237**	**62.1**	**190**	**64.4**	**96**	**63.8**	**1888**
	Funeral policy with a bank - including Post Bank	**41.9**	**78**	**45.8**	**340**	**45.1**	**318**	**43.9**	**259**	**43.8**	**168**	**42.2**	**135**	**36.4**	**65**	**44.1**	**1363**
	Funeral cover through undertaker/funeral parlour	**53.0**	**102**	**56.6**	**417**	**56.0**	**402**	**55.0**	**325**	**57.8**	**221**	**57.3**	**180**	**59.5**	**99**	**56.1**	**1746**
	Funeral policy with an insurance company	**47.9**	**91**	**50.7**	**370**	**45.8**	**333**	**50.3**	**291**	**58.1**	**214**	**48.0**	**153**	**48.4**	**79**	**49.8**	**1531**
	Funeral cover from an spaza shop or stokvel	**20.3**	**35**	**21.5**	**154**	**19.3**	**141**	**20.0**	**113**	**25.5**	**84**	**19.9**	**64**	**20.7**	**35**	**20.9**	**626**
	Funeral cover from any other source	**15.2**	**24**	**15.5**	**134**	**14.3**	**118**	**16.2**	**106**	**22.3**	**81**	**13.9**	**49**	**14.8**	**33**	**15.9**	**545**
	None of the above	**9.6**	**22**	**3.7**	**24**	**4.4**	**27**	**3.0**	**16**	**3.2**	**12**	**4.6**	**11**	**3.3**	**8**	**4.4**	**120**
	Don't know	**1.1**	**3**	**1.3**	**6**	**.1**	**2**	**.8**	**3**	**.5**	**2**	**.0**	**0**	**1.0**	**1**	**.8**	**17**
	Refused	**.0**	**0**	**.7**	**7**	**.1**	**1**	**.2**	**1**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.3**	**10**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q72 Can you tell me whether you currently hold any of these types of insurance products	Vehicle or car insurance	1.8	4	4.7	49	13.3	99	16.7	95	25.4	78	18.9	55	18.6	31	12.0	411
	Household content insurance	.0	0	1.4	20	9.9	63	14.1	84	22.5	70	14.4	50	15.6	24	8.9	311
	Homeowners' insurance on building or house structure	.7	1	.6	10	5.4	40	8.0	59	16.7	51	7.8	32	11.3	19	5.5	212
	Cellphone insurance	1.3	5	8.0	48	12.2	74	13.7	71	8.3	29	4.4	17	3.2	7	8.7	251
	Life insurance or life cover	1.0	2	9.3	83	19.5	131	24.2	141	26.0	101	16.4	49	16.3	26	15.6	533
	Insurance that pays your loan or borrowing when you die	.0	0	1.3	11	5.0	25	3.7	22	4.3	16	2.8	7	.7	1	2.7	82
	Disability insurance or cover	1.0	2	.6	10	3.4	23	2.5	19	5.0	22	1.6	5	.5	1	2.1	82
	Medical aid scheme	3.4	8	9.1	77	19.5	133	24.1	125	21.8	82	20.6	68	23.7	39	15.9	532
	Hospital cash plan	.3	1	2.6	20	6.3	47	7.9	47	5.9	20	5.1	19	6.2	11	4.7	165
	Belong to a burial society	7.2	11	14.6	90	23.3	125	21.8	126	21.0	69	28.2	74	23.7	39	18.9	534
	Funeral policy with a bank - including Post Bank	1.0	3	4.6	40	7.3	56	9.6	51	6.4	31	8.8	27	9.0	13	6.3	221
	Funeral cover through undertaker/funeral parlour	5.7	8	8.1	62	13.2	84	16.6	83	15.1	57	21.5	59	21.6	34	12.6	387
	Funeral policy with an insurance company	.0	0	4.8	41	10.1	70	12.0	67	13.5	50	13.3	41	7.5	16	8.3	285
	Funeral cover from an spaza shop or stokvel	1.9	3	1.4	8	2.8	12	1.8	8	1.9	3	3.1	7	1.6	1	2.0	42
	Funeral cover from any other source	1.1	2	1.6	17	1.7	12	.6	6	2.2	12	1.6	6	.8	2	1.4	57
	None of the above	82.5	154	55.8	371	37.0	243	29.0	169	27.1	116	25.7	79	32.3	39	44.0	1171
	Don't know	1.8	4	2.1	10	.1	2	1.0	4	1.7	6	1.4	3	1.0	1	1.4	30
	Refused	.3	1	1.1	9	.2	3	.9	4	.4	3	.0	0	1.4	2	.6	22

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q73 And in the last 2 years which of the following types of insurance products have you chosen (Whether or not you still hold them)	Vehicle or car insurance	.8	1	2.7	23	8.2	42	6.0	32	12.8	31	6.9	16	6.6	10	5.7	155
	Household content insurance	.0	0	1.0	7	4.9	24	4.3	21	9.0	15	3.5	12	5.2	8	3.4	87
	Homeowners' insurance on building or house structure	.0	0	.1	2	1.6	11	2.1	13	6.8	9	2.0	8	2.9	5	1.7	48
	Cellphone insurance	.7	3	5.8	29	7.5	36	7.3	32	2.4	7	1.7	5	1.3	4	5.0	116
	Life insurance or life cover	.6	1	4.8	47	10.2	55	10.6	54	6.8	26	4.4	13	5.4	10	6.6	206
	Insurance that pays your loan or borrowing when you die	.0	0	.1	2	1.3	7	.8	5	.4	3	.7	2	.7	1	.6	20
	Disability insurance or cover	.7	1	.2	3	.9	8	.7	8	.8	3	.5	2	.0	0	.6	25
	Medical aid scheme	.8	3	4.3	31	7.5	43	10.2	50	8.2	23	5.0	16	4.2	8	6.0	174
	Hospital cash plan	.0	0	1.5	9	3.2	21	2.2	17	1.2	5	2.3	5	1.1	3	1.8	60
	Belong to a burial society	3.6	6	6.6	39	9.4	50	8.7	46	8.9	25	10.4	26	10.4	17	7.9	209
	Funeral policy with a bank - including Post Bank	1.7	4	3.4	25	3.7	26	4.2	23	2.7	10	4.3	12	2.4	4	3.4	104
	Funeral cover through undertaker/funeral parlour	3.1	6	3.9	30	7.1	40	8.4	39	9.9	27	14.7	29	11.9	18	7.0	189
	Funeral policy with an insurance company	.5	1	2.7	23	6.7	36	3.7	19	3.9	17	3.6	10	2.8	6	3.7	112
	Funeral cover from an spaza shop or stokvel	.7	1	.9	6	1.9	7	1.3	4	1.7	2	1.4	3	1.6	1	1.3	24
	Funeral cover from any other source	.0	0	.8	4	1.1	5	.2	3	.1	1	.0	0	.0	0	.5	13
	None of the above	88.6	167	70.5	485	62.4	422	61.3	347	57.2	232	57.9	188	66.0	97	66.6	1938
	Don't know	1.7	3	2.2	11	.1	2	1.0	6	2.1	5	1.5	3	1.0	1	1.4	31
	Refused	.3	1	1.2	10	.2	3	1.0	5	.4	3	.8	1	1.4	2	.8	25

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q74 Which sources of info. do feel most influenced your decision about which insurance policy product to take out	Junk mail sent through the post or that you found somewhere	.2	1	1.6	9	4.4	18	3.2	11	2.7	9	2.5	7	1.8	2	2.5	57
	Information picked up in a branch of a bank	2.6	5	5.2	34	11.1	56	9.2	44	5.7	21	10.6	19	5.7	12	7.3	191
	Information found on the internet	1.3	2	2.2	17	6.0	27	6.0	26	2.6	9	1.9	4	.3	1	3.5	86
	Information from sales staff of firm providing the products	.0	0	8.5	48	8.9	50	7.3	34	7.2	24	4.1	14	.8	3	6.8	173
	Comparative tables or charts in financial pages of newspaper	.0	0	1.1	3	.2	2	1.9	8	.6	2	.0	0	.0	0	.8	15
	Comparative tables or charts found on the internet	.0	0	.1	1	.3	3	.3	2	.3	1	.2	1	.0	0	.2	8
	Specialist magazines or publications -such as Financial Mail	.0	0	1.1	5	.5	5	.7	3	.8	3	1.1	1	.0	0	.7	17
	Recommendation from independent financial adviser or broker	.0	0	1.8	12	2.6	17	2.4	17	9.8	14	4.2	9	4.6	6	3.0	75
	Advice of friends or relatives-not working in the financial services indust.	3.4	6	8.9	54	9.4	54	12.6	51	18.3	44	19.9	36	17.5	22	11.2	267
	Advice of friends or relatives-who work in the financial services indust.	1.3	2	4.3	28	7.9	31	6.5	32	7.5	17	4.6	12	4.6	10	5.5	132
	Employer's advice	2.6	3	2.4	18	5.4	30	5.5	24	3.1	10	3.5	9	.0	0	3.6	94
	Traditional or religious leader	.2	1	.9	7	1.6	9	.7	3	1.3	5	1.6	7	1.3	4	1.1	36
	Newspaper articles	2.9	5	2.2	13	4.4	22	3.6	17	8.6	20	2.3	6	.0	0	3.5	83
	Television or radio programmes	2.7	5	4.9	35	13.3	54	10.3	41	12.0	29	8.2	17	5.4	12	8.3	193
	Newspaper adverts	3.0	5	4.5	23	7.3	40	6.8	31	7.5	23	3.7	9	1.6	3	5.5	134
	Television adverts	3.5	6	9.2	44	11.0	61	10.6	48	12.0	36	9.0	18	3.9	4	9.3	217
	Other advertising	.0	0	1.0	6	.7	6	2.1	6	.7	5	3.7	8	3.2	3	1.3	34
	Other source	.0	0	.6	3	1.4	8	.0	1	1.2	4	1.2	3	2.7	4	.8	23
	Not applicable – respondent has not chosen insurance product	87.1	139	67.1	435	55.6	342	55.6	284	48.5	177	53.2	155	60.6	70	61.6	1602
	Do not know	1.5	2	1.3	8	1.4	5	.9	4	1.1	4	.3	1	2.1	2	1.2	26
	Refused to answer	.4	1	1.2	8	.1	1	.1	1	.3	1	.0	0	.5	1	.5	13

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q75 And which of the following statements best describes how you chose the last insurance policy you took out?	Considered several products from different companies	**3.6**	**8**	**19.0**	**109**	**25.1**	**131**	**24.7**	**105**	**24.9**	**64**	**21.2**	**47**	**14.1**	**23**	**20.3**	**487**
	Considered the various products from one company	**3.7**	**5**	**5.3**	**36**	**8.6**	**50**	**5.9**	**34**	**5.4**	**17**	**13.3**	**27**	**8.3**	**11**	**6.7**	**180**
	I didn't consider any other products at all	**.2**	**1**	**5.5**	**33**	**8.7**	**47**	**9.6**	**40**	**13.0**	**29**	**9.0**	**20**	**11.3**	**15**	**7.5**	**185**
	I looked around but there were no other products to consider	**2.1**	**3**	**1.6**	**11**	**1.3**	**9**	**3.1**	**14**	**3.8**	**8**	**2.9**	**5**	**1.3**	**3**	**2.1**	**53**
	Not applicable – respondent has not chosen insurance product	**87.3**	**136**	**66.8**	**427**	**55.4**	**343**	**54.6**	**277**	**51.3**	**177**	**53.2**	**157**	**60.6**	**69**	**61.6**	**1586**
	Do not know	**2.7**	**5**	**1.1**	**8**	**.7**	**4**	**1.4**	**7**	**1.2**	**3**	**.3**	**1**	**4.4**	**4**	**1.3**	**32**
	Refused to answer	**.4**	**1**	**.8**	**6**	**.2**	**2**	**.6**	**3**	**.3**	**1**	**.0**	**0**	**.0**	**0**	**.5**	**13**
	Total	**100.0**	**159**	**100.0**	**630**	**100.0**	**586**	**100.0**	**480**	**100.0**	**299**	**100.0**	**257**	**100.0**	**125**	**100.0**	**2536**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q76 Thinking about insurance in general, which of the following do you take into consideration when first taking out or setting up a new policy	The cost of the premium	**26.4**	**48**	**44.1**	**322**	**44.8**	**313**	**52.9**	**294**	**57.8**	**210**	**54.5**	**145**	**57.9**	**84**	**46.6**	**1416**
	The cost of the excess	**7.4**	**15**	**15.6**	**122**	**22.0**	**133**	**19.3**	**110**	**23.8**	**76**	**17.7**	**57**	**23.6**	**35**	**18.0**	**548**
	The overall level of cover	**14.7**	**27**	**23.2**	**165**	**26.7**	**177**	**29.8**	**171**	**28.8**	**122**	**25.3**	**79**	**23.7**	**43**	**24.9**	**784**
	The extent to which the cover meets your needs	**9.4**	**16**	**19.9**	**138**	**25.4**	**163**	**26.3**	**142**	**29.6**	**99**	**27.4**	**74**	**24.8**	**38**	**22.8**	**670**
	The details in the small print or contract	**6.8**	**11**	**8.0**	**68**	**8.7**	**62**	**11.2**	**54**	**10.1**	**45**	**4.9**	**15**	**4.0**	**6**	**8.4**	**261**
	The brand or reputation of the supplier	**8.5**	**12**	**14.7**	**94**	**11.8**	**83**	**12.9**	**79**	**16.2**	**65**	**11.7**	**38**	**11.1**	**19**	**13.0**	**390**
	The benefits included	**16.4**	**29**	**27.3**	**188**	**32.0**	**193**	**37.2**	**181**	**38.4**	**128**	**30.2**	**73**	**43.4**	**51**	**30.7**	**843**
	Other	**.0**	**0**	**1.1**	**8**	**.6**	**3**	**.5**	**3**	**1.0**	**5**	**2.0**	**5**	**1.1**	**2**	**.8**	**26**
	None of the above	**54.5**	**104**	**32.3**	**217**	**30.8**	**188**	**24.1**	**133**	**22.0**	**84**	**24.7**	**87**	**23.4**	**40**	**31.0**	**853**
	Don't know	**8.7**	**21**	**7.3**	**48**	**3.3**	**20**	**3.8**	**24**	**5.3**	**20**	**2.9**	**13**	**3.3**	**4**	**5.4**	**150**
	Refused	**.4**	**1**	**.4**	**6**	**.2**	**3**	**.6**	**4**	**.3**	**1**	**.8**	**2**	**.0**	**0**	**.4**	**17**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q77 What are the main reasons that you don't have health insurance cover?'	I am happy to use free or national health care	**40.7**	**83**	**42.1**	**274**	**44.5**	**269**	**38.3**	**204**	**42.1**	**144**	**53.0**	**133**	**53.3**	**74**	**43.0**	**1181**
	I am healthy	**8.0**	**15**	**6.3**	**36**	**5.3**	**41**	**4.6**	**30**	**3.2**	**16**	**3.2**	**8**	**7.6**	**1**	**5.5**	**147**
	I have not thought about taking out health insurance	**1.2**	**3**	**7.1**	**35**	**3.5**	**20**	**3.4**	**21**	**3.4**	**13**	**7.1**	**14**	**3.5**	**5**	**4.6**	**111**
	I have been unable to find any company that will cover me	**1.1**	**1**	**1.5**	**10**	**1.3**	**4**	**1.8**	**6**	**1.8**	**5**	**.6**	**2**	**1.0**	**1**	**1.4**	**29**
	I have not been able to find affordable cover	**5.9**	**7**	**4.0**	**31**	**4.0**	**28**	**7.1**	**36**	**2.9**	**13**	**5.1**	**15**	**2.4**	**4**	**4.6**	**134**
	I do not have a bank account from which to make the monthly	**1.8**	**3**	**2.4**	**15**	**1.2**	**9**	**1.6**	**9**	**1.4**	**6**	**2.3**	**5**	**5.1**	**4**	**1.9**	**51**
	I do not have a regular income	**19.1**	**34**	**19.8**	**120**	**14.0**	**76**	**15.3**	**73**	**18.6**	**58**	**7.8**	**20**	**12.7**	**10**	**16.5**	**391**
	I do not trust insurance companies	**.0**	**0**	**1.4**	**7**	**.4**	**4**	**.3**	**4**	**1.6**	**6**	**2.7**	**4**	**.2**	**1**	**.9**	**26**
	I can go home or to another country for medical care	**.0**	**0**	**.2**	**2**	**.1**	**2**	**.1**	**2**	**.5**	**2**	**.0**	**0**	**.0**	**0**	**.2**	**8**
	I can afford to pay my own health care costs	**1.7**	**3**	**4.4**	**34**	**5.9**	**41**	**4.3**	**24**	**5.9**	**22**	**5.2**	**12**	**9.2**	**11**	**4.8**	**147**
	My religion forbids the use of insurance	**.0**	**0**	**.3**	**2**	**.0**	**0**	**.0**	**1**	**.1**	**2**	**.0**	**0**	**.0**	**0**	**.1**	**5**
	Other	**5.5**	**7**	**2.1**	**15**	**1.0**	**5**	**.2**	**2**	**1.0**	**4**	**.5**	**2**	**.4**	**1**	**1.6**	**36**
	I am covered on someone else's policy	**12.7**	**23**	**8.2**	**48**	**4.2**	**22**	**4.2**	**22**	**2.5**	**11**	**1.7**	**7**	**3.5**	**6**	**6.0**	**139**
	Not applicable – currently has medical aid, health plan or o	**13.3**	**26**	**14.8**	**121**	**27.5**	**173**	**30.2**	**147**	**30.5**	**86**	**25.1**	**74**	**19.9**	**34**	**22.3**	**661**
	Don't know	**4.4**	**11**	**1.7**	**14**	**.8**	**5**	**.3**	**2**	**.8**	**3**	**.4**	**2**	**.2**	**2**	**1.3**	**39**
	Refused	**.7**	**1**	**.3**	**4**	**1.1**	**5**	**2.8**	**9**	**1.4**	**3**	**.5**	**1**	**1.5**	**2**	**1.1**	**25**

1.5. Financial Advice

1.5.1. Seeking advice and quality of advice

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q78 If you need financial advice who do you normally ask for help	Family member	57.3	112	53.5	352	43.5	287	46.6	251	47.7	176	52.5	147	51.2	80	49.9	1405
	Friend	24.4	46	28.7	174	27.1	170	23.9	114	25.9	76	22.4	57	22.4	31	26.1	668
	Someone you trust in the community	5.7	11	5.5	34	5.9	31	7.4	40	9.6	27	9.9	22	8.9	10	6.8	175
	Your employer	.0	0	2.6	24	4.6	32	3.8	23	4.3	19	1.4	7	.7	1	3.0	106
	Co-worker or colleague	.9	2	4.3	25	5.2	21	6.2	27	2.8	12	2.1	6	.0	0	4.0	93
	Independent broker	3.4	5	1.4	16	5.3	36	4.9	25	4.7	19	4.3	12	2.1	3	3.6	116
	Financial advisor other than an independent broker	6.3	11	7.9	59	14.9	93	19.0	101	17.4	60	14.7	42	12.6	21	12.7	387
	Stokvel or umgalelo or savings club	6.6	9	4.4	28	6.1	29	4.4	19	4.2	11	8.6	18	1.7	4	5.2	118
	Burial society	2.1	3	.7	6	1.6	8	2.3	13	4.1	11	2.7	5	7.6	10	2.0	56
	Church	1.5	6	4.2	21	3.1	28	3.9	17	5.4	24	6.8	18	17.3	13	4.5	127
	Bank	7.6	17	15.2	115	25.6	161	21.7	123	15.0	68	14.1	42	16.4	20	17.6	546
	Insurance company	1.7	3	3.5	32	10.2	51	7.5	40	5.0	29	3.1	11	3.8	8	5.5	174
	Mashonisa	.8	1	2.3	10	2.1	12	.8	5	.7	3	2.0	4	.0	0	1.6	35
	Other	2.4	4	1.7	8	.6	4	1.1	8	1.4	6	.0	0	1.6	3	1.3	33
	Would not ask anyone for help	21.5	38	18.3	140	16.5	104	15.5	91	18.4	69	17.0	58	18.7	31	17.7	531
	Don't know	5.1	11	3.9	26	3.0	19	2.1	10	1.4	9	2.6	8	2.3	4	3.1	87

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q79 Do you have trouble getting good and relevant financial advice?	Yes	3.0	7	7.2	40	9.0	56	9.5	43	7.5	22	10.6	25	6.5	7	7.8	200
	No	59.3	115	62.9	447	66.1	450	66.0	379	69.1	258	68.5	198	71.8	107	65.1	1954
	Question not relevant or never tried	34.7	64	28.4	193	22.5	137	21.8	117	19.9	79	18.6	65	20.6	35	24.8	690
	Don't know	3.0	7	1.4	9	1.9	10	2.0	10	2.8	8	1.9	3	1.2	3	1.9	50
	Refused	.0	0	.1	1	.5	4	.7	4	.7	3	.4	1	.0	0	.4	13
	Total	100.0	193	100.0	690	100.0	657	100.0	553	100.0	370	100.0	292	100.0	152	100.0	2907

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q80 Thinking about the last time you tried to get financial advice do you think any of the following statements apply to your experience	You did not know where to look for advice	**34.4**	**3**	**55.2**	**21**	**39.0**	**19**	**36.6**	**17**	**40.9**	**7**	**48.7**	**11**	**89.7**	**6**	**45.8**	**84**
	You could not find the advice you were looking for	**36.4**	**1**	**34.8**	**13**	**18.3**	**13**	**24.3**	**10**	**25.5**	**6**	**21.0**	**6**	**10.3**	**1**	**25.7**	**50**
	You could not get advice at a time to suit you	**.0**	**0**	**21.3**	**9**	**3.6**	**1**	**25.3**	**9**	**27.8**	**4**	**28.3**	**6**	**40.9**	**2**	**19.0**	**31**
	You did not understand the advice you were given	**36.4**	**1**	**27.6**	**7**	**11.7**	**6**	**22.1**	**8**	**10.0**	**2**	**21.1**	**6**	**.0**	**0**	**19.8**	**30**
	There were so many advisers available you didn't know which	**6.7**	**1**	**7.9**	**5**	**21.6**	**13**	**12.4**	**4**	**13.9**	**3**	**25.0**	**6**	**.0**	**0**	**14.2**	**32**
	Asked advice from several people - gave diff answers	**37.5**	**2**	**15.1**	**5**	**21.1**	**8**	**14.6**	**6**	**20.1**	**5**	**12.3**	**4**	**.0**	**0**	**17.1**	**30**
	You got advice but you didn't know whether to trust it or not	**.0**	**0**	**3.7**	**2**	**6.9**	**6**	**17.1**	**10**	**7.5**	**4**	**19.4**	**4**	**2.2**	**1**	**8.9**	**27**
	You followed the advice you were given and later regretted it	**21.4**	**1**	**.0**	**0**	**4.4**	**4**	**7.6**	**2**	**16.0**	**4**	**1.9**	**1**	**.0**	**0**	**5.2**	**12**

Multiple response table																	
Q81 In the last 12 months have you asked a financial professional for financial advice in relation to any of the following	Savings or investments	**7.7**	**13**	**11.4**	**85**	**17.4**	**106**	**15.2**	**74**	**13.2**	**51**	**14.1**	**36**	**12.2**	**16**	**13.3**	**381**
	Taking out a mortgage or a loan	**.0**	**0**	**1.2**	**11**	**2.7**	**19**	**1.5**	**15**	**2.3**	**7**	**1.0**	**4**	**.2**	**1**	**1.5**	**57**
	Insurance of any type	**2.7**	**4**	**7.0**	**48**	**10.6**	**63**	**10.4**	**50**	**11.2**	**36**	**7.0**	**19**	**7.1**	**9**	**8.3**	**229**
	Tax planning	**.0**	**0**	**1.6**	**13**	**3.4**	**23**	**6.5**	**29**	**6.7**	**20**	**6.5**	**16**	**3.2**	**4**	**3.6**	**105**
	Managing credit or debt	**1.1**	**1**	**3.8**	**22**	**7.3**	**40**	**6.6**	**29**	**4.0**	**14**	**3.5**	**8**	**.0**	**0**	**4.6**	**114**
	None of the above	**84.6**	**166**	**79.0**	**549**	**75.4**	**490**	**74.3**	**418**	**75.5**	**273**	**76.1**	**228**	**81.7**	**127**	**77.6**	**2251**
	Don't know	**6.9**	**13**	**4.0**	**23**	**1.0**	**8**	**1.6**	**6**	**3.4**	**14**	**3.2**	**9**	**2.6**	**4**	**3.1**	**77**
	Refused	**.0**	**0**	**.3**	**3**	**1.0**	**11**	**.4**	**5**	**.4**	**2**	**.9**	**3**	**1.1**	**2**	**.5**	**26**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q82 Thinking about the professional you have used most often for financial advice, was this an...?	Independent Financial Adviser	**16.3**	**1**	**20.5**	**25**	**31.7**	**41**	**31.1**	**41**	**25.0**	**23**	**28.4**	**18**	**48.2**	**8**	**27.3**	**157**
	Manager or adviser at a bank or building society	**48.7**	**4**	**35.7**	**45**	**29.0**	**43**	**27.6**	**38**	**38.6**	**23**	**37.6**	**17**	**19.0**	**5**	**32.9**	**175**
	Manager or adviser at an insurance company	**21.5**	**2**	**18.7**	**22**	**29.0**	**37**	**23.5**	**22**	**21.4**	**19**	**11.4**	**7**	**12.3**	**3**	**21.8**	**112**
	Accountant	**1.8**	**1**	**12.6**	**12**	**6.7**	**12**	**11.3**	**11**	**3.6**	**3**	**11.9**	**4**	**20.4**	**3**	**9.6**	**46**
	Other	**9.5**	**2**	**12.0**	**11**	**2.6**	**6**	**2.6**	**3**	**10.8**	**6**	**8.6**	**4**	**.0**	**0**	**6.9**	**32**
	Don't know	**.0**	**0**	**.0**	**0**	**.5**	**1**	**4.0**	**4**	**.7**	**1**	**2.2**	**2**	**.0**	**0**	**1.2**	**8**
	Refused	**2.1**	**1**	**.4**	**1**	**.5**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**3**
	Total	**100.0**	**11**	**100.0**	**116**	**100.0**	**141**	**100.0**	**119**	**100.0**	**75**	**100.0**	**52**	**100.0**	**19**	**100.0**	**533**
Q83 Did you pay for (any of) this advice or was it entirely free?	Paid for advice	**13.0**	**1**	**3.3**	**5**	**10.1**	**16**	**14.1**	**17**	**28.6**	**16**	**10.5**	**9**	**28.3**	**5**	**11.9**	**69**
	Entirely free	**85.3**	**12**	**94.8**	**108**	**86.0**	**122**	**77.8**	**97**	**65.0**	**61**	**82.6**	**40**	**65.3**	**13**	**83.4**	**453**
	Don't know	**.0**	**0**	**1.4**	**2**	**1.8**	**3**	**8.1**	**8**	**6.4**	**3**	**6.8**	**4**	**6.4**	**1**	**4.0**	**21**
	Refused	**1.7**	**1**	**.4**	**1**	**2.1**	**3**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.7**	**5**
	Total	**100.0**	**14**	**100.0**	**116**	**100.0**	**144**	**100.0**	**122**	**100.0**	**80**	**100.0**	**53**	**100.0**	**19**	**100.0**	**548**

Multiple response table		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q84 Thinking about the last time you tried to get good financial advice; do you think any of the following statements apply to your experience	You felt that the adviser understood your needs	**12.2**	**15**	**24.1**	**138**	**21.8**	**138**	**28.6**	**135**	**26.0**	**82**	**22.4**	**56**	**31.6**	**40**	**23.5**	**604**
	You got the advice that you needed	**28.5**	**45**	**29.5**	**182**	**25.4**	**181**	**29.1**	**158**	**30.9**	**106**	**30.6**	**72**	**22.4**	**30**	**28.5**	**774**
	Able to understand exactly what adviser was recommending	**7.6**	**13**	**12.4**	**81**	**14.1**	**89**	**11.7**	**71**	**13.8**	**49**	**15.9**	**38**	**23.9**	**21**	**13.0**	**362**
	The adviser behaved professionally	**8.0**	**8**	**7.8**	**53**	**10.7**	**70**	**12.6**	**68**	**7.8**	**35**	**5.4**	**15**	**8.4**	**11**	**9.1**	**260**
	Don't know	**55.2**	**94**	**32.2**	**221**	**33.8**	**182**	**30.7**	**155**	**30.2**	**98**	**31.3**	**94**	**23.0**	**36**	**34.0**	**880**
	Refused	**4.7**	**10**	**6.6**	**52**	**5.0**	**33**	**3.5**	**18**	**4.6**	**23**	**3.5**	**7**	**8.6**	**12**	**5.2**	**155**

Multiple response table																	
Q85 In the last 12 months, have you asked friends or family for financial advice in relation to any of the following	Savings or investments	12.6	25	19.2	129	20.4	127	17.8	93	17.3	69	13.7	34	13.9	18	17.7	495
	Taking out a home loan	3.2	4	3.0	19	3.3	19	1.2	15	2.6	14	2.1	3	.0	0	2.6	74
	Taking out a loan or credit agreement	.9	1	2.0	23	4.4	30	3.2	23	3.7	12	2.8	5	3.3	2	2.9	96
	Insurance of any type	3.1	5	7.4	49	6.3	44	9.3	49	4.8	22	9.6	20	5.7	9	6.8	198
	Tax	.5	1	3.2	23	3.7	25	5.2	27	5.7	19	2.1	7	.0	0	3.4	102
	Managing credit or debt	3.2	6	6.6	34	7.5	46	9.1	40	5.0	17	5.0	9	.0	0	6.3	152
	None of the above	75.1	145	65.2	470	68.8	448	69.6	383	71.7	260	71.9	228	79.3	126	69.4	2060
	Don't know	7.6	15	4.0	24	1.5	7	2.4	12	1.8	9	2.9	7	3.9	4	3.3	78
	Refused	.0	0	2.0	15	1.1	8	.9	5	.9	5	1.1	3	1.1	2	1.2	38

1.5.2. Trust in sources of advice

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q86 The extent to which you would trust or distrust the ff to provide good financial advice:Independent broker or financial advisor	Strongly trust	9.0	19	10.3	82	15.6	99	14.2	82	13.0	47	9.0	29	8.7	12	12.0	370
	Trust	34.9	62	43.2	283	44.3	268	49.4	249	47.7	158	50.5	136	25.5	51	44.0	1207
	Neither trust nor distrust	20.8	37	14.9	115	16.4	117	14.2	90	14.3	61	11.7	37	22.6	29	15.7	486
	Distrust	11.3	22	17.5	114	13.9	101	12.8	75	14.5	56	13.9	43	21.1	33	14.9	444
	Strongly distrust	4.3	11	4.5	31	3.9	25	2.3	15	4.6	18	4.0	13	4.0	7	3.9	120
	Do not know	19.6	42	9.6	65	5.9	43	7.2	41	5.8	30	10.8	34	18.1	21	9.5	276
	Total	100.0	193	100.0	690	100.0	653	100.0	552	100.0	370	100.0	292	100.0	153	100.0	2903
Q87 The extent to which you would trust or distrust the ff to provide good financial advice:Insurance company	Strongly trust	12.2	20	13.3	97	18.4	110	14.0	72	12.0	49	8.8	28	8.3	16	13.7	392
	Trust	40.8	69	39.4	260	38.9	251	43.2	236	46.6	149	42.0	113	44.1	68	41.2	1146
	Neither trust nor distrust	18.1	38	19.7	151	19.7	139	22.1	118	21.4	77	22.7	71	19.2	24	20.3	618
	Distrust	10.6	21	16.3	107	14.3	99	12.4	75	11.5	55	12.8	40	18.4	27	13.9	424
	Strongly distrust	6.8	14	4.4	33	4.5	25	2.8	17	3.5	15	5.1	14	4.1	7	4.4	125
	Do not know	11.6	31	6.9	46	4.2	31	5.6	33	4.9	25	8.6	26	6.0	10	6.5	202
	Total	100.0	193	100.0	694	100.0	655	100.0	551	100.0	370	100.0	292	100.0	152	100.0	2907

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q88 The extent to which you would trust or distrust the ff to provide good financial advice:Bank or banker	Strongly trust	**20.5**	**43**	**28.0**	**189**	**30.0**	**192**	**26.2**	**153**	**22.4**	**81**	**17.8**	**56**	**23.0**	**29**	**25.8**	**743**
	Trust	**53.5**	**94**	**48.1**	**333**	**48.2**	**298**	**49.9**	**269**	**54.4**	**192**	**55.3**	**154**	**44.7**	**75**	**50.1**	**1415**
	Neither trust nor distrust	**9.8**	**19**	**11.1**	**83**	**10.9**	**81**	**14.4**	**73**	**12.3**	**48**	**13.2**	**39**	**14.0**	**22**	**11.9**	**365**
	Distrust	**4.1**	**8**	**6.1**	**40**	**5.5**	**45**	**5.9**	**30**	**5.2**	**20**	**5.8**	**21**	**11.8**	**16**	**5.8**	**180**
	Strongly distrust	**2.7**	**6**	**2.6**	**20**	**2.9**	**16**	**1.0**	**5**	**2.9**	**13**	**3.6**	**11**	**1.4**	**3**	**2.5**	**74**
	Do not know	**9.4**	**23**	**4.0**	**24**	**2.6**	**19**	**2.6**	**16**	**2.8**	**15**	**4.3**	**11**	**5.1**	**8**	**4.0**	**116**
	Total	**100.0**	**193**	**100.0**	**689**	**100.0**	**651**	**100.0**	**546**	**100.0**	**369**	**100.0**	**292**	**100.0**	**153**	**100.0**	**2893**
Q89 The extent to which you would trust or distrust the ff to provide good financial advice:Government	Strongly trust	**11.5**	**21**	**10.5**	**69**	**10.7**	**78**	**9.6**	**54**	**9.8**	**37**	**7.9**	**24**	**5.6**	**14**	**10.0**	**297**
	Trust	**33.5**	**59**	**30.2**	**197**	**34.7**	**193**	**33.6**	**163**	**31.9**	**107**	**27.9**	**76**	**25.8**	**36**	**31.9**	**831**
	Neither trust nor distrust	**23.5**	**40**	**22.1**	**146**	**22.6**	**140**	**22.2**	**118**	**27.3**	**78**	**23.9**	**66**	**22.0**	**22**	**23.1**	**610**
	Distrust	**15.7**	**26**	**24.5**	**164**	**22.2**	**158**	**25.4**	**142**	**17.3**	**83**	**26.3**	**71**	**31.3**	**51**	**22.9**	**695**
	Strongly distrust	**7.5**	**19**	**8.8**	**74**	**6.5**	**58**	**6.9**	**49**	**10.8**	**48**	**10.3**	**38**	**12.0**	**20**	**8.3**	**306**
	Do not know	**8.2**	**23**	**3.9**	**28**	**3.2**	**21**	**2.4**	**15**	**2.9**	**15**	**3.8**	**13**	**3.4**	**8**	**3.8**	**123**
	Total	**100.0**	**188**	**100.0**	**678**	**100.0**	**648**	**100.0**	**541**	**100.0**	**368**	**100.0**	**288**	**100.0**	**151**	**100.0**	**2862**
Q90 The extent to which you would trust or distrust the ff to provide good financial advice:Informal associations like stokvels	Strongly trust	**4.4**	**6**	**5.3**	**42**	**6.7**	**46**	**5.4**	**33**	**5.7**	**18**	**8.7**	**21**	**3.5**	**8**	**5.8**	**174**
	Trust	**25.9**	**39**	**24.4**	**161**	**28.3**	**152**	**29.8**	**137**	**26.5**	**72**	**24.3**	**64**	**24.2**	**33**	**26.4**	**658**
	Neither trust nor distrust	**20.4**	**38**	**22.6**	**150**	**20.6**	**132**	**21.0**	**108**	**25.8**	**76**	**20.2**	**52**	**16.7**	**24**	**21.6**	**580**
	Distrust	**23.0**	**46**	**25.3**	**159**	**28.4**	**197**	**26.4**	**152**	**19.6**	**96**	**28.4**	**74**	**35.9**	**47**	**25.9**	**771**
	Strongly distrust	**13.5**	**30**	**16.3**	**119**	**12.0**	**80**	**11.4**	**72**	**15.6**	**67**	**10.5**	**45**	**10.9**	**19**	**13.6**	**432**
	Do not know	**12.8**	**32**	**6.1**	**55**	**4.1**	**42**	**5.9**	**43**	**6.8**	**42**	**7.9**	**36**	**8.9**	**21**	**6.7**	**271**
	Total	**100.0**	**191**	**100.0**	**686**	**100.0**	**649**	**100.0**	**545**	**100.0**	**371**	**100.0**	**292**	**100.0**	**152**	**100.0**	**2886**
Q91 The extent to which you would trust or distrust the ff to provide good financial advice:Friends and Family	Strongly trust	**29.3**	**56**	**31.1**	**194**	**20.1**	**143**	**24.3**	**125**	**22.7**	**77**	**22.0**	**62**	**32.0**	**42**	**26.0**	**699**
	Trust	**51.1**	**91**	**39.9**	**296**	**48.2**	**307**	**50.9**	**273**	**43.1**	**162**	**46.6**	**135**	**38.6**	**66**	**45.4**	**1330**
	Neither trust nor distrust	**9.1**	**19**	**15.4**	**105**	**17.3**	**112**	**16.8**	**100**	**23.1**	**86**	**19.7**	**59**	**13.9**	**21**	**16.5**	**502**
	Distrust	**5.0**	**10**	**7.8**	**55**	**9.9**	**66**	**5.1**	**33**	**8.2**	**29**	**6.8**	**21**	**10.3**	**16**	**7.5**	**230**
	Strongly distrust	**2.4**	**6**	**3.4**	**25**	**3.5**	**21**	**1.9**	**14**	**1.7**	**10**	**2.8**	**7**	**3.5**	**4**	**2.9**	**87**
	Do not know	**3.1**	**9**	**2.4**	**15**	**.9**	**8**	**1.0**	**7**	**1.1**	**8**	**2.0**	**9**	**1.8**	**4**	**1.7**	**60**
	Total	**100.0**	**191**	**100.0**	**690**	**100.0**	**657**	**100.0**	**552**	**100.0**	**372**	**100.0**	**293**	**100.0**	**153**	**100.0**	**2908**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q92 The extent to which you would trust or distrust the ff to provide good financial advice:An employer or work colleague	Strongly trust	1.3	4	4.8	42	7.9	56	6.1	39	2.7	13	2.2	8	11.2	8	5.1	170
	Trust	28.7	50	30.1	208	33.7	225	36.8	193	34.4	124	26.5	75	13.5	28	31.4	903
	Neither trust nor distrust	25.1	45	30.0	190	29.2	174	28.8	152	29.9	102	31.0	86	28.0	41	29.1	790
	Distrust	14.7	22	13.0	98	14.8	98	12.6	71	16.7	59	17.9	46	20.6	31	14.5	425
	Strongly distrust	7.4	20	8.3	55	5.9	40	5.3	35	4.6	19	5.9	18	5.1	10	6.5	197
	Do not know	23.0	51	13.7	91	8.4	57	10.2	54	11.7	51	16.5	56	21.6	33	13.3	393
	Total	100.0	192	100.0	684	100.0	650	100.0	544	100.0	368	100.0	289	100.0	151	100.0	2878
Q93 The extent to which you would trust or distrust the ff to provide good financial advice:Church	Strongly trust	24.4	43	19.7	135	21.9	149	25.7	127	15.8	67	25.4	69	35.9	53	22.3	643
	Trust	39.5	68	42.7	287	42.4	269	45.9	246	47.5	159	44.2	121	36.1	51	43.2	1201
	Neither trust nor distrust	13.8	28	17.7	117	16.6	100	14.4	82	20.4	62	12.8	40	12.4	19	16.2	448
	Distrust	10.6	18	9.4	70	9.5	63	7.7	39	5.9	31	5.6	17	5.4	11	8.5	249
	Strongly distrust	3.6	11	3.6	30	4.7	33	2.5	24	4.7	17	4.4	13	5.5	5	3.9	133
	Do not know	8.1	23	7.0	49	4.9	35	3.8	31	5.6	35	7.6	31	4.8	13	6.0	217
	Total	100.0	191	100.0	688	100.0	649	100.0	549	100.0	371	100.0	291	100.0	152	100.0	2891
Q94 The extent to which you would trust or distrust the ff to provide good financial advice:Someone in community with good education	Strongly trust	11.0	21	9.8	63	9.7	63	7.9	49	6.0	23	7.1	18	12.0	7	9.1	244
	Trust	41.4	67	28.7	206	34.6	221	34.1	181	31.4	112	33.3	97	32.1	56	32.9	940
	Neither trust nor distrust	17.4	38	26.7	185	24.5	161	28.2	157	34.4	110	27.7	77	21.8	38	26.2	766
	Distrust	14.5	22	19.4	134	22.0	139	20.3	104	17.6	75	20.0	52	20.9	31	19.5	557
	Strongly distrust	5.3	13	10.8	69	6.2	45	6.8	37	6.2	27	5.3	21	9.0	11	7.6	223
	Do not know	10.4	29	4.6	34	3.0	25	2.8	21	4.4	22	6.6	27	4.2	9	4.7	167
	Total	100.0	190	100.0	691	100.0	654	100.0	549	100.0	369	100.0	292	100.0	152	100.0	2897
Q95 The extent to which you would trust or distrust the ff to provide good financial advice:TV or radio advertisement	Strongly trust	13.8	22	11.0	70	9.6	64	8.0	47	6.0	21	4.5	15	3.6	6	9.2	245
	Trust	34.4	63	37.7	241	35.6	229	38.5	194	34.5	128	28.2	87	21.4	39	35.4	981
	Neither trust nor distrust	20.9	40	23.9	168	28.1	184	26.0	154	37.4	119	32.5	92	38.3	50	27.4	807
	Distrust	12.4	22	16.7	131	18.7	127	20.4	117	13.4	62	23.6	61	19.7	37	17.6	557
	Strongly distrust	9.7	22	5.8	48	5.2	30	2.8	18	3.4	17	5.2	14	9.7	10	5.4	159
	Do not know	8.9	24	4.9	32	2.7	20	4.3	22	5.3	21	6.0	21	7.3	11	5.0	151
	Total	100.0	193	100.0	690	100.0	654	100.0	552	100.0	368	100.0	290	100.0	153	100.0	2900

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q96 The extent to which you would trust or distrust the ff to provide good financial advice:Newspaper	Strongly trust	**9.5**	**17**	**6.3**	**41**	**9.9**	**60**	**7.3**	**40**	**4.6**	**16**	**5.7**	**18**	**1.2**	**4**	**7.1**	**196**
	Trust	**30.8**	**57**	**36.2**	**235**	**34.1**	**232**	**37.4**	**194**	**31.6**	**116**	**26.1**	**80**	**26.5**	**35**	**33.8**	**949**
	Neither trust nor distrust	**21.2**	**39**	**24.4**	**177**	**27.1**	**183**	**25.9**	**151**	**38.1**	**129**	**31.6**	**96**	**33.8**	**53**	**27.2**	**828**
	Distrust	**21.5**	**35**	**21.7**	**149**	**20.0**	**128**	**21.5**	**120**	**17.1**	**72**	**22.2**	**56**	**20.3**	**38**	**20.8**	**598**
	Strongly distrust	**7.7**	**18**	**6.3**	**52**	**5.7**	**31**	**3.3**	**22**	**3.2**	**15**	**8.0**	**20**	**8.7**	**9**	**5.7**	**167**
	Do not know	**9.2**	**27**	**5.2**	**36**	**3.3**	**22**	**4.6**	**24**	**5.5**	**22**	**6.3**	**21**	**9.6**	**14**	**5.4**	**166**
	Total	**100.0**	**193**	**100.0**	**690**	**100.0**	**656**	**100.0**	**551**	**100.0**	**370**	**100.0**	**291**	**100.0**	**153**	**100.0**	**2904**
Q97 The extent to which you would trust or distrust the ff to provide good financial advice:A moneylender or mashonisa	Strongly trust	**1.4**	**3**	**.8**	**10**	**2.3**	**14**	**1.2**	**7**	**1.0**	**3**	**.3**	**2**	**.0**	**0**	**1.2**	**39**
	Trust	**11.2**	**18**	**8.6**	**63**	**9.4**	**58**	**10.1**	**56**	**8.4**	**27**	**9.7**	**32**	**4.6**	**8**	**9.2**	**262**
	Neither trust nor distrust	**12.3**	**21**	**14.4**	**101**	**16.8**	**105**	**14.4**	**75**	**15.6**	**50**	**16.5**	**44**	**18.3**	**19**	**15.1**	**415**
	Distrust	**24.3**	**48**	**25.7**	**181**	**26.7**	**187**	**31.7**	**177**	**27.9**	**109**	**27.5**	**72**	**23.3**	**37**	**27.0**	**811**
	Strongly distrust	**37.9**	**70**	**45.2**	**290**	**39.0**	**242**	**34.7**	**185**	**38.3**	**139**	**35.3**	**105**	**40.3**	**65**	**39.7**	**1096**
	Do not know	**13.0**	**32**	**5.4**	**44**	**5.9**	**46**	**7.9**	**50**	**8.7**	**41**	**10.7**	**36**	**13.5**	**24**	**7.7**	**273**
	Total	**100.0**	**192**	**100.0**	**689**	**100.0**	**652**	**100.0**	**550**	**100.0**	**369**	**100.0**	**291**	**100.0**	**153**	**100.0**	**2896**

1.5.3. Making decisions

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q98 How much do you agree or disagree?:I've got a clear idea of the sorts of financial products/services that I need	Totally agree	**9.7**	**22**	**13.6**	**103**	**17.1**	**103**	**16.7**	**92**	**17.8**	**54**	**11.4**	**42**	**17.9**	**25**	**14.8**	**441**
	Tend to agree	**29.6**	**48**	**27.6**	**205**	**31.6**	**222**	**26.5**	**149**	**29.2**	**119**	**31.6**	**86**	**21.5**	**38**	**28.7**	**867**
	Tend to disagree	**10.6**	**17**	**17.8**	**112**	**17.4**	**114**	**23.1**	**133**	**18.6**	**69**	**23.1**	**55**	**16.8**	**28**	**18.3**	**528**
	Totally disagree	**14.2**	**34**	**18.7**	**120**	**18.8**	**131**	**18.9**	**100**	**12.3**	**54**	**17.4**	**51**	**19.1**	**29**	**17.5**	**519**
	Don't know	**2.2**	**7**	**3.6**	**21**	**1.8**	**10**	**2.3**	**15**	**4.8**	**14**	**3.0**	**7**	**4.8**	**8**	**3.0**	**82**
	Not applicable	**33.7**	**65**	**18.6**	**130**	**13.3**	**78**	**12.4**	**62**	**17.0**	**61**	**13.5**	**51**	**19.0**	**23**	**17.5**	**470**
	Refuse	**.0**	**0**	**.1**	**2**	**.1**	**1**	**.0**	**0**	**.1**	**1**	**.0**	**0**	**.9**	**2**	**.1**	**6**
	Total	**100.0**	**193**	**100.0**	**693**	**100.0**	**659**	**100.0**	**551**	**100.0**	**372**	**100.0**	**292**	**100.0**	**153**	**100.0**	**2913**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q99 How much do you agree or disagree?:I always research my choices thoroughly before making any decisions	Totally agree	**14.9**	**30**	**23.9**	**164**	**27.6**	**169**	**22.6**	**130**	**25.4**	**88**	**18.8**	**53**	**16.0**	**31**	**23.0**	**665**
	Tend to agree	**20.2**	**37**	**32.3**	**219**	**30.6**	**215**	**37.3**	**201**	**35.0**	**127**	**34.7**	**96**	**25.3**	**44**	**31.7**	**939**
	Tend to disagree	**12.8**	**28**	**13.7**	**98**	**15.4**	**107**	**17.5**	**88**	**10.2**	**38**	**18.6**	**52**	**18.0**	**22**	**14.8**	**433**
	Totally disagree	**12.1**	**24**	**9.2**	**63**	**11.2**	**80**	**9.0**	**57**	**8.1**	**39**	**9.6**	**28**	**13.8**	**19**	**10.0**	**310**
	Don't know	**1.1**	**3**	**1.9**	**15**	**1.9**	**8**	**2.5**	**16**	**3.6**	**13**	**4.0**	**9**	**6.8**	**10**	**2.4**	**74**
	Not applicable	**38.5**	**70**	**18.9**	**131**	**13.2**	**78**	**11.1**	**59**	**17.5**	**66**	**14.3**	**54**	**19.6**	**26**	**18.0**	**484**
	Refuse	**.3**	**1**	**.1**	**2**	**.1**	**1**	**.0**	**0**	**.1**	**1**	**.0**	**0**	**.4**	**1**	**.1**	**6**
	Total	**100.0**	**193**	**100.0**	**692**	**100.0**	**658**	**100.0**	**551**	**100.0**	**372**	**100.0**	**292**	**100.0**	**153**	**100.0**	**2911**

Multiple response table																	
Q100 In the last 12 months, have you made a decision about any of the following that you later regretted	Savings or investments	**4.7**	**6**	**8.7**	**51**	**11.0**	**66**	**13.1**	**56**	**7.2**	**27**	**14.1**	**25**	**2.8**	**5**	**9.5**	**236**
	Taking out a home loan	**1.9**	**3**	**1.6**	**12**	**1.2**	**12**	**1.4**	**12**	**2.3**	**9**	**1.4**	**2**	**.0**	**0**	**1.5**	**50**
	Taking out a loan or credit agreement	**3.0**	**4**	**3.3**	**20**	**4.9**	**33**	**6.0**	**30**	**2.8**	**12**	**3.2**	**9**	**2.9**	**2**	**3.9**	**110**
	Insurance of any type	**.9**	**1**	**1.8**	**17**	**4.9**	**26**	**4.2**	**21**	**3.1**	**8**	**3.9**	**6**	**1.2**	**4**	**3.0**	**83**
	Tax	**.4**	**1**	**1.1**	**8**	**2.4**	**16**	**4.1**	**14**	**3.8**	**9**	**1.9**	**3**	**.2**	**1**	**2.1**	**52**
	Managing credit or debt	**3.0**	**5**	**3.6**	**25**	**3.8**	**17**	**5.5**	**22**	**3.3**	**13**	**3.5**	**7**	**.9**	**2**	**3.8**	**91**
	None of the above	**86.6**	**171**	**82.1**	**576**	**80.3**	**537**	**79.3**	**445**	**84.2**	**314**	**79.1**	**246**	**89.8**	**134**	**82.0**	**2423**
	Don't know	**6.7**	**11**	**4.9**	**26**	**1.5**	**7**	**1.9**	**10**	**2.9**	**10**	**1.9**	**8**	**2.2**	**5**	**3.3**	**77**
	Refused	**.0**	**0**	**.5**	**5**	**1.0**	**6**	**.3**	**2**	**.3**	**1**	**.7**	**3**	**1.3**	**2**	**.5**	**19**

1.6. Getting Financial Help

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q101 How confident are you that you know how to make an effective complaint against a bank or financial institution?	Very confident	8.6	16	18.2	135	23.9	168	21.4	128	23.6	77	16.5	46	14.0	26	19.2	596
	Fairly confident	20.4	41	27.6	190	31.3	209	31.3	174	28.0	102	28.2	82	21.8	35	28.1	833
	Not very confident	21.6	35	16.8	112	13.1	78	17.2	91	14.0	62	15.2	43	11.8	23	16.0	444
	Not at all confident	22.7	44	26.0	175	22.9	153	21.8	109	23.7	87	29.4	87	30.9	42	24.5	697
	Don't know	26.6	54	10.9	75	8.2	44	7.7	42	10.4	40	9.6	29	21.1	24	11.6	308
	Refused	.2	1	.5	4	.5	5	.5	4	.3	2	1.2	3	.4	1	.5	20
	Total	100.0	191	100.0	691	100.0	657	100.0	548	100.0	370	100.0	290	100.0	151	100.0	2898
Q102 Last five years-have you discovered that you had been paying for a financial product that was unsuitable?	Yes	1.0	2	4.0	27	7.1	50	9.0	47	4.3	20	3.8	9	6.0	7	5.2	162
	No	87.4	165	88.1	616	86.6	572	86.3	475	91.7	337	90.3	270	88.2	136	88.0	2571
	Do not know	11.0	23	6.2	41	5.4	26	3.8	23	3.4	12	4.4	11	5.1	8	5.7	144
	Refused to answer	.6	2	1.7	8	1.0	9	.8	5	.7	3	1.5	3	.7	1	1.1	31
	Total	100.0	192	100.0	692	100.0	657	100.0	550	100.0	372	100.0	293	100.0	152	100.0	2908
Q103 What type of product was that?	Bank account or a card linked to a bank account	.0	0	13.0	5	4.4	5	17.2	6	11.9	1	9.4	1	23.2	4	11.3	22
	Home loan	.0	0	10.0	1	.4	1	11.5	5	1.5	1	26.7	1	.0	0	6.9	9
	Private pension, provident fund or retirement annuity	.0	0	.0	0	.0	0	.6	1	.0	0	.0	0	.0	0	.1	1
	Government grant	91.8	2	.0	0	.0	0	.0	0	.0	0	22.3	1	.0	0	4.5	3
	Investment or savings policy	.0	0	4.0	3	4.7	3	8.6	3	4.5	1	10.6	1	4.3	1	5.6	12
	Stokvel or umgalelo or savings club	.0	0	3.6	1	7.4	1	11.6	2	24.4	2	10.7	1	.0	0	8.3	7
	Credit card	.0	0	19.3	4	10.6	7	3.4	2	12.4	2	.0	0	.0	0	9.7	15
	Store card or account	.0	0	27.1	3	11.7	8	12.4	5	14.4	2	.0	0	.0	0	14.4	18
	Vehicle or car finance	8.2	1	1.5	1	1.7	2	2.0	2	5.1	1	.0	0	.0	0	2.1	7
	Loan from a bank or other formal institution	.0	0	3.0	2	2.4	1	13.1	5	.0	0	.0	0	.0	0	4.8	8
	Loan from a mashonisa, stokvel or spaza shop	.0	0	4.5	1	5.3	2	3.7	1	.0	0	9.7	1	67.5	2	7.3	7
	Life insurance or life cover	.0	0	.6	1	4.9	3	1.6	4	.0	0	.0	0	.0	0	2.0	8
	Funeral policy with a formal institution - bank, insurance co	.0	0	7.4	2	19.0	3	.0	0	9.1	2	.0	0	.0	0	8.0	7
	Informal burial society	.0	0	.0	0	3.9	2	.0	0	1.8	1	.0	0	5.1	1	1.5	4
	Medical aid or hospital plan	.0	0	.0	0	8.9	2	1.9	1	6.0	1	.0	0	.0	0	3.5	4
	Household content insurance	.0	0	.0	0	3.7	2	.6	1	.0	0	.0	0	.0	0	1.2	3
	Other	.0	0	6.1	1	8.5	4	11.9	3	8.8	2	.0	0	.0	0	7.7	10
	Don't know	.0	0	.0	0	.0	0	.0	0	.0	0	10.7	1	.0	0	.5	1
	Refused	.0	0	.0	0	2.6	1	.0	0	.0	0	.0	0	.0	0	.7	1
	Total	100.0	3	100.0	25	100.0	47	100.0	41	100.0	16	100.0	7	100.0	8	100.0	147

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q104 Did you complain to the company or person that sold you the product?	Yes	**57.9**	**2**	**69.4**	**20**	**66.0**	**37**	**51.7**	**29**	**93.4**	**17**	**56.0**	**4**	**85.0**	**5**	**65.2**	**114**
	No	**42.1**	**1**	**30.6**	**7**	**34.0**	**13**	**48.3**	**18**	**6.6**	**3**	**44.0**	**4**	**15.0**	**3**	**34.8**	**49**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**3**	**100.0**	**27**	**100.0**	**50**	**100.0**	**47**	**100.0**	**20**	**100.0**	**8**	**100.0**	**8**	**100.0**	**163**
Q105 Did you manage to resolve the problem with them?	Yes	**100.0**	**2**	**94.3**	**17**	**83.2**	**30**	**62.6**	**18**	**64.7**	**11**	**72.7**	**2**	**61.5**	**2**	**77.9**	**82**
	No	**.0**	**0**	**5.7**	**3**	**16.8**	**6**	**37.4**	**11**	**35.3**	**6**	**12.8**	**1**	**38.5**	**3**	**21.4**	**30**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**14.5**	**1**	**.0**	**0**	**.7**	**1**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**2**	**100.0**	**20**	**100.0**	**36**	**100.0**	**29**	**100.0**	**17**	**100.0**	**4**	**100.0**	**5**	**100.0**	**113**
Q106 Did you take up the complaint with anyone else?	Yes	**57.9**	**2**	**43.1**	**8**	**21.9**	**11**	**25.4**	**10**	**25.7**	**6**	**35.7**	**3**	**52.3**	**2**	**31.1**	**42**
	No	**42.1**	**1**	**55.5**	**16**	**78.1**	**39**	**74.6**	**37**	**74.3**	**14**	**64.3**	**5**	**47.7**	**6**	**68.6**	**118**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Refused to answer	**.0**	**0**	**1.4**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**1**
	Total	**100.0**	**3**	**100.0**	**25**	**100.0**	**50**	**100.0**	**47**	**100.0**	**20**	**100.0**	**8**	**100.0**	**8**	**100.0**	**161**
'Q107 Who did you take up the complaint regarding a financial product with	Provincial Consumer Affairs Office	**.0**	**0**	**40.4**	**3**	**.0**	**0**	**.0**	**0**	**3.6**	**1**	**.0**	**0**	**.0**	**0**	**12.3**	**4**
	The Ombudsman for Banking Services - OBSSA	**85.8**	**1**	**4.8**	**1**	**27.2**	**3**	**28.5**	**2**	**76.6**	**2**	**57.0**	**1**	**90.3**	**1**	**34.7**	**11**
	The Banking Association of South Africa	**.0**	**0**	**4.8**	**1**	**14.9**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**4.4**	**2**
	The Ombudsman For Long Term Insurance	**.0**	**0**	**.0**	**0**	**.0**	**0**	**25.4**	**2**	**62.9**	**1**	**.0**	**0**	**.0**	**0**	**10.4**	**3**
	The Ombudsman For Short Term Insurance -OSTI	**.0**	**0**	**6.1**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**1.8**	**1**
	The Pension Fund Adjudicator	**85.8**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**5.6**	**1**
	National Credit Regulator -NCR	**.0**	**0**	**4.8**	**1**	**12.7**	**1**	**49.0**	**3**	**.0**	**0**	**57.0**	**1**	**90.3**	**1**	**25.5**	**7**
	Credit Information Ombud	**.0**	**0**	**.0**	**0**	**8.7**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**1.7**	**1**
	Consumer Affairs Committee, Department of Trade & Industry	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	The Office of Consumer Protection -OCP	**.0**	**0**	**93.9**	**7**	**47.8**	**4**	**20.6**	**3**	**3.6**	**1**	**.0**	**0**	**.0**	**0**	**42.5**	**15**
	Office of the Ombud for Financial Services Providers -FAIS O	**.0**	**0**	**6.1**	**1**	**.0**	**0**	**9.8**	**1**	**10.9**	**1**	**57.0**	**1**	**.0**	**0**	**8.4**	**4**
	Financial Services Board -FSB	**.0**	**0**	**.0**	**0**	**.0**	**0**	**21.9**	**2**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**5.0**	**2**
	A lawyer	**14.2**	**1**	**12.9**	**2**	**14.5**	**3**	**.0**	**0**	**14.5**	**2**	**20.1**	**1**	**9.7**	**1**	**10.7**	**10**
	Small claims court	**.0**	**0**	**.0**	**0**	**.0**	**0**	**10.5**	**1**	**5.3**	**1**	**.0**	**0**	**.0**	**0**	**2.8**	**2**
	Citizens Advice Bureau	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Other	**.0**	**0**	**.0**	**0**	**1.4**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**90.3**	**1**	**7.0**	**2**
	Don't know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**22.8**	**1**	**.0**	**0**	**1.4**	**1**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**

1.7. Financial Knowledge and Understanding

1.7.1. OECD INFE standard knowledge questions

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q108 Imagine that five friends are given a gift of R1,000. If the friends have to share money equally how much does each one get?	Correct answer															**85.1**	
	Incorrect answer															**3.6**	
	Irrelevant answer															**1.3**	
	Do not know															**9.0**	
	Refused to answer															**1.0**	
	Total															**100.0**	
Q109 Now imagine that the brothers have to wait for one year to get their share of the R1,000. In one year's time will they will be able to buy:	More with their share of the money than they could today	**6.7**	**17**	**14.1**	**77**	**14.7**	**88**	**11.5**	**64**	**10.8**	**37**	**10.9**	**30**	**8.7**	**16**	**12.2**	**329**
	The same amount	**21.9**	**31**	**20.1**	**140**	**23.0**	**140**	**24.2**	**104**	**20.0**	**70**	**15.5**	**34**	**19.5**	**22**	**21.2**	**541**
	Or, less than they could buy today	**22.2**	**38**	**25.0**	**158**	**19.2**	**126**	**22.2**	**125**	**27.2**	**106**	**25.1**	**75**	**20.8**	**35**	**23.1**	**663**
	It depends on inflation	**11.6**	**21**	**18.4**	**106**	**15.4**	**103**	**19.5**	**88**	**8.9**	**37**	**8.0**	**33**	**7.7**	**9**	**15.0**	**397**
	It depends on the types of things that they want to buy	**13.0**	**25**	**9.9**	**60**	**8.4**	**58**	**9.9**	**54**	**12.8**	**29**	**9.7**	**23**	**15.1**	**15**	**10.4**	**264**
	Irrelevant answer	**2.4**	**7**	**1.8**	**14**	**5.5**	**24**	**2.3**	**12**	**1.6**	**9**	**2.8**	**9**	**1.7**	**4**	**2.8**	**79**
	Don't know	**21.4**	**35**	**10.2**	**67**	**12.7**	**66**	**9.3**	**50**	**18.4**	**57**	**27.0**	**63**	**26.5**	**42**	**14.6**	**380**
	Refused	**.8**	**2**	**.6**	**4**	**1.1**	**6**	**1.3**	**8**	**.4**	**2**	**1.0**	**1**	**.0**	**0**	**.8**	**23**
	Total	**100.0**	**176**	**100.0**	**626**	**100.0**	**611**	**100.0**	**505**	**100.0**	**347**	**100.0**	**268**	**100.0**	**143**	**100.0**	**2676**
Q110 You lend R25 to a friend one evening and he gives you R25 back the next day. How much interest has he paid on this loan?	Correct answer															**64.3**	
	Incorrect answer															**19.5**	
	Irrelevant answer															**3.1**	
	Do not know															**11.6**	
	Refused to answer															**1.6**	
	Total															**100.0**	

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q111 Suppose you put R100 into a savings account with a guaranteed interest rate of 2% per year. How much would be in the account	Correct answer															**49.0**	
	Incorrect answer															**15.1**	
	Irrelevant answer															**3.5**	
	Do not know															**30.5**	
	Refused to answer															**2.0**	
	Total															**100.0**	

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q112 And how much would be in the account at the end of five years	More than R110	**38.8**	**69**	**43.1**	**284**	**34.9**	**252**	**38.7**	**216**	**39.9**	**158**	**37.4**	**115**	**34.5**	**54**	**39.2**	**1148**
	Exactly R110	**16.4**	**37**	**23.4**	**161**	**21.5**	**146**	**21.7**	**116**	**17.5**	**66**	**22.2**	**53**	**15.1**	**22**	**21.0**	**601**
	Less than R110	**4.9**	**8**	**3.8**	**32**	**5.1**	**35**	**6.9**	**41**	**3.8**	**14**	**2.0**	**9**	**1.7**	**4**	**4.5**	**143**
	Or is it impossible to tell from the information given	**3.8**	**9**	**2.9**	**27**	**5.2**	**31**	**4.8**	**23**	**3.8**	**12**	**4.3**	**8**	**3.9**	**5**	**4.0**	**115**
	Irrelevant answer	**3.2**	**8**	**1.8**	**16**	**5.4**	**31**	**3.5**	**18**	**4.2**	**15**	**4.3**	**14**	**10.1**	**6**	**3.7**	**108**
	Don't know	**32.2**	**60**	**24.0**	**167**	**25.8**	**146**	**22.9**	**127**	**28.1**	**101**	**29.3**	**93**	**33.1**	**60**	**26.2**	**754**
	Refuse	**.7**	**1**	**1.0**	**6**	**2.0**	**14**	**1.5**	**9**	**2.6**	**6**	**.4**	**1**	**1.7**	**1**	**1.4**	**38**
	Total	**100.0**	**192**	**100.0**	**693**	**100.0**	**655**	**100.0**	**550**	**100.0**	**372**	**100.0**	**293**	**100.0**	**152**	**100.0**	**2907**
Q113 Do you think the ff statements are true or false:If someone offers you the chance to make a lot of money it is likely to lose a lot of money	True	**63.6**	**118**	**72.6**	**493**	**69.5**	**469**	**71.1**	**395**	**79.5**	**276**	**69.7**	**201**	**66.1**	**108**	**71.0**	**2060**
	False	**26.9**	**55**	**21.8**	**159**	**24.9**	**152**	**20.7**	**110**	**15.0**	**65**	**18.9**	**58**	**23.0**	**29**	**21.9**	**628**
	Do not know	**9.5**	**20**	**5.3**	**41**	**5.6**	**35**	**8.0**	**43**	**5.5**	**31**	**11.4**	**33**	**9.7**	**15**	**6.9**	**218**
	Refused	**.0**	**0**	**.2**	**1**	**.0**	**0**	**.2**	**3**	**.0**	**0**	**.0**	**0**	**1.3**	**1**	**.2**	**5**
	Total	**100.0**	**193**	**100.0**	**694**	**100.0**	**656**	**100.0**	**551**	**100.0**	**372**	**100.0**	**292**	**100.0**	**153**	**100.0**	**2911**
Q114 Do you think the ff statements are true or false:High inflation means that the cost of living is increasing rapidly	True	**77.0**	**145**	**81.9**	**565**	**78.3**	**524**	**81.8**	**453**	**83.2**	**309**	**76.5**	**222**	**72.2**	**111**	**80.0**	**2329**
	False	**12.4**	**21**	**10.2**	**68**	**11.7**	**79**	**9.3**	**50**	**7.3**	**27**	**12.3**	**31**	**9.9**	**16**	**10.5**	**292**
	Do not know	**9.6**	**26**	**7.3**	**56**	**9.5**	**52**	**8.7**	**45**	**9.2**	**35**	**11.0**	**38**	**16.5**	**24**	**9.0**	**276**
	Refused	**1.0**	**1**	**.6**	**4**	**.4**	**1**	**.2**	**2**	**.3**	**1**	**.1**	**1**	**1.4**	**2**	**.5**	**12**
	Total	**100.0**	**193**	**100.0**	**693**	**100.0**	**656**	**100.0**	**550**	**100.0**	**372**	**100.0**	**292**	**100.0**	**153**	**100.0**	**2909**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q115 Do you think the ff statements are true or false:It is less likely that you will lose all of your money if you save in more than one place	True	**44.0**	**90**	**47.1**	**343**	**45.3**	**322**	**47.1**	**261**	**47.7**	**185**	**45.7**	**126**	**35.1**	**60**	**45.9**	**1387**
	False	**43.3**	**74**	**44.6**	**287**	**45.3**	**272**	**42.9**	**229**	**40.5**	**143**	**40.7**	**124**	**50.9**	**72**	**43.8**	**1201**
	Do not know	**12.7**	**29**	**8.0**	**58**	**9.4**	**60**	**9.7**	**55**	**11.6**	**43**	**13.6**	**42**	**12.7**	**20**	**10.1**	**307**
	Refused	**.0**	**0**	**.2**	**1**	**.0**	**0**	**.2**	**2**	**.2**	**1**	**.0**	**0**	**1.3**	**1**	**.2**	**5**
	Total	**100.0**	**193**	**100.0**	**689**	**100.0**	**654**	**100.0**	**547**	**100.0**	**372**	**100.0**	**292**	**100.0**	**153**	**100.0**	**2900**

1.7.2. Self-rated knowledge

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q116 How would you rate your level of financial knowledge on a scale of 1 to 5 where 1 is: Not at all knowledgeable, 5: Very knowledgeable	Not at all knowledgeable	**22.8**	**44**	**11.3**	**81**	**12.1**	**62**	**15.1**	**72**	**15.9**	**52**	**15.1**	**50**	**18.8**	**24**	**14.3**	**385**
	2	**17.5**	**38**	**19.0**	**121**	**17.7**	**116**	**15.6**	**93**	**19.1**	**69**	**19.5**	**55**	**20.7**	**30**	**18.1**	**522**
	3	**23.3**	**47**	**30.4**	**197**	**24.7**	**185**	**28.2**	**149**	**21.4**	**84**	**27.0**	**76**	**22.1**	**43**	**26.6**	**781**
	4	**19.2**	**32**	**24.6**	**176**	**26.7**	**175**	**22.8**	**140**	**21.5**	**94**	**24.1**	**70**	**16.8**	**32**	**23.5**	**719**
	Very knowledgeable	**13.1**	**22**	**13.4**	**109**	**17.1**	**108**	**17.0**	**91**	**20.7**	**65**	**13.3**	**38**	**18.1**	**19**	**15.7**	**452**
	Don't know	**4.2**	**9**	**1.3**	**9**	**1.6**	**9**	**1.2**	**6**	**1.4**	**8**	**1.0**	**5**	**3.5**	**5**	**1.7**	**51**
	Refused	**.0**	**0**	**.0**	**0**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**
	Total	**100.0**	**192**	**100.0**	**693**	**100.0**	**656**	**100.0**	**551**	**100.0**	**372**	**100.0**	**294**	**100.0**	**153**	**100.0**	**2911**
Q117 How would you rate yourself on each of the following areas of financial management...?:keeping track of your money	Not good at all	**21.7**	**38**	**12.7**	**82**	**8.9**	**49**	**10.7**	**53**	**12.5**	**42**	**12.7**	**39**	**18.5**	**14**	**12.7**	**317**
	2	**14.3**	**31**	**16.4**	**113**	**17.0**	**107**	**13.9**	**75**	**16.7**	**61**	**17.3**	**39**	**14.7**	**23**	**15.9**	**449**
	3	**13.0**	**29**	**23.1**	**145**	**22.7**	**148**	**24.0**	**137**	**19.4**	**78**	**18.1**	**61**	**18.3**	**34**	**21.2**	**632**
	4	**19.7**	**35**	**20.3**	**154**	**22.4**	**153**	**25.8**	**128**	**21.5**	**90**	**23.9**	**73**	**20.0**	**34**	**21.9**	**667**
	Very good	**24.9**	**45**	**23.8**	**179**	**27.1**	**193**	**24.4**	**152**	**29.3**	**97**	**27.2**	**76**	**25.3**	**44**	**25.6**	**786**
	Don't know	**6.2**	**14**	**3.4**	**17**	**1.3**	**3**	**1.0**	**5**	**.6**	**4**	**.8**	**5**	**2.1**	**2**	**2.3**	**50**
	Refused	**.2**	**1**	**.3**	**2**	**.6**	**4**	**.2**	**2**	**.0**	**0**	**.0**	**0**	**1.1**	**1**	**.3**	**10**
	Total	**100.0**	**193**	**100.0**	**692**	**100.0**	**657**	**100.0**	**552**	**100.0**	**372**	**100.0**	**293**	**100.0**	**152**	**100.0**	**2911**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q118 How would you rate yourself on each of the following areas of financial management...?:making ends meet	Not good at all	**20.6**	**40**	**13.7**	**87**	**9.7**	**54**	**9.9**	**45**	**10.8**	**40**	**10.8**	**28**	**22.6**	**17**	**12.7**	**311**
	2	**22.2**	**38**	**17.2**	**118**	**15.5**	**97**	**14.0**	**74**	**17.1**	**60**	**15.8**	**45**	**12.8**	**20**	**16.6**	**452**
	3	**19.4**	**41**	**27.8**	**175**	**26.7**	**172**	**25.2**	**144**	**21.5**	**88**	**23.7**	**72**	**16.5**	**34**	**24.9**	**726**
	4	**12.4**	**25**	**17.7**	**139**	**24.4**	**171**	**28.0**	**148**	**24.1**	**84**	**30.7**	**85**	**25.5**	**40**	**22.2**	**692**
	Very good	**15.0**	**27**	**20.4**	**151**	**21.9**	**154**	**21.6**	**132**	**25.6**	**92**	**17.8**	**58**	**21.0**	**40**	**20.7**	**654**
	Don't know	**10.0**	**21**	**2.8**	**16**	**1.1**	**3**	**.5**	**3**	**.9**	**5**	**1.2**	**6**	**1.6**	**1**	**2.5**	**55**
	Refused	**.2**	**1**	**.5**	**2**	**.6**	**4**	**.8**	**3**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.4**	**10**
	Total	**100.0**	**193**	**100.0**	**688**	**100.0**	**655**	**100.0**	**549**	**100.0**	**369**	**100.0**	**294**	**100.0**	**152**	**100.0**	**2900**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q119 How would you rate yourself on each of the following areas of financial management...?:shopping around to get best fin products	Not good at all	**35.8**	**65**	**24.7**	**163**	**17.1**	**106**	**18.5**	**98**	**23.1**	**80**	**19.7**	**59**	**27.5**	**32**	**22.8**	**603**
	2	**9.4**	**23**	**17.8**	**110**	**17.9**	**114**	**16.8**	**92**	**11.2**	**45**	**18.8**	**56**	**13.1**	**20**	**16.0**	**460**
	3	**17.2**	**29**	**19.5**	**140**	**20.7**	**143**	**22.2**	**122**	**26.5**	**86**	**24.2**	**66**	**20.9**	**36**	**21.1**	**622**
	4	**7.7**	**15**	**16.0**	**114**	**20.7**	**143**	**21.0**	**118**	**17.1**	**78**	**17.7**	**52**	**16.8**	**27**	**17.2**	**547**
	Very good	**14.7**	**24**	**11.9**	**97**	**18.2**	**116**	**17.3**	**99**	**15.4**	**58**	**14.0**	**38**	**13.4**	**24**	**15.0**	**456**
	Don't know	**14.9**	**34**	**10.0**	**64**	**4.7**	**29**	**3.7**	**20**	**6.6**	**24**	**5.7**	**23**	**8.3**	**14**	**7.6**	**208**
	Refused	**.3**	**2**	**.1**	**2**	**.8**	**5**	**.5**	**3**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**12**
	Total	**100.0**	**192**	**100.0**	**690**	**100.0**	**656**	**100.0**	**552**	**100.0**	**371**	**100.0**	**294**	**100.0**	**153**	**100.0**	**2908**
Q120 How would you rate yourself on each of the following areas of financial management...?:staying informed about financial issues	Not good at all	**34.6**	**64**	**21.7**	**153**	**19.6**	**121**	**20.8**	**112**	**21.7**	**80**	**21.7**	**73**	**28.3**	**39**	**22.7**	**642**
	2	**9.9**	**21**	**18.5**	**121**	**18.8**	**125**	**18.2**	**91**	**18.2**	**58**	**23.6**	**51**	**17.5**	**30**	**18.0**	**497**
	3	**18.7**	**36**	**22.9**	**149**	**22.0**	**141**	**20.3**	**118**	**13.9**	**64**	**17.4**	**58**	**24.1**	**29**	**20.5**	**595**
	4	**9.5**	**19**	**16.3**	**108**	**17.3**	**121**	**21.3**	**118**	**21.0**	**87**	**20.6**	**57**	**11.7**	**23**	**17.3**	**533**
	Very good	**16.6**	**26**	**15.0**	**123**	**19.8**	**126**	**16.2**	**97**	**19.7**	**63**	**14.0**	**43**	**14.8**	**26**	**16.8**	**504**
	Don't know	**10.3**	**24**	**5.2**	**33**	**2.0**	**18**	**3.0**	**14**	**5.5**	**19**	**2.7**	**12**	**3.4**	**5**	**4.5**	**125**
	Refused	**.5**	**2**	**.3**	**3**	**.6**	**4**	**.2**	**2**	**.0**	**0**	**.0**	**0**	**.2**	**1**	**.3**	**12**
	Total	**100.0**	**192**	**100.0**	**690**	**100.0**	**656**	**100.0**	**552**	**100.0**	**371**	**100.0**	**294**	**100.0**	**153**	**100.0**	**2908**

1.7.3. Following financial news and indicators

Multiple response		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q121 Do you personally keep an eye on financial matters, such as changes in ..... - multiple response table	House prices	**7.9**	**14**	**8.1**	**76**	**18.0**	**133**	**20.4**	**124**	**23.6**	**83**	**12.2**	**41**	**11.1**	**22**	**14.2**	**493**
	The stock market	**4.2**	**5**	**6.9**	**49**	**11.0**	**63**	**13.7**	**69**	**16.8**	**51**	**11.6**	**31**	**9.8**	**14**	**10.1**	**282**
	Exchange rates	**11.8**	**17**	**6.0**	**53**	**9.1**	**66**	**12.2**	**75**	**13.2**	**43**	**10.3**	**30**	**7.8**	**16**	**9.4**	**300**
	Interest rates	**6.6**	**9**	**9.5**	**78**	**16.9**	**109**	**18.6**	**110**	**19.3**	**72**	**16.7**	**48**	**12.2**	**23**	**13.9**	**449**
	Inflation	**8.5**	**13**	**16.0**	**108**	**24.1**	**140**	**20.5**	**112**	**20.8**	**73**	**14.0**	**43**	**15.5**	**25**	**18.0**	**514**
	Tax rates	**5.5**	**8**	**8.0**	**58**	**16.0**	**91**	**13.0**	**77**	**14.0**	**45**	**10.7**	**34**	**6.0**	**10**	**11.0**	**323**
	The job market	**9.3**	**18**	**23.0**	**145**	**18.5**	**111**	**18.8**	**95**	**14.3**	**41**	**5.7**	**15**	**1.0**	**3**	**16.9**	**428**
	Government grants	**7.5**	**11**	**13.7**	**88**	**13.6**	**84**	**15.1**	**73**	**16.1**	**54**	**25.7**	**62**	**25.5**	**38**	**14.9**	**410**
	Private pension plans	**1.9**	**3**	**3.5**	**27**	**5.4**	**32**	**7.1**	**34**	**7.8**	**32**	**7.9**	**21**	**8.0**	**11**	**5.3**	**160**
	Do not keep an eye on any of these financial matters	**74.1**	**141**	**56.0**	**392**	**50.5**	**337**	**47.2**	**266**	**50.9**	**187**	**52.4**	**166**	**50.3**	**75**	**54.3**	**1564**
	Don't know	**3.4**	**12**	**2.4**	**13**	**.9**	**7**	**1.4**	**11**	**1.4**	**7**	**2.1**	**5**	**5.1**	**7**	**2.0**	**62**
	Refused	**.0**	**0**	**.5**	**6**	**.7**	**5**	**.4**	**4**	**1.0**	**4**	**1.2**	**2**	**.0**	**0**	**.6**	**21**

Multiple response		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q122 How do you tend to monitor the things you have mentioned - multiple response table	General newspapers	**60.6**	**22**	**63.2**	**169**	**58.7**	**171**	**56.9**	**151**	**65.6**	**100**	**48.1**	**58**	**58.0**	**38**	**59.7**	**709**
	Financial or business pages in newspapers	**12.9**	**5**	**19.7**	**56**	**25.5**	**78**	**21.0**	**64**	**21.8**	**47**	**13.7**	**20**	**13.0**	**10**	**20.4**	**280**
	Financial magazines -Financial Mail, The Economist	**5.2**	**3**	**5.3**	**14**	**12.8**	**38**	**8.1**	**28**	**12.7**	**16**	**9.3**	**13**	**15.2**	**5**	**9.1**	**117**
	Radio and television business and financial programming	**76.0**	**27**	**67.0**	**182**	**61.7**	**178**	**60.2**	**170**	**60.4**	**101**	**66.2**	**82**	**69.2**	**49**	**64.2**	**789**
	Internet	**11.8**	**6**	**15.1**	**54**	**16.5**	**55**	**14.8**	**44**	**14.1**	**33**	**9.8**	**13**	**11.6**	**8**	**14.5**	**213**
	Financial advisor	**8.9**	**4**	**4.7**	**19**	**14.2**	**40**	**18.9**	**44**	**24.6**	**34**	**20.2**	**23**	**13.2**	**12**	**13.7**	**176**
	Other	**.0**	**0**	**2.3**	**7**	**2.3**	**3**	**1.6**	**5**	**2.1**	**3**	**.2**	**1**	**.7**	**2**	**1.8**	**21**
	Don't know	**.9**	**1**	**.2**	**1**	**.5**	**2**	**.6**	**1**	**.9**	**2**	**3.0**	**2**	**3.6**	**1**	**.8**	**10**
	Refused	**.0**	**0**	**.3**	**2**	**.0**	**0**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**3**

1.7.4. Experimental questions

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q123 To what extent you agree:If you have a loan at a furniture shop, you should try and pay it off as fast as possible	Strongly agree	38.1	70	40.8	283	39.6	258	33.3	207	45.5	165	36.1	117	31.5	50	38.8	1150
	Agree	48.4	94	46.1	325	47.3	315	56.6	286	41.1	161	50.2	139	51.1	80	48.3	1400
	Neither nor	2.8	8	3.9	22	4.1	30	4.3	25	3.7	17	3.3	9	5.7	8	3.9	119
	Disagree	4.0	7	4.1	27	3.5	29	3.9	21	6.0	14	4.2	9	2.5	3	4.1	110
	Strongly disagree	1.0	1	.5	2	2.2	9	.8	6	.4	1	1.2	5	1.8	2	1.1	26
	Don't know	5.6	13	4.5	30	3.3	15	1.2	7	3.2	13	5.1	14	7.3	10	3.8	102
	Total	100.0	193	100.0	689	100.0	656	100.0	552	100.0	371	100.0	293	100.0	153	100.0	2907
Q124 To what extent you agree:If you have savings, it is a good thing if interest rates goes up	Strongly agree	30.2	49	31.2	218	30.6	209	31.9	182	26.3	107	27.8	87	20.7	38	29.9	890
	Agree	37.9	76	38.5	252	40.6	261	36.8	213	40.8	153	36.3	111	46.2	62	38.9	1128
	Neither nor	8.5	16	11.8	85	9.2	67	10.6	57	10.6	33	9.0	24	8.7	14	10.3	296
	Disagree	6.0	11	9.5	58	10.0	63	10.7	52	10.4	34	10.4	24	6.2	12	9.5	254
	Strongly disagree	4.8	11	2.6	18	3.1	19	2.7	15	4.0	12	3.2	12	1.3	3	3.1	90
	Don't know	12.5	30	6.4	56	6.5	37	7.2	32	7.8	33	13.2	35	16.8	23	8.3	246
	Total	100.0	193	100.0	687	100.0	656	100.0	551	100.0	372	100.0	293	100.0	152	100.0	2904
Q125 To what extent you agree:The earlier you start saving for retirement, the better	Strongly agree	50.1	85	50.1	340	52.3	341	49.7	276	51.1	191	42.5	132	46.1	70	49.8	1435
	Agree	37.0	79	35.0	247	34.4	232	36.8	208	36.3	139	42.2	116	33.4	52	36.1	1073
	Neither nor	5.9	11	7.8	57	7.2	45	7.4	41	6.4	20	7.5	21	7.6	11	7.3	206
	Disagree	3.3	6	3.4	22	2.3	16	4.4	19	3.1	9	4.5	13	1.9	4	3.3	89
	Strongly disagree	.0	0	.8	4	.1	2	.3	1	.0	0	.0	0	.7	1	.3	8
	Don't know	3.7	10	2.8	19	3.6	18	1.5	7	3.1	13	3.3	10	10.3	13	3.2	90
	Total	100.0	191	100.0	689	100.0	654	100.0	552	100.0	372	100.0	292	100.0	151	100.0	2901
Q126 To what extent you agree:If you have a bank loan, and interest rates goes up, you will be paying more	Strongly agree	33.5	55	31.7	216	32.2	216	30.4	183	28.0	107	28.6	88	19.8	34	30.7	899
	Agree	41.0	78	44.2	293	43.2	281	44.4	237	45.6	169	46.4	121	36.0	56	43.7	1235
	Neither nor	9.6	23	11.3	74	9.8	71	8.9	50	9.6	33	7.2	19	9.5	18	9.8	288
	Disagree	3.3	9	4.5	35	6.1	32	6.7	36	4.9	22	5.1	18	11.4	9	5.4	161
	Strongly disagree	1.7	3	.7	6	1.4	10	.7	4	.8	4	1.1	6	2.9	7	1.1	40
	Don't know	10.8	25	7.6	63	7.3	45	8.9	42	11.0	37	11.6	40	20.4	28	9.2	280
	Total	100.0	193	100.0	687	100.0	655	100.0	552	100.0	372	100.0	292	100.0	152	100.0	2903

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q127 To what extent you agree:Buying property is a very risky investment	Strongly agree	6.3	11	9.7	69	10.8	78	9.6	57	12.3	45	10.3	30	9.3	12	9.9	302
	Agree	17.5	35	17.6	127	19.7	128	16.7	102	17.3	67	18.1	52	11.2	21	17.7	532
	Neither nor	10.9	22	19.6	125	19.1	131	21.1	107	18.2	64	21.5	59	21.4	34	18.9	542
	Disagree	26.6	46	30.8	197	25.2	157	28.0	149	28.3	103	27.7	79	32.6	41	28.3	772
	Strongly disagree	19.1	32	12.8	97	18.0	111	14.5	82	12.2	43	11.9	33	5.9	13	14.4	411
	Don't know	19.5	46	9.6	73	7.3	49	10.0	53	11.7	47	10.4	39	19.6	30	10.8	337
	Total	100.0	192	100.0	688	100.0	654	100.0	550	100.0	369	100.0	292	100.0	151	100.0	2896
Q128 To what extent you agree:If inflation goes up, food prices will go up	Strongly agree	34.7	62	39.1	272	43.7	284	37.4	209	43.7	155	37.6	102	33.0	49	39.4	1133
	Agree	43.1	85	42.8	277	38.2	246	45.1	244	39.4	155	41.0	128	42.2	62	41.7	1197
	Neither nor	5.7	14	7.6	56	6.2	47	9.3	53	5.9	22	7.3	23	7.4	15	7.2	230
	Disagree	2.8	4	3.2	21	4.1	28	1.8	11	4.3	14	3.5	9	4.1	6	3.3	93
	Strongly disagree	1.8	2	.8	5	1.0	5	.5	4	.6	1	.2	1	.4	1	.8	19
	Don't know	11.9	25	6.5	54	6.8	39	5.9	30	6.2	24	10.4	29	13.0	19	7.5	220
	Total	100.0	192	100.0	685	100.0	649	100.0	551	100.0	371	100.0	292	100.0	152	100.0	2892
Q129 To what extent you agree:The more money you earn, the more tax you pay	Strongly agree	39.5	68	38.7	259	44.9	286	37.6	215	39.0	147	34.6	107	38.1	54	39.5	1136
	Agree	39.8	75	42.0	296	35.3	240	42.6	231	43.0	154	44.1	118	33.4	52	40.4	1166
	Neither nor	6.7	14	7.6	54	9.4	59	8.2	41	5.8	26	6.8	22	8.0	15	7.7	231
	Disagree	.5	2	2.5	15	2.2	20	2.8	19	2.1	7	3.0	9	3.2	6	2.3	78
	Strongly disagree	1.5	2	2.0	9	1.0	4	.1	2	1.6	5	.1	1	1.6	2	1.2	25
	Don't know	12.1	32	7.3	55	7.2	45	8.6	43	8.5	32	11.4	35	15.8	23	8.7	265
	Total	100.0	193	100.0	688	100.0	654	100.0	551	100.0	371	100.0	292	100.0	152	100.0	2901

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q130 When thinking about making a financial investment, how willing are you to take risks?	Not at all willing	**14.4**	**27**	**13.4**	**92**	**9.5**	**78**	**10.8**	**69**	**10.2**	**52**	**14.4**	**60**	**28.9**	**39**	**12.6**	**417**
	Not very willing	**13.7**	**29**	**17.4**	**123**	**20.8**	**141**	**21.2**	**126**	**22.6**	**88**	**25.9**	**72**	**29.9**	**42**	**20.0**	**621**
	Neither willing nor unwilling	**10.8**	**15**	**13.8**	**92**	**12.0**	**78**	**13.6**	**70**	**13.5**	**46**	**16.6**	**39**	**12.3**	**21**	**13.2**	**361**
	Willing	**17.1**	**35**	**26.6**	**178**	**25.9**	**167**	**29.0**	**150**	**25.5**	**87**	**20.8**	**51**	**9.7**	**18**	**24.7**	**686**
	Very willing	**11.3**	**21**	**12.8**	**87**	**16.7**	**102**	**12.2**	**72**	**9.7**	**35**	**4.7**	**15**	**5.6**	**9**	**12.1**	**341**
	Don't know	**3.3**	**8**	**4.1**	**32**	**2.5**	**16**	**2.8**	**13**	**3.2**	**11**	**2.7**	**11**	**4.6**	**6**	**3.3**	**97**
	Not applicable -no financial investments	**29.5**	**58**	**11.8**	**81**	**11.8**	**70**	**9.7**	**47**	**14.9**	**51**	**14.9**	**43**	**9.2**	**16**	**13.8**	**366**
	Refused	**.0**	**0**	**.0**	**0**	**.7**	**4**	**.7**	**4**	**.4**	**1**	**.0**	**0**	**.0**	**0**	**.3**	**9**
	Total	**100.0**	**193**	**100.0**	**685**	**100.0**	**656**	**100.0**	**551**	**100.0**	**371**	**100.0**	**291**	**100.0**	**151**	**100.0**	**2898**
Q131 How well each of the following statements applies to you:I purchase things because I know they will impress others	Always	**12.4**	**19**	**7.9**	**53**	**7.0**	**37**	**5.6**	**30**	**3.6**	**18**	**3.5**	**11**	**1.1**	**3**	**6.8**	**171**
	Very often	**5.9**	**13**	**8.7**	**57**	**6.0**	**44**	**7.6**	**36**	**5.0**	**19**	**6.5**	**16**	**4.0**	**8**	**6.9**	**193**
	Fairly often	**11.2**	**19**	**8.7**	**50**	**5.8**	**36**	**8.5**	**38**	**4.5**	**13**	**3.5**	**11**	**5.0**	**9**	**7.3**	**176**
	Some-times	**16.0**	**28**	**14.8**	**95**	**7.9**	**53**	**9.0**	**48**	**6.6**	**21**	**5.9**	**12**	**2.5**	**3**	**10.5**	**260**
	A few times	**4.5**	**11**	**5.8**	**41**	**4.9**	**31**	**7.2**	**40**	**3.7**	**16**	**4.2**	**16**	**3.1**	**6**	**5.3**	**161**
	Hardly ever	**10.8**	**22**	**14.2**	**105**	**17.8**	**120**	**15.8**	**86**	**16.6**	**56**	**14.9**	**38**	**13.5**	**20**	**15.1**	**447**
	Never	**39.3**	**80**	**39.8**	**289**	**50.6**	**335**	**46.3**	**274**	**60.0**	**229**	**61.6**	**188**	**70.7**	**103**	**48.0**	**1498**
	Total	**100.0**	**192**	**100.0**	**690**	**100.0**	**656**	**100.0**	**552**	**100.0**	**372**	**100.0**	**292**	**100.0**	**152**	**100.0**	**2906**

1.7.5. Money attitudes scale

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q132 How well each of the following statements applies to you:People I know tell me that I place too much emphasis on money as sign of success	Always	8.1	12	5.3	38	4.8	27	5.3	29	2.2	9	1.2	2	3.6	4	4.7	121
	Very often	7.3	12	9.2	60	8.9	53	7.9	37	4.2	19	4.6	16	2.5	6	7.6	203
	Fairly often	10.6	22	14.2	86	8.3	62	11.3	61	10.8	41	11.1	25	5.1	8	11.2	305
	Some-times	17.8	30	18.0	113	17.1	111	16.0	79	10.0	42	11.0	33	14.4	16	15.9	424
	A few times	6.3	13	9.2	60	6.8	52	5.8	45	7.0	26	8.0	22	9.2	13	7.5	231
	Hardly ever	11.9	23	13.0	94	15.2	95	20.6	103	16.1	59	18.8	42	13.9	20	15.4	436
	Never	37.9	80	31.0	238	39.0	256	33.2	197	49.5	176	45.4	152	51.3	85	37.6	1184
	Total	100.0	192	100.0	689	100.0	656	100.0	551	100.0	372	100.0	292	100.0	152	100.0	2904
Q133 How well each of the following statements applies to you:I put money aside on a regular basis for the future	Always	12.6	25	13.0	86	15.4	102	15.8	89	14.0	45	16.3	41	16.2	27	14.4	415
	Very often	4.9	15	12.1	89	17.4	112	13.0	70	12.6	55	15.2	35	7.2	12	12.7	388
	Fairly often	7.4	11	8.1	66	10.3	68	9.2	54	9.6	33	10.5	30	5.6	11	8.9	273
	Some-times	11.6	22	16.8	102	12.2	83	17.7	89	15.7	58	15.1	45	21.9	29	15.4	428
	A few times	5.1	7	6.7	52	8.9	61	8.7	46	9.4	32	7.8	26	6.8	14	7.7	238
	Hardly ever	12.3	18	12.5	91	12.5	81	14.1	80	12.0	42	12.4	35	15.3	17	12.8	364
	Never	46.1	94	30.9	204	23.4	148	21.3	123	26.7	106	22.7	78	26.8	42	28.1	795
	Total	100.0	192	100.0	690	100.0	655	100.0	551	100.0	371	100.0	290	100.0	152	100.0	2901
Q134 How well each of the following statements applies to you:I do financial planning for the future	Always	14.5	24	11.5	83	17.6	114	15.3	93	17.5	59	16.8	47	12.9	25	14.8	445
	Very often	6.6	16	11.9	85	16.4	108	16.1	71	12.0	50	11.5	27	17.8	17	13.2	374
	Fairly often	5.1	9	7.9	65	9.4	71	11.1	67	11.1	38	11.1	33	9.9	16	9.1	299
	Some-times	9.5	18	13.0	78	11.3	79	15.3	81	12.3	45	15.6	40	13.8	20	12.8	361
	A few times	1.7	4	9.4	56	8.6	52	9.6	48	7.4	29	6.6	23	7.1	10	7.9	222
	Hardly ever	15.6	26	14.8	107	13.0	78	13.0	73	12.0	48	16.3	41	11.1	20	13.9	393
	Never	46.9	93	31.5	205	23.9	150	19.6	117	27.7	102	22.1	79	27.5	43	28.3	789
	Total	100.0	190	100.0	679	100.0	652	100.0	550	100.0	371	100.0	290	100.0	151	100.0	2883

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q135 How well each of the following statements applies to you:I argue or complain about the cost of things I buy	Always	**13.8**	**22**	**16.0**	**98**	**14.2**	**99**	**11.9**	**74**	**12.5**	**50**	**14.3**	**38**	**26.2**	**20**	**14.6**	**401**
	Very often	**16.7**	**30**	**17.9**	**131**	**18.9**	**121**	**18.4**	**102**	**17.1**	**57**	**18.4**	**43**	**8.2**	**14**	**17.6**	**498**
	Fairly often	**7.5**	**18**	**13.3**	**88**	**13.5**	**76**	**11.3**	**72**	**12.3**	**48**	**9.7**	**31**	**7.3**	**13**	**11.8**	**346**
	Some-times	**17.1**	**31**	**20.9**	**135**	**22.5**	**142**	**24.2**	**127**	**22.5**	**73**	**27.8**	**73**	**16.5**	**33**	**21.9**	**614**
	A few times	**7.7**	**14**	**7.4**	**54**	**12.7**	**77**	**11.9**	**57**	**10.2**	**38**	**8.4**	**22**	**10.0**	**17**	**9.7**	**279**
	Hardly ever	**6.5**	**14**	**8.8**	**67**	**6.1**	**51**	**8.6**	**50**	**11.3**	**36**	**9.0**	**35**	**10.3**	**16**	**8.3**	**269**
	Never	**30.7**	**60**	**15.8**	**112**	**12.1**	**88**	**13.7**	**67**	**14.1**	**65**	**12.5**	**47**	**21.5**	**39**	**16.0**	**478**
	Total	**100.0**	**189**	**100.0**	**685**	**100.0**	**654**	**100.0**	**549**	**100.0**	**367**	**100.0**	**289**	**100.0**	**152**	**100.0**	**2885**
Q136 How well each of the following statements applies to you:I hesitate to spend money, even on necessities	Always	**4.6**	**11**	**7.1**	**43**	**9.1**	**53**	**6.9**	**39**	**7.7**	**28**	**8.7**	**23**	**13.3**	**13**	**7.6**	**210**
	Very often	**10.4**	**24**	**15.0**	**109**	**13.0**	**88**	**11.3**	**72**	**11.7**	**50**	**13.9**	**42**	**25.9**	**25**	**13.4**	**410**
	Fairly often	**6.1**	**12**	**12.7**	**87**	**14.2**	**103**	**11.9**	**66**	**11.6**	**45**	**8.5**	**28**	**9.5**	**20**	**11.6**	**361**
	Some-times	**21.2**	**39**	**20.2**	**132**	**17.4**	**113**	**21.7**	**119**	**18.2**	**75**	**22.7**	**57**	**14.4**	**30**	**19.8**	**565**
	A few times	**9.7**	**19**	**11.3**	**82**	**12.6**	**72**	**13.2**	**67**	**14.1**	**52**	**10.9**	**27**	**8.3**	**11**	**11.9**	**330**
	Hardly ever	**16.1**	**25**	**11.6**	**84**	**14.0**	**92**	**13.5**	**72**	**9.6**	**33**	**14.5**	**49**	**9.7**	**17**	**12.8**	**372**
	Never	**31.9**	**60**	**22.2**	**145**	**19.7**	**129**	**21.6**	**111**	**27.0**	**88**	**20.7**	**64**	**19.0**	**34**	**22.9**	**631**
	Total	**100.0**	**190**	**100.0**	**682**	**100.0**	**650**	**100.0**	**546**	**100.0**	**371**	**100.0**	**290**	**100.0**	**150**	**100.0**	**2879**
Q137 How well each of the following statements applies to you:I show worrisome behaviour when it comes to money	Always	**11.2**	**24**	**15.4**	**98**	**13.8**	**97**	**10.9**	**74**	**17.6**	**63**	**13.9**	**36**	**22.1**	**21**	**14.3**	**413**
	Very often	**12.4**	**25**	**19.2**	**127**	**23.6**	**142**	**16.8**	**99**	**12.6**	**47**	**18.9**	**53**	**12.8**	**25**	**18.1**	**518**
	Fairly often	**11.2**	**20**	**12.3**	**94**	**13.8**	**87**	**12.5**	**62**	**12.3**	**54**	**10.4**	**29**	**17.1**	**25**	**12.5**	**371**
	Some-times	**16.1**	**36**	**19.9**	**135**	**18.9**	**123**	**22.8**	**116**	**16.5**	**70**	**19.9**	**52**	**12.2**	**21**	**19.1**	**553**
	A few times	**9.7**	**18**	**8.0**	**53**	**9.7**	**65**	**13.3**	**75**	**12.4**	**41**	**11.6**	**34**	**8.3**	**14**	**10.2**	**300**
	Hardly ever	**11.7**	**20**	**9.3**	**66**	**9.2**	**62**	**10.4**	**48**	**8.2**	**33**	**9.2**	**33**	**5.5**	**14**	**9.4**	**276**
	Never	**27.6**	**49**	**15.9**	**115**	**11.0**	**74**	**13.3**	**73**	**20.3**	**64**	**16.1**	**54**	**22.0**	**30**	**16.4**	**459**
	Total	**100.0**	**192**	**100.0**	**688**	**100.0**	**650**	**100.0**	**547**	**100.0**	**372**	**100.0**	**291**	**100.0**	**150**	**100.0**	**2890**

		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q138 How well each of the following statements applies to you:I show signs of nervousness when I dont have enough money	Always	**20.9**	**36**	**20.5**	**142**	**16.2**	**126**	**11.5**	**75**	**17.6**	**70**	**15.0**	**44**	**29.1**	**30**	**17.8**	**523**
	Very often	**12.8**	**27**	**16.6**	**118**	**17.3**	**110**	**19.0**	**117**	**13.6**	**53**	**21.4**	**57**	**7.6**	**16**	**16.5**	**498**
	Fairly often	**14.2**	**25**	**13.6**	**92**	**15.0**	**87**	**14.9**	**72**	**14.5**	**53**	**10.0**	**27**	**13.4**	**19**	**14.0**	**375**
	Some-times	**13.5**	**30**	**17.5**	**109**	**19.9**	**116**	**17.9**	**94**	**16.4**	**57**	**20.0**	**50**	**13.1**	**26**	**17.6**	**482**
	A few times	**8.7**	**19**	**9.2**	**63**	**8.1**	**56**	**11.4**	**61**	**11.1**	**48**	**8.4**	**30**	**4.2**	**9**	**9.2**	**286**
	Hardly ever	**8.4**	**15**	**7.2**	**57**	**9.1**	**67**	**10.3**	**56**	**5.9**	**27**	**10.4**	**31**	**6.9**	**12**	**8.3**	**265**
	Never	**21.5**	**39**	**15.4**	**109**	**14.3**	**92**	**15.1**	**75**	**20.8**	**63**	**14.7**	**53**	**25.8**	**40**	**16.6**	**471**
	Total	**100.0**	**191**	**100.0**	**690**	**100.0**	**654**	**100.0**	**550**	**100.0**	**371**	**100.0**	**292**	**100.0**	**152**	**100.0**	**2900**
Q139 How well each of the following statements applies to you:I am bothered when I have to pass up a sale	Always	**15.1**	**25**	**12.1**	**70**	**9.3**	**57**	**8.4**	**45**	**8.7**	**30**	**4.6**	**13**	**7.8**	**9**	**10.1**	**249**
	Very often	**12.3**	**25**	**13.0**	**100**	**13.4**	**93**	**10.8**	**67**	**8.6**	**40**	**8.6**	**22**	**3.5**	**8**	**11.5**	**355**
	Fairly often	**11.7**	**19**	**11.2**	**74**	**10.5**	**69**	**10.0**	**54**	**13.7**	**42**	**8.0**	**21**	**14.9**	**16**	**11.1**	**295**
	Some-times	**17.0**	**29**	**20.6**	**128**	**19.1**	**114**	**22.0**	**100**	**18.9**	**64**	**21.9**	**43**	**13.1**	**19**	**19.8**	**497**
	A few times	**6.9**	**18**	**10.6**	**75**	**11.1**	**66**	**12.3**	**70**	**5.8**	**23**	**8.6**	**31**	**9.6**	**16**	**9.9**	**299**
	Hardly ever	**10.7**	**27**	**6.5**	**56**	**10.6**	**83**	**11.3**	**72**	**12.7**	**54**	**15.5**	**44**	**8.5**	**14**	**10.0**	**350**
	Never	**26.3**	**49**	**26.0**	**187**	**25.9**	**172**	**25.2**	**143**	**31.6**	**119**	**32.8**	**118**	**42.7**	**69**	**27.6**	**857**
	Total	**100.0**	**192**	**100.0**	**690**	**100.0**	**654**	**100.0**	**551**	**100.0**	**372**	**100.0**	**292**	**100.0**	**151**	**100.0**	**2902**
Q140 How well each of the following statements applies to you:Its hard for me to pass up a bargain	Always	**14.6**	**23**	**12.1**	**80**	**9.7**	**61**	**8.7**	**47**	**9.3**	**34**	**5.0**	**11**	**9.5**	**11**	**10.3**	**267**
	Very often	**9.8**	**19**	**13.1**	**94**	**12.4**	**80**	**9.3**	**61**	**11.7**	**43**	**8.6**	**28**	**12.3**	**16**	**11.5**	**341**
	Fairly often	**13.8**	**20**	**10.2**	**73**	**11.9**	**74**	**12.8**	**62**	**8.6**	**34**	**10.1**	**26**	**4.4**	**11**	**11.0**	**300**
	Some-times	**15.9**	**30**	**21.3**	**131**	**18.6**	**118**	**17.5**	**92**	**20.4**	**67**	**18.0**	**42**	**19.5**	**25**	**19.1**	**505**
	A few times	**7.4**	**18**	**10.4**	**73**	**9.0**	**60**	**10.9**	**62**	**9.0**	**32**	**6.4**	**19**	**5.7**	**12**	**9.2**	**276**
	Hardly ever	**9.8**	**23**	**8.2**	**64**	**12.4**	**87**	**15.1**	**86**	**7.7**	**41**	**17.0**	**46**	**3.9**	**10**	**10.9**	**357**
	Never	**28.6**	**59**	**24.6**	**174**	**26.0**	**174**	**25.8**	**140**	**33.5**	**119**	**34.9**	**119**	**44.7**	**67**	**28.0**	**852**
	Total	**100.0**	**192**	**100.0**	**689**	**100.0**	**654**	**100.0**	**550**	**100.0**	**370**	**100.0**	**291**	**100.0**	**152**	**100.0**	**2898**

1.7.6. Public demand for financial information or education

Multiple response		Age groups (10 years)															
		16-19 years		20-29 years		30-39 years		40-49 years		50-59 years		60-69 years		70+ years		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q141 Which of the following financial issues would you like to receive more information or education about - multiple response table	How to make effective use of savings products	**30.8**	**59**	**35.9**	**244**	**32.9**	**203**	**30.1**	**172**	**26.4**	**87**	**23.7**	**66**	**19.4**	**25**	**31.2**	**856**
	How interest rates work	**24.2**	**52**	**26.9**	**182**	**25.7**	**163**	**23.6**	**127**	**19.9**	**75**	**15.4**	**40**	**12.6**	**17**	**23.6**	**656**
	How interest rates are calculated	**14.9**	**34**	**20.9**	**136**	**21.4**	**127**	**20.2**	**117**	**16.7**	**62**	**8.5**	**28**	**9.4**	**14**	**18.4**	**518**
	Insuring or covering your assets	**10.1**	**23**	**11.8**	**84**	**13.3**	**84**	**13.7**	**71**	**11.4**	**44**	**8.5**	**24**	**8.8**	**14**	**11.8**	**344**
	Insuring or covering your life	**13.4**	**31**	**18.3**	**131**	**19.2**	**132**	**20.4**	**109**	**19.9**	**75**	**14.2**	**36**	**13.4**	**16**	**18.0**	**530**
	How to get a copy of your personal credit profile or record	**7.4**	**13**	**10.2**	**67**	**13.9**	**74**	**8.1**	**50**	**8.3**	**30**	**6.7**	**23**	**5.1**	**8**	**9.7**	**265**
	How to read and understand your personal credit profile or r	**7.0**	**14**	**10.2**	**63**	**10.5**	**58**	**7.6**	**41**	**11.0**	**33**	**4.3**	**15**	**3.7**	**6**	**8.9**	**230**
	How to make effective use of technology, such as cellphones	**14.5**	**29**	**14.3**	**100**	**15.1**	**87**	**12.4**	**73**	**15.9**	**55**	**13.2**	**31**	**12.7**	**14**	**14.2**	**389**
	How to better use financial services and products	**14.4**	**25**	**16.7**	**109**	**17.4**	**103**	**14.4**	**89**	**16.7**	**64**	**12.2**	**31**	**10.9**	**16**	**15.7**	**437**
	How to draw up and manage a budget effectively	**30.4**	**50**	**25.5**	**147**	**28.4**	**150**	**22.7**	**125**	**27.8**	**96**	**19.2**	**45**	**10.1**	**19**	**25.3**	**632**
	Counselling or training to better manage your credit	**4.7**	**10**	**6.1**	**50**	**9.0**	**55**	**10.1**	**52**	**7.5**	**28**	**2.9**	**8**	**1.2**	**2**	**6.9**	**205**
	How to work out how much credit you can afford or pay back on	**6.4**	**14**	**8.1**	**56**	**11.1**	**58**	**10.6**	**50**	**8.5**	**30**	**6.8**	**21**	**5.1**	**5**	**8.8**	**234**
	What fees may be applied to any credit agreements that you enter	**9.1**	**13**	**8.3**	**43**	**5.3**	**37**	**6.0**	**33**	**7.3**	**26**	**1.4**	**6**	**2.4**	**3**	**6.5**	**161**
	How to select the best investment products	**24.4**	**40**	**17.0**	**120**	**18.1**	**104**	**17.4**	**87**	**16.8**	**58**	**15.0**	**34**	**5.3**	**11**	**17.5**	**454**
	Who to approach if you need to complain about a financial product or service	**9.4**	**18**	**12.1**	**79**	**10.0**	**60**	**11.9**	**66**	**8.0**	**35**	**7.3**	**23**	**5.4**	**12**	**10.3**	**293**
	Other	**2.6**	**4**	**.6**	**4**	**.6**	**3**	**.1**	**1**	**.4**	**1**	**.0**	**0**	**.6**	**2**	**.6**	**15**
	None	**31.7**	**65**	**20.8**	**164**	**23.2**	**172**	**24.6**	**142**	**39.9**	**142**	**40.1**	**134**	**48.0**	**76**	**27.6**	**895**

2. Results Disaggregated by Sex (Weighted %, Unweighted N)

2.1. Financial Control

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q1 Who is responsible for day to day money management decisions in your household?	You	29.8	543	29.3	656	29.6	1199
	You and your partner	20.0	282	20.8	379	20.4	661
	You and another family member or family members	12.6	127	13.2	155	12.9	282
	Your partner	3.3	50	7.4	142	5.4	192
	Another family member or family members	30.9	255	25.9	284	28.3	539
	Someone else	2.5	33	2.6	34	2.5	67
	Nobody	.7	5	.7	8	.7	13
	Do not know	.0	0	.1	2	.1	2
	Refused to answer	.2	2	.1	1	.1	3
	Total	100.0	1297	100.0	1661	100.0	2958
Q2 Who is responsible for the task of paying bills in your household?	You	30.5	544	29.8	666	30.1	1210
	You and your partner	18.7	282	19.3	352	19.0	634
	You and another family member or family members	13.8	126	13.7	163	13.8	289
	Your partner	3.3	44	7.7	148	5.6	192
	Another family member or family members	29.6	256	25.2	280	27.3	536
	Someone else	3.1	37	2.4	32	2.7	69
	Nobody	.7	6	1.6	18	1.1	24
	Do not know	.1	1	.2	3	.1	4
	Refused to answer	.2	2	.2	2	.2	4
	Total	100.0	1298	100.0	1664	100.0	2962

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q3 Do you enjoy dealing with financial matters?	Always	**11.3**	**204**	**10.5**	**201**	**10.9**	**405**
	Usually	**13.7**	**214**	**14.3**	**254**	**14.0**	**468**
	Sometimes	**35.0**	**427**	**35.1**	**594**	**35.0**	**1021**
	Never	**36.4**	**414**	**36.4**	**560**	**36.4**	**974**
	Don't know	**3.4**	**36**	**3.6**	**48**	**3.5**	**84**
	Refused	**.2**	**3**	**.2**	**3**	**.2**	**6**
	Total	**100.0**	**1298**	**100.0**	**1660**	**100.0**	**2958**
Q4 Which ONE of the following best describes the extent to which you personally monitor your regular expenses?	I don't keep an eye on expenses at all	**30.8**	**349**	**33.3**	**476**	**32.1**	**825**
	I keep my eye on expenses a bit	**38.6**	**522**	**34.4**	**610**	**36.4**	**1132**
	Without keeping written records, I keep a fairly close eye on expenses	**15.8**	**227**	**14.5**	**278**	**15.1**	**505**
	I use written records to keep a close eye on expenses	**11.6**	**154**	**12.9**	**226**	**12.3**	**380**
	Don't know	**2.9**	**33**	**4.6**	**61**	**3.8**	**94**
	Refused	**.4**	**5**	**.3**	**8**	**.3**	**13**
	Total	**100.0**	**1290**	**100.0**	**1659**	**100.0**	**2949**
Q5 Do you have a household budget?	Yes	**45.3**	**618**	**42.5**	**770**	**43.8**	**1388**
	No	**49.2**	**636**	**51.9**	**829**	**50.6**	**1465**
	Do not know	**5.2**	**40**	**5.1**	**52**	**5.2**	**92**
	Refused to answer	**.3**	**4**	**.4**	**11**	**.4**	**15**
	Total	**100.0**	**1298**	**100.0**	**1662**	**100.0**	**2960**
Q6 How often do you stay within your budget?	Always	**26.3**	**177**	**30.4**	**235**	**28.4**	**412**
	Usually	**27.8**	**187**	**27.3**	**224**	**27.5**	**411**
	Sometimes	**37.4**	**202**	**35.8**	**253**	**36.6**	**455**
	Never	**6.6**	**36**	**5.3**	**44**	**5.9**	**80**
	Don't know	**1.9**	**7**	**1.2**	**8**	**1.5**	**15**
	Refused	**.1**	**1**	**.0**	**0**	**.0**	**1**
	Total	**100.0**	**610**	**100.0**	**764**	**100.0**	**1374**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q7 Which of these financial documents do you keep copies of:Receipts for major purchases	Yes	**52.9**	**700**	**52.5**	**905**	**52.7**	**1605**
	No	**44.1**	**496**	**44.5**	**625**	**44.3**	**1121**
	Don't know	**2.7**	**23**	**2.7**	**28**	**2.7**	**51**
	Refused	**.4**	**3**	**.4**	**8**	**.4**	**11**
	Total	**100.0**	**1222**	**100.0**	**1566**	**100.0**	**2788**
Q8 Which of these financial documents do you keep copies of:Bank statements	Yes	**54.2**	**707**	**50.0**	**859**	**52.0**	**1566**
	No	**43.2**	**494**	**47.0**	**668**	**45.2**	**1162**
	Don't know	**2.2**	**19**	**2.7**	**29**	**2.5**	**48**
	Refused	**.4**	**4**	**.3**	**7**	**.4**	**11**
	Total	**100.0**	**1224**	**100.0**	**1563**	**100.0**	**2787**
Q9 Which of these financial documents do you keep copies of:Loan or hire purchase statements	Yes	**28.3**	**417**	**28.7**	**524**	**28.5**	**941**
	No	**67.6**	**755**	**66.5**	**957**	**67.0**	**1712**
	Don't know	**3.4**	**30**	**3.9**	**51**	**3.6**	**81**
	Refused	**.7**	**7**	**.9**	**16**	**.8**	**23**
	Total	**100.0**	**1209**	**100.0**	**1548**	**100.0**	**2757**
Q10 Which of these financial documents do you keep copies of:Tax forms	Yes	**35.3**	**512**	**29.3**	**546**	**32.2**	**1058**
	No	**59.8**	**657**	**65.2**	**908**	**62.6**	**1565**
	Don't know	**4.2**	**35**	**4.9**	**68**	**4.6**	**103**
	Refused	**.6**	**6**	**.6**	**11**	**.6**	**17**
	Total	**100.0**	**1210**	**100.0**	**1533**	**100.0**	**2743**
Q11 Which of these financial documents do you keep copies of:Major bills such as electricity or school fees	Yes	**55.4**	**714**	**54.9**	**925**	**55.1**	**1639**
	No	**41.3**	**472**	**41.9**	**593**	**41.6**	**1065**
	Don't know	**2.7**	**21**	**2.7**	**31**	**2.7**	**52**
	Refused	**.6**	**5**	**.5**	**9**	**.6**	**14**
	Total	**100.0**	**1212**	**100.0**	**1558**	**100.0**	**2770**
Q12 Which of these financial documents do you keep copies of:Financial service agreements and contracts, eg.loan agreements	Yes	**32.5**	**454**	**29.9**	**539**	**31.2**	**993**
	No	**63.5**	**716**	**65.3**	**941**	**64.4**	**1657**
	Don't know	**3.2**	**28**	**3.8**	**54**	**3.5**	**82**
	Refused	**.8**	**7**	**.9**	**14**	**.9**	**21**
	Total	**100.0**	**1205**	**100.0**	**1548**	**100.0**	**2753**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q13 Which of these financial documents do you keep copies of:Other	Yes	**4.4**	**27**	**4.8**	**40**	**4.7**	**67**
	No	**86.6**	**337**	**86.7**	**465**	**86.6**	**802**
	Don't know	**6.4**	**21**	**6.5**	**31**	**6.5**	**52**
	Refused	**2.6**	**9**	**2.0**	**11**	**2.2**	**20**
	Total	**100.0**	**394**	**100.0**	**547**	**100.0**	**941**
Q14 Which of these financial documents do you keep copies of:Not applicable	Yes	**31.3**	**123**	**27.4**	**158**	**29.2**	**281**
	No	**60.9**	**291**	**62.9**	**395**	**61.9**	**686**
	Don't know	**5.7**	**23**	**7.2**	**30**	**6.5**	**53**
	Refused	**2.0**	**8**	**2.6**	**17**	**2.3**	**25**
	Total	**100.0**	**445**	**100.0**	**600**	**100.0**	**1045**
Q15 How accurately do you know how much money you have available to spend. Do you....?	have no idea at all	**24.1**	**297**	**25.2**	**391**	**24.7**	**688**
	know roughly, but not within R500	**16.5**	**239**	**16.6**	**289**	**16.6**	**528**
	know within R500	**15.8**	**227**	**13.4**	**253**	**14.5**	**480**
	know within R100	**12.2**	**153**	**13.5**	**224**	**12.9**	**377**
	know within R50	**9.3**	**105**	**6.8**	**109**	**8.0**	**214**
	know within R10	**5.5**	**62**	**6.1**	**94**	**5.8**	**156**
	know within a Rand or two	**8.0**	**102**	**7.7**	**132**	**7.9**	**234**
	Don't know	**7.7**	**89**	**9.7**	**140**	**8.7**	**229**
	Refused	**1.0**	**13**	**1.0**	**24**	**1.0**	**37**
	Total	**100.0**	**1287**	**100.0**	**1656**	**100.0**	**2943**

2.2. Making Ends Meet

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q16 How often you do these things or not:Before I buy something I carefully consider whether I can afford it	Always	58.7	775	61.4	1059	60.1	1834
	Often	18.6	251	16.4	272	17.4	523
	Some of the time	12.1	141	11.8	170	12.0	311
	Seldom	3.9	43	2.9	53	3.4	96
	Never	5.5	72	6.5	89	6.0	161
	Do not know	1.2	11	.8	15	1.0	26
	Refused	.0	0	.1	4	.1	4
	Total	100.0	1293	100.0	1662	100.0	2955
Q17 How often you do these things or not:I pay my bills on time	Always	32.0	490	31.2	630	31.6	1120
	Often	20.8	274	19.3	326	20.0	600
	Some of the time	24.7	270	23.3	342	24.0	612
	Seldom	5.1	56	6.1	90	5.6	146
	Never	10.2	117	12.3	157	11.3	274
	Do not know	6.5	67	6.5	90	6.5	157
	Refused	.7	13	1.2	25	1.0	38
	Total	100.0	1287	100.0	1660	100.0	2947
Q18 How often you do these things or not:I keep a close personal watch on my financial affairs	Always	30.0	439	30.2	562	30.1	1001
	Often	23.0	316	21.1	387	22.0	703
	Some of the time	19.5	233	19.6	293	19.5	526
	Seldom	10.3	116	10.1	149	10.2	265
	Never	13.1	144	13.4	185	13.3	329
	Do not know	3.6	39	4.8	61	4.2	100
	Refused	.4	5	1.0	20	.7	25
	Total	100.0	1292	100.0	1657	100.0	2949

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q19 How often you do these things or not:I set long term financial goals and work hard to achieve them	Always	**24.6**	**361**	**20.9**	**396**	**22.6**	**757**
	Often	**19.8**	**273**	**20.3**	**348**	**20.0**	**621**
	Some of the time	**19.3**	**238**	**20.2**	**312**	**19.8**	**550**
	Seldom	**10.0**	**131**	**10.5**	**184**	**10.3**	**315**
	Never	**21.7**	**238**	**21.6**	**317**	**21.6**	**555**
	Do not know	**4.1**	**44**	**5.4**	**75**	**4.8**	**119**
	Refused	**.4**	**4**	**1.3**	**23**	**.9**	**27**
	Total	**100.0**	**1289**	**100.0**	**1655**	**100.0**	**2944**
Q20 In the last 12 months, how often has your family...?:gone without enough food to eat	Often	**6.2**	**74**	**7.4**	**112**	**6.8**	**186**
	Sometimes	**25.8**	**294**	**31.7**	**473**	**28.9**	**767**
	Never	**67.7**	**921**	**60.4**	**1071**	**63.9**	**1992**
	Do not know	**.2**	**3**	**.5**	**4**	**.4**	**7**
	Refused	**.0**	**1**	**.1**	**3**	**.1**	**4**
	Total	**100.0**	**1293**	**100.0**	**1663**	**100.0**	**2956**
Q21 In the last 12 months, how often has your family...?:gone without medicine or medical treatment that was needed	Often	**10.8**	**115**	**9.8**	**153**	**10.2**	**268**
	Sometimes	**27.4**	**300**	**30.8**	**458**	**29.2**	**758**
	Never	**61.4**	**867**	**58.0**	**1031**	**59.6**	**1898**
	Do not know	**.4**	**6**	**1.2**	**13**	**.8**	**19**
	Refused	**.1**	**2**	**.1**	**3**	**.1**	**5**
	Total	**100.0**	**1290**	**100.0**	**1658**	**100.0**	**2948**
Q22 In the last 12 months, how often has your family...?:gone without a cash income	Often	**15.1**	**172**	**17.7**	**267**	**16.5**	**439**
	Sometimes	**32.2**	**351**	**34.8**	**518**	**33.6**	**869**
	Never	**51.5**	**751**	**46.3**	**861**	**48.8**	**1612**
	Do not know	**1.1**	**10**	**1.1**	**9**	**1.1**	**19**
	Refused	**.0**	**1**	**.1**	**3**	**.1**	**4**
	Total	**100.0**	**1285**	**100.0**	**1658**	**100.0**	**2943**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q23 In the last 12 months, how often has your family...?:gone without good shelter	Often	**2.8**	**45**	**5.2**	**75**	**4.1**	**120**
	Sometimes	**7.7**	**81**	**8.8**	**133**	**8.3**	**214**
	Never	**88.6**	**1152**	**85.2**	**1435**	**86.8**	**2587**
	Do not know	**.9**	**6**	**.8**	**9**	**.8**	**15**
	Refused	**.0**	**1**	**.0**	**2**	**.0**	**3**
	Total	**100.0**	**1285**	**100.0**	**1654**	**100.0**	**2939**
Q24 In the last 12 months, how often has your family...?:gone without energy to cook food	Often	**6.4**	**76**	**8.6**	**129**	**7.6**	**205**
	Sometimes	**29.3**	**313**	**30.6**	**458**	**30.0**	**771**
	Never	**63.7**	**892**	**59.9**	**1059**	**61.7**	**1951**
	Do not know	**.5**	**6**	**.9**	**9**	**.7**	**15**
	Refused	**.0**	**0**	**.0**	**2**	**.0**	**2**
	Total	**100.0**	**1287**	**100.0**	**1657**	**100.0**	**2944**
Q25 Overall, thinking of your assets, debts and savings, how satisfied are you with current personal financial condition	Extremely dissatisfied	**7.4**	**97**	**9.5**	**155**	**8.5**	**252**
	Dissatisfied	**27.2**	**318**	**31.4**	**483**	**29.4**	**801**
	Neither satisfied nor dissatisfied	**19.5**	**247**	**19.7**	**343**	**19.6**	**590**
	Satisfied	**34.8**	**496**	**30.1**	**532**	**32.3**	**1028**
	Extremely satisfied	**5.0**	**79**	**4.3**	**76**	**4.7**	**155**
	Don’t know	**5.8**	**51**	**4.4**	**51**	**5.1**	**102**
	Refused	**.4**	**4**	**.7**	**14**	**.5**	**18**
	Total	**100.0**	**1292**	**100.0**	**1654**	**100.0**	**2946**
Q26 During the past 12 months, did you...?	Save money from your income	**29.1**	**410**	**25.0**	**421**	**26.9**	**831**
	Just get by on your income	**34.3**	**461**	**33.7**	**599**	**34.0**	**1060**
	Spend some of your savings	**8.6**	**98**	**6.9**	**121**	**7.7**	**219**
	Spend some of your savings and borrow money to get by	**8.9**	**100**	**12.1**	**161**	**10.6**	**261**
	Don’t know	**15.2**	**142**	**18.3**	**249**	**16.8**	**391**
	Refused	**3.9**	**47**	**4.1**	**66**	**4.0**	**113**
	Total	**100.0**	**1258**	**100.0**	**1617**	**100.0**	**2875**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q27 Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to you?	Yes	**41.5**	**519**	**46.7**	**749**	**44.2**	**1268**
	No	**55.0**	**745**	**51.6**	**880**	**53.2**	**1625**
	Do not know	**3.1**	**19**	**1.5**	**17**	**2.3**	**36**
	Refused to answer	**.4**	**5**	**.2**	**7**	**.3**	**12**
	Total	**100.0**	**1288**	**100.0**	**1653**	**100.0**	**2941**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q28 What did you do to make ends meet?	Draw money out of savings or transfer savings into current account	**13.8**	**76**	**11.6**	**95**	**12.6**	**171**
	Cut back on spending, spend less, do without	**32.8**	**200**	**37.5**	**300**	**35.4**	**500**
	Sell something that I own	**14.4**	**70**	**10.7**	**76**	**12.4**	**146**
	Work overtime, earn extra money	**22.6**	**125**	**13.2**	**106**	**17.5**	**231**
	Borrow food or money from family or friends	**47.5**	**264**	**61.4**	**447**	**55.1**	**711**
	Borrow from employer or salary advance	**5.5**	**38**	**4.8**	**44**	**5.1**	**82**
	Pawn something that I own	**6.2**	**30**	**2.3**	**26**	**4.1**	**56**
	Take a loan from my savings and loans clubs	**3.6**	**21**	**4.7**	**38**	**4.2**	**59**
	Take money out of a flexible home loan account	**.3**	**4**	**.3**	**7**	**.3**	**11**
	Apply for loan or withdrawal on pension fund	**1.6**	**10**	**2.5**	**18**	**2.1**	**28**
	Use authorized, arranged overdraft or line of credit	**.9**	**10**	**.9**	**10**	**.9**	**20**
	Use credit card for cash advance, to pay bills, buy food	**2.9**	**22**	**2.8**	**30**	**2.8**	**52**
	Take out a personal loan from a formal financial service provider	**3.3**	**16**	**2.6**	**20**	**2.9**	**36**
	Take out a payday loan	**1.8**	**20**	**1.2**	**20**	**1.5**	**40**
	Take out a loan from an informal provider or moneylender	**14.0**	**56**	**10.6**	**71**	**12.1**	**127**
	Use unauthorised overdraft	**.0**	**0**	**.2**	**1**	**.1**	**1**
	Pay my bills late; miss payments	**8.6**	**50**	**10.1**	**82**	**9.4**	**132**
	Other	**5.8**	**24**	**4.4**	**35**	**5.0**	**59**
	Do not know	**6.9**	**21**	**3.4**	**27**	**5.0**	**48**
	Refused to answer	**1.7**	**8**	**2.2**	**14**	**1.9**	**22**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q29 Of the things you mentioned, which does your household rely on the most?	Draw money out of savings or transfer savings into current account	**6.7**	**32**	**4.0**	**37**	**5.2**	**69**
	Cut back on spending, spend less, do without	**12.4**	**76**	**17.9**	**150**	**15.4**	**226**
	Sell something that I own	**3.1**	**17**	**2.6**	**19**	**2.8**	**36**
	Work overtime, earn extra money	**12.2**	**69**	**6.3**	**50**	**9.0**	**119**
	Borrow food or money from family or friends	**34.9**	**189**	**45.7**	**314**	**40.8**	**503**
	Borrow from employer or salary advance	**1.8**	**15**	**1.5**	**14**	**1.6**	**29**
	Pawn something that I own	**.9**	**3**	**.8**	**2**	**.8**	**5**
	Take a loan from my savings and loans clubs	**2.0**	**8**	**1.7**	**14**	**1.8**	**22**
	Take money out of a flexible home loan account	**.0**	**0**	**.2**	**4**	**.1**	**4**
	Apply for loan or withdrawal on pension fund	**.2**	**2**	**.4**	**4**	**.3**	**6**
	Use authorized, arranged overdraft or line of credit	**.6**	**5**	**.3**	**2**	**.4**	**7**
	Use credit card for cash advance, to pay bills, buy food	**1.6**	**11**	**1.6**	**17**	**1.6**	**28**
	Take out personal loan from formal financial service provider	**1.4**	**8**	**.9**	**8**	**1.1**	**16**
	Take out a payday loan	**1.2**	**13**	**.6**	**8**	**.9**	**21**
	Take out a loan from an informal provider or moneylender	**5.2**	**22**	**4.4**	**32**	**4.8**	**54**
	Use unauthorised overdraft	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Pay my bills late; miss payments	**.9**	**9**	**1.8**	**15**	**1.4**	**24**
	Other	**5.7**	**23**	**4.1**	**29**	**4.8**	**52**
	Do not know	**7.3**	**23**	**3.6**	**30**	**5.3**	**53**
	Refused to answer	**1.8**	**9**	**1.7**	**14**	**1.8**	**23**
	Total	**100.0**	**534**	**100.0**	**763**	**100.0**	**1297**
Q30 In a typical month, how difficult is it for you to cover your expenses and pay all your bills?	Extremely easy	**1.9**	**33**	**1.3**	**21**	**1.6**	**54**
	Easy	**20.3**	**284**	**14.8**	**286**	**17.4**	**570**
	Neither easy nor difficult	**26.5**	**355**	**26.8**	**445**	**26.7**	**800**
	Difficult	**30.6**	**385**	**34.2**	**554**	**32.5**	**939**
	Extremely difficult	**14.2**	**169**	**16.8**	**268**	**15.6**	**437**
	Don't know	**5.9**	**52**	**5.3**	**61**	**5.6**	**113**
	Refused	**.5**	**7**	**.7**	**12**	**.6**	**19**
	Total	**100.0**	**1285**	**100.0**	**1647**	**100.0**	**2932**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q31 In the next two years, do you think your household's financial situation will get better, stay the same, or get worse	Get better	**47.2**	**598**	**44.5**	**735**	**45.8**	**1333**
	Stay the same	**26.7**	**360**	**27.6**	**453**	**27.2**	**813**
	Get worse	**16.0**	**221**	**19.3**	**312**	**17.7**	**533**
	Don't know	**9.8**	**101**	**8.5**	**142**	**9.1**	**243**
	Refused	**.3**	**3**	**.1**	**3**	**.2**	**6**
	Total	**100.0**	**1283**	**100.0**	**1645**	**100.0**	**2928**

2.3. Financial Planning

2.3.1. Emergency funds

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q32 Emergency/rainy day funds to cover expenses for 3 months: sickness, job loss, emergencies	Yes	**28.8**	**433**	**29.0**	**513**	**28.9**	**946**
	No	**67.3**	**820**	**67.3**	**1090**	**67.3**	**1910**
	Don't know	**3.6**	**33**	**3.4**	**46**	**3.5**	**79**
	Refused	**.2**	**2**	**.3**	**8**	**.3**	**10**
	Total	**100.0**	**1288**	**100.0**	**1657**	**100.0**	**2945**
Q33 If you lost your main source of income, how long could you continue to cover your living expenses for, without borrowing/moving house?	Less than a week	**18.0**	**236**	**22.7**	**365**	**20.5**	**601**
	At least a week, but not one month	**18.4**	**236**	**15.9**	**266**	**17.1**	**502**
	At least one month, but not three months	**18.5**	**248**	**15.9**	**293**	**17.1**	**541**
	At least three months, but not six months	**11.1**	**153**	**11.4**	**192**	**11.3**	**345**
	More than six months	**13.4**	**201**	**15.8**	**244**	**14.6**	**445**
	Do not know	**18.8**	**192**	**17.2**	**270**	**17.9**	**462**
	Refused to answer	**1.8**	**17**	**1.1**	**25**	**1.5**	**42**
	Total	**100.0**	**1283**	**100.0**	**1655**	**100.0**	**2938**

		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Multiple response table							
Q34 What would you do if something happened and you needed to find one month's income	Use up my savings	**33.2**	**466**	**25.2**	**442**	**29.0**	**908**
	Sell my assets	**6.6**	**82**	**5.1**	**92**	**5.8**	**174**
	Borrow money	**10.5**	**149**	**12.1**	**205**	**11.4**	**354**
	Depend on charity	**3.2**	**42**	**4.6**	**72**	**3.9**	**114**
	Ask family members to help	**43.8**	**513**	**48.1**	**749**	**46.0**	**1262**
	There's nothing I could do	**8.8**	**104**	**10.9**	**168**	**9.9**	**272**
	Find a job or additional jobs or better paying job	**32.5**	**398**	**27.1**	**432**	**29.6**	**830**
	Other	**2.1**	**25**	**1.8**	**36**	**1.9**	**61**
	Don't know	**5.8**	**65**	**7.1**	**99**	**6.5**	**164**
	Refused	**1.1**	**15**	**.8**	**19**	**1.0**	**34**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q35 Do you agree or disagree:I find it more satisfying to spend money than to save it for the long term	Completely agree	**7.7**	**81**	**7.5**	**129**	**7.6**	**210**
	Agree	**25.2**	**328**	**29.3**	**450**	**27.3**	**778**
	Neither Nor	**11.8**	**145**	**10.9**	**186**	**11.3**	**331**
	Disagree	**35.5**	**455**	**32.3**	**532**	**33.8**	**987**
	Completely disagree	**18.2**	**258**	**17.6**	**322**	**17.9**	**580**
	Do not know	**1.6**	**20**	**2.1**	**29**	**1.9**	**49**
	Refused	**.0**	**0**	**.3**	**6**	**.1**	**6**
	Total	**100.0**	**1287**	**100.0**	**1654**	**100.0**	**2941**
Q36 Do you agree or disagree:I tend to live for today and let tomorrow take care of itself	Completely agree	**6.9**	**96**	**7.7**	**142**	**7.3**	**238**
	Agree	**21.0**	**277**	**21.3**	**325**	**21.1**	**602**
	Neither Nor	**13.2**	**181**	**14.2**	**235**	**13.7**	**416**
	Disagree	**41.0**	**493**	**37.1**	**618**	**39.0**	**1111**
	Completely disagree	**16.5**	**225**	**18.3**	**315**	**17.4**	**540**
	Do not know	**1.4**	**14**	**1.1**	**15**	**1.2**	**29**
	Refused	**.0**	**0**	**.4**	**4**	**.2**	**4**
	Total	**100.0**	**1286**	**100.0**	**1654**	**100.0**	**2940**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q37 Do you agree or disagree:I am prepared to risk some of my own money when saving or making an investment	Completely agree	**6.9**	**113**	**9.2**	**162**	**8.1**	**275**
	Agree	**29.2**	**363**	**26.1**	**428**	**27.6**	**791**
	Neither Nor	**20.8**	**254**	**18.3**	**299**	**19.5**	**553**
	Disagree	**25.5**	**318**	**24.5**	**398**	**24.9**	**716**
	Completely disagree	**11.5**	**165**	**13.9**	**243**	**12.8**	**408**
	Do not know	**5.7**	**68**	**7.6**	**115**	**6.7**	**183**
	Refused	**.4**	**4**	**.5**	**8**	**.5**	**12**
	Total	**100.0**	**1285**	**100.0**	**1653**	**100.0**	**2938**
Q38 Do you agree or disagree:Money is there to be spent	Completely agree	**15.7**	**180**	**15.5**	**232**	**15.6**	**412**
	Agree	**29.7**	**367**	**32.9**	**508**	**31.4**	**875**
	Neither Nor	**17.8**	**241**	**16.7**	**283**	**17.2**	**524**
	Disagree	**23.3**	**313**	**19.9**	**358**	**21.5**	**671**
	Completely disagree	**12.0**	**171**	**13.9**	**256**	**13.0**	**427**
	Do not know	**1.5**	**14**	**.9**	**14**	**1.2**	**28**
	Refused	**.0**	**0**	**.2**	**4**	**.1**	**4**
	Total	**100.0**	**1286**	**100.0**	**1655**	**100.0**	**2941**

2.3.2. Retirement planning

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q39 At what age do you think people should begin to make a financial plan for their retirement?	0-14 years	.6	11	1.5	25	1.1	36
	15-19 years	8.3	116	8.3	158	8.3	274
	20-24 years	23.2	316	23.2	437	23.2	753
	25-29 years	17.5	224	16.9	269	17.2	493
	30-34 years	14.6	188	15.8	252	15.2	440
	35-39 years	6.2	75	6.1	88	6.1	163
	40-44 years	7.6	93	7.1	107	7.4	200
	45-49 years	2.6	29	2.0	24	2.3	53
	50-54 years	3.8	49	3.5	47	3.6	96
	55-59 years	.9	11	.6	12	.8	23
	60-64 years	1.9	22	2.4	39	2.2	61
	65+ years	1.4	17	1.6	17	1.5	34
	Don't know / refused	11.5	133	10.9	178	11.2	311
	Total	100.0	1284	100.0	1653	100.0	2937

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q40 Which are included in your financial plan for retirement	Government old age pension	**46.0**	**577**	**49.5**	**821**	**47.8**	**1398**
	Work-place pension	**35.9**	**463**	**29.8**	**456**	**32.7**	**919**
	Personal retirement savings plan	**25.8**	**352**	**19.7**	**332**	**22.6**	**684**
	Moving to a cheaper property in the same area	**3.3**	**41**	**3.5**	**60**	**3.4**	**101**
	Moving to a cheaper area	**3.9**	**50**	**3.5**	**64**	**3.7**	**114**
	Sell your financial assets	**1.5**	**25**	**1.4**	**24**	**1.4**	**49**
	Sell your non-financial assets	**1.8**	**24**	**1.6**	**24**	**1.7**	**48**
	Use an inheritance	**7.3**	**61**	**5.2**	**74**	**6.2**	**135**
	Rely on your spouse or partner to support you	**6.3**	**64**	**12.3**	**210**	**9.5**	**274**
	Rely on your children to support you	**7.6**	**99**	**11.5**	**186**	**9.7**	**285**
	Rely on financial support from your wider family	**7.8**	**87**	**8.6**	**132**	**8.2**	**219**
	Drawing an income from your own business	**4.5**	**71**	**2.3**	**44**	**3.3**	**115**
	Continue to work after retirement age to earn money	**15.5**	**207**	**11.4**	**187**	**13.3**	**394**
	Other	**2.5**	**33**	**2.2**	**47**	**2.4**	**80**
	Don't know	**9.3**	**96**	**10.2**	**159**	**9.8**	**255**
	Refused	**2.1**	**28**	**2.1**	**37**	**2.1**	**65**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q41 Taking all sources of retirement income into account, how confident are you that your income will give standard of living throughout retirement	Very confident	**13.7**	**191**	**10.4**	**175**	**12.0**	**366**
	Fairly confident	**31.9**	**436**	**32.3**	**552**	**32.1**	**988**
	Not very confident	**21.4**	**286**	**25.5**	**403**	**23.6**	**689**
	Not at all confident	**20.2**	**225**	**20.7**	**336**	**20.5**	**561**
	Don't know	**12.2**	**128**	**9.9**	**154**	**11.0**	**282**
	Refused	**.7**	**11**	**1.1**	**21**	**.9**	**32**
	Total	**100.0**	**1277**	**100.0**	**1641**	**100.0**	**2918**

2.4. Choosing Appropriate Products

2.4.1. Banking products

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q42 Have you heard of any of the following banking products	Mzansi account	**70.1**	**854**	**73.2**	**1152**	**71.7**	**2006**
	Savings account	**87.1**	**1144**	**84.3**	**1424**	**85.7**	**2568**
	Current or Cheque account	**53.8**	**771**	**48.8**	**899**	**51.2**	**1670**
	Fixed deposit bank account	**49.4**	**684**	**46.0**	**838**	**47.6**	**1522**
	ATM card	**76.1**	**1023**	**76.6**	**1294**	**76.3**	**2317**
	Debit card or Cheque card	**51.5**	**731**	**46.7**	**869**	**49.0**	**1600**
	Credit Card	**66.2**	**884**	**64.0**	**1101**	**65.1**	**1985**
	Garage card or petrol card	**45.0**	**659**	**38.4**	**724**	**41.5**	**1383**
	Home loan from a big bank	**44.2**	**626**	**38.1**	**739**	**41.0**	**1365**
	Savings book at a bank	**40.2**	**561**	**35.9**	**660**	**37.9**	**1221**
	Post Office or Post Bank savings account	**61.3**	**802**	**61.9**	**1040**	**61.6**	**1842**
	Other bank product	**1.8**	**26**	**1.9**	**28**	**1.9**	**54**
	None of the above	**2.3**	**32**	**3.2**	**56**	**2.8**	**88**
	Refused	**.0**	**1**	**.0**	**0**	**.0**	**1**
	Don't know	**.5**	**6**	**.8**	**6**	**.7**	**12**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q43 Do you currently hold any of these types of products	Mzansi account	**9.8**	**118**	**10.5**	**155**	**10.2**	**273**
	Savings account	**46.7**	**646**	**42.6**	**765**	**44.5**	**1411**
	Current or Cheque account	**14.1**	**214**	**9.3**	**178**	**11.6**	**392**
	Fixed deposit bank account	**6.7**	**84**	**4.0**	**74**	**5.3**	**158**
	ATM card	**29.2**	**407**	**29.4**	**511**	**29.3**	**918**
	Debit card or Cheque card	**14.7**	**237**	**11.3**	**219**	**12.9**	**456**
	Credit Card	**13.5**	**195**	**9.5**	**179**	**11.4**	**374**
	Garage card or petrol card	**4.0**	**68**	**3.0**	**58**	**3.5**	**126**
	Home loan from a big bank	**3.8**	**64**	**2.3**	**49**	**3.0**	**113**
	Savings book at a bank	**1.8**	**25**	**1.4**	**28**	**1.6**	**53**
	Post Office or Post Bank savings account	**5.7**	**74**	**6.4**	**97**	**6.1**	**171**
	Other bank product	**.4**	**6**	**.4**	**5**	**.4**	**11**
	None of the above	**31.6**	**342**	**34.6**	**505**	**33.1**	**847**
	Refused	**.4**	**6**	**.3**	**8**	**.3**	**14**
	Don't know	**.6**	**7**	**1.0**	**8**	**.9**	**15**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q44 In the last 2 years which of the financial products have you chosen	Mzansi account	**6.4**	**69**	**6.5**	**89**	**6.5**	**158**
	Savings account	**21.4**	**265**	**20.1**	**341**	**20.7**	**606**
	Current or Cheque account	**4.9**	**59**	**4.0**	**62**	**4.4**	**121**
	Fixed deposit bank account	**3.9**	**36**	**2.1**	**32**	**2.9**	**68**
	ATM card	**15.2**	**179**	**12.9**	**213**	**14.0**	**392**
	Debit card or Cheque card	**5.4**	**68**	**3.8**	**70**	**4.6**	**138**
	Credit Card	**6.5**	**88**	**4.8**	**87**	**5.6**	**175**
	Garage card or petrol card	**1.9**	**24**	**.9**	**25**	**1.4**	**49**
	Home loan from a big bank	**.9**	**15**	**.8**	**17**	**.8**	**32**
	Savings book at a bank	**.8**	**13**	**.7**	**10**	**.7**	**23**
	Post Office or Post Bank savings account	**3.7**	**41**	**3.4**	**50**	**3.5**	**91**
	Other bank product	**.5**	**7**	**.5**	**6**	**.5**	**13**
	None of the above	**59.1**	**758**	**62.5**	**1025**	**60.9**	**1783**
	Refused	**.5**	**8**	**.5**	**11**	**.5**	**19**
	Don't know	**.6**	**7**	**1.1**	**9**	**.9**	**16**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q45 What are the reasons that you dont have a bank account	I don't have a regular income	**19.4**	**157**	**17.8**	**211**	**18.6**	**368**
	I don't have a job	**23.8**	**188**	**27.2**	**290**	**25.5**	**478**
	I don't have an identity document	**2.8**	**22**	**1.3**	**17**	**2.0**	**39**
	I don't qualify to open an account	**2.2**	**19**	**2.2**	**28**	**2.2**	**47**
	I have to keep a minimum balance in the bank	**.7**	**5**	**.6**	**8**	**.7**	**13**
	I don't need a bank account	**2.2**	**31**	**3.8**	**47**	**3.0**	**78**
	I don't know how to open an account	**1.0**	**7**	**1.3**	**12**	**1.1**	**19**
	I use someone else's bank account	**1.2**	**12**	**1.3**	**17**	**1.2**	**29**
	I prefer dealing in cash	**3.1**	**38**	**2.8**	**42**	**3.0**	**80**
	I don't trust banks	**1.3**	**12**	**.6**	**12**	**.9**	**24**
	I don't want to pay service fees	**1.1**	**8**	**1.2**	**23**	**1.1**	**31**
	The bank is too far from where I live	**.6**	**11**	**.7**	**10**	**.7**	**21**
	It's expensive to have a bank account or I can't afford to	**.9**	**12**	**1.7**	**23**	**1.3**	**35**
	I earn too little to make it worthwhile	**1.8**	**21**	**2.1**	**25**	**1.9**	**46**
	Bank charges are too high	**2.7**	**21**	**1.3**	**17**	**2.0**	**38**
	The banks don't speak to me in my language	**.1**	**1**	**.3**	**3**	**.2**	**4**
	I don't have money to save	**6.3**	**54**	**8.2**	**99**	**7.3**	**153**
	I prefer to give money to somebody in the community to guard	**.4**	**3**	**.1**	**3**	**.3**	**6**
	I prefer to save via other means	**.5**	**6**	**.7**	**8**	**.6**	**14**
	Other reason	**1.0**	**9**	**.7**	**11**	**.9**	**20**
	Not applicable – respondent has a banking product	**60.3**	**712**	**59.0**	**853**	**59.6**	**1565**
	Do not know	**2.4**	**15**	**1.3**	**15**	**1.8**	**30**
	Refused to answer	**1.0**	**10**	**.7**	**10**	**.8**	**20**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q46 Which sources of information do you feel most influenced your decision about which banking product to take out	Junk mail sent through the post or that you found somewhere	**3.3**	**33**	**2.4**	**33**	**2.9**	**66**
	Information picked up in a branch of a bank	**22.1**	**262**	**20.3**	**288**	**21.2**	**550**
	Information found on the internet	**4.4**	**45**	**3.8**	**53**	**4.1**	**98**
	Information from sales staff of firm providing the products	**6.5**	**77**	**5.8**	**85**	**6.1**	**162**
	Comparative tables or charts in financial pages of newspaper	**1.2**	**15**	**.8**	**14**	**1.0**	**29**
	Comparative tables or charts found on the internet	**.6**	**6**	**.2**	**3**	**.3**	**9**
	Specialist magazines or publications such as Financial Mail	**.5**	**8**	**.9**	**8**	**.7**	**16**
	Recommendation from independent financial adviser or broker	**3.7**	**28**	**1.9**	**28**	**2.7**	**56**
	Advice of friends or relatives - not working in financial services industry	**8.5**	**96**	**9.7**	**124**	**9.2**	**220**
	Advice of friends or relatives - who work in the financial s	**4.7**	**54**	**5.1**	**59**	**4.9**	**113**
	Employer's advice	**5.9**	**72**	**3.7**	**60**	**4.8**	**132**
	Traditional or religious leader	**.5**	**9**	**1.3**	**17**	**.9**	**26**
	Newspaper articles	**5.4**	**57**	**3.6**	**54**	**4.5**	**111**
	Television or radio programmes	**10.4**	**111**	**11.1**	**134**	**10.7**	**245**
	Newspaper adverts	**4.2**	**51**	**6.1**	**76**	**5.2**	**127**
	Television adverts	**8.6**	**94**	**10.0**	**133**	**9.3**	**227**
	Other advertising	**1.2**	**15**	**1.0**	**12**	**1.1**	**27**
	Other source	**.9**	**7**	**1.6**	**21**	**1.2**	**28**
	Not applicable – respondent has not chosen insurance product	**54.2**	**625**	**56.3**	**811**	**55.3**	**1436**
	Do not know	**1.4**	**12**	**1.0**	**17**	**1.2**	**29**
	Refused to answer	**1.1**	**12**	**1.0**	**17**	**1.1**	**29**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q47 And which of the following statements best describes how you chose the last banking product you took out?	I considered several products from different companies before	**21.9**	**239**	**19.6**	**276**	**20.7**	**515**
	I considered the various products from one company	**10.0**	**129**	**10.3**	**161**	**10.1**	**290**
	I didn't consider any other products at all	**10.2**	**117**	**9.1**	**135**	**9.7**	**252**
	I looked around but there were no other products to consider	**2.1**	**25**	**1.7**	**28**	**1.9**	**53**
	Not applicable – respondent has not chosen insurance product	**53.2**	**610**	**57.9**	**816**	**55.7**	**1426**
	Do not know	**2.4**	**22**	**1.4**	**22**	**1.9**	**44**
	Total	**100.0**	**1142**	**100.0**	**1438**	**100.0**	**2580**
Q48 How often do you usually check the balance of your MAIN banking product?	Daily	**2.4**	**38**	**.8**	**18**	**1.5**	**56**
	Weekly	**6.9**	**111**	**4.3**	**93**	**5.5**	**204**
	Every two weeks	**7.2**	**101**	**5.3**	**89**	**6.2**	**190**
	Monthly	**43.8**	**571**	**45.3**	**760**	**44.5**	**1331**
	Yearly	**1.2**	**21**	**1.8**	**39**	**1.5**	**60**
	Never	**4.5**	**59**	**4.1**	**74**	**4.3**	**133**
	Don't know	**1.5**	**20**	**1.6**	**28**	**1.5**	**48**
	Refused	**.4**	**8**	**.2**	**7**	**.3**	**15**
	Not applicable – has no banking products	**32.2**	**341**	**36.6**	**521**	**34.5**	**862**
	Total	**100.0**	**1270**	**100.0**	**1629**	**100.0**	**2899**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q49 How do you typically check the balance(s) for this product	Check the bank statement sent in the mail	**16.8**	**148**	**16.6**	**176**	**16.7**	**324**
	Check the statement online - internet banking	**16.8**	**155**	**10.5**	**122**	**13.6**	**277**
	Check through telephone banking	**17.7**	**152**	**15.1**	**161**	**16.4**	**313**
	Call the bank and ask for your balance	**8.9**	**68**	**8.8**	**90**	**8.9**	**158**
	Ask for your balance, statement or bankbook update at a bank	**27.5**	**255**	**29.4**	**322**	**28.5**	**577**
	Ask for balance, statement or bankbook update at an ATM-cash	**42.0**	**355**	**41.9**	**445**	**41.9**	**800**
	Receive a text message from the bank	**23.6**	**207**	**23.3**	**255**	**23.5**	**462**
	Never check	**7.6**	**64**	**6.5**	**82**	**7.0**	**146**
	Don't know	**1.7**	**13**	**1.9**	**23**	**1.8**	**36**
	Refused	**.2**	**1**	**.6**	**8**	**.4**	**9**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q50 How often do you personally check whether your product still meets your needs?	At least once a year	**24.6**	**259**	**20.7**	**238**	**22.6**	**497**
	Less often	**47.7**	**414**	**49.2**	**525**	**48.5**	**939**
	Never	**24.4**	**225**	**25.3**	**300**	**24.9**	**525**
	Don't know	**2.8**	**27**	**3.7**	**40**	**3.3**	**67**
	Refused	**.4**	**3**	**1.1**	**12**	**.8**	**15**
	Total	**100.0**	**928**	**100.0**	**1115**	**100.0**	**2043**

2.4.2. Credit and loans

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q51 Have you heard of any of the following types of credit or loans	Loan from a microlender	**73.4**	**957**	**67.5**	**1178**	**70.3**	**2135**
	Vehicle or car finance through bank or dealer	**60.3**	**827**	**47.7**	**895**	**53.7**	**1722**
	Overdraft facility	**33.0**	**518**	**29.4**	**600**	**31.1**	**1118**
	Store card where you buy on account and pay later	**77.0**	**993**	**73.3**	**1245**	**75.1**	**2238**
	Lay-buy	**71.6**	**941**	**72.5**	**1236**	**72.1**	**2177**
	Hire Purchase -HP or paying in monthly installments for goods	**54.6**	**782**	**54.7**	**974**	**54.6**	**1756**
	Loan from friends or family	**64.3**	**858**	**65.4**	**1136**	**64.9**	**1994**
	Loan from an informal money lender	**59.6**	**769**	**60.6**	**1000**	**60.1**	**1769**
	Loan from a stokvel or umgalelo or savings club	**50.8**	**617**	**51.7**	**814**	**51.3**	**1431**
	Loan from local spaza	**24.4**	**315**	**23.8**	**396**	**24.1**	**711**
	Store account with no card where you pay later	**27.2**	**389**	**26.9**	**498**	**27.0**	**887**
	Loan from an employer	**23.4**	**376**	**17.5**	**375**	**20.3**	**751**
	None of the above	**4.0**	**54**	**4.5**	**61**	**4.2**	**115**
	Don't know	**.9**	**11**	**.8**	**14**	**.9**	**25**
	Refused	**.5**	**9**	**.2**	**5**	**.4**	**14**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q52 Do you currently hold any of these types of credit or loans	Loan from a microlender	**7.4**	**99**	**4.4**	**84**	**5.8**	**183**
	Vehicle or car finance through bank or dealer	**8.1**	**126**	**5.6**	**109**	**6.8**	**235**
	Overdraft facility	**2.7**	**54**	**2.1**	**39**	**2.4**	**93**
	Store card where you buy on account and pay later	**17.0**	**231**	**18.8**	**338**	**18.0**	**569**
	Lay-buy	**6.3**	**76**	**7.0**	**124**	**6.7**	**200**
	Hire Purchase -HP or paying in monthly installments for goods	**7.0**	**96**	**6.3**	**104**	**6.6**	**200**
	Loan from friends or family	**7.7**	**99**	**9.4**	**137**	**8.6**	**236**
	Loan from an informal money lender	**2.4**	**24**	**2.4**	**30**	**2.4**	**54**
	Loan from a stokvel or umgalelo or savings club	**2.9**	**22**	**3.0**	**43**	**2.9**	**65**
	Loan from local spaza	**2.5**	**24**	**4.6**	**65**	**3.6**	**89**
	Store account with no card where you pay later	**2.0**	**24**	**1.7**	**31**	**1.8**	**55**
	Loan from an employer	**2.3**	**29**	**1.4**	**28**	**1.8**	**57**
	None of the above	**57.8**	**704**	**59.1**	**924**	**58.4**	**1628**
	Don't know	**1.5**	**14**	**1.6**	**22**	**1.6**	**36**
	Refused	**1.1**	**13**	**.8**	**17**	**.9**	**30**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q53 Which of the following types of financial products have you chosen	Loan from a microlender	**5.0**	**68**	**3.4**	**60**	**4.1**	**128**
	Vehicle or car finance through bank or dealer	**4.1**	**58**	**2.5**	**51**	**3.2**	**109**
	Overdraft facility	**1.0**	**19**	**.9**	**16**	**.9**	**35**
	Store card where you buy on account and pay later	**10.9**	**123**	**10.1**	**166**	**10.5**	**289**
	Lay-buy	**3.2**	**43**	**4.3**	**77**	**3.8**	**120**
	Hire Purchase -HP or paying in monthly installments for goods	**5.9**	**76**	**5.1**	**75**	**5.5**	**151**
	Loan from friends or family	**5.8**	**64**	**8.2**	**107**	**7.1**	**171**
	Loan from an informal money lender	**1.9**	**19**	**2.0**	**28**	**2.0**	**47**
	Loan from a stokvel or umgalelo or savings club	**2.2**	**19**	**1.7**	**26**	**2.0**	**45**
	Loan from local spaza	**.9**	**10**	**2.8**	**39**	**1.9**	**49**
	Store account with no card where you pay later	**1.7**	**15**	**.9**	**19**	**1.3**	**34**
	Loan from an employer	**2.2**	**22**	**1.6**	**26**	**1.9**	**48**
	None of the above	**67.1**	**855**	**68.0**	**1119**	**67.5**	**1974**
	Don't know	**1.3**	**14**	**1.9**	**27**	**1.7**	**41**
	Refused	**1.2**	**13**	**.8**	**16**	**1.0**	**29**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q54 Which sources of information do you feel most influenced your decision about which credit or loan product to take out	Junk mail sent through the post or that you found somewhere	**2.5**	**20**	**2.4**	**33**	**2.5**	**53**
	Information picked up in a branch of a bank	**8.5**	**94**	**6.4**	**102**	**7.4**	**196**
	Information found on the internet	**2.7**	**24**	**2.2**	**34**	**2.4**	**58**
	Information from sales staff of firm providing the products	**7.3**	**81**	**6.4**	**91**	**6.8**	**172**
	Comparative tables or charts in financial pages of newspaper	**.9**	**9**	**.4**	**5**	**.6**	**14**
	Comparative tables or charts found on the internet	**.9**	**7**	**.3**	**5**	**.6**	**12**
	Specialist magazines or publications -such as Financial Mail	**.7**	**9**	**.7**	**10**	**.7**	**19**
	Recommendation from independent financial adviser or broker	**1.5**	**18**	**1.0**	**16**	**1.2**	**34**
	Advice of friends/ relatives-not working in financial services industry	**9.3**	**94**	**11.9**	**156**	**10.6**	**250**
	Advice of friends/relatives who work in financial services industry	**4.8**	**45**	**3.5**	**50**	**4.1**	**95**
	Employer's advice	**2.4**	**21**	**2.0**	**26**	**2.2**	**47**
	Traditional or religious leader	**1.1**	**10**	**.8**	**14**	**.9**	**24**
	Newspaper articles	**3.5**	**43**	**3.6**	**43**	**3.5**	**86**
	Television or radio programs	**7.1**	**69**	**5.7**	**79**	**6.4**	**148**
	Newspaper adverts	**4.6**	**48**	**3.9**	**54**	**4.2**	**102**
	Television adverts	**8.7**	**89**	**6.7**	**102**	**7.7**	**191**
	Other advertising	**1.3**	**12**	**1.9**	**25**	**1.6**	**37**
	Other source	**1.7**	**17**	**2.3**	**26**	**2.0**	**43**
	Not applicable – respondent has not chosen insurance product	**64.7**	**728**	**66.4**	**944**	**65.6**	**1672**
	Do not know	**1.1**	**10**	**1.0**	**17**	**1.0**	**27**
	Refused to answer	**.3**	**5**	**.2**	**6**	**.3**	**11**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q55 And which of the following statements best describes how you chose the last credit or loan product you took out?	I considered several products from different companies before	**16.4**	**171**	**13.8**	**198**	**15.1**	**369**
	I considered the various products from one company	**5.4**	**64**	**6.1**	**86**	**5.8**	**150**
	I didn't't consider any other products at all	**7.8**	**91**	**9.5**	**122**	**8.7**	**213**
	I looked around but there were no other products to consider	**3.6**	**38**	**3.3**	**47**	**3.4**	**85**
	Not applicable – respondent has not chosen insurance product	**65.3**	**733**	**65.6**	**933**	**65.4**	**1666**
	Do not know	**1.5**	**14**	**1.7**	**30**	**1.6**	**44**
	Total	**100.0**	**1111**	**100.0**	**1416**	**100.0**	**2527**
Q56 Which one of the ff statements best describes how well you and your household are keeping up with your bills and credit commitments	Keeping up with all bills and commitments without any difficulty	**18.5**	**277**	**14.0**	**296**	**16.1**	**573**
	Keeping up with all bills and commitments-struggle from time to time	**21.6**	**302**	**21.4**	**354**	**21.5**	**656**
	Keeping up with all bills and commitments-constant struggle	**9.1**	**106**	**9.4**	**167**	**9.3**	**273**
	Falling behind with some bills or credit commitments	**4.5**	**53**	**5.5**	**91**	**5.1**	**144**
	Not applicable - don't have any bills or credit commitments	**42.7**	**496**	**46.5**	**685**	**44.7**	**1181**
	Don't know	**3.0**	**25**	**2.7**	**38**	**2.8**	**63**
	Refused	**.6**	**7**	**.5**	**10**	**.5**	**17**
	Total	**100.0**	**1266**	**100.0**	**1641**	**100.0**	**2907**
Q57 To what extent do you agree or disagree with the following statement: I prefer to buy things on credit rather than wait and save up	Strongly agree	**3.4**	**39**	**4.0**	**61**	**3.7**	**100**
	Agree	**13.5**	**149**	**17.2**	**268**	**15.5**	**417**
	Neither agree nor disagree	**17.6**	**214**	**15.3**	**251**	**16.4**	**465**
	Disagree	**30.5**	**385**	**26.9**	**442**	**28.6**	**827**
	Strongly disagree	**31.3**	**434**	**31.4**	**544**	**31.4**	**978**
	Don't know	**3.1**	**42**	**4.4**	**63**	**3.8**	**105**
	Refused	**.5**	**5**	**.7**	**13**	**.6**	**18**
	Total	**100.0**	**1268**	**100.0**	**1642**	**100.0**	**2910**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q58 Have yo personally borrowed money for any of the following purposes in the past 12 months and paid interest on the balance	To pay off debts	**8.3**	**112**	**8.8**	**133**	**8.5**	**245**
	To pay for food	**12.9**	**150**	**16.2**	**251**	**14.6**	**401**
	To pay for water or electricity	**7.7**	**103**	**8.4**	**146**	**8.1**	**249**
	To pay for education	**5.2**	**48**	**7.2**	**102**	**6.2**	**150**
	To pay for a wedding	**1.1**	**16**	**.4**	**6**	**.7**	**22**
	To pay for a funeral	**3.4**	**40**	**4.3**	**57**	**3.9**	**97**
	To help support family, friends outside immediate household	**3.1**	**43**	**3.0**	**48**	**3.0**	**91**
	To buy something on impulse	**2.6**	**24**	**2.5**	**36**	**2.5**	**60**
	To buy a gift for someone	**2.5**	**27**	**1.5**	**22**	**2.0**	**49**
	None of the above	**12.9**	**182**	**13.2**	**245**	**13.1**	**427**
	Not applicable – respondent did not borrow money in the last	**58.9**	**751**	**57.6**	**950**	**58.2**	**1701**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q59 Roughly what do you think your household owes in outstanding debt?	Do not owe anything	**52.5**	**690**	**57.5**	**923**	**55.1**	**1613**
	R1 – R200	**2.9**	**27**	**2.5**	**42**	**2.7**	**69**
	R201 – R500	**5.0**	**47**	**5.0**	**73**	**5.0**	**120**
	R501 – R 1000	**3.3**	**45**	**4.9**	**77**	**4.1**	**122**
	R1001 – R1500	**3.8**	**43**	**3.7**	**58**	**3.7**	**101**
	R1501 – R2500	**2.0**	**35**	**3.0**	**49**	**2.5**	**84**
	R2501 – R3500	**3.7**	**42**	**1.9**	**39**	**2.7**	**81**
	R3501 – R4500	**2.1**	**27**	**1.8**	**30**	**1.9**	**57**
	R4500 – R6000	**1.7**	**25**	**2.6**	**44**	**2.2**	**69**
	R6001 – R8000	**.7**	**16**	**.8**	**23**	**.7**	**39**
	R8001 – R11000	**1.5**	**22**	**.7**	**17**	**1.1**	**39**
	R11001 or more	**6.1**	**94**	**2.4**	**67**	**4.1**	**161**
	Do not know	**8.6**	**77**	**7.5**	**100**	**8.0**	**177**
	No response or refused to answer	**6.1**	**84**	**5.8**	**104**	**5.9**	**188**
	Total	**100.0**	**1274**	**100.0**	**1646**	**100.0**	**2920**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q60 Is the amount of debt household owes more than, about same, or less than value of all savings and belongings of hh.	Amount of debt is more than the value of household savings a	**12.7**	**69**	**12.9**	**90**	**12.8**	**159**
	Amount of debt is about the same value of household savings	**11.0**	**55**	**14.2**	**95**	**12.6**	**150**
	Amount of debt is less than the value of household savings a	**46.9**	**320**	**42.6**	**351**	**44.8**	**671**
	Don't know	**21.6**	**96**	**21.5**	**125**	**21.6**	**221**
	Refused	**7.8**	**46**	**8.6**	**63**	**8.2**	**109**
	Total	**100.0**	**586**	**100.0**	**724**	**100.0**	**1310**
Q61 How much does the household worry about the debt you owe?	None	**13.4**	**98**	**12.5**	**113**	**12.9**	**211**
	A little	**27.1**	**163**	**23.2**	**184**	**25.1**	**347**
	Some	**19.6**	**120**	**18.4**	**139**	**19.0**	**259**
	A lot	**26.8**	**151**	**32.7**	**215**	**29.8**	**366**
	Don't know	**11.0**	**39**	**10.4**	**50**	**10.7**	**89**
	Refused	**2.2**	**14**	**2.8**	**21**	**2.5**	**35**
	Total	**100.0**	**585**	**100.0**	**722**	**100.0**	**1307**

		Q144 Sex of respondent					
		Male		Female		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N
Q62 If you currently have and are using a credit card, do any of the ff statements apply	Could pay off balance of credit card from savings	**7.8**	**93**	**4.6**	**96**	**6.1**	**189**
	Don't think I will be able to pay balance of credit card-near future	**2.6**	**35**	**2.4**	**40**	**2.5**	**75**
	Sometimes make additional credit card payments to reduce balance	**6.2**	**85**	**4.2**	**76**	**5.1**	**161**
	I sometimes miss payments on my credit card	**3.0**	**40**	**1.9**	**34**	**2.4**	**74**
	Sometimes ask bank to reduce/miss monthly payment	**1.7**	**27**	**1.9**	**27**	**1.8**	**54**
	Make point of always paying off full amount of credit card	**5.7**	**84**	**4.9**	**88**	**5.3**	**172**
	Not applicable – no credit card/not using	**81.9**	**1023**	**87.1**	**1389**	**84.6**	**2412**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q63 Home loan on your main home-do any of the ff statements apply	Could pay off balance of home loan today from savings	**3.6**	**47**	**2.7**	**45**	**3.2**	**92**
	Will not be able to pay balance of home loan at any point in my life	**2.8**	**42**	**2.6**	**48**	**2.7**	**90**
	Sometimes make additional home loan payments-balance reduce quickly	**6.2**	**73**	**3.9**	**68**	**5.0**	**141**
	Sometimes miss payments on home loan without prior arrangement	**.8**	**13**	**1.4**	**25**	**1.1**	**38**
	Sometimes ask home loan lender if I can reduce or miss payment	**1.3**	**18**	**1.6**	**25**	**1.5**	**43**
	If I sold house at market value today I could not repay loan	**.4**	**9**	**.7**	**13**	**.6**	**22**
	Not applicable – does not have a home loan	**87.6**	**1102**	**91.0**	**1462**	**89.4**	**2564**

2.4.3. Investment and savings

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q64 Please can you tell me whether you have heard of any of the following types of investment or savings products	Unit trusts	**35.0**	**509**	**30.3**	**580**	**32.5**	**1089**
	Education policy or plan	**55.9**	**721**	**54.2**	**919**	**55.0**	**1640**
	Investment or savings policy	**50.1**	**679**	**43.4**	**772**	**46.6**	**1451**
	Shares on the stock exchange	**40.9**	**586**	**35.5**	**640**	**38.1**	**1226**
	Retirement annuity	**45.5**	**646**	**38.7**	**725**	**42.0**	**1371**
	Provident fund	**51.2**	**717**	**47.5**	**840**	**49.3**	**1557**
	Pension fund	**73.9**	**987**	**70.3**	**1213**	**72.0**	**2200**
	Stokvel or umgalelo or savings club	**64.5**	**768**	**71.2**	**1089**	**68.0**	**1857**
	Giving money to someone who will guard it for you, to keep it safe	**40.7**	**528**	**40.5**	**700**	**40.6**	**1228**
	Keep cash or savings at home	**52.6**	**703**	**49.8**	**875**	**51.1**	**1578**
	Other savings club	**11.3**	**164**	**10.3**	**180**	**10.8**	**344**
	None of the above	**5.9**	**68**	**6.3**	**98**	**6.1**	**166**
	Don't know	**1.7**	**17**	**1.7**	**23**	**1.7**	**40**
	Refused	**.3**	**5**	**.4**	**8**	**.4**	**13**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q65 Can you tell me whether you currently hold any of these types of investment or savings products	Unit trusts	**2.4**	**49**	**2.0**	**33**	**2.2**	**82**
	Education policy or plan	**5.9**	**82**	**5.5**	**94**	**5.7**	**176**
	Investment or savings policy	**10.0**	**146**	**7.3**	**150**	**8.6**	**296**
	Shares on the stock exchange	**3.1**	**40**	**1.8**	**28**	**2.4**	**68**
	Retirement annuity	**10.7**	**159**	**6.8**	**131**	**8.7**	**290**
	Provident fund	**8.5**	**126**	**3.4**	**60**	**5.8**	**186**
	Pension fund	**13.8**	**191**	**10.0**	**190**	**11.8**	**381**
	Stokvel or umgalelo or savings club	**8.9**	**85**	**15.3**	**228**	**12.3**	**313**
	Giving money to someone who will guard it for you, to keep it safe	**3.0**	**25**	**2.3**	**27**	**2.6**	**52**
	Keep cash or savings at home	**10.8**	**134**	**9.8**	**160**	**10.3**	**294**
	Other savings club	**.8**	**15**	**.6**	**12**	**.7**	**27**
	None of the above	**52.9**	**636**	**57.7**	**908**	**55.4**	**1544**
	Don't know	**2.2**	**30**	**2.8**	**40**	**2.5**	**70**
	Refused	**1.3**	**16**	**1.0**	**23**	**1.1**	**39**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q66 In the last two years which of the following types of investment or savings products have you chosen (whether or not you still hold them)	Unit trusts	**.5**	**10**	**1.0**	**12**	**.7**	**22**
	Education policy or plan	**3.4**	**52**	**3.2**	**57**	**3.3**	**109**
	Investment or savings policy	**4.8**	**62**	**3.2**	**63**	**4.0**	**125**
	Shares on the stock exchange	**1.7**	**15**	**.6**	**10**	**1.1**	**25**
	Retirement annuity	**4.6**	**63**	**2.8**	**48**	**3.6**	**111**
	Provident fund	**4.0**	**51**	**1.6**	**27**	**2.7**	**78**
	Pension fund	**6.0**	**71**	**4.0**	**66**	**4.9**	**137**
	Stokvel or umgalelo or savings club	**6.6**	**56**	**9.4**	**134**	**8.1**	**190**
	Giving money to someone who will guard it for you, to keep it safe	**1.7**	**14**	**1.8**	**19**	**1.7**	**33**
	Keep cash or savings at home	**7.8**	**81**	**7.1**	**111**	**7.4**	**192**
	Other savings club	**1.1**	**12**	**.6**	**11**	**.8**	**23**
	None of the above	**68.0**	**867**	**71.2**	**1156**	**69.7**	**2023**
	Don't know	**2.4**	**33**	**2.9**	**41**	**2.6**	**74**
	Refused	**1.5**	**18**	**1.2**	**26**	**1.3**	**44**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q67 Do you currently earn interest on your savings?	Yes	**25.5**	**347**	**22.8**	**393**	**24.1**	**740**
	No	**33.5**	**401**	**29.9**	**514**	**31.6**	**915**
	Other answer	**.6**	**6**	**.2**	**6**	**.4**	**12**
	Not applicable -no savings of any kind	**37.0**	**465**	**43.4**	**659**	**40.3**	**1124**
	Don't know	**2.6**	**34**	**2.9**	**50**	**2.8**	**84**
	Refused	**.8**	**15**	**.9**	**20**	**.9**	**35**
	Total	**100.0**	**1268**	**100.0**	**1642**	**100.0**	**2910**
Q68 Do you know how much interest your savings are currently earning?	Yes – you know exactly what the interest rate is	**36.9**	**129**	**37.0**	**139**	**37.0**	**268**
	Yes, you know approximately what the interest rate is	**43.1**	**143**	**29.8**	**135**	**36.4**	**278**
	No	**17.5**	**66**	**30.0**	**101**	**23.8**	**167**
	Other answer	**1.2**	**2**	**.3**	**2**	**.8**	**4**
	Don't know	**1.2**	**5**	**2.4**	**12**	**1.8**	**17**
	Refused	**.0**	**0**	**.4**	**3**	**.2**	**3**
	Total	**100.0**	**345**	**100.0**	**392**	**100.0**	**737**
Q69 How often do you personally check whether your savings products still meet your needs?	At least once a year	**25.5**	**232**	**21.3**	**222**	**23.4**	**454**
	Less often	**38.8**	**304**	**38.8**	**373**	**38.8**	**677**
	Never	**33.4**	**236**	**32.0**	**289**	**32.7**	**525**
	Don't know	**2.2**	**23**	**6.8**	**62**	**4.5**	**85**
	Refused	**.2**	**3**	**1.1**	**16**	**.6**	**19**
	Total	**100.0**	**798**	**100.0**	**962**	**100.0**	**1760**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q70 In the past 12 months have you been saving money in any of the following ways? Do not include pension savings	Building up a balance of money in your bank account	**23.8**	**322**	**16.4**	**291**	**19.9**	**613**
	Paying money into a savings account	**33.0**	**406**	**23.8**	**388**	**28.1**	**794**
	Saving cash at home or in your wallet	**32.6**	**350**	**31.2**	**470**	**31.9**	**820**
	Giving money to family to save on your behalf	**9.6**	**95**	**9.4**	**112**	**9.5**	**207**
	Saving in a stokvel or any other informal savings club	**9.7**	**89**	**12.8**	**183**	**11.3**	**272**
	Buying financial investment products, other than pension funds	**6.6**	**75**	**4.2**	**66**	**5.3**	**141**
	Or saving in some other way-incl. remittances, buying livestock/property	**4.4**	**47**	**4.3**	**59**	**4.4**	**106**
	Do not know	**14.9**	**164**	**20.8**	**291**	**18.0**	**455**
	Refused to answer	**8.8**	**104**	**9.0**	**150**	**8.9**	**254**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q71 Have you heard of any of the following types of insurance products	Vehicle or car insurance	**74.2**	**983**	**62.3**	**1111**	**68.0**	**2094**
	Household content insurance	**56.8**	**781**	**49.8**	**900**	**53.1**	**1681**
	Homeowners' insurance on building or house structure	**45.5**	**652**	**39.7**	**751**	**42.4**	**1403**
	Cellphone insurance	**65.4**	**842**	**57.7**	**1000**	**61.4**	**1842**
	Life insurance or life cover	**71.8**	**972**	**65.7**	**1154**	**68.6**	**2126**
	Insurance that pays your loan or borrowing when you die	**36.3**	**516**	**33.2**	**610**	**34.6**	**1126**
	Disability insurance or cover	**41.6**	**591**	**38.9**	**710**	**40.1**	**1301**
	Medical aid scheme	**69.4**	**926**	**65.6**	**1131**	**67.4**	**2057**
	Hospital cash plan	**53.2**	**732**	**50.4**	**883**	**51.7**	**1615**
	Belong to a burial society	**62.7**	**804**	**64.9**	**1087**	**63.9**	**1891**
	Funeral policy with a bank - including Post Bank	**43.4**	**589**	**44.8**	**776**	**44.1**	**1365**
	Funeral cover through undertaker/funeral parlour	**54.9**	**749**	**57.2**	**1000**	**56.1**	**1749**
	Funeral policy with an insurance company	**49.8**	**677**	**49.8**	**856**	**49.8**	**1533**
	Funeral cover from an spaza shop or stokvel	**21.1**	**268**	**20.8**	**360**	**20.9**	**628**
	Funeral cover from any other source	**15.6**	**240**	**16.2**	**307**	**15.9**	**547**
	None of the above	**4.0**	**54**	**4.7**	**66**	**4.4**	**120**
	Don't know	**.7**	**8**	**.8**	**9**	**.8**	**17**
	Refused	**.2**	**3**	**.3**	**7**	**.3**	**10**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q72 Can you tell me whether you currently hold any of these types of insurance products	Vehicle or car insurance	**14.8**	**226**	**9.5**	**186**	**12.0**	**412**
	Household content insurance	**10.4**	**163**	**7.4**	**148**	**8.9**	**311**
	Homeowners' insurance on building or house structure	**7.4**	**120**	**3.7**	**92**	**5.5**	**212**
	Cellphone insurance	**9.5**	**118**	**8.0**	**133**	**8.7**	**251**
	Life insurance or life cover	**18.2**	**273**	**13.3**	**260**	**15.6**	**533**
	Insurance that pays your loan or borrowing when you die	**2.6**	**37**	**2.8**	**45**	**2.7**	**82**
	Disability insurance or cover	**2.1**	**38**	**2.0**	**44**	**2.1**	**82**
	Medical aid scheme	**18.2**	**273**	**13.8**	**259**	**15.9**	**532**
	Hospital cash plan	**4.2**	**75**	**5.1**	**90**	**4.7**	**165**
	Belong to a burial society	**16.8**	**186**	**20.8**	**349**	**18.9**	**535**
	Funeral policy with a bank - including Post Bank	**6.0**	**98**	**6.6**	**123**	**6.3**	**221**
	Funeral cover through undertaker/funeral parlour	**10.8**	**157**	**14.1**	**230**	**12.6**	**387**
	Funeral policy with an insurance company	**8.8**	**128**	**7.8**	**157**	**8.3**	**285**
	Funeral cover from an spaza shop or stokvel	**2.1**	**15**	**1.9**	**27**	**2.0**	**42**
	Funeral cover from any other source	**1.6**	**30**	**1.3**	**27**	**1.4**	**57**
	None of the above	**43.9**	**512**	**44.1**	**659**	**44.0**	**1171**
	Don't know	**1.4**	**16**	**1.3**	**14**	**1.4**	**30**
	Refused	**.6**	**6**	**.7**	**18**	**.7**	**24**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q73 And in the last 2 years which of the following types of insurance products have you chosen (Whether or not you still hold them)	Vehicle or car insurance	**7.7**	**84**	**3.9**	**72**	**5.7**	**156**
	Household content insurance	**3.5**	**37**	**3.4**	**50**	**3.4**	**87**
	Homeowners' insurance on building or house structure	**2.2**	**25**	**1.2**	**23**	**1.7**	**48**
	Cellphone insurance	**5.9**	**55**	**4.3**	**61**	**5.0**	**116**
	Life insurance or life cover	**8.0**	**103**	**5.4**	**103**	**6.6**	**206**
	Insurance that pays your loan or borrowing when you die	**.4**	**8**	**.7**	**12**	**.6**	**20**
	Disability insurance or cover	**.6**	**11**	**.6**	**14**	**.6**	**25**
	Medical aid scheme	**7.4**	**92**	**4.8**	**82**	**6.0**	**174**
	Hospital cash plan	**1.6**	**26**	**2.0**	**34**	**1.8**	**60**
	Belong to a burial society	**6.9**	**72**	**8.8**	**137**	**7.9**	**209**
	Funeral policy with a bank - including Post Bank	**3.3**	**43**	**3.5**	**61**	**3.4**	**104**
	Funeral cover through undertaker/funeral parlour	**6.4**	**80**	**7.6**	**109**	**7.0**	**189**
	Funeral policy with an insurance company	**4.2**	**52**	**3.2**	**60**	**3.7**	**112**
	Funeral cover from an spaza shop or stokvel	**1.5**	**10**	**1.1**	**14**	**1.3**	**24**
	Funeral cover from any other source	**.3**	**4**	**.7**	**9**	**.5**	**13**
	None of the above	**65.5**	**850**	**67.6**	**1088**	**66.6**	**1938**
	Don't know	**1.5**	**15**	**1.3**	**16**	**1.4**	**31**
	Refused	**.7**	**8**	**.8**	**19**	**.8**	**27**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q74 Which sources of info. do feel most influenced your decision about which insurance policy product to take out	Junk mail sent through the post or that you found somewhere	**2.6**	**22**	**2.4**	**35**	**2.5**	**57**
	Information picked up in a branch of a bank	**8.2**	**89**	**6.5**	**102**	**7.3**	**191**
	Information found on the internet	**3.9**	**40**	**3.1**	**46**	**3.5**	**86**
	Information from sales staff of firm providing the products	**7.4**	**89**	**6.2**	**84**	**6.8**	**173**
	Comparative tables or charts in financial pages of newspaper	**.9**	**7**	**.7**	**8**	**.8**	**15**
	Comparative tables or charts found on the internet	**.2**	**3**	**.2**	**5**	**.2**	**8**
	Specialist magazines or publications -such as Financial Mail	**.9**	**7**	**.6**	**10**	**.7**	**17**
	Recommendation from independent financial adviser or broker	**3.5**	**36**	**2.4**	**39**	**3.0**	**75**
	Advice of friends or relatives-not working in the financial services indust.	**9.3**	**87**	**12.8**	**180**	**11.2**	**267**
	Advice of friends or relatives-who work in the financial services indust.	**3.9**	**47**	**6.9**	**85**	**5.5**	**132**
	Employer's advice	**4.9**	**51**	**2.4**	**43**	**3.6**	**94**
	Traditional or religious leader	**.2**	**5**	**1.8**	**31**	**1.1**	**36**
	Newspaper articles	**4.8**	**45**	**2.4**	**38**	**3.5**	**83**
	Television or radio programmes	**8.4**	**82**	**8.3**	**111**	**8.3**	**193**
	Newspaper adverts	**6.0**	**67**	**5.0**	**67**	**5.5**	**134**
	Television adverts	**9.2**	**95**	**9.4**	**122**	**9.3**	**217**
	Other advertising	**1.4**	**18**	**1.1**	**16**	**1.3**	**34**
	Other source	**.9**	**9**	**.7**	**14**	**.8**	**23**
	Not applicable – respondent has not chosen insurance product	**60.7**	**726**	**62.4**	**876**	**61.6**	**1602**
	Do not know	**1.2**	**12**	**1.2**	**15**	**1.2**	**27**
	Refused to answer	**.6**	**4**	**.5**	**11**	**.5**	**15**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q75 And which of the following statements best describes how you chose the last insurance policy you took out?	Considered several products from different companies	**21.9**	**222**	**18.8**	**265**	**20.3**	**487**
	Considered the various products from one company	**6.2**	**70**	**7.1**	**110**	**6.7**	**180**
	I didn't consider any other products at all	**7.2**	**76**	**7.9**	**110**	**7.6**	**186**
	I looked around but there were no other products to consider	**2.4**	**28**	**1.9**	**25**	**2.1**	**53**
	Not applicable – respondent has not chosen insurance product	**60.6**	**717**	**62.5**	**869**	**61.6**	**1586**
	Do not know	**1.1**	**13**	**1.4**	**19**	**1.3**	**32**
	Refused to answer	**.6**	**4**	**.4**	**11**	**.5**	**15**
	Total	**100.0**	**1130**	**100.0**	**1409**	**100.0**	**2539**

		Q144 Sex of respondent					
		Male		Female		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N
Q76 Thinking about insurance in general, which of the following do you take into consideration when first taking out or setting up a new policy	The cost of the premium	**47.3**	**621**	**46.0**	**795**	**46.6**	**1416**
	The cost of the excess	**19.0**	**246**	**17.1**	**303**	**18.0**	**549**
	The overall level of cover	**25.2**	**355**	**24.6**	**430**	**24.9**	**785**
	The extent to which the cover meets your needs	**22.1**	**292**	**23.4**	**379**	**22.8**	**671**
	The details in the small print or contract	**8.4**	**110**	**8.3**	**151**	**8.4**	**261**
	The brand or reputation of the supplier	**15.6**	**198**	**10.6**	**192**	**13.0**	**390**
	The benefits included	**31.7**	**377**	**29.8**	**466**	**30.7**	**843**
	Other	**1.5**	**18**	**.3**	**8**	**.8**	**26**
	None of the above	**29.7**	**369**	**32.1**	**484**	**30.9**	**853**
	Don't know	**4.3**	**59**	**6.3**	**91**	**5.4**	**150**
	Refused	**.2**	**4**	**.6**	**15**	**.4**	**19**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q77 What are the main reasons that you don't have health insurance cover?'	I am happy to use free or national health care	**40.7**	**481**	**45.1**	**700**	**43.0**	**1181**
	I am healthy	**6.4**	**79**	**4.6**	**68**	**5.5**	**147**
	I have not thought about taking out health insurance	**5.1**	**52**	**4.1**	**59**	**4.6**	**111**
	I have been unable to find any company that will cover me	**1.7**	**17**	**1.2**	**12**	**1.4**	**29**
	I have not been able to find affordable cover	**4.4**	**57**	**4.8**	**77**	**4.6**	**134**
	I do not have a bank account from which to make the monthly	**2.1**	**22**	**1.7**	**29**	**1.9**	**51**
	I do not have a regular income	**15.0**	**152**	**17.9**	**239**	**16.5**	**391**
	I do not trust insurance companies	**1.0**	**12**	**.8**	**14**	**.9**	**26**
	I can go home or to another country for medical care	**.2**	**4**	**.1**	**4**	**.2**	**8**
	I can afford to pay my own health care costs	**4.7**	**65**	**4.8**	**82**	**4.8**	**147**
	My religion forbids the use of insurance	**.2**	**3**	**.0**	**2**	**.1**	**5**
	Other	**1.9**	**17**	**1.4**	**19**	**1.6**	**36**
	I am covered on someone else's policy	**7.0**	**59**	**5.1**	**80**	**6.0**	**139**
	Not applicable – currently has medical aid, health plan or o	**23.7**	**322**	**21.0**	**340**	**22.3**	**662**
	Don't know	**1.4**	**17**	**1.3**	**22**	**1.3**	**39**
	Refused	**1.4**	**11**	**.8**	**16**	**1.1**	**27**

2.5. Financial Advice

2.5.1. Seeking advice and quality of advice

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q78 If you need financial advice who do you normally ask for help	You did not know where to look for advice	40.0	33	50.0	51	45.8	84
	Friend	27.1	304	25.3	365	26.1	669
	Someone you trust in the community	6.7	79	7.0	96	6.8	175
	Your employer	3.9	60	2.1	46	3.0	106
	Co-worker or colleague	5.5	55	2.6	38	4.0	93
	Independent broker	3.8	58	3.4	58	3.6	116
	Financial advisor other than an independent broker	13.7	189	11.8	198	12.7	387
	Stokvel or umgalelo or savings club	3.6	29	6.7	89	5.2	118
	Burial society	2.2	25	1.9	31	2.0	56
	Church	3.8	44	5.1	84	4.5	128
	Bank	18.8	261	16.4	285	17.6	546
	Insurance company	5.4	79	5.6	95	5.5	174
	Mashonisa	1.6	14	1.6	21	1.6	35
	Other	1.4	13	1.2	20	1.3	33
	Would not ask anyone for help	18.0	229	17.5	302	17.7	531
	Don't know	3.9	47	2.4	42	3.1	89

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q79 Do you have trouble getting good and relevant financial advice?	Yes	7.1	83	8.4	117	7.8	200
	No	68.9	905	61.8	1050	65.1	1955
	Question not relevant or never tried	22.2	259	27.1	431	24.8	690
	Don't know	1.6	18	2.2	32	1.9	50
	Refused	.1	3	.6	12	.4	15
	Total	100.0	1268	100.0	1642	100.0	2910

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q80 Thinking about the last time you tried to get financial advice do you think any of the following statements apply to your experience	You did not know where to look for advice	**40.0**	**33**	**50.0**	**51**	**45.8**	**84**
	You could not find the advice you were looking for	**24.6**	**20**	**26.5**	**30**	**25.7**	**50**
	You could not get advice at a time to suit you	**14.5**	**12**	**22.2**	**19**	**19.0**	**31**
	You did not understand the advice you were given	**19.2**	**12**	**20.2**	**18**	**19.8**	**30**
	There were so many advisers available you didn't know which	**12.2**	**11**	**15.7**	**21**	**14.2**	**32**
	Asked advice from several people - gave diff answers	**16.5**	**12**	**17.6**	**18**	**17.1**	**30**
	You got advice but you didn't know whether to trust it or not	**8.6**	**12**	**9.1**	**15**	**8.9**	**27**
	You followed the advice you were given and later regretted it	**10.9**	**8**	**1.1**	**4**	**5.2**	**12**
Multiple response table							
Q81 In the last 12 months have you asked a financial professional for financial advice in relation to any of the following	Savings or investments	**13.9**	**184**	**12.7**	**197**	**13.3**	**381**
	Taking out a mortgage or a loan	**1.6**	**27**	**1.5**	**30**	**1.5**	**57**
	Insurance of any type	**8.5**	**110**	**8.1**	**119**	**8.3**	**229**
	Tax planning	**3.4**	**49**	**3.8**	**56**	**3.6**	**105**
	Managing credit or debt	**5.2**	**59**	**4.0**	**55**	**4.6**	**114**
	None of the above	**76.7**	**957**	**78.4**	**1295**	**77.6**	**2252**
	Don't know	**3.0**	**33**	**3.2**	**44**	**3.1**	**77**
	Refused	**.3**	**9**	**.8**	**19**	**.6**	**28**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q82 Thinking about the professional you have used most often for financial advice, was this an...?	Independent Financial Adviser	**27.2**	**78**	**27.4**	**79**	**27.3**	**157**
	Manager or adviser at a bank or building society	**32.6**	**80**	**33.2**	**95**	**32.9**	**175**
	Manager or adviser at an insurance company	**21.5**	**55**	**22.2**	**57**	**21.8**	**112**
	Accountant	**10.0**	**21**	**9.2**	**25**	**9.6**	**46**
	Other	**7.9**	**19**	**5.8**	**13**	**6.9**	**32**
	Don't know	**.6**	**3**	**1.9**	**5**	**1.2**	**8**
	Refused	**.2**	**1**	**.4**	**2**	**.3**	**3**
	Total	**100.0**	**257**	**100.0**	**276**	**100.0**	**533**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q83 Did you pay for (any of) this advice or was it entirely free?	Paid for advice	**10.7**	**34**	**13.3**	**35**	**11.9**	**69**
	Entirely free	**84.1**	**218**	**82.6**	**235**	**83.4**	**453**
	Don't know	**4.5**	**11**	**3.5**	**10**	**4.0**	**21**
	Refused	**.8**	**2**	**.7**	**3**	**.7**	**5**
	Total	**100.0**	**265**	**100.0**	**283**	**100.0**	**548**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q84 Thinking about the last time you tried to get good financial advice; do you think any of the following statements apply to your experience	You felt that the adviser understood your needs	**25.2**	**287**	**21.9**	**317**	**23.5**	**604**
	You got the advice that you needed	**31.2**	**372**	**26.0**	**403**	**28.5**	**775**
	Able to understand exactly what adviser was recommending	**13.2**	**159**	**12.8**	**203**	**13.0**	**362**
	The adviser behaved professionally	**9.0**	**123**	**9.1**	**137**	**9.1**	**260**
	Don't know	**31.7**	**358**	**36.0**	**522**	**34.0**	**880**
	Refused	**5.0**	**65**	**5.4**	**92**	**5.2**	**157**
Multiple response table							
Q85 In the last 12 months, have you asked friends or family for financial advice in relation to any of the following	Savings or investments	**20.8**	**251**	**14.9**	**244**	**17.7**	**495**
	Taking out a home loan	**2.8**	**39**	**2.3**	**35**	**2.6**	**74**
	Taking out a loan or credit agreement	**3.2**	**44**	**2.5**	**52**	**2.9**	**96**
	Insurance of any type	**6.6**	**87**	**7.0**	**111**	**6.8**	**198**
	Tax	**4.0**	**60**	**2.9**	**42**	**3.4**	**102**
	Managing credit or debt	**7.4**	**76**	**5.3**	**76**	**6.3**	**152**
	None of the above	**66.4**	**854**	**72.0**	**1207**	**69.4**	**2061**
	Don't know	**2.5**	**28**	**4.0**	**50**	**3.3**	**78**
	Refused	**1.3**	**18**	**1.1**	**22**	**1.2**	**40**

2.5.2. Trust in sources of advice

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q86 The extent to which you would trust or distrust the ff to provide good financial advice:Independent broker or financial advisor	Strongly trust	**11.7**	**161**	**12.3**	**209**	**12.0**	**370**
	Trust	**43.4**	**522**	**44.5**	**685**	**44.0**	**1207**
	Neither trust nor distrust	**16.2**	**226**	**15.2**	**260**	**15.7**	**486**
	Distrust	**14.3**	**187**	**15.5**	**258**	**14.9**	**445**
	Strongly distrust	**5.7**	**68**	**2.3**	**52**	**3.9**	**120**
	Do not know	**8.8**	**104**	**10.1**	**173**	**9.5**	**277**
	Total	**100.0**	**1268**	**100.0**	**1637**	**100.0**	**2905**
Q87 The extent to which you would trust or distrust the ff to provide good financial advice:Insurance company	Strongly trust	**13.1**	**155**	**14.2**	**237**	**13.7**	**392**
	Trust	**43.4**	**524**	**39.2**	**622**	**41.2**	**1146**
	Neither trust nor distrust	**19.5**	**259**	**21.1**	**360**	**20.3**	**619**
	Distrust	**13.0**	**183**	**14.8**	**241**	**13.9**	**424**
	Strongly distrust	**5.3**	**63**	**3.5**	**62**	**4.4**	**125**
	Do not know	**5.7**	**83**	**7.2**	**120**	**6.5**	**203**
	Total	**100.0**	**1267**	**100.0**	**1642**	**100.0**	**2909**
Q88 The extent to which you would trust or distrust the ff to provide good financial advice:Bank or banker	Strongly trust	**24.5**	**317**	**26.9**	**426**	**25.7**	**743**
	Trust	**52.1**	**627**	**48.3**	**788**	**50.1**	**1415**
	Neither trust nor distrust	**11.5**	**165**	**12.2**	**200**	**11.9**	**365**
	Distrust	**5.7**	**74**	**5.9**	**107**	**5.8**	**181**
	Strongly distrust	**2.6**	**34**	**2.3**	**40**	**2.5**	**74**
	Do not know	**3.6**	**42**	**4.4**	**75**	**4.0**	**117**
	Total	**100.0**	**1259**	**100.0**	**1636**	**100.0**	**2895**
Q89 The extent to which you would trust or distrust the ff to provide good financial advice:Government	Strongly trust	**9.0**	**112**	**11.0**	**185**	**10.0**	**297**
	Trust	**31.7**	**351**	**32.0**	**480**	**31.8**	**831**
	Neither trust nor distrust	**24.4**	**269**	**21.9**	**342**	**23.1**	**611**
	Distrust	**23.8**	**326**	**22.1**	**369**	**22.9**	**695**
	Strongly distrust	**7.7**	**135**	**8.9**	**171**	**8.3**	**306**
	Do not know	**3.6**	**50**	**4.1**	**74**	**3.8**	**124**
	Total	**100.0**	**1243**	**100.0**	**1621**	**100.0**	**2864**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q90 The extent to which you would trust or distrust the ff to provide good financial advice:Informal associations like stokvels	Strongly trust	**3.7**	**46**	**7.6**	**128**	**5.8**	**174**
	Trust	**26.2**	**260**	**26.7**	**398**	**26.4**	**658**
	Neither trust nor distrust	**20.8**	**251**	**22.4**	**330**	**21.6**	**581**
	Distrust	**27.8**	**370**	**24.2**	**401**	**25.9**	**771**
	Strongly distrust	**14.8**	**216**	**12.5**	**216**	**13.6**	**432**
	Do not know	**6.7**	**117**	**6.6**	**155**	**6.7**	**272**
	Total	**100.0**	**1260**	**100.0**	**1628**	**100.0**	**2888**
Q91 The extent to which you would trust or distrust the ff to provide good financial advice:Friends and Family	Strongly trust	**25.7**	**297**	**26.2**	**402**	**26.0**	**699**
	Trust	**45.8**	**589**	**45.1**	**742**	**45.4**	**1331**
	Neither trust nor distrust	**16.2**	**212**	**16.7**	**290**	**16.5**	**502**
	Distrust	**8.0**	**112**	**7.1**	**118**	**7.5**	**230**
	Strongly distrust	**2.4**	**29**	**3.2**	**58**	**2.9**	**87**
	Do not know	**1.8**	**27**	**1.7**	**34**	**1.7**	**61**
	Total	**100.0**	**1266**	**100.0**	**1644**	**100.0**	**2910**
Q92 The extent to which you would trust or distrust the ff to provide good financial advice:An employer or work colleague	Strongly trust	**5.8**	**80**	**4.5**	**90**	**5.1**	**170**
	Trust	**33.3**	**412**	**29.7**	**491**	**31.4**	**903**
	Neither trust nor distrust	**29.9**	**361**	**28.4**	**430**	**29.1**	**791**
	Distrust	**15.4**	**200**	**13.7**	**225**	**14.5**	**425**
	Strongly distrust	**6.5**	**86**	**6.6**	**111**	**6.5**	**197**
	Do not know	**9.1**	**114**	**17.1**	**280**	**13.3**	**394**
	Total	**100.0**	**1253**	**100.0**	**1627**	**100.0**	**2880**
Q93 The extent to which you would trust or distrust the ff to provide good financial advice:Church	Strongly trust	**20.5**	**251**	**23.9**	**392**	**22.2**	**643**
	Trust	**43.1**	**516**	**43.3**	**686**	**43.2**	**1202**
	Neither trust nor distrust	**17.7**	**215**	**14.9**	**233**	**16.2**	**448**
	Distrust	**7.7**	**105**	**9.1**	**144**	**8.4**	**249**
	Strongly distrust	**4.9**	**70**	**3.0**	**63**	**3.9**	**133**
	Do not know	**6.2**	**105**	**5.8**	**113**	**6.0**	**218**
	Total	**100.0**	**1262**	**100.0**	**1631**	**100.0**	**2893**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q94 The extent to which you would trust or distrust the ff to provide good financial advice:Someone in community with good education	Strongly trust	**8.8**	**98**	**9.3**	**146**	**9.1**	**244**
	Trust	**32.8**	**416**	**33.0**	**524**	**32.9**	**940**
	Neither trust nor distrust	**26.7**	**340**	**25.8**	**427**	**26.2**	**767**
	Distrust	**18.6**	**234**	**20.3**	**323**	**19.5**	**557**
	Strongly distrust	**8.1**	**96**	**7.3**	**127**	**7.6**	**223**
	Do not know	**5.1**	**77**	**4.4**	**91**	**4.7**	**168**
	Total	**100.0**	**1261**	**100.0**	**1638**	**100.0**	**2899**
Q95 The extent to which you would trust or distrust the ff to provide good financial advice:TV or radio advertisement	Strongly trust	**8.8**	**99**	**9.6**	**146**	**9.2**	**245**
	Trust	**35.8**	**433**	**34.9**	**548**	**35.4**	**981**
	Neither trust nor distrust	**26.2**	**342**	**28.6**	**466**	**27.4**	**808**
	Distrust	**18.9**	**258**	**16.4**	**299**	**17.6**	**557**
	Strongly distrust	**5.6**	**65**	**5.3**	**94**	**5.4**	**159**
	Do not know	**4.7**	**63**	**5.2**	**89**	**5.0**	**152**
	Total	**100.0**	**1260**	**100.0**	**1642**	**100.0**	**2902**
Q96 The extent to which you would trust or distrust the ff to provide good financial advice:Newspaper	Strongly trust	**7.1**	**77**	**7.2**	**119**	**7.1**	**196**
	Trust	**35.4**	**434**	**32.3**	**515**	**33.7**	**949**
	Neither trust nor distrust	**26.2**	**352**	**28.1**	**477**	**27.2**	**829**
	Distrust	**20.7**	**259**	**21.0**	**339**	**20.8**	**598**
	Strongly distrust	**5.6**	**71**	**5.8**	**96**	**5.7**	**167**
	Do not know	**5.0**	**70**	**5.8**	**97**	**5.4**	**167**
	Total	**100.0**	**1263**	**100.0**	**1643**	**100.0**	**2906**
Q97 The extent to which you would trust or distrust the ff to provide good financial advice:A moneylender or mashonisa	Strongly trust	**1.3**	**17**	**1.1**	**22**	**1.2**	**39**
	Trust	**7.8**	**83**	**10.4**	**179**	**9.2**	**262**
	Neither trust nor distrust	**14.7**	**190**	**15.5**	**225**	**15.1**	**415**
	Distrust	**27.2**	**367**	**26.9**	**445**	**27.0**	**812**
	Strongly distrust	**40.9**	**483**	**38.7**	**613**	**39.7**	**1096**
	Do not know	**8.2**	**121**	**7.3**	**153**	**7.7**	**274**
	Total	**100.0**	**1261**	**100.0**	**1637**	**100.0**	**2898**

2.5.3. Making decisions

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q98 How much do you agree or disagree?:I've got a clear idea of the sorts of financial products/services that I need	Totally agree	15.2	205	14.5	236	14.8	441
	Tend to agree	31.7	410	26.0	457	28.7	867
	Tend to disagree	17.2	217	19.3	311	18.3	528
	Totally disagree	17.4	222	17.7	297	17.5	519
	Don't know	2.3	31	3.6	51	3.0	82
	Not applicable	16.1	184	18.7	286	17.5	470
	Refuse	.0	1	.2	7	.1	8
	Total	100.0	1270	100.0	1645	100.0	2915
Q99 How much do you agree or disagree?:I always research my choices thoroughly before making any decisions	Totally agree	23.9	306	22.1	359	23.0	665
	Tend to agree	34.4	435	29.3	504	31.7	939
	Tend to disagree	13.6	187	15.8	246	14.8	433
	Totally disagree	9.9	128	10.0	183	10.0	311
	Don't know	1.6	22	3.2	52	2.4	74
	Not applicable	16.5	190	19.3	294	18.0	484
	Refuse	.1	2	.2	6	.1	8
	Total	100.0	1270	100.0	1644	100.0	2914

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q100 In the last 12 months, have you made a decision about any of the following that you later regretted	Savings or investments	9.3	106	9.7	130	9.5	236
	Taking out a home loan	1.7	22	1.4	28	1.5	50
	Taking out a loan or credit agreement	4.0	54	3.9	56	3.9	110
	Insurance of any type	3.5	41	2.6	42	3.0	83
	Tax	2.5	27	1.7	25	2.1	52
	Managing credit or debt	3.5	40	4.1	51	3.8	91
	None of the above	83.0	1060	81.0	1364	82.0	2424
	Don't know	2.2	22	4.3	55	3.3	77
	Refused	.4	8	.7	13	.5	21

2.6. Getting Financial Help

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q101 How confident are you that you know how to make an effective complaint against a bank or financial institution?	Very confident	21.9	305	16.7	291	19.2	596
	Fairly confident	27.8	358	28.4	475	28.1	833
	Not very confident	16.7	196	15.4	248	16.0	444
	Not at all confident	22.2	280	26.6	417	24.5	697
	Don't know	11.3	124	11.9	184	11.6	308
	Refused	.1	4	.9	19	.5	23
	Total	100.0	1267	100.0	1634	100.0	2901
Q102 Last five years-have you discovered that you had been paying for a financial product that was unsuitable?	Yes	5.4	75	5.1	87	5.2	162
	No	86.5	1107	89.3	1465	88.0	2572
	Do not know	7.1	71	4.4	73	5.7	144
	Refused to answer	1.0	15	1.2	18	1.1	33
	Total	100.0	1268	100.0	1643	100.0	2911
Q103 What type of product was that?	Bank account or a card linked to a bank account	2.7	6	19.7	16	11.3	22
	Home loan	9.2	4	4.6	5	6.9	9
	Private pension, provident fund or retirement annuity	.0	0	.3	1	.1	1
	Government grant	3.8	1	5.2	2	4.5	3
	Investment or savings policy	5.2	6	5.9	6	5.6	12
	Stokvel or umgalelo or savings club	8.0	3	8.5	4	8.3	7
	Credit card	8.1	9	11.3	6	9.7	15
	Store card or account	14.4	8	14.4	10	14.4	18
	Vehicle or car finance	2.8	5	1.4	2	2.1	7
	Loan from a bank or other formal institution	6.7	6	2.9	2	4.8	8
	Loan from a mashonisa, stokvel or spaza shop	11.6	5	3.1	2	7.3	7
	Life insurance or life cover	3.0	4	.9	4	2.0	8
	Funeral policy with a formal institution -bank, insurance co	5.3	2	10.8	5	8.0	7
	Informal burial society	.5	1	2.5	3	1.5	4
	Medical aid or hospital plan	6.2	3	.9	1	3.5	4
	Household content insurance	1.8	2	.6	1	1.2	3
	Other	9.1	5	6.2	5	7.7	10
	Don't know	.0	0	1.0	1	.5	1
	Refused	1.5	1	.0	0	.7	1
	Total	100.0	71	100.0	76	100.0	147

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q104 Did you complain to the company or person that sold you the product?	Yes	**72.0**	**55**	**58.7**	**59**	**65.2**	**114**
	No	**28.0**	**22**	**41.3**	**27**	**34.8**	**49**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**77**	**100.0**	**86**	**100.0**	**163**
Q105 Did you manage to resolve the problem with them?	Yes	**80.5**	**40**	**74.9**	**42**	**77.9**	**82**
	No	**19.5**	**15**	**23.6**	**15**	**21.4**	**30**
	Do not know	**.0**	**0**	**1.5**	**1**	**.7**	**1**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**55**	**100.0**	**58**	**100.0**	**113**
Q106 Did you take up the complaint with anyone else?	Yes	**31.4**	**18**	**30.8**	**24**	**31.1**	**42**
	No	**68.6**	**59**	**68.6**	**59**	**68.6**	**118**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Refused to answer	**.0**	**0**	**.6**	**1**	**.3**	**1**
	Total	**100.0**	**77**	**100.0**	**84**	**100.0**	**161**
'Q107 Who did you take up the complaint regarding a financial product with	Provincial Consumer Affairs Office	**.0**	**0**	**24.9**	**4**	**12.3**	**4**
	The Ombudsman for Banking Services -OBSSA	**37.6**	**5**	**31.7**	**6**	**34.7**	**11**
	The Banking Association of South Africa	**8.6**	**2**	**.0**	**0**	**4.4**	**2**
	The Ombudsman For Long Term Insurance	**.0**	**0**	**21.1**	**3**	**10.4**	**3**
	The Ombudsman For Short Term Insurance -OSTI	**.0**	**0**	**3.7**	**1**	**1.8**	**1**
	The Pension Fund Adjudicator	**11.0**	**1**	**.0**	**0**	**5.6**	**1**
	National Credit Regulator -NCR	**38.3**	**5**	**12.3**	**2**	**25.5**	**7**
	Credit Information Ombud	**.0**	**0**	**3.5**	**1**	**1.7**	**1**
	Consumer Affairs Committee, Department of Trade & Industry	**.0**	**0**	**.0**	**0**	**.0**	**0**
	The Office of Consumer Protection -OCP	**46.9**	**9**	**38.0**	**6**	**42.5**	**15**
	Office of the Ombud for Financial Services Providers -FAIS O	**.0**	**0**	**17.1**	**4**	**8.4**	**4**
	Financial Services Board -FSB	**10.0**	**2**	**.0**	**0**	**5.0**	**2**
	A lawyer	**5.8**	**3**	**15.7**	**7**	**10.7**	**10**
	Small claims court	**4.8**	**1**	**.8**	**1**	**2.8**	**2**
	Citizens Advice Bureau	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Other	**13.2**	**1**	**.5**	**1**	**7.0**	**2**
	Don't know	**.0**	**0**	**2.9**	**1**	**1.4**	**1**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**

2.7. Financial Knowledge and Understanding

2.7.1. OECD INFE standard knowledge questions

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q108 Imagine that five friends are given a gift of R1,000. If the friends have to share money equally how much does each one get?	Correct answer					85.1	
	Incorrect answer					3.6	
	Irrelevant answer					1.3	
	Do not know					9.0	
	Refused to answer					1.0	
	Total					100.0	
Q109 Now imagine that the brothers have to wait for one year to get their share of the R1,000. In one year's time will they will be able to buy:	More with their share of the money than they could today	13.1	149	11.4	182	12.2	331
	The same amount	20.5	223	21.8	318	21.2	541
	Or, less than they could buy today	22.7	296	23.5	368	23.1	664
	It depends on inflation	15.3	180	14.7	217	15.0	397
	It depends on the types of things that they want to buy	10.9	120	9.9	144	10.4	264
	Irrelevant answer	2.4	34	3.1	45	2.8	79
	Don't know	14.3	160	14.8	220	14.6	380
	Refused	.8	10	.8	13	.8	23
	Total	100.0	1172	100.0	1507	100.0	2679
Q110 You lend R25 to a friend one evening and he gives you R25 back the next day. How much interest has he paid on this loan?	Correct answer					64.3	
	Incorrect answer					19.5	
	Irrelevant answer					3.1	
	Do not know					11.6	
	Refused to answer					1.6	
	Total					100.0	

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q111 Suppose you put R100 into a savings account with a guaranteed interest rate of 2% per year. How much would be in the account	Correct answer					**49.0**	
	Incorrect answer					**15.1**	
	Irrelevant answer					**3.5**	
	Do not know					**30.5**	
	Refused to answer					**2.0**	
	Total					**100.0**	

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q112 And how much would be in the account at the end of five years	More than R110	**42.1**	**528**	**36.5**	**622**	**39.2**	**1150**
	Exactly R110	**21.6**	**269**	**20.5**	**333**	**21.0**	**602**
	Less than R110	**3.2**	**53**	**5.6**	**90**	**4.5**	**143**
	Or is it impossible to tell from the information given	**4.4**	**51**	**3.7**	**64**	**4.0**	**115**
	Irrelevant answer	**3.8**	**45**	**3.6**	**63**	**3.7**	**108**
	Don't know	**23.1**	**298**	**29.0**	**456**	**26.2**	**754**
	Refuse	**1.7**	**21**	**1.1**	**17**	**1.4**	**38**
	Total	**100.0**	**1265**	**100.0**	**1645**	**100.0**	**2910**
Q113 Do you think the ff statements are true or false:If someone offers you the chance to make a lot of money it is likely to lose a lot of money	True	**71.6**	**909**	**70.5**	**1153**	**71.0**	**2062**
	False	**21.5**	**267**	**22.2**	**361**	**21.9**	**628**
	Do not know	**6.9**	**92**	**6.9**	**126**	**6.9**	**218**
	Refused	**.0**	**1**	**.3**	**5**	**.2**	**6**
	Total	**100.0**	**1269**	**100.0**	**1645**	**100.0**	**2914**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q114 Do you think the ff statements are true or false:High inflation means that the cost of living is increasing rapidly	True	**81.6**	**1033**	**78.5**	**1297**	**80.0**	**2330**
	False	**10.4**	**123**	**10.5**	**170**	**10.5**	**293**
	Do not know	**7.6**	**108**	**10.4**	**168**	**9.0**	**276**
	Refused	**.4**	**4**	**.6**	**9**	**.5**	**13**
	Total	**100.0**	**1268**	**100.0**	**1644**	**100.0**	**2912**
Q115 Do you think the ff statements are true or false:It is less likely that you will lose all of your money if you save in more than one place	True	**44.8**	**599**	**47.0**	**789**	**45.9**	**1388**
	False	**45.6**	**537**	**42.2**	**665**	**43.8**	**1202**
	Do not know	**9.6**	**129**	**10.4**	**178**	**10.0**	**307**
	Refused	**.0**	**1**	**.3**	**5**	**.2**	**6**
	Total	**100.0**	**1266**	**100.0**	**1637**	**100.0**	**2903**

2.7.2. Self-rated knowledge

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q116 How would you rate your level of financial knowledge on a scale of 1 to 5 where 1 is: Not at all knowledgeable, 5: Very knowledgeable	Not at all knowledgeable	**12.5**	**146**	**16.0**	**239**	**14.3**	**385**
	2	**17.1**	**210**	**19.0**	**312**	**18.1**	**522**
	3	**27.8**	**357**	**25.6**	**425**	**26.6**	**782**
	4	**23.8**	**318**	**23.3**	**403**	**23.6**	**721**
	Very knowledgeable	**17.5**	**221**	**14.0**	**231**	**15.6**	**452**
	Don't know	**1.3**	**17**	**2.1**	**34**	**1.7**	**51**
	Refused	**.0**	**0**	**.0**	**1**	**.0**	**1**
	Total	**100.0**	**1269**	**100.0**	**1645**	**100.0**	**2914**
Q117 How would you rate yourself on each of the following areas of financial management...?:keeping track of your money	Not good at all	**11.7**	**126**	**13.6**	**191**	**12.7**	**317**
	2	**15.6**	**188**	**16.2**	**261**	**15.9**	**449**
	3	**21.8**	**282**	**20.6**	**351**	**21.2**	**633**
	4	**21.8**	**299**	**22.0**	**368**	**21.9**	**667**
	Very good	**26.6**	**350**	**24.7**	**436**	**25.6**	**786**
	Don't know	**2.2**	**20**	**2.5**	**30**	**2.3**	**50**
	Refused	**.2**	**4**	**.4**	**8**	**.3**	**12**
	Total	**100.0**	**1269**	**100.0**	**1645**	**100.0**	**2914**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q118 How would you rate yourself on each of the following areas of financial management...?:making ends meet	Not good at all	**12.2**	**132**	**13.2**	**179**	**12.7**	**311**
	2	**17.5**	**197**	**15.8**	**255**	**16.6**	**452**
	3	**24.1**	**311**	**25.6**	**415**	**24.9**	**726**
	4	**21.6**	**289**	**22.8**	**404**	**22.2**	**693**
	Very good	**22.1**	**306**	**19.4**	**348**	**20.7**	**654**
	Don't know	**2.4**	**25**	**2.5**	**30**	**2.5**	**55**
	Refused	**.1**	**3**	**.8**	**9**	**.5**	**12**
	Total	**100.0**	**1263**	**100.0**	**1640**	**100.0**	**2903**
Q119 How would you rate yourself on each of the following areas of financial management...?:shopping around to get best fin products	Not good at all	**21.3**	**252**	**24.2**	**351**	**22.8**	**603**
	2	**16.7**	**202**	**15.4**	**258**	**16.0**	**460**
	3	**22.6**	**284**	**19.8**	**339**	**21.1**	**623**
	4	**16.2**	**232**	**18.1**	**315**	**17.2**	**547**
	Very good	**16.8**	**221**	**13.3**	**235**	**15.0**	**456**
	Don't know	**6.3**	**72**	**8.8**	**136**	**7.6**	**208**
	Refused	**.2**	**4**	**.4**	**10**	**.3**	**14**
	Total	**100.0**	**1267**	**100.0**	**1644**	**100.0**	**2911**
Q120 How would you rate yourself on each of the following areas of financial management...?:staying informed about financial issues	Not good at all	**19.6**	**252**	**25.4**	**390**	**22.7**	**642**
	2	**17.7**	**207**	**18.2**	**290**	**18.0**	**497**
	3	**21.7**	**274**	**19.5**	**322**	**20.5**	**596**
	4	**18.6**	**251**	**16.1**	**282**	**17.3**	**533**
	Very good	**18.4**	**233**	**15.3**	**271**	**16.8**	**504**
	Don't know	**3.7**	**43**	**5.1**	**82**	**4.5**	**125**
	Refused	**.3**	**5**	**.4**	**9**	**.3**	**14**
	Total	**100.0**	**1265**	**100.0**	**1646**	**100.0**	**2911**

2.7.3. Following financial news and indicators

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q121 Do you personally keep an eye on financial matters, such as changes in	House prices	**15.6**	**233**	**12.9**	**260**	**14.2**	**493**
	The stock market	**12.3**	**158**	**8.1**	**124**	**10.1**	**282**
	Exchange rates	**12.3**	**175**	**6.8**	**125**	**9.4**	**300**
	Interest rates	**16.8**	**244**	**11.3**	**205**	**13.9**	**449**
	Inflation	**21.1**	**267**	**15.2**	**247**	**18.0**	**514**
	Tax rates	**13.4**	**170**	**8.7**	**153**	**11.0**	**323**
	The job market	**19.8**	**220**	**14.2**	**208**	**16.9**	**428**
	Government grants	**10.3**	**131**	**19.0**	**279**	**14.9**	**410**
	Private pension plans	**5.4**	**70**	**5.2**	**90**	**5.3**	**160**
	Do not keep an eye on any of these products	**53.6**	**660**	**54.9**	**905**	**54.3**	**1565**
	Don't know	**2.1**	**29**	**1.9**	**33**	**2.0**	**62**
	Refused	**.4**	**7**	**.8**	**16**	**.6**	**23**

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q122 How do you tend to monitor the things you have mentioned - multiple response table	General newspapers	**63.7**	**346**	**55.9**	**363**	**59.7**	**709**
	Financial or business pages in newspapers	**21.6**	**138**	**19.3**	**142**	**20.4**	**280**
	Financial magazines -Financial Mail, The Economist	**11.6**	**64**	**6.7**	**53**	**9.1**	**117**
	Radio and television business and financial programming	**63.0**	**342**	**65.4**	**447**	**64.2**	**789**
	Internet	**14.6**	**105**	**14.4**	**108**	**14.5**	**213**
	Financial advisor	**16.2**	**89**	**11.3**	**87**	**13.7**	**176**
	Other	**1.2**	**4**	**2.3**	**17**	**1.8**	**21**
	Don't know	**.3**	**2**	**1.3**	**8**	**.8**	**10**
	Refused	**.2**	**1**	**.1**	**2**	**.1**	**3**

2.7.4. Experimental questions

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q123 To what extent you agree:If you have a loan at a furniture shop, you should try and pay it off as fast as possible	Strongly agree	**38.6**	**483**	**39.1**	**668**	**38.9**	**1151**
	Agree	**48.7**	**630**	**47.9**	**770**	**48.3**	**1400**
	Neither nor	**4.4**	**58**	**3.4**	**61**	**3.9**	**119**
	Disagree	**3.9**	**43**	**4.2**	**67**	**4.1**	**110**
	Strongly disagree	**1.1**	**15**	**1.0**	**11**	**1.1**	**26**
	Don't know	**3.2**	**39**	**4.4**	**63**	**3.8**	**102**
	Total	**100.0**	**1268**	**100.0**	**1640**	**100.0**	**2908**
Q124 To what extent you agree:If you have savings, it is a good thing if interest rates goes up	Strongly agree	**31.0**	**395**	**29.0**	**495**	**29.9**	**890**
	Agree	**40.1**	**516**	**37.9**	**613**	**39.0**	**1129**
	Neither nor	**9.8**	**130**	**10.7**	**166**	**10.3**	**296**
	Disagree	**9.0**	**102**	**9.9**	**152**	**9.5**	**254**
	Strongly disagree	**3.1**	**38**	**3.1**	**52**	**3.1**	**90**
	Don't know	**7.1**	**87**	**9.4**	**159**	**8.3**	**246**
	Total	**100.0**	**1268**	**100.0**	**1637**	**100.0**	**2905**
Q125 To what extent you agree:The earlier you start saving for retirement, the better	Strongly agree	**51.0**	**634**	**48.8**	**801**	**49.8**	**1435**
	Agree	**35.6**	**463**	**36.4**	**610**	**36.1**	**1073**
	Neither nor	**7.8**	**98**	**6.8**	**109**	**7.3**	**207**
	Disagree	**2.3**	**27**	**4.3**	**62**	**3.3**	**89**
	Strongly disagree	**.4**	**4**	**.2**	**4**	**.3**	**8**
	Don't know	**2.9**	**40**	**3.4**	**50**	**3.2**	**90**
	Total	**100.0**	**1266**	**100.0**	**1636**	**100.0**	**2902**
Q126 To what extent you agree:If you have a bank loan, and interest rates goes up, you will be paying more	Strongly agree	**31.4**	**392**	**30.1**	**507**	**30.7**	**899**
	Agree	**45.4**	**563**	**42.2**	**673**	**43.7**	**1236**
	Neither nor	**8.6**	**117**	**10.9**	**171**	**9.8**	**288**
	Disagree	**5.9**	**73**	**5.0**	**88**	**5.4**	**161**
	Strongly disagree	**1.0**	**16**	**1.1**	**24**	**1.1**	**40**
	Don't know	**7.6**	**105**	**10.7**	**175**	**9.2**	**280**
	Total	**100.0**	**1266**	**100.0**	**1638**	**100.0**	**2904**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q127 To what extent you agree:Buying property is a very risky investment	Strongly agree	**10.9**	**138**	**8.9**	**164**	**9.9**	**302**
	Agree	**15.6**	**215**	**19.5**	**318**	**17.7**	**533**
	Neither nor	**18.6**	**232**	**19.2**	**310**	**18.9**	**542**
	Disagree	**31.4**	**370**	**25.5**	**402**	**28.3**	**772**
	Strongly disagree	**14.4**	**182**	**14.5**	**229**	**14.4**	**411**
	Don't know	**9.1**	**126**	**12.5**	**211**	**10.8**	**337**
	Total	**100.0**	**1263**	**100.0**	**1634**	**100.0**	**2897**
Q128 To what extent you agree:If inflation goes up, food prices will go up	Strongly agree	**40.8**	**501**	**38.2**	**632**	**39.4**	**1133**
	Agree	**41.6**	**533**	**41.9**	**665**	**41.7**	**1198**
	Neither nor	**6.8**	**91**	**7.5**	**139**	**7.2**	**230**
	Disagree	**3.5**	**44**	**3.1**	**49**	**3.3**	**93**
	Strongly disagree	**.9**	**10**	**.7**	**9**	**.8**	**19**
	Don't know	**6.4**	**83**	**8.5**	**137**	**7.5**	**220**
	Total	**100.0**	**1262**	**100.0**	**1631**	**100.0**	**2893**
Q129 To what extent you agree:The more money you earn, the more tax you pay	Strongly agree	**43.9**	**532**	**35.6**	**604**	**39.5**	**1136**
	Agree	**38.3**	**497**	**42.4**	**670**	**40.5**	**1167**
	Neither nor	**7.0**	**96**	**8.4**	**135**	**7.7**	**231**
	Disagree	**1.8**	**31**	**2.7**	**47**	**2.3**	**78**
	Strongly disagree	**1.7**	**12**	**.8**	**13**	**1.2**	**25**
	Don't know	**7.4**	**98**	**10.0**	**167**	**8.7**	**265**
	Total	**100.0**	**1266**	**100.0**	**1636**	**100.0**	**2902**
Q130 When thinking about making a financial investment, how willing are you to take risks?	Not at all willing	**10.6**	**170**	**14.4**	**247**	**12.6**	**417**
	Not very willing	**19.5**	**259**	**20.6**	**363**	**20.0**	**622**
	Neither willing nor unwilling	**15.0**	**172**	**11.6**	**189**	**13.2**	**361**
	Willing	**25.2**	**313**	**24.2**	**373**	**24.7**	**686**
	Very willing	**12.8**	**150**	**11.5**	**191**	**12.1**	**341**
	Don't know	**2.5**	**37**	**4.0**	**60**	**3.3**	**97**
	Not applicable -no financial investments	**14.2**	**160**	**13.4**	**206**	**13.8**	**366**
	Refused	**.3**	**2**	**.4**	**8**	**.3**	**10**
	Total	**100.0**	**1263**	**100.0**	**1637**	**100.0**	**2900**

2.7.5. Money attitudes scale

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q131 How well each of the following statements applies to you:I purchase things because I know they will impress others	Always	6.5	71	7.0	100	6.8	171
	Very often	6.5	76	7.3	117	6.9	193
	Fairly often	7.6	81	7.1	95	7.3	176
	Some-times	11.6	128	9.5	132	10.5	260
	A few times	4.6	62	5.9	99	5.3	161
	Hardly ever	14.7	200	15.5	247	15.1	447
	Never	48.4	651	47.7	848	48.0	1499
	Total	100.0	1269	100.0	1638	100.0	2907
Q132 How well each of the following statements applies to you:People I know tell me that I place too much emphasis on money as sign of success	Always	5.2	54	4.3	67	4.7	121
	Very often	7.7	93	7.5	110	7.6	203
	Fairly often	10.6	124	11.8	181	11.2	305
	Some-times	16.4	187	15.5	237	15.9	424
	A few times	7.6	100	7.4	131	7.5	231
	Hardly ever	15.2	185	15.6	251	15.4	436
	Never	37.2	525	37.9	660	37.6	1185
	Total	100.0	1268	100.0	1637	100.0	2905
Q133 How well each of the following statements applies to you:I put money aside on a regular basis for the future	Always	14.5	189	14.2	226	14.4	415
	Very often	13.7	183	11.9	205	12.7	388
	Fairly often	9.6	132	8.3	142	8.9	274
	Some-times	15.4	191	15.4	237	15.4	428
	A few times	8.1	100	7.3	138	7.7	238
	Hardly ever	13.1	151	12.5	213	12.8	364
	Never	25.6	320	30.4	475	28.1	795
	Total	100.0	1266	100.0	1636	100.0	2902
Q134 How well each of the following statements applies to you:I do financial planning for the future	Always	15.3	203	14.3	242	14.8	445
	Very often	14.0	171	12.5	203	13.2	374
	Fairly often	8.7	128	9.5	172	9.1	300
	Some-times	13.8	177	11.9	184	12.8	361
	A few times	8.3	104	7.6	118	7.9	222
	Hardly ever	13.1	157	14.7	236	13.9	393
	Never	26.8	320	29.5	469	28.3	789
	Total	100.0	1260	100.0	1624	100.0	2884

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q135 How well each of the following statements applies to you:I argue or complain about the cost of things I buy	Always	**15.5**	**168**	**13.8**	**233**	**14.6**	**401**
	Very often	**16.9**	**223**	**18.3**	**276**	**17.7**	**499**
	Fairly often	**11.1**	**149**	**12.5**	**197**	**11.8**	**346**
	Some-times	**23.0**	**278**	**21.0**	**336**	**21.9**	**614**
	A few times	**9.0**	**116**	**10.3**	**163**	**9.7**	**279**
	Hardly ever	**8.0**	**114**	**8.5**	**155**	**8.3**	**269**
	Never	**16.4**	**209**	**15.6**	**269**	**16.0**	**478**
	Total	**100.0**	**1257**	**100.0**	**1629**	**100.0**	**2886**
Q136 How well each of the following statements applies to you:I hesitate to spend money, even on necessities	Always	**6.8**	**78**	**8.4**	**132**	**7.6**	**210**
	Very often	**11.9**	**178**	**14.8**	**232**	**13.4**	**410**
	Fairly often	**11.9**	**154**	**11.4**	**208**	**11.6**	**362**
	Some-times	**19.6**	**242**	**19.9**	**323**	**19.8**	**565**
	A few times	**12.3**	**146**	**11.5**	**184**	**11.9**	**330**
	Hardly ever	**13.3**	**174**	**12.4**	**198**	**12.8**	**372**
	Never	**24.2**	**285**	**21.6**	**346**	**22.9**	**631**
	Total	**100.0**	**1257**	**100.0**	**1623**	**100.0**	**2880**
Q137 How well each of the following statements applies to you:I show worrisome behaviour when it comes to money	Always	**13.0**	**161**	**15.4**	**252**	**14.3**	**413**
	Very often	**18.2**	**238**	**18.0**	**280**	**18.1**	**518**
	Fairly often	**12.3**	**158**	**12.7**	**214**	**12.5**	**372**
	Some-times	**18.3**	**228**	**19.9**	**325**	**19.1**	**553**
	A few times	**8.8**	**120**	**11.4**	**180**	**10.2**	**300**
	Hardly ever	**10.5**	**134**	**8.5**	**142**	**9.4**	**276**
	Never	**19.0**	**222**	**14.1**	**237**	**16.4**	**459**
	Total	**100.0**	**1261**	**100.0**	**1630**	**100.0**	**2891**
Q138 How well each of the following statements applies to you:I show signs of nervousness when I dont have enough money	Always	**16.1**	**199**	**19.3**	**324**	**17.8**	**523**
	Very often	**15.2**	**213**	**17.7**	**285**	**16.5**	**498**
	Fairly often	**13.6**	**165**	**14.3**	**211**	**14.0**	**376**
	Some-times	**18.4**	**208**	**16.8**	**274**	**17.6**	**482**
	A few times	**10.1**	**138**	**8.4**	**148**	**9.2**	**286**
	Hardly ever	**8.1**	**107**	**8.6**	**158**	**8.3**	**265**
	Never	**18.5**	**235**	**14.9**	**236**	**16.6**	**471**
	Total	**100.0**	**1265**	**100.0**	**1636**	**100.0**	**2901**

		Q144 Sex of respondent					
		Male		Female		Total	
		Col %	N	Col %	N	Col %	N
Q139 How well each of the following statements applies to you:I am bothered when I have to pass up a sale	Always	**7.7**	**81**	**12.3**	**168**	**10.1**	**249**
	Very often	**10.5**	**144**	**12.4**	**211**	**11.5**	**355**
	Fairly often	**11.6**	**131**	**10.6**	**165**	**11.1**	**296**
	Some-times	**20.4**	**212**	**19.2**	**285**	**19.8**	**497**
	A few times	**9.3**	**127**	**10.4**	**172**	**9.9**	**299**
	Hardly ever	**9.4**	**147**	**10.6**	**203**	**10.0**	**350**
	Never	**31.1**	**425**	**24.5**	**432**	**27.6**	**857**
	Total	**100.0**	**1267**	**100.0**	**1636**	**100.0**	**2903**
Q140 How well each of the following statements applies to you:Its hard for me to pass up a bargain	Always	**8.9**	**97**	**11.7**	**170**	**10.3**	**267**
	Very often	**10.2**	**133**	**12.6**	**208**	**11.5**	**341**
	Fairly often	**11.4**	**136**	**10.6**	**165**	**11.0**	**301**
	Some-times	**19.1**	**208**	**19.2**	**297**	**19.1**	**505**
	A few times	**8.3**	**121**	**10.1**	**155**	**9.2**	**276**
	Hardly ever	**10.5**	**150**	**11.2**	**207**	**10.9**	**357**
	Never	**31.6**	**419**	**24.7**	**433**	**28.0**	**852**
	Total	**100.0**	**1264**	**100.0**	**1635**	**100.0**	**2899**

2.7.6. Public demand for financial information or education

Multiple response table		Q144 Sex of respondent					
		Male		Female		Total	
		Cell %	N	Cell %	N	Cell %	N
Q141 Which of the following financial issues would you like to receive more information or education about - multiple response table	How to make effective use of savings products	**31.2**	**374**	**31.3**	**482**	**31.2**	**856**
	How interest rates work	**25.5**	**302**	**21.9**	**354**	**23.6**	**656**
	How interest rates are calculated	**20.3**	**252**	**16.7**	**266**	**18.4**	**518**
	Insuring or covering your assets	**11.9**	**157**	**11.8**	**187**	**11.8**	**344**
	Insuring or covering your life	**18.3**	**235**	**17.7**	**295**	**18.0**	**530**
	How to get a copy of your personal credit profile or record	**9.5**	**118**	**9.8**	**147**	**9.7**	**265**
	How to read and understand your personal credit profile or r	**8.7**	**106**	**9.0**	**124**	**8.9**	**230**
	How to make effective use of technology, such as cellphones	**14.9**	**178**	**13.6**	**211**	**14.2**	**389**
	How to better use financial services and products	**17.3**	**202**	**14.2**	**235**	**15.7**	**437**
	How to draw up and manage a budget effectively	**24.8**	**279**	**25.8**	**353**	**25.3**	**632**
	Counselling or training to better manage your credit	**7.3**	**97**	**6.5**	**108**	**6.9**	**205**
	How to work out how much credit you can afford or pay back on	**9.3**	**105**	**8.3**	**129**	**8.8**	**234**
	What fees may be applied to any credit agreements that you enter	**7.3**	**74**	**5.8**	**87**	**6.5**	**161**
	How to select the best investment products	**20.0**	**225**	**15.2**	**229**	**17.5**	**454**
	Who to approach if you need to complain about a financial product or service	**9.1**	**120**	**11.4**	**173**	**10.3**	**293**
	Other	**.5**	**5**	**.7**	**10**	**.6**	**15**
	None	**28.1**	**387**	**27.2**	**510**	**27.6**	**897**

3. Results Disaggregated by Population Group (Weighted %, Unweighted N)

3.1. Financial Control

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q1 Who is responsible for day to day money management decisions in your household?	You	30.0	792	25.4	151	30.1	106	29.8	150	29.6	1199
	You and your partner	16.8	331	18.8	104	32.3	79	43.5	147	20.4	661
	You and another family member or family members	13.2	177	19.3	60	10.6	28	5.6	17	12.9	282
	Your partner	4.7	100	8.5	39	4.8	21	7.9	32	5.4	192
	Another family member or family members	31.4	385	23.7	84	20.3	45	12.1	25	28.3	539
	Someone else	2.6	45	4.3	11	1.9	6	1.1	5	2.5	67
	Nobody	1.0	13	.0	0	.0	0	.0	0	.7	13
	Do not know	.1	2	.0	0	.0	0	.0	0	.1	2
	Refused to answer	.2	3	.0	0	.0	0	.0	0	.1	3
	Total	100.0	1848	100.0	449	100.0	285	100.0	376	100.0	2958
Q2 Who is responsible for the task of paying bills in your household?	You	30.3	787	26.6	160	30.7	106	32.1	157	30.1	1210
	You and your partner	15.6	316	20.1	102	32.5	78	38.0	138	19.0	634
	You and another family member or family members	14.7	190	17.4	56	9.0	25	5.8	18	13.8	289
	Your partner	4.7	102	7.0	35	5.5	23	10.9	32	5.6	192
	Another family member or family members	29.9	376	25.0	85	20.8	49	12.2	26	27.3	536
	Someone else	2.9	50	3.4	10	1.5	4	1.1	5	2.7	69
	Nobody	1.5	23	.1	1	.0	0	.0	0	1.1	24
	Do not know	.1	3	.3	1	.0	0	.0	0	.1	4
	Refused to answer	.3	4	.0	0	.0	0	.0	0	.2	4
	Total	100.0	1851	100.0	450	100.0	285	100.0	376	100.0	2962

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q3 Do you enjoy dealing with financial matters?	Always	9.2	229	11.3	61	17.2	33	20.2	82	10.9	405
	Usually	12.7	249	14.1	70	23.5	63	20.6	86	14.0	468
	Sometimes	35.0	623	31.6	152	33.8	108	38.7	138	35.0	1021
	Never	39.2	692	38.5	146	24.2	76	18.0	60	36.4	974
	Don't know	3.6	54	4.5	19	1.4	4	2.4	7	3.5	84
	Refused	.2	5	.0	0	.0	0	.0	1	.2	6
	Total	100.0	1852	100.0	448	100.0	284	100.0	374	100.0	2958
Q4 Which ONE of the following best describes the extent to which you personally monitor your regular expenses?	I don't keep an eye on expenses at all	35.0	582	29.1	125	21.5	62	16.9	56	32.1	825
	I keep my eye on expenses a bit	37.2	732	36.5	157	34.3	108	31.1	135	36.4	1132
	Without keeping written records, I keep a fairly close eye on expenses	13.3	260	17.5	91	17.4	55	25.3	99	15.1	505
	I use written records to keep a close eye on expenses	10.2	196	11.5	54	25.3	58	24.4	72	12.3	380
	Don't know	4.2	69	4.8	18	.2	1	1.2	6	3.8	94
	Refused	.1	3	.7	3	1.2	1	1.2	6	.3	13
	Total	100.0	1842	100.0	448	100.0	285	100.0	374	100.0	2949
Q5 Do you have a household budget?	Yes	39.4	745	45.6	211	68.1	185	66.9	247	43.8	1388
	No	54.5	1030	49.2	222	31.0	98	29.5	115	50.6	1465
	Do not know	5.8	72	4.3	13	.9	2	2.4	5	5.2	92
	Refused to answer	.2	7	.9	2	.0	0	1.2	6	.4	15
	Total	100.0	1854	100.0	448	100.0	285	100.0	373	100.0	2960
Q6 How often do you stay within your budget?	Always	23.6	190	23.1	53	34.5	64	49.8	105	28.4	412
	Usually	24.9	192	31.0	67	29.8	51	35.6	101	27.5	411
	Sometimes	42.7	295	36.9	71	30.3	57	12.9	32	36.6	455
	Never	7.0	50	6.9	14	4.8	12	1.4	4	5.9	80
	Don't know	1.9	10	2.1	3	.6	1	.0	1	1.5	15
	Refused	.0	0	.0	0	.0	0	.3	1	.0	1
	Total	100.0	737	100.0	208	100.0	185	100.0	244	100.0	1374

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q7 Which of these financial documents do you keep copies of:Receipts for major purchases	Yes	46.1	841	57.1	219	83.1	229	84.6	316	52.7	1605
	No	50.2	845	41.8	181	16.5	48	14.2	47	44.3	1121
	Don't know	3.3	42	1.1	7	.4	1	.3	1	2.7	51
	Refused	.4	7	.0	0	.0	0	.8	4	.4	11
	Total	100.0	1735	100.0	407	100.0	278	100.0	368	100.0	2788
Q8 Which of these financial documents do you keep copies of:Bank statements	Yes	45.2	803	57.1	226	82.1	226	84.3	311	52.0	1566
	No	51.5	885	41.3	173	17.5	51	14.4	53	45.2	1162
	Don't know	3.0	38	1.5	8	.4	1	.3	1	2.5	48
	Refused	.3	6	.0	0	.0	0	.9	5	.4	11
	Total	100.0	1732	100.0	407	100.0	278	100.0	370	100.0	2787
Q9 Which of these financial documents do you keep copies of:Loan or hire purchase statements	Yes	20.9	413	30.9	121	58.1	157	70.1	250	28.5	941
	No	73.9	1221	67.3	273	40.5	115	27.9	103	67.0	1712
	Don't know	4.4	67	1.8	10	1.2	3	.3	1	3.6	81
	Refused	.8	15	.0	0	.2	1	1.7	7	.8	23
	Total	100.0	1716	100.0	404	100.0	276	100.0	361	100.0	2757
Q10 Which of these financial documents do you keep copies of:Tax forms	Yes	22.3	428	39.8	150	68.7	180	81.2	300	32.2	1058
	No	71.5	1178	57.1	237	30.5	93	17.5	57	62.6	1565
	Don't know	5.5	85	3.1	14	.6	2	.5	2	4.6	103
	Refused	.7	12	.0	0	.2	1	.9	4	.6	17
	Total	100.0	1703	100.0	401	100.0	276	100.0	363	100.0	2743
Q11 Which of these financial documents do you keep copies of:Major bills such as electricity or school fees	Yes	49.6	873	56.6	223	85.1	236	82.9	307	55.1	1639
	No	46.6	801	41.1	171	14.5	39	15.9	54	41.6	1065
	Don't know	3.2	41	2.4	9	.4	1	.3	1	2.7	52
	Refused	.6	10	.0	0	.0	0	.9	4	.6	14
	Total	100.0	1725	100.0	403	100.0	276	100.0	366	100.0	2770
Q12 Which of these financial documents do you keep copies of:Financial service agreements and contracts, eg.loan agreements	Yes	22.9	443	35.7	127	62.8	168	74.3	255	31.2	993
	No	72.0	1192	61.6	262	35.6	103	24.2	100	64.4	1657
	Don't know	4.2	63	2.6	13	1.7	4	.7	2	3.5	82
	Refused	1.0	17	.0	0	.0	0	.9	4	.9	21
	Total	100.0	1715	100.0	402	100.0	275	100.0	361	100.0	2753

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q13 Which of these financial documents do you keep copies of:Other	Yes	3.1	30	9.2	10	11.7	8	19.6	19	4.7	67
	No	88.7	630	79.0	76	86.2	50	66.6	46	86.6	802
	Don't know	6.0	34	11.9	11	2.1	1	8.5	6	6.5	52
	Refused	2.2	15	.0	0	.0	0	5.4	5	2.2	20
	Total	100.0	709	100.0	97	100.0	59	100.0	76	100.0	941
Q14 Which of these financial documents do you keep copies of:Not applicable	Yes	30.4	226	26.9	32	18.2	12	15.2	11	29.2	281
	No	61.1	517	63.2	83	81.8	47	69.2	39	61.9	686
	Don't know	6.3	38	7.3	9	.0	0	9.7	6	6.5	53
	Refused	2.1	17	2.5	3	.0	0	5.9	5	2.3	25
	Total	100.0	798	100.0	127	100.0	59	100.0	61	100.0	1045
Q15 How accurately do you know how much money you have available to spend. Do you....?	have no idea at all	26.5	480	23.0	100	28.5	66	12.2	42	24.7	688
	know roughly, but not within R500	16.2	299	14.0	68	27.9	90	18.3	71	16.6	528
	know within R500	13.4	258	14.8	79	23.6	60	19.6	83	14.5	480
	know within R100	12.5	232	14.6	63	7.8	25	15.5	57	12.9	377
	know within R50	8.7	157	6.5	24	3.5	13	5.5	20	8.0	214
	know within R10	5.3	90	9.0	38	1.9	8	7.8	20	5.8	156
	know within a Rand or two	7.1	140	9.4	44	2.2	7	13.6	43	7.9	234
	Don't know	9.8	174	6.4	25	3.1	10	4.8	20	8.7	229
	Refused	.6	14	2.2	5	1.4	4	2.8	14	1.0	37
	Total	100.0	1844	100.0	446	100.0	283	100.0	370	100.0	2943

3.2. Making Ends Meet

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q16 How often you do these things or not:Before I buy something I carefully consider whether I can afford it	Always	60.0	1130	57.1	266	71.7	206	60.7	232	60.1	1834
	Often	17.3	319	19.4	87	16.1	50	16.9	67	17.4	523
	Some of the time	11.8	204	12.4	49	7.5	17	13.6	41	12.0	311
	Seldom	3.3	54	4.5	20	2.6	7	3.7	15	3.4	96
	Never	6.5	121	5.6	23	2.0	5	3.9	12	6.0	161
	Do not know	1.0	20	.9	3	.0	0	1.1	3	1.0	26
	Refused	.1	2	.0	0	.0	0	.1	2	.1	4
	Total	100.0	1850	100.0	448	100.0	285	100.0	372	100.0	2955
Q17 How often you do these things or not:I pay my bills on time	Always	24.6	503	40.5	185	55.6	168	66.1	264	31.6	1120
	Often	19.8	374	21.8	94	23.7	69	19.5	63	20.0	600
	Some of the time	27.9	483	15.4	74	15.2	33	6.4	22	24.0	612
	Seldom	6.6	121	2.8	15	2.5	6	1.8	4	5.6	146
	Never	13.3	228	9.6	38	1.4	3	1.2	5	11.3	274
	Do not know	7.0	117	6.1	25	1.2	5	4.5	10	6.5	157
	Refused	.7	19	3.8	14	.4	1	.5	4	1.0	38
	Total	100.0	1845	100.0	445	100.0	285	100.0	372	100.0	2947
Q18 How often you do these things or not:I keep a close personal watch on my financial affairs	Always	24.6	491	35.1	158	49.6	141	59.6	211	30.1	1001
	Often	22.0	424	20.3	102	30.2	87	21.4	90	22.0	703
	Some of the time	21.3	373	19.2	81	10.8	33	10.1	39	19.5	526
	Seldom	11.9	203	6.1	35	6.7	17	2.7	10	10.2	265
	Never	15.2	267	13.6	51	1.5	3	2.1	8	13.3	329
	Do not know	4.5	72	3.3	14	1.0	4	4.0	10	4.2	100
	Refused	.6	16	2.3	6	.0	0	.2	3	.7	25
	Total	100.0	1846	100.0	447	100.0	285	100.0	371	100.0	2949

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q19 How often you do these things or not:I set long term financial goals and work hard to achieve them	Always	**19.1**	**400**	**24.7**	**104**	**43.1**	**106**	**40.6**	**147**	**22.6**	**757**
	Often	**19.7**	**372**	**18.5**	**82**	**25.3**	**76**	**22.0**	**91**	**20.0**	**621**
	Some of the time	**20.7**	**358**	**14.7**	**72**	**15.3**	**48**	**18.8**	**72**	**19.8**	**550**
	Seldom	**10.4**	**201**	**12.5**	**64**	**6.4**	**21**	**8.2**	**29**	**10.3**	**315**
	Never	**24.4**	**419**	**22.2**	**94**	**8.5**	**29**	**5.3**	**13**	**21.6**	**555**
	Do not know	**4.9**	**80**	**5.6**	**22**	**1.4**	**5**	**4.3**	**12**	**4.8**	**119**
	Refused	**.8**	**15**	**1.8**	**7**	**.0**	**0**	**.8**	**5**	**.9**	**27**
	Total	**100.0**	**1845**	**100.0**	**445**	**100.0**	**285**	**100.0**	**369**	**100.0**	**2944**
Q20 In the last 12 months, how often has your family...?:gone without enough food to eat	Often	**8.2**	**160**	**4.2**	**21**	**.0**	**0**	**.9**	**5**	**6.8**	**186**
	Sometimes	**34.2**	**629**	**19.5**	**98**	**5.8**	**16**	**5.8**	**24**	**28.9**	**767**
	Never	**57.2**	**1057**	**75.9**	**330**	**94.2**	**268**	**91.9**	**337**	**63.9**	**1992**
	Do not know	**.3**	**4**	**.0**	**0**	**.0**	**0**	**1.1**	**3**	**.4**	**7**
	Refused	**.0**	**0**	**.4**	**1**	**.0**	**0**	**.3**	**3**	**.1**	**4**
	Total	**100.0**	**1850**	**100.0**	**450**	**100.0**	**284**	**100.0**	**372**	**100.0**	**2956**
Q21 In the last 12 months, how often has your family...?:gone without medicine or medical treatment that was needed	Often	**12.5**	**238**	**5.3**	**24**	**1.0**	**1**	**1.0**	**5**	**10.2**	**268**
	Sometimes	**34.1**	**603**	**19.7**	**92**	**11.7**	**28**	**7.8**	**35**	**29.2**	**758**
	Never	**52.5**	**991**	**74.8**	**330**	**87.0**	**252**	**89.6**	**325**	**59.6**	**1898**
	Do not know	**.9**	**13**	**.2**	**2**	**.2**	**1**	**1.3**	**3**	**.8**	**19**
	Refused	**.1**	**2**	**.0**	**0**	**.0**	**0**	**.3**	**3**	**.1**	**5**
	Total	**100.0**	**1847**	**100.0**	**448**	**100.0**	**282**	**100.0**	**371**	**100.0**	**2948**
Q22 In the last 12 months, how often has your family...?:gone without a cash income	Often	**19.7**	**379**	**10.2**	**42**	**2.1**	**4**	**3.5**	**14**	**16.5**	**439**
	Sometimes	**38.8**	**681**	**26.7**	**118**	**12.9**	**38**	**8.3**	**32**	**33.6**	**869**
	Never	**40.4**	**768**	**62.2**	**284**	**85.0**	**241**	**86.4**	**319**	**48.8**	**1612**
	Do not know	**1.1**	**13**	**.9**	**3**	**.0**	**0**	**1.4**	**3**	**1.1**	**19**
	Refused	**.0**	**1**	**.0**	**0**	**.0**	**0**	**.3**	**3**	**.1**	**4**
	Total	**100.0**	**1842**	**100.0**	**447**	**100.0**	**283**	**100.0**	**371**	**100.0**	**2943**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q23 In the last 12 months, how often has your family...?:gone without good shelter	Often	5.0	108	1.0	7	.4	1	.8	4	4.1	120
	Sometimes	9.9	187	5.6	20	.3	1	1.3	6	8.3	214
	Never	84.1	1531	93.3	420	99.3	281	96.8	355	86.8	2587
	Do not know	1.0	12	.2	1	.0	0	.8	2	.8	15
	Refused	.0	0	.0	0	.0	0	.3	3	.0	3
	Total	100.0	1838	100.0	448	100.0	283	100.0	370	100.0	2939
Q24 In the last 12 months, how often has your family...?:gone without energy to cook food	Often	9.0	173	5.2	25	.0	0	1.2	7	7.6	205
	Sometimes	35.9	651	18.6	83	7.0	16	4.2	21	30.0	771
	Never	54.2	1008	76.2	339	93.0	267	93.7	337	61.7	1951
	Do not know	.8	13	.0	0	.0	0	.8	2	.7	15
	Refused	.0	0	.0	0	.0	0	.1	2	.0	2
	Total	100.0	1845	100.0	447	100.0	283	100.0	369	100.0	2944
Q25 Overall, thinking of your assets, debts and savings, how satisfied are you with current personal financial condition	Extremely dissatisfied	9.5	203	9.9	36	2.8	8	1.7	5	8.5	252
	Dissatisfied	33.6	594	22.5	112	17.6	58	8.8	37	29.4	801
	Neither satisfied nor dissatisfied	19.6	378	23.1	109	13.0	32	17.8	71	19.6	590
	Satisfied	27.7	519	35.2	147	59.8	160	54.6	202	32.3	1028
	Extremely satisfied	3.1	61	6.1	26	6.9	22	13.5	46	4.7	155
	Don't know	6.1	84	2.5	12	.1	1	1.8	5	5.1	102
	Refused	.3	8	.7	4	.0	0	1.8	6	.5	18
	Total	100.0	1847	100.0	446	100.0	281	100.0	372	100.0	2946
Q26 During the past 12 months, did you...?	Save money from your income	23.0	446	25.8	98	45.0	114	50.5	173	26.9	831
	Just get by on your income	33.2	623	44.9	216	32.9	107	30.7	114	34.0	1060
	Spend some of your savings	8.2	143	5.5	21	10.7	32	5.2	23	7.7	219
	Spend some of your savings and borrow money to get by	12.6	222	5.4	20	5.2	12	2.0	7	10.6	261
	Don't know	19.1	308	15.5	52	3.9	11	5.2	20	16.8	391
	Refused	3.8	64	3.0	15	2.3	6	6.4	28	4.0	113
	Total	100.0	1806	100.0	422	100.0	282	100.0	365	100.0	2875
Q27 Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to you?	Yes	48.2	905	41.0	192	32.2	96	22.1	75	44.2	1268
	No	48.8	897	57.5	253	67.2	186	76.7	289	53.2	1625
	Do not know	2.8	33	1.1	2	.0	0	.3	1	2.3	36
	Refused to answer	.2	4	.4	1	.7	1	.9	6	.3	12
	Total	100.0	1839	100.0	448	100.0	283	100.0	371	100.0	2941

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Multiple response table											
Q28 What did you do to make ends meet?	Draw money out of savings or transfer savings into current account	**11.6**	**119**	**12.1**	**18**	**15.9**	**15**	**28.4**	**19**	**12.6**	**171**
	Cut back on spending, spend less, do without	**34.3**	**340**	**32.9**	**65**	**60.5**	**56**	**47.2**	**39**	**35.4**	**500**
	Sell something that I own	**12.5**	**109**	**8.8**	**16**	**8.0**	**6**	**17.2**	**15**	**12.4**	**146**
	Work overtime, earn extra money	**16.3**	**150**	**16.5**	**33**	**35.2**	**28**	**31.4**	**20**	**17.5**	**231**
	Borrow food or money from family or friends	**57.2**	**540**	**56.2**	**114**	**28.8**	**31**	**30.5**	**26**	**55.1**	**711**
	Borrow from employer or salary advance	**5.2**	**61**	**6.0**	**12**	**3.6**	**4**	**3.9**	**5**	**5.1**	**82**
	Pawn something that I own	**3.2**	**32**	**4.7**	**7**	**5.2**	**3**	**16.5**	**14**	**4.1**	**56**
	Take a loan from my savings and loans clubs	**4.7**	**48**	**.5**	**1**	**10.2**	**10**	**.0**	**0**	**4.2**	**59**
	Take money out of a flexible home loan account	**.2**	**8**	**.0**	**0**	**.7**	**1**	**1.6**	**2**	**.3**	**11**
	Apply for loan or withdrawal on pension fund	**2.3**	**23**	**.0**	**0**	**2.4**	**3**	**1.7**	**2**	**2.1**	**28**
	Use authorized, arranged overdraft or line of credit	**.5**	**8**	**.9**	**1**	**7.3**	**6**	**4.2**	**5**	**.9**	**20**
	Use credit card for cash advance, to pay bills, buy food	**2.1**	**30**	**2.4**	**4**	**15.5**	**11**	**10.7**	**7**	**2.8**	**52**
	Take out a personal loan from a formal financial service provider	**3.1**	**31**	**2.1**	**4**	**.0**	**0**	**1.3**	**1**	**2.9**	**36**
	Take out a payday loan	**1.3**	**21**	**2.4**	**9**	**9.0**	**10**	**.0**	**0**	**1.5**	**40**
	Take out a loan from an informal provider or moneylender	**13.9**	**115**	**4.3**	**8**	**6.3**	**3**	**.5**	**1**	**12.1**	**127**
	Use unauthorised overdraft	**.0**	**0**	**1.2**	**1**	**.0**	**0**	**.0**	**0**	**.1**	**1**
	Pay my bills late; miss payments	**9.4**	**94**	**12.0**	**19**	**15.3**	**14**	**3.2**	**5**	**9.4**	**132**
	Other	**5.4**	**48**	**3.3**	**7**	**.6**	**1**	**4.2**	**3**	**5.0**	**59**
	Do not know	**5.3**	**40**	**4.4**	**5**	**.0**	**0**	**2.7**	**3**	**5.0**	**48**
	Refused to answer	**1.9**	**14**	**.8**	**1**	**2.0**	**1**	**4.2**	**6**	**1.9**	**22**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q29 Of the things you mentioned, which does your household rely on the most?	Draw money out of savings or transfer savings into current account	4.5	45	7.6	10	4.7	6	12.7	8	5.2	69
	Cut back on spending, spend less, do without	14.3	150	17.4	32	27.9	26	24.6	18	15.4	226
	Sell something that I own	2.5	24	3.7	6	4.7	3	4.8	3	2.8	36
	Work overtime, earn extra money	8.1	79	7.6	12	17.1	15	21.5	13	9.0	119
	Borrow food or money from family or friends	43.0	377	43.1	93	18.6	19	12.0	14	40.8	503
	Borrow from employer or salary advance	1.8	24	1.0	4	.0	0	.3	1	1.6	29
	Pawn something that I own	.5	2	1.6	1	.0	0	5.0	2	.8	5
	Take a loan from my savings and loans clubs	2.2	20	.0	0	1.4	2	.0	0	1.8	22
	Take money out of a flexible home loan account	.1	4	.0	0	.0	0	.0	0	.1	4
	Apply for loan or withdrawal on pension fund	.4	4	.0	0	.5	1	.4	1	.3	6
	Use authorized, arranged overdraft or line of credit	.2	1	.0	0	1.5	2	4.7	4	.4	7
	Use credit card for cash advance, to pay bills, buy food	1.3	16	2.0	3	12.9	7	2.2	2	1.6	28
	Take out personal loan from formal financial service provider	1.2	13	.7	2	.0	0	1.3	1	1.1	16
	Take out a payday loan	.8	9	1.2	6	5.2	6	.0	0	.9	21
	Take out a loan from an informal provider or moneylender	5.3	47	4.0	6	1.3	1	.0	0	4.8	54
	Use unauthorised overdraft	.0	0	.0	0	.0	0	.0	0	.0	0
	Pay my bills late; miss payments	1.6	19	.4	2	1.6	3	.0	0	1.4	24
	Other	5.2	42	4.3	7	.6	1	2.3	2	4.8	52
	Do not know	5.6	42	4.5	7	.0	0	3.1	4	5.3	53
	Refused to answer	1.6	14	.8	1	2.1	1	5.0	7	1.8	23
	Total	100.0	932	100.0	192	100.0	93	100.0	80	100.0	1297

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q30 In a typical month, how difficult is it for you to cover your expenses and pay all your bills?	Extremely easy	**1.1**	**18**	**1.7**	**8**	**1.3**	**5**	**5.0**	**23**	**1.6**	**54**
	Easy	**13.6**	**259**	**17.9**	**81**	**33.7**	**89**	**39.6**	**141**	**17.4**	**570**
	Neither easy nor difficult	**25.6**	**473**	**33.0**	**147**	**27.6**	**74**	**28.5**	**106**	**26.7**	**800**
	Difficult	**35.1**	**642**	**28.0**	**131**	**33.0**	**94**	**17.6**	**72**	**32.5**	**939**
	Extremely difficult	**17.8**	**344**	**12.7**	**59**	**3.9**	**17**	**5.6**	**17**	**15.6**	**437**
	Don't know	**6.2**	**89**	**6.3**	**18**	**.4**	**1**	**2.0**	**5**	**5.6**	**113**
	Refused	**.6**	**13**	**.3**	**1**	**.0**	**0**	**1.7**	**5**	**.6**	**19**
	Total	**100.0**	**1838**	**100.0**	**445**	**100.0**	**280**	**100.0**	**369**	**100.0**	**2932**
Q31 In the next two years, do you think your household's financial situation will get better, stay the same, or get worse	Get better	**44.2**	**795**	**51.8**	**216**	**60.6**	**158**	**48.2**	**164**	**45.8**	**1333**
	Stay the same	**27.2**	**504**	**27.2**	**130**	**22.3**	**66**	**28.3**	**113**	**27.2**	**813**
	Get worse	**18.5**	**350**	**14.1**	**61**	**14.6**	**52**	**16.0**	**70**	**17.7**	**533**
	Don't know	**10.0**	**189**	**6.8**	**32**	**2.5**	**6**	**6.7**	**16**	**9.1**	**243**
	Refused	**.1**	**3**	**.1**	**1**	**.0**	**0**	**.7**	**2**	**.2**	**6**
	Total	**100.0**	**1841**	**100.0**	**440**	**100.0**	**282**	**100.0**	**365**	**100.0**	**2928**

3.3. Financial Planning

3.3.1. Emergency funds

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q32 Emergency/rainy day funds to cover expenses for 3 months: sickness, job loss, emergencies	Yes	**24.1**	**480**	**25.8**	**113**	**49.9**	**137**	**59.7**	**216**	**28.9**	**946**
	No	**71.6**	**1294**	**72.3**	**331**	**49.0**	**144**	**37.5**	**141**	**67.3**	**1910**
	Don't know	**4.0**	**64**	**1.7**	**5**	**.8**	**2**	**2.3**	**8**	**3.5**	**79**
	Refused	**.2**	**5**	**.2**	**1**	**.4**	**1**	**.6**	**3**	**.3**	**10**
	Total	**100.0**	**1843**	**100.0**	**450**	**100.0**	**284**	**100.0**	**368**	**100.0**	**2945**
Q33 If you lost your main source of income, how long could you continue to cover your living expenses for, without borrowing/moving house?	Less than a week	**22.6**	**428**	**20.3**	**113**	**7.4**	**20**	**9.3**	**40**	**20.5**	**601**
	At least a week, but not one month	**17.8**	**332**	**20.1**	**84**	**12.4**	**41**	**10.7**	**45**	**17.1**	**502**
	At least one month, but not three months	**16.5**	**319**	**17.0**	**66**	**28.7**	**75**	**18.8**	**81**	**17.1**	**541**
	At least three months, but not six months	**10.9**	**180**	**11.1**	**50**	**17.0**	**55**	**12.8**	**60**	**11.3**	**345**
	More than six months	**12.6**	**228**	**12.7**	**54**	**29.9**	**78**	**26.9**	**85**	**14.6**	**445**
	Do not know	**19.0**	**337**	**17.6**	**76**	**3.1**	**10**	**14.6**	**39**	**17.9**	**462**
	Refused to answer	**.7**	**16**	**1.2**	**5**	**1.4**	**4**	**7.0**	**17**	**1.5**	**42**
	Total	**100.0**	**1840**	**100.0**	**448**	**100.0**	**283**	**100.0**	**367**	**100.0**	**2938**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q34 What would you do if something happened and you needed to find one month's income	Use up my savings	**25.5**	**479**	**23.5**	**99**	**49.8**	**140**	**53.0**	**190**	**29.0**	**908**
	Sell my assets	**4.9**	**91**	**5.1**	**21**	**8.6**	**22**	**12.0**	**40**	**5.8**	**174**
	Borrow money	**13.2**	**280**	**7.6**	**43**	**11.1**	**23**	**1.8**	**8**	**11.4**	**354**
	Depend on charity	**4.5**	**87**	**3.5**	**17**	**1.9**	**7**	**.9**	**3**	**3.9**	**114**
	Ask family members to help	**49.9**	**864**	**47.0**	**221**	**28.3**	**90**	**22.2**	**87**	**46.0**	**1262**
	There's nothing I could do	**11.2**	**213**	**8.0**	**36**	**2.9**	**8**	**3.8**	**15**	**9.9**	**272**
	Find a job or additional jobs or better paying job	**29.1**	**506**	**28.0**	**115**	**43.0**	**114**	**31.6**	**95**	**29.6**	**830**
	Other	**1.7**	**34**	**3.8**	**14**	**.8**	**3**	**2.2**	**10**	**1.9**	**61**
	Don't know	**6.5**	**103**	**9.3**	**38**	**1.0**	**3**	**5.7**	**20**	**6.5**	**164**
	Refused	**.7**	**12**	**.5**	**4**	**3.7**	**7**	**2.7**	**11**	**1.0**	**34**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q35 Do you agree or disagree:I find it more satisfying to spend money than to save it for the long term	Completely agree	8.3	153	8.4	36	4.3	13	2.4	8	7.6	210
	Agree	29.9	552	19.6	91	23.6	71	16.6	64	27.3	778
	Neither Nor	11.1	205	13.9	61	6.0	15	11.9	50	11.3	331
	Disagree	31.4	575	35.8	163	38.0	94	48.1	155	33.8	987
	Completely disagree	16.9	313	20.2	92	27.7	89	20.5	86	17.9	580
	Do not know	2.1	40	2.2	7	.0	0	.4	2	1.9	49
	Refused	.2	3	.0	0	.3	1	.1	2	.1	6
	Total	100.0	1841	100.0	450	100.0	283	100.0	367	100.0	2941
Q36 Do you agree or disagree:I tend to live for today and let tomorrow take care of itself	Completely agree	7.4	147	11.1	47	9.5	33	2.6	11	7.3	238
	Agree	21.3	383	22.3	104	21.4	64	19.0	51	21.1	602
	Neither Nor	14.0	270	14.2	72	7.8	23	12.9	51	13.7	416
	Disagree	38.4	685	32.4	146	44.6	113	47.6	167	39.0	1111
	Completely disagree	17.4	330	18.2	76	16.6	50	17.6	84	17.4	540
	Do not know	1.3	23	2.0	5	.0	0	.3	1	1.2	29
	Refused	.2	2	.0	0	.0	0	.1	2	.2	4
	Total	100.0	1840	100.0	450	100.0	283	100.0	367	100.0	2940
Q37 Do you agree or disagree:I am prepared to risk some of my own money when saving or making an investment	Completely agree	8.0	171	8.3	42	18.1	40	5.8	22	8.1	275
	Agree	28.3	507	18.4	81	33.9	101	28.9	102	27.6	791
	Neither Nor	19.7	369	14.6	68	17.2	44	23.1	72	19.5	553
	Disagree	24.2	426	31.0	135	17.6	52	26.6	103	24.9	716
	Completely disagree	12.2	228	18.1	80	12.4	42	12.5	58	12.8	408
	Do not know	7.1	128	9.5	44	.5	3	3.1	8	6.7	183
	Refused	.6	9	.0	0	.3	1	.1	2	.5	12
	Total	100.0	1838	100.0	450	100.0	283	100.0	367	100.0	2938
Q38 Do you agree or disagree:Money is there to be spent	Completely agree	17.4	298	14.4	60	14.2	45	4.3	9	15.6	412
	Agree	34.2	628	24.3	104	28.9	81	18.4	62	31.4	875
	Neither Nor	15.9	317	15.5	72	17.0	51	28.3	84	17.2	524
	Disagree	20.1	359	26.4	128	22.9	68	27.0	116	21.5	671
	Completely disagree	11.2	219	17.3	80	16.6	37	21.2	91	13.0	427
	Do not know	1.1	19	2.1	6	.0	0	.8	3	1.2	28
	Refused	.1	1	.0	0	.3	1	.1	2	.1	4
	Total	100.0	1841	100.0	450	100.0	283	100.0	367	100.0	2941

3.3.2. Retirement planning

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q39 At what age do you think people should begin to make a financial plan for their retirement?	0-14 years	1.1	29	1.6	5	.0	0	.3	2	1.1	36
	15-19 years	7.2	147	9.5	47	6.6	20	15.5	60	8.3	274
	20-24 years	19.9	378	28.9	137	32.3	92	39.2	146	23.2	753
	25-29 years	17.6	321	15.1	62	16.3	46	16.5	64	17.2	493
	30-34 years	15.6	283	14.7	69	19.7	47	11.9	41	15.2	440
	35-39 years	6.9	117	4.0	19	4.7	16	3.2	11	6.1	163
	40-44 years	8.1	143	6.6	29	7.6	22	2.8	6	7.4	200
	45-49 years	2.5	35	2.8	11	1.5	5	.4	2	2.3	53
	50-54 years	4.1	70	3.2	12	4.1	11	.7	3	3.6	96
	55-59 years	.8	17	1.3	3	.9	3	.0	0	.8	23
	60-64 years	2.4	46	.4	3	2.1	6	1.9	6	2.2	61
	65+ years	1.7	25	1.0	3	1.4	5	.9	1	1.5	34
	Don't know / refused	12.1	230	10.7	48	2.9	8	6.9	25	11.2	311
	Total	1.1	29	1.6	5	.0	0	.3	2	100.0	2937

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q40 Which are included in your financial plan for retirement	Government old age pension	**53.6**	**1003**	**39.9**	**200**	**39.7**	**132**	**15.8**	**63**	**47.8**	**1398**
	Work-place pension	**32.2**	**560**	**27.0**	**121**	**33.5**	**90**	**41.6**	**148**	**32.7**	**919**
	Personal retirement savings plan	**19.1**	**338**	**21.0**	**91**	**38.2**	**89**	**44.7**	**166**	**22.6**	**684**
	Moving to a cheaper property in the same area	**3.5**	**66**	**2.1**	**10**	**2.7**	**6**	**4.1**	**19**	**3.4**	**101**
	Moving to a cheaper area	**4.0**	**83**	**2.8**	**11**	**4.4**	**12**	**1.8**	**8**	**3.7**	**114**
	Sell your financial assets	**1.3**	**29**	**.9**	**4**	**2.2**	**6**	**2.4**	**10**	**1.4**	**49**
	Sell your non-financial assets	**2.0**	**35**	**.3**	**2**	**1.5**	**5**	**.6**	**6**	**1.7**	**48**
	Use an inheritance	**6.6**	**100**	**2.1**	**9**	**4.8**	**14**	**7.7**	**12**	**6.2**	**135**
	Rely on your spouse or partner to support you	**9.3**	**161**	**8.0**	**42**	**11.1**	**33**	**12.1**	**38**	**9.5**	**274**
	Rely on your children to support you	**10.7**	**190**	**9.0**	**49**	**9.2**	**31**	**3.3**	**15**	**9.7**	**285**
	Rely on financial support from your wider family	**9.1**	**162**	**5.7**	**25**	**6.2**	**16**	**4.9**	**16**	**8.2**	**219**
	Drawing an income from your own business	**2.4**	**43**	**5.5**	**20**	**7.6**	**22**	**6.8**	**30**	**3.3**	**115**
	Continue to work after retirement age to earn money	**13.1**	**222**	**12.0**	**62**	**19.1**	**54**	**14.6**	**56**	**13.3**	**394**
	Other	**2.3**	**51**	**4.5**	**17**	**1.3**	**5**	**1.3**	**7**	**2.4**	**80**
	Don't know	**9.8**	**173**	**13.4**	**55**	**2.6**	**8**	**8.1**	**19**	**9.8**	**255**
	Refused	**1.9**	**39**	**2.7**	**12**	**2.0**	**4**	**2.4**	**10**	**2.1**	**65**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q41 Taking all sources of retirement income into account, how confident are you that your income will give standard of living throughout retirement	Very confident	**11.0**	**205**	**7.4**	**39**	**16.5**	**51**	**21.5**	**71**	**12.0**	**366**
	Fairly confident	**30.2**	**556**	**30.0**	**134**	**51.7**	**135**	**41.9**	**163**	**32.1**	**988**
	Not very confident	**24.4**	**452**	**26.5**	**113**	**17.7**	**53**	**17.1**	**71**	**23.6**	**689**
	Not at all confident	**22.6**	**405**	**21.1**	**97**	**9.7**	**29**	**7.8**	**30**	**20.5**	**561**
	Don't know	**11.0**	**194**	**13.2**	**51**	**3.5**	**11**	**11.0**	**26**	**11.0**	**282**
	Refused	**.8**	**20**	**1.8**	**7**	**.8**	**2**	**.7**	**3**	**.9**	**32**
	Total	**100.0**	**1832**	**100.0**	**441**	**100.0**	**281**	**100.0**	**364**	**100.0**	**2918**

3.4. Choosing Appropriate Products

3.4.1. Banking products

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q42 Have you heard of any of the following banking products	Mzansi account	**78.2**	**1438**	**49.9**	**228**	**68.2**	**183**	**45.7**	**157**	**71.7**	**2006**
	Savings account	**82.2**	**1509**	**95.5**	**431**	**94.6**	**266**	**99.3**	**362**	**85.7**	**2568**
	Current or Cheque account	**42.2**	**786**	**65.2**	**296**	**87.8**	**253**	**92.6**	**335**	**51.2**	**1670**
	Fixed deposit bank account	**40.2**	**728**	**60.8**	**271**	**78.7**	**230**	**80.1**	**293**	**47.6**	**1522**
	ATM card	**73.4**	**1363**	**81.0**	**374**	**88.4**	**249**	**89.7**	**331**	**76.3**	**2317**
	Debit card or Cheque card	**40.2**	**762**	**67.4**	**290**	**81.1**	**238**	**86.4**	**310**	**49.0**	**1600**
	Credit Card	**58.8**	**1042**	**78.9**	**358**	**88.2**	**254**	**91.1**	**331**	**65.1**	**1985**
	Garage card or petrol card	**31.6**	**590**	**62.5**	**267**	**77.5**	**221**	**84.0**	**305**	**41.5**	**1383**
	Home loan from a big bank	**32.1**	**597**	**58.4**	**275**	**72.0**	**211**	**80.5**	**282**	**41.0**	**1365**
	Savings book at a bank	**33.3**	**635**	**37.9**	**179**	**58.8**	**185**	**64.8**	**222**	**37.9**	**1221**
	Post Office or Post Bank savings account	**61.3**	**1128**	**53.9**	**271**	**70.4**	**207**	**68.7**	**236**	**61.6**	**1842**
	Other bank product	**1.4**	**22**	**1.7**	**8**	**2.3**	**8**	**5.5**	**16**	**1.9**	**54**
	None of the above	**3.4**	**74**	**1.2**	**9**	**1.4**	**4**	**.0**	**1**	**2.8**	**88**
	Refused	**.0**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**
	Don't know	**.8**	**11**	**.8**	**1**	**.0**	**0**	**.0**	**0**	**.7**	**12**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q43 Do you currently hold any of these types of products	Mzansi account	**11.5**	**218**	**9.1**	**36**	**4.9**	**12**	**3.1**	**7**	**10.2**	**273**
	Savings account	**38.0**	**723**	**53.9**	**235**	**66.6**	**181**	**76.7**	**272**	**44.5**	**1411**
	Current or Cheque account	**6.4**	**121**	**11.0**	**43**	**26.1**	**79**	**44.7**	**149**	**11.6**	**392**
	Fixed deposit bank account	**3.6**	**66**	**3.8**	**23**	**7.0**	**20**	**18.1**	**49**	**5.3**	**158**
	ATM card	**26.5**	**520**	**26.9**	**118**	**39.1**	**98**	**48.4**	**182**	**29.3**	**918**
	Debit card or Cheque card	**8.0**	**145**	**18.6**	**75**	**35.4**	**96**	**36.9**	**140**	**12.9**	**456**
	Credit Card	**6.7**	**127**	**12.1**	**45**	**28.3**	**74**	**39.9**	**128**	**11.4**	**374**
	Garage card or petrol card	**1.5**	**26**	**2.2**	**10**	**17.2**	**32**	**15.0**	**58**	**3.5**	**126**
	Home loan from a big bank	**1.5**	**33**	**5.1**	**21**	**6.1**	**17**	**10.7**	**42**	**3.0**	**113**
	Savings book at a bank	**1.6**	**36**	**1.7**	**4**	**.8**	**3**	**1.7**	**10**	**1.6**	**53**
	Post Office or Post Bank savings account	**7.1**	**135**	**3.5**	**22**	**4.2**	**8**	**2.1**	**6**	**6.1**	**171**
	Other bank product	**.5**	**8**	**.0**	**0**	**.0**	**0**	**.2**	**3**	**.4**	**11**
	None of the above	**37.8**	**643**	**30.1**	**138**	**14.0**	**43**	**7.6**	**23**	**33.1**	**847**
	Refused	**.3**	**7**	**.3**	**2**	**.0**	**0**	**1.0**	**5**	**.3**	**14**
	Don't know	**1.0**	**14**	**.8**	**1**	**.0**	**0**	**.0**	**0**	**.9**	**15**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q44 In the last 2 years which of the financial products have you chosen	Mzansi account	**7.4**	**126**	**5.0**	**18**	**4.0**	**9**	**1.7**	**5**	**6.5**	**158**
	Savings account	**19.8**	**371**	**21.4**	**82**	**29.9**	**91**	**24.3**	**62**	**20.7**	**606**
	Current or Cheque account	**3.5**	**61**	**2.1**	**7**	**10.7**	**30**	**11.2**	**23**	**4.4**	**121**
	Fixed deposit bank account	**2.1**	**32**	**1.2**	**8**	**4.0**	**15**	**10.0**	**13**	**2.9**	**68**
	ATM card	**14.4**	**270**	**9.0**	**42**	**11.3**	**34**	**15.9**	**46**	**14.0**	**392**
	Debit card or Cheque card	**3.2**	**51**	**5.2**	**18**	**11.3**	**38**	**12.1**	**31**	**4.6**	**138**
	Credit Card	**3.8**	**76**	**3.6**	**14**	**15.2**	**41**	**17.5**	**44**	**5.6**	**175**
	Garage card or petrol card	**.8**	**12**	**.8**	**3**	**6.1**	**16**	**4.8**	**18**	**1.4**	**49**
	Home loan from a big bank	**.6**	**16**	**.2**	**1**	**1.2**	**5**	**2.7**	**10**	**.8**	**32**
	Savings book at a bank	**.7**	**16**	**.5**	**1**	**.3**	**1**	**1.0**	**5**	**.7**	**23**
	Post Office or Post Bank savings account	**4.2**	**71**	**2.4**	**14**	**2.7**	**5**	**.1**	**1**	**3.5**	**91**
	Other bank product	**.5**	**9**	**.6**	**2**	**.0**	**0**	**.1**	**2**	**.5**	**13**
	None of the above	**60.5**	**1090**	**66.6**	**302**	**53.4**	**144**	**60.8**	**247**	**60.9**	**1783**
	Refused	**.3**	**10**	**.7**	**2**	**.0**	**0**	**1.4**	**7**	**.5**	**19**
	Don’t know	**1.0**	**15**	**.8**	**1**	**.0**	**0**	**.0**	**0**	**.9**	**16**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q45 What are the reasons that you dont have a bank account	I don't have a regular income	**21.1**	**286**	**14.8**	**51**	**8.6**	**21**	**3.7**	**10**	**18.6**	**368**
	I don't have a job	**29.5**	**396**	**15.3**	**51**	**8.5**	**20**	**6.2**	**11**	**25.5**	**478**
	I don't have an identity document	**2.4**	**35**	**1.3**	**3**	**.0**	**0**	**.4**	**1**	**2.0**	**39**
	I don't qualify to open an account	**2.4**	**37**	**1.5**	**3**	**1.0**	**5**	**1.0**	**2**	**2.2**	**47**
	I have to keep a minimum balance in the bank	**.8**	**10**	**.3**	**2**	**.0**	**0**	**.2**	**1**	**.7**	**13**
	I don't need a bank account	**3.3**	**53**	**2.6**	**16**	**3.2**	**8**	**.6**	**1**	**3.0**	**78**
	I don't know how to open an account	**1.4**	**17**	**.7**	**2**	**.0**	**0**	**.0**	**0**	**1.1**	**19**
	I use someone else's bank account	**1.3**	**16**	**2.0**	**11**	**.2**	**1**	**.2**	**1**	**1.2**	**29**
	I prefer dealing in cash	**3.1**	**50**	**3.8**	**23**	**3.2**	**5**	**.6**	**2**	**3.0**	**80**
	I don't trust banks	**1.0**	**17**	**1.3**	**7**	**.0**	**0**	**.0**	**0**	**.9**	**24**
	I don't want to pay service fees	**1.2**	**19**	**2.0**	**11**	**.0**	**1**	**.0**	**0**	**1.1**	**31**
	The bank is too far from where I live	**.8**	**13**	**.6**	**8**	**.0**	**0**	**.0**	**0**	**.7**	**21**
	It's expensive to have a bank account or I can't afford to	**1.6**	**29**	**.6**	**4**	**1.3**	**2**	**.0**	**0**	**1.3**	**35**
	I earn too little to make it worthwhile	**2.1**	**31**	**2.7**	**13**	**.4**	**1**	**.6**	**1**	**1.9**	**46**
	Bank charges are too high	**2.1**	**27**	**2.1**	**7**	**1.4**	**3**	**.4**	**1**	**2.0**	**38**
	The banks don't speak to me in my language	**.3**	**4**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.2**	**4**
	I don't have money to save	**8.7**	**129**	**3.7**	**18**	**.8**	**4**	**.7**	**2**	**7.3**	**153**
	I prefer to give money to somebody in the community to guard	**.2**	**3**	**.4**	**1**	**.0**	**0**	**.6**	**2**	**.3**	**6**
	I prefer to save via other means	**.7**	**12**	**.3**	**1**	**.0**	**0**	**.4**	**1**	**.6**	**14**
	Other reason	**.9**	**13**	**.9**	**3**	**1.8**	**3**	**.4**	**1**	**.9**	**20**
	Not applicable – respondent has a banking product	**55.5**	**920**	**66.3**	**242**	**83.4**	**178**	**81.7**	**225**	**59.6**	**1565**
	Do not know	**1.1**	**18**	**2.2**	**5**	**.2**	**1**	**8.6**	**6**	**1.8**	**30**
	Refused to answer	**.6**	**12**	**.4**	**1**	**.0**	**0**	**3.4**	**7**	**.8**	**20**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q46 Which sources of information do you feel most influenced your decision about which banking product to take out	Junk mail sent through the post or that you found somewhere	**2.5**	**39**	**1.8**	**6**	**3.1**	**5**	**6.6**	**16**	**2.9**	**66**
	Information picked up in a branch of a bank	**20.7**	**335**	**16.2**	**58**	**38.8**	**97**	**24.2**	**60**	**21.2**	**550**
	Information found on the internet	**3.5**	**50**	**2.5**	**9**	**7.4**	**17**	**9.3**	**22**	**4.1**	**98**
	Information from sales staff of firm providing the products	**6.6**	**104**	**4.6**	**19**	**10.9**	**28**	**2.8**	**11**	**6.1**	**162**
	Comparative tables or charts in financial pages of newspaper	**1.0**	**18**	**1.0**	**5**	**.4**	**1**	**1.5**	**5**	**1.0**	**29**
	Comparative tables or charts found on the internet	**.3**	**5**	**.1**	**1**	**.8**	**1**	**.6**	**2**	**.3**	**9**
	Specialist magazines or publications such as Financial Mail	**.8**	**11**	**.3**	**1**	**.4**	**1**	**.3**	**3**	**.7**	**16**
	Recommendation from independent financial adviser or broker	**1.9**	**26**	**1.7**	**5**	**1.2**	**6**	**10.8**	**19**	**2.7**	**56**
	Advice of friends or relatives - not working in financial services industry	**9.5**	**164**	**7.5**	**22**	**7.7**	**17**	**8.0**	**17**	**9.2**	**220**
	Advice of friends or relatives - who work in the financial s	**5.5**	**88**	**1.6**	**6**	**4.7**	**12**	**3.2**	**7**	**4.9**	**113**
	Employer's advice	**4.7**	**87**	**9.7**	**24**	**5.1**	**16**	**1.2**	**5**	**4.8**	**132**
	Traditional or religious leader	**.9**	**18**	**.3**	**1**	**1.2**	**5**	**1.4**	**2**	**.9**	**26**
	Newspaper articles	**4.4**	**71**	**6.1**	**17**	**3.0**	**7**	**3.9**	**16**	**4.5**	**111**
	Television or radio programmes	**11.5**	**171**	**9.0**	**29**	**7.7**	**20**	**7.3**	**25**	**10.7**	**245**
	Newspaper adverts	**5.5**	**85**	**4.5**	**15**	**7.2**	**18**	**2.8**	**9**	**5.2**	**127**
	Television adverts	**9.4**	**143**	**8.6**	**29**	**14.3**	**31**	**7.9**	**24**	**9.3**	**227**
	Other advertising	**1.0**	**17**	**1.5**	**2**	**1.9**	**3**	**1.1**	**5**	**1.1**	**27**
	Other source	**1.1**	**17**	**2.3**	**7**	**1.6**	**2**	**1.0**	**2**	**1.2**	**28**
	Not applicable – respondent has not chosen insurance product	**55.4**	**909**	**60.3**	**235**	**46.9**	**108**	**51.8**	**184**	**55.3**	**1436**
	Do not know	**1.2**	**19**	**1.8**	**5**	**.0**	**0**	**1.0**	**5**	**1.2**	**29**
	Refused to answer	**.7**	**15**	**1.8**	**3**	**1.0**	**2**	**2.8**	**9**	**1.1**	**29**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q47 And which of the following statements best describes how you chose the last banking product you took out?	I considered several products from different companies before	**19.3**	**312**	**17.1**	**51**	**36.7**	**85**	**30.8**	**67**	**20.7**	**515**
	I considered the various products from one company	**10.3**	**181**	**10.1**	**36**	**16.6**	**52**	**7.0**	**21**	**10.1**	**290**
	I didn't consider any other products at all	**10.0**	**174**	**9.5**	**36**	**6.4**	**14**	**7.8**	**28**	**9.7**	**252**
	I looked around but there were no other products to consider	**2.1**	**38**	**1.6**	**7**	**.8**	**2**	**1.1**	**6**	**1.9**	**53**
	Not applicable – respondent has not chosen insurance product	**56.6**	**933**	**59.2**	**238**	**37.9**	**83**	**49.9**	**172**	**55.7**	**1426**
	Do not know	**1.7**	**31**	**2.4**	**5**	**1.5**	**1**	**3.3**	**7**	**1.9**	**44**
	Total	**100.0**	**1669**	**100.0**	**373**	**100.0**	**237**	**100.0**	**301**	**100.0**	**2580**
Q48 How often do you usually check the balance of your MAIN banking product?	Daily	**.5**	**8**	**1.1**	**5**	**2.7**	**9**	**9.0**	**34**	**1.5**	**56**
	Weekly	**4.0**	**76**	**8.9**	**34**	**15.1**	**51**	**11.4**	**43**	**5.5**	**204**
	Every two weeks	**5.0**	**92**	**9.3**	**41**	**8.9**	**23**	**11.6**	**34**	**6.2**	**190**
	Monthly	**43.2**	**809**	**39.8**	**175**	**55.3**	**142**	**55.5**	**205**	**44.5**	**1331**
	Yearly	**1.4**	**34**	**1.4**	**7**	**1.6**	**6**	**2.5**	**13**	**1.5**	**60**
	Never	**4.2**	**86**	**7.3**	**32**	**3.1**	**9**	**2.4**	**6**	**4.3**	**133**
	Don't know	**1.5**	**31**	**3.1**	**10**	**.1**	**1**	**1.2**	**6**	**1.5**	**48**
	Refused	**.3**	**10**	**.0**	**0**	**.5**	**2**	**.5**	**3**	**.3**	**15**
	Not applicable – has no banking products	**40.0**	**674**	**29.0**	**133**	**12.7**	**39**	**5.8**	**16**	**34.5**	**862**
	Total	**100.0**	**1820**	**100.0**	**437**	**100.0**	**282**	**100.0**	**360**	**100.0**	**2899**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q49 How do you typically check the balance(s) for this product	Check the bank statement sent in the mail	**13.2**	**128**	**13.6**	**45**	**19.5**	**51**	**34.3**	**100**	**16.7**	**324**
	Check the statement online - internet banking	**7.4**	**87**	**11.4**	**31**	**22.8**	**44**	**41.1**	**115**	**13.6**	**277**
	Check through telephone banking	**17.1**	**185**	**10.2**	**35**	**20.9**	**46**	**16.0**	**47**	**16.4**	**313**
	Call the bank and ask for your balance	**9.2**	**90**	**8.3**	**24**	**2.7**	**7**	**9.4**	**37**	**8.9**	**158**
	Ask for your balance, statement or bankbook update at a bank	**31.6**	**376**	**23.7**	**80**	**23.1**	**59**	**18.7**	**62**	**28.5**	**577**
	Ask for balance, statement or bankbook update at an ATM-cash	**43.7**	**487**	**38.8**	**113**	**40.5**	**101**	**36.4**	**99**	**41.9**	**800**
	Receive a text message from the bank	**23.1**	**247**	**20.6**	**63**	**30.2**	**75**	**25.2**	**77**	**23.5**	**462**
	Never check	**8.3**	**105**	**8.6**	**26**	**3.4**	**9**	**1.2**	**6**	**7.0**	**146**
	Don’t know	**1.7**	**21**	**3.9**	**10**	**.0**	**0**	**1.0**	**5**	**1.8**	**36**
	Refused	**.3**	**4**	**.0**	**0**	**.0**	**0**	**.8**	**5**	**.4**	**9**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q50 How often do you personally check whether your product still meets your needs?	At least once a year	**16.0**	**195**	**22.5**	**60**	**37.4**	**79**	**49.1**	**163**	**22.6**	**497**
	Less often	**54.8**	**607**	**30.5**	**103**	**46.9**	**116**	**32.1**	**113**	**48.5**	**939**
	Never	**25.7**	**303**	**41.2**	**130**	**14.7**	**44**	**12.7**	**48**	**24.9**	**525**
	Don’t know	**3.1**	**38**	**4.9**	**13**	**1.0**	**2**	**3.5**	**14**	**3.3**	**67**
	Refused	**.4**	**5**	**.9**	**2**	**.0**	**0**	**2.6**	**8**	**.8**	**15**
	Total	**100.0**	**1148**	**100.0**	**308**	**100.0**	**241**	**100.0**	**346**	**100.0**	**2043**

3.4.2. Credit and loans

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q51 Have you heard of any of the following types of credit or loans	Loan from a microlender	**65.6**	**1188**	**80.4**	**372**	**90.2**	**258**	**89.1**	**317**	**70.3**	**2135**
	Vehicle or car finance through bank or dealer	**44.7**	**820**	**67.0**	**296**	**93.1**	**262**	**94.9**	**344**	**53.7**	**1722**
	Overdraft facility	**20.1**	**388**	**48.3**	**216**	**72.8**	**209**	**82.5**	**305**	**31.1**	**1118**
	Store card where you buy on account and pay later	**71.5**	**1292**	**77.8**	**358**	**90.0**	**252**	**94.5**	**336**	**75.1**	**2238**
	Lay-buy	**69.1**	**1274**	**79.3**	**369**	**84.6**	**231**	**83.6**	**303**	**72.1**	**2177**
	Hire Purchase -HP or paying in monthly installments for goods	**47.5**	**888**	**63.2**	**298**	**85.5**	**246**	**89.7**	**324**	**54.6**	**1756**
	Loan from friends or family	**60.6**	**1122**	**77.7**	**363**	**75.0**	**213**	**81.9**	**296**	**64.9**	**1994**
	Loan from an informal money lender	**61.4**	**1135**	**52.1**	**239**	**68.9**	**188**	**55.8**	**207**	**60.1**	**1769**
	Loan from a stokvel or umgalelo or savings club	**54.5**	**984**	**32.9**	**149**	**49.0**	**137**	**45.7**	**161**	**51.3**	**1431**
	Loan from local spaza	**24.1**	**448**	**15.4**	**76**	**32.6**	**80**	**29.4**	**107**	**24.1**	**711**
	Store account with no card where you pay later	**24.6**	**473**	**27.8**	**144**	**43.5**	**118**	**38.9**	**152**	**27.0**	**887**
	Loan from an employer	**14.9**	**297**	**36.6**	**192**	**37.0**	**99**	**39.7**	**163**	**20.3**	**751**
	None of the above	**5.1**	**100**	**2.2**	**7**	**1.9**	**5**	**.9**	**3**	**4.2**	**115**
	Don’t know	**.9**	**18**	**1.2**	**5**	**.0**	**0**	**.1**	**2**	**.9**	**25**
	Refused	**.5**	**13**	**.0**	**0**	**.0**	**0**	**.2**	**1**	**.4**	**14**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q52 Do you currently hold any of these types of credit or loans	Loan from a microlender	**5.7**	**113**	**6.7**	**28**	**8.1**	**25**	**5.1**	**17**	**5.8**	**183**
	Vehicle or car finance through bank or dealer	**3.6**	**72**	**5.9**	**20**	**20.6**	**48**	**26.3**	**95**	**6.8**	**235**
	Overdraft facility	**1.0**	**21**	**1.8**	**10**	**6.4**	**20**	**11.1**	**42**	**2.4**	**93**
	Store card where you buy on account and pay later	**16.5**	**326**	**15.9**	**74**	**32.1**	**87**	**26.0**	**82**	**18.0**	**569**
	Lay-buy	**7.4**	**155**	**4.9**	**29**	**1.2**	**3**	**4.3**	**13**	**6.7**	**200**
	Hire Purchase -HP or paying in monthly installments for goods	**6.5**	**117**	**4.5**	**27**	**8.9**	**23**	**8.6**	**33**	**6.6**	**200**
	Loan from friends or family	**9.6**	**171**	**6.6**	**30**	**8.2**	**22**	**3.1**	**13**	**8.6**	**236**
	Loan from an informal money lender	**3.0**	**48**	**.5**	**4**	**.6**	**2**	**.0**	**0**	**2.4**	**54**
	Loan from a stokvel or umgalelo or savings club	**3.5**	**59**	**1.7**	**4**	**1.1**	**2**	**.0**	**0**	**2.9**	**65**
	Loan from local spaza	**4.4**	**81**	**1.8**	**7**	**.0**	**0**	**.9**	**1**	**3.6**	**89**
	Store account with no card where you pay later	**2.1**	**44**	**1.4**	**7**	**.3**	**1**	**.5**	**3**	**1.8**	**55**
	Loan from an employer	**1.9**	**35**	**1.7**	**9**	**2.6**	**7**	**1.5**	**6**	**1.8**	**57**
	None of the above	**59.1**	**1036**	**64.2**	**270**	**49.2**	**136**	**51.4**	**186**	**58.4**	**1628**
	Don't know	**1.8**	**29**	**1.4**	**4**	**.0**	**0**	**.5**	**3**	**1.6**	**36**
	Refused	**.9**	**21**	**.2**	**1**	**.0**	**0**	**1.7**	**8**	**.9**	**30**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q53 Which of the following types of financial products have you chosen	Loan from a microlender	**4.1**	**78**	**5.8**	**22**	**5.9**	**20**	**2.2**	**8**	**4.1**	**128**
	Vehicle or car finance through bank or dealer	**1.9**	**35**	**2.9**	**10**	**11.5**	**26**	**10.6**	**38**	**3.2**	**109**
	Overdraft facility	**.7**	**11**	**.7**	**4**	**3.2**	**9**	**2.3**	**11**	**.9**	**35**
	Store card where you buy on account and pay later	**11.0**	**200**	**7.2**	**31**	**14.0**	**38**	**8.8**	**20**	**10.5**	**289**
	Lay-buy	**4.3**	**95**	**2.9**	**17**	**1.2**	**3**	**1.8**	**5**	**3.8**	**120**
	Hire Purchase -HP or paying in monthly installments for goods	**5.9**	**101**	**3.9**	**18**	**6.0**	**18**	**3.8**	**14**	**5.5**	**151**
	Loan from friends or family	**8.2**	**130**	**5.1**	**20**	**4.1**	**14**	**1.4**	**7**	**7.1**	**171**
	Loan from an informal money lender	**2.4**	**41**	**.7**	**5**	**.4**	**1**	**.0**	**0**	**2.0**	**47**
	Loan from a stokvel or umgalelo or savings club	**2.4**	**41**	**1.0**	**2**	**1.1**	**2**	**.0**	**0**	**2.0**	**45**
	Loan from local spaza	**2.4**	**46**	**1.0**	**3**	**.0**	**0**	**.0**	**0**	**1.9**	**49**
	Store account with no card where you pay later	**1.4**	**25**	**1.5**	**7**	**.3**	**1**	**.2**	**1**	**1.3**	**34**
	Loan from an employer	**2.2**	**33**	**1.5**	**8**	**.7**	**4**	**.6**	**3**	**1.9**	**48**
	None of the above	**65.4**	**1191**	**76.2**	**325**	**67.0**	**184**	**75.3**	**274**	**67.5**	**1974**
	Don't know	**1.8**	**31**	**1.7**	**5**	**.0**	**0**	**.8**	**5**	**1.7**	**41**
	Refused	**1.1**	**22**	**.0**	**0**	**.0**	**0**	**1.4**	**7**	**1.0**	**29**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q54 Which sources of information do you feel most influenced your decision about which credit or loan product to take out	Junk mail sent through the post or that you found somewhere	**1.9**	**33**	**2.8**	**6**	**1.8**	**2**	**6.4**	**12**	**2.5**	**53**
	Information picked up in a branch of a bank	**6.4**	**107**	**10.3**	**24**	**14.8**	**33**	**11.2**	**32**	**7.4**	**196**
	Information found on the internet	**1.7**	**20**	**3.3**	**7**	**6.6**	**15**	**5.9**	**16**	**2.4**	**58**
	Information from sales staff of firm providing the products	**6.6**	**114**	**3.1**	**11**	**11.4**	**27**	**10.3**	**20**	**6.8**	**172**
	Comparative tables or charts in financial pages of newspaper	**.5**	**7**	**.3**	**1**	**1.3**	**1**	**1.6**	**5**	**.6**	**14**
	Comparative tables or charts found on the internet	**.4**	**7**	**.5**	**1**	**.0**	**0**	**2.0**	**4**	**.6**	**12**
	Specialist magazines or publications - such as Financial Mail	**.4**	**7**	**2.0**	**4**	**1.1**	**3**	**2.1**	**5**	**.7**	**19**
	Recommendation from independent financial adviser or broker	**1.0**	**13**	**.5**	**1**	**4.2**	**9**	**3.3**	**11**	**1.2**	**34**
	Advice of friends/ relatives-not working in financial services industry	**12.0**	**191**	**7.5**	**26**	**12.9**	**26**	**1.9**	**7**	**10.6**	**250**
	Advice of friends/relatives who work in financial services industry	**4.7**	**79**	**1.0**	**5**	**2.9**	**6**	**2.2**	**5**	**4.1**	**95**
	Employer's advice	**2.3**	**35**	**2.9**	**8**	**2.1**	**3**	**.2**	**1**	**2.2**	**47**
	Traditional or religious leader	**1.1**	**19**	**.0**	**0**	**1.7**	**5**	**.0**	**0**	**.9**	**24**
	Newspaper articles	**3.6**	**55**	**3.6**	**12**	**2.7**	**9**	**2.8**	**10**	**3.5**	**86**
	Television or radio programs	**6.4**	**99**	**6.2**	**19**	**4.5**	**8**	**7.0**	**22**	**6.4**	**148**
	Newspaper adverts	**4.4**	**69**	**2.6**	**12**	**3.7**	**12**	**4.2**	**9**	**4.2**	**102**
	Television adverts	**8.0**	**124**	**4.2**	**18**	**10.5**	**27**	**7.6**	**22**	**7.7**	**191**
	Other advertising	**1.5**	**25**	**1.0**	**4**	**1.7**	**4**	**2.6**	**4**	**1.6**	**37**
	Other source	**2.1**	**28**	**3.0**	**9**	**.1**	**1**	**1.1**	**5**	**2.0**	**43**
	Not applicable – respondent has not chosen insurance product	**65.2**	**1065**	**73.0**	**269**	**60.7**	**139**	**64.3**	**199**	**65.6**	**1672**
	Do not know	**1.0**	**20**	**1.1**	**2**	**.5**	**2**	**1.3**	**3**	**1.0**	**27**
	Refused to answer	**.3**	**8**	**.0**	**0**	**.0**	**0**	**.6**	**3**	**.3**	**11**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q55 And which of the following statements best describes how you chose the last credit or loan product you took out?	I considered several products from different companies before	**14.2**	**233**	**11.1**	**36**	**21.4**	**49**	**23.9**	**51**	**15.1**	**369**
	I considered the various products from one company	**6.5**	**105**	**3.1**	**13**	**7.9**	**25**	**1.9**	**7**	**5.8**	**150**
	I didn't't consider any other products at all	**9.3**	**156**	**8.6**	**32**	**4.2**	**9**	**5.3**	**16**	**8.7**	**213**
	I looked around but there were no other products to consider	**3.7**	**62**	**1.6**	**8**	**5.6**	**8**	**1.9**	**7**	**3.4**	**85**
	Not applicable – respondent has not chosen insurance product	**64.8**	**1058**	**75.0**	**273**	**59.4**	**138**	**64.1**	**197**	**65.4**	**1666**
	Do not know	**1.6**	**30**	**.7**	**4**	**1.5**	**2**	**2.9**	**8**	**1.6**	**44**
	Total	**100.0**	**1644**	**100.0**	**366**	**100.0**	**231**	**100.0**	**286**	**100.0**	**2527**
Q56 Which one of the ff statements best describes how well you and your household are keeping up with your bills and credit commitments	Keeping up with all bills and commitments without any difficulty	**11.5**	**231**	**21.5**	**94**	**35.1**	**111**	**38.5**	**137**	**16.1**	**573**
	Keeping up with all bills and commitments-struggle from time to time	**20.0**	**365**	**21.0**	**96**	**33.5**	**92**	**29.1**	**103**	**21.5**	**656**
	Keeping up with all bills and commitments-constant struggle	**10.2**	**189**	**7.0**	**41**	**6.3**	**21**	**5.9**	**22**	**9.3**	**273**
	Falling behind with some bills or credit commitments	**5.9**	**113**	**3.7**	**17**	**2.1**	**6**	**1.3**	**8**	**5.1**	**144**
	Not applicable - don't have any bills or credit commitments	**48.6**	**860**	**44.1**	**187**	**22.2**	**51**	**23.6**	**83**	**44.7**	**1181**
	Don't know	**3.4**	**52**	**1.9**	**8**	**.4**	**1**	**.5**	**2**	**2.8**	**63**
	Refused	**.4**	**8**	**.8**	**3**	**.4**	**1**	**1.2**	**5**	**.5**	**17**
	Total	**100.0**	**1818**	**100.0**	**446**	**100.0**	**283**	**100.0**	**360**	**100.0**	**2907**
Q57 To what extent do you agree or disagree with the following statement: I prefer to buy things on credit rather than wait and save up	Strongly agree	**4.3**	**70**	**3.2**	**19**	**1.7**	**6**	**.9**	**5**	**3.7**	**100**
	Agree	**17.0**	**297**	**12.6**	**54**	**11.8**	**32**	**8.4**	**34**	**15.5**	**417**
	Neither agree nor disagree	**15.3**	**276**	**14.2**	**68**	**19.8**	**36**	**25.0**	**85**	**16.4**	**465**
	Disagree	**28.6**	**504**	**26.5**	**116**	**32.9**	**95**	**29.6**	**112**	**28.6**	**827**
	Strongly disagree	**30.4**	**589**	**38.4**	**173**	**32.0**	**107**	**31.8**	**109**	**31.4**	**978**
	Don't know	**3.9**	**75**	**4.1**	**16**	**1.2**	**4**	**3.4**	**10**	**3.8**	**105**
	Refused	**.5**	**9**	**1.1**	**3**	**.5**	**1**	**.9**	**5**	**.6**	**18**
	Total	**100.0**	**1820**	**100.0**	**449**	**100.0**	**281**	**100.0**	**360**	**100.0**	**2910**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q58 Have yo personally borrowed money for any of the following purposes in the past 12 months and paid interest on the balance	To pay off debts	**9.5**	**165**	**6.4**	**32**	**13.3**	**37**	**2.5**	**11**	**8.5**	**245**
	To pay for food	**17.3**	**325**	**8.2**	**46**	**3.2**	**11**	**4.5**	**19**	**14.6**	**401**
	To pay for water or electricity	**9.4**	**191**	**4.1**	**25**	**7.2**	**22**	**2.4**	**11**	**8.1**	**249**
	To pay for education	**7.2**	**114**	**2.4**	**14**	**5.8**	**12**	**2.8**	**10**	**6.2**	**150**
	To pay for a wedding	**.9**	**18**	**.8**	**2**	**.3**	**2**	**.0**	**0**	**.7**	**22**
	To pay for a funeral	**4.8**	**86**	**.9**	**5**	**.9**	**4**	**.4**	**2**	**3.9**	**97**
	To help support family, friends outside immediate household	**3.4**	**65**	**2.4**	**13**	**4.0**	**10**	**.6**	**3**	**3.0**	**91**
	To buy something on impulse	**2.8**	**41**	**1.7**	**7**	**4.4**	**9**	**.6**	**3**	**2.5**	**60**
	To buy a gift for someone	**2.3**	**34**	**1.7**	**6**	**2.3**	**7**	**.4**	**2**	**2.0**	**49**
	None of the above	**11.9**	**246**	**14.9**	**66**	**13.2**	**45**	**19.8**	**70**	**13.1**	**427**
	Not applicable – respondent did not borrow money in the last	**55.6**	**998**	**65.2**	**281**	**63.8**	**177**	**69.7**	**245**	**58.2**	**1701**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q59 Roughly what do you think your household owes in outstanding debt?	Do not owe anything	**58.7**	**1089**	**49.1**	**237**	**50.3**	**135**	**36.4**	**152**	**55.1**	**1613**
	R1 – R200	**3.3**	**62**	**1.9**	**7**	**.0**	**0**	**.0**	**0**	**2.7**	**69**
	R201 – R500	**6.0**	**99**	**2.8**	**16**	**1.3**	**3**	**.7**	**2**	**5.0**	**120**
	R501 – R 1000	**4.4**	**81**	**4.8**	**22**	**3.2**	**12**	**2.2**	**7**	**4.1**	**122**
	R1001 – R1500	**4.1**	**68**	**3.6**	**18**	**1.3**	**6**	**1.7**	**9**	**3.7**	**101**
	R1501 – R2500	**2.6**	**49**	**2.6**	**12**	**5.6**	**18**	**1.1**	**5**	**2.5**	**84**
	R2501 – R3500	**2.8**	**52**	**1.7**	**6**	**3.8**	**11**	**2.8**	**12**	**2.7**	**81**
	R3501 – R4500	**1.7**	**33**	**1.8**	**8**	**2.3**	**4**	**3.6**	**12**	**1.9**	**57**
	R4500 – R6000	**1.7**	**34**	**1.6**	**10**	**4.5**	**11**	**4.9**	**14**	**2.2**	**69**
	R6001 – R8000	**.4**	**12**	**1.2**	**8**	**1.8**	**7**	**2.3**	**12**	**.7**	**39**
	R8001 – R11000	**.8**	**16**	**1.5**	**5**	**2.1**	**9**	**2.5**	**9**	**1.1**	**39**
	R11001 or more	**2.0**	**44**	**6.5**	**22**	**18.0**	**46**	**13.9**	**49**	**4.1**	**161**
	Do not know	**7.9**	**112**	**12.8**	**44**	**3.8**	**10**	**6.0**	**11**	**8.0**	**177**
	No response or refused to answer	**3.6**	**81**	**8.1**	**33**	**2.0**	**8**	**21.8**	**66**	**5.9**	**188**
	Total	**100.0**	**1832**	**100.0**	**448**	**100.0**	**280**	**100.0**	**360**	**100.0**	**2920**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q60 Is the amount of debt household owes more than, about same, or less than value of all savings and belongings of hh.	Amount of debt is more than the value of household savings a	**13.9**	**106**	**12.5**	**24**	**10.8**	**15**	**8.3**	**14**	**12.8**	**159**
	Amount of debt is about the same value of household savings	**14.9**	**107**	**7.8**	**17**	**5.5**	**8**	**7.2**	**18**	**12.6**	**150**
	Amount of debt is less than the value of household savings a	**43.5**	**342**	**40.9**	**98**	**76.3**	**113**	**46.8**	**118**	**44.8**	**671**
	Don't know	**23.4**	**144**	**28.0**	**53**	**5.6**	**7**	**12.0**	**17**	**21.6**	**221**
	Refused	**4.3**	**43**	**10.8**	**20**	**1.8**	**4**	**25.7**	**42**	**8.2**	**109**
	Total	**100.0**	**742**	**100.0**	**212**	**100.0**	**147**	**100.0**	**209**	**100.0**	**1310**
Q61 How much does the household worry about the debt you owe?	None	**9.6**	**83**	**22.1**	**49**	**19.0**	**28**	**20.4**	**51**	**12.9**	**211**
	A little	**24.4**	**188**	**24.5**	**56**	**36.1**	**54**	**26.8**	**49**	**25.1**	**347**
	Some	**18.3**	**146**	**19.6**	**40**	**19.2**	**23**	**21.5**	**50**	**19.0**	**259**
	A lot	**33.3**	**241**	**23.8**	**48**	**24.7**	**39**	**19.0**	**38**	**29.8**	**366**
	Don't know	**12.0**	**66**	**9.7**	**14**	**.0**	**0**	**7.7**	**9**	**10.7**	**89**
	Refused	**2.4**	**20**	**.4**	**1**	**1.0**	**2**	**4.7**	**12**	**2.5**	**35**
	Total	**100.0**	**744**	**100.0**	**208**	**100.0**	**146**	**100.0**	**209**	**100.0**	**1307**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q62 If you currently have and are using a credit card, do any of the ff statements apply	Could pay off balance of credit card from savings	**3.9**	**66**	**5.4**	**22**	**14.6**	**42**	**20.0**	**59**	**6.1**	**189**
	Don't think I will be able to pay balance of credit card-near future	**2.5**	**49**	**2.2**	**7**	**2.3**	**6**	**3.2**	**13**	**2.5**	**75**
	Sometimes make additional credit card payments to reduce balance	**4.6**	**83**	**4.8**	**16**	**13.5**	**36**	**7.0**	**26**	**5.1**	**161**
	I sometimes miss payments on my credit card	**2.6**	**55**	**1.3**	**6**	**3.2**	**5**	**2.1**	**8**	**2.4**	**74**
	Sometimes ask bank to reduce/miss monthly payment	**1.5**	**30**	**1.3**	**5**	**4.3**	**8**	**4.1**	**11**	**1.8**	**54**
	Make point of always paying off full amount of credit card	**3.7**	**71**	**5.5**	**23**	**17.5**	**36**	**13.1**	**42**	**5.3**	**172**
	Not applicable – no credit card/not using	**89.0**	**1624**	**87.4**	**379**	**60.8**	**190**	**57.1**	**219**	**84.6**	**2412**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q63 Home loan on your main home-do any of the ff statements apply	Could pay off balance of home loan today from savings	**1.9**	**36**	**1.7**	**7**	**5.9**	**18**	**13.0**	**31**	**3.2**	**92**
	Will not be able to pay balance of home loan at any point in my life	**2.2**	**48**	**1.8**	**8**	**2.6**	**7**	**6.8**	**27**	**2.7**	**90**
	Sometimes make additional home loan payments-balance reduce quickly	**3.6**	**70**	**4.8**	**16**	**7.0**	**18**	**14.4**	**37**	**5.0**	**141**
	Sometimes miss payments on home loan without prior arrangement	**1.3**	**31**	**.7**	**4**	**.0**	**0**	**.7**	**3**	**1.1**	**38**
	Sometimes ask home loan lender if I can reduce or miss payment	**1.2**	**22**	**2.7**	**8**	**.9**	**3**	**2.7**	**10**	**1.5**	**43**
	If I sold house at market value today I could not repay loan	**.5**	**12**	**1.0**	**4**	**.8**	**3**	**.7**	**3**	**.6**	**22**
	Not applicable – does not have a home loan	**92.8**	**1681**	**90.3**	**389**	**83.8**	**235**	**65.6**	**259**	**89.4**	**2564**

3.4.3. Investment and savings

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q64 Please can you tell me whether you have heard of any of the following types of investment or savings products	Unit trusts	**23.4**	**453**	**33.3**	**135**	**71.7**	**206**	**86.3**	**295**	**32.5**	**1089**
	Education policy or plan	**50.7**	**893**	**50.4**	**220**	**86.3**	**247**	**81.1**	**280**	**55.0**	**1640**
	Investment or savings policy	**38.9**	**692**	**48.6**	**207**	**86.7**	**243**	**89.1**	**309**	**46.6**	**1451**
	Shares on the stock exchange	**30.7**	**561**	**39.3**	**171**	**73.5**	**210**	**79.6**	**284**	**38.1**	**1226**
	Retirement annuity	**33.7**	**620**	**44.6**	**204**	**84.9**	**234**	**87.0**	**313**	**42.0**	**1371**
	Provident fund	**43.1**	**794**	**55.5**	**250**	**82.4**	**233**	**78.7**	**280**	**49.3**	**1557**
	Pension fund	**67.0**	**1223**	**80.2**	**381**	**90.8**	**256**	**95.6**	**340**	**72.0**	**2200**
	Stokvel or umgalelo or savings club	**74.7**	**1338**	**41.4**	**196**	**54.4**	**148**	**47.9**	**175**	**68.0**	**1857**
	Giving money to someone who will guard it for you, to keep it safe	**39.2**	**700**	**41.4**	**211**	**54.4**	**142**	**45.8**	**175**	**40.6**	**1228**
	Keep cash or savings at home	**48.4**	**872**	**59.2**	**291**	**66.5**	**185**	**59.5**	**230**	**51.1**	**1578**
	Other savings club	**8.4**	**156**	**9.3**	**50**	**22.5**	**47**	**25.6**	**91**	**10.8**	**344**
	None of the above	**7.1**	**138**	**3.5**	**16**	**2.3**	**7**	**2.2**	**5**	**6.1**	**166**
	Don't know	**1.7**	**33**	**3.5**	**6**	**.0**	**0**	**.3**	**1**	**1.7**	**40**
	Refused	**.5**	**11**	**.1**	**1**	**.0**	**0**	**.0**	**1**	**.4**	**13**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q65 Can you tell me whether you currently hold any of these types of investment or savings products	Unit trusts	.8	18	4.2	13	2.6	11	10.2	40	2.2	82
	Education policy or plan	4.6	90	6.7	21	9.7	27	11.2	38	5.7	176
	Investment or savings policy	6.4	128	6.8	29	17.5	52	23.0	87	8.6	296
	Shares on the stock exchange	1.6	26	3.7	9	3.7	9	6.2	24	2.4	68
	Retirement annuity	4.4	85	7.1	30	27.2	58	35.3	117	8.7	290
	Provident fund	4.2	84	10.3	31	11.4	33	11.9	38	5.8	186
	Pension fund	8.0	157	12.1	50	19.4	56	36.4	118	11.8	381
	Stokvel or umgalelo or savings club	15.4	293	3.7	14	2.7	6	.0	0	12.3	313
	Giving money to someone who will guard it for you, to keep it safe	3.3	47	.3	2	.0	0	.7	3	2.6	52
	Keep cash or savings at home	11.6	211	6.8	46	5.0	19	4.8	18	10.3	294
	Other savings club	.7	16	1.2	5	2.0	4	.2	2	.7	27
	None of the above	57.7	1010	65.1	278	46.2	145	33.6	111	55.4	1544
	Don't know	2.7	56	3.2	8	.2	1	1.3	5	2.5	70
	Refused	1.1	22	.6	3	.4	1	2.3	13	1.1	39

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q66 In the last two years which of the following types of investment or savings products have you chosen (whether or not you still hold them)	Unit trusts	.6	10	.0	0	1.7	6	2.1	6	.7	22
	Education policy or plan	3.0	59	2.5	9	8.4	23	5.0	18	3.3	109
	Investment or savings policy	3.2	59	3.2	16	7.4	25	9.3	25	4.0	125
	Shares on the stock exchange	1.2	14	.3	1	1.4	4	1.3	6	1.1	25
	Retirement annuity	2.3	41	1.5	9	9.9	28	13.1	33	3.6	111
	Provident fund	2.0	38	3.1	9	7.0	18	6.3	13	2.7	78
	Pension fund	4.0	67	3.4	18	8.5	27	12.0	25	4.9	137
	Stokvel or umgalelo or savings club	10.1	175	2.5	9	3.4	6	.0	0	8.1	190
	Giving money to someone who will guard it for you, to keep it safe	2.1	28	.5	2	.0	0	.7	3	1.7	33
	Keep cash or savings at home	8.6	141	4.6	31	3.1	10	3.0	10	7.4	192
	Other savings club	.9	15	.6	5	.0	0	.8	3	.8	23
	None of the above	68.4	1237	81.1	341	69.3	189	69.6	256	69.7	2023
	Don't know	2.9	60	3.3	8	.2	1	1.1	5	2.6	74
	Refused	1.2	25	1.0	3	.4	1	2.7	15	1.3	44

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q67 Do you currently earn interest on your savings?	Yes	**19.8**	**386**	**18.7**	**80**	**39.7**	**94**	**54.6**	**180**	**24.1**	**740**
	No	**33.6**	**612**	**25.3**	**125**	**28.9**	**90**	**23.9**	**88**	**31.6**	**915**
	Other answer	**.5**	**11**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.4**	**12**
	Not applicable -no savings of any kind	**42.9**	**752**	**51.8**	**226**	**27.4**	**86**	**15.4**	**60**	**40.3**	**1124**
	Don't know	**2.7**	**54**	**3.4**	**12**	**2.2**	**6**	**2.6**	**12**	**2.8**	**84**
	Refused	**.5**	**12**	**.6**	**2**	**1.8**	**4**	**3.6**	**17**	**.9**	**35**
	Total	**100.0**	**1827**	**100.0**	**446**	**100.0**	**280**	**100.0**	**357**	**100.0**	**2910**
Q68 Do you know how much interest your savings are currently earning?	Yes – you know exactly what the interest rate is	**33.1**	**126**	**25.5**	**22**	**57.4**	**43**	**46.5**	**77**	**37.0**	**268**
	Yes, you know approximately what the interest rate is	**35.3**	**138**	**37.6**	**28**	**32.5**	**34**	**39.9**	**78**	**36.4**	**278**
	No	**28.0**	**108**	**32.4**	**25**	**8.8**	**13**	**13.1**	**21**	**23.8**	**167**
	Other answer	**1.2**	**3**	**.0**	**0**	**.4**	**1**	**.0**	**0**	**.8**	**4**
	Don't know	**2.2**	**9**	**4.5**	**5**	**.5**	**1**	**.4**	**2**	**1.8**	**17**
	Refused	**.2**	**1**	**.0**	**0**	**.5**	**1**	**.2**	**1**	**.2**	**3**
	Total	**100.0**	**385**	**100.0**	**80**	**100.0**	**93**	**100.0**	**179**	**100.0**	**737**
Q69 How often do you personally check whether your savings products still meet your needs?	At least once a year	**16.0**	**191**	**31.9**	**53**	**32.6**	**66**	**52.4**	**144**	**23.4**	**454**
	Less often	**41.8**	**440**	**21.9**	**56**	**49.1**	**86**	**30.5**	**95**	**38.8**	**677**
	Never	**36.7**	**362**	**39.4**	**86**	**17.0**	**38**	**13.6**	**39**	**32.7**	**525**
	Don't know	**5.2**	**62**	**5.0**	**15**	**1.0**	**3**	**1.5**	**5**	**4.5**	**85**
	Refused	**.3**	**5**	**1.8**	**3**	**.3**	**1**	**2.0**	**10**	**.6**	**19**
	Total	**100.0**	**1060**	**100.0**	**213**	**100.0**	**194**	**100.0**	**293**	**100.0**	**1760**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q70 In the past 12 months have you been saving money in any of the following ways? Do not include pension savings	Building up a balance of money in your bank account	**15.0**	**278**	**18.1**	**67**	**42.9**	**102**	**49.0**	**166**	**19.9**	**613**
	Paying money into a savings account	**24.4**	**430**	**29.8**	**100**	**42.5**	**105**	**48.7**	**159**	**28.1**	**794**
	Saving cash at home or in your wallet	**34.3**	**576**	**28.9**	**108**	**30.4**	**74**	**17.2**	**62**	**31.9**	**820**
	Giving money to family to save on your behalf	**11.2**	**171**	**5.7**	**17**	**4.5**	**12**	**1.6**	**7**	**9.5**	**207**
	Saving in a stokvel or any other informal savings club	**14.1**	**251**	**3.4**	**11**	**2.9**	**7**	**.4**	**3**	**11.3**	**272**
	Buying financial investment products, other than pension funds	**3.5**	**69**	**3.7**	**14**	**7.2**	**21**	**18.9**	**37**	**5.3**	**141**
	Or saving in some other way-incl. remittances, buying livestock/property	**4.7**	**80**	**2.9**	**8**	**2.7**	**6**	**3.5**	**12**	**4.4**	**106**
	Do not know	**19.5**	**325**	**24.9**	**91**	**3.9**	**17**	**6.4**	**22**	**18.0**	**455**
	Refused to answer	**8.4**	**153**	**11.7**	**35**	**13.4**	**33**	**9.1**	**33**	**8.9**	**254**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q71 Have you heard of any of the following types of insurance products	Vehicle or car insurance	**61.2**	**1115**	**78.7**	**357**	**94.7**	**268**	**99.4**	**354**	**68.0**	**2094**
	Household content insurance	**44.4**	**793**	**70.4**	**316**	**84.2**	**245**	**91.5**	**327**	**53.1**	**1681**
	Homeowners' insurance on building or house structure	**33.5**	**615**	**55.5**	**256**	**80.1**	**232**	**84.0**	**300**	**42.4**	**1403**
	Cellphone insurance	**56.9**	**1006**	**70.3**	**305**	**88.9**	**249**	**77.8**	**282**	**61.4**	**1842**
	Life insurance or life cover	**61.8**	**1137**	**84.7**	**386**	**91.8**	**263**	**96.4**	**340**	**68.6**	**2126**
	Insurance that pays your loan or borrowing when you die	**28.1**	**512**	**43.0**	**183**	**72.1**	**206**	**63.7**	**225**	**34.6**	**1126**
	Disability insurance or cover	**32.1**	**592**	**52.1**	**225**	**77.2**	**220**	**77.1**	**264**	**40.1**	**1301**
	Medical aid scheme	**61.5**	**1109**	**75.4**	**350**	**90.1**	**256**	**96.0**	**342**	**67.4**	**2057**
	Hospital cash plan	**45.8**	**837**	**56.2**	**256**	**81.4**	**232**	**81.6**	**290**	**51.7**	**1615**
	Belong to a burial society	**65.3**	**1220**	**60.6**	**290**	**60.4**	**167**	**57.4**	**214**	**63.9**	**1891**
	Funeral policy with a bank - including Post Bank	**42.8**	**800**	**40.8**	**186**	**64.7**	**186**	**50.9**	**193**	**44.1**	**1365**
	Funeral cover through undertaker/funeral parlour	**56.2**	**1068**	**51.2**	**254**	**72.5**	**206**	**55.7**	**221**	**56.1**	**1749**
	Funeral policy with an insurance company	**46.3**	**847**	**54.4**	**246**	**67.7**	**191**	**65.6**	**249**	**49.8**	**1533**
	Funeral cover from an spaza shop or stokvel	**20.5**	**381**	**15.0**	**69**	**31.0**	**77**	**26.7**	**101**	**20.9**	**628**
	Funeral cover from any other source	**12.9**	**251**	**21.6**	**111**	**33.8**	**88**	**27.6**	**97**	**15.9**	**547**
	None of the above	**5.3**	**101**	**2.3**	**12**	**2.3**	**6**	**.0**	**1**	**4.4**	**120**
	Don't know	**.7**	**12**	**1.7**	**3**	**1.0**	**2**	**.0**	**0**	**.8**	**17**
	Refused	**.3**	**9**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.3**	**10**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q72 Can you tell me whether you currently hold any of these types of insurance products	Vehicle or car insurance	**4.6**	**94**	**8.4**	**34**	**35.2**	**74**	**61.7**	**210**	**12.0**	**412**
	Household content insurance	**2.8**	**57**	**9.5**	**41**	**28.7**	**58**	**45.9**	**155**	**8.9**	**311**
	Homeowners' insurance on building or house structure	**1.8**	**39**	**6.4**	**32**	**17.6**	**45**	**27.6**	**96**	**5.5**	**212**
	Cellphone insurance	**6.9**	**113**	**6.1**	**22**	**19.5**	**42**	**20.8**	**74**	**8.7**	**251**
	Life insurance or life cover	**9.8**	**194**	**16.2**	**74**	**41.2**	**95**	**49.5**	**170**	**15.6**	**533**
	Insurance that pays your loan or borrowing when you die	**2.3**	**33**	**2.6**	**11**	**3.1**	**11**	**5.9**	**27**	**2.7**	**82**
	Disability insurance or cover	**.7**	**18**	**3.6**	**14**	**5.2**	**15**	**9.4**	**35**	**2.1**	**82**
	Medical aid scheme	**9.6**	**189**	**11.5**	**46**	**35.8**	**91**	**58.6**	**206**	**15.9**	**532**
	Hospital cash plan	**2.8**	**53**	**2.1**	**9**	**12.6**	**29**	**17.8**	**74**	**4.7**	**165**
	Belong to a burial society	**21.7**	**431**	**14.2**	**72**	**1.0**	**4**	**8.4**	**28**	**18.9**	**535**
	Funeral policy with a bank - including Post Bank	**5.6**	**127**	**8.5**	**37**	**4.4**	**16**	**10.1**	**41**	**6.3**	**221**
	Funeral cover through undertaker/funeral parlour	**13.6**	**270**	**11.9**	**60**	**7.7**	**26**	**7.1**	**31**	**12.6**	**387**
	Funeral policy with an insurance company	**6.5**	**132**	**9.6**	**49**	**12.0**	**30**	**18.9**	**74**	**8.3**	**285**
	Funeral cover from an spaza shop or stokvel	**2.6**	**40**	**.4**	**2**	**.0**	**0**	**.0**	**0**	**2.0**	**42**
	Funeral cover from any other source	**.8**	**15**	**5.4**	**31**	**.5**	**2**	**2.6**	**9**	**1.4**	**57**
	None of the above	**48.2**	**820**	**45.0**	**184**	**33.5**	**113**	**16.4**	**54**	**44.0**	**1171**
	Don't know	**1.5**	**25**	**1.6**	**3**	**.6**	**1**	**.3**	**1**	**1.4**	**30**
	Refused	**.5**	**11**	**1.1**	**5**	**.0**	**0**	**1.4**	**8**	**.7**	**24**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q73 And in the last 2 years which of the following types of insurance products have you chosen (Whether or not you still hold them)	Vehicle or car insurance	**3.0**	**49**	**3.6**	**12**	**12.2**	**33**	**25.1**	**62**	**5.7**	**156**
	Household content insurance	**1.8**	**32**	**2.9**	**8**	**6.5**	**17**	**14.6**	**30**	**3.4**	**87**
	Homeowners' insurance on building or house structure	**.6**	**10**	**.7**	**3**	**5.3**	**16**	**9.6**	**19**	**1.7**	**48**
	Cellphone insurance	**4.7**	**68**	**4.4**	**11**	**8.3**	**19**	**7.0**	**18**	**5.0**	**116**
	Life insurance or life cover	**5.7**	**106**	**3.4**	**19**	**15.7**	**47**	**13.5**	**34**	**6.6**	**206**
	Insurance that pays your loan or borrowing when you die	**.5**	**7**	**.4**	**3**	**1.4**	**4**	**1.2**	**6**	**.6**	**20**
	Disability insurance or cover	**.4**	**11**	**.9**	**4**	**1.9**	**6**	**.7**	**4**	**.6**	**25**
	Medical aid scheme	**4.8**	**86**	**1.8**	**11**	**13.0**	**37**	**16.6**	**40**	**6.0**	**174**
	Hospital cash plan	**1.4**	**23**	**1.7**	**4**	**6.3**	**15**	**4.2**	**18**	**1.8**	**60**
	Belong to a burial society	**9.8**	**193**	**3.7**	**15**	**.0**	**0**	**.3**	**1**	**7.9**	**209**
	Funeral policy with a bank - including Post Bank	**3.7**	**76**	**2.3**	**10**	**2.7**	**9**	**2.3**	**9**	**3.4**	**104**
	Funeral cover through undertaker/funeral parlour	**8.0**	**154**	**5.7**	**19**	**4.3**	**11**	**1.9**	**5**	**7.0**	**189**
	Funeral policy with an insurance company	**3.6**	**69**	**4.2**	**18**	**3.9**	**13**	**3.3**	**12**	**3.7**	**112**
	Funeral cover from an spaza shop or stokvel	**1.6**	**23**	**.3**	**1**	**.0**	**0**	**.0**	**0**	**1.3**	**24**
	Funeral cover from any other source	**.6**	**10**	**.6**	**3**	**.0**	**0**	**.0**	**0**	**.5**	**13**
	None of the above	**66.5**	**1195**	**73.9**	**334**	**62.5**	**173**	**61.8**	**236**	**66.6**	**1938**
	Don't know	**1.4**	**22**	**1.7**	**4**	**1.0**	**2**	**1.2**	**3**	**1.4**	**31**
	Refused	**.6**	**13**	**1.4**	**5**	**.0**	**0**	**2.0**	**9**	**.8**	**27**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q74 Which sources of info. do feel most influenced your decision about which insurance policy product to take out	Junk mail sent through the post or that you found somewhere	**2.2**	**33**	**1.3**	**6**	**3.3**	**4**	**5.5**	**14**	**2.5**	**57**
	Information picked up in a branch of a bank	**6.4**	**96**	**8.7**	**27**	**11.9**	**29**	**11.7**	**39**	**7.3**	**191**
	Information found on the internet	**2.7**	**37**	**4.2**	**12**	**7.5**	**17**	**7.6**	**20**	**3.5**	**86**
	Information from sales staff of firm providing the products	**7.4**	**116**	**4.3**	**15**	**12.9**	**32**	**2.9**	**10**	**6.8**	**173**
	Comparative tables or charts in financial pages of newspaper	**.7**	**10**	**1.6**	**2**	**1.0**	**1**	**.6**	**2**	**.8**	**15**
	Comparative tables or charts found on the internet	**.0**	**2**	**.2**	**1**	**.0**	**0**	**1.6**	**5**	**.2**	**8**
	Specialist magazines or publications - such as Financial Mail	**.8**	**12**	**.3**	**1**	**.7**	**2**	**.5**	**2**	**.7**	**17**
	Recommendation from independent financial adviser or broker	**1.1**	**20**	**2.7**	**8**	**6.0**	**14**	**16.4**	**33**	**3.0**	**75**
	Advice of friends or relatives-not working in the financial services indust.	**12.6**	**217**	**5.1**	**25**	**7.3**	**14**	**6.9**	**11**	**11.2**	**267**
	Advice of friends or relatives-who work in the financial services indust.	**6.0**	**97**	**1.8**	**9**	**4.8**	**13**	**4.9**	**13**	**5.5**	**132**
	Employer's advice	**2.9**	**51**	**7.5**	**23**	**3.1**	**10**	**5.3**	**10**	**3.6**	**94**
	Traditional or religious leader	**1.3**	**30**	**.0**	**0**	**1.8**	**6**	**.0**	**0**	**1.1**	**36**
	Newspaper articles	**3.5**	**52**	**5.2**	**15**	**4.8**	**9**	**2.5**	**7**	**3.5**	**83**
	Television or radio programmes	**8.8**	**136**	**3.7**	**12**	**9.7**	**20**	**8.6**	**25**	**8.3**	**193**
	Newspaper adverts	**5.5**	**83**	**4.5**	**17**	**5.0**	**16**	**6.6**	**18**	**5.5**	**134**
	Television adverts	**9.6**	**143**	**7.2**	**24**	**12.6**	**29**	**8.2**	**21**	**9.3**	**217**
	Other advertising	**1.4**	**24**	**.3**	**2**	**.9**	**3**	**1.0**	**5**	**1.3**	**34**
	Other source	**.7**	**17**	**2.3**	**4**	**.7**	**1**	**.1**	**1**	**.8**	**23**
	Not applicable – respondent has not chosen insurance product	**62.1**	**1005**	**68.7**	**270**	**59.8**	**139**	**52.3**	**188**	**61.6**	**1602**
	Do not know	**1.1**	**19**	**1.4**	**3**	**.0**	**0**	**2.1**	**5**	**1.2**	**27**
	Refused to answer	**.6**	**10**	**.0**	**0**	**.0**	**0**	**.8**	**5**	**.5**	**15**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q75 And which of the following statements best describes how you chose the last insurance policy you took out?	Considered several products from different companies	**18.9**	**300**	**13.6**	**36**	**31.6**	**71**	**33.0**	**80**	**20.3**	**487**
	Considered the various products from one company	**7.1**	**120**	**4.5**	**20**	**8.7**	**24**	**4.4**	**16**	**6.7**	**180**
	I didn't consider any other products at all	**7.5**	**133**	**9.1**	**26**	**4.1**	**8**	**7.6**	**19**	**7.6**	**186**
	I looked around but there were no other products to consider	**2.4**	**39**	**1.4**	**8**	**1.2**	**3**	**1.3**	**3**	**2.1**	**53**
	Not applicable – respondent has not chosen insurance product	**62.3**	**1009**	**69.8**	**264**	**54.4**	**128**	**51.2**	**185**	**61.6**	**1586**
	Do not know	**1.3**	**24**	**1.1**	**3**	**.1**	**1**	**1.4**	**4**	**1.3**	**32**
	Refused to answer	**.4**	**8**	**.5**	**2**	**.0**	**0**	**1.0**	**5**	**.5**	**15**
	Total	**100.0**	**1633**	**100.0**	**359**	**100.0**	**235**	**100.0**	**312**	**100.0**	**2539**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q76 Thinking about insurance in general, which of the following do you take into consideration when first taking out or setting up a new policy	The cost of the premium	**42.9**	**784**	**57.5**	**252**	**67.3**	**188**	**57.6**	**192**	**46.6**	**1416**
	The cost of the excess	**15.6**	**278**	**15.3**	**73**	**37.6**	**95**	**31.9**	**103**	**18.0**	**549**
	The overall level of cover	**23.7**	**442**	**31.4**	**143**	**35.0**	**97**	**24.8**	**103**	**24.9**	**785**
	The extent to which the cover meets your needs	**19.3**	**338**	**29.3**	**123**	**26.5**	**76**	**41.1**	**134**	**22.8**	**671**
	The details in the small print or contract	**6.5**	**115**	**14.6**	**59**	**10.2**	**35**	**16.0**	**52**	**8.4**	**261**
	The brand or reputation of the supplier	**12.4**	**213**	**15.5**	**70**	**16.5**	**47**	**13.5**	**60**	**13.0**	**390**
	The benefits included	**30.6**	**512**	**27.8**	**128**	**33.3**	**104**	**33.7**	**99**	**30.7**	**843**
	Other	**.8**	**17**	**.7**	**4**	**.8**	**2**	**1.1**	**3**	**.8**	**26**
	None of the above	**34.0**	**614**	**26.0**	**121**	**18.2**	**50**	**17.1**	**68**	**30.9**	**853**
	Don't know	**5.6**	**102**	**6.1**	**27**	**4.5**	**10**	**3.3**	**11**	**5.4**	**150**
	Refused	**.4**	**11**	**.0**	**0**	**.1**	**1**	**1.3**	**7**	**.4**	**19**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q77 What are the main reasons that you don't have health insurance cover?'	I am happy to use free or national health care	**46.5**	**835**	**45.7**	**217**	**28.6**	**91**	**12.4**	**38**	**43.0**	**1181**
	I am healthy	**5.9**	**101**	**5.7**	**22**	**2.6**	**10**	**2.6**	**14**	**5.5**	**147**
	I have not thought about taking out health insurance	**5.2**	**87**	**3.4**	**14**	**2.3**	**7**	**1.0**	**3**	**4.6**	**111**
	I have been unable to find any company that will cover me	**1.7**	**23**	**.8**	**3**	**.5**	**2**	**.2**	**1**	**1.4**	**29**
	I have not been able to find affordable cover	**4.2**	**79**	**8.0**	**33**	**4.8**	**11**	**4.6**	**11**	**4.6**	**134**
	I do not have a bank account from which to make the monthly	**2.3**	**46**	**.7**	**3**	**.3**	**1**	**.1**	**1**	**1.9**	**51**
	I do not have a regular income	**18.6**	**306**	**14.4**	**60**	**4.8**	**13**	**3.5**	**12**	**16.5**	**391**
	I do not trust insurance companies	**1.0**	**20**	**1.1**	**4**	**.0**	**0**	**.4**	**2**	**.9**	**26**
	I can go home or to another country for medical care	**.1**	**5**	**.0**	**0**	**1.4**	**3**	**.0**	**0**	**.2**	**8**
	I can afford to pay my own health care costs	**4.3**	**80**	**8.8**	**39**	**8.2**	**19**	**3.6**	**9**	**4.8**	**147**
	My religion forbids the use of insurance	**.1**	**1**	**.0**	**0**	**1.2**	**4**	**.0**	**0**	**.1**	**5**
	Other	**1.8**	**29**	**1.4**	**3**	**.8**	**3**	**.2**	**1**	**1.6**	**36**
	I am covered on someone else's policy	**5.4**	**77**	**6.8**	**24**	**10.3**	**21**	**9.2**	**17**	**6.0**	**139**
	Not applicable – currently has medical aid, health plan or o	**18.3**	**353**	**15.8**	**67**	**41.4**	**81**	**59.9**	**161**	**22.3**	**662**
	Don't know	**1.6**	**32**	**.6**	**3**	**.3**	**2**	**.5**	**2**	**1.3**	**39**
	Refused	**.6**	**11**	**1.6**	**5**	**.0**	**0**	**5.1**	**11**	**1.1**	**27**

3.5. Financial Advice

3.5.1. Seeking advice and quality of advice

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q78 If you need financial advice who do you normally ask for help	Family member	**51.5**	**884**	**52.9**	**234**	**48.7**	**150**	**36.4**	**138**	**49.9**	**1406**
	Friend	**29.5**	**501**	**17.4**	**76**	**16.9**	**42**	**12.4**	**50**	**26.1**	**669**
	Someone you trust in the community	**8.2**	**143**	**2.6**	**15**	**4.0**	**10**	**1.4**	**7**	**6.8**	**175**
	Your employer	**2.9**	**60**	**4.5**	**23**	**4.4**	**15**	**1.9**	**8**	**3.0**	**106**
	Co-worker or colleague	**4.5**	**66**	**2.7**	**10**	**2.8**	**9**	**1.9**	**8**	**4.0**	**93**
	Independent broker	**2.1**	**46**	**2.5**	**12**	**5.0**	**18**	**14.5**	**40**	**3.6**	**116**
	Financial advisor other than an independent broker	**8.6**	**162**	**8.2**	**32**	**22.2**	**60**	**43.7**	**133**	**12.7**	**387**
	Stokvel or umgalelo or savings club	**6.7**	**116**	**.4**	**2**	**.0**	**0**	**.0**	**0**	**5.2**	**118**
	Burial society	**2.5**	**51**	**.5**	**2**	**.0**	**0**	**.6**	**3**	**2.0**	**56**
	Church	**4.5**	**74**	**4.6**	**21**	**4.3**	**15**	**4.4**	**18**	**4.5**	**128**
	Bank	**17.2**	**310**	**18.1**	**87**	**24.5**	**73**	**17.8**	**76**	**17.6**	**546**
	Insurance company	**5.3**	**96**	**4.4**	**17**	**9.3**	**32**	**6.7**	**29**	**5.5**	**174**
	Mashonisa	**2.1**	**34**	**.0**	**0**	**.0**	**0**	**.1**	**1**	**1.6**	**35**
	Other	**1.3**	**20**	**1.4**	**7**	**.9**	**1**	**1.2**	**5**	**1.3**	**33**
	Would not ask anyone for help	**19.1**	**379**	**19.1**	**88**	**16.3**	**32**	**7.3**	**32**	**17.7**	**531**
	Don't know	**3.2**	**59**	**3.5**	**15**	**1.4**	**3**	**2.8**	**12**	**3.1**	**89**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q79 Do you have trouble getting good and relevant financial advice?	Yes	9.0	155	6.3	23	3.4	12	2.0	10	7.8	200
	No	61.1	1107	63.4	302	83.2	228	90.6	318	65.1	1955
	Question not relevant or never tried	27.4	512	28.4	113	13.4	42	5.6	23	24.8	690
	Don't know	2.2	42	1.9	6	.0	0	.4	2	1.9	50
	Refused	.3	9	.0	0	.0	0	1.4	6	.4	15
	Total	100.0	1825	100.0	444	100.0	282	100.0	359	100.0	2910
Multiple response table											
Q80 Thinking about the last time you tried to get financial advice do you think any of the following statements apply to your experience	You did not know where to look for advice	48.7	75	23.9	5	21.1	3	9.7	1	45.8	84
	You could not find the advice you were looking for	26.0	40	13.8	4	21.9	3	50.5	3	25.7	50
	You could not get advice at a time to suit you	19.9	25	8.6	3	6.7	1	17.3	2	19.0	31
	You did not understand the advice you were given	21.6	28	5.5	2	.0	0	.0	0	19.8	30
	There were so many advisers available you didn't know which	13.5	23	27.2	6	18.4	2	2.9	1	14.2	32
	Asked advice from several people - gave diff answers	15.3	20	37.0	6	9.3	1	36.8	3	17.1	30
	You got advice but you didn't know whether to trust it or not	6.5	14	26.2	4	50.4	6	28.9	3	8.9	27
	You followed the advice you were given and later regretted it	4.9	8	6.8	3	.0	0	14.4	1	5.2	12
Multiple response table											
Q81 In the last 12 months have you asked a financial professional for financial advice in relation to any of the following	Savings or investments	12.1	215	7.8	32	28.4	59	22.8	75	13.3	381
	Taking out a mortgage or a loan	1.0	27	1.6	5	8.7	13	3.1	12	1.5	57
	Insurance of any type	7.3	119	7.6	29	22.2	43	12.6	38	8.3	229
	Tax planning	2.1	40	1.6	8	10.8	15	14.4	42	3.6	105
	Managing credit or debt	4.6	69	2.3	12	6.1	16	5.9	17	4.6	114
	None of the above	79.8	1459	83.5	380	59.0	185	61.3	228	77.6	2252
	Don't know	3.3	55	2.1	10	.4	1	3.6	11	3.1	77
	Refused	.4	14	.8	3	.8	2	1.5	9	.6	28

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q82 Thinking about the professional you have used most often for financial advice, was this an...?	Independent Financial Adviser	**24.0**	**66**	**17.0**	**10**	**23.0**	**29**	**43.3**	**52**	**27.3**	**157**
	Manager or adviser at a bank or building society	**37.2**	**110**	**44.8**	**21**	**38.2**	**29**	**12.4**	**15**	**32.9**	**175**
	Manager or adviser at an insurance company	**20.8**	**57**	**18.3**	**10**	**25.7**	**26**	**25.5**	**19**	**21.8**	**112**
	Accountant	**9.2**	**27**	**9.6**	**3**	**9.1**	**4**	**11.3**	**12**	**9.6**	**46**
	Other	**7.2**	**19**	**8.5**	**5**	**2.4**	**3**	**6.6**	**5**	**6.9**	**32**
	Don't know	**1.5**	**6**	**.0**	**0**	**1.7**	**1**	**.4**	**1**	**1.2**	**8**
	Refused	**.1**	**1**	**1.7**	**1**	**.0**	**0**	**.6**	**1**	**.3**	**3**
	Total	**100.0**	**286**	**100.0**	**50**	**100.0**	**92**	**100.0**	**105**	**100.0**	**533**
Q83 Did you pay for (any of) this advice or was it entirely free?	Paid for advice	**8.0**	**25**	**4.9**	**3**	**22.9**	**9**	**24.4**	**32**	**11.9**	**69**
	Entirely free	**89.0**	**262**	**87.8**	**44**	**77.1**	**83**	**64.7**	**64**	**83.4**	**453**
	Don't know	**2.5**	**8**	**5.7**	**2**	**.0**	**0**	**9.6**	**11**	**4.0**	**21**
	Refused	**.5**	**2**	**1.7**	**1**	**.0**	**0**	**1.2**	**2**	**.7**	**5**
	Total	**100.0**	**297**	**100.0**	**50**	**100.0**	**92**	**100.0**	**109**	**100.0**	**548**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q84 Thinking about the last time you tried to get good financial advice; do you think any of the following statements apply to your experience	You felt that the adviser understood your needs	**20.5**	**301**	**22.2**	**72**	**40.9**	**110**	**41.3**	**121**	**23.5**	**604**
	You got the advice that you needed	**26.7**	**447**	**25.4**	**91**	**42.7**	**108**	**39.8**	**129**	**28.5**	**775**
	Able to understand exactly what adviser was recommending	**13.0**	**219**	**11.6**	**49**	**18.9**	**53**	**11.9**	**41**	**13.0**	**362**
	The adviser behaved professionally	**8.3**	**148**	**10.6**	**36**	**14.2**	**42**	**11.8**	**34**	**9.1**	**260**
	Don't know	**36.6**	**646**	**42.0**	**144**	**13.8**	**43**	**14.1**	**47**	**34.0**	**880**
	Refused	**5.2**	**108**	**5.5**	**15**	**5.4**	**15**	**4.5**	**19**	**5.2**	**157**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q85 In the last 12 months, have you asked friends or family for financial advice in relation to any of the following	Savings or investments	17.9	313	11.3	49	24.8	69	19.8	64	17.7	495
	Taking out a home loan	2.7	49	2.3	8	2.7	9	1.6	8	2.6	74
	Taking out a loan or credit agreement	2.9	63	2.6	10	7.4	16	1.7	7	2.9	96
	Insurance of any type	6.5	115	6.3	27	12.4	33	8.1	23	6.8	198
	Tax	2.6	48	2.7	12	7.2	16	9.1	26	3.4	102
	Managing credit or debt	6.7	99	3.6	17	6.6	20	5.9	16	6.3	152
	None of the above	68.8	1273	74.9	352	62.0	174	70.8	262	69.4	2061
	Don't know	3.4	60	4.7	12	.3	1	1.7	5	3.3	78
	Refused	1.0	24	2.6	5	2.1	5	.9	6	1.2	40

3.5.2. Trust in sources of advice

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q86 The extent to which you would trust or distrust the ff to provide good financial advice:Independent broker or financial advisor	Strongly trust	11.8	233	6.1	28	13.4	42	18.1	67	12.0	370
	Trust	43.4	740	36.1	151	47.5	130	54.2	186	44.0	1207
	Neither trust nor distrust	15.7	304	16.5	87	14.2	38	15.3	57	15.7	486
	Distrust	15.0	270	21.0	91	18.1	54	7.9	30	14.9	445
	Strongly distrust	3.6	70	8.7	29	4.2	12	2.4	9	3.9	120
	Do not know	10.5	201	11.7	61	2.7	7	2.2	8	9.5	277
	Total	100.0	1818	100.0	447	100.0	283	100.0	357	100.0	2905
Q87 The extent to which you would trust or distrust the ff to provide good financial advice:Insurance company	Strongly trust	14.4	265	7.9	33	15.0	47	13.0	47	13.7	392
	Trust	40.3	696	35.7	150	44.5	131	51.5	169	41.2	1146
	Neither trust nor distrust	19.5	369	24.8	120	16.8	38	23.2	92	20.3	619
	Distrust	14.8	280	14.8	70	14.2	43	6.9	31	13.9	424
	Strongly distrust	4.0	76	7.3	24	5.6	16	3.7	9	4.4	125
	Do not know	6.9	137	9.4	51	3.9	8	1.8	7	6.5	203
	Total	100.0	1823	100.0	448	100.0	283	100.0	355	100.0	2909

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q88 The extent to which you would trust or distrust the ff to provide good financial advice:Bank or banker	Strongly trust	**27.6**	**520**	**16.9**	**75**	**28.1**	**81**	**19.7**	**67**	**25.7**	**743**
	Trust	**48.6**	**837**	**51.6**	**243**	**53.1**	**140**	**58.6**	**195**	**50.1**	**1415**
	Neither trust nor distrust	**11.5**	**214**	**13.0**	**61**	**9.2**	**31**	**14.0**	**59**	**11.9**	**365**
	Distrust	**5.5**	**110**	**10.1**	**36**	**4.8**	**15**	**5.0**	**20**	**5.8**	**181**
	Strongly distrust	**2.5**	**47**	**3.5**	**13**	**2.2**	**8**	**1.3**	**6**	**2.5**	**74**
	Do not know	**4.3**	**83**	**4.9**	**21**	**2.5**	**7**	**1.4**	**6**	**4.0**	**117**
	Total	**100.0**	**1811**	**100.0**	**449**	**100.0**	**282**	**100.0**	**353**	**100.0**	**2895**
Q89 The extent to which you would trust or distrust the ff to provide good financial advice:Government	Strongly trust	**11.9**	**242**	**4.4**	**23**	**4.5**	**18**	**3.2**	**14**	**10.0**	**297**
	Trust	**36.4**	**631**	**19.7**	**89**	**21.4**	**56**	**13.6**	**55**	**31.8**	**831**
	Neither trust nor distrust	**22.5**	**389**	**20.3**	**94**	**23.7**	**49**	**29.4**	**79**	**23.1**	**611**
	Distrust	**20.4**	**352**	**28.7**	**115**	**32.9**	**107**	**32.6**	**121**	**22.9**	**695**
	Strongly distrust	**5.0**	**94**	**20.5**	**93**	**14.9**	**44**	**19.5**	**75**	**8.3**	**306**
	Do not know	**3.9**	**81**	**6.3**	**28**	**2.7**	**7**	**1.8**	**8**	**3.8**	**124**
	Total	**100.0**	**1789**	**100.0**	**442**	**100.0**	**281**	**100.0**	**352**	**100.0**	**2864**
Q90 The extent to which you would trust or distrust the ff to provide good financial advice:Informal associations like stokvels	Strongly trust	**6.9**	**151**	**1.7**	**9**	**2.3**	**7**	**1.9**	**7**	**5.8**	**174**
	Trust	**31.5**	**553**	**10.8**	**50**	**9.4**	**23**	**8.5**	**32**	**26.4**	**658**
	Neither trust nor distrust	**22.0**	**392**	**16.4**	**70**	**20.1**	**40**	**24.2**	**79**	**21.6**	**581**
	Distrust	**24.7**	**438**	**30.3**	**126**	**33.5**	**101**	**29.1**	**106**	**25.9**	**771**
	Strongly distrust	**11.0**	**192**	**18.6**	**80**	**24.2**	**74**	**25.2**	**86**	**13.6**	**432**
	Do not know	**4.0**	**89**	**22.2**	**108**	**10.6**	**33**	**11.2**	**42**	**6.7**	**272**
	Total	**100.0**	**1815**	**100.0**	**443**	**100.0**	**278**	**100.0**	**352**	**100.0**	**2888**
Q91 The extent to which you would trust or distrust the ff to provide good financial advice:Friends and Family	Strongly trust	**28.9**	**520**	**17.6**	**64**	**26.7**	**70**	**11.9**	**45**	**26.0**	**699**
	Trust	**44.9**	**800**	**46.8**	**221**	**45.2**	**143**	**48.0**	**167**	**45.4**	**1331**
	Neither trust nor distrust	**14.0**	**270**	**19.0**	**95**	**16.2**	**34**	**31.6**	**103**	**16.5**	**502**
	Distrust	**7.8**	**145**	**7.7**	**32**	**7.2**	**23**	**6.0**	**30**	**7.5**	**230**
	Strongly distrust	**2.7**	**50**	**6.2**	**24**	**2.2**	**7**	**1.3**	**6**	**2.9**	**87**
	Do not know	**1.7**	**38**	**2.7**	**11**	**2.4**	**6**	**1.2**	**6**	**1.7**	**61**
	Total	**100.0**	**1823**	**100.0**	**447**	**100.0**	**283**	**100.0**	**357**	**100.0**	**2910**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q92 The extent to which you would trust or distrust the ff to provide good financial advice:An employer or work colleague	Strongly trust	**5.8**	**125**	**3.1**	**21**	**2.4**	**9**	**3.0**	**15**	**5.1**	**170**
	Trust	**31.8**	**555**	**28.2**	**129**	**37.3**	**113**	**29.7**	**106**	**31.4**	**903**
	Neither trust nor distrust	**28.8**	**506**	**22.3**	**102**	**33.1**	**71**	**36.9**	**112**	**29.1**	**791**
	Distrust	**14.5**	**257**	**15.1**	**60**	**16.0**	**48**	**14.1**	**60**	**14.5**	**425**
	Strongly distrust	**6.3**	**124**	**11.0**	**44**	**3.7**	**13**	**4.7**	**16**	**6.5**	**197**
	Do not know	**12.9**	**241**	**20.2**	**89**	**7.5**	**25**	**11.7**	**39**	**13.3**	**394**
	Total	**100.0**	**1808**	**100.0**	**445**	**100.0**	**279**	**100.0**	**348**	**100.0**	**2880**
Q93 The extent to which you would trust or distrust the ff to provide good financial advice:Church	Strongly trust	**24.0**	**446**	**18.7**	**79**	**23.4**	**71**	**12.4**	**47**	**22.2**	**643**
	Trust	**43.9**	**767**	**37.2**	**170**	**42.7**	**104**	**44.1**	**161**	**43.2**	**1202**
	Neither trust nor distrust	**15.3**	**281**	**15.2**	**64**	**7.7**	**27**	**26.0**	**76**	**16.2**	**448**
	Distrust	**8.6**	**162**	**9.4**	**40**	**9.2**	**27**	**6.3**	**20**	**8.4**	**249**
	Strongly distrust	**3.4**	**67**	**6.2**	**27**	**7.2**	**22**	**4.7**	**17**	**3.9**	**133**
	Do not know	**4.8**	**89**	**13.2**	**67**	**9.8**	**29**	**6.5**	**33**	**6.0**	**218**
	Total	**100.0**	**1812**	**100.0**	**447**	**100.0**	**280**	**100.0**	**354**	**100.0**	**2893**
Q94 The extent to which you would trust or distrust the ff to provide good financial advice:Someone in community with good education	Strongly trust	**10.2**	**183**	**7.4**	**31**	**6.4**	**16**	**3.5**	**14**	**9.1**	**244**
	Trust	**34.2**	**615**	**29.2**	**125**	**30.6**	**93**	**27.3**	**107**	**32.9**	**940**
	Neither trust nor distrust	**24.8**	**457**	**21.4**	**105**	**29.0**	**73**	**40.3**	**132**	**26.2**	**767**
	Distrust	**19.6**	**359**	**17.5**	**76**	**22.4**	**62**	**19.7**	**60**	**19.5**	**557**
	Strongly distrust	**7.6**	**134**	**11.6**	**46**	**7.0**	**24**	**4.2**	**19**	**7.6**	**223**
	Do not know	**3.6**	**74**	**13.0**	**61**	**4.6**	**12**	**5.1**	**21**	**4.7**	**168**
	Total	**100.0**	**1822**	**100.0**	**444**	**100.0**	**280**	**100.0**	**353**	**100.0**	**2899**
Q95 The extent to which you would trust or distrust the ff to provide good financial advice:TV or radio advertisement	Strongly trust	**10.9**	**201**	**4.1**	**19**	**5.9**	**17**	**2.3**	**8**	**9.2**	**245**
	Trust	**39.3**	**696**	**22.6**	**99**	**33.6**	**104**	**18.8**	**82**	**35.4**	**981**
	Neither trust nor distrust	**24.3**	**451**	**27.6**	**131**	**27.8**	**65**	**50.0**	**161**	**27.4**	**808**
	Distrust	**16.0**	**301**	**25.0**	**110**	**24.4**	**73**	**20.4**	**73**	**17.6**	**557**
	Strongly distrust	**4.6**	**82**	**11.6**	**44**	**4.5**	**12**	**6.5**	**21**	**5.4**	**159**
	Do not know	**4.9**	**90**	**9.1**	**44**	**3.8**	**10**	**2.0**	**8**	**5.0**	**152**
	Total	**100.0**	**1821**	**100.0**	**447**	**100.0**	**281**	**100.0**	**353**	**100.0**	**2902**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q96 The extent to which you would trust or distrust the ff to provide good financial advice:Newspaper	Strongly trust	8.2	155	2.5	14	6.6	17	3.6	10	7.1	196
	Trust	36.3	647	23.5	102	34.7	108	24.2	92	33.7	949
	Neither trust nor distrust	24.6	476	26.0	124	26.6	66	47.6	163	27.2	829
	Distrust	20.4	350	26.0	114	24.6	69	18.0	65	20.8	598
	Strongly distrust	5.2	95	11.7	43	3.9	12	4.7	17	5.7	167
	Do not know	5.3	101	10.3	50	3.6	9	1.8	7	5.4	167
	Total	100.0	1824	100.0	447	100.0	281	100.0	354	100.0	2906
Q97 The extent to which you would trust or distrust the ff to provide good financial advice:A moneylender or mashonisa	Strongly trust	1.5	36	.3	3	.0	0	.0	0	1.2	39
	Trust	10.5	200	3.5	17	6.8	18	5.2	27	9.2	262
	Neither trust nor distrust	15.9	286	5.8	30	12.3	33	18.6	66	15.1	415
	Distrust	26.2	482	35.7	139	42.0	111	21.1	80	27.0	812
	Strongly distrust	40.7	716	36.5	168	27.4	85	39.2	127	39.7	1096
	Do not know	5.2	99	18.0	88	11.4	35	15.9	52	7.7	274
	Total	100.0	1819	100.0	445	100.0	282	100.0	352	100.0	2898

3.5.3. Making decisions

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q98 How much do you agree or disagree?:I've got a clear idea of the sorts of financial products/services that I need	Totally agree	14.0	265	9.9	45	28.0	66	22.1	65	14.8	441
	Tend to agree	27.5	511	27.6	117	34.9	106	36.8	133	28.7	867
	Tend to disagree	17.9	307	17.9	85	17.3	45	22.0	91	18.3	528
	Totally disagree	18.6	349	18.7	92	12.3	44	10.0	34	17.5	519
	Don't know	3.2	57	2.2	11	2.2	5	2.3	9	3.0	82
	Not applicable	18.7	335	23.5	98	5.4	17	6.4	20	17.5	470
	Refuse	.1	3	.2	1	.0	0	.4	4	.1	8
	Total	100.0	1827	100.0	449	100.0	283	100.0	356	100.0	2915

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q99 How much do you agree or disagree?:I always research my choices thoroughly before making any decisions	Totally agree	**22.0**	**404**	**16.9**	**69**	**39.8**	**95**	**31.0**	**97**	**23.0**	**665**
	Tend to agree	**31.2**	**568**	**29.6**	**132**	**35.3**	**104**	**36.5**	**135**	**31.7**	**939**
	Tend to disagree	**14.7**	**263**	**15.0**	**75**	**10.0**	**33**	**16.0**	**62**	**14.8**	**433**
	Totally disagree	**10.1**	**196**	**12.1**	**59**	**7.5**	**28**	**7.5**	**28**	**10.0**	**311**
	Don't know	**2.6**	**49**	**2.6**	**14**	**.5**	**2**	**2.0**	**9**	**2.4**	**74**
	Not applicable	**19.3**	**341**	**23.5**	**99**	**6.9**	**21**	**6.7**	**23**	**18.0**	**484**
	Refuse	**.1**	**4**	**.2**	**1**	**.0**	**0**	**.3**	**3**	**.1**	**8**
	Total	**100.0**	**1825**	**100.0**	**449**	**100.0**	**283**	**100.0**	**357**	**100.0**	**2914**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q100 In the last 12 months, have you made a decision about any of the following that you later regretted	Savings or investments	**10.1**	**166**	**5.9**	**25**	**4.6**	**12**	**10.2**	**33**	**9.5**	**236**
	Taking out a home loan	**1.6**	**34**	**1.1**	**6**	**1.2**	**3**	**1.6**	**7**	**1.5**	**50**
	Taking out a loan or credit agreement	**4.2**	**78**	**4.4**	**18**	**2.2**	**6**	**2.1**	**8**	**3.9**	**110**
	Insurance of any type	**3.1**	**52**	**1.8**	**10**	**4.7**	**12**	**3.5**	**9**	**3.0**	**83**
	Tax	**1.6**	**29**	**2.5**	**8**	**.3**	**1**	**5.9**	**14**	**2.1**	**52**
	Managing credit or debt	**3.9**	**62**	**2.8**	**13**	**3.1**	**6**	**3.7**	**10**	**3.8**	**91**
	None of the above	**81.2**	**1489**	**83.5**	**382**	**88.7**	**254**	**84.0**	**299**	**82.0**	**2424**
	Don't know	**3.8**	**59**	**3.0**	**10**	**.3**	**1**	**1.0**	**7**	**3.3**	**77**
	Refused	**.4**	**12**	**2.0**	**6**	**.0**	**0**	**.3**	**3**	**.5**	**21**

3.6. Getting Financial Help

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q101 How confident are you that you know how to make an effective complaint against a bank or financial institution?	Very confident	17.4	309	14.9	71	40.8	128	29.9	88	19.2	596
	Fairly confident	27.5	519	24.2	103	32.1	72	35.2	139	28.1	833
	Not very confident	16.5	280	13.6	65	15.4	41	14.6	58	16.0	444
	Not at all confident	25.7	478	33.8	146	8.6	31	12.2	42	24.5	697
	Don't know	12.5	218	12.9	59	2.4	9	6.9	22	11.6	308
	Refused	.5	12	.5	2	.7	1	1.1	8	.5	23
	Total	100.0	1816	100.0	446	100.0	282	100.0	357	100.0	2901
Q102 Last five years-have you discovered that you had been paying for a financial product that was unsuitable?	Yes	5.1	93	6.5	26	7.1	23	4.8	20	5.2	162
	No	87.9	1605	84.6	392	91.8	256	90.4	319	88.0	2572
	Do not know	5.9	102	7.8	26	.7	3	3.7	13	5.7	144
	Refused to answer	1.2	23	1.1	3	.4	1	1.1	6	1.1	33
	Total	100.0	1823	100.0	447	100.0	283	100.0	358	100.0	2911
Q103 What type of product was that?	Bank account or a card linked to a bank account	10.4	12	16.7	4	16.2	3	9.5	3	11.3	22
	Home loan	7.5	5	1.8	2	.0	0	11.5	2	6.9	9
	Private pension, provident fund or retirement annuity	.2	1	.0	0	.0	0	.0	0	.1	1
	Government grant	6.1	3	.0	0	.0	0	.0	0	4.5	3
	Investment or savings policy	5.2	6	2.6	1	16.0	3	8.5	2	5.6	12
	Stokvel or umgalelo or savings club	11.1	7	.0	0	.0	0	.0	0	8.3	7
	Credit card	8.7	7	12.5	4	12.5	2	12.7	2	9.7	15
	Store card or account	14.8	11	18.2	3	15.3	3	5.5	1	14.4	18
	Vehicle or car finance	1.4	3	.0	0	8.1	2	8.1	2	2.1	7
	Loan from a bank or other formal institution	5.2	5	.0	0	13.1	2	4.4	1	4.8	8
	Loan from a mashonisa, stokvel or spaza shop	9.8	7	.0	0	.0	0	.0	0	7.3	7
	Life insurance or life cover	1.9	3	2.3	3	7.4	2	.0	0	2.0	8
	Funeral policy with a formal institution -bank, insurance co	3.6	2	24.7	3	2.4	1	22.4	1	8.0	7
	Informal burial society	1.8	3	1.0	1	.0	0	.0	0	1.5	4
	Medical aid or hospital plan	3.5	2	7.3	2	.0	0	.0	0	3.5	4
	Household content insurance	1.0	1	1.2	1	9.0	1	.0	0	1.2	3
	Other	7.1	7	11.7	1	.0	0	9.5	2	7.7	10
	Don't know	.6	1	.0	0	.0	0	.0	0	.5	1
	Refused	.0	0	.0	0	.0	0	7.9	1	.7	1
	Total	100.0	86	100.0	25	100.0	19	100.0	17	100.0	147

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q104 Did you complain to the company or person that sold you the product?	Yes	63.2	66	63.2	14	91.3	21	73.0	13	65.2	114
	No	36.8	29	36.8	12	8.7	2	27.0	6	34.8	49
	Do not know	.0	0	.0	0	.0	0	.0	0	.0	0
	Refused to answer	.0	0	.0	0	.0	0	.0	0	.0	0
	Total	100.0	95	100.0	26	100.0	23	100.0	19	100.0	163
Q105 Did you manage to resolve the problem with them?	Yes	82.9	52	61.5	10	63.9	12	69.0	8	77.9	82
	No	16.2	12	38.5	4	36.1	9	31.0	5	21.4	30
	Do not know	.9	1	.0	0	.0	0	.0	0	.7	1
	Refused to answer	.0	0	.0	0	.0	0	.0	0	.0	0
	Total	100.0	65	100.0	14	100.0	21	100.0	13	100.0	113
Q106 Did you take up the complaint with anyone else?	Yes	35.8	31	10.9	4	15.0	5	26.0	2	31.1	42
	No	63.8	61	89.1	22	85.0	18	74.0	17	68.6	118
	Do not know	.0	0	.0	0	.0	0	.0	0	.0	0
	Refused to answer	.4	1	.0	0	.0	0	.0	0	.3	1
	Total	100.0	93	100.0	26	100.0	23	100.0	19	100.0	161

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
'Q107 Who did you take up the complaint regarding a financial product with	Provincial Consumer Affairs Office	14.0	3	.0	0	13.6	1	.0	0	12.3	4
	The Ombudsman for Banking Services -OBSSA	37.2	9	23.7	1	.0	0	21.5	1	34.7	11
	The Banking Association of South Africa	5.1	2	.0	0	.0	0	.0	0	4.4	2
	The Ombudsman For Long Term Insurance	12.1	3	.0	0	.0	0	.0	0	10.4	3
	The Ombudsman For Short Term Insurance -OSTI	2.1	1	.0	0	.0	0	.0	0	1.8	1
	The Pension Fund Adjudicator	6.5	1	.0	0	.0	0	.0	0	5.6	1
	National Credit Regulator -NCR	29.6	7	.0	0	.0	0	.0	0	25.5	7
	Credit Information Ombud	.0	0	.0	0	.0	0	21.5	1	1.7	1
	Consumer Affairs Committee, Department of Trade & Industry	.0	0	.0	0	.0	0	.0	0	.0	0
	The Office of Consumer Protection -OCP	37.6	9	67.0	2	59.1	3	78.5	1	42.5	15
	Office of the Ombud for Financial Services Providers -FAIS O	9.8	4	.0	0	.0	0	.0	0	8.4	4
	Financial Services Board -FSB	5.3	1	.0	0	27.3	1	.0	0	5.0	2
	A lawyer	12.1	9	.0	0	13.6	1	.0	0	10.7	10
	Small claims court	2.8	1	9.3	1	.0	0	.0	0	2.8	2
	Citizens Advice Bureau	.0	0	.0	0	.0	0	.0	0	.0	0
	Other	8.1	2	.0	0	.0	0	.0	0	7.0	2
	Don't know	1.7	1	.0	0	.0	0	.0	0	1.4	1
	Refused	.0	0	.0	0	.0	0	.0	0	.0	0

3.7. Financial Knowledge and Understanding

3.7.1. OECD INFE standard knowledge questions

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q108 Imagine that five friends are given a gift of R1,000. If the friends have to share money equally how much does each one get?	Correct answer									85.1	
	Incorrect answer									3.6	
	Irrelevant answer									1.3	
	Do not know									9.0	
	Refused to answer									1.0	
	Total									100.0	
Q109 Now imagine that the brothers have to wait for one year to get their share of the R1,000. In one year's time will they will be able to buy:	More with their share of the money than they could today	11.7	194	13.7	58	20.8	31	12.1	48	12.2	331
	The same amount	22.6	385	16.1	70	12.0	31	18.3	55	21.2	541
	Or, less than they could buy today	19.2	293	35.4	154	31.0	89	37.3	128	23.1	664
	It depends on inflation	15.2	240	10.5	46	24.1	63	15.0	48	15.0	397
	It depends on the types of things that they want to buy	11.0	197	6.0	24	8.6	21	10.5	22	10.4	264
	Irrelevant answer	2.8	56	3.9	12	.5	3	2.1	8	2.8	79
	Don't know	16.8	293	13.3	67	2.7	6	3.3	14	14.6	380
	Refused	.7	15	1.1	2	.2	1	1.4	5	.8	23
	Total	100.0	1673	100.0	433	100.0	245	100.0	328	100.0	2679
Q110 You lend R25 to a friend one evening and he gives you R25 back the next day. How much interest has he paid on this loan?	Correct answer									64.3	
	Incorrect answer									19.5	
	Irrelevant answer									3.1	
	Do not know									11.6	
	Refused to answer									1.6	
	Total									100.0	

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q111 Suppose you put R100 into a savings account with a guaranteed interest rate of 2% per year. How much would be in the account	Correct answer									**49.0**	
	Incorrect answer									**15.1**	
	Irrelevant answer									**3.5**	
	Do not know									**30.5**	
	Refused to answer									**2.0**	
	Total									**100.0**	

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q112 And how much would be in the account at the end of five years	More than R110	**35.3**	**610**	**34.9**	**144**	**63.7**	**174**	**63.7**	**222**	**39.2**	**1150**
	Exactly R110	**21.2**	**379**	**15.5**	**71**	**23.2**	**69**	**24.2**	**83**	**21.0**	**602**
	Less than R110	**4.9**	**99**	**4.7**	**22**	**4.5**	**15**	**1.4**	**7**	**4.5**	**143**
	Or is it impossible to tell from the information given	**4.6**	**86**	**3.9**	**18**	**1.4**	**6**	**.8**	**5**	**4.0**	**115**
	Irrelevant answer	**3.9**	**80**	**3.9**	**12**	**1.5**	**6**	**2.5**	**10**	**3.7**	**108**
	Don't know	**28.8**	**543**	**34.8**	**176**	**5.6**	**13**	**5.7**	**22**	**26.2**	**754**
	Refuse	**1.3**	**27**	**2.3**	**4**	**.0**	**0**	**1.6**	**7**	**1.4**	**38**
	Total	**100.0**	**1824**	**100.0**	**447**	**100.0**	**283**	**100.0**	**356**	**100.0**	**2910**
Q113 Do you think the ff statements are true or false:If someone offers you the chance to make a lot of money it is likely to lose a lot of money	True	**68.3**	**1204**	**77.5**	**338**	**79.9**	**220**	**82.7**	**300**	**71.0**	**2062**
	False	**23.8**	**451**	**14.2**	**67**	**18.9**	**58**	**16.1**	**52**	**21.9**	**628**
	Do not know	**7.7**	**166**	**8.4**	**44**	**1.1**	**3**	**1.1**	**5**	**6.9**	**218**
	Refused	**.2**	**4**	**.0**	**0**	**.1**	**1**	**.1**	**1**	**.2**	**6**
	Total	**100.0**	**1825**	**100.0**	**449**	**100.0**	**282**	**100.0**	**358**	**100.0**	**2914**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q114 Do you think the ff statements are true or false:High inflation means that the cost of living is increasing rapidly	True	**77.3**	**1376**	**83.6**	**375**	**89.3**	**250**	**93.4**	**329**	**80.0**	**2330**
	False	**11.7**	**216**	**6.8**	**27**	**9.0**	**27**	**5.6**	**23**	**10.5**	**293**
	Do not know	**10.4**	**220**	**9.6**	**46**	**1.7**	**5**	**.8**	**5**	**9.0**	**276**
	Refused	**.6**	**12**	**.0**	**0**	**.0**	**0**	**.1**	**1**	**.5**	**13**
	Total	**100.0**	**1824**	**100.0**	**448**	**100.0**	**282**	**100.0**	**358**	**100.0**	**2912**
Q115 Do you think the ff statements are true or false:It is less likely that you will lose all of your money if you save in more than one place	True	**45.8**	**849**	**44.1**	**204**	**53.9**	**142**	**46.1**	**193**	**45.9**	**1388**
	False	**43.3**	**756**	**39.4**	**163**	**44.1**	**129**	**51.2**	**154**	**43.8**	**1202**
	Do not know	**10.6**	**211**	**16.2**	**77**	**2.0**	**9**	**2.6**	**10**	**10.0**	**307**
	Refused	**.2**	**4**	**.3**	**1**	**.0**	**0**	**.1**	**1**	**.2**	**6**
	Total	**100.0**	**1820**	**100.0**	**445**	**100.0**	**280**	**100.0**	**358**	**100.0**	**2903**

3.7.2. Self-rated knowledge

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q116 How would you rate your level of financial knowledge on a scale of 1 to 5 where 1 is: Not at all knowledgeable, 5: Very knowledgeable	Not at all knowledgeable	**16.1**	**300**	**13.9**	**62**	**1.6**	**8**	**5.5**	**15**	**14.3**	**385**
	2	**20.2**	**375**	**17.5**	**93**	**7.3**	**28**	**6.8**	**26**	**18.1**	**522**
	3	**26.5**	**486**	**33.7**	**142**	**17.4**	**54**	**23.6**	**100**	**26.6**	**782**
	4	**21.2**	**379**	**20.6**	**88**	**40.3**	**113**	**38.3**	**141**	**23.6**	**721**
	Very knowledgeable	**14.2**	**248**	**11.6**	**53**	**33.1**	**78**	**24.8**	**73**	**15.6**	**452**
	Don't know	**1.8**	**36**	**2.7**	**11**	**.3**	**2**	**.9**	**2**	**1.7**	**51**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**1**	**.0**	**1**
	Total	**100.0**	**1824**	**100.0**	**449**	**100.0**	**283**	**100.0**	**358**	**100.0**	**2914**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q117 How would you rate yourself on each of the following areas of financial management...?:keeping track of your money	Not good at all	**14.1**	**243**	**12.5**	**48**	**2.4**	**10**	**5.4**	**16**	**12.7**	**317**
	2	**17.6**	**332**	**16.9**	**75**	**8.0**	**20**	**5.3**	**22**	**15.9**	**449**
	3	**20.8**	**391**	**27.1**	**123**	**18.6**	**52**	**19.3**	**67**	**21.2**	**633**
	4	**20.7**	**370**	**17.1**	**92**	**28.6**	**85**	**33.1**	**120**	**21.9**	**667**
	Very good	**23.9**	**444**	**23.0**	**100**	**42.5**	**116**	**35.6**	**126**	**25.6**	**786**
	Don't know	**2.6**	**39**	**2.7**	**9**	**.0**	**0**	**.6**	**2**	**2.3**	**50**
	Refused	**.2**	**6**	**.8**	**2**	**.0**	**0**	**.6**	**4**	**.3**	**12**
	Total	**100.0**	**1825**	**100.0**	**449**	**100.0**	**283**	**100.0**	**357**	**100.0**	**2914**
Q118 How would you rate yourself on each of the following areas of financial management...?:making ends meet	Not good at all	**14.4**	**238**	**11.1**	**40**	**4.7**	**16**	**4.7**	**17**	**12.7**	**311**
	2	**18.7**	**346**	**13.8**	**64**	**7.0**	**20**	**6.7**	**22**	**16.6**	**452**
	3	**25.4**	**453**	**31.0**	**147**	**24.5**	**65**	**15.9**	**61**	**24.9**	**726**
	4	**19.9**	**368**	**19.9**	**101**	**30.1**	**89**	**38.8**	**135**	**22.2**	**693**
	Very good	**18.7**	**366**	**20.0**	**82**	**33.4**	**91**	**32.1**	**115**	**20.7**	**654**
	Don't know	**2.6**	**39**	**3.3**	**11**	**.4**	**1**	**1.5**	**4**	**2.5**	**55**
	Refused	**.4**	**7**	**.8**	**2**	**.0**	**0**	**.3**	**3**	**.5**	**12**
	Total	**100.0**	**1817**	**100.0**	**447**	**100.0**	**282**	**100.0**	**357**	**100.0**	**2903**
Q119 How would you rate yourself on each of the following areas of financial management...?:shopping around to get best fin products	Not good at all	**25.9**	**460**	**21.6**	**96**	**8.7**	**31**	**5.5**	**16**	**22.8**	**603**
	2	**16.7**	**296**	**20.0**	**93**	**10.8**	**34**	**8.9**	**37**	**16.0**	**460**
	3	**20.3**	**360**	**20.5**	**99**	**28.5**	**76**	**25.7**	**88**	**21.1**	**623**
	4	**14.7**	**280**	**14.3**	**63**	**26.6**	**78**	**35.3**	**126**	**17.2**	**547**
	Very good	**14.0**	**263**	**13.9**	**55**	**24.1**	**61**	**20.3**	**77**	**15.0**	**456**
	Don't know	**8.2**	**157**	**8.6**	**38**	**1.3**	**3**	**4.0**	**10**	**7.6**	**208**
	Refused	**.2**	**7**	**1.0**	**3**	**.0**	**0**	**.4**	**4**	**.3**	**14**
	Total	**100.0**	**1823**	**100.0**	**447**	**100.0**	**283**	**100.0**	**358**	**100.0**	**2911**
Q120 How would you rate yourself on each of the following areas of financial management...?:staying informed about financial issues	Not good at all	**24.5**	**453**	**27.8**	**126**	**8.0**	**31**	**8.8**	**32**	**22.7**	**642**
	2	**19.5**	**348**	**17.7**	**79**	**9.8**	**33**	**9.7**	**37**	**18.0**	**497**
	3	**20.4**	**366**	**20.0**	**87**	**22.6**	**64**	**21.1**	**79**	**20.5**	**596**
	4	**15.7**	**278**	**12.5**	**63**	**29.7**	**80**	**29.7**	**112**	**17.3**	**533**
	Very good	**15.1**	**286**	**14.9**	**61**	**28.5**	**71**	**26.8**	**86**	**16.8**	**504**
	Don't know	**4.5**	**86**	**6.3**	**29**	**1.4**	**3**	**3.2**	**7**	**4.5**	**125**
	Refused	**.2**	**7**	**.8**	**2**	**.0**	**0**	**.7**	**5**	**.3**	**14**
	Total	**100.0**	**1824**	**100.0**	**447**	**100.0**	**282**	**100.0**	**358**	**100.0**	**2911**

3.7.3. Following financial news and indicators

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q121 Do you personally keep an eye on financial matters, such as changes in ..... - multiple response table	House prices	**10.5**	**221**	**14.8**	**66**	**29.3**	**85**	**36.1**	**121**	**14.2**	**493**
	The stock market	**8.2**	**139**	**5.8**	**32**	**13.0**	**35**	**26.6**	**76**	**10.1**	**282**
	Exchange rates	**6.2**	**115**	**9.1**	**42**	**16.4**	**45**	**30.8**	**98**	**9.4**	**300**
	Interest rates	**9.5**	**178**	**15.0**	**59**	**32.7**	**92**	**39.0**	**120**	**13.9**	**449**
	Inflation	**15.5**	**271**	**16.5**	**67**	**24.9**	**69**	**34.8**	**107**	**18.0**	**514**
	Tax rates	**8.0**	**138**	**10.7**	**45**	**18.7**	**56**	**30.2**	**84**	**11.0**	**323**
	The job market	**18.1**	**288**	**12.6**	**56**	**17.1**	**50**	**11.7**	**34**	**16.9**	**428**
	Government grants	**17.7**	**326**	**8.4**	**45**	**5.8**	**23**	**2.8**	**16**	**14.9**	**410**
	Private pension plans	**4.9**	**84**	**5.3**	**24**	**6.8**	**18**	**7.6**	**34**	**5.3**	**160**
	Do not keep an eye on any of these products	**56.0**	**1018**	**61.4**	**283**	**45.9**	**126**	**37.6**	**138**	**54.3**	**1565**
	Don't know	**1.9**	**42**	**2.7**	**11**	**.1**	**1**	**2.2**	**8**	**2.0**	**62**
	Refused	**.3**	**8**	**1.3**	**3**	**.3**	**1**	**2.3**	**11**	**.6**	**23**

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q122 How do you tend to monitor the things you have mentioned - multiple response table	General newspapers	**61.8**	**437**	**61.1**	**90**	**52.2**	**78**	**50.0**	**104**	**59.7**	**709**
	Financial or business pages in newspapers	**17.5**	**129**	**19.5**	**31**	**27.7**	**48**	**33.9**	**72**	**20.4**	**280**
	Financial magazines -Financial Mail, The Economist	**7.7**	**57**	**8.3**	**14**	**8.0**	**13**	**16.6**	**33**	**9.1**	**117**
	Radio and television business and financial programming	**67.0**	**505**	**63.0**	**91**	**62.6**	**90**	**51.1**	**103**	**64.2**	**789**
	Internet	**10.3**	**80**	**19.3**	**25**	**33.0**	**48**	**28.7**	**60**	**14.5**	**213**
	Financial advisor	**9.2**	**73**	**8.8**	**15**	**23.6**	**32**	**36.8**	**56**	**13.7**	**176**
	Other	**2.1**	**14**	**1.8**	**5**	**.4**	**1**	**.2**	**1**	**1.8**	**21**
	Don't know	**1.0**	**7**	**.9**	**2**	**.0**	**0**	**.3**	**1**	**.8**	**10**
	Refused	**.2**	**3**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**3**

3.7.4. Experimental questions

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q123 To what extent you agree:If you have a loan at a furniture shop, you should try and pay it off as fast as possible	Strongly agree	38.2	685	38.4	166	46.6	151	41.6	149	38.9	1151
	Agree	48.0	872	50.4	239	47.8	114	48.7	175	48.3	1400
	Neither nor	4.0	84	4.2	18	1.7	4	3.3	13	3.9	119
	Disagree	4.6	86	1.5	8	2.2	7	3.5	9	4.1	110
	Strongly disagree	1.0	17	1.4	4	.8	1	1.3	4	1.1	26
	Don't know	4.2	80	4.1	11	1.0	5	1.6	6	3.8	102
	Total	100.0	1824	100.0	446	100.0	282	100.0	356	100.0	2908
Q124 To what extent you agree:If you have savings, it is a good thing if interest rates goes up	Strongly agree	28.1	497	31.1	134	37.6	122	40.2	137	29.9	890
	Agree	37.4	656	42.6	196	42.3	111	46.0	166	39.0	1129
	Neither nor	11.2	220	6.0	28	9.4	20	7.3	28	10.3	296
	Disagree	10.6	188	7.0	30	6.3	18	4.5	18	9.5	254
	Strongly disagree	3.4	69	3.3	13	2.7	5	1.0	3	3.1	90
	Don't know	9.3	190	10.1	46	1.6	6	1.0	4	8.3	246
	Total	100.0	1820	100.0	447	100.0	282	100.0	356	100.0	2905
Q125 To what extent you agree:The earlier you start saving for retirement, the better	Strongly agree	49.0	864	47.5	209	55.6	173	56.3	189	49.8	1435
	Agree	35.7	663	42.5	203	36.6	86	32.8	121	36.1	1073
	Neither nor	7.7	146	5.1	18	4.9	15	6.4	28	7.3	207
	Disagree	3.8	67	.8	4	2.5	5	2.8	13	3.3	89
	Strongly disagree	.4	6	.2	1	.0	0	.3	1	.3	8
	Don't know	3.4	72	3.8	11	.5	3	1.4	4	3.2	90
	Total	100.0	1818	100.0	446	100.0	282	100.0	356	100.0	2902
Q126 To what extent you agree:If you have a bank loan, and interest rates goes up, you will be paying more	Strongly agree	29.2	522	33.5	138	34.5	108	37.8	131	30.7	899
	Agree	43.2	751	44.7	204	46.3	118	46.4	163	43.7	1236
	Neither nor	10.7	203	5.4	28	10.7	29	7.7	28	9.8	288
	Disagree	5.8	106	4.8	24	3.7	13	3.6	18	5.4	161
	Strongly disagree	1.1	24	.5	4	2.0	5	1.4	7	1.1	40
	Don't know	10.1	213	11.3	49	2.7	9	3.0	9	9.2	280
	Total	100.0	1819	100.0	447	100.0	282	100.0	356	100.0	2904

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q127 To what extent you agree:Buying property is a very risky investment	Strongly agree	9.1	167	13.1	50	14.7	48	11.3	37	9.9	302
	Agree	17.8	322	16.0	74	21.7	67	17.1	70	17.7	533
	Neither nor	19.1	353	15.4	71	11.9	35	22.9	83	18.9	542
	Disagree	27.8	474	24.1	107	35.0	76	34.1	115	28.3	772
	Strongly disagree	14.7	270	15.8	65	12.9	41	11.4	35	14.4	411
	Don't know	11.6	231	15.5	78	3.7	14	3.3	14	10.8	337
	Total	100.0	1817	100.0	445	100.0	281	100.0	354	100.0	2897
Q128 To what extent you agree:If inflation goes up, food prices will go up	Strongly agree	38.5	688	39.5	167	45.1	132	44.3	146	39.4	1133
	Agree	40.8	711	45.1	207	44.2	119	44.3	161	41.7	1198
	Neither nor	7.4	160	4.4	21	6.8	16	8.3	33	7.2	230
	Disagree	3.7	69	2.1	10	2.0	6	1.7	8	3.3	93
	Strongly disagree	1.0	13	.1	1	.6	1	.6	4	.8	19
	Don't know	8.6	170	8.7	41	1.3	6	.8	3	7.5	220
	Total	100.0	1811	100.0	447	100.0	280	100.0	355	100.0	2893
Q129 To what extent you agree:The more money you earn, the more tax you pay	Strongly agree	38.1	652	39.3	171	53.3	160	46.2	153	39.5	1136
	Agree	39.8	714	43.3	200	38.8	97	43.1	156	40.5	1167
	Neither nor	8.5	169	4.6	24	3.6	10	6.0	28	7.7	231
	Disagree	2.4	52	2.0	9	2.7	8	1.9	9	2.3	78
	Strongly disagree	1.4	18	.6	2	.4	1	.9	4	1.2	25
	Don't know	9.8	213	10.1	41	1.2	5	2.0	6	8.7	265
	Total	100.0	1818	100.0	447	100.0	281	100.0	356	100.0	2902
Q130 When thinking about making a financial investment, how willing are you to take risks?	Not at all willing	12.1	239	14.4	71	15.1	47	13.5	60	12.6	417
	Not very willing	17.9	327	29.2	127	22.9	68	25.9	100	20.0	622
	Neither willing nor unwilling	12.2	207	13.6	57	11.5	31	20.9	66	13.2	361
	Willing	25.7	466	19.8	86	23.0	68	22.4	66	24.7	686
	Very willing	13.2	233	4.2	21	23.1	52	8.5	35	12.1	341
	Don't know	3.3	64	3.9	21	.5	2	3.2	10	3.3	97
	Not applicable -no financial investments	15.4	277	14.2	62	4.0	14	4.2	13	13.8	366
	Refused	.1	3	.6	2	.0	0	1.4	5	.3	10
	Total	100.0	1816	100.0	447	100.0	282	100.0	355	100.0	2900

3.7.5. Money attitudes scale

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q131 How well each of the following statements applies to you:I purchase things because I know they will impress others	Always	7.7	140	3.8	14	1.3	5	4.1	12	6.8	171
	Very often	8.3	157	3.0	15	2.9	10	1.6	11	6.9	193
	Fairly often	8.3	132	4.7	19	4.5	9	3.9	16	7.3	176
	Some-times	11.1	186	7.8	32	4.2	12	10.2	30	10.5	260
	A few times	4.6	86	7.8	26	4.8	16	7.8	33	5.3	161
	Hardly ever	14.4	250	16.1	74	22.7	57	17.8	66	15.1	447
	Never	45.6	870	56.8	268	59.6	173	54.5	188	48.0	1499
	Total	100.0	1821	100.0	448	100.0	282	100.0	356	100.0	2907
Q132 How well each of the following statements applies to you:People I know tell me that I place too much emphasis on money as sign of success	Always	5.4	94	2.8	10	2.1	8	2.2	9	4.7	121
	Very often	8.8	155	4.8	23	6.7	18	2.0	7	7.6	203
	Fairly often	12.5	218	6.8	32	10.1	28	6.6	27	11.2	305
	Some-times	17.0	280	10.8	55	10.4	35	14.1	54	15.9	424
	A few times	7.5	147	4.5	17	10.9	35	9.6	32	7.5	231
	Hardly ever	14.7	263	15.8	64	13.2	40	20.3	69	15.4	436
	Never	34.1	663	54.5	247	46.5	117	45.2	158	37.6	1185
	Total	100.0	1820	100.0	448	100.0	281	100.0	356	100.0	2905
Q133 How well each of the following statements applies to you:I put money aside on a regular basis for the future	Always	13.9	267	7.8	38	19.4	44	22.4	66	14.4	415
	Very often	12.6	244	6.9	34	17.5	48	17.6	62	12.7	388
	Fairly often	9.0	171	6.2	29	8.9	29	10.7	45	8.9	274
	Some-times	16.3	274	9.6	47	16.1	50	13.7	57	15.4	428
	A few times	6.7	126	8.0	38	9.3	24	13.6	50	7.7	238
	Hardly ever	12.8	208	16.8	80	14.7	41	8.9	35	12.8	364
	Never	28.7	528	44.7	181	14.0	45	13.1	41	28.1	795
	Total	100.0	1818	100.0	447	100.0	281	100.0	356	100.0	2902

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q134 How well each of the following statements applies to you:I do financial planning for the future	Always	**13.7**	**265**	**10.8**	**50**	**20.0**	**49**	**24.7**	**81**	**14.8**	**445**
	Very often	**13.3**	**243**	**7.7**	**37**	**16.1**	**46**	**16.4**	**48**	**13.2**	**374**
	Fairly often	**8.6**	**173**	**5.7**	**33**	**12.5**	**33**	**14.7**	**61**	**9.1**	**300**
	Some-times	**12.6**	**217**	**11.5**	**45**	**14.2**	**42**	**15.4**	**57**	**12.8**	**361**
	A few times	**8.4**	**140**	**5.4**	**25**	**8.9**	**25**	**6.5**	**32**	**7.9**	**222**
	Hardly ever	**14.0**	**236**	**18.4**	**86**	**12.0**	**36**	**9.6**	**35**	**13.9**	**393**
	Never	**29.3**	**530**	**40.5**	**170**	**16.4**	**49**	**12.7**	**40**	**28.3**	**789**
	Total	**100.0**	**1804**	**100.0**	**446**	**100.0**	**280**	**100.0**	**354**	**100.0**	**2884**
Q135 How well each of the following statements applies to you:I argue or complain about the cost of things I buy	Always	**15.7**	**277**	**12.9**	**49**	**12.5**	**42**	**8.9**	**33**	**14.6**	**401**
	Very often	**19.4**	**352**	**10.3**	**47**	**16.9**	**56**	**12.0**	**44**	**17.7**	**499**
	Fairly often	**12.3**	**220**	**8.4**	**43**	**18.5**	**36**	**9.4**	**47**	**11.8**	**346**
	Some-times	**21.8**	**395**	**21.1**	**98**	**16.1**	**43**	**24.9**	**78**	**21.9**	**614**
	A few times	**9.2**	**160**	**11.0**	**49**	**6.4**	**21**	**13.2**	**49**	**9.7**	**279**
	Hardly ever	**6.2**	**116**	**14.0**	**69**	**13.1**	**33**	**16.7**	**51**	**8.3**	**269**
	Never	**15.3**	**288**	**22.4**	**90**	**16.6**	**48**	**14.8**	**52**	**16.0**	**478**
	Total	**100.0**	**1808**	**100.0**	**445**	**100.0**	**279**	**100.0**	**354**	**100.0**	**2886**
Q136 How well each of the following statements applies to you:I hesitate to spend money, even on necessities	Always	**8.3**	**147**	**7.1**	**30**	**4.6**	**15**	**4.0**	**18**	**7.6**	**210**
	Very often	**13.9**	**257**	**12.1**	**62**	**16.5**	**51**	**10.3**	**40**	**13.4**	**410**
	Fairly often	**12.2**	**239**	**8.9**	**49**	**9.5**	**30**	**11.0**	**44**	**11.6**	**362**
	Some-times	**19.7**	**343**	**20.2**	**102**	**12.5**	**43**	**21.4**	**77**	**19.8**	**565**
	A few times	**12.1**	**203**	**12.2**	**57**	**9.3**	**25**	**10.5**	**45**	**11.9**	**330**
	Hardly ever	**11.9**	**209**	**12.8**	**56**	**18.5**	**46**	**17.6**	**61**	**12.8**	**372**
	Never	**21.8**	**400**	**26.7**	**92**	**29.1**	**71**	**25.2**	**68**	**22.9**	**631**
	Total	**100.0**	**1798**	**100.0**	**448**	**100.0**	**281**	**100.0**	**353**	**100.0**	**2880**

		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q137 How well each of the following statements applies to you:I show worrisome behaviour when it comes to money	Always	**15.9**	**309**	**14.0**	**60**	**10.7**	**26**	**3.8**	**18**	**14.3**	**413**
	Very often	**19.9**	**361**	**12.2**	**56**	**19.1**	**59**	**10.0**	**42**	**18.1**	**518**
	Fairly often	**13.1**	**236**	**8.1**	**47**	**12.7**	**38**	**12.7**	**51**	**12.5**	**372**
	Some-times	**19.6**	**357**	**18.3**	**78**	**14.0**	**50**	**18.1**	**68**	**19.1**	**553**
	A few times	**9.3**	**160**	**12.5**	**58**	**10.9**	**29**	**13.9**	**53**	**10.2**	**300**
	Hardly ever	**8.7**	**146**	**14.0**	**64**	**9.4**	**30**	**10.3**	**36**	**9.4**	**276**
	Never	**13.5**	**240**	**20.8**	**82**	**23.2**	**49**	**31.1**	**88**	**16.4**	**459**
	Total	**100.0**	**1809**	**100.0**	**445**	**100.0**	**281**	**100.0**	**356**	**100.0**	**2891**
Q138 How well each of the following statements applies to you:I show signs of nervousness when I dont have enough money	Always	**20.0**	**381**	**15.2**	**76**	**13.8**	**42**	**4.9**	**24**	**17.8**	**523**
	Very often	**18.1**	**352**	**11.6**	**52**	**16.6**	**49**	**9.8**	**45**	**16.5**	**498**
	Fairly often	**15.0**	**250**	**7.9**	**43**	**13.6**	**38**	**12.3**	**45**	**14.0**	**376**
	Some-times	**18.2**	**311**	**15.7**	**72**	**11.0**	**35**	**16.4**	**64**	**17.6**	**482**
	A few times	**8.4**	**150**	**13.8**	**64**	**11.9**	**32**	**10.7**	**40**	**9.2**	**286**
	Hardly ever	**6.4**	**121**	**15.4**	**58**	**12.8**	**41**	**14.4**	**45**	**8.3**	**265**
	Never	**13.9**	**252**	**20.4**	**82**	**20.3**	**44**	**31.5**	**93**	**16.6**	**471**
	Total	**100.0**	**1817**	**100.0**	**447**	**100.0**	**281**	**100.0**	**356**	**100.0**	**2901**
Q139 How well each of the following statements applies to you:I am bothered when I have to pass up a sale	Always	**11.8**	**200**	**7.8**	**30**	**4.8**	**11**	**1.8**	**8**	**10.1**	**249**
	Very often	**12.8**	**249**	**7.0**	**37**	**12.2**	**42**	**6.2**	**27**	**11.5**	**355**
	Fairly often	**12.5**	**216**	**5.5**	**25**	**8.4**	**24**	**6.8**	**31**	**11.1**	**296**
	Some-times	**20.9**	**351**	**14.9**	**60**	**11.4**	**26**	**18.6**	**60**	**19.8**	**497**
	A few times	**10.2**	**191**	**9.2**	**47**	**7.4**	**24**	**9.3**	**37**	**9.9**	**299**
	Hardly ever	**8.5**	**170**	**16.5**	**77**	**16.9**	**50**	**13.4**	**53**	**10.0**	**350**
	Never	**23.4**	**442**	**39.2**	**171**	**38.9**	**104**	**44.0**	**140**	**27.6**	**857**
	Total	**100.0**	**1819**	**100.0**	**447**	**100.0**	**281**	**100.0**	**356**	**100.0**	**2903**
Q140 How well each of the following statements applies to you:Its hard for me to pass up a bargain	Always	**12.1**	**209**	**7.1**	**32**	**6.7**	**17**	**1.6**	**9**	**10.3**	**267**
	Very often	**12.5**	**234**	**7.6**	**36**	**13.2**	**43**	**6.9**	**28**	**11.5**	**341**
	Fairly often	**12.0**	**220**	**5.7**	**27**	**6.7**	**21**	**9.5**	**33**	**11.0**	**301**
	Some-times	**20.6**	**351**	**13.0**	**61**	**12.0**	**34**	**16.5**	**59**	**19.1**	**505**
	A few times	**9.4**	**180**	**8.1**	**38**	**7.4**	**20**	**9.3**	**38**	**9.2**	**276**
	Hardly ever	**9.4**	**188**	**16.7**	**74**	**16.7**	**48**	**14.5**	**47**	**10.9**	**357**
	Never	**24.0**	**435**	**41.8**	**180**	**37.3**	**98**	**41.7**	**139**	**28.0**	**852**
	Total	**100.0**	**1817**	**100.0**	**448**	**100.0**	**281**	**100.0**	**353**	**100.0**	**2899**

3.7.6. Public demand for financial information or education

Multiple response table		Q145 Race of respondent									
		Black African		Coloured		Indian or Asian		White		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q141 Which of the following financial issues would you like to receive more information or education about - multiple response table	How to make effective use of savings products	**33.7**	**580**	**25.0**	**105**	**27.4**	**87**	**20.4**	**84**	**31.2**	**856**
	How interest rates work	**25.8**	**457**	**19.1**	**86**	**20.2**	**63**	**13.3**	**50**	**23.6**	**656**
	How interest rates are calculated	**19.5**	**336**	**16.5**	**76**	**17.2**	**52**	**12.6**	**54**	**18.4**	**518**
	Insuring or covering your assets	**12.0**	**214**	**10.9**	**45**	**14.9**	**43**	**10.7**	**42**	**11.8**	**344**
	Insuring or covering your life	**18.3**	**335**	**17.9**	**77**	**20.3**	**63**	**15.0**	**55**	**18.0**	**530**
	How to get a copy of your personal credit profile or record	**10.1**	**164**	**5.6**	**28**	**11.0**	**33**	**10.1**	**40**	**9.7**	**265**
	How to read and understand your personal credit profile or r	**9.3**	**150**	**7.7**	**28**	**9.6**	**27**	**6.5**	**25**	**8.9**	**230**
	How to make effective use of technology, such as cellphones	**15.5**	**266**	**11.0**	**48**	**12.1**	**38**	**8.2**	**37**	**14.2**	**389**
	How to better use financial services and products	**16.4**	**290**	**15.2**	**58**	**16.0**	**50**	**10.4**	**39**	**15.7**	**437**
	How to draw up and manage a budget effectively	**28.6**	**463**	**20.8**	**92**	**15.7**	**46**	**8.8**	**31**	**25.3**	**632**
	Counselling or training to better manage your credit	**7.0**	**136**	**6.0**	**28**	**8.0**	**24**	**6.8**	**17**	**6.9**	**205**
	How to work out how much credit you can afford or pay back on	**9.7**	**168**	**5.1**	**25**	**6.6**	**18**	**6.0**	**23**	**8.8**	**234**
	What fees may be applied to any credit agreements that you enter	**6.4**	**99**	**3.8**	**16**	**9.4**	**25**	**8.8**	**21**	**6.5**	**161**
	How to select the best investment products	**18.3**	**303**	**10.3**	**48**	**17.0**	**49**	**17.7**	**54**	**17.5**	**454**
	Who to approach if you need to complain about a financial product or service	**10.6**	**186**	**10.1**	**50**	**9.1**	**30**	**8.4**	**27**	**10.3**	**293**
	Other	**.8**	**13**	**.3**	**2**	**.0**	**0**	**.0**	**0**	**.6**	**15**
	None	**21.7**	**440**	**47.8**	**212**	**30.6**	**68**	**50.9**	**177**	**27.6**	**897**

4. Results Disaggregated by Educational Attainment (Weighted %, Unweighted N)

4.1. Financial Control

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q1 Who is responsible for day to day money management decisions in your household?	You	59.6	92	43.0	235	26.3	385	26.1	339	21.9	114	51.8	8	29.6	1173
	You and your partner	14.3	19	23.1	91	15.2	174	17.9	204	40.3	154	2.3	1	20.2	643
	You and another family member or family members	4.1	4	9.8	35	12.2	101	13.3	93	20.5	41	15.4	1	12.9	275
	Your partner	2.3	4	8.4	39	7.0	82	3.9	49	3.0	16	.0	0	5.4	190
	Another family member or family members	18.4	13	13.9	39	34.5	236	35.3	208	13.6	38	5.8	1	28.5	535
	Someone else	.0	0	.9	7	3.4	30	2.6	22	.6	3	24.6	3	2.5	65
	Nobody	1.3	2	.5	1	1.1	7	.7	3	.0	0	.0	0	.7	13
	Do not know	.0	0	.4	2	.0	0	.0	0	.0	0	.0	0	.1	2
	Refused to answer	.0	0	.0	0	.3	2	.1	1	.0	0	.0	0	.1	3
	Total	100.0	134	100.0	449	100.0	1017	100.0	919	100.0	366	100.0	14	100.0	2899
Q2 Who is responsible for the task of paying bills in your household?	You	58.3	90	42.2	229	26.4	388	27.8	351	23.9	121	51.8	8	30.3	1187
	You and your partner	13.9	18	21.3	86	14.8	175	16.3	188	35.7	145	2.3	1	18.7	613
	You and another family member or family members	5.2	5	13.0	41	12.7	98	13.9	94	21.0	44	14.5	1	13.9	283
	Your partner	1.0	4	7.9	37	6.9	79	4.1	53	5.3	16	.0	0	5.6	189
	Another family member or family members	15.9	11	12.0	37	34.4	240	33.2	203	13.5	38	21.2	2	27.5	531
	Someone else	.0	0	1.9	10	3.1	28	3.4	25	.5	2	10.1	2	2.6	67
	Nobody	4.8	6	.9	6	1.4	8	1.0	4	.0	0	.0	0	1.2	24
	Do not know	.9	1	.4	2	.1	1	.0	0	.0	0	.0	0	.1	4
	Refused to answer	.0	0	.5	1	.3	2	.1	1	.0	0	.0	0	.2	4
	Total	100.0	135	100.0	449	100.0	1019	100.0	919	100.0	366	100.0	14	100.0	2902

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q3 Do you enjoy dealing with financial matters?	Always	7.1	13	9.4	38	9.3	132	10.8	139	19.4	73	9.3	2	11.0	397
	Usually	11.5	16	12.4	61	10.8	131	15.9	171	22.7	82	.0	0	14.1	461
	Sometimes	29.0	37	31.2	147	31.6	331	40.3	351	36.8	124	12.1	3	34.8	993
	Never	50.5	65	45.7	194	43.1	377	28.8	231	20.2	84	71.4	8	36.4	959
	Don't know	1.9	3	1.3	8	4.9	42	4.2	27	.9	3	.0	0	3.5	83
	Refused	.0	0	.0	0	.3	3	.1	2	.0	0	7.2	1	.2	6
	Total	100.0	134	100.0	448	100.0	1016	100.0	921	100.0	366	100.0	14	100.0	2899
Q4 Which ONE of the following best describes the extent to which you personally monitor your regular expenses?	I don't keep an eye on expenses at all	43.7	52	35.8	150	38.4	335	29.0	221	14.4	53	41.8	5	32.2	816
	I keep my eye on expenses a bit	27.5	44	37.8	182	37.0	399	38.6	357	31.2	124	22.7	3	36.4	1109
	Without keeping written records, I keep a fairly close eye on expenses	14.0	20	11.9	61	11.1	137	17.0	178	26.0	94	8.5	2	15.1	492
	I use written records to keep a close eye on expenses	10.6	12	9.7	33	8.7	101	11.3	129	27.5	92	19.6	3	12.2	370
	Don't know	4.3	6	4.8	19	4.5	39	3.3	25	1.0	2	7.4	1	3.7	92
	Refused	.0	0	.0	0	.2	3	.7	9	.0	0	.0	0	.3	12
	Total	100.0	134	100.0	445	100.0	1014	100.0	919	100.0	365	100.0	14	100.0	2891
Q5 Do you have a household budget?	Yes	20.1	28	33.3	145	37.8	429	48.4	500	70.3	255	34.6	5	43.9	1362
	No	75.7	105	64.1	294	54.8	541	45.5	384	27.3	102	65.4	9	50.6	1435
	Do not know	4.2	2	2.7	8	7.3	45	5.3	28	2.5	8	.0	0	5.2	91
	Refused to answer	.0	0	.0	0	.2	4	.8	9	.0	0	.0	0	.3	13
	Total	100.0	135	100.0	447	100.0	1019	100.0	921	100.0	365	100.0	14	100.0	2901
Q6 How often do you stay within your budget?	Always	36.8	11	30.1	34	22.5	113	28.8	154	35.2	90	21.7	1	28.3	403
	Usually	11.0	4	14.6	26	24.0	115	31.7	166	34.8	94	.0	0	27.6	405
	Sometimes	36.1	8	45.8	65	44.3	164	32.9	148	24.8	56	78.3	4	36.5	445
	Never	16.1	4	8.0	16	7.4	27	4.2	18	5.2	14	.0	0	6.0	79
	Don't know	.0	0	1.5	2	1.8	5	2.3	8	.0	0	.0	0	1.6	15
	Refused	.0	0	.0	0	.0	0	.1	1	.0	0	.0	0	.0	1
	Total	100.0	27	100.0	143	100.0	424	100.0	495	100.0	254	100.0	5	100.0	1348

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q3 Do you enjoy dealing with financial matters?	Always	7.1	13	9.4	38	9.3	132	10.8	139	19.4	73	9.3	2	11.0	397
	Usually	11.5	16	12.4	61	10.8	131	15.9	171	22.7	82	.0	0	14.1	461
	Sometimes	29.0	37	31.2	147	31.6	331	40.3	351	36.8	124	12.1	3	34.8	993
	Never	50.5	65	45.7	194	43.1	377	28.8	231	20.2	84	71.4	8	36.4	959
	Don't know	1.9	3	1.3	8	4.9	42	4.2	27	.9	3	.0	0	3.5	83
	Refused	.0	0	.0	0	.3	3	.1	2	.0	0	7.2	1	.2	6
	Total	100.0	134	100.0	448	100.0	1016	100.0	921	100.0	366	100.0	14	100.0	2899
Q4 Which ONE of the following best describes the extent to which you personally monitor your regular expenses?	I don't keep an eye on expenses at all	43.7	52	35.8	150	38.4	335	29.0	221	14.4	53	41.8	5	32.2	816
	I keep my eye on expenses a bit	27.5	44	37.8	182	37.0	399	38.6	357	31.2	124	22.7	3	36.4	1109
	Without keeping written records, I keep a fairly close eye on expenses	14.0	20	11.9	61	11.1	137	17.0	178	26.0	94	8.5	2	15.1	492
	I use written records to keep a close eye on expenses	10.6	12	9.7	33	8.7	101	11.3	129	27.5	92	19.6	3	12.2	370
	Don't know	4.3	6	4.8	19	4.5	39	3.3	25	1.0	2	7.4	1	3.7	92
	Refused	.0	0	.0	0	.2	3	.7	9	.0	0	.0	0	.3	12
	Total	100.0	134	100.0	445	100.0	1014	100.0	919	100.0	365	100.0	14	100.0	2891
Q5 Do you have a household budget?	Yes	20.1	28	33.3	145	37.8	429	48.4	500	70.3	255	34.6	5	43.9	1362
	No	75.7	105	64.1	294	54.8	541	45.5	384	27.3	102	65.4	9	50.6	1435
	Do not know	4.2	2	2.7	8	7.3	45	5.3	28	2.5	8	.0	0	5.2	91
	Refused to answer	.0	0	.0	0	.2	4	.8	9	.0	0	.0	0	.3	13
	Total	100.0	135	100.0	447	100.0	1019	100.0	921	100.0	365	100.0	14	100.0	2901
Q6 How often do you stay within your budget?	Always	36.8	11	30.1	34	22.5	113	28.8	154	35.2	90	21.7	1	28.3	403
	Usually	11.0	4	14.6	26	24.0	115	31.7	166	34.8	94	.0	0	27.6	405
	Sometimes	36.1	8	45.8	65	44.3	164	32.9	148	24.8	56	78.3	4	36.5	445
	Never	16.1	4	8.0	16	7.4	27	4.2	18	5.2	14	.0	0	6.0	79
	Don't know	.0	0	1.5	2	1.8	5	2.3	8	.0	0	.0	0	1.6	15
	Refused	.0	0	.0	0	.0	0	.1	1	.0	0	.0	0	.0	1
	Total	100.0	27	100.0	143	100.0	424	100.0	495	100.0	254	100.0	5	100.0	1348
Q7 Which of these financial documents do you keep copies of:Receipts for major purchases	Yes	33.7	40	38.5	157	43.5	485	60.6	594	77.3	288	59.6	6	52.7	1570
	No	64.4	76	57.9	238	52.2	433	37.1	277	21.0	72	40.4	5	44.2	1101
	Don't know	1.9	3	3.6	10	4.1	26	1.5	9	1.7	3	.0	0	2.7	51
	Refused	.0	0	.0	0	.2	3	.9	7	.0	0	.0	0	.4	10
	Total	100.0	119	100.0	405	100.0	947	100.0	887	100.0	363	100.0	11	100.0	2732

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q8 Which of these financial documents do you keep copies of:Bank statements	Yes	19.0	26	32.7	139	44.7	474	60.1	594	80.6	294	36.5	4	51.9	1531
	No	79.0	91	64.3	258	51.0	440	38.2	282	17.4	65	63.5	7	45.3	1143
	Don't know	1.9	3	3.1	9	4.0	27	.9	6	2.0	3	.0	0	2.5	48
	Refused	.0	0	.0	0	.2	3	.8	6	.0	0	.0	0	.3	9
	Total	100.0	120	100.0	406	100.0	944	100.0	888	100.0	362	100.0	11	100.0	2731
Q9 Which of these financial documents do you keep copies of:Loan or hire purchase statements	Yes	8.6	14	18.8	68	21.5	256	32.0	354	54.4	217	15.2	3	28.4	912
	No	87.2	98	76.9	318	72.4	634	65.2	499	41.4	131	84.8	8	67.2	1688
	Don't know	2.7	5	4.2	14	5.6	39	1.7	15	3.6	7	.0	0	3.7	80
	Refused	1.5	1	.2	1	.6	5	1.1	10	.6	4	.0	0	.7	21
	Total	100.0	118	100.0	401	100.0	934	100.0	878	100.0	359	100.0	11	100.0	2701
Q10 Which of these financial documents do you keep copies of:Tax forms	Yes	5.2	8	13.2	56	19.4	254	39.5	432	74.5	277	32.2	3	32.0	1030
	No	87.0	102	82.1	324	73.2	614	56.8	415	22.3	76	67.8	8	62.7	1539
	Don't know	6.3	9	4.7	18	6.8	51	2.8	20	3.2	5	.0	0	4.7	103
	Refused	1.5	1	.0	0	.6	5	.9	8	.0	1	.0	0	.6	15
	Total	100.0	120	100.0	398	100.0	924	100.0	875	100.0	359	100.0	11	100.0	2687
Q11 Which of these financial documents do you keep copies of:Major bills such as electricity or school fees	Yes	34.3	37	40.5	160	46.1	501	62.3	597	83.7	307	69.0	6	55.3	1608
	No	64.2	80	56.4	235	48.9	404	35.5	267	14.3	51	31.0	5	41.5	1042
	Don't know	1.5	2	3.1	9	4.4	30	1.3	8	2.0	3	.0	0	2.7	52
	Refused	.0	0	.0	0	.6	5	.9	7	.0	0	.0	0	.5	12
	Total	100.0	119	100.0	404	100.0	940	100.0	879	100.0	361	100.0	11	100.0	2714
Q12 Which of these financial documents do you keep copies of:Financial service agreements and contracts, eg.loan agreements	Yes	8.0	10	16.6	59	22.1	264	34.8	371	66.0	251	47.0	5	30.9	960
	No	86.8	102	78.9	322	71.3	618	62.4	484	31.8	104	53.0	6	64.7	1636
	Don't know	2.2	4	4.5	17	5.7	43	1.7	14	2.2	4	.0	0	3.6	82
	Refused	2.9	3	.0	0	.9	8	1.1	8	.0	0	.0	0	.8	19
	Total	100.0	119	100.0	398	100.0	933	100.0	877	100.0	359	100.0	11	100.0	2697
Q13 Which of these financial documents do you keep copies of:Other	Yes	1.2	1	2.0	5	4.0	19	6.0	29	8.9	9	.0	0	4.6	63
	No	93.4	39	92.9	152	86.2	299	84.2	213	83.6	78	100.0	4	86.8	785
	Don't know	2.0	1	5.1	9	7.8	20	5.9	16	7.5	5	.0	0	6.5	51
	Refused	3.5	2	.0	0	2.0	7	3.9	10	.0	0	.0	0	2.1	19
	Total	100.0	43	100.0	166	100.0	345	100.0	268	100.0	92	100.0	4	100.0	918
	Total	100.0	132	100.0	446	100.0	1016	100.0	912	100.0	366	100.0	14	100.0	2886

4.2. Making Ends Meet

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q16 How often you do these things or not:Before I buy something I carefully consider whether I can afford it	Always	59.7	82	60.4	271	57.5	633	61.7	573	63.0	232	75.5	10	60.2	1801
	Often	13.4	19	16.0	69	17.5	176	19.4	180	15.4	68	7.2	1	17.4	513
	Some of the time	7.0	9	13.8	53	11.7	100	10.6	92	16.7	51	.0	0	12.0	305
	Seldom	5.4	7	2.1	15	3.7	35	3.6	30	1.9	5	.0	0	3.3	92
	Never	13.9	16	6.7	32	8.0	63	3.9	37	3.0	10	4.2	1	6.1	159
	Do not know	.7	2	.7	6	1.4	10	.8	6	.0	0	13.2	2	1.0	26
	Refused	.0	0	.2	1	.1	1	.0	2	.0	0	.0	0	.1	4
	Total	100.0	135	100.0	447	100.0	1018	100.0	920	100.0	366	100.0	14	100.0	2900
Q17 How often you do these things or not:I pay my bills on time	Always	21.1	37	23.7	122	27.0	339	32.7	380	53.6	214	27.6	4	31.5	1096
	Often	10.8	15	16.3	83	20.0	202	21.8	208	23.9	80	12.1	2	20.1	590
	Some of the time	29.8	32	34.3	121	21.5	209	24.0	177	16.0	56	44.4	5	23.9	600
	Seldom	8.1	9	5.1	26	6.6	60	5.3	38	3.2	9	.0	0	5.6	142
	Never	16.7	25	14.5	60	14.4	113	9.8	69	2.3	4	.0	0	11.4	271
	Do not know	12.0	13	4.7	28	9.1	71	5.8	38	1.1	3	15.9	3	6.6	156
	Refused	1.5	4	1.5	7	1.4	19	.7	8	.0	0	.0	0	1.0	38
	Total	100.0	135	100.0	447	100.0	1013	100.0	918	100.0	366	100.0	14	100.0	2893
Q18 How often you do these things or not:I keep a close personal watch on my financial affairs	Always	18.3	28	22.3	108	25.3	306	32.1	347	51.8	189	23.4	3	30.1	981
	Often	18.7	25	17.5	88	18.6	221	27.1	259	25.8	98	.0	0	22.0	691
	Some of the time	17.4	22	23.8	100	19.5	177	19.9	162	13.3	49	15.1	2	19.3	512
	Seldom	10.4	14	13.5	52	11.8	106	8.7	67	5.6	19	27.5	4	10.3	262
	Never	29.7	37	16.7	71	18.2	149	8.5	57	2.3	8	20.8	3	13.3	325
	Do not know	5.2	8	4.9	23	5.7	43	3.3	20	1.1	3	13.2	2	4.2	99
	Refused	.4	1	1.2	5	.8	12	.5	6	.0	0	.0	0	.7	24
	Total	100.0	135	100.0	447	100.0	1014	100.0	918	100.0	366	100.0	14	100.0	2894

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q19 How often you do these things or not:I set long term financial goals and work hard to achieve them	Always	7.7	13	16.4	78	15.2	203	27.2	278	42.6	164	23.4	3	22.4	739
	Often	13.8	20	16.4	68	17.8	189	22.4	222	26.6	105	18.1	2	20.0	606
	Some of the time	16.8	22	22.4	87	19.2	184	20.4	190	16.8	53	25.7	3	19.7	539
	Seldom	15.2	20	11.5	64	11.0	117	9.3	81	8.8	29	7.2	1	10.4	312
	Never	39.9	51	27.0	118	29.3	259	16.1	109	3.6	10	12.5	3	21.8	550
	Do not know	6.6	9	5.0	24	6.6	51	3.7	26	1.6	5	13.2	2	4.8	117
	Refused	.0	0	1.2	6	1.0	10	.9	10	.0	0	.0	0	.8	26
	Total	100.0	135	100.0	445	100.0	1013	100.0	916	100.0	366	100.0	14	100.0	2889
Q20 In the last 12 months, how often has your family...?:gone without enough food to eat	Often	25.3	30	12.3	52	7.0	66	4.6	33	.8	3	.0	0	6.9	184
	Sometimes	42.6	51	45.2	182	34.6	326	21.0	164	10.1	25	28.8	4	28.9	752
	Never	30.7	53	41.7	213	58.1	624	74.2	718	88.7	337	71.2	10	63.8	1955
	Do not know	1.4	1	.8	1	.3	3	.1	1	.5	1	.0	0	.4	7
	Refused	.0	0	.0	0	.1	1	.1	3	.0	0	.0	0	.1	4
	Total	100.0	135	100.0	448	100.0	1020	100.0	919	100.0	366	100.0	14	100.0	2902
Q21 In the last 12 months, how often has your family...?:gone without medicine or medical treatment that was needed	Often	22.0	28	15.2	64	13.0	113	6.3	49	4.0	9	.0	0	10.3	263
	Sometimes	41.3	50	41.2	166	31.8	286	24.2	192	17.0	50	23.3	2	29.1	746
	Never	34.6	55	42.8	214	54.2	609	68.7	668	78.0	303	76.7	12	59.6	1861
	Do not know	2.1	2	.8	2	1.0	9	.7	5	.5	1	.0	0	.8	19
	Refused	.0	0	.0	0	.0	0	.1	3	.6	2	.0	0	.1	5
	Total	100.0	135	100.0	446	100.0	1017	100.0	917	100.0	365	100.0	14	100.0	2894
Q22 In the last 12 months, how often has your family...?:gone without a cash income	Often	39.4	45	23.2	104	19.2	183	12.6	85	5.9	17	.0	0	16.6	434
	Sometimes	38.5	50	44.2	172	38.1	346	27.3	222	22.2	58	37.4	5	33.5	853
	Never	19.3	37	31.7	168	41.2	477	59.2	600	71.0	288	62.6	9	48.7	1579
	Do not know	2.9	2	.8	1	1.5	11	.7	3	.9	2	.0	0	1.1	19
	Refused	.0	0	.0	0	.0	0	.2	4	.0	0	.0	0	.1	4
	Total	100.0	134	100.0	445	100.0	1017	100.0	914	100.0	365	100.0	14	100.0	2889

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q23 In the last 12 months, how often has your family...?:gone without good shelter	Often	15.5	20	7.1	28	4.7	46	2.0	20	.9	4	.0	0	4.1	118
	Sometimes	12.3	16	17.6	58	8.3	80	5.4	46	4.2	9	1.4	1	8.3	210
	Never	67.9	96	74.3	356	86.3	880	91.9	843	94.4	351	98.6	13	86.8	2539
	Do not know	4.4	3	1.0	2	.7	7	.6	2	.5	1	.0	0	.8	15
	Refused	.0	0	.0	0	.0	0	.1	3	.0	0	.0	0	.0	3
	Total	100.0	135	100.0	444	100.0	1013	100.0	914	100.0	365	100.0	14	100.0	2885
Q24 In the last 12 months, how often has your family...?:gone without energy to cook food	Often	22.3	28	14.9	61	7.0	68	6.0	42	.3	3	18.1	2	7.7	204
	Sometimes	37.3	48	37.5	155	36.5	321	25.7	189	13.3	44	22.0	4	30.2	761
	Never	37.5	57	46.4	226	55.5	620	68.2	680	85.9	317	59.9	8	61.4	1908
	Do not know	2.9	2	1.3	4	1.0	7	.1	1	.5	1	.0	0	.7	15
	Refused	.0	0	.0	0	.0	0	.0	2	.0	0	.0	0	.0	2
	Total	100.0	135	100.0	446	100.0	1016	100.0	914	100.0	365	100.0	14	100.0	2890
Q25 Overall, thinking of your assets, debts and savings, how satisfied are you with current personal financial condition	Extremely dissatisfied	28.6	33	14.7	66	8.8	102	5.9	41	2.0	9	.0	0	8.6	251
	Dissatisfied	39.5	48	40.7	173	33.8	313	25.1	207	13.0	48	48.2	7	29.6	796
	Neither satisfied nor dissatisfied	10.4	21	17.2	77	20.5	210	22.6	208	11.8	51	36.4	3	19.4	570
	Satisfied	11.2	20	19.2	97	24.5	289	38.5	382	59.6	214	15.4	4	32.1	1006
	Extremely satisfied	2.9	5	2.7	14	4.1	44	4.2	53	11.0	37	.0	0	4.7	153
	Don't know	5.5	6	4.9	16	8.0	53	3.0	19	2.4	5	.0	0	5.1	99
	Refused	1.8	2	.5	2	.3	5	.7	8	.2	1	.0	0	.5	18
	Total	100.0	135	100.0	445	100.0	1016	100.0	918	100.0	365	100.0	14	100.0	2893
Q26 During the past 12 months, did you...?	Save money from your income	8.3	13	16.4	69	15.5	180	31.7	327	64.9	223	33.7	4	26.9	816
	Just get by on your income	53.4	69	42.9	205	35.4	398	33.5	300	15.3	66	41.5	5	34.1	1043
	Spend some of your savings	1.3	2	4.6	20	8.3	72	8.1	79	11.0	40	.0	0	7.7	213
	Spend some of your savings and borrow money to get by	11.9	17	13.6	52	12.9	104	8.7	68	5.5	16	1.6	1	10.6	258
	Don't know	23.6	29	18.6	66	23.4	183	13.3	95	3.1	10	18.2	1	16.8	384
	Refused	1.5	3	4.0	21	4.5	43	4.7	39	.2	2	5.0	1	3.9	109
	Total	100.0	133	100.0	433	100.0	980	100.0	908	100.0	357	100.0	12	100.0	2823

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q27 Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to you?	Yes	**66.2**	**82**	**59.9**	**261**	**49.8**	**510**	**35.3**	**300**	**27.1**	**90**	**60.2**	**7**	**44.4**	**1250**
	No	**31.7**	**51**	**39.5**	**179**	**46.9**	**486**	**61.2**	**594**	**72.6**	**274**	**39.8**	**7**	**53.0**	**1591**
	Do not know	**2.1**	**2**	**.5**	**2**	**3.0**	**18**	**3.0**	**13**	**.3**	**1**	**.0**	**0**	**2.3**	**36**
	Refused to answer	**.0**	**0**	**.1**	**1**	**.3**	**2**	**.5**	**8**	**.0**	**0**	**.0**	**0**	**.3**	**11**
	Total	**100.0**	**135**	**100.0**	**443**	**100.0**	**1016**	**100.0**	**915**	**100.0**	**365**	**100.0**	**14**	**100.0**	**2888**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q28 What did you do to make ends meet?	Draw money out of savings or transfer savings into current account	**3.6**	**4**	**4.2**	**14**	**10.7**	**56**	**16.2**	**63**	**40.6**	**32**	**.0**	**0**	**12.7**	**169**
	Cut back on spending, spend less, do without	**28.6**	**19**	**27.7**	**87**	**32.9**	**188**	**41.6**	**147**	**47.2**	**46**	**48.5**	**3**	**35.2**	**490**
	Sell something that I own	**13.0**	**10**	**16.0**	**30**	**11.9**	**60**	**11.2**	**35**	**6.9**	**6**	**20.2**	**2**	**12.2**	**143**
	Work overtime, earn extra money	**6.0**	**4**	**11.7**	**25**	**18.5**	**100**	**20.2**	**77**	**25.7**	**23**	**23.1**	**1**	**17.6**	**230**
	Borrow food or money from family or friends	**73.6**	**59**	**69.3**	**184**	**56.3**	**295**	**47.0**	**139**	**34.4**	**25**	**29.4**	**3**	**55.3**	**705**
	Borrow from employer or salary advance	**5.0**	**4**	**8.4**	**20**	**4.4**	**29**	**5.0**	**25**	**2.7**	**4**	**.0**	**0**	**5.2**	**82**
	Pawn something that I own	**3.2**	**4**	**1.9**	**6**	**4.9**	**29**	**5.5**	**16**	**.0**	**0**	**13.2**	**1**	**4.1**	**56**
	Take a loan from my savings and loans clubs	**.0**	**0**	**2.4**	**8**	**2.8**	**17**	**6.7**	**24**	**11.8**	**10**	**.0**	**0**	**4.2**	**59**
	Take money out of a flexible home loan account	**.0**	**0**	**.0**	**0**	**.3**	**6**	**.2**	**2**	**.7**	**2**	**.0**	**0**	**.2**	**10**
	Apply for loan or withdrawal on pension fund	**1.3**	**1**	**.0**	**0**	**3.3**	**12**	**1.5**	**11**	**3.6**	**3**	**.0**	**0**	**2.1**	**27**
	Use authorized, arranged overdraft or line of credit	**.7**	**1**	**.0**	**0**	**.3**	**4**	**1.8**	**8**	**3.8**	**7**	**.0**	**0**	**.9**	**20**
	Use credit card for cash advance, to pay bills, buy food	**.0**	**0**	**.8**	**2**	**1.2**	**9**	**4.4**	**23**	**13.3**	**17**	**.0**	**0**	**2.8**	**51**
	Take out a personal loan from a formal financial service provider	**1.3**	**1**	**1.4**	**4**	**2.1**	**11**	**3.5**	**14**	**7.7**	**4**	**23.1**	**1**	**2.9**	**35**
	Take out a payday loan	**4.9**	**3**	**1.2**	**7**	**1.3**	**16**	**1.5**	**12**	**.6**	**2**	**.0**	**0**	**1.5**	**40**
	Take out a loan from an informal provider or moneylender	**7.6**	**6**	**14.4**	**30**	**13.4**	**50**	**9.7**	**30**	**9.3**	**8**	**48.7**	**2**	**12.2**	**126**
	Use unauthorised overdraft	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.4**	**1**	**.0**	**0**	**.0**	**0**	**.1**	**1**
	Pay my bills late; miss payments	**7.5**	**5**	**10.5**	**26**	**8.1**	**49**	**9.5**	**37**	**10.4**	**10**	**23.1**	**1**	**9.2**	**128**
	Other	**3.8**	**5**	**5.7**	**10**	**4.5**	**25**	**5.7**	**12**	**5.7**	**6**	**9.6**	**1**	**5.1**	**59**
	Do not know	**4.1**	**4**	**2.7**	**8**	**6.9**	**24**	**5.0**	**10**	**2.0**	**2**	**.0**	**0**	**5.0**	**48**
	Refused to answer	**3.6**	**2**	**1.6**	**3**	**2.3**	**7**	**1.4**	**8**	**.7**	**1**	**.0**	**0**	**1.9**	**21**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q29 Of the things you mentioned, which does your household rely on the most?	Draw money out of savings or transfer savings into current account	**2.1**	**3**	**1.1**	**3**	**4.2**	**20**	**6.4**	**25**	**20.2**	**17**	**.0**	**0**	**5.2**	**68**
	Cut back on spending, spend less, do without	**11.9**	**9**	**12.9**	**41**	**13.9**	**90**	**21.1**	**67**	**13.7**	**17**	**.0**	**0**	**15.4**	**224**
	Sell something that I own	**3.1**	**3**	**4.5**	**10**	**2.8**	**13**	**1.2**	**6**	**2.0**	**2**	**.0**	**0**	**2.6**	**34**
	Work overtime, earn extra money	**4.4**	**3**	**8.7**	**18**	**8.9**	**51**	**9.5**	**38**	**13.6**	**8**	**.0**	**0**	**9.0**	**118**
	Borrow food or money from family or friends	**55.7**	**45**	**51.4**	**132**	**41.7**	**212**	**34.7**	**95**	**22.2**	**10**	**41.6**	**4**	**40.9**	**498**
	Borrow from employer or salary advance	**2.4**	**2**	**3.5**	**10**	**.8**	**10**	**1.7**	**5**	**.9**	**2**	**.0**	**0**	**1.6**	**29**
	Pawn something that I own	**.0**	**0**	**.8**	**1**	**1.2**	**3**	**.8**	**1**	**.0**	**0**	**.0**	**0**	**.8**	**5**
	Take a loan from my savings and loans clubs	**.0**	**0**	**.5**	**3**	**1.2**	**7**	**3.5**	**9**	**4.1**	**3**	**.0**	**0**	**1.8**	**22**
	Take money out of a flexible home loan account	**.0**	**0**	**.0**	**0**	**.2**	**3**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.1**	**4**
	Apply for loan or withdrawal on pension fund	**.0**	**0**	**.0**	**0**	**.6**	**3**	**.0**	**1**	**.8**	**1**	**.0**	**0**	**.3**	**5**
	Use authorized, arranged overdraft or line of credit	**.0**	**0**	**.0**	**0**	**.0**	**0**	**1.0**	**3**	**1.5**	**3**	**.0**	**0**	**.4**	**6**
	Use credit card for cash advance, to pay bills, buy food	**.0**	**0**	**.5**	**1**	**.8**	**6**	**2.6**	**10**	**6.8**	**11**	**.0**	**0**	**1.6**	**28**
	Take out personal loan from formal financial service provider	**.0**	**0**	**.5**	**3**	**1.0**	**5**	**1.1**	**4**	**4.1**	**3**	**.0**	**0**	**1.1**	**15**
	Take out a payday loan	**3.3**	**2**	**.7**	**4**	**.8**	**9**	**.8**	**6**	**.0**	**0**	**.0**	**0**	**.9**	**21**
	Take out a loan from an informal provider or moneylender	**1.6**	**1**	**4.6**	**13**	**6.3**	**25**	**3.7**	**11**	**1.0**	**2**	**23.1**	**1**	**4.8**	**53**
	Use unauthorised overdraft	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Pay my bills late; miss payments	**4.0**	**2**	**.4**	**3**	**2.0**	**12**	**.9**	**6**	**.2**	**1**	**.0**	**0**	**1.4**	**24**
	Other	**3.8**	**5**	**5.5**	**11**	**4.3**	**20**	**4.0**	**8**	**7.2**	**6**	**35.3**	**2**	**4.9**	**52**
	Do not know	**4.1**	**4**	**2.7**	**8**	**7.4**	**27**	**5.4**	**12**	**1.1**	**1**	**.0**	**0**	**5.3**	**52**
	Refused to answer	**3.7**	**2**	**1.6**	**3**	**1.8**	**7**	**1.5**	**8**	**.7**	**1**	**.0**	**0**	**1.7**	**21**
	Total	**100.0**	**81**	**100.0**	**264**	**100.0**	**523**	**100.0**	**316**	**100.0**	**88**	**100.0**	**7**	**100.0**	**1279**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q30 In a typical month, how difficult is it for you to cover your expenses and pay all your bills?	Extremely easy	.0	0	1.5	6	1.6	15	1.0	15	4.3	17	.0	0	1.6	53
	Easy	2.0	6	8.4	41	10.9	134	23.6	241	37.2	140	7.5	1	17.5	563
	Neither easy nor difficult	18.1	24	17.8	91	23.8	240	31.1	295	34.8	128	36.5	4	26.5	782
	Difficult	41.6	58	40.9	171	35.1	364	29.7	258	18.4	62	30.7	5	32.3	918
	Extremely difficult	36.8	44	27.8	123	18.1	186	9.7	69	3.1	8	25.3	4	15.7	434
	Don't know	1.1	2	3.1	11	9.6	66	4.4	27	2.1	6	.0	0	5.6	112
	Refused	.5	1	.6	3	.8	8	.7	6	.1	1	.0	0	.6	19
	Total	100.0	135	100.0	446	100.0	1013	100.0	911	100.0	362	100.0	14	100.0	2881
Q31 In the next two years, do you think your household's financial situation will get better, stay the same, or get worse	Get better	28.7	37	33.0	142	40.7	404	49.8	476	73.8	254	28.0	5	46.1	1318
	Stay the same	23.9	38	31.5	141	27.0	275	27.8	252	19.2	82	42.5	5	26.9	793
	Get worse	30.5	39	28.4	128	21.2	221	12.7	112	4.8	20	11.3	2	17.7	522
	Don't know	16.9	21	7.1	35	11.1	107	9.3	68	2.2	7	18.1	2	9.2	240
	Refused	.0	0	.0	0	.1	2	.5	4	.0	0	.0	0	.2	6
	Total	100.0	135	100.0	446	100.0	1009	100.0	912	100.0	363	100.0	14	100.0	2879

4.3. Financial Planning

4.3.1. Emergency funds

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q32 Emergency/rainy day funds to cover expenses for 3 months: sickness, job loss, emergencies	Yes	**14.6**	**21**	**13.7**	**65**	**19.7**	**226**	**33.8**	**363**	**65.2**	**253**	**.0**	**0**	**28.8**	**928**
	No	**83.5**	**110**	**84.6**	**378**	**74.3**	**744**	**62.8**	**532**	**33.2**	**109**	**100.0**	**13**	**67.4**	**1886**
	Don't know	**1.9**	**4**	**1.0**	**5**	**5.8**	**44**	**3.1**	**19**	**1.5**	**5**	**.0**	**0**	**3.5**	**77**
	Refused	**.0**	**0**	**.6**	**2**	**.2**	**4**	**.3**	**4**	**.0**	**0**	**.0**	**0**	**.3**	**10**
	Total	**100.0**	**135**	**100.0**	**450**	**100.0**	**1018**	**100.0**	**918**	**100.0**	**367**	**100.0**	**13**	**100.0**	**2901**
Q33 If you lost your main source of income, how long could you continue to cover your living expenses for, without borrowing/moving house?	Less than a week	**35.6**	**49**	**24.2**	**123**	**23.3**	**240**	**17.5**	**138**	**10.4**	**37**	**25.1**	**5**	**20.5**	**592**
	At least a week, but not one month	**18.7**	**23**	**20.8**	**92**	**18.3**	**181**	**15.9**	**150**	**11.5**	**44**	**26.0**	**4**	**17.1**	**494**
	At least one month, but not three months	**7.2**	**14**	**13.9**	**59**	**15.2**	**172**	**22.6**	**226**	**14.7**	**59**	**21.8**	**2**	**17.1**	**532**
	At least three months, but not six months	**5.0**	**9**	**9.8**	**36**	**8.5**	**96**	**12.5**	**123**	**21.0**	**77**	**.0**	**0**	**11.3**	**341**
	More than six months	**23.4**	**22**	**13.7**	**54**	**10.2**	**104**	**12.3**	**137**	**31.4**	**118**	**27.1**	**3**	**14.6**	**438**
	Do not know	**9.6**	**15**	**16.1**	**75**	**23.8**	**214**	**18.0**	**128**	**7.0**	**26**	**.0**	**0**	**18.0**	**458**
	Refused to answer	**.5**	**1**	**1.5**	**10**	**.8**	**9**	**1.2**	**15**	**4.1**	**5**	**.0**	**0**	**1.4**	**40**
	Total	**100.0**	**133**	**100.0**	**449**	**100.0**	**1016**	**100.0**	**917**	**100.0**	**366**	**100.0**	**14**	**100.0**	**2895**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q34 What would you do if something happened and you needed to find one month's income	Use up my savings	**7.9**	**16**	**16.0**	**61**	**20.0**	**213**	**35.1**	**376**	**62.3**	**226**	**18.3**	**3**	**29.0**	**895**
	Sell my assets	**4.0**	**7**	**4.9**	**19**	**4.4**	**50**	**4.6**	**49**	**15.0**	**47**	**7.2**	**1**	**5.8**	**173**
	Borrow money	**12.8**	**17**	**18.2**	**72**	**11.4**	**127**	**9.5**	**100**	**9.0**	**34**	**.0**	**0**	**11.4**	**350**
	Depend on charity	**8.1**	**10**	**9.3**	**33**	**3.7**	**45**	**2.2**	**18**	**.5**	**4**	**4.2**	**1**	**3.8**	**111**
	Ask family members to help	**51.9**	**65**	**50.7**	**234**	**49.0**	**488**	**44.9**	**349**	**36.1**	**109**	**37.8**	**4**	**46.3**	**1249**
	There's nothing I could do	**21.2**	**28**	**11.9**	**59**	**12.1**	**107**	**8.2**	**65**	**3.0**	**12**	**4.2**	**1**	**10.0**	**272**
	Find a job or additional jobs or better paying job	**13.7**	**20**	**22.8**	**96**	**27.1**	**272**	**31.1**	**289**	**45.4**	**135**	**26.8**	**3**	**29.5**	**815**
	Other	**.8**	**2**	**1.6**	**8**	**2.3**	**26**	**1.9**	**14**	**1.3**	**9**	**7.9**	**1**	**1.9**	**60**
	Don't know	**2.7**	**4**	**4.5**	**26**	**9.5**	**74**	**5.8**	**42**	**2.7**	**14**	**7.5**	**1**	**6.5**	**161**
	Refused	**.0**	**0**	**.0**	**0**	**.8**	**8**	**1.4**	**20**	**.5**	**3**	**.0**	**0**	**.8**	**31**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q35 Do you agree or disagree:I find it more satisfying to spend money than to save it for the long term	Completely agree	**8.8**	**9**	**9.8**	**35**	**7.1**	**81**	**7.4**	**63**	**7.0**	**16**	**5.6**	**2**	**7.6**	**206**
	Agree	**31.9**	**39**	**25.0**	**112**	**32.3**	**306**	**25.7**	**238**	**20.1**	**74**	**14.5**	**1**	**27.5**	**770**
	Neither Nor	**4.3**	**9**	**13.6**	**61**	**10.9**	**104**	**11.8**	**105**	**9.4**	**40**	**11.3**	**2**	**11.1**	**321**
	Disagree	**32.9**	**45**	**32.1**	**148**	**30.6**	**318**	**34.5**	**309**	**44.2**	**150**	**56.1**	**6**	**34.0**	**976**
	Completely disagree	**19.1**	**27**	**16.3**	**76**	**16.6**	**190**	**19.5**	**193**	**18.6**	**84**	**9.7**	**2**	**17.8**	**572**
	Do not know	**3.0**	**5**	**3.2**	**17**	**2.6**	**18**	**.9**	**5**	**.6**	**3**	**2.7**	**1**	**1.9**	**49**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.2**	**5**	**.0**	**0**	**.0**	**0**	**.1**	**5**
	Total	**100.0**	**134**	**100.0**	**449**	**100.0**	**1017**	**100.0**	**918**	**100.0**	**367**	**100.0**	**14**	**100.0**	**2899**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q36 Do you agree or disagree:I tend to live for today and let tomorrow take care of itself	Completely agree	**5.0**	**8**	**8.3**	**44**	**8.1**	**95**	**7.1**	**66**	**5.9**	**23**	**4.2**	**1**	**7.4**	**237**
	Agree	**25.0**	**33**	**21.2**	**106**	**22.5**	**231**	**21.1**	**171**	**15.6**	**48**	**20.3**	**2**	**21.1**	**591**
	Neither Nor	**12.1**	**18**	**17.1**	**74**	**15.4**	**147**	**12.6**	**127**	**7.7**	**38**	**1.4**	**1**	**13.5**	**405**
	Disagree	**37.0**	**43**	**35.9**	**147**	**35.7**	**348**	**40.2**	**384**	**50.0**	**171**	**57.5**	**6**	**39.2**	**1099**
	Completely disagree	**16.9**	**27**	**14.9**	**71**	**16.6**	**185**	**18.5**	**163**	**20.2**	**85**	**13.9**	**3**	**17.4**	**534**
	Do not know	**3.9**	**5**	**1.9**	**6**	**1.6**	**12**	**.5**	**3**	**.5**	**2**	**2.7**	**1**	**1.2**	**29**
	Refused	**.0**	**0**	**.6**	**1**	**.0**	**0**	**.0**	**2**	**.0**	**0**	**.0**	**0**	**.1**	**3**
	Total	**100.0**	**134**	**100.0**	**449**	**100.0**	**1018**	**100.0**	**916**	**100.0**	**367**	**100.0**	**14**	**100.0**	**2898**
Q37 Do you agree or disagree:I am prepared to risk some of my own money when saving or making an investment	Completely agree	**3.0**	**6**	**5.2**	**21**	**6.0**	**75**	**10.3**	**112**	**13.6**	**55**	**6.6**	**2**	**8.1**	**271**
	Agree	**17.4**	**20**	**23.6**	**86**	**23.4**	**248**	**30.3**	**271**	**41.9**	**156**	**1.4**	**1**	**27.6**	**782**
	Neither Nor	**12.8**	**18**	**21.0**	**95**	**18.9**	**186**	**19.5**	**172**	**19.8**	**64**	**5.6**	**1**	**19.2**	**536**
	Disagree	**36.3**	**42**	**24.3**	**118**	**26.2**	**256**	**25.7**	**231**	**16.2**	**56**	**37.1**	**4**	**25.1**	**707**
	Completely disagree	**18.9**	**29**	**14.9**	**73**	**15.1**	**168**	**10.5**	**101**	**6.6**	**30**	**46.7**	**5**	**12.9**	**406**
	Do not know	**11.7**	**18**	**10.4**	**53**	**9.7**	**80**	**3.6**	**26**	**1.2**	**5**	**2.7**	**1**	**6.8**	**183**
	Refused	**.0**	**0**	**.5**	**3**	**.6**	**4**	**.1**	**3**	**.5**	**1**	**.0**	**0**	**.4**	**11**
	Total	**100.0**	**133**	**100.0**	**449**	**100.0**	**1017**	**100.0**	**916**	**100.0**	**367**	**100.0**	**14**	**100.0**	**2896**
Q38 Do you agree or disagree:Money is there to be spent	Completely agree	**21.0**	**22**	**15.8**	**63**	**17.4**	**159**	**14.8**	**117**	**11.3**	**45**	**4.2**	**1**	**15.6**	**407**
	Agree	**33.8**	**44**	**30.0**	**136**	**33.8**	**319**	**31.1**	**267**	**26.5**	**93**	**36.1**	**5**	**31.5**	**864**
	Neither Nor	**9.0**	**15**	**18.7**	**75**	**14.4**	**163**	**17.7**	**174**	**24.7**	**84**	**19.7**	**2**	**17.1**	**513**
	Disagree	**22.4**	**28**	**22.2**	**112**	**18.4**	**203**	**23.3**	**221**	**24.1**	**95**	**29.9**	**4**	**21.5**	**663**
	Completely disagree	**11.8**	**20**	**11.6**	**57**	**14.2**	**162**	**12.5**	**132**	**13.3**	**49**	**7.4**	**1**	**13.0**	**421**
	Do not know	**1.9**	**4**	**1.7**	**6**	**1.8**	**13**	**.5**	**3**	**.1**	**1**	**2.7**	**1**	**1.2**	**28**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**3**	**.0**	**0**	**.0**	**0**	**.0**	**3**
	Total	**100.0**	**133**	**100.0**	**449**	**100.0**	**1019**	**100.0**	**917**	**100.0**	**367**	**100.0**	**14**	**100.0**	**2899**

4.3.2. Retirement planning

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q39 At what age do you think people should begin to make a financial plan for their retirement?	0-14 years	.9	2	.6	4	1.1	12	1.2	13	1.4	5	.0	0	1.1	36
	15-19 years	4.5	8	7.0	35	9.3	111	9.4	86	5.6	29	5.8	1	8.3	270
	20-24 years	17.2	24	14.4	89	20.5	244	27.6	276	30.2	100	40.2	6	23.2	739
	25-29 years	9.5	15	15.3	62	15.7	160	18.3	168	23.4	81	19.6	2	17.2	488
	30-34 years	13.9	18	15.0	72	15.9	157	13.7	129	18.1	56	5.6	1	15.2	433
	35-39 years	2.6	6	6.5	25	7.9	60	5.6	55	3.9	16	.0	0	6.2	162
	40-44 years	10.8	15	11.7	49	7.7	66	5.3	45	5.4	23	14.5	1	7.3	199
	45-49 years	3.6	2	2.8	8	2.6	22	2.1	15	1.1	6	.0	0	2.3	53
	50-54 years	3.4	5	5.5	17	2.9	25	3.8	32	3.6	16	.0	0	3.7	95
	55-59 years	.0	0	1.2	3	1.0	11	.6	8	.2	1	.0	0	.8	23
	60-64 years	2.9	3	5.0	18	1.2	15	1.9	12	1.7	12	.0	0	2.1	60
	65+ years	3.3	3	1.0	3	1.7	12	1.3	11	1.3	4	.0	0	1.5	33
	Don't know / refused	27.4	34	13.9	64	12.3	119	9.2	67	4.0	18	14.3	3	11.1	305
	Total	100.0	135	100.0	449	100.0	1014	100.0	917	100.0	367	100.0	14	100.0	2896

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q40 Which are included in your financial plan for retirement	Government old age pension	**67.4**	**89**	**67.1**	**310**	**50.0**	**509**	**39.6**	**341**	**34.5**	**122**	**37.9**	**7**	**47.7**	**1378**
	Work-place pension	**12.9**	**21**	**20.2**	**82**	**29.3**	**272**	**35.0**	**334**	**58.0**	**191**	**14.5**	**1**	**32.6**	**901**
	Personal retirement savings plan	**3.9**	**10**	**12.5**	**53**	**13.7**	**134**	**28.5**	**287**	**51.9**	**189**	**.0**	**0**	**22.6**	**673**
	Moving to a cheaper property in the same area	**.9**	**1**	**2.7**	**10**	**3.9**	**26**	**3.3**	**40**	**3.7**	**21**	**7.2**	**1**	**3.4**	**99**
	Moving to a cheaper area	**.6**	**1**	**3.8**	**11**	**3.7**	**41**	**4.7**	**45**	**1.9**	**13**	**.0**	**0**	**3.7**	**111**
	Sell your financial assets	**1.4**	**2**	**.8**	**5**	**2.1**	**16**	**.9**	**18**	**1.3**	**7**	**.0**	**0**	**1.4**	**48**
	Sell your non-financial assets	**.5**	**1**	**1.6**	**4**	**1.4**	**14**	**2.1**	**19**	**2.1**	**10**	**.0**	**0**	**1.7**	**48**
	Use an inheritance	**4.4**	**6**	**4.4**	**14**	**5.5**	**42**	**6.8**	**49**	**9.9**	**22**	**.0**	**0**	**6.2**	**133**
	Rely on your spouse or partner to support you	**5.3**	**5**	**10.4**	**39**	**8.4**	**98**	**11.3**	**99**	**9.2**	**32**	**.0**	**0**	**9.6**	**273**
	Rely on your children to support you	**22.0**	**24**	**15.7**	**67**	**10.9**	**110**	**6.7**	**59**	**3.2**	**23**	**15.4**	**1**	**9.7**	**284**
	Rely on financial support from your wider family	**6.6**	**11**	**10.7**	**42**	**10.5**	**84**	**7.3**	**67**	**3.0**	**14**	**.0**	**0**	**8.3**	**218**
	Drawing an income from your own business	**.0**	**0**	**1.5**	**5**	**2.3**	**24**	**4.0**	**50**	**8.1**	**35**	**.0**	**0**	**3.3**	**114**
	Continue to work after retirement age to earn money	**4.2**	**6**	**10.0**	**39**	**13.4**	**139**	**15.2**	**139**	**14.3**	**61**	**21.1**	**2**	**13.3**	**386**
	Other	**1.4**	**3**	**3.1**	**14**	**2.6**	**34**	**2.4**	**24**	**1.2**	**4**	**.0**	**0**	**2.4**	**79**
	Don't know	**13.2**	**18**	**10.3**	**39**	**12.6**	**114**	**8.4**	**63**	**3.2**	**15**	**17.4**	**3**	**9.8**	**252**
	Refused	**.2**	**1**	**1.3**	**6**	**1.9**	**21**	**2.5**	**26**	**1.4**	**7**	**15.4**	**2**	**2.0**	**63**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q41 Taking all sources of retirement income into account, how confident are you that your income will give standard of living throughout retirement	Very confident	**4.5**	**6**	**9.2**	**30**	**8.6**	**88**	**11.1**	**128**	**31.3**	**112**	**.0**	**0**	**12.1**	**364**
	Fairly confident	**13.8**	**16**	**21.6**	**98**	**26.2**	**287**	**38.0**	**384**	**49.9**	**181**	**26.1**	**4**	**31.9**	**970**
	Not very confident	**23.1**	**36**	**29.3**	**132**	**26.1**	**259**	**23.1**	**206**	**12.0**	**43**	**29.0**	**4**	**23.7**	**680**
	Not at all confident	**42.6**	**52**	**29.8**	**141**	**23.4**	**226**	**16.4**	**115**	**4.1**	**16**	**34.9**	**4**	**20.5**	**554**
	Don't know	**15.4**	**21**	**9.7**	**40**	**15.1**	**138**	**10.0**	**67**	**2.4**	**12**	**10.0**	**2**	**11.1**	**280**
	Refused	**.6**	**2**	**.5**	**4**	**.6**	**7**	**1.3**	**15**	**.4**	**2**	**.0**	**0**	**.8**	**30**
	Total	**100.0**	**133**	**100.0**	**445**	**100.0**	**1005**	**100.0**	**915**	**100.0**	**366**	**100.0**	**14**	**100.0**	**2878**

4.4. Choosing Appropriate Products

4.4.1. Banking products

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q42 Have you heard of any of the following banking products	Mzansi account	**53.4**	**67**	**66.4**	**267**	**73.3**	**726**	**74.6**	**666**	**70.3**	**242**	**63.1**	**9**	**71.5**	**1977**
	Savings account	**47.0**	**71**	**75.5**	**338**	**85.0**	**906**	**92.5**	**866**	**93.2**	**342**	**87.1**	**12**	**85.6**	**2535**
	Current or Cheque account	**9.8**	**18**	**26.9**	**142**	**43.0**	**518**	**64.8**	**651**	**83.2**	**318**	**40.8**	**6**	**51.5**	**1653**
	Fixed deposit bank account	**13.9**	**18**	**27.7**	**127**	**38.9**	**474**	**59.4**	**598**	**75.9**	**281**	**38.0**	**5**	**47.6**	**1503**
	ATM card	**41.0**	**67**	**65.4**	**307**	**80.1**	**839**	**81.7**	**767**	**77.2**	**300**	**50.0**	**9**	**76.4**	**2289**
	Debit card or Cheque card	**10.9**	**17**	**25.2**	**136**	**42.5**	**496**	**62.5**	**626**	**74.6**	**298**	**11.6**	**3**	**49.1**	**1576**
	Credit Card	**21.8**	**32**	**38.8**	**191**	**61.8**	**680**	**77.6**	**726**	**87.2**	**326**	**32.8**	**5**	**65.1**	**1960**
	Garage card or petrol card	**6.4**	**8**	**17.0**	**97**	**34.8**	**426**	**54.7**	**558**	**67.1**	**272**	**8.9**	**2**	**41.5**	**1363**
	Home loan from a big bank	**7.6**	**16**	**22.6**	**119**	**35.1**	**442**	**53.7**	**530**	**58.0**	**236**	**17.0**	**4**	**41.0**	**1347**
	Savings book at a bank	**16.7**	**25**	**22.5**	**111**	**34.2**	**404**	**46.0**	**454**	**53.1**	**210**	**24.3**	**3**	**38.0**	**1207**
	Post Office or Post Bank savings account	**49.9**	**67**	**59.2**	**262**	**59.6**	**645**	**65.2**	**604**	**68.6**	**242**	**40.5**	**5**	**62.0**	**1825**
	Other bank product	**.0**	**0**	**.3**	**2**	**1.3**	**15**	**1.9**	**20**	**5.1**	**13**	**15.4**	**2**	**1.9**	**52**
	None of the above	**19.3**	**26**	**6.8**	**37**	**1.6**	**14**	**1.2**	**9**	**.0**	**0**	**12.9**	**2**	**2.8**	**88**
	Refused	**.2**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**
	Don't know	**2.1**	**1**	**1.1**	**3**	**.7**	**3**	**.5**	**3**	**.0**	**0**	**.0**	**0**	**.6**	**10**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q43 Do you currently hold any of these types of products	Mzansi account	**8.6**	**8**	**9.3**	**33**	**11.0**	**117**	**10.3**	**84**	**7.6**	**23**	**21.7**	**2**	**10.1**	**267**
	Savings account	**14.1**	**23**	**24.9**	**127**	**36.3**	**431**	**56.9**	**557**	**69.1**	**247**	**31.9**	**5**	**44.5**	**1390**
	Current or Cheque account	**.0**	**0**	**1.6**	**6**	**3.4**	**46**	**14.2**	**168**	**44.3**	**168**	**.0**	**0**	**11.6**	**388**
	Fixed deposit bank account	**.6**	**1**	**.9**	**3**	**1.9**	**25**	**4.8**	**57**	**23.8**	**70**	**.0**	**0**	**5.3**	**156**
	ATM card	**7.0**	**16**	**21.5**	**95**	**25.4**	**281**	**32.6**	**327**	**49.2**	**186**	**31.8**	**4**	**29.4**	**909**
	Debit card or Cheque card	**.1**	**1**	**4.2**	**20**	**7.0**	**92**	**17.3**	**198**	**33.4**	**140**	**7.9**	**1**	**13.0**	**452**
	Credit Card	**.0**	**0**	**2.5**	**9**	**3.1**	**45**	**11.7**	**143**	**48.3**	**169**	**4.2**	**1**	**11.3**	**367**
	Garage card or petrol card	**.0**	**0**	**.1**	**1**	**.6**	**10**	**2.9**	**39**	**18.8**	**74**	**.0**	**0**	**3.5**	**124**
	Home loan from a big bank	**.0**	**0**	**2.0**	**6**	**1.0**	**13**	**2.7**	**41**	**11.9**	**52**	**.0**	**0**	**3.0**	**112**
	Savings book at a bank	**.5**	**1**	**1.0**	**4**	**.9**	**10**	**2.1**	**20**	**3.3**	**16**	**.0**	**0**	**1.6**	**51**
	Post Office or Post Bank savings account	**8.2**	**12**	**6.4**	**31**	**7.0**	**66**	**4.9**	**39**	**5.8**	**19**	**2.3**	**1**	**6.1**	**168**
	Other bank product	**.6**	**1**	**1.0**	**3**	**.1**	**2**	**.2**	**2**	**1.2**	**3**	**.0**	**0**	**.4**	**11**
	None of the above	**66.1**	**86**	**52.4**	**225**	**40.8**	**348**	**23.5**	**167**	**3.8**	**12**	**39.9**	**6**	**33.2**	**844**
	Refused	**.2**	**1**	**.0**	**0**	**.3**	**4**	**.3**	**5**	**.3**	**2**	**.0**	**0**	**.3**	**12**
	Don't know	**2.1**	**1**	**1.5**	**4**	**.9**	**4**	**.6**	**4**	**.0**	**0**	**.0**	**0**	**.8**	**13**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q44 In the last 2 years which of the financial products have you chosen	Mzansi account	**5.5**	**5**	**6.1**	**20**	**7.6**	**74**	**5.5**	**43**	**4.7**	**11**	**14.5**	**1**	**6.3**	**154**
	Savings account	**8.1**	**11**	**14.8**	**63**	**17.3**	**194**	**25.2**	**226**	**29.6**	**101**	**19.7**	**2**	**20.7**	**597**
	Current or Cheque account	**.0**	**0**	**.2**	**1**	**.8**	**8**	**4.1**	**44**	**22.6**	**67**	**.0**	**0**	**4.5**	**120**
	Fixed deposit bank account	**.0**	**0**	**.8**	**2**	**.9**	**8**	**1.2**	**18**	**17.2**	**39**	**.0**	**0**	**2.9**	**67**
	ATM card	**3.9**	**9**	**12.9**	**54**	**13.5**	**134**	**14.1**	**122**	**20.1**	**68**	**23.9**	**3**	**14.1**	**390**
	Debit card or Cheque card	**.1**	**1**	**1.4**	**5**	**1.7**	**18**	**6.2**	**59**	**14.2**	**55**	**.0**	**0**	**4.6**	**138**
	Credit Card	**1.1**	**1**	**.7**	**3**	**.7**	**11**	**5.7**	**63**	**26.7**	**93**	**.0**	**0**	**5.6**	**171**
	Garage card or petrol card	**.0**	**0**	**.1**	**1**	**.2**	**3**	**.7**	**12**	**8.6**	**33**	**.0**	**0**	**1.4**	**49**
	Home loan from a big bank	**.0**	**0**	**.8**	**2**	**.3**	**4**	**.5**	**8**	**3.7**	**18**	**.0**	**0**	**.8**	**32**
	Savings book at a bank	**.5**	**1**	**.8**	**3**	**.6**	**6**	**.8**	**5**	**1.1**	**7**	**.0**	**0**	**.7**	**22**
	Post Office or Post Bank savings account	**2.0**	**4**	**3.4**	**16**	**3.4**	**31**	**3.3**	**27**	**5.1**	**11**	**.0**	**0**	**3.5**	**89**
	Other bank product	**.6**	**1**	**1.0**	**3**	**.2**	**4**	**.2**	**2**	**1.6**	**3**	**.0**	**0**	**.5**	**13**
	None of the above	**78.6**	**105**	**69.0**	**320**	**65.4**	**644**	**58.9**	**530**	**39.6**	**157**	**61.6**	**10**	**61.1**	**1766**
	Refused	**.2**	**1**	**.0**	**0**	**.4**	**5**	**.6**	**8**	**.5**	**3**	**.0**	**0**	**.4**	**17**
	Don’t know	**2.2**	**1**	**1.5**	**4**	**.9**	**5**	**.6**	**4**	**.0**	**0**	**.0**	**0**	**.8**	**14**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q45 What are the reasons that you dont have a bank account	I don't have a regular income	**28.7**	**32**	**25.5**	**83**	**21.1**	**147**	**17.1**	**92**	**3.5**	**10**	**18.0**	**2**	**18.6**	**366**
	I don't have a job	**38.8**	**39**	**34.2**	**105**	**30.9**	**205**	**21.4**	**112**	**5.3**	**13**	**31.4**	**2**	**25.6**	**476**
	I don't have an identity document	**7.3**	**8**	**3.1**	**9**	**2.2**	**14**	**.8**	**4**	**1.4**	**3**	**10.1**	**1**	**2.0**	**39**
	I don't qualify to open an account	**5.8**	**5**	**5.1**	**15**	**2.0**	**15**	**1.2**	**10**	**.7**	**1**	**.0**	**0**	**2.1**	**46**
	I have to keep a minimum balance in the bank	**1.9**	**1**	**.7**	**4**	**.8**	**4**	**.6**	**4**	**.0**	**0**	**.0**	**0**	**.7**	**13**
	I don't need a bank account	**5.7**	**10**	**8.9**	**31**	**2.6**	**26**	**1.3**	**8**	**.1**	**1**	**31.6**	**2**	**3.0**	**78**
	I don't know how to open an account	**8.0**	**7**	**2.0**	**4**	**1.0**	**4**	**.4**	**3**	**.4**	**1**	**.0**	**0**	**1.2**	**19**
	I use someone else's bank account	**.7**	**1**	**1.8**	**8**	**2.2**	**14**	**.5**	**6**	**.0**	**0**	**.0**	**0**	**1.3**	**29**
	I prefer dealing in cash	**3.8**	**8**	**4.2**	**23**	**2.7**	**23**	**3.0**	**21**	**1.9**	**4**	**10.3**	**1**	**3.0**	**80**
	I don't trust banks	**2.1**	**3**	**.5**	**4**	**1.4**	**12**	**.8**	**4**	**.1**	**1**	**.0**	**0**	**.9**	**24**
	I don't want to pay service fees	**2.1**	**3**	**2.2**	**10**	**.5**	**9**	**1.5**	**7**	**.7**	**2**	**.0**	**0**	**1.1**	**31**
	The bank is too far from where I live	**2.4**	**4**	**2.2**	**8**	**.2**	**4**	**.5**	**4**	**.2**	**1**	**.0**	**0**	**.7**	**21**
	It's expensive to have a bank account or I can't afford to	**1.8**	**3**	**2.7**	**10**	**1.6**	**13**	**1.0**	**9**	**.0**	**0**	**.0**	**0**	**1.4**	**35**
	I earn too little to make it worthwhile	**8.1**	**6**	**7.7**	**22**	**1.2**	**14**	**.3**	**4**	**.0**	**0**	**.0**	**0**	**2.0**	**46**
	Bank charges are too high	**2.0**	**2**	**3.4**	**11**	**1.7**	**13**	**2.4**	**11**	**.3**	**1**	**.0**	**0**	**2.0**	**38**
	The banks don't speak to me in my language	**.0**	**0**	**.0**	**0**	**.4**	**2**	**.2**	**2**	**.0**	**0**	**.0**	**0**	**.2**	**4**
	I don't have money to save	**13.1**	**14**	**9.0**	**34**	**10.6**	**81**	**4.2**	**21**	**1.8**	**3**	**.0**	**0**	**7.3**	**153**
	I prefer to give money to somebody in the community to guard	**.9**	**1**	**.1**	**1**	**.3**	**1**	**.2**	**2**	**.3**	**1**	**.0**	**0**	**.3**	**6**
	I prefer to save via other means	**1.6**	**1**	**.3**	**1**	**.2**	**4**	**1.0**	**6**	**.9**	**2**	**.0**	**0**	**.6**	**14**
	Other reason	**5.0**	**3**	**1.5**	**5**	**1.1**	**10**	**.1**	**1**	**.1**	**1**	**.0**	**0**	**.9**	**20**
	Not applicable – respondent has a banking product	**29.8**	**44**	**40.7**	**167**	**53.7**	**508**	**68.3**	**563**	**86.9**	**254**	**60.8**	**7**	**59.6**	**1543**
	Do not know	**1.5**	**1**	**1.3**	**5**	**.9**	**10**	**1.9**	**10**	**5.4**	**3**	**.0**	**0**	**1.8**	**29**
	Refused to answer	**.0**	**0**	**.3**	**1**	**.8**	**6**	**.8**	**8**	**.5**	**2**	**.0**	**0**	**.7**	**17**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q46 Which sources of information do you feel most influenced your decision about which banking product to take out	Junk mail sent through the post or that you found somewhere	.7	1	2.4	3	1.1	15	3.2	26	8.2	20	.0	0	2.9	65
	Information picked up in a branch of a bank	13.7	13	17.0	57	16.1	149	22.0	196	39.8	129	21.4	1	21.2	545
	Information found on the internet	.0	0	1.9	4	2.1	12	3.2	34	14.6	44	.0	0	4.0	94
	Information from sales staff of firm providing the products	2.7	4	5.0	16	6.3	56	6.6	55	7.0	28	.0	0	6.1	159
	Comparative tables or charts in financial pages of newspaper	.0	0	.0	0	1.1	6	1.1	14	2.1	9	.0	0	1.0	29
	Comparative tables or charts found on the internet	.0	0	.0	0	.5	2	.4	6	.3	1	.0	0	.4	9
	Specialist magazines or publications such as Financial Mail	.0	0	.5	1	.5	3	.4	5	2.4	7	.0	0	.7	16
	Recommendation from independent financial adviser or broker	.0	0	1.6	4	1.4	9	1.6	13	11.4	29	.0	0	2.7	55
	Advice of friends or relatives - not working in financial services industry	10.9	10	10.9	34	7.8	73	10.1	69	9.1	33	.0	0	9.2	219
	Advice of friends or relatives - who work in the financial s	1.1	3	4.2	12	3.8	30	4.7	41	10.7	26	.0	0	4.9	112
	Employer's advice	3.5	7	7.2	21	5.2	40	4.1	47	3.8	17	.0	0	4.8	132
	Traditional or religious leader	.0	0	1.1	3	1.3	14	.5	6	1.1	2	.0	0	.9	25
	Newspaper articles	.5	1	1.4	7	4.5	37	5.0	42	5.2	19	26.7	2	4.3	108
	Television or radio programmes	11.1	9	8.1	26	8.4	66	11.4	85	18.9	56	6.2	1	10.8	243
	Newspaper adverts	2.2	2	3.2	14	5.2	43	5.6	41	6.5	23	6.2	1	5.1	124
	Television adverts	5.7	5	5.2	22	8.4	68	7.2	62	22.0	65	20.5	1	9.3	223
	Other advertising	.2	1	.5	2	1.3	10	1.3	10	.2	2	.0	0	1.0	25
	Other source	.6	1	.2	2	2.0	16	1.1	7	.8	2	.0	0	1.2	28
	Not applicable – respondent has not chosen insurance product	66.8	76	61.7	247	60.5	530	55.5	452	32.2	113	45.7	6	55.5	1424
	Do not know	2.8	2	1.3	4	1.2	11	.7	5	1.7	5	.0	0	1.2	27
	Refused to answer	.0	0	.0	0	1.1	7	1.5	16	.4	3	6.2	1	1.0	27

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q47 And which of the following statements best describes how you chose the last banking product you took out?	I considered several products from different companies before	**3.6**	**4**	**9.7**	**34**	**14.0**	**121**	**21.6**	**190**	**51.2**	**153**	**47.7**	**3**	**20.6**	**505**
	I considered the various products from one company	**8.0**	**7**	**11.2**	**43**	**9.5**	**96**	**10.8**	**106**	**9.8**	**35**	**9.5**	**1**	**10.2**	**288**
	I didn't consider any other products at all	**12.3**	**16**	**12.7**	**42**	**9.4**	**93**	**10.1**	**76**	**6.1**	**23**	**5.6**	**1**	**9.7**	**251**
	I looked around but there were no other products to consider	**3.0**	**3**	**2.3**	**5**	**2.3**	**22**	**1.3**	**12**	**1.4**	**8**	**.0**	**0**	**1.9**	**50**
	Not applicable – respondent has not chosen insurance product	**72.7**	**79**	**62.0**	**254**	**62.6**	**531**	**54.3**	**437**	**30.8**	**107**	**37.2**	**6**	**55.8**	**1414**
	Do not know	**.2**	**1**	**2.1**	**6**	**2.3**	**18**	**1.9**	**13**	**.8**	**3**	**.0**	**0**	**1.8**	**41**
	Total	**100.0**	**110**	**100.0**	**384**	**100.0**	**881**	**100.0**	**834**	**100.0**	**329**	**100.0**	**11**	**100.0**	**2549**
Q48 How often do you usually check the balance of your MAIN banking product?	Daily	**.0**	**0**	**.1**	**1**	**.6**	**9**	**2.8**	**32**	**2.9**	**13**	**.0**	**0**	**1.5**	**55**
	Weekly	**.0**	**0**	**1.5**	**10**	**3.2**	**49**	**7.7**	**86**	**12.2**	**54**	**.0**	**0**	**5.4**	**199**
	Every two weeks	**1.1**	**4**	**2.5**	**11**	**4.8**	**47**	**7.7**	**80**	**13.1**	**47**	**.0**	**0**	**6.3**	**189**
	Monthly	**26.5**	**35**	**35.0**	**155**	**41.3**	**449**	**48.2**	**459**	**61.8**	**213**	**32.0**	**4**	**44.6**	**1315**
	Yearly	**.0**	**0**	**2.0**	**11**	**1.3**	**17**	**1.7**	**20**	**1.7**	**11**	**.0**	**0**	**1.5**	**59**
	Never	**3.5**	**6**	**5.0**	**26**	**4.4**	**52**	**4.5**	**39**	**1.9**	**6**	**26.6**	**4**	**4.3**	**133**
	Don’t know	**.4**	**3**	**.9**	**7**	**1.7**	**17**	**1.7**	**13**	**1.8**	**7**	**.0**	**0**	**1.6**	**47**
	Refused	**.0**	**0**	**.0**	**0**	**.1**	**3**	**.5**	**9**	**.2**	**1**	**.0**	**0**	**.2**	**13**
	Not applicable – has no banking products	**68.5**	**85**	**52.9**	**219**	**42.6**	**355**	**25.2**	**177**	**4.4**	**15**	**41.4**	**6**	**34.6**	**857**
	Total	**100.0**	**133**	**100.0**	**440**	**100.0**	**998**	**100.0**	**915**	**100.0**	**367**	**100.0**	**14**	**100.0**	**2867**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q49 How do you typically check the balance(s) for this product	Check the bank statement sent in the mail	**6.9**	**2**	**13.6**	**23**	**9.9**	**71**	**13.8**	**112**	**37.4**	**108**	**13.5**	**1**	**16.7**	**317**
	Check the statement online - internet banking	**.0**	**0**	**2.1**	**4**	**2.2**	**15**	**15.9**	**131**	**37.8**	**125**	**.0**	**0**	**13.7**	**275**
	Check through telephone banking	**6.9**	**3**	**5.1**	**7**	**10.0**	**62**	**18.2**	**140**	**31.4**	**98**	**.0**	**0**	**16.3**	**310**
	Call the bank and ask for your balance	**2.2**	**2**	**6.9**	**14**	**12.3**	**59**	**7.9**	**59**	**7.1**	**21**	**.0**	**0**	**8.9**	**155**
	Ask for your balance, statement or bankbook update at a bank	**34.3**	**19**	**34.0**	**76**	**29.5**	**191**	**25.1**	**178**	**29.8**	**103**	**42.3**	**3**	**28.5**	**570**
	Ask for balance, statement or bankbook update at an ATM-cash	**52.4**	**20**	**43.0**	**87**	**39.5**	**259**	**42.3**	**294**	**46.7**	**135**	**12.2**	**1**	**42.3**	**796**
	Receive a text message from the bank	**9.2**	**4**	**12.6**	**36**	**20.6**	**130**	**25.4**	**181**	**31.1**	**97**	**.0**	**0**	**23.1**	**448**
	Never check	**12.9**	**7**	**15.3**	**29**	**8.5**	**60**	**5.5**	**35**	**1.5**	**10**	**45.4**	**4**	**7.1**	**145**
	Don't know	**3.3**	**2**	**1.4**	**6**	**3.2**	**17**	**1.4**	**9**	**.1**	**1**	**.0**	**0**	**1.8**	**35**
	Refused	**.0**	**0**	**.3**	**1**	**.4**	**2**	**.4**	**5**	**.0**	**0**	**.0**	**0**	**.3**	**8**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q50 How often do you personally check whether your product still meets your needs?	At least once a year	**6.8**	**6**	**13.4**	**29**	**17.3**	**123**	**23.3**	**198**	**36.2**	**130**	**24.8**	**1**	**22.5**	**487**
	Less often	**43.5**	**16**	**43.6**	**89**	**46.5**	**278**	**52.5**	**374**	**47.5**	**166**	**16.2**	**2**	**48.4**	**925**
	Never	**45.5**	**22**	**40.5**	**95**	**30.9**	**214**	**20.3**	**142**	**13.1**	**45**	**59.0**	**5**	**25.1**	**523**
	Don't know	**4.2**	**4**	**1.5**	**6**	**5.1**	**33**	**3.1**	**17**	**1.6**	**7**	**.0**	**0**	**3.3**	**67**
	Refused	**.0**	**0**	**1.0**	**2**	**.1**	**1**	**.8**	**8**	**1.5**	**3**	**.0**	**0**	**.7**	**14**
	Total	**100.0**	**48**	**100.0**	**221**	**100.0**	**649**	**100.0**	**739**	**100.0**	**351**	**100.0**	**8**	**100.0**	**2016**

4.4.2. Credit and loans

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q51 Have you heard of any of the following types of credit or loans	Loan from a microlender	**37.7**	**56**	**58.4**	**267**	**68.7**	**744**	**76.6**	**734**	**83.6**	**309**	**71.5**	**9**	**70.5**	**2119**
	Vehicle or car finance through bank or dealer	**13.0**	**25**	**31.3**	**160**	**45.0**	**546**	**68.6**	**663**	**81.2**	**308**	**33.7**	**6**	**53.9**	**1708**
	Overdraft facility	**1.5**	**4**	**13.4**	**79**	**23.9**	**328**	**41.8**	**469**	**53.7**	**222**	**28.6**	**4**	**31.1**	**1106**
	Store card where you buy on account and pay later	**36.9**	**57**	**59.8**	**273**	**74.8**	**783**	**81.6**	**768**	**91.3**	**332**	**54.3**	**7**	**75.2**	**2220**
	Lay-buy	**42.5**	**56**	**61.8**	**282**	**72.4**	**790**	**79.5**	**743**	**76.1**	**284**	**43.3**	**6**	**72.3**	**2161**
	Hire Purchase -HP or paying in monthly installments for goods	**29.7**	**42**	**38.6**	**187**	**49.4**	**582**	**62.6**	**631**	**78.2**	**294**	**29.4**	**5**	**54.8**	**1741**
	Loan from friends or family	**47.1**	**66**	**60.0**	**293**	**65.4**	**706**	**70.5**	**667**	**63.4**	**238**	**35.2**	**6**	**65.1**	**1976**
	Loan from an informal money lender	**45.7**	**66**	**59.8**	**254**	**58.6**	**617**	**64.1**	**593**	**61.1**	**219**	**49.1**	**6**	**60.3**	**1755**
	Loan from a stokvel or umgalelo or savings club	**37.2**	**47**	**46.4**	**197**	**49.8**	**479**	**55.4**	**503**	**57.6**	**189**	**27.0**	**4**	**51.4**	**1419**
	Loan from local spaza	**14.5**	**16**	**22.9**	**101**	**22.9**	**246**	**26.7**	**255**	**26.7**	**87**	**16.8**	**3**	**24.2**	**708**
	Store account with no card where you pay later	**14.6**	**24**	**26.9**	**126**	**25.6**	**316**	**30.9**	**306**	**27.0**	**109**	**13.3**	**2**	**27.2**	**883**
	Loan from an employer	**6.5**	**17**	**14.9**	**95**	**18.6**	**249**	**23.9**	**252**	**25.8**	**125**	**18.2**	**3**	**20.2**	**741**
	None of the above	**15.5**	**23**	**6.0**	**30**	**4.0**	**26**	**2.6**	**23**	**.9**	**5**	**24.3**	**4**	**4.1**	**111**
	Don’t know	**1.3**	**2**	**2.0**	**10**	**1.1**	**7**	**.4**	**5**	**.0**	**0**	**.0**	**0**	**.8**	**24**
	Refused	**.0**	**0**	**.1**	**1**	**.1**	**2**	**.5**	**6**	**.6**	**2**	**4.2**	**1**	**.3**	**12**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q52 Do you currently hold any of these types of credit or loans	Loan from a microlender	**1.8**	**2**	**2.7**	**14**	**5.0**	**56**	**6.8**	**59**	**11.0**	**49**	**.0**	**0**	**5.8**	**180**
	Vehicle or car finance through bank or dealer	**.0**	**0**	**1.3**	**5**	**1.9**	**25**	**6.8**	**87**	**29.8**	**116**	**.0**	**0**	**6.8**	**233**
	Overdraft facility	**.0**	**0**	**.1**	**1**	**.2**	**5**	**2.4**	**34**	**10.9**	**48**	**.0**	**0**	**2.2**	**88**
	Store card where you buy on account and pay later	**2.9**	**5**	**8.6**	**32**	**9.4**	**130**	**23.2**	**235**	**46.2**	**164**	**.0**	**0**	**18.0**	**566**
	Lay-buy	**.6**	**1**	**5.1**	**22**	**6.8**	**75**	**6.9**	**67**	**9.2**	**30**	**17.6**	**3**	**6.7**	**198**
	Hire Purchase -HP or paying in monthly installments for goods	**1.1**	**1**	**2.5**	**14**	**4.4**	**47**	**7.5**	**71**	**17.9**	**67**	**.0**	**0**	**6.7**	**200**
	Loan from friends or family	**14.1**	**17**	**9.0**	**40**	**9.3**	**93**	**8.1**	**65**	**6.0**	**17**	**2.3**	**1**	**8.6**	**233**
	Loan from an informal money lender	**1.8**	**3**	**5.3**	**18**	**2.5**	**18**	**1.8**	**12**	**.8**	**3**	**.0**	**0**	**2.4**	**54**
	Loan from a stokvel or umgalelo or savings club	**2.6**	**4**	**3.4**	**9**	**4.0**	**35**	**1.5**	**11**	**3.1**	**5**	**.0**	**0**	**2.9**	**64**
	Loan from local spaza	**2.0**	**3**	**6.1**	**24**	**2.2**	**23**	**3.2**	**25**	**7.0**	**13**	**.0**	**0**	**3.6**	**88**
	Store account with no card where you pay later	**4.7**	**6**	**4.1**	**11**	**2.1**	**26**	**.8**	**9**	**.3**	**2**	**.0**	**0**	**1.8**	**54**
	Loan from an employer	**2.7**	**3**	**1.5**	**9**	**2.1**	**21**	**1.1**	**12**	**3.2**	**12**	**.0**	**0**	**1.8**	**57**
	None of the above	**70.6**	**95**	**61.9**	**289**	**65.7**	**622**	**57.7**	**489**	**30.4**	**107**	**78.2**	**10**	**58.5**	**1612**
	Don’t know	**2.0**	**3**	**2.2**	**11**	**2.3**	**13**	**.5**	**5**	**1.6**	**3**	**.0**	**0**	**1.6**	**35**
	Refused	**.0**	**0**	**.4**	**1**	**.6**	**8**	**1.2**	**14**	**.7**	**3**	**4.2**	**1**	**.8**	**27**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q53 Which of the following types of financial products have you chosen	Loan from a microlender	**.4**	**1**	**1.6**	**8**	**4.1**	**46**	**3.6**	**39**	**9.2**	**32**	**13.9**	**1**	**4.1**	**127**
	Vehicle or car finance through bank or dealer	**.0**	**0**	**.7**	**2**	**1.3**	**12**	**3.6**	**36**	**11.9**	**57**	**.0**	**0**	**3.2**	**107**
	Overdraft facility	**.0**	**0**	**.4**	**2**	**.0**	**1**	**.8**	**11**	**4.5**	**19**	**.0**	**0**	**.9**	**33**
	Store card where you buy on account and pay later	**2.0**	**2**	**5.5**	**19**	**4.8**	**62**	**13.9**	**122**	**26.9**	**81**	**.0**	**0**	**10.5**	**286**
	Lay-buy	**1.1**	**2**	**3.3**	**12**	**4.2**	**49**	**3.8**	**40**	**4.4**	**15**	**.0**	**0**	**3.8**	**118**
	Hire Purchase -HP or paying in monthly installments for goods	**2.6**	**4**	**2.2**	**12**	**4.2**	**37**	**5.0**	**45**	**15.4**	**52**	**.0**	**0**	**5.5**	**150**
	Loan from friends or family	**9.1**	**11**	**7.9**	**29**	**7.2**	**66**	**7.1**	**49**	**5.5**	**14**	**.0**	**0**	**7.1**	**169**
	Loan from an informal money lender	**2.9**	**4**	**4.9**	**16**	**2.1**	**16**	**.9**	**8**	**1.0**	**3**	**.0**	**0**	**2.0**	**47**
	Loan from a stokvel or umgalelo or savings club	**1.5**	**2**	**2.7**	**7**	**3.3**	**25**	**.8**	**8**	**1.0**	**3**	**.0**	**0**	**2.0**	**45**
	Loan from local spaza	**1.1**	**2**	**4.3**	**16**	**1.2**	**12**	**1.8**	**14**	**1.9**	**4**	**.0**	**0**	**1.9**	**48**
	Store account with no card where you pay later	**4.5**	**5**	**3.3**	**6**	**1.2**	**16**	**.5**	**5**	**.1**	**1**	**.0**	**0**	**1.3**	**33**
	Loan from an employer	**1.6**	**2**	**1.1**	**7**	**2.4**	**19**	**1.7**	**14**	**2.2**	**6**	**.0**	**0**	**1.9**	**48**
	None of the above	**73.6**	**98**	**67.9**	**322**	**71.7**	**720**	**68.7**	**617**	**49.3**	**187**	**81.9**	**12**	**67.6**	**1956**
	Don’t know	**2.1**	**3**	**2.7**	**13**	**2.3**	**14**	**.8**	**7**	**.8**	**3**	**.0**	**0**	**1.7**	**40**
	Refused	**.0**	**0**	**.4**	**1**	**.9**	**9**	**1.1**	**12**	**.7**	**3**	**4.2**	**1**	**.8**	**26**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q54 Which sources of information do you feel most influenced your decision about which credit or loan product to take out	Junk mail sent through the post or that you found somewhere	.0	0	3.5	7	.7	6	2.5	23	6.7	16	.0	0	2.4	52
	Information picked up in a branch of a bank	.4	1	2.9	10	5.1	50	7.8	61	20.2	72	.0	0	7.4	194
	Information found on the internet	.0	0	.0	0	1.6	8	1.1	16	11.5	34	.0	0	2.4	58
	Information from sales staff of firm providing the products	4.1	5	3.4	14	5.1	40	7.4	65	14.8	45	.0	0	6.8	169
	Comparative tables or charts in financial pages of newspaper	.0	0	.0	0	.5	2	.9	8	1.1	3	.0	0	.6	13
	Comparative tables or charts found on the internet	.0	0	.4	1	.4	2	.6	5	1.2	3	.0	0	.6	11
	Specialist magazines or publications -such as Financial Mail	.0	0	.0	0	.2	4	.5	5	3.6	9	.0	0	.7	18
	Recommendation from independent financial adviser or broker	.0	0	.2	1	.6	5	1.5	9	3.7	18	.0	0	1.2	33
	Advice of friends/ relatives-not working in financial services industry	14.7	13	17.7	50	11.4	95	7.8	63	8.3	27	.0	0	10.7	248
	Advice of friends/relatives who work in financial services industry	.2	1	3.0	11	4.1	33	3.5	31	8.4	18	.0	0	4.1	94
	Employer's advice	3.1	4	2.1	7	1.6	11	1.9	18	4.5	7	.0	0	2.2	47
	Traditional or religious leader	.0	0	.8	4	2.0	13	.3	5	.2	2	.0	0	1.0	24
	Newspaper articles	.0	0	1.4	5	3.7	24	4.3	38	3.6	17	18.5	1	3.5	85
	Television or radio programs	4.3	3	4.4	14	5.2	45	6.4	53	12.7	31	.0	0	6.4	146
	Newspaper adverts	1.8	1	1.1	6	2.5	26	6.3	48	7.1	19	18.5	1	4.2	101
	Television adverts	4.3	3	3.7	16	5.1	47	8.2	69	18.2	52	18.5	1	7.7	188
	Other advertising	2.5	3	3.8	8	1.0	9	1.4	14	1.4	3	.0	0	1.6	37
	Other source	.1	1	1.7	6	2.6	18	2.0	9	2.0	9	.0	0	2.1	43
	Not applicable – respondent has not chosen insurance product	71.5	78	64.4	259	71.4	628	68.0	536	41.8	143	81.5	10	65.6	1654
	Do not know	.2	1	2.1	6	1.0	10	1.0	8	.2	1	.0	0	1.0	26
	Refused to answer	.0	0	.0	0	.2	2	.4	5	.5	3	.0	0	.3	10

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q55 And which of the following statements best describes how you chose the last credit or loan product you took out?	I considered several products from different companies before	1.8	2	7.8	21	10.6	87	15.6	137	37.7	114	10.0	1	15.0	362
	I considered the various products from one company	8.7	7	6.8	20	4.6	43	5.6	55	8.6	24	.0	0	5.8	149
	I didn't't consider any other products at all	12.5	14	13.0	47	7.0	65	8.2	57	8.8	28	18.5	1	8.7	212
	I looked around but there were no other products to consider	2.2	4	4.0	10	5.0	42	1.7	15	3.2	12	9.5	1	3.4	84
	Not applicable – respondent has not chosen insurance product	73.3	78	66.5	270	71.3	627	67.1	532	41.2	135	62.1	8	65.4	1650
	Do not know	1.4	2	1.8	7	1.6	17	1.9	13	.6	3	.0	0	1.6	42
	Total	100.0	107	100.0	375	100.0	881	100.0	809	100.0	316	100.0	11	100.0	2499
Q56 Which one of the ff statements best describes how well you and your household are keeping up with your bills and credit commitments	Keeping up with all bills and commitments without any difficulty	4.8	6	9.0	39	9.8	129	17.4	215	41.1	175	40.7	3	16.0	567
	Keeping up with all bills and commitments-struggle from time to time	10.5	16	17.1	84	17.7	205	25.3	240	31.7	104	17.7	2	21.6	651
	Keeping up with all bills and commitments-constant struggle	15.3	19	14.4	53	8.0	90	9.8	88	4.3	20	.0	0	9.3	270
	Falling behind with some bills or credit commitments	4.2	7	6.7	27	5.7	62	4.5	38	3.6	9	.0	0	5.1	143
	Not applicable - don't have any bills or credit commitments	60.9	80	49.0	230	54.5	486	40.4	317	17.4	49	41.7	8	44.7	1170
	Don't know	4.3	5	2.8	9	3.9	31	2.2	12	1.4	5	.0	0	2.9	62
	Refused	.0	0	1.0	3	.4	5	.5	6	.5	2	.0	0	.5	16
	Total	100.0	133	100.0	445	100.0	1008	100.0	916	100.0	364	100.0	13	100.0	2879
Q57 To what extent do you agree or disagree with the following statement: I prefer to buy things on credit rather than wait and save up	Strongly agree	.6	1	5.9	18	3.7	39	3.6	29	3.1	12	4.2	1	3.8	100
	Agree	15.9	21	14.5	52	13.7	131	14.8	140	23.2	68	30.3	4	15.6	416
	Neither agree nor disagree	10.7	12	12.1	49	16.0	156	17.5	162	20.1	78	14.5	1	16.2	458
	Disagree	25.3	28	29.1	133	28.4	279	29.5	269	28.1	109	28.6	3	28.7	821
	Strongly disagree	37.6	59	34.2	175	31.9	343	31.9	290	24.6	97	16.6	4	31.5	968
	Don't know	9.9	12	4.1	18	5.8	56	1.9	15	.5	2	5.8	1	3.8	104
	Refused	.0	0	.0	0	.5	7	.7	8	.5	1	.0	0	.5	16
	Total	100.0	133	100.0	445	100.0	1011	100.0	913	100.0	367	100.0	14	100.0	2883

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q58 Have yo personally borrowed money for any of the following purposes in the past 12 months and paid interest on the balance	To pay off debts	**5.8**	**7**	**6.7**	**27**	**8.3**	**76**	**8.3**	**78**	**12.6**	**53**	**13.9**	**1**	**8.6**	**242**
	To pay for food	**30.9**	**33**	**24.0**	**100**	**17.3**	**166**	**9.7**	**81**	**4.4**	**16**	**18.1**	**2**	**14.7**	**398**
	To pay for water or electricity	**8.2**	**12**	**8.9**	**47**	**9.6**	**104**	**6.8**	**59**	**5.7**	**24**	**4.2**	**1**	**8.0**	**247**
	To pay for education	**4.2**	**6**	**6.5**	**18**	**6.2**	**47**	**4.9**	**43**	**10.4**	**34**	**.0**	**0**	**6.2**	**148**
	To pay for a wedding	**1.5**	**3**	**1.0**	**5**	**.5**	**3**	**.8**	**8**	**.9**	**3**	**.0**	**0**	**.8**	**22**
	To pay for a funeral	**1.3**	**2**	**8.4**	**25**	**4.2**	**41**	**2.4**	**18**	**2.2**	**9**	**.0**	**0**	**3.8**	**95**
	To help support family, friends outside immediate household	**.6**	**1**	**3.0**	**10**	**3.3**	**33**	**3.6**	**34**	**2.0**	**13**	**.0**	**0**	**3.0**	**91**
	To buy something on impulse	**.2**	**1**	**2.8**	**10**	**1.7**	**13**	**2.6**	**20**	**5.6**	**16**	**.0**	**0**	**2.6**	**60**
	To buy a gift for someone	**.0**	**0**	**2.6**	**5**	**1.5**	**15**	**2.5**	**20**	**2.5**	**9**	**.0**	**0**	**2.0**	**49**
	None of the above	**9.7**	**16**	**10.8**	**57**	**11.8**	**146**	**14.9**	**137**	**16.5**	**67**	**2.3**	**1**	**13.1**	**424**
	Not applicable – respondent did not borrow money in the last	**54.4**	**77**	**52.8**	**247**	**58.2**	**576**	**60.2**	**564**	**59.7**	**211**	**79.6**	**11**	**58.3**	**1686**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q59 Roughly what do you think your household owes in outstanding debt?	Do not owe anything	**70.2**	**96**	**61.8**	**287**	**60.2**	**606**	**53.2**	**476**	**33.5**	**126**	**59.1**	**9**	**55.2**	**1600**
	R1 – R200	**3.7**	**3**	**4.5**	**18**	**3.4**	**32**	**2.3**	**16**	**.0**	**0**	**.0**	**0**	**2.7**	**69**
	R201 – R500	**9.7**	**12**	**6.7**	**30**	**5.0**	**46**	**4.0**	**24**	**3.8**	**7**	**13.9**	**1**	**5.0**	**120**
	R501 – R 1000	**2.9**	**6**	**4.2**	**16**	**4.1**	**44**	**4.6**	**42**	**3.0**	**11**	**.0**	**0**	**4.1**	**119**
	R1001 – R1500	**1.5**	**1**	**5.2**	**18**	**3.6**	**39**	**4.1**	**29**	**2.8**	**14**	**.0**	**0**	**3.8**	**101**
	R1501 – R2500	**1.1**	**2**	**2.3**	**13**	**1.9**	**23**	**3.2**	**34**	**3.3**	**11**	**7.9**	**1**	**2.6**	**84**
	R2501 – R3500	**1.5**	**3**	**2.9**	**11**	**1.6**	**18**	**3.6**	**35**	**4.3**	**13**	**.0**	**0**	**2.8**	**80**
	R3501 – R4500	**.0**	**0**	**.5**	**3**	**1.4**	**12**	**2.0**	**20**	**5.8**	**22**	**.0**	**0**	**1.9**	**57**
	R4500 – R6000	**.5**	**1**	**.7**	**4**	**.9**	**14**	**2.0**	**25**	**8.7**	**25**	**.0**	**0**	**2.2**	**69**
	R6001 – R8000	**.2**	**1**	**.1**	**1**	**.6**	**12**	**1.0**	**16**	**1.3**	**9**	**.0**	**0**	**.7**	**39**
	R8001 – R11000	**.0**	**0**	**.6**	**3**	**.5**	**8**	**1.2**	**16**	**3.7**	**12**	**.0**	**0**	**1.1**	**39**
	R11001 or more	**1.3**	**2**	**1.8**	**7**	**1.5**	**23**	**4.7**	**59**	**13.7**	**68**	**.0**	**0**	**4.1**	**159**
	Do not know	**6.9**	**5**	**5.8**	**20**	**10.8**	**82**	**8.1**	**58**	**3.0**	**11**	**7.4**	**1**	**8.1**	**177**
	No response or refused to answer	**.6**	**2**	**2.9**	**18**	**4.4**	**53**	**6.0**	**68**	**13.3**	**37**	**11.7**	**2**	**5.7**	**180**
	Total	**100.0**	**134**	**100.0**	**449**	**100.0**	**1012**	**100.0**	**918**	**100.0**	**366**	**100.0**	**14**	**100.0**	**2893**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q60 Is the amount of debt household owes more than, about same, or less than value of all savings and belongings of hh.	Amount of debt is more than the value of household savings a	**14.6**	**5**	**17.1**	**23**	**11.3**	**52**	**12.3**	**41**	**12.4**	**34**	**.0**	**0**	**12.6**	**155**
	Amount of debt is about the same value of household savings	**4.4**	**2**	**17.1**	**22**	**12.0**	**40**	**12.3**	**51**	**13.7**	**34**	**.0**	**0**	**12.7**	**149**
	Amount of debt is less than the value of household savings a	**54.4**	**24**	**42.9**	**79**	**39.2**	**186**	**46.3**	**239**	**53.3**	**138**	**63.6**	**3**	**45.2**	**669**
	Don't know	**25.6**	**7**	**18.3**	**28**	**32.4**	**102**	**21.1**	**69**	**5.3**	**12**	**18.0**	**1**	**21.7**	**219**
	Refused	**1.0**	**1**	**4.6**	**10**	**5.2**	**28**	**8.0**	**42**	**15.2**	**22**	**18.4**	**1**	**7.8**	**104**
	Total	**100.0**	**39**	**100.0**	**162**	**100.0**	**408**	**100.0**	**442**	**100.0**	**240**	**100.0**	**5**	**100.0**	**1296**
Q61 How much does the household worry about the debt you owe?	None	**.0**	**0**	**5.5**	**16**	**13.7**	**62**	**14.8**	**84**	**15.7**	**47**	**.0**	**0**	**13.0**	**209**
	A little	**34.9**	**12**	**22.4**	**38**	**17.6**	**86**	**25.4**	**120**	**38.2**	**87**	**62.6**	**3**	**25.4**	**346**
	Some	**14.3**	**9**	**20.0**	**26**	**15.6**	**72**	**21.6**	**99**	**19.2**	**48**	**19.4**	**1**	**18.8**	**255**
	A lot	**38.5**	**14**	**39.0**	**63**	**35.7**	**140**	**25.4**	**99**	**21.6**	**45**	**.0**	**0**	**29.8**	**361**
	Don't know	**10.3**	**1**	**9.7**	**12**	**16.1**	**41**	**10.2**	**28**	**3.9**	**7**	**.0**	**0**	**10.8**	**89**
	Refused	**2.0**	**2**	**3.4**	**3**	**1.2**	**6**	**2.6**	**14**	**1.4**	**5**	**18.0**	**1**	**2.1**	**31**
	Total	**100.0**	**38**	**100.0**	**158**	**100.0**	**407**	**100.0**	**444**	**100.0**	**239**	**100.0**	**5**	**100.0**	**1291**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q62 If you currently have and are using a credit card, do any of the ff statements apply	Could pay off balance of credit card from savings	**.0**	**0**	**1.0**	**2**	**1.7**	**18**	**6.5**	**79**	**26.4**	**90**	**.0**	**0**	**6.2**	**189**
	Don't think I will be able to pay balance of credit card-near future	**.0**	**0**	**2.6**	**7**	**2.1**	**20**	**2.8**	**29**	**2.7**	**13**	**.0**	**0**	**2.4**	**69**
	Sometimes make additional credit card payments to reduce balance	**.0**	**0**	**1.7**	**6**	**1.9**	**20**	**4.9**	**57**	**21.2**	**76**	**.0**	**0**	**5.1**	**159**
	I sometimes miss payments on my credit card	**.0**	**0**	**.7**	**3**	**1.3**	**18**	**3.6**	**33**	**5.2**	**18**	**.0**	**0**	**2.4**	**72**
	Sometimes ask bank to reduce/miss monthly payment	**.0**	**0**	**1.7**	**5**	**.3**	**7**	**2.8**	**29**	**3.8**	**11**	**.0**	**0**	**1.8**	**52**
	Make point of always paying off full amount of credit card	**.0**	**0**	**2.5**	**10**	**2.8**	**25**	**5.0**	**61**	**19.0**	**76**	**.0**	**0**	**5.3**	**172**
	Not applicable – no credit card/not using	**100.0**	**135**	**94.4**	**423**	**93.4**	**932**	**83.2**	**714**	**46.6**	**174**	**100.0**	**14**	**84.7**	**2392**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q63 Home loan on your main home-do any of the ff statements apply	Could pay off balance of home loan today from savings	**.6**	**1**	**.9**	**3**	**2.0**	**13**	**2.5**	**34**	**11.7**	**38**	**.0**	**0**	**3.1**	**89**
	Will not be able to pay balance of home loan at any point in my life	**.4**	**1**	**3.8**	**12**	**1.1**	**12**	**4.0**	**45**	**3.3**	**17**	**.0**	**0**	**2.7**	**87**
	Sometimes make additional home loan payments-balance reduce quickly	**.0**	**0**	**.8**	**4**	**3.0**	**25**	**4.4**	**52**	**19.3**	**59**	**.0**	**0**	**5.0**	**140**
	Sometimes miss payments on home loan without prior arrangement	**.0**	**0**	**.7**	**4**	**1.7**	**15**	**1.0**	**14**	**.8**	**5**	**.0**	**0**	**1.2**	**38**
	Sometimes ask home loan lender if I can reduce or miss payment	**.0**	**0**	**3.6**	**10**	**.7**	**9**	**1.6**	**15**	**1.7**	**9**	**.0**	**0**	**1.5**	**43**
	If I sold house at market value today I could not repay loan	**.9**	**1**	**.2**	**1**	**.7**	**5**	**.4**	**7**	**1.2**	**8**	**.0**	**0**	**.6**	**22**
	Not applicable – does not have a home loan	**98.2**	**132**	**93.8**	**419**	**94.1**	**952**	**88.8**	**772**	**69.0**	**252**	**100.0**	**14**	**89.4**	**2541**

4.4.3. Investment and savings

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q64 Please can you tell me whether you have heard of any of the following types of investment or savings products	Unit trusts	**5.2**	**8**	**12.6**	**66**	**22.8**	**303**	**44.7**	**469**	**61.5**	**232**	**11.2**	**3**	**32.5**	**1081**
	Education policy or plan	**13.2**	**18**	**30.6**	**132**	**50.8**	**534**	**66.7**	**640**	**79.6**	**298**	**38.1**	**5**	**55.1**	**1627**
	Investment or savings policy	**5.8**	**11**	**20.0**	**97**	**37.5**	**434**	**61.1**	**595**	**81.7**	**301**	**15.7**	**3**	**46.8**	**1441**
	Shares on the stock exchange	**6.6**	**13**	**13.7**	**77**	**31.0**	**366**	**51.0**	**520**	**64.8**	**240**	**7.5**	**1**	**38.2**	**1217**
	Retirement annuity	**12.5**	**17**	**16.3**	**93**	**34.5**	**411**	**53.5**	**552**	**73.0**	**284**	**31.6**	**5**	**42.0**	**1362**
	Provident fund	**19.2**	**25**	**34.4**	**156**	**43.9**	**510**	**57.6**	**586**	**71.9**	**266**	**27.8**	**3**	**49.4**	**1546**
	Pension fund	**53.6**	**73**	**57.8**	**284**	**68.7**	**757**	**81.2**	**767**	**82.2**	**298**	**54.8**	**7**	**72.2**	**2186**
	Stokvel or umgalelo or savings club	**66.9**	**85**	**70.7**	**282**	**68.7**	**650**	**71.0**	**619**	**58.4**	**201**	**40.5**	**5**	**68.2**	**1842**
	Giving money to someone who will guard it for you, to keep it safe	**32.1**	**48**	**34.3**	**165**	**39.2**	**417**	**47.7**	**449**	**37.0**	**136**	**33.2**	**4**	**40.7**	**1219**
	Keep cash or savings at home	**40.3**	**61**	**47.7**	**226**	**49.0**	**549**	**58.9**	**548**	**47.3**	**182**	**25.3**	**3**	**51.4**	**1569**
	Other savings club	**.2**	**1**	**7.4**	**34**	**8.9**	**111**	**13.9**	**141**	**16.0**	**54**	**10.2**	**2**	**10.8**	**343**
	None of the above	**17.5**	**26**	**5.8**	**36**	**7.7**	**63**	**2.9**	**22**	**3.1**	**9**	**43.0**	**6**	**5.9**	**162**
	Don't know	**3.0**	**3**	**2.6**	**8**	**1.9**	**17**	**1.3**	**9**	**1.0**	**3**	**.0**	**0**	**1.7**	**40**
	Refused	**.0**	**0**	**.5**	**3**	**.0**	**0**	**.2**	**3**	**.6**	**4**	**.0**	**0**	**.2**	**10**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q65 Can you tell me whether you currently hold any of these types of investment or savings products	Unit trusts	**.0**	**0**	**.5**	**1**	**.5**	**10**	**2.4**	**29**	**9.1**	**40**	**.0**	**0**	**2.2**	**80**
	Education policy or plan	**.0**	**0**	**.2**	**1**	**2.7**	**25**	**6.4**	**65**	**20.3**	**83**	**.0**	**0**	**5.6**	**174**
	Investment or savings policy	**.0**	**0**	**2.4**	**11**	**3.0**	**40**	**9.3**	**107**	**33.3**	**135**	**.0**	**0**	**8.6**	**293**
	Shares on the stock exchange	**.0**	**0**	**.2**	**1**	**1.1**	**11**	**1.9**	**19**	**10.8**	**36**	**.0**	**0**	**2.4**	**67**
	Retirement annuity	**.0**	**0**	**.6**	**4**	**2.4**	**34**	**9.9**	**113**	**36.1**	**137**	**.0**	**0**	**8.6**	**288**
	Provident fund	**.8**	**2**	**1.6**	**7**	**3.9**	**46**	**6.4**	**71**	**16.6**	**59**	**.0**	**0**	**5.8**	**185**
	Pension fund	**4.6**	**4**	**4.0**	**18**	**6.8**	**82**	**13.0**	**143**	**34.9**	**129**	**.0**	**0**	**11.8**	**376**
	Stokvel or umgalelo or savings club	**10.1**	**11**	**19.1**	**61**	**9.4**	**95**	**12.6**	**104**	**13.1**	**36**	**3.7**	**2**	**12.3**	**309**
	Giving money to someone who will guard it for you, to keep it safe	**4.6**	**7**	**1.3**	**5**	**3.1**	**23**	**2.6**	**13**	**2.4**	**4**	**.0**	**0**	**2.6**	**52**
	Keep cash or savings at home	**11.0**	**20**	**13.6**	**60**	**10.0**	**113**	**11.8**	**82**	**3.7**	**17**	**.0**	**0**	**10.3**	**292**
	Other savings club	**.0**	**0**	**1.0**	**4**	**.6**	**8**	**.8**	**9**	**.7**	**5**	**.0**	**0**	**.7**	**26**
	None of the above	**67.0**	**86**	**58.6**	**281**	**67.8**	**632**	**50.1**	**434**	**25.0**	**89**	**96.3**	**12**	**55.6**	**1534**
	Don't know	**5.3**	**7**	**3.1**	**13**	**2.9**	**26**	**2.1**	**19**	**1.3**	**4**	**.0**	**0**	**2.6**	**69**
	Refused	**.3**	**1**	**.9**	**4**	**.8**	**8**	**1.0**	**17**	**1.8**	**6**	**.0**	**0**	**1.0**	**36**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q66 In the last two years which of the following types of investment or savings products have you chosen (whether or not you still hold them)	Unit trusts	.0	0	.5	1	.0	1	.8	6	3.3	13	.0	0	.7	21
	Education policy or plan	.0	0	.2	1	1.9	16	3.5	37	11.4	54	.0	0	3.3	108
	Investment or savings policy	.0	0	1.1	5	.9	12	4.0	42	17.2	63	.0	0	3.9	122
	Shares on the stock exchange	.0	0	.0	0	.3	6	.6	5	6.5	14	.0	0	1.1	25
	Retirement annuity	.0	0	.1	1	1.0	11	4.5	46	13.7	51	.0	0	3.6	109
	Provident fund	.5	1	1.1	4	1.4	16	2.5	24	10.1	33	.0	0	2.8	78
	Pension fund	3.3	2	3.0	10	2.3	28	4.4	42	17.4	55	.0	0	5.0	137
	Stokvel or umgalelo or savings club	4.8	7	14.7	41	6.1	56	8.4	61	7.4	23	.0	0	8.1	188
	Giving money to someone who will guard it for you, to keep it safe	3.8	6	1.2	4	1.9	12	2.1	9	.4	2	.0	0	1.7	33
	Keep cash or savings at home	7.0	15	9.0	38	6.8	72	8.1	53	6.2	12	.0	0	7.4	190
	Other savings club	.0	0	.8	3	.4	7	1.3	9	1.3	3	.0	0	.8	22
	None of the above	76.1	96	67.0	324	78.5	770	68.5	620	47.2	183	100.0	14	69.8	2007
	Don't know	5.4	7	3.3	14	3.0	27	2.2	21	1.3	4	.0	0	2.7	73
	Refused	.3	1	1.4	6	.8	7	1.3	19	2.3	8	.0	0	1.2	41

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q67 Do you currently earn interest on your savings?	Yes	4.7	3	14.3	55	12.3	142	28.5	296	65.1	235	3.7	2	24.1	733
	No	26.5	47	34.5	149	34.6	357	33.7	290	16.9	65	19.7	2	31.7	910
	Other answer	.0	0	.0	0	.2	2	.2	3	1.4	6	7.9	1	.4	12
	Not applicable -no savings of any kind	67.9	83	48.7	230	49.0	467	33.2	279	13.7	45	68.6	9	40.3	1113
	Don't know	.9	1	2.6	11	3.0	33	3.2	28	2.0	9	.0	0	2.8	82
	Refused	.0	0	.0	0	.9	9	1.2	20	.9	5	.0	0	.8	34
	Total	100.0	134	100.0	445	100.0	1010	100.0	916	100.0	365	100.0	14	100.0	2884

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q68 Do you know how much interest your savings are currently earning?	Yes – you know exactly what the interest rate is	**25.7**	**1**	**15.9**	**10**	**31.0**	**46**	**33.1**	**106**	**49.7**	**100**	**100.0**	**2**	**36.8**	**265**
	Yes, you know approximately what the interest rate is	**.0**	**0**	**40.3**	**20**	**29.7**	**48**	**37.8**	**113**	**38.9**	**94**	**.0**	**0**	**36.5**	**275**
	No	**74.3**	**2**	**41.0**	**23**	**33.7**	**42**	**27.0**	**69**	**9.6**	**31**	**.0**	**0**	**24.0**	**167**
	Other answer	**.0**	**0**	**.0**	**0**	**2.5**	**1**	**.4**	**2**	**.4**	**1**	**.0**	**0**	**.8**	**4**
	Don't know	**.0**	**0**	**2.8**	**2**	**3.1**	**5**	**1.3**	**4**	**1.2**	**5**	**.0**	**0**	**1.7**	**16**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.5**	**2**	**.1**	**1**	**.0**	**0**	**.2**	**3**
	Total	**100.0**	**3**	**100.0**	**55**	**100.0**	**142**	**100.0**	**296**	**100.0**	**232**	**100.0**	**2**	**100.0**	**730**
Q69 How often do you personally check whether your savings products still meet your needs?	At least once a year	**3.4**	**2**	**11.1**	**25**	**17.1**	**109**	**25.8**	**192**	**39.0**	**118**	**7.5**	**1**	**23.2**	**447**
	Less often	**37.2**	**14**	**34.5**	**71**	**33.2**	**182**	**41.4**	**264**	**47.5**	**141**	**4.4**	**1**	**38.9**	**673**
	Never	**54.6**	**31**	**45.0**	**96**	**43.2**	**204**	**29.1**	**147**	**10.8**	**43**	**62.8**	**2**	**32.8**	**523**
	Don't know	**4.8**	**4**	**9.4**	**25**	**5.7**	**30**	**2.7**	**14**	**2.3**	**10**	**25.3**	**1**	**4.5**	**84**
	Refused	**.0**	**0**	**.0**	**0**	**.8**	**6**	**.9**	**10**	**.4**	**3**	**.0**	**0**	**.6**	**19**
	Total	**100.0**	**51**	**100.0**	**217**	**100.0**	**531**	**100.0**	**627**	**100.0**	**315**	**100.0**	**5**	**100.0**	**1746**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q70 In the past 12 months have you been saving money in any of the following ways? Do not include pension savings	Building up a balance of money in your bank account	**3.9**	**7**	**5.8**	**26**	**10.0**	**130**	**25.3**	**251**	**52.9**	**189**	**.0**	**0**	**19.8**	**603**
	Paying money into a savings account	**7.4**	**7**	**12.8**	**48**	**18.1**	**188**	**32.8**	**315**	**67.3**	**227**	**.0**	**0**	**28.1**	**785**
	Saving cash at home or in your wallet	**39.9**	**49**	**35.7**	**133**	**34.1**	**324**	**32.3**	**235**	**19.0**	**69**	**25.6**	**4**	**32.0**	**814**
	Giving money to family to save on your behalf	**16.0**	**18**	**10.2**	**33**	**11.1**	**78**	**9.6**	**65**	**2.3**	**10**	**.0**	**0**	**9.5**	**204**
	Saving in a stokvel or any other informal savings club	**7.2**	**7**	**17.7**	**50**	**10.0**	**94**	**11.2**	**87**	**11.1**	**31**	**2.6**	**1**	**11.4**	**270**
	Buying financial investment products, other than pension funds	**.0**	**0**	**1.2**	**7**	**1.6**	**17**	**4.9**	**55**	**23.1**	**61**	**.0**	**0**	**5.4**	**140**
	Or saving in some other way- incl. remittances, buying livestock/property	**4.6**	**4**	**3.0**	**9**	**4.8**	**38**	**3.9**	**34**	**4.2**	**17**	**24.3**	**2**	**4.3**	**104**
	Do not know	**34.2**	**39**	**23.3**	**100**	**26.4**	**214**	**11.8**	**93**	**1.2**	**7**	**25.1**	**2**	**18.2**	**455**
	Refused to answer	**4.7**	**9**	**13.4**	**50**	**8.5**	**80**	**8.4**	**88**	**5.6**	**19**	**22.4**	**3**	**8.7**	**249**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q71 Have you heard of any of the following types of insurance products	Vehicle or car insurance	**26.9**	**42**	**44.2**	**222**	**63.7**	**707**	**79.5**	**763**	**92.1**	**338**	**42.2**	**7**	**68.0**	**2079**
	Household content insurance	**12.5**	**22**	**33.4**	**166**	**46.6**	**550**	**65.1**	**643**	**78.3**	**283**	**42.2**	**7**	**53.3**	**1671**
	Homeowners' insurance on building or house structure	**12.4**	**19**	**24.8**	**123**	**37.8**	**469**	**53.1**	**546**	**59.3**	**232**	**27.7**	**6**	**42.5**	**1395**
	Cellphone insurance	**23.3**	**30**	**42.4**	**185**	**56.0**	**611**	**73.3**	**695**	**82.0**	**303**	**37.3**	**6**	**61.5**	**1830**
	Life insurance or life cover	**34.7**	**49**	**53.2**	**260**	**64.0**	**725**	**79.8**	**755**	**84.3**	**318**	**40.9**	**6**	**68.8**	**2113**
	Insurance that pays your loan or borrowing when you die	**9.9**	**14**	**18.0**	**87**	**29.9**	**367**	**43.1**	**449**	**54.2**	**198**	**17.8**	**3**	**34.7**	**1118**
	Disability insurance or cover	**8.5**	**15**	**25.1**	**126**	**32.8**	**399**	**52.6**	**531**	**55.8**	**214**	**23.6**	**4**	**40.0**	**1289**
	Medical aid scheme	**31.4**	**49**	**48.6**	**240**	**62.3**	**688**	**79.2**	**743**	**85.5**	**315**	**55.6**	**7**	**67.5**	**2042**
	Hospital cash plan	**11.8**	**21**	**30.5**	**154**	**46.4**	**533**	**66.6**	**633**	**66.5**	**259**	**29.6**	**4**	**51.8**	**1604**
	Belong to a burial society	**56.6**	**76**	**59.8**	**284**	**67.0**	**683**	**67.3**	**623**	**54.1**	**207**	**68.6**	**8**	**64.1**	**1881**
	Funeral policy with a bank - including Post Bank	**18.5**	**31**	**37.4**	**159**	**43.2**	**498**	**49.9**	**479**	**48.0**	**183**	**47.7**	**5**	**44.2**	**1355**
	Funeral cover through undertaker/funeral parlour	**48.8**	**66**	**59.6**	**256**	**57.0**	**646**	**58.1**	**568**	**49.9**	**199**	**39.0**	**5**	**56.4**	**1740**
	Funeral policy with an insurance company	**25.1**	**39**	**41.8**	**172**	**47.0**	**532**	**57.0**	**549**	**57.4**	**227**	**39.0**	**5**	**49.9**	**1524**
	Funeral cover from an spaza shop or stokvel	**10.7**	**17**	**18.5**	**74**	**20.1**	**219**	**23.5**	**237**	**23.5**	**76**	**23.6**	**4**	**21.1**	**627**
	Funeral cover from any other source	**4.2**	**9**	**12.1**	**64**	**15.7**	**197**	**17.2**	**192**	**21.8**	**80**	**9.9**	**2**	**15.9**	**544**
	None of the above	**12.4**	**19**	**5.7**	**30**	**5.0**	**39**	**2.1**	**20**	**2.2**	**5**	**24.3**	**4**	**4.2**	**117**
	Don't know	**1.7**	**2**	**.7**	**2**	**1.1**	**8**	**.4**	**3**	**.1**	**1**	**7.4**	**1**	**.8**	**17**
	Refused	**.0**	**0**	**.0**	**0**	**.1**	**2**	**.3**	**5**	**.8**	**2**	**.0**	**0**	**.3**	**9**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q72 Can you tell me whether you currently hold any of these types of insurance products	Vehicle or car insurance	.0	0	.9	4	3.3	53	14.0	164	47.9	183	7.5	1	11.8	405
	Household content insurance	.0	0	1.7	6	2.2	45	10.7	132	35.1	126	.0	0	8.9	309
	Homeowners' insurance on building or house structure	.0	0	2.1	7	1.9	38	6.1	82	20.2	83	.0	0	5.5	210
	Cellphone insurance	.0	0	2.1	7	3.8	38	10.7	102	28.2	102	.0	0	8.7	249
	Life insurance or life cover	2.0	3	3.0	16	8.2	112	19.3	212	46.3	182	2.3	1	15.5	526
	Insurance that pays your loan or borrowing when you die	.2	1	2.4	7	1.6	16	2.9	30	7.4	28	.0	0	2.8	82
	Disability insurance or cover	.0	0	.5	1	1.0	12	1.8	31	8.2	36	2.3	1	2.0	81
	Medical aid scheme	2.3	3	1.4	7	6.9	94	17.5	207	59.4	215	.0	0	15.8	526
	Hospital cash plan	.2	1	.4	3	1.5	22	6.7	74	15.5	65	.0	0	4.7	165
	Belong to a burial society	24.6	33	24.4	121	21.0	207	17.1	136	10.3	34	16.6	2	19.0	533
	Funeral policy with a bank - including Post Bank	5.1	10	7.0	23	5.2	74	6.3	65	9.6	47	2.3	1	6.3	220
	Funeral cover through undertaker/funeral parlour	21.0	25	21.6	82	11.5	137	9.4	100	11.6	40	.0	0	12.5	384
	Funeral policy with an insurance company	1.8	3	4.6	23	5.7	71	9.3	98	18.9	84	.0	0	8.2	279
	Funeral cover from an spaza shop or stokvel	1.7	2	4.1	9	2.3	17	1.7	13	.0	0	2.3	1	2.0	42
	Funeral cover from any other source	2.7	5	2.1	16	1.2	16	1.1	12	1.7	7	.0	0	1.4	56
	None of the above	48.8	64	42.4	193	53.8	484	43.9	365	14.1	49	73.5	10	44.0	1165
	Don't know	3.0	3	1.7	7	1.8	13	1.0	4	.5	3	.0	0	1.4	30
	Refused	.0	0	.7	2	.4	4	.7	13	1.2	4	.0	0	.6	23

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q73 And in the last 2 years which of the following types of insurance products have you chosen (Whether or not you still hold them)	Vehicle or car insurance	.0	0	.6	1	1.7	17	5.3	55	26.8	81	.0	0	5.7	154
	Household content insurance	.0	0	1.3	4	.5	9	3.4	33	16.0	41	.0	0	3.4	87
	Homeowners' insurance on building or house structure	.0	0	.4	1	.6	8	.9	12	9.5	27	.0	0	1.7	48
	Cellphone insurance	.0	0	1.8	4	2.3	21	6.5	49	14.8	40	.0	0	5.0	114
	Life insurance or life cover	.4	1	1.3	8	3.4	45	6.8	69	24.3	81	.0	0	6.6	204
	Insurance that pays your loan or borrowing when you die	.0	0	.6	3	.0	2	.6	6	2.1	9	.0	0	.6	20
	Disability insurance or cover	.0	0	.5	1	.3	5	.6	11	1.5	8	.0	0	.6	25
	Medical aid scheme	.4	1	1.6	6	2.6	32	5.8	62	24.0	72	.0	0	6.1	173
	Hospital cash plan	.0	0	.4	2	.8	8	1.5	20	8.2	30	.0	0	1.8	60
	Belong to a burial society	10.6	17	12.6	54	8.2	72	7.1	54	2.9	11	13.9	1	8.0	209
	Funeral policy with a bank - including Post Bank	1.4	4	4.3	13	2.7	40	3.6	29	4.7	18	.0	0	3.4	104
	Funeral cover through undertaker/funeral parlour	17.5	17	16.0	50	5.9	69	4.4	38	4.0	14	.0	0	7.0	188
	Funeral policy with an insurance company	.6	1	2.2	10	2.1	27	4.2	40	10.0	34	.0	0	3.7	112
	Funeral cover from an spaza shop or stokvel	1.4	1	3.0	6	1.4	10	.6	6	.8	1	.0	0	1.3	24
	Funeral cover from any other source	1.6	2	.2	3	.7	5	.5	3	.0	0	.0	0	.5	13
	None of the above	67.5	93	60.9	303	75.5	733	67.6	613	41.9	169	86.1	13	66.5	1924
	Don't know	2.5	3	1.4	6	1.7	12	1.3	7	.5	3	.0	0	1.4	31
	Refused	.0	0	.7	2	.4	4	.9	14	1.7	5	.0	0	.8	25

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q74 Which sources of info. do feel most influenced your decision about which insurance policy product to take out	Junk mail sent through the post or that you found somewhere	.0	0	4.4	9	1.0	9	2.5	21	5.4	18	.0	0	2.5	57
	Information picked up in a branch of a bank	.2	1	4.5	12	5.5	51	8.0	66	16.0	59	.0	0	7.3	189
	Information found on the internet	.0	0	.0	0	1.1	6	2.9	26	16.2	52	.0	0	3.5	84
	Information from sales staff of firm providing the products	4.8	7	6.1	22	3.4	36	10.0	69	9.5	37	.0	0	6.8	171
	Comparative tables or charts in financial pages of newspaper	.0	0	.0	1	.1	2	.9	4	3.2	7	.0	0	.7	14
	Comparative tables or charts found on the internet	.0	0	.0	0	.0	0	.1	2	1.1	5	.0	0	.2	7
	Specialist magazines or publications -such as Financial Mail	.0	0	.0	0	.0	0	1.4	7	1.6	9	.0	0	.7	16
	Recommendation from independent financial adviser or broker	.0	0	.0	0	1.4	15	2.3	21	12.8	38	.0	0	2.9	74
	Advice of friends or relatives-not working in the financial services indust.	25.6	22	23.2	69	8.3	82	7.2	61	12.6	31	16.7	1	11.2	266
	Advice of friends or relatives-who work in the financial services indust.	5.0	8	6.7	21	2.8	34	4.9	39	13.6	29	.0	0	5.5	131
	Employer's advice	.8	3	5.4	13	2.9	29	2.3	24	8.4	25	.0	0	3.6	94
	Traditional or religious leader	.4	1	1.5	7	1.6	16	.6	8	.6	4	.0	0	1.1	36
	Newspaper articles	1.1	2	2.6	8	4.0	30	4.3	31	2.1	10	.0	0	3.5	81
	Television or radio programmes	1.3	4	7.3	20	5.5	50	9.3	69	17.6	49	.0	0	8.4	192
	Newspaper adverts	1.8	1	4.5	15	3.0	33	7.8	55	8.7	29	.0	0	5.5	133
	Television adverts	7.6	6	8.8	25	6.0	50	9.2	71	20.4	62	.0	0	9.3	214
	Other advertising	5.7	4	1.6	8	.8	10	1.4	9	.7	3	.0	0	1.3	34
	Other source	.8	2	1.0	5	.5	6	.9	5	1.2	5	.0	0	.8	23
	Not applicable – respondent has not chosen insurance product	60.0	62	55.3	241	72.3	619	63.0	525	34.0	132	83.3	11	61.5	1590
	Do not know	.2	1	1.2	4	2.0	13	.6	5	.7	3	.0	0	1.2	26
	Refused to answer	.0	0	.0	0	.4	2	.4	7	1.6	4	.0	0	.5	13

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q75 And which of the following statements best describes how you chose the last insurance policy you took out?	Considered several products from different companies	**2.9**	**5**	**15.6**	**44**	**11.9**	**118**	**20.7**	**162**	**54.4**	**154**	**.0**	**0**	**20.4**	**483**
	Considered the various products from one company	**13.0**	**13**	**11.6**	**35**	**3.9**	**41**	**7.7**	**66**	**5.2**	**25**	**.0**	**0**	**6.7**	**180**
	I didn't consider any other products at all	**17.9**	**19**	**13.0**	**43**	**7.0**	**64**	**5.9**	**46**	**4.3**	**12**	**16.7**	**1**	**7.6**	**185**
	I looked around but there were no other products to consider	**.0**	**0**	**2.7**	**8**	**2.7**	**24**	**1.8**	**12**	**1.7**	**8**	**.0**	**0**	**2.1**	**52**
	Not applicable – respondent has not chosen insurance product	**63.3**	**68**	**55.6**	**245**	**72.9**	**612**	**62.3**	**513**	**32.1**	**124**	**83.3**	**11**	**61.4**	**1573**
	Do not know	**2.9**	**3**	**1.5**	**6**	**1.5**	**13**	**1.2**	**9**	**.1**	**1**	**.0**	**0**	**1.3**	**32**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.1**	**1**	**.5**	**8**	**2.2**	**5**	**.0**	**0**	**.5**	**14**
	Total	**100.0**	**108**	**100.0**	**381**	**100.0**	**873**	**100.0**	**816**	**100.0**	**329**	**100.0**	**12**	**100.0**	**2519**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q76 Thinking about insurance in general, which of the following do you take into consideration when first taking out or setting up a new policy	The cost of the premium	**38.8**	**50**	**45.5**	**198**	**37.3**	**427**	**49.6**	**476**	**71.5**	**255**	**32.7**	**3**	**46.8**	**1409**
	The cost of the excess	**10.3**	**19**	**16.4**	**59**	**10.6**	**131**	**19.6**	**198**	**40.7**	**139**	**.0**	**0**	**18.0**	**546**
	The overall level of cover	**17.4**	**25**	**22.9**	**105**	**20.1**	**231**	**27.0**	**267**	**40.2**	**153**	**.0**	**0**	**25.0**	**781**
	The extent to which the cover meets your needs	**16.7**	**17**	**19.9**	**74**	**17.5**	**192**	**24.2**	**234**	**40.6**	**147**	**18.0**	**2**	**22.9**	**666**
	The details in the small print or contract	**1.6**	**4**	**6.1**	**24**	**6.7**	**76**	**8.8**	**88**	**17.9**	**68**	**.0**	**0**	**8.4**	**260**
	The brand or reputation of the supplier	**4.1**	**6**	**9.8**	**44**	**10.8**	**111**	**15.8**	**139**	**19.0**	**87**	**.0**	**0**	**13.0**	**387**
	The benefits included	**32.3**	**40**	**30.5**	**118**	**22.7**	**222**	**33.6**	**297**	**47.2**	**160**	**18.0**	**2**	**30.8**	**839**
	Other	**1.3**	**2**	**.9**	**5**	**.9**	**8**	**.9**	**7**	**.5**	**3**	**.0**	**0**	**.8**	**25**
	None of the above	**40.1**	**54**	**29.4**	**153**	**40.3**	**364**	**27.8**	**240**	**8.2**	**27**	**46.9**	**7**	**30.8**	**845**
	Don't know	**4.3**	**7**	**7.2**	**27**	**7.2**	**71**	**4.1**	**35**	**.9**	**6**	**20.3**	**3**	**5.4**	**149**
	Refused	**1.1**	**2**	**.0**	**0**	**.2**	**2**	**.6**	**11**	**1.0**	**3**	**.0**	**0**	**.4**	**18**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q77 What are the main reasons that you don't have health insurance cover?'	I am happy to use free or national health care	**61.0**	**85**	**60.1**	**262**	**47.7**	**490**	**37.2**	**282**	**15.0**	**46**	**74.9**	**10**	**43.1**	**1175**
	I am healthy	**4.0**	**6**	**3.2**	**12**	**6.8**	**54**	**5.7**	**61**	**4.5**	**12**	**5.6**	**1**	**5.5**	**146**
	I have not thought about taking out health insurance	**5.2**	**6**	**5.6**	**23**	**3.4**	**33**	**6.2**	**41**	**3.3**	**8**	**.0**	**0**	**4.6**	**111**
	I have been unable to find any company that will cover me	**2.3**	**3**	**3.1**	**5**	**1.4**	**11**	**1.2**	**10**	**.0**	**0**	**.0**	**0**	**1.4**	**29**
	I have not been able to find affordable cover	**3.0**	**6**	**5.4**	**25**	**5.3**	**59**	**5.2**	**40**	**1.1**	**3**	**.0**	**0**	**4.6**	**133**
	I do not have a bank account from which to make the monthly	**3.2**	**4**	**3.2**	**13**	**2.0**	**22**	**1.4**	**9**	**.9**	**2**	**.0**	**0**	**1.9**	**50**
	I do not have a regular income	**18.8**	**23**	**20.6**	**77**	**19.5**	**178**	**15.2**	**98**	**5.3**	**11**	**12.7**	**2**	**16.6**	**389**
	I do not trust insurance companies	**.2**	**1**	**2.4**	**10**	**.3**	**3**	**1.3**	**9**	**.5**	**2**	**.0**	**0**	**.9**	**25**
	I can go home or to another country for medical care	**.9**	**1**	**.0**	**1**	**.1**	**3**	**.0**	**2**	**.0**	**0**	**7.4**	**1**	**.2**	**8**
	I can afford to pay my own health care costs	**9.4**	**10**	**5.1**	**26**	**4.1**	**52**	**5.6**	**49**	**2.4**	**8**	**8.5**	**2**	**4.8**	**147**
	My religion forbids the use of insurance	**.0**	**0**	**.0**	**0**	**.2**	**1**	**.0**	**2**	**.2**	**2**	**.0**	**0**	**.1**	**5**
	Other	**3.6**	**4**	**2.0**	**7**	**1.6**	**12**	**1.6**	**9**	**.8**	**4**	**.0**	**0**	**1.6**	**36**
	I am covered on someone else's policy	**.5**	**2**	**2.0**	**8**	**7.0**	**54**	**8.9**	**64**	**2.7**	**11**	**.0**	**0**	**6.0**	**139**
	Not applicable – currently has medical aid, health plan or o	**13.2**	**14**	**11.4**	**52**	**13.1**	**139**	**23.4**	**250**	**65.1**	**200**	**12.1**	**2**	**22.2**	**657**
	Don't know	**1.5**	**2**	**.9**	**7**	**2.0**	**16**	**.9**	**10**	**1.0**	**3**	**.0**	**0**	**1.3**	**38**
	Refused	**.2**	**1**	**.2**	**1**	**1.0**	**5**	**.7**	**9**	**3.2**	**8**	**.0**	**0**	**1.0**	**24**

4.5. Financial Advice

4.5.1. Seeking advice and quality of advice

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q78 If you need financial advice who do you normally ask for help	Family member	46.7	57	54.9	233	56.3	542	46.8	426	34.9	131	44.6	6	49.9	1395
	Friend	27.7	38	29.5	104	27.6	252	25.9	207	17.2	56	36.1	4	26.1	661
	Someone you trust in the community	17.1	16	8.6	33	7.7	66	5.4	46	2.5	12	7.9	1	6.8	174
	Your employer	1.4	5	3.5	19	3.3	37	2.9	35	2.1	8	.0	0	3.0	104
	Co-worker or colleague	.1	1	1.9	9	2.6	21	3.7	32	11.7	27	.0	0	3.9	90
	Independent broker	.0	0	1.4	3	1.0	16	2.6	35	17.5	61	.0	0	3.6	115
	Financial advisor other than an independent broker	.0	0	2.9	14	5.2	62	15.3	152	43.6	155	.0	0	12.7	383
	Stokvel or umgalelo or savings club	2.0	4	9.4	27	6.6	50	3.6	29	2.1	7	.0	0	5.2	117
	Burial society	4.0	5	5.9	19	1.9	18	.8	11	.7	1	.0	0	2.0	54
	Church	4.0	4	4.8	25	5.2	48	4.5	39	2.2	10	.0	0	4.4	126
	Bank	7.8	14	10.8	52	13.0	151	21.6	202	30.2	120	21.8	2	17.5	541
	Insurance company	.0	0	2.7	8	2.1	31	6.3	64	18.3	70	.0	0	5.5	173
	Mashonisa	.4	1	2.5	9	1.8	14	1.7	10	.0	1	.0	0	1.6	35
	Other	3.0	4	.8	6	1.1	9	1.8	12	.5	2	.0	0	1.3	33
	Would not ask anyone for help	29.0	41	19.6	95	20.7	207	16.3	152	6.8	30	30.2	4	17.8	529
	Don't know	4.7	5	4.0	24	3.0	28	3.0	22	2.6	8	4.1	2	3.2	89

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q79 Do you have trouble getting good and relevant financial advice?	Yes	9.1	11	14.8	46	7.0	70	6.5	49	5.7	23	.0	0	7.8	199
	No	44.9	67	53.0	242	60.1	637	71.2	677	86.1	314	35.5	5	65.1	1942
	Question not relevant or never tried	40.4	50	28.6	143	30.3	286	20.8	171	7.7	29	63.1	8	24.8	687
	Don't know	5.4	5	3.0	14	2.5	19	.9	10	.5	1	.0	0	1.9	49
	Refused	.2	1	.6	2	.2	2	.6	9	.0	0	1.4	1	.4	15
	Total	100.0	134	100.0	447	100.0	1014	100.0	916	100.0	367	100.0	14	100.0	2892
Multiple response table															
Q80 Thinking about the last time you tried to get financial advice do you think any of the following statements apply to your experience	You did not know where to look for advice	74.4	8	53.7	25	45.8	31	38.9	16	29.8	4	.0	0	46.0	84
	You could not find the advice you were looking for	12.5	2	26.6	11	34.1	22	22.3	10	7.6	4	.0	0	25.5	49
	You could not get advice at a time to suit you	36.7	3	23.2	9	10.4	8	16.6	7	32.2	3	.0	0	18.7	30
	You did not understand the advice you were given	8.5	1	16.3	8	18.5	9	26.7	8	20.7	4	.0	0	19.8	30
	There were so many advisers available you didn't know which	.0	0	16.0	8	17.3	10	13.5	10	7.8	4	.0	0	14.2	32
	Asked advice from several people - gave diff answers	.0	0	24.9	8	12.7	10	7.1	5	47.3	6	.0	0	16.8	29
	You got advice but you didn't know whether to trust it or not	.0	0	8.0	5	6.8	7	9.2	8	19.1	6	.0	0	8.6	26
	You followed the advice you were given and later regretted it	.0	0	1.4	2	6.4	5	8.9	4	.0	0	.0	0	4.9	11
Multiple response table															
Q81 In the last 12 months have you asked a financial professional for financial advice in relation to any of the following	Savings or investments	1.2	3	6.3	24	7.7	69	16.4	150	33.8	131	8.6	1	13.3	378
	Taking out a mortgage or a loan	.4	1	.7	2	.9	17	1.6	19	4.6	18	.0	0	1.5	57
	Insurance of any type	.0	0	3.0	11	4.1	43	9.7	88	25.8	85	8.6	1	8.3	228
	Tax planning	.5	1	.4	1	1.2	14	3.5	36	15.3	51	8.6	1	3.6	104
	Managing credit or debt	.0	0	2.9	8	1.9	19	6.0	43	11.8	42	8.6	1	4.6	113
	None of the above	93.5	122	87.9	398	84.1	853	73.5	666	51.5	192	87.0	10	77.5	2241
	Don't know	2.7	5	3.7	14	4.1	32	3.1	23	.0	0	3.0	1	3.1	75
	Refused	1.8	3	.0	0	.5	7	.8	14	.2	2	1.5	1	.6	27

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q82 Thinking about the professional you have used most often for financial advice, was this an...?	Independent Financial Adviser	**17.5**	**1**	**19.2**	**7**	**23.0**	**26**	**23.0**	**57**	**37.7**	**66**	**.0**	**0**	**27.3**	**157**
	Manager or adviser at a bank or building society	**82.5**	**4**	**39.2**	**10**	**42.8**	**50**	**34.9**	**69**	**20.6**	**39**	**100.0**	**1**	**32.8**	**173**
	Manager or adviser at an insurance company	**.0**	**0**	**12.2**	**4**	**14.9**	**16**	**20.4**	**44**	**30.8**	**48**	**.0**	**0**	**21.9**	**112**
	Accountant	**.0**	**0**	**12.6**	**2**	**5.0**	**8**	**14.3**	**26**	**6.6**	**10**	**.0**	**0**	**9.6**	**46**
	Other	**.0**	**0**	**13.3**	**4**	**11.2**	**14**	**6.4**	**10**	**3.6**	**4**	**.0**	**0**	**6.9**	**32**
	Don't know	**.0**	**0**	**3.5**	**2**	**2.7**	**3**	**.8**	**2**	**.3**	**1**	**.0**	**0**	**1.2**	**8**
	Refused	**.0**	**0**	**.0**	**0**	**.5**	**1**	**.2**	**1**	**.4**	**1**	**.0**	**0**	**.3**	**3**
	Total	**100.0**	**5**	**100.0**	**29**	**100.0**	**118**	**100.0**	**209**	**100.0**	**169**	**100.0**	**1**	**100.0**	**531**
Q83 Did you pay for (any of) this advice or was it entirely free?	Paid for advice	**.0**	**0**	**11.9**	**2**	**6.4**	**10**	**5.7**	**19**	**24.1**	**38**	**.0**	**0**	**12.0**	**69**
	Entirely free	**100.0**	**5**	**85.0**	**29**	**86.4**	**103**	**88.7**	**184**	**73.7**	**128**	**100.0**	**1**	**83.3**	**450**
	Don't know	**.0**	**0**	**3.2**	**2**	**5.4**	**5**	**5.1**	**9**	**1.8**	**5**	**.0**	**0**	**4.0**	**21**
	Refused	**.0**	**0**	**.0**	**0**	**1.8**	**2**	**.5**	**2**	**.4**	**1**	**.0**	**0**	**.7**	**5**
	Total	**100.0**	**5**	**100.0**	**33**	**100.0**	**120**	**100.0**	**214**	**100.0**	**172**	**100.0**	**1**	**100.0**	**545**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q84 Thinking about the last time you tried to get good financial advice; do you think any of the following statements apply to your experience	You felt that the adviser understood your needs	**17.2**	**16**	**23.2**	**70**	**16.4**	**162**	**26.0**	**225**	**38.3**	**123**	**9.6**	**1**	**23.3**	**597**
	You got the advice that you needed	**18.6**	**22**	**22.2**	**84**	**25.1**	**238**	**32.3**	**291**	**39.6**	**138**	**6.7**	**1**	**28.6**	**774**
	Able to understand exactly what adviser was recommending	**6.3**	**9**	**9.5**	**44**	**14.0**	**124**	**10.3**	**105**	**23.2**	**78**	**16.8**	**1**	**13.0**	**361**
	The adviser behaved professionally	**4.1**	**6**	**8.0**	**24**	**7.8**	**77**	**9.8**	**94**	**13.3**	**57**	**.0**	**0**	**9.0**	**258**
	Don't know	**48.1**	**58**	**43.3**	**177**	**42.7**	**378**	**27.9**	**218**	**10.6**	**41**	**60.2**	**6**	**34.1**	**878**
	Refused	**6.6**	**8**	**4.4**	**24**	**4.9**	**51**	**6.4**	**59**	**2.9**	**11**	**6.7**	**2**	**5.1**	**155**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q85 In the last 12 months, have you asked friends or family for financial advice in relation to any of the following	Savings or investments	**12.1**	**16**	**13.1**	**44**	**15.5**	**142**	**19.5**	**190**	**26.8**	**97**	**.0**	**0**	**17.6**	**489**
	Taking out a home loan	**.0**	**0**	**1.3**	**5**	**2.2**	**18**	**3.4**	**34**	**3.7**	**15**	**.0**	**0**	**2.5**	**72**
	Taking out a loan or credit agreement	**.5**	**1**	**3.0**	**10**	**1.9**	**18**	**2.7**	**35**	**7.2**	**32**	**.0**	**0**	**2.9**	**96**
	Insurance of any type	**3.8**	**5**	**4.4**	**14**	**5.1**	**56**	**7.4**	**66**	**13.8**	**51**	**7.2**	**1**	**6.8**	**193**
	Tax	**.5**	**1**	**.8**	**3**	**2.3**	**23**	**3.1**	**35**	**11.3**	**38**	**.0**	**0**	**3.4**	**100**
	Managing credit or debt	**2.7**	**3**	**4.6**	**11**	**3.7**	**36**	**7.8**	**65**	**11.9**	**34**	**19.5**	**2**	**6.2**	**151**
	None of the above	**83.3**	**108**	**75.0**	**366**	**71.4**	**745**	**67.4**	**603**	**59.7**	**224**	**57.5**	**9**	**69.5**	**2055**
	Don't know	**2.7**	**5**	**4.5**	**13**	**4.1**	**34**	**2.6**	**19**	**1.6**	**6**	**1.4**	**1**	**3.3**	**78**
	Refused	**.8**	**2**	**.7**	**3**	**1.2**	**12**	**1.7**	**22**	**.0**	**0**	**14.5**	**1**	**1.2**	**40**

4.5.2. Trust in sources of advice

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q86 The extent to which you would trust or distrust the ff to provide good financial advice:Independent broker or financial advisor	Strongly trust	**3.9**	**7**	**9.6**	**41**	**9.4**	**109**	**12.0**	**119**	**26.3**	**92**	**1.4**	**1**	**12.1**	**369**
	Trust	**27.5**	**36**	**41.6**	**154**	**39.2**	**387**	**48.9**	**435**	**54.0**	**188**	**36.5**	**3**	**44.1**	**1203**
	Neither trust nor distrust	**7.2**	**12**	**16.0**	**81**	**19.9**	**188**	**14.7**	**159**	**8.7**	**40**	**.0**	**0**	**15.6**	**480**
	Distrust	**30.0**	**36**	**13.9**	**69**	**14.3**	**162**	**16.3**	**138**	**8.5**	**35**	**17.9**	**3**	**14.9**	**443**
	Strongly distrust	**6.1**	**8**	**5.4**	**22**	**4.6**	**55**	**3.1**	**26**	**1.4**	**7**	**16.9**	**2**	**4.0**	**120**
	Do not know	**25.3**	**35**	**13.5**	**80**	**12.6**	**111**	**5.0**	**39**	**1.2**	**5**	**27.4**	**5**	**9.5**	**275**
	Total	**100.0**	**134**	**100.0**	**447**	**100.0**	**1012**	**100.0**	**916**	**100.0**	**367**	**100.0**	**14**	**100.0**	**2890**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q87 The extent to which you would trust or distrust the ff to provide good financial advice:Insurance company	Strongly trust	8.2	15	8.3	38	13.2	119	14.3	129	22.1	90	.0	0	13.7	391
	Trust	33.2	39	38.1	152	36.9	380	44.7	396	51.4	170	45.8	5	41.3	1142
	Neither trust nor distrust	14.5	22	22.7	98	21.5	212	20.0	218	16.1	60	7.9	2	20.1	612
	Distrust	24.0	28	14.0	72	15.5	170	13.9	117	6.8	33	10.0	2	14.0	422
	Strongly distrust	3.8	7	6.1	25	5.3	56	3.3	28	2.3	8	14.5	1	4.4	125
	Do not know	16.4	24	10.8	62	7.7	77	3.9	30	1.3	5	21.8	4	6.5	202
	Total	100.0	135	100.0	447	100.0	1014	100.0	918	100.0	366	100.0	14	100.0	2894
Q88 The extent to which you would trust or distrust the ff to provide good financial advice:Bank or banker	Strongly trust	23.2	38	22.7	97	26.0	249	23.7	222	35.6	133	16.7	1	25.8	740
	Trust	42.1	53	48.2	212	47.1	470	54.3	484	55.2	190	28.9	4	50.3	1413
	Neither trust nor distrust	5.4	7	13.8	62	13.3	146	11.6	115	5.8	24	15.3	3	11.6	357
	Distrust	14.1	17	6.2	26	5.1	63	6.5	59	2.3	12	22.9	3	5.9	180
	Strongly distrust	4.3	5	3.7	17	3.1	33	1.9	17	.4	2	.0	0	2.5	74
	Do not know	11.0	15	5.3	31	5.4	49	2.1	18	.7	2	16.1	2	4.0	117
	Total	100.0	135	100.0	445	100.0	1010	100.0	915	100.0	363	100.0	13	100.0	2881
Q89 The extent to which you would trust or distrust the ff to provide good financial advice:Government	Strongly trust	14.3	21	10.8	48	11.3	112	8.7	85	7.4	29	15.4	1	10.1	296
	Trust	36.0	42	40.8	156	32.5	283	30.7	251	23.7	96	9.8	2	32.0	830
	Neither trust nor distrust	18.6	24	20.4	85	21.9	205	23.2	199	30.8	92	17.6	3	23.0	608
	Distrust	18.1	26	16.0	77	22.1	240	24.9	239	28.4	104	33.8	4	22.9	690
	Strongly distrust	2.7	5	6.8	43	7.8	111	10.3	109	7.2	32	5.8	1	8.2	301
	Do not know	10.2	17	5.3	32	4.3	45	2.1	21	2.6	6	17.6	3	3.9	124
	Total	100.0	135	100.0	441	100.0	996	100.0	904	100.0	359	100.0	14	100.0	2849
Q90 The extent to which you would trust or distrust the ff to provide good financial advice:Informal associations like stokvels	Strongly trust	6.8	13	8.1	34	5.3	58	6.3	52	2.9	16	5.6	1	5.8	174
	Trust	38.1	44	38.5	133	26.9	220	24.8	206	12.6	48	15.9	4	26.5	655
	Neither trust nor distrust	17.4	21	19.4	82	19.9	188	23.0	204	25.8	79	33.5	3	21.6	577
	Distrust	24.3	29	18.3	98	26.1	272	25.8	237	34.3	128	27.5	3	25.9	767
	Strongly distrust	4.7	10	7.7	43	14.0	164	15.2	148	18.8	65	.0	0	13.6	430
	Do not know	8.7	18	8.0	56	7.6	104	5.0	59	5.7	31	17.6	3	6.7	271
	Total	100.0	135	100.0	446	100.0	1006	100.0	906	100.0	367	100.0	14	100.0	2874

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q91 The extent to which you would trust or distrust the ff to provide good financial advice:Friends and Family	Strongly trust	25.1	41	29.6	120	28.2	254	25.8	217	16.1	62	34.0	3	26.0	697
	Trust	44.5	56	46.0	208	46.8	467	43.1	406	48.1	180	36.3	5	45.4	1322
	Neither trust nor distrust	15.1	18	12.3	61	13.0	165	18.4	171	26.1	81	8.1	2	16.3	498
	Distrust	9.6	10	6.5	34	7.5	73	8.2	79	6.5	32	11.3	2	7.6	230
	Strongly distrust	3.1	4	2.5	9	2.9	37	3.4	31	1.8	6	.0	0	2.9	87
	Do not know	2.6	5	3.1	17	1.6	18	1.2	14	1.3	5	10.2	2	1.8	61
	Total	100.0	134	100.0	449	100.0	1014	100.0	918	100.0	366	100.0	14	100.0	2895
Q92 The extent to which you would trust or distrust the ff to provide good financial advice:An employer or work colleague	Strongly trust	5.8	10	6.4	29	5.2	57	5.2	57	3.5	17	.0	0	5.1	170
	Trust	18.9	30	30.8	126	32.0	305	30.3	297	38.8	138	5.6	2	31.4	898
	Neither trust nor distrust	16.8	25	26.7	121	25.7	258	32.8	261	36.3	120	16.3	2	29.1	787
	Distrust	25.5	25	14.2	58	13.2	135	13.9	138	14.8	60	55.0	6	14.5	422
	Strongly distrust	5.8	8	3.8	21	8.2	95	7.5	59	3.1	14	.0	0	6.6	197
	Do not know	27.3	34	18.1	89	15.7	154	10.3	95	3.5	16	23.2	4	13.3	392
	Total	100.0	132	100.0	444	100.0	1004	100.0	907	100.0	365	100.0	14	100.0	2866
Q93 The extent to which you would trust or distrust the ff to provide good financial advice:Church	Strongly trust	24.9	37	26.7	113	23.5	237	18.7	178	22.4	74	24.3	3	22.3	642
	Trust	38.2	50	43.4	180	43.0	411	45.4	387	40.8	165	34.7	4	43.3	1197
	Neither trust nor distrust	12.7	17	14.2	67	13.8	137	17.0	152	22.9	67	23.4	4	16.0	444
	Distrust	7.4	10	7.2	33	9.6	96	8.2	74	7.9	34	.0	0	8.4	247
	Strongly distrust	5.7	6	2.0	10	4.7	57	4.9	54	.5	5	.0	0	3.9	132
	Do not know	11.1	15	6.3	44	5.3	67	5.9	67	5.5	21	17.6	3	6.0	217
	Total	100.0	135	100.0	447	100.0	1005	100.0	912	100.0	366	100.0	14	100.0	2879
Q94 The extent to which you would trust or distrust the ff to provide good financial advice:Someone in community with good education	Strongly trust	10.3	15	10.0	41	10.8	96	7.9	68	5.1	20	18.7	2	9.0	242
	Trust	30.5	43	34.6	152	36.4	335	31.4	291	26.9	113	23.9	3	33.0	937
	Neither trust nor distrust	16.2	20	27.7	113	22.4	253	26.9	257	35.9	115	31.6	4	26.1	762
	Distrust	25.7	30	17.9	79	18.1	185	19.8	174	23.9	86	2.3	1	19.6	555
	Strongly distrust	7.4	9	3.7	20	7.5	92	10.3	80	5.7	20	5.8	1	7.6	222
	Do not know	10.0	17	6.1	42	4.9	53	3.8	41	2.6	11	17.6	3	4.7	167
	Total	100.0	134	100.0	447	100.0	1014	100.0	911	100.0	365	100.0	14	100.0	2885

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q95 The extent to which you would trust or distrust the ff to provide good financial advice:TV or radio advertisement	Strongly trust	**6.6**	**11**	**8.8**	**31**	**8.9**	**86**	**11.8**	**93**	**5.3**	**24**	**.0**	**0**	**9.3**	**245**
	Trust	**28.9**	**39**	**39.3**	**165**	**34.4**	**335**	**35.9**	**299**	**34.9**	**136**	**43.4**	**5**	**35.5**	**979**
	Neither trust nor distrust	**15.9**	**30**	**24.7**	**113**	**26.7**	**271**	**28.0**	**276**	**35.2**	**109**	**6.6**	**2**	**27.3**	**801**
	Distrust	**18.8**	**22**	**16.9**	**79**	**18.4**	**208**	**15.9**	**172**	**19.5**	**70**	**32.5**	**4**	**17.6**	**555**
	Strongly distrust	**10.4**	**11**	**3.1**	**16**	**6.3**	**63**	**5.5**	**47**	**4.0**	**20**	**.0**	**0**	**5.4**	**157**
	Do not know	**19.4**	**22**	**7.2**	**44**	**5.3**	**51**	**2.9**	**26**	**1.2**	**5**	**17.6**	**3**	**4.9**	**151**
	Total	**100.0**	**135**	**100.0**	**448**	**100.0**	**1014**	**100.0**	**913**	**100.0**	**364**	**100.0**	**14**	**100.0**	**2888**
Q96 The extent to which you would trust or distrust the ff to provide good financial advice:Newspaper	Strongly trust	**5.1**	**8**	**7.5**	**29**	**7.9**	**74**	**7.5**	**65**	**4.5**	**19**	**.0**	**0**	**7.2**	**195**
	Trust	**24.9**	**38**	**32.2**	**134**	**33.3**	**322**	**35.2**	**315**	**37.7**	**136**	**26.6**	**3**	**33.9**	**948**
	Neither trust nor distrust	**14.3**	**28**	**25.8**	**127**	**25.1**	**273**	**30.0**	**273**	**29.7**	**114**	**41.3**	**7**	**27.0**	**822**
	Distrust	**25.6**	**27**	**20.6**	**85**	**22.3**	**223**	**18.6**	**188**	**21.9**	**72**	**14.5**	**1**	**20.9**	**596**
	Strongly distrust	**8.2**	**10**	**5.4**	**21**	**5.7**	**66**	**5.9**	**50**	**5.0**	**18**	**.0**	**0**	**5.7**	**165**
	Do not know	**21.9**	**24**	**8.6**	**53**	**5.8**	**56**	**2.7**	**25**	**1.3**	**5**	**17.6**	**3**	**5.4**	**166**
	Total	**100.0**	**135**	**100.0**	**449**	**100.0**	**1014**	**100.0**	**916**	**100.0**	**364**	**100.0**	**14**	**100.0**	**2892**
Q97 The extent to which you would trust or distrust the ff to provide good financial advice:A moneylender or mashonisa	Strongly trust	**1.1**	**2**	**1.8**	**5**	**1.2**	**17**	**1.4**	**14**	**.1**	**1**	**.0**	**0**	**1.2**	**39**
	Trust	**11.0**	**14**	**13.1**	**53**	**10.8**	**96**	**6.9**	**71**	**6.1**	**27**	**.0**	**0**	**9.2**	**261**
	Neither trust nor distrust	**14.8**	**20**	**14.8**	**56**	**14.4**	**143**	**16.2**	**139**	**13.0**	**49**	**19.1**	**3**	**14.9**	**410**
	Distrust	**24.8**	**31**	**30.5**	**130**	**25.6**	**260**	**25.2**	**253**	**32.7**	**130**	**40.6**	**4**	**27.1**	**808**
	Strongly distrust	**33.7**	**49**	**31.4**	**148**	**39.8**	**403**	**43.9**	**363**	**41.9**	**126**	**22.7**	**4**	**39.9**	**1093**
	Do not know	**14.6**	**18**	**8.4**	**57**	**8.2**	**94**	**6.5**	**70**	**6.2**	**31**	**17.6**	**3**	**7.8**	**273**
	Total	**100.0**	**134**	**100.0**	**449**	**100.0**	**1013**	**100.0**	**910**	**100.0**	**364**	**100.0**	**14**	**100.0**	**2884**

4.5.3. Making decisions

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q98 How much do you agree or disagree?:I've got a clear idea of the sorts of financial products/services that I need	Totally agree	6.6	11	10.0	46	12.1	129	14.8	148	31.4	101	11.7	3	14.8	438
	Tend to agree	9.3	16	19.1	86	30.0	288	32.0	332	35.0	139	.0	0	28.7	861
	Tend to disagree	18.1	21	22.7	82	16.0	181	19.9	174	16.5	67	7.2	1	18.3	526
	Totally disagree	23.1	32	19.8	95	17.1	202	17.8	143	13.3	43	34.2	3	17.6	518
	Don't know	4.7	8	4.6	20	3.3	31	2.4	18	.6	3	.0	0	2.9	80
	Not applicable	38.2	47	23.7	118	21.3	182	12.9	101	3.3	14	47.0	7	17.6	469
	Refuse	.0	0	.1	1	.1	3	.1	4	.0	0	.0	0	.1	8
	Total	100.0	135	100.0	448	100.0	1016	100.0	920	100.0	367	100.0	14	100.0	2900
Q99 How much do you agree or disagree?:I always research my choices thoroughly before making any decisions	Totally agree	9.3	17	14.7	62	18.3	187	24.0	231	49.3	164	9.3	2	23.0	663
	Tend to agree	15.8	18	25.0	105	28.7	308	37.5	349	38.8	149	9.5	2	31.7	931
	Tend to disagree	17.1	21	17.2	69	16.5	174	15.0	140	6.2	28	.0	0	14.7	432
	Totally disagree	15.7	24	13.7	65	10.4	128	9.2	78	3.0	12	28.4	2	9.9	309
	Don't know	4.7	8	4.8	23	3.0	26	1.4	14	.1	1	5.8	1	2.4	73
	Not applicable	37.3	47	24.4	123	23.0	191	12.7	102	2.6	13	47.0	7	18.1	483
	Refuse	.0	0	.1	1	.1	3	.2	4	.0	0	.0	0	.1	8
	Total	100.0	135	100.0	448	100.0	1017	100.0	918	100.0	367	100.0	14	100.0	2899

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q100 In the last 12 months, have you made a decision about any of the following that you later regretted	Savings or investments	**4.5**	**6**	**8.6**	**26**	**5.5**	**49**	**11.1**	**97**	**20.5**	**57**	**.0**	**0**	**9.6**	**235**
	Taking out a home loan	**.0**	**0**	**1.7**	**4**	**1.0**	**15**	**2.0**	**20**	**2.0**	**11**	**.0**	**0**	**1.5**	**50**
	Taking out a loan or credit agreement	**2.9**	**3**	**6.5**	**19**	**2.3**	**27**	**3.9**	**32**	**6.7**	**29**	**.0**	**0**	**4.0**	**110**
	Insurance of any type	**.0**	**0**	**3.3**	**6**	**1.4**	**15**	**3.0**	**35**	**8.1**	**26**	**15.0**	**1**	**3.0**	**83**
	Tax	**.0**	**0**	**1.3**	**5**	**.8**	**7**	**2.1**	**21**	**7.3**	**18**	**.0**	**0**	**2.1**	**51**
	Managing credit or debt	**3.4**	**3**	**3.9**	**10**	**2.7**	**27**	**3.7**	**28**	**7.5**	**23**	**.0**	**0**	**3.8**	**91**
	None of the above	**87.2**	**118**	**81.6**	**385**	**85.0**	**870**	**80.7**	**751**	**74.4**	**276**	**85.0**	**12**	**81.9**	**2412**
	Don't know	**5.4**	**8**	**3.8**	**15**	**4.2**	**31**	**2.9**	**16**	**.9**	**5**	**.0**	**0**	**3.3**	**75**
	Refused	**.4**	**1**	**.0**	**0**	**.6**	**8**	**.6**	**7**	**.9**	**5**	**.0**	**0**	**.6**	**21**

4.6. Getting Financial Help

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q101 How confident are you that you know how to make an effective complaint against a bank or financial institution?	Very confident	9.1	12	9.3	38	12.0	153	21.7	223	47.8	165	19.6	2	19.2	593
	Fairly confident	5.4	11	20.7	90	25.8	256	34.4	336	34.7	134	16.3	2	28.1	829
	Not very confident	10.9	15	15.2	63	19.8	182	14.9	142	10.5	37	9.3	2	15.9	441
	Not at all confident	49.2	61	38.8	183	25.7	267	21.2	155	5.1	22	47.3	7	24.7	695
	Don't know	23.3	31	15.7	71	16.3	145	7.0	50	1.9	8	7.5	1	11.6	306
	Refused	2.0	3	.3	2	.4	6	.8	11	.0	0	.0	0	.5	22
	Total	100.0	133	100.0	447	100.0	1009	100.0	917	100.0	366	100.0	14	100.0	2886
Q102 Last five years-have you discovered that you had been paying for a financial product that was unsuitable?	Yes	2.0	3	4.6	13	4.8	43	5.6	68	7.8	34	.0	0	5.2	161
	No	87.9	119	86.7	404	87.3	894	88.4	805	89.9	324	92.5	13	88.0	2559
	Do not know	5.7	7	8.3	28	6.7	67	4.8	32	1.8	8	7.5	1	5.7	143
	Refused to answer	4.3	6	.4	4	1.2	9	1.2	13	.5	1	.0	0	1.1	33
	Total	100.0	135	100.0	449	100.0	1013	100.0	918	100.0	367	100.0	14	100.0	2896
Q103 What type of product was that?	Bank account or a card linked to a bank account	23.9	1	6.6	1	16.5	6	9.8	10	7.1	4	.0	0	11.3	22
	Home loan	.0	0	4.1	1	4.3	2	12.0	4	3.8	2	.0	0	6.9	9
	Private pension, provident fund or retirement annuity	.0	0	.0	0	.4	1	.0	0	.0	0	.0	0	.1	1
	Government grant	.0	0	14.1	1	8.1	2	.0	0	.0	0	.0	0	4.5	3
	Investment or savings policy	.0	0	.0	0	2.3	1	9.7	8	7.8	3	.0	0	5.6	12
	Stokvel or umgalelo or savings club	.0	0	3.6	1	11.8	3	11.1	3	.0	0	.0	0	8.3	7
	Credit card	.0	0	6.1	1	5.2	3	6.8	6	28.5	5	.0	0	9.7	15
	Store card or account	.0	0	12.5	2	14.3	4	20.7	8	4.3	4	.0	0	14.4	18
	Vehicle or car finance	.0	0	2.4	1	.0	0	1.9	2	6.3	4	.0	0	2.1	7
	Loan from a bank or other formal institution	.0	0	9.3	1	7.3	4	1.9	2	2.8	1	.0	0	4.8	8
	Loan from a mashonisa, stokvel or spaza shop	54.5	1	.0	0	11.3	3	7.5	3	.0	0	.0	0	7.3	7
	Life insurance or life cover	.0	0	.0	0	3.9	3	2.0	5	.0	0	.0	0	2.0	8
	Funeral policy with a formal institution -bank, insurance co	.0	0	12.3	1	.0	0	2.7	1	32.0	5	.0	0	8.0	7
	Informal burial society	.0	0	.0	0	2.3	3	2.1	1	.0	0	.0	0	1.5	4
	Medical aid or hospital plan	.0	0	14.2	1	.0	0	4.4	3	.0	0	.0	0	3.5	4
	Household content insurance	.0	0	.0	0	.0	0	2.5	2	1.9	1	.0	0	1.2	3
	Other	21.6	1	11.1	1	12.3	4	2.5	3	5.5	1	.0	0	7.7	10
	Don't know	.0	0	3.6	1	.0	0	.0	0	.0	0	.0	0	.5	1
	Refused	.0	0	.0	0	.0	0	2.1	1	.0	0	.0	0	.7	1
	Total	100.0	3	100.0	13	100.0	39	100.0	62	100.0	30	.0	0	100.0	147

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q104 Did you complain to the company or person that sold you the product?	Yes	**78.4**	**2**	**54.0**	**7**	**54.5**	**27**	**80.7**	**55**	**60.8**	**22**	**.0**	**0**	**65.0**	**113**
	No	**21.6**	**1**	**46.0**	**6**	**45.5**	**17**	**19.3**	**13**	**39.2**	**12**	**.0**	**0**	**35.0**	**49**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**3**	**100.0**	**13**	**100.0**	**44**	**100.0**	**68**	**100.0**	**34**	**.0**	**0**	**100.0**	**162**
Q105 Did you manage to resolve the problem with them?	Yes	**.0**	**0**	**68.6**	**4**	**61.3**	**16**	**90.0**	**44**	**91.8**	**18**	**.0**	**0**	**78.5**	**82**
	No	**100.0**	**2**	**24.7**	**2**	**38.7**	**10**	**10.0**	**11**	**8.2**	**4**	**.0**	**0**	**20.8**	**29**
	Do not know	**.0**	**0**	**6.6**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.7**	**1**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**2**	**100.0**	**7**	**100.0**	**26**	**100.0**	**55**	**100.0**	**22**	**.0**	**0**	**100.0**	**112**
Q106 Did you take up the complaint with anyone else?	Yes	**23.9**	**1**	**23.8**	**3**	**25.1**	**10**	**30.8**	**16**	**48.8**	**12**	**.0**	**0**	**31.3**	**42**
	No	**76.1**	**2**	**76.2**	**10**	**74.9**	**33**	**68.3**	**50**	**51.2**	**22**	**.0**	**0**	**68.4**	**117**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.9**	**1**	**.0**	**0**	**.0**	**0**	**.3**	**1**
	Total	**100.0**	**3**	**100.0**	**13**	**100.0**	**43**	**100.0**	**67**	**100.0**	**34**	**.0**	**0**	**100.0**	**160**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
'Q107 Who did you take up the complaint regarding a financial product with	Provincial Consumer Affairs Office	.0	0	25.8	1	1.0	1	3.3	1	29.3	1	.0	0	12.3	4
	The Ombudsman for Banking Services - OBSSA	.0	0	59.2	1	66.1	4	17.2	3	20.2	3	.0	0	34.7	11
	The Banking Association of South Africa	.0	0	.0	0	.0	0	8.7	1	4.9	1	.0	0	4.4	2
	The Ombudsman For Long Term Insurance	.0	0	.0	0	17.2	1	17.3	2	.0	0	.0	0	10.4	3
	The Ombudsman For Short Term Insurance - OSTI	.0	0	.0	0	.0	0	.0	0	6.2	1	.0	0	1.8	1
	The Pension Fund Adjudicator	.0	0	59.2	1	.0	0	.0	0	.0	0	.0	0	5.6	1
	National Credit Regulator -NCR	.0	0	.0	0	56.0	3	19.3	2	14.2	2	.0	0	25.5	7
	Credit Information Ombud	.0	0	.0	0	.0	0	.0	0	5.9	1	.0	0	1.7	1
	Consumer Affairs Committee, Department of Trade & Industry	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0
	The Office of Consumer Protection -OCP	.0	0	25.8	1	11.1	2	52.6	7	66.6	5	.0	0	42.5	15
	Office of the Ombud for Financial Services Providers -FAIS O	.0	0	.0	0	25.1	3	.0	0	6.2	1	.0	0	8.4	4
	Financial Services Board -FSB	.0	0	.0	0	17.1	1	.0	0	1.8	1	.0	0	5.0	2
	A lawyer	100.0	1	25.8	1	5.7	2	11.2	4	5.8	2	.0	0	10.7	10
	Small claims court	.0	0	.0	0	1.5	1	.0	0	8.3	1	.0	0	2.8	2
	Citizens Advice Bureau	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0
	Other	.0	0	.0	0	25.4	1	.0	0	.9	1	.0	0	7.0	2
	Don't know	.0	0	15.1	1	.0	0	.0	0	.0	0	.0	0	1.4	1
	Refused	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0

4.7. Financial Knowledge and Understanding

4.7.1. OECD INFE standard knowledge questions

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q108 Imagine that five friends are given a gift of R1,000. If the friends have to share money equally how much does each one get?	Correct answer	**48.0**	**64**	**70.5**	**297**	**86.1**	**874**	**92.2**	**840**	**93.9**	**346**	**58.1**	**7**	**85.1**	**2428**
	Incorrect answer	**4.3**	**5**	**5.9**	**30**	**4.2**	**51**	**2.3**	**26**	**1.9**	**8**	**9.8**	**2**	**3.6**	**122**
	Irrelevant answer	**3.8**	**8**	**3.2**	**11**	**1.0**	**14**	**.8**	**10**	**.5**	**2**	**4.2**	**1**	**1.3**	**46**
	Do not know	**43.9**	**58**	**19.5**	**107**	**7.8**	**69**	**3.4**	**31**	**2.5**	**6**	**28.0**	**4**	**9.0**	**275**
	Refused to answer	**.0**	**0**	**.9**	**4**	**.9**	**9**	**1.3**	**13**	**1.2**	**5**	**.0**	**0**	**1.0**	**31**
	Total	**100.0**	**135**	**100.0**	**449**	**100.0**	**1017**	**100.0**	**920**	**100.0**	**367**	**100.0**	**14**	**100.0**	**2902**
Q109 Now imagine that the brothers have to wait for one year to get their share of the R1,000. In one year's time will they will be able to buy:	More with their share of the money than they could today	**6.4**	**9**	**10.1**	**40**	**10.5**	**121**	**14.6**	**114**	**15.4**	**44**	**.0**	**0**	**12.1**	**328**
	The same amount	**15.2**	**16**	**19.7**	**73**	**23.5**	**196**	**19.4**	**174**	**23.5**	**79**	**15.3**	**2**	**21.2**	**540**
	Or, less than they could buy today	**15.6**	**19**	**19.7**	**85**	**22.0**	**233**	**28.2**	**247**	**20.4**	**77**	**5.8**	**1**	**23.1**	**662**
	It depends on inflation	**6.6**	**8**	**7.8**	**35**	**14.2**	**129**	**17.8**	**140**	**21.0**	**81**	**7.9**	**1**	**14.9**	**394**
	It depends on the types of things that they want to buy	**8.0**	**10**	**10.1**	**40**	**9.8**	**94**	**9.7**	**84**	**14.9**	**33**	**24.3**	**3**	**10.4**	**264**
	Irrelevant answer	**3.8**	**6**	**2.0**	**12**	**2.9**	**30**	**3.6**	**27**	**.4**	**1**	**9.3**	**3**	**2.8**	**79**
	Don't know	**44.4**	**53**	**29.8**	**127**	**16.4**	**134**	**6.1**	**48**	**2.6**	**11**	**37.4**	**4**	**14.5**	**377**
	Refused	**.0**	**0**	**.9**	**5**	**.7**	**8**	**.7**	**4**	**1.8**	**6**	**.0**	**0**	**.8**	**23**
	Total	**100.0**	**121**	**100.0**	**417**	**100.0**	**945**	**100.0**	**838**	**100.0**	**332**	**100.0**	**14**	**100.0**	**2667**
Q110 You lend R25 to a friend one evening and he gives you R25 back the next day. How much interest has he paid on this loan?	Correct answer	**41.2**	**62**	**57.6**	**246**	**61.7**	**649**	**70.6**	**670**	**71.2**	**257**	**48.0**	**5**	**64.3**	**1889**
	Incorrect answer	**13.1**	**16**	**16.5**	**71**	**21.6**	**213**	**18.6**	**153**	**20.0**	**80**	**18.8**	**4**	**19.4**	**537**
	Irrelevant answer	**6.1**	**12**	**4.1**	**19**	**2.9**	**32**	**3.1**	**25**	**1.7**	**4**	**4.2**	**1**	**3.1**	**93**
	Do not know	**38.7**	**44**	**19.3**	**101**	**12.3**	**107**	**5.9**	**49**	**5.9**	**18**	**29.0**	**4**	**11.6**	**323**
	Refused to answer	**.9**	**1**	**2.5**	**9**	**1.5**	**13**	**1.8**	**15**	**1.2**	**5**	**.0**	**0**	**1.6**	**43**
	Total	**100.0**	**135**	**100.0**	**446**	**100.0**	**1014**	**100.0**	**912**	**100.0**	**364**	**100.0**	**14**	**100.0**	**2885**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q111 Suppose you put R100 into a savings account with a guaranteed interest rate of 2% per year. How much would be in the account	Correct answer	**18.5**	**22**	**31.3**	**113**	**41.7**	**417**	**57.5**	**550**	**79.5**	**285**	**24.1**	**4**	**49.0**	**1391**
	Incorrect answer	**8.2**	**11**	**13.3**	**63**	**15.6**	**188**	**18.0**	**169**	**9.4**	**42**	**7.9**	**1**	**15.0**	**474**
	Irrelevant answer	**6.7**	**12**	**5.5**	**19**	**4.1**	**45**	**2.5**	**24**	**.7**	**4**	**5.6**	**1**	**3.5**	**105**
	Do not know	**64.3**	**88**	**47.3**	**243**	**37.0**	**348**	**19.7**	**157**	**9.2**	**30**	**54.1**	**6**	**30.5**	**872**
	Refused to answer	**2.3**	**2**	**2.7**	**10**	**1.6**	**17**	**2.3**	**18**	**1.2**	**5**	**8.4**	**2**	**2.0**	**54**
	Total	**100.0**	**135**	**100.0**	**448**	**100.0**	**1015**	**100.0**	**918**	**100.0**	**366**	**100.0**	**14**	**100.0**	**2896**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q112 And how much would be in the account at the end of five years	More than R110	**15.2**	**22**	**24.8**	**102**	**31.9**	**357**	**49.4**	**467**	**59.4**	**192**	**11.4**	**3**	**39.2**	**1143**
	Exactly R110	**11.9**	**13**	**16.6**	**66**	**19.7**	**193**	**24.1**	**217**	**26.1**	**110**	**2.3**	**1**	**21.1**	**600**
	Less than R110	**2.0**	**3**	**3.0**	**15**	**5.6**	**59**	**4.3**	**46**	**3.9**	**19**	**.0**	**0**	**4.4**	**142**
	Or is it impossible to tell from the information given	**3.6**	**5**	**3.8**	**16**	**4.6**	**42**	**3.9**	**37**	**2.1**	**12**	**20.6**	**3**	**4.0**	**115**
	Irrelevant answer	**5.8**	**11**	**6.1**	**26**	**4.6**	**41**	**2.8**	**27**	**.5**	**2**	**2.7**	**1**	**3.7**	**108**
	Don't know	**59.7**	**78**	**43.9**	**216**	**32.2**	**309**	**14.6**	**119**	**6.7**	**22**	**48.4**	**5**	**26.2**	**749**
	Refuse	**1.7**	**2**	**1.8**	**7**	**1.4**	**16**	**.9**	**6**	**1.3**	**6**	**14.5**	**1**	**1.4**	**38**
	Total	**100.0**	**134**	**100.0**	**448**	**100.0**	**1017**	**100.0**	**919**	**100.0**	**363**	**100.0**	**14**	**100.0**	**2895**
Q113 Do you think the ff statements are true or false:If someone offers you the chance to make a lot of money it is likely to lose a lot of money	True	**55.3**	**75**	**66.3**	**284**	**67.6**	**704**	**75.3**	**688**	**81.2**	**292**	**75.2**	**11**	**71.2**	**2054**
	False	**22.5**	**32**	**21.8**	**95**	**23.3**	**226**	**21.8**	**203**	**17.6**	**65**	**14.5**	**1**	**21.8**	**622**
	Do not know	**22.0**	**27**	**11.8**	**69**	**8.7**	**84**	**2.9**	**26**	**1.2**	**9**	**10.2**	**2**	**6.9**	**217**
	Refused	**.2**	**1**	**.2**	**1**	**.3**	**2**	**.0**	**2**	**.0**	**0**	**.0**	**0**	**.2**	**6**
	Total	**100.0**	**135**	**100.0**	**449**	**100.0**	**1016**	**100.0**	**919**	**100.0**	**366**	**100.0**	**14**	**100.0**	**2899**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q114 Do you think the ff statements are true or false:High inflation means that the cost of living is increasing rapidly	True	**59.8**	**83**	**68.0**	**305**	**78.9**	**813**	**84.9**	**775**	**92.6**	**334**	**50.6**	**8**	**80.0**	**2318**
	False	**10.4**	**13**	**12.3**	**47**	**11.2**	**104**	**10.1**	**100**	**6.4**	**26**	**18.7**	**2**	**10.4**	**292**
	Do not know	**27.4**	**37**	**19.2**	**92**	**9.2**	**95**	**4.7**	**40**	**1.0**	**6**	**30.7**	**4**	**9.0**	**274**
	Refused	**2.4**	**2**	**.5**	**4**	**.7**	**4**	**.2**	**3**	**.0**	**0**	**.0**	**0**	**.5**	**13**
	Total	**100.0**	**135**	**100.0**	**448**	**100.0**	**1016**	**100.0**	**918**	**100.0**	**366**	**100.0**	**14**	**100.0**	**2897**
Q115 Do you think the ff statements are true or false:It is less likely that you will lose all of your money if you save in more than one place	True	**36.4**	**50**	**42.7**	**180**	**43.3**	**484**	**48.2**	**461**	**54.5**	**198**	**40.4**	**6**	**45.9**	**1379**
	False	**32.0**	**48**	**39.1**	**167**	**44.8**	**424**	**46.8**	**403**	**43.9**	**153**	**16.9**	**2**	**43.8**	**1197**
	Do not know	**31.4**	**36**	**17.8**	**99**	**11.5**	**101**	**5.0**	**51**	**1.6**	**13**	**42.7**	**6**	**10.1**	**306**
	Refused	**.2**	**1**	**.4**	**2**	**.3**	**2**	**.0**	**1**	**.0**	**0**	**.0**	**0**	**.2**	**6**
	Total	**100.0**	**135**	**100.0**	**448**	**100.0**	**1011**	**100.0**	**916**	**100.0**	**364**	**100.0**	**14**	**100.0**	**2888**

4.7.2. Self-rated knowledge

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q116 How would you rate your level of financial knowledge on a scale of 1 to 5 where 1 is: Not at all knowledgeable, 5: Very knowledgeable	Not at all knowledgeable	**49.1**	**59**	**24.6**	**122**	**15.2**	**133**	**8.9**	**60**	**2.7**	**7**	**31.3**	**4**	**14.4**	**385**
	2	**25.0**	**37**	**24.2**	**126**	**22.9**	**218**	**14.5**	**117**	**4.1**	**18**	**38.7**	**5**	**18.2**	**521**
	3	**13.4**	**20**	**25.3**	**98**	**28.7**	**317**	**30.9**	**269**	**17.1**	**75**	**2.3**	**1**	**26.7**	**780**
	4	**4.7**	**9**	**17.0**	**66**	**18.2**	**209**	**29.0**	**293**	**38.0**	**136**	**1.4**	**1**	**23.4**	**714**
	Very knowledgeable	**5.2**	**6**	**7.5**	**30**	**12.4**	**111**	**16.0**	**175**	**36.1**	**123**	**22.0**	**2**	**15.6**	**447**
	Don't know	**2.6**	**4**	**1.3**	**6**	**2.7**	**28**	**.6**	**5**	**2.0**	**7**	**4.2**	**1**	**1.7**	**51**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**1**
	Total	**100.0**	**135**	**100.0**	**448**	**100.0**	**1016**	**100.0**	**920**	**100.0**	**366**	**100.0**	**14**	**100.0**	**2899**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q117 How would you rate yourself on each of the following areas of financial management...?:keeping track of your money	Not good at all	34.0	35	19.4	89	14.8	116	7.9	56	5.5	19	11.6	2	12.8	317
	2	29.8	38	23.1	102	18.9	176	12.7	113	3.0	15	30.7	3	16.0	447
	3	8.1	19	24.0	107	22.0	251	24.0	200	13.3	50	17.8	3	21.2	630
	4	14.0	19	17.2	79	18.7	218	24.7	244	31.6	101	6.5	2	21.8	663
	Very good	11.7	19	14.6	63	22.0	223	28.1	293	46.0	179	27.6	3	25.6	780
	Don't know	1.8	3	1.5	8	3.2	26	2.6	11	.6	2	.0	0	2.3	50
	Refused	.6	2	.3	1	.5	5	.1	3	.0	0	5.8	1	.3	12
	Total	100.0	135	100.0	449	100.0	1015	100.0	920	100.0	366	100.0	14	100.0	2899
Q118 How would you rate yourself on each of the following areas of financial management...?:making ends meet	Not good at all	25.4	27	15.7	68	16.5	132	9.2	64	3.8	17	20.2	3	12.8	311
	2	26.8	38	25.7	109	19.9	179	12.9	109	3.6	13	9.2	1	16.6	449
	3	19.9	28	27.3	124	23.9	265	29.3	242	14.2	59	32.1	4	24.9	722
	4	15.9	19	16.1	72	20.0	235	25.1	255	30.3	108	1.6	1	22.1	690
	Very good	9.7	17	13.8	66	14.5	162	21.4	234	47.8	167	36.9	4	20.7	650
	Don't know	1.8	3	1.1	6	4.6	36	1.6	8	.3	1	.0	0	2.5	54
	Refused	.6	2	.3	1	.6	5	.5	4	.0	0	.0	0	.5	12
	Total	100.0	134	100.0	446	100.0	1014	100.0	916	100.0	365	100.0	13	100.0	2888
Q119 How would you rate yourself on each of the following areas of financial management...?:shopping around to get best fin products	Not good at all	42.1	50	31.2	155	25.9	229	17.8	125	11.8	40	22.8	2	22.9	601
	2	22.2	30	19.0	93	18.0	179	16.1	132	4.6	22	11.3	2	16.0	458
	3	12.2	17	24.5	95	18.6	202	23.3	238	21.8	63	24.8	4	21.2	619
	4	9.4	11	9.4	39	13.9	172	18.8	206	33.4	114	22.5	2	17.2	544
	Very good	4.9	8	9.9	36	12.6	128	17.3	166	25.5	115	4.2	1	15.0	454
	Don't know	8.5	17	5.7	30	10.5	100	6.3	45	2.9	11	14.4	3	7.5	206
	Refused	.6	2	.3	1	.4	5	.4	6	.0	0	.0	0	.3	14
	Total	100.0	135	100.0	449	100.0	1015	100.0	918	100.0	365	100.0	14	100.0	2896
Q120 How would you rate yourself on each of the following areas of financial management...?:staying informed about financial issues	Not good at all	46.2	59	33.2	172	25.1	243	18.1	133	6.8	28	46.7	5	22.7	640
	2	26.7	28	24.4	105	21.9	212	14.1	123	8.0	27	7.9	1	18.0	496
	3	8.6	12	18.8	73	20.0	202	23.9	235	18.7	67	16.4	4	20.5	593
	4	6.4	13	10.0	44	13.6	164	21.3	206	29.3	101	14.5	1	17.3	529
	Very good	4.6	9	8.5	31	12.2	124	20.0	198	35.5	137	.0	0	16.7	499
	Don't know	7.0	12	4.7	22	6.6	64	2.6	18	1.7	6	14.4	3	4.5	125
	Refused	.6	2	.4	2	.6	6	.1	4	.0	0	.0	0	.3	14
	Total	100.0	135	100.0	449	100.0	1015	100.0	917	100.0	366	100.0	14	100.0	2896

4.7.3. Following financial news and indicators

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q121 Do you personally keep an eye on financial matters, such as changes in ..... - multiple response table	House prices	**3.2**	**7**	**5.3**	**27**	**8.8**	**109**	**17.2**	**194**	**36.2**	**151**	**2.3**	**1**	**14.2**	**489**
	The stock market	**4.5**	**4**	**6.7**	**21**	**6.1**	**56**	**10.1**	**100**	**28.1**	**99**	**.0**	**0**	**10.1**	**280**
	Exchange rates	**1.1**	**1**	**.8**	**7**	**7.0**	**61**	**9.7**	**119**	**28.7**	**108**	**.0**	**0**	**9.4**	**296**
	Interest rates	**.0**	**0**	**4.9**	**25**	**7.0**	**86**	**15.3**	**169**	**45.4**	**164**	**.0**	**0**	**13.9**	**444**
	Inflation	**3.2**	**4**	**8.2**	**29**	**11.8**	**123**	**20.2**	**195**	**46.1**	**156**	**14.5**	**1**	**17.9**	**508**
	Tax rates	**.0**	**0**	**1.9**	**8**	**5.1**	**60**	**11.8**	**125**	**40.5**	**128**	**.0**	**0**	**11.0**	**321**
	The job market	**9.5**	**11**	**7.2**	**29**	**12.8**	**129**	**22.8**	**183**	**27.5**	**74**	**1.4**	**1**	**16.9**	**427**
	Government grants	**21.4**	**30**	**22.4**	**91**	**17.5**	**163**	**10.9**	**97**	**7.8**	**27**	**.0**	**0**	**14.9**	**408**
	Private pension plans	**.5**	**1**	**3.3**	**10**	**3.7**	**43**	**5.9**	**59**	**12.2**	**46**	**.0**	**0**	**5.3**	**159**
	Do not keep an eye on any of these products	**67.8**	**89**	**65.6**	**307**	**62.3**	**627**	**50.6**	**441**	**21.7**	**84**	**79.0**	**10**	**54.3**	**1558**
	Don't know	**2.4**	**4**	**1.6**	**8**	**2.6**	**29**	**2.1**	**19**	**.1**	**1**	**2.7**	**1**	**2.0**	**62**
	Refused	**1.4**	**1**	**.0**	**0**	**.4**	**5**	**1.0**	**15**	**.4**	**2**	**.0**	**0**	**.6**	**23**

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q122 How do you tend to monitor the things you have mentioned - multiple response table	General newspapers	**41.7**	**15**	**60.5**	**74**	**60.5**	**209**	**64.5**	**263**	**53.1**	**142**	**.0**	**0**	**59.6**	**703**
	Financial or business pages in newspapers	**2.8**	**1**	**8.6**	**10**	**13.0**	**53**	**21.5**	**113**	**36.3**	**102**	**.0**	**0**	**20.4**	**279**
	Financial magazines -Financial Mail, The Economist	**.0**	**0**	**3.8**	**5**	**7.6**	**20**	**9.0**	**43**	**14.6**	**47**	**12.9**	**1**	**9.0**	**116**
	Radio and television business and financial programming	**85.7**	**31**	**70.8**	**91**	**69.2**	**250**	**65.0**	**270**	**50.2**	**140**	**79.6**	**1**	**64.1**	**783**
	Internet	**.0**	**0**	**3.6**	**5**	**5.4**	**18**	**15.7**	**89**	**31.1**	**97**	**7.5**	**1**	**14.4**	**210**
	Financial advisor	**1.8**	**1**	**10.7**	**12**	**5.4**	**22**	**13.1**	**64**	**28.0**	**73**	**.0**	**0**	**13.6**	**172**
	Other	**3.3**	**1**	**1.4**	**4**	**2.2**	**8**	**1.0**	**5**	**2.4**	**3**	**.0**	**0**	**1.8**	**21**
	Don't know	**.0**	**0**	**2.3**	**4**	**1.3**	**4**	**.4**	**1**	**.3**	**1**	**.0**	**0**	**.8**	**10**
	Refused	**.0**	**0**	**.0**	**0**	**.1**	**1**	**.0**	**0**	**.5**	**2**	**.0**	**0**	**.1**	**3**

4.7.4. Experimental questions

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q123 To what extent you agree:If you have a loan at a furniture shop, you should try and pay it off as fast as possible	Strongly agree	**35.0**	**51**	**31.6**	**143**	**38.2**	**397**	**38.1**	**363**	**52.1**	**186**	**35.6**	**6**	**38.8**	**1146**
	Agree	**40.7**	**54**	**51.2**	**232**	**48.2**	**484**	**50.9**	**460**	**43.1**	**159**	**27.0**	**5**	**48.4**	**1394**
	Neither nor	**5.3**	**8**	**3.9**	**19**	**3.8**	**48**	**4.8**	**37**	**.6**	**5**	**14.5**	**1**	**3.9**	**118**
	Disagree	**7.0**	**6**	**4.0**	**18**	**4.5**	**40**	**2.9**	**31**	**3.7**	**12**	**15.4**	**1**	**4.0**	**108**
	Strongly disagree	**.4**	**1**	**3.0**	**9**	**.5**	**8**	**1.2**	**7**	**.2**	**1**	**.0**	**0**	**1.1**	**26**
	Don't know	**11.6**	**14**	**6.3**	**26**	**4.7**	**39**	**2.1**	**20**	**.3**	**2**	**7.5**	**1**	**3.9**	**102**
	Total	**100.0**	**134**	**100.0**	**447**	**100.0**	**1016**	**100.0**	**918**	**100.0**	**365**	**100.0**	**14**	**100.0**	**2894**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q124 To what extent you agree:If you have savings, it is a good thing if interest rates goes up	Strongly agree	**17.0**	**21**	**23.9**	**93**	**27.8**	**298**	**31.8**	**304**	**44.1**	**171**	**15.4**	**2**	**30.1**	**889**
	Agree	**30.3**	**38**	**35.5**	**166**	**39.0**	**404**	**41.0**	**379**	**39.9**	**131**	**42.3**	**6**	**38.9**	**1124**
	Neither nor	**11.0**	**14**	**11.6**	**50**	**10.2**	**100**	**11.1**	**107**	**5.6**	**21**	**20.1**	**3**	**10.2**	**295**
	Disagree	**5.7**	**11**	**10.9**	**44**	**9.0**	**80**	**10.1**	**79**	**8.9**	**34**	**.0**	**0**	**9.4**	**248**
	Strongly disagree	**1.8**	**5**	**3.2**	**18**	**3.9**	**40**	**3.0**	**23**	**.8**	**3**	**13.9**	**1**	**3.1**	**90**
	Don't know	**34.2**	**45**	**14.9**	**76**	**10.1**	**92**	**3.0**	**26**	**.7**	**4**	**8.3**	**2**	**8.3**	**245**
	Total	**100.0**	**134**	**100.0**	**447**	**100.0**	**1014**	**100.0**	**918**	**100.0**	**364**	**100.0**	**14**	**100.0**	**2891**
Q125 To what extent you agree:The earlier you start saving for retirement, the better	Strongly agree	**40.1**	**57**	**42.1**	**179**	**45.9**	**477**	**52.5**	**478**	**66.2**	**232**	**58.9**	**7**	**49.9**	**1430**
	Agree	**35.7**	**46**	**41.8**	**197**	**36.8**	**380**	**36.1**	**324**	**28.7**	**115**	**16.8**	**4**	**36.1**	**1066**
	Neither nor	**5.9**	**8**	**7.5**	**28**	**7.3**	**75**	**8.1**	**78**	**3.9**	**14**	**16.9**	**2**	**7.2**	**205**
	Disagree	**2.7**	**4**	**2.5**	**15**	**5.4**	**42**	**2.4**	**25**	**1.3**	**3**	**.0**	**0**	**3.4**	**89**
	Strongly disagree	**.0**	**0**	**.3**	**1**	**.8**	**7**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**8**
	Don't know	**15.6**	**18**	**5.6**	**26**	**3.8**	**33**	**1.0**	**12**	**.0**	**0**	**7.4**	**1**	**3.2**	**90**
	Total	**100.0**	**133**	**100.0**	**446**	**100.0**	**1014**	**100.0**	**917**	**100.0**	**364**	**100.0**	**14**	**100.0**	**2888**
Q126 To what extent you agree:If you have a bank loan, and interest rates goes up, you will be paying more	Strongly agree	**23.2**	**28**	**21.7**	**95**	**30.3**	**305**	**35.0**	**331**	**33.9**	**134**	**19.6**	**3**	**30.7**	**896**
	Agree	**29.0**	**35**	**47.4**	**200**	**41.9**	**443**	**43.7**	**382**	**51.2**	**165**	**32.1**	**5**	**43.8**	**1230**
	Neither nor	**7.4**	**13**	**7.7**	**36**	**9.5**	**95**	**12.0**	**111**	**7.3**	**29**	**18.7**	**2**	**9.8**	**286**
	Disagree	**4.0**	**8**	**6.5**	**32**	**5.9**	**53**	**4.7**	**45**	**4.9**	**20**	**5.8**	**1**	**5.4**	**159**
	Strongly disagree	**.2**	**2**	**1.3**	**6**	**1.9**	**18**	**.3**	**5**	**1.0**	**9**	**.0**	**0**	**1.1**	**40**
	Don't know	**36.1**	**48**	**15.4**	**78**	**10.6**	**101**	**4.2**	**42**	**1.7**	**7**	**23.7**	**3**	**9.2**	**279**
	Total	**100.0**	**134**	**100.0**	**447**	**100.0**	**1015**	**100.0**	**916**	**100.0**	**364**	**100.0**	**14**	**100.0**	**2890**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q127 To what extent you agree:Buying property is a very risky investment	Strongly agree	12.5	13	8.0	37	9.5	104	8.6	101	14.7	42	26.8	4	9.9	301
	Agree	9.8	15	18.5	73	19.7	199	18.0	188	13.6	57	.0	0	17.7	532
	Neither nor	16.7	22	21.8	92	17.7	190	19.9	172	16.4	60	16.9	2	18.8	538
	Disagree	17.4	24	20.9	99	24.1	234	34.5	286	35.5	118	40.7	5	28.3	766
	Strongly disagree	7.3	13	14.0	55	14.7	135	14.2	129	18.7	79	.0	0	14.5	411
	Don't know	36.4	46	16.8	91	14.3	148	4.8	40	1.0	7	15.6	3	10.8	335
	Total	100.0	133	100.0	447	100.0	1010	100.0	916	100.0	363	100.0	14	100.0	2883
Q128 To what extent you agree:If inflation goes up, food prices will go up	Strongly agree	33.9	37	33.2	143	38.1	389	41.8	379	45.6	176	49.0	5	39.4	1129
	Agree	29.0	46	39.3	172	41.3	429	43.6	385	47.5	156	9.3	3	41.8	1191
	Neither nor	4.3	10	7.2	35	7.8	81	7.4	80	3.8	19	27.5	3	7.1	228
	Disagree	1.6	3	5.4	25	3.0	25	3.3	30	2.4	9	1.4	1	3.3	93
	Strongly disagree	.0	0	1.2	4	1.4	10	.4	4	.1	1	.0	0	.8	19
	Don't know	31.2	38	13.7	68	8.3	78	3.5	32	.6	1	12.9	2	7.5	219
	Total	100.0	134	100.0	447	100.0	1012	100.0	910	100.0	362	100.0	14	100.0	2879
Q129 To what extent you agree:The more money you earn, the more tax you pay	Strongly agree	25.9	32	31.5	135	37.2	386	41.4	378	55.7	197	33.5	4	39.6	1132
	Agree	26.8	37	39.4	177	40.4	409	44.1	395	37.8	140	28.4	3	40.5	1161
	Neither nor	11.1	15	6.6	33	8.0	77	8.1	84	4.8	16	18.3	3	7.6	228
	Disagree	2.5	5	3.4	15	2.3	28	2.2	22	1.0	7	4.2	1	2.3	78
	Strongly disagree	.0	0	1.7	5	1.2	9	1.6	9	.3	2	.0	0	1.3	25
	Don't know	33.8	45	17.5	81	10.8	104	2.6	29	.3	2	15.6	3	8.7	264
	Total	100.0	134	100.0	446	100.0	1013	100.0	917	100.0	364	100.0	14	100.0	2888
Q130 When thinking about making a financial investment, how willing are you to take risks?	Not at all willing	26.1	39	16.8	84	15.0	173	10.3	106	2.8	11	13.3	2	12.6	415
	Not very willing	20.2	30	21.9	96	20.4	235	19.3	183	17.1	70	36.5	3	19.9	617
	Neither willing nor unwilling	4.8	7	11.7	46	12.7	111	14.4	138	17.5	59	.0	0	13.3	361
	Willing	12.8	15	16.9	72	21.9	213	28.6	248	35.0	132	24.8	3	24.7	683
	Very willing	2.1	4	6.8	26	8.7	86	15.4	140	23.6	83	1.4	1	12.2	340
	Don't know	6.1	6	5.1	26	3.1	35	2.7	25	1.7	3	.0	0	3.2	95
	Not applicable -no financial investments	27.8	33	20.7	96	18.0	158	9.0	67	1.7	6	24.0	5	13.8	365
	Refused	.0	0	.0	0	.3	3	.5	5	.6	2	.0	0	.3	10
	Total	100.0	134	100.0	446	100.0	1014	100.0	912	100.0	366	100.0	14	100.0	2886

4.7.5. Money attitudes scale

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q131 How well each of the following statements applies to you:I purchase things because I know they will impress others	Always	1.2	3	5.7	20	7.7	66	7.5	60	5.0	18	9.3	2	6.7	169
	Very often	4.2	6	4.3	19	8.2	77	7.2	68	5.9	20	9.5	2	6.9	192
	Fairly often	2.3	4	6.5	21	7.7	65	7.6	61	7.2	22	.0	0	7.1	173
	Some-times	7.7	9	5.8	22	10.8	93	12.5	102	11.3	32	.0	0	10.5	258
	A few times	2.9	5	3.5	17	5.5	55	6.1	61	5.9	23	.0	0	5.3	161
	Hardly ever	11.3	14	14.9	58	13.8	156	16.0	146	18.7	69	5.6	1	15.1	444
	Never	70.4	93	59.4	290	46.3	502	43.2	420	45.9	182	75.6	9	48.2	1496
	Total	100.0	134	100.0	447	100.0	1014	100.0	918	100.0	366	100.0	14	100.0	2893
Q132 How well each of the following statements applies to you:People I know tell me that I place too much emphasis on money as sign of success	Always	3.1	4	4.6	12	5.4	43	4.7	45	3.6	16	7.9	1	4.8	121
	Very often	2.9	5	5.9	21	6.8	69	9.0	74	8.9	31	7.2	1	7.5	201
	Fairly often	6.3	8	9.6	39	12.1	108	12.0	101	10.5	46	3.7	2	11.2	304
	Some-times	5.6	10	12.1	43	14.9	141	20.0	176	15.8	50	.0	0	15.8	420
	A few times	5.7	9	6.1	29	9.5	101	7.1	66	5.7	25	.0	0	7.5	230
	Hardly ever	15.3	19	16.8	65	14.5	143	14.9	142	18.5	63	4.2	1	15.4	433
	Never	61.1	79	45.0	238	36.7	407	32.2	314	37.1	135	77.0	9	37.7	1182
	Total	100.0	134	100.0	447	100.0	1012	100.0	918	100.0	366	100.0	14	100.0	2891
Q133 How well each of the following statements applies to you:I put money aside on a regular basis for the future	Always	10.6	15	9.5	36	9.8	97	15.7	149	31.5	115	15.4	2	14.4	414
	Very often	6.8	12	5.7	29	9.9	99	14.4	148	26.7	96	1.4	1	12.7	385
	Fairly often	4.4	9	7.7	28	6.8	77	10.7	109	12.0	47	9.5	2	8.8	272
	Some-times	14.4	19	16.2	60	15.7	158	15.8	142	12.1	43	19.5	2	15.3	424
	A few times	6.0	9	7.7	36	7.0	83	9.0	84	7.0	25	.0	0	7.7	237
	Hardly ever	13.9	19	15.4	67	15.5	156	11.6	102	5.1	19	15.4	1	12.8	364
	Never	43.8	50	37.8	190	35.2	342	22.8	184	5.6	20	38.8	6	28.2	792
	Total	100.0	133	100.0	446	100.0	1012	100.0	918	100.0	365	100.0	14	100.0	2888

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q134 How well each of the following statements applies to you:I do financial planning for the future	Always	**5.6**	**10**	**10.0**	**39**	**12.0**	**120**	**14.5**	**147**	**32.8**	**126**	**7.5**	**1**	**14.8**	**443**
	Very often	**4.2**	**7**	**6.3**	**28**	**10.0**	**96**	**14.8**	**144**	**29.1**	**95**	**3.7**	**2**	**13.1**	**372**
	Fairly often	**3.7**	**6**	**5.0**	**22**	**8.0**	**93**	**11.8**	**127**	**10.6**	**48**	**.0**	**0**	**8.9**	**296**
	Some-times	**10.7**	**13**	**13.8**	**49**	**11.8**	**114**	**13.8**	**135**	**12.3**	**46**	**28.0**	**3**	**12.9**	**360**
	A few times	**7.2**	**13**	**9.6**	**40**	**6.5**	**70**	**9.5**	**78**	**6.1**	**18**	**11.3**	**2**	**7.9**	**221**
	Hardly ever	**18.2**	**25**	**17.6**	**78**	**16.6**	**172**	**12.4**	**101**	**5.0**	**16**	**15.4**	**1**	**14.0**	**393**
	Never	**50.4**	**59**	**37.7**	**187**	**35.2**	**338**	**23.1**	**182**	**4.2**	**15**	**34.0**	**5**	**28.3**	**786**
	Total	**100.0**	**133**	**100.0**	**443**	**100.0**	**1003**	**100.0**	**914**	**100.0**	**364**	**100.0**	**14**	**100.0**	**2871**
Q135 How well each of the following statements applies to you:I argue or complain about the cost of things I buy	Always	**20.4**	**24**	**11.4**	**51**	**15.7**	**148**	**14.5**	**130**	**11.7**	**41**	**39.1**	**5**	**14.6**	**399**
	Very often	**21.2**	**25**	**19.4**	**70**	**18.7**	**182**	**17.1**	**158**	**14.1**	**61**	**.0**	**0**	**17.7**	**496**
	Fairly often	**9.2**	**11**	**10.9**	**44**	**9.8**	**114**	**13.8**	**127**	**14.2**	**48**	**2.3**	**1**	**11.8**	**345**
	Some-times	**4.0**	**9**	**20.2**	**87**	**22.3**	**227**	**22.4**	**194**	**28.3**	**92**	**8.5**	**2**	**21.9**	**611**
	A few times	**10.4**	**12**	**8.3**	**39**	**10.6**	**96**	**9.8**	**96**	**9.3**	**36**	**.0**	**0**	**9.8**	**279**
	Hardly ever	**8.7**	**16**	**9.3**	**48**	**6.2**	**83**	**8.2**	**79**	**13.2**	**42**	**15.4**	**1**	**8.3**	**269**
	Never	**26.1**	**37**	**20.6**	**101**	**16.7**	**155**	**14.2**	**129**	**9.2**	**46**	**34.6**	**5**	**16.0**	**473**
	Total	**100.0**	**134**	**100.0**	**440**	**100.0**	**1005**	**100.0**	**913**	**100.0**	**366**	**100.0**	**14**	**100.0**	**2872**
Q136 How well each of the following statements applies to you:I hesitate to spend money, even on necessities	Always	**13.4**	**16**	**10.8**	**37**	**6.4**	**67**	**7.6**	**67**	**5.2**	**19**	**21.0**	**3**	**7.6**	**209**
	Very often	**15.3**	**20**	**12.7**	**63**	**14.8**	**157**	**12.5**	**119**	**13.1**	**49**	**.0**	**0**	**13.5**	**408**
	Fairly often	**6.4**	**10**	**9.5**	**48**	**11.5**	**121**	**13.1**	**129**	**12.1**	**50**	**8.5**	**2**	**11.6**	**360**
	Some-times	**13.8**	**16**	**22.4**	**101**	**17.9**	**192**	**22.1**	**195**	**18.2**	**56**	**16.3**	**2**	**19.8**	**562**
	A few times	**10.4**	**15**	**11.7**	**48**	**12.5**	**119**	**11.8**	**101**	**11.2**	**46**	**.0**	**0**	**11.8**	**329**
	Hardly ever	**8.1**	**14**	**8.7**	**42**	**12.2**	**122**	**14.3**	**128**	**16.9**	**63**	**4.2**	**1**	**12.8**	**370**
	Never	**32.5**	**40**	**24.1**	**102**	**24.7**	**225**	**18.6**	**174**	**23.4**	**81**	**50.0**	**6**	**22.9**	**628**
	Total	**100.0**	**131**	**100.0**	**441**	**100.0**	**1003**	**100.0**	**913**	**100.0**	**364**	**100.0**	**14**	**100.0**	**2866**
Q137 How well each of the following statements applies to you:I show worrisome behaviour when it comes to money	Always	**20.2**	**27**	**18.8**	**82**	**15.5**	**173**	**13.5**	**105**	**5.4**	**23**	**23.1**	**2**	**14.3**	**412**
	Very often	**17.6**	**23**	**18.6**	**79**	**17.4**	**179**	**17.2**	**157**	**20.9**	**75**	**7.9**	**1**	**17.9**	**514**
	Fairly often	**8.1**	**8**	**10.8**	**49**	**13.4**	**130**	**12.9**	**135**	**13.3**	**47**	**11.5**	**3**	**12.6**	**372**
	Some-times	**12.0**	**16**	**22.2**	**88**	**18.3**	**195**	**20.5**	**185**	**17.8**	**66**	**.0**	**0**	**19.2**	**550**
	A few times	**6.4**	**13**	**9.9**	**47**	**10.1**	**106**	**10.3**	**92**	**11.6**	**41**	**16.3**	**1**	**10.2**	**300**
	Hardly ever	**9.3**	**14**	**6.3**	**37**	**9.7**	**89**	**10.2**	**92**	**10.5**	**42**	**4.4**	**1**	**9.4**	**275**
	Never	**26.5**	**30**	**13.5**	**64**	**15.6**	**135**	**15.3**	**149**	**20.5**	**72**	**36.7**	**5**	**16.4**	**455**
	Total	**100.0**	**131**	**100.0**	**446**	**100.0**	**1007**	**100.0**	**915**	**100.0**	**366**	**100.0**	**13**	**100.0**	**2878**

		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q138 How well each of the following statements applies to you:I show signs of nervousness when I dont have enough money	Always	21.7	34	22.8	102	21.5	219	14.2	128	9.5	36	17.7	3	17.8	522
	Very often	13.8	17	16.8	76	17.4	173	16.9	168	14.0	58	11.2	3	16.5	495
	Fairly often	13.7	13	15.9	54	13.6	136	14.6	132	11.5	39	7.2	1	13.9	375
	Some-times	11.7	20	16.0	69	16.9	166	19.9	166	16.5	56	29.3	2	17.6	479
	A few times	6.8	10	5.8	32	9.6	110	9.8	86	10.4	45	4.2	1	9.1	284
	Hardly ever	4.9	9	8.1	44	6.3	76	9.8	87	12.6	49	.0	0	8.4	265
	Never	27.4	30	14.6	70	14.7	130	14.7	150	25.5	83	30.4	4	16.6	467
	Total	100.0	133	100.0	447	100.0	1010	100.0	917	100.0	366	100.0	14	100.0	2887
Q139 How well each of the following statements applies to you:I am bothered when I have to pass up a sale	Always	15.4	20	9.2	31	11.0	99	9.5	73	8.3	24	21.8	2	10.2	249
	Very often	4.9	6	8.2	39	13.9	138	11.1	121	11.8	46	9.3	3	11.5	353
	Fairly often	2.6	3	12.4	45	12.4	117	12.3	103	5.5	27	.0	0	11.0	295
	Some-times	13.3	18	17.7	73	20.3	183	20.8	162	20.1	57	.0	0	19.6	493
	A few times	8.0	11	9.8	50	9.0	90	11.2	111	9.8	34	4.2	1	9.9	297
	Hardly ever	12.9	16	12.6	54	10.6	138	8.8	101	7.9	40	15.4	1	10.1	350
	Never	42.9	60	30.0	155	22.8	246	26.1	246	36.7	138	49.3	7	27.7	852
	Total	100.0	134	100.0	447	100.0	1011	100.0	917	100.0	366	100.0	14	100.0	2889
Q140 How well each of the following statements applies to you:Its hard for me to pass up a bargain	Always	18.4	22	9.2	35	11.7	106	7.9	73	10.0	26	27.4	3	10.3	265
	Very often	4.1	8	6.7	34	13.1	125	13.6	136	9.8	37	.0	0	11.5	340
	Fairly often	4.4	10	11.8	48	12.7	116	9.7	87	11.3	37	3.7	2	11.0	300
	Some-times	11.7	14	19.3	74	20.5	196	20.9	165	13.7	54	.0	0	19.1	503
	A few times	8.9	10	8.4	43	7.9	86	11.3	100	8.7	34	.0	0	9.2	273
	Hardly ever	12.1	16	13.1	60	8.7	114	12.6	119	10.4	47	.0	0	10.9	356
	Never	40.4	54	31.5	153	25.5	268	24.0	236	36.1	128	68.9	9	28.1	848
	Total	100.0	134	100.0	447	100.0	1011	100.0	916	100.0	363	100.0	14	100.0	2885

4.7.6. Public demand for financial information or education

Multiple response table		Highest education level													
		No schooling		Primary		Some secondary, excluding matric		Matric or equivalent		Tertiary education		Other/Dont know		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q141 Which of the following financial issues would you like to receive more information or education about - multiple response table	How to make effective use of savings products	**27.5**	**36**	**33.1**	**121**	**29.3**	**289**	**35.0**	**300**	**27.0**	**105**	**14.5**	**1**	**31.2**	**852**
	How interest rates work	**17.8**	**23**	**17.0**	**80**	**24.9**	**237**	**26.0**	**220**	**24.9**	**93**	**7.2**	**1**	**23.7**	**654**
	How interest rates are calculated	**8.2**	**12**	**13.2**	**59**	**18.7**	**180**	**19.9**	**180**	**22.4**	**81**	**7.2**	**1**	**18.3**	**513**
	Insuring or covering your assets	**6.7**	**7**	**8.1**	**40**	**10.9**	**102**	**13.6**	**124**	**16.0**	**69**	**.0**	**0**	**11.8**	**342**
	Insuring or covering your life	**8.7**	**12**	**16.0**	**65**	**18.6**	**190**	**17.6**	**174**	**24.2**	**87**	**.0**	**0**	**18.0**	**528**
	How to get a copy of your personal credit profile or record	**4.5**	**6**	**7.2**	**30**	**7.9**	**72**	**10.6**	**100**	**16.7**	**54**	**7.4**	**1**	**9.6**	**263**
	How to read and understand your personal credit profile or r	**7.3**	**8**	**6.6**	**23**	**9.2**	**81**	**8.5**	**78**	**12.8**	**40**	**.0**	**0**	**8.9**	**230**
	How to make effective use of technology, such as cellphones	**14.6**	**20**	**16.9**	**69**	**16.4**	**149**	**13.3**	**119**	**7.2**	**29**	**21.3**	**2**	**14.2**	**388**
	How to better use financial services and products	**7.8**	**11**	**12.9**	**53**	**14.3**	**138**	**18.6**	**161**	**17.9**	**72**	**14.5**	**1**	**15.7**	**436**
	How to draw up and manage a budget effectively	**19.8**	**25**	**29.1**	**105**	**27.3**	**229**	**24.8**	**195**	**19.9**	**75**	**18.1**	**2**	**25.4**	**631**
	Counselling or training to better manage your credit	**2.8**	**6**	**4.2**	**17**	**6.3**	**65**	**8.1**	**76**	**9.0**	**38**	**21.1**	**2**	**6.9**	**204**
	How to work out how much credit you can afford or pay back on	**4.1**	**5**	**11.0**	**37**	**8.4**	**75**	**8.4**	**79**	**10.6**	**37**	**.0**	**0**	**8.8**	**233**
	What fees may be applied to any credit agreements that you enter	**3.9**	**8**	**2.5**	**12**	**5.8**	**44**	**7.3**	**60**	**11.5**	**35**	**14.5**	**1**	**6.5**	**160**
	How to select the best investment products	**9.3**	**12**	**11.2**	**47**	**18.5**	**161**	**19.0**	**161**	**20.9**	**70**	**7.2**	**1**	**17.5**	**452**
	Who to approach if you need to complain about a financial product or service	**7.0**	**10**	**7.1**	**36**	**10.9**	**100**	**12.8**	**111**	**7.0**	**34**	**5.6**	**1**	**10.3**	**292**
	Other	**1.6**	**2**	**.0**	**0**	**1.3**	**11**	**.2**	**1**	**.4**	**1**	**.0**	**0**	**.6**	**15**
	None	**39.3**	**54**	**33.6**	**175**	**29.6**	**331**	**23.0**	**240**	**21.4**	**82**	**47.3**	**8**	**27.5**	**890**

5. Results Disaggregated by Living Standard Measure (LSM) (Weighted %, Unweighted N)

5.1. Financial Control

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q1 Who is responsible for day to day money management decisions in your household?	You	47.2	153	29.9	568	23.8	364	29.4	1085
	You and your partner	16.8	31	15.1	222	29.2	355	20.4	608
	You and another family member or family members	8.8	18	12.6	124	14.5	114	12.9	256
	Your partner	4.8	12	5.1	78	6.1	84	5.4	174
	Another family member or family members	20.3	29	32.9	277	24.3	195	28.5	501
	Someone else	.0	0	3.3	34	1.6	23	2.3	57
	Nobody	2.2	5	1.1	8	.0	0	.8	13
	Do not know	.0	0	.0	0	.2	2	.1	2
	Refused to answer	.0	0	.1	1	.2	1	.1	2
	Total	100.0	248	100.0	1312	100.0	1138	100.0	2698
Q2 Who is responsible for the task of paying bills in your household?	You	46.0	145	30.6	576	24.8	374	30.0	1095
	You and your partner	15.0	29	13.9	210	27.4	343	19.0	582
	You and another family member or family members	9.5	18	14.3	133	14.5	113	13.9	264
	Your partner	6.5	15	4.9	78	6.5	83	5.7	176
	Another family member or family members	19.4	29	31.4	270	23.7	197	27.4	496
	Someone else	.2	1	3.0	32	2.4	26	2.5	59
	Nobody	2.9	10	1.5	12	.4	1	1.2	23
	Do not know	.4	1	.0	0	.3	3	.1	4
	Refused to answer	.0	0	.3	3	.0	0	.2	3
	Total	100.0	248	100.0	1314	100.0	1140	100.0	2702

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q3 Do you enjoy dealing with financial matters?	Always	5.7	16	9.1	161	15.1	193	10.9	370
	Usually	12.5	30	12.9	182	16.9	223	14.3	435
	Sometimes	27.1	70	34.3	453	36.9	402	34.6	925
	Never	52.5	125	40.0	474	27.3	289	36.6	888
	Don't know	1.7	5	3.6	43	3.6	29	3.4	77
	Refused	.5	1	.1	2	.2	2	.2	5
	Total	100.0	247	100.0	1315	100.0	1138	100.0	2700
Q4 Which ONE of the following best describes the extent to which you personally monitor your regular expenses?	I don't keep an eye on expenses at all	44.1	103	36.9	418	23.5	246	32.7	767
	I keep my eye on expenses a bit	29.0	83	38.0	535	34.4	407	35.8	1025
	Without keeping written records, I keep a fairly close eye on expenses	11.1	28	12.6	192	19.9	235	15.1	455
	I use written records to keep a close eye on expenses	9.5	19	8.4	115	18.6	215	12.2	349
	Don't know	6.2	13	3.9	49	3.1	26	3.8	88
	Refused	.0	0	.1	2	.6	7	.3	9
	Total	100.0	246	100.0	1311	100.0	1136	100.0	2693
Q5 Do you have a household budget?	Yes	23.1	57	37.4	499	59.5	717	44.1	1273
	No	75.5	188	57.0	762	34.2	385	50.5	1335
	Do not know	1.4	3	5.2	47	5.9	35	5.1	85
	Refused to answer	.0	0	.4	7	.3	3	.3	10
	Total	100.0	248	100.0	1315	100.0	1140	100.0	2703
Q6 How often do you stay within your budget?	Always	32.7	14	25.9	125	30.1	239	28.3	378
	Usually	5.7	8	21.2	118	36.4	255	27.9	381
	Sometimes	52.5	27	43.6	206	27.2	176	36.0	409
	Never	9.1	8	7.5	37	4.5	31	6.1	76
	Don't know	.0	0	1.8	8	1.7	7	1.7	15
	Refused	.0	0	.0	0	.1	1	.1	1
	Total	100.0	57	100.0	494	100.0	709	100.0	1260
Q7 Which of these financial documents do you keep copies of:Receipts for major purchases	Yes	18.0	47	43.2	564	73.1	845	52.0	1456
	No	78.1	163	53.9	640	24.3	234	45.1	1037
	Don't know	3.9	6	2.7	27	2.0	13	2.5	46
	Refused	.0	0	.2	3	.6	4	.3	7
	Total	100.0	216	100.0	1234	100.0	1096	100.0	2546

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q8 Which of these financial documents do you keep copies of:Bank statements	Yes	**14.1**	**32**	**41.9**	**542**	**73.3**	**840**	**51.1**	**1414**
	No	**83.1**	**175**	**55.6**	**667**	**24.0**	**240**	**46.3**	**1082**
	Don't know	**2.8**	**6**	**2.4**	**23**	**2.1**	**14**	**2.3**	**43**
	Refused	**.0**	**0**	**.2**	**3**	**.6**	**4**	**.3**	**7**
	Total	**100.0**	**213**	**100.0**	**1235**	**100.0**	**1098**	**100.0**	**2546**
Q9 Which of these financial documents do you keep copies of:Loan or hire purchase statements	Yes	**3.4**	**9**	**19.1**	**264**	**46.3**	**574**	**27.8**	**847**
	No	**91.2**	**195**	**76.6**	**914**	**50.4**	**474**	**68.2**	**1583**
	Don't know	**5.4**	**9**	**3.7**	**40**	**2.2**	**22**	**3.3**	**71**
	Refused	**.0**	**0**	**.5**	**7**	**1.2**	**11**	**.7**	**18**
	Total	**100.0**	**213**	**100.0**	**1225**	**100.0**	**1081**	**100.0**	**2519**
Q10 Which of these financial documents do you keep copies of:Tax forms	Yes	**1.9**	**2**	**16.8**	**246**	**60.1**	**714**	**31.7**	**962**
	No	**93.2**	**197**	**77.4**	**904**	**35.8**	**335**	**63.2**	**1436**
	Don't know	**4.9**	**10**	**5.3**	**58**	**3.4**	**28**	**4.5**	**96**
	Refused	**.0**	**0**	**.5**	**6**	**.8**	**6**	**.6**	**12**
	Total	**100.0**	**209**	**100.0**	**1214**	**100.0**	**1083**	**100.0**	**2506**
Q11 Which of these financial documents do you keep copies of:Major bills such as electricity or school fees	Yes	**29.1**	**52**	**46.7**	**588**	**73.8**	**864**	**55.2**	**1504**
	No	**67.9**	**155**	**49.7**	**610**	**23.5**	**206**	**41.6**	**971**
	Don't know	**3.0**	**6**	**3.1**	**28**	**2.1**	**15**	**2.7**	**49**
	Refused	**.0**	**0**	**.5**	**5**	**.6**	**4**	**.5**	**9**
	Total	**100.0**	**213**	**100.0**	**1231**	**100.0**	**1089**	**100.0**	**2533**
Q12 Which of these financial documents do you keep copies of:Financial service agreements and contracts, eg.loan agreements	Yes	**3.7**	**10**	**17.5**	**246**	**55.8**	**641**	**30.5**	**897**
	No	**92.1**	**188**	**77.5**	**924**	**41.1**	**416**	**65.2**	**1528**
	Don't know	**3.3**	**7**	**4.2**	**46**	**2.4**	**23**	**3.5**	**76**
	Refused	**.9**	**2**	**.8**	**9**	**.8**	**5**	**.8**	**16**
	Total	**100.0**	**207**	**100.0**	**1225**	**100.0**	**1085**	**100.0**	**2517**
Q13 Which of these financial documents do you keep copies of:Other	Yes	**2.3**	**1**	**2.8**	**21**	**10.9**	**39**	**4.7**	**61**
	No	**94.2**	**86**	**89.8**	**464**	**77.4**	**199**	**87.2**	**749**
	Don't know	**1.6**	**1**	**5.8**	**28**	**8.9**	**17**	**6.2**	**46**
	Refused	**1.9**	**3**	**1.6**	**7**	**2.8**	**5**	**1.9**	**15**
	Total	**100.0**	**91**	**100.0**	**520**	**100.0**	**260**	**100.0**	**871**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q14 Which of these financial documents do you keep copies of:Not applicable	Yes	**37.5**	**53**	**30.2**	**152**	**26.5**	**64**	**30.2**	**269**
	No	**58.1**	**65**	**62.4**	**378**	**60.9**	**192**	**61.5**	**635**
	Don't know	**2.4**	**3**	**5.6**	**27**	**9.1**	**15**	**6.1**	**45**
	Refused	**1.9**	**3**	**1.7**	**11**	**3.6**	**7**	**2.2**	**21**
	Total	**100.0**	**124**	**100.0**	**568**	**100.0**	**278**	**100.0**	**970**
Q15 How accurately do you know how much money you have available to spend. Do you....?	have no idea at all	**36.6**	**85**	**28.1**	**356**	**16.3**	**188**	**24.6**	**629**
	know roughly, but not within R500	**11.3**	**27**	**14.1**	**182**	**20.6**	**274**	**16.2**	**483**
	know within R500	**7.7**	**22**	**10.6**	**158**	**21.7**	**253**	**14.4**	**433**
	know within R100	**12.3**	**32**	**12.3**	**167**	**14.2**	**145**	**13.0**	**344**
	know within R50	**12.3**	**30**	**8.6**	**111**	**6.8**	**60**	**8.3**	**201**
	know within R10	**5.4**	**15**	**6.3**	**82**	**4.8**	**47**	**5.7**	**144**
	know within a Rand or two	**6.3**	**15**	**8.7**	**125**	**7.7**	**76**	**8.1**	**216**
	Don't know	**7.8**	**20**	**10.4**	**117**	**6.3**	**68**	**8.7**	**205**
	Refused	**.2**	**1**	**.7**	**9**	**1.6**	**23**	**1.0**	**33**
	Total	**100.0**	**247**	**100.0**	**1307**	**100.0**	**1134**	**100.0**	**2688**

5.2. Making Ends Meet

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q16 How often you do these things or not:Before I buy something I carefully consider whether I can afford it	Always	55.9	144	61.5	806	58.5	727	59.8	1677
	Often	18.1	40	16.8	222	17.5	207	17.2	469
	Some of the time	13.3	28	11.0	140	14.1	123	12.3	291
	Seldom	3.1	10	3.0	41	3.9	35	3.3	86
	Never	8.4	20	7.2	98	4.4	35	6.3	153
	Do not know	.9	4	.6	8	1.6	11	1.0	23
	Refused	.3	1	.0	0	.1	1	.1	2
	Total	100.0	247	100.0	1315	100.0	1139	100.0	2701
Q17 How often you do these things or not:I pay my bills on time	Always	14.8	40	25.8	382	45.4	606	31.9	1028
	Often	12.7	31	18.5	255	22.5	253	19.4	539
	Some of the time	33.8	73	25.1	312	19.4	167	23.9	552
	Seldom	4.9	13	7.0	93	3.2	27	5.4	133
	Never	24.4	59	15.4	175	2.8	26	11.7	260
	Do not know	8.0	24	7.3	77	5.5	46	6.7	147
	Refused	1.3	6	.9	17	1.1	12	1.0	35
	Total	100.0	246	100.0	1311	100.0	1137	100.0	2694
Q18 How often you do these things or not:I keep a close personal watch on my financial affairs	Always	18.5	48	24.2	342	41.0	525	29.8	915
	Often	12.0	32	20.9	300	26.5	309	22.1	641
	Some of the time	19.9	53	20.9	260	15.6	157	18.9	470
	Seldom	15.5	31	12.1	161	6.7	54	10.5	246
	Never	25.4	60	17.7	200	5.5	53	14.0	313
	Do not know	8.1	19	3.8	43	3.6	28	4.1	90
	Refused	.5	2	.4	8	1.1	11	.7	21
	Total	100.0	245	100.0	1314	100.0	1137	100.0	2696

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q19 How often you do these things or not:I set long term financial goals and work hard to achieve them	Always	**8.4**	**23**	**16.7**	**252**	**34.0**	**416**	**22.2**	**691**
	Often	**18.5**	**45**	**17.2**	**225**	**22.8**	**282**	**19.3**	**552**
	Some of the time	**16.8**	**39**	**21.0**	**263**	**19.4**	**206**	**20.0**	**508**
	Seldom	**7.8**	**22**	**11.7**	**173**	**8.8**	**89**	**10.3**	**284**
	Never	**38.6**	**93**	**28.1**	**337**	**10.0**	**94**	**22.5**	**524**
	Do not know	**9.5**	**22**	**4.6**	**54**	**4.0**	**34**	**4.8**	**110**
	Refused	**.3**	**1**	**.7**	**9**	**1.1**	**12**	**.8**	**22**
	Total	**100.0**	**245**	**100.0**	**1313**	**100.0**	**1133**	**100.0**	**2691**
Q20 In the last 12 months, how often has your family...?:gone without enough food to eat	Often	**16.8**	**46**	**9.0**	**113**	**1.1**	**13**	**6.9**	**172**
	Sometimes	**54.1**	**127**	**38.7**	**482**	**8.0**	**91**	**29.0**	**700**
	Never	**28.5**	**73**	**52.0**	**721**	**90.3**	**1028**	**63.6**	**1822**
	Do not know	**.6**	**1**	**.3**	**2**	**.4**	**4**	**.4**	**7**
	Refused	**.0**	**0**	**.0**	**0**	**.2**	**2**	**.1**	**2**
	Total	**100.0**	**247**	**100.0**	**1318**	**100.0**	**1138**	**100.0**	**2703**
Q21 In the last 12 months, how often has your family...?:gone without medicine or medical treatment that was needed	Often	**20.5**	**55**	**14.6**	**174**	**1.5**	**20**	**10.4**	**249**
	Sometimes	**51.4**	**118**	**34.4**	**427**	**15.7**	**153**	**29.3**	**698**
	Never	**27.2**	**72**	**49.9**	**701**	**82.1**	**954**	**59.3**	**1727**
	Do not know	**.9**	**2**	**1.2**	**12**	**.5**	**5**	**.9**	**19**
	Refused	**.0**	**0**	**.0**	**0**	**.3**	**3**	**.1**	**3**
	Total	**100.0**	**247**	**100.0**	**1314**	**100.0**	**1135**	**100.0**	**2696**
Q22 In the last 12 months, how often has your family...?:gone without a cash income	Often	**35.2**	**95**	**20.9**	**264**	**5.3**	**44**	**16.6**	**403**
	Sometimes	**48.4**	**109**	**41.7**	**517**	**17.4**	**175**	**33.6**	**801**
	Never	**15.1**	**40**	**36.1**	**524**	**76.2**	**903**	**48.6**	**1467**
	Do not know	**1.3**	**2**	**1.2**	**8**	**1.1**	**9**	**1.2**	**19**
	Refused	**.0**	**0**	**.0**	**0**	**.1**	**1**	**.0**	**1**
	Total	**100.0**	**246**	**100.0**	**1313**	**100.0**	**1132**	**100.0**	**2691**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q23 In the last 12 months, how often has your family...?:gone without good shelter	Often	**12.1**	**36**	**5.0**	**66**	**.7**	**8**	**4.1**	**110**
	Sometimes	**20.9**	**47**	**10.0**	**123**	**1.6**	**24**	**8.0**	**194**
	Never	**65.3**	**161**	**84.4**	**1113**	**96.7**	**1096**	**87.0**	**2370**
	Do not know	**1.8**	**3**	**.7**	**7**	**1.0**	**5**	**.9**	**15**
	Refused	**.0**	**0**	**.0**	**0**	**.1**	**1**	**.0**	**1**
	Total	**100.0**	**247**	**100.0**	**1309**	**100.0**	**1134**	**100.0**	**2690**
Q24 In the last 12 months, how often has your family...?:gone without energy to cook food	Often	**17.7**	**50**	**9.5**	**125**	**2.1**	**17**	**7.6**	**192**
	Sometimes	**44.4**	**111**	**38.6**	**470**	**13.3**	**128**	**30.0**	**709**
	Never	**35.8**	**82**	**51.0**	**710**	**84.4**	**985**	**61.6**	**1777**
	Do not know	**2.1**	**4**	**.9**	**8**	**.3**	**2**	**.8**	**14**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**247**	**100.0**	**1313**	**100.0**	**1132**	**100.0**	**2692**
Q25 Overall, thinking of your assets, debts and savings, how satisfied are you with current personal financial condition	Extremely dissatisfied	**22.9**	**63**	**9.2**	**141**	**3.2**	**30**	**8.3**	**234**
	Dissatisfied	**47.5**	**108**	**38.4**	**469**	**11.9**	**162**	**29.7**	**739**
	Neither satisfied nor dissatisfied	**13.0**	**37**	**20.3**	**283**	**20.2**	**219**	**19.6**	**539**
	Satisfied	**8.3**	**21**	**21.9**	**313**	**52.4**	**595**	**31.7**	**929**
	Extremely satisfied	**2.4**	**5**	**2.8**	**37**	**8.5**	**100**	**4.8**	**142**
	Don’t know	**6.0**	**13**	**7.0**	**64**	**2.9**	**21**	**5.4**	**98**
	Refused	**.0**	**0**	**.3**	**6**	**.9**	**9**	**.5**	**15**
	Total	**100.0**	**247**	**100.0**	**1313**	**100.0**	**1136**	**100.0**	**2696**
Q26 During the past 12 months, did you...?	Save money from your income	**11.2**	**34**	**19.1**	**253**	**43.5**	**478**	**27.2**	**765**
	Just get by on your income	**39.1**	**96**	**36.3**	**527**	**29.7**	**349**	**34.2**	**972**
	Spend some of your savings	**2.1**	**6**	**7.1**	**89**	**8.4**	**95**	**7.1**	**190**
	Spend some of your savings and borrow money to get by	**23.8**	**47**	**12.7**	**147**	**3.5**	**42**	**10.4**	**236**
	Don’t know	**19.5**	**44**	**21.2**	**226**	**10.4**	**96**	**17.1**	**366**
	Refused	**4.2**	**10**	**3.7**	**45**	**4.5**	**50**	**4.0**	**105**
	Total	**100.0**	**237**	**100.0**	**1287**	**100.0**	**1110**	**100.0**	**2634**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q27 Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to you?	Yes	**62.7**	**156**	**53.4**	**703**	**25.8**	**307**	**44.3**	**1166**
	No	**35.8**	**85**	**43.8**	**585**	**71.7**	**812**	**53.2**	**1482**
	Do not know	**1.5**	**4**	**2.7**	**20**	**1.8**	**9**	**2.2**	**33**
	Refused to answer	**.0**	**0**	**.0**	**2**	**.7**	**7**	**.3**	**9**
	Total	**100.0**	**245**	**100.0**	**1310**	**100.0**	**1135**	**100.0**	**2690**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q28 What did you do to make ends meet? - multiple response table	Draw money out of savings or transfer savings into current account	**1.3**	**3**	**10.0**	**73**	**23.2**	**75**	**11.8**	**151**
	Cut back on spending, spend less, do without	**29.2**	**45**	**33.9**	**255**	**39.7**	**151**	**34.6**	**451**
	Sell something that I own	**18.3**	**24**	**11.1**	**71**	**13.1**	**40**	**12.5**	**135**
	Work overtime, earn extra money	**10.5**	**17**	**14.6**	**101**	**26.8**	**86**	**16.8**	**204**
	Borrow food or money from family or friends	**70.7**	**113**	**59.9**	**434**	**34.5**	**114**	**55.6**	**661**
	Borrow from employer or salary advance	**10.1**	**13**	**4.5**	**44**	**4.1**	**18**	**5.2**	**75**
	Pawn something that I own	**4.9**	**5**	**2.6**	**26**	**7.5**	**22**	**4.0**	**53**
	Take a loan from my savings and loans clubs	**1.8**	**2**	**3.1**	**28**	**7.0**	**21**	**3.8**	**51**
	Take money out of a flexible home loan account	**.0**	**0**	**.1**	**4**	**.5**	**5**	**.2**	**9**
	Apply for loan or withdrawal on pension fund	**1.1**	**2**	**1.7**	**11**	**2.2**	**7**	**1.7**	**20**
	Use authorized, arranged overdraft or line of credit	**.0**	**0**	**.1**	**4**	**3.6**	**14**	**.9**	**18**
	Use credit card for cash advance, to pay bills, buy food	**.0**	**0**	**.9**	**11**	**8.1**	**34**	**2.4**	**45**
	Take out a personal loan from a formal financial service provider	**1.2**	**2**	**2.2**	**16**	**5.3**	**14**	**2.8**	**32**
	Take out a payday loan	**1.7**	**3**	**1.6**	**23**	**1.3**	**13**	**1.6**	**39**
	Take out a loan from an informal provider or moneylender	**9.8**	**16**	**13.6**	**81**	**10.4**	**21**	**12.4**	**118**
	Use unauthorised overdraft	**.0**	**0**	**.2**	**1**	**.0**	**0**	**.1**	**1**
	Pay my bills late; miss payments	**10.5**	**14**	**7.5**	**56**	**9.9**	**42**	**8.4**	**112**
	Other	**3.0**	**5**	**5.4**	**35**	**4.7**	**14**	**4.9**	**54**
	Do not know	**5.2**	**8**	**4.8**	**27**	**7.0**	**12**	**5.3**	**47**
	Refused to answer	**2.6**	**3**	**1.7**	**8**	**2.0**	**6**	**1.9**	**17**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q29 Of the things you mentioned, which does your household rely on the most?	Draw money out of savings or transfer savings into current account	.0	0	4.0	28	11.1	35	5.1	63
	Cut back on spending, spend less, do without	8.6	18	15.2	119	17.9	68	14.9	205
	Sell something that I own	4.0	6	1.4	13	4.5	12	2.4	31
	Work overtime, earn extra money	8.9	14	6.7	47	12.5	39	8.3	100
	Borrow food or money from family or friends	61.8	93	47.0	321	19.5	66	42.7	480
	Borrow from employer or salary advance	1.3	2	1.9	20	.9	5	1.6	27
	Pawn something that I own	.0	0	1.0	4	1.1	1	.9	5
	Take a loan from my savings and loans clubs	.9	1	1.4	12	3.5	8	1.8	21
	Take money out of a flexible home loan account	.0	0	.1	2	.3	2	.1	4
	Apply for loan or withdrawal on pension fund	.0	0	.3	2	.3	2	.3	4
	Use authorized, arranged overdraft or line of credit	.0	0	.0	0	1.4	4	.3	4
	Use credit card for cash advance, to pay bills, buy food	.0	0	.8	7	4.5	18	1.5	25
	Take out personal loan from formal financial service provider	.0	0	1.1	9	1.6	5	1.1	14
	Take out a payday loan	1.8	3	1.0	14	.3	4	.9	21
	Take out a loan from an informal provider or moneylender	2.3	4	5.5	38	4.9	8	5.0	50
	Use unauthorised overdraft	.0	0	.0	0	.0	0	.0	0
	Pay my bills late; miss payments	.0	0	1.3	13	.4	6	.9	19
	Other	2.5	4	5.0	30	5.8	13	4.8	47
	Do not know	5.3	8	5.1	29	7.3	14	5.6	51
	Refused to answer	2.7	3	1.3	8	2.2	7	1.7	18
	Total	100.0	156	100.0	716	100.0	317	100.0	1189

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q30 In a typical month, how difficult is it for you to cover your expenses and pay all your bills?	Extremely easy	.9	1	.9	11	3.1	41	1.7	53
	Easy	4.9	14	10.9	153	30.8	352	17.5	519
	Neither easy nor difficult	14.9	37	21.9	300	37.1	395	26.7	732
	Difficult	39.3	97	38.6	499	20.2	254	32.0	850
	Extremely difficult	33.9	84	20.4	280	3.9	46	15.7	410
	Don't know	5.8	13	6.6	60	4.2	31	5.7	104
	Refused	.3	1	.6	8	.8	8	.6	17
	Total	100.0	247	100.0	1311	100.0	1127	100.0	2685
Q31 In the next two years, do you think your household's financial situation will get better, stay the same, or get worse	Get better	22.6	51	42.4	548	58.2	634	46.2	1233
	Stay the same	33.4	78	26.3	364	25.8	294	26.8	736
	Get worse	33.6	89	20.1	258	9.0	137	17.4	484
	Don't know	10.3	29	11.1	140	6.6	58	9.4	227
	Refused	.0	0	.1	2	.4	4	.2	6
	Total	100.0	247	100.0	1312	100.0	1127	100.0	2686

5.3. Financial Planning

5.3.1. Emergency funds

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q32 Emergency/rainy day funds to cover expenses for 3 months: sickness, job loss, emergencies	Yes	15.4	38	18.4	261	47.2	560	28.6	859
	No	81.5	201	77.5	1013	49.2	548	67.6	1762
	Don't know	2.9	8	3.8	41	3.4	26	3.6	75
	Refused	.1	1	.2	3	.3	3	.2	7
	Total	100.0	248	100.0	1318	100.0	1137	100.0	2703
Q33 If you lost your main source of income, how long could you continue to cover your living expenses for, without borrowing/moving house?	Less than a week	34.2	80	24.4	351	11.0	123	20.5	554
	At least a week, but not one month	13.9	41	20.1	257	13.9	158	17.3	456
	At least one month, but not three months	8.7	28	16.2	213	19.9	244	16.8	485
	At least three months, but not six months	10.0	22	8.5	106	15.8	188	11.3	316
	More than six months	16.9	37	10.2	125	19.8	249	14.4	411
	Do not know	16.0	39	19.7	244	17.0	156	18.3	439
	Refused to answer	.3	1	.9	16	2.6	20	1.5	37
	Total	100.0	248	100.0	1312	100.0	1138	100.0	2698

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q34 What would you do if something happened and you needed to find one month's income	Use up my savings	8.6	28	20.1	272	47.3	528	28.8	828
	Sell my assets	5.4	14	4.8	65	7.9	85	6.0	164
	Borrow money	15.8	35	11.8	185	8.6	104	11.0	324
	Depend on charity	6.9	14	5.4	73	1.0	18	4.0	105
	Ask family members to help	61.0	144	50.3	636	37.0	383	46.5	1163
	There's nothing I could do	21.3	52	12.7	162	3.3	42	10.1	256
	Find a job or additional jobs or better paying job	17.6	43	27.8	350	35.3	370	29.5	763
	Other	.1	2	2.3	33	2.1	24	2.0	59
	Don't know	4.1	10	6.4	69	6.8	65	6.3	144
	Refused	.0	0	.4	5	1.8	25	.9	30

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q35 Do you agree or disagree:I find it more satisfying to spend money than to save it for the long term	Completely agree	7.0	16	7.3	99	7.9	71	7.5	186
	Agree	29.3	73	30.3	389	23.1	264	27.6	726
	Neither Nor	8.2	15	12.7	168	10.1	119	11.3	302
	Disagree	31.0	82	31.9	412	38.1	420	34.1	914
	Completely disagree	19.4	49	16.2	224	19.5	254	17.7	527
	Do not know	5.2	13	1.5	21	1.2	9	1.8	43
	Refused	.0	0	.1	1	.0	2	.0	3
	Total	100.0	248	100.0	1314	100.0	1139	100.0	2701
Q36 Do you agree or disagree:I tend to live for today and let tomorrow take care of itself	Completely agree	7.7	23	7.6	113	7.2	88	7.5	224
	Agree	21.7	51	22.0	285	20.2	215	21.3	551
	Neither Nor	17.7	38	13.4	190	12.0	144	13.3	372
	Disagree	31.7	80	38.3	481	43.2	475	39.4	1036
	Completely disagree	17.5	47	17.6	231	16.3	211	17.1	489
	Do not know	3.7	9	1.1	13	1.0	6	1.3	28
	Refused	.0	0	.0	0	.0	0	.0	0
	Total	100.0	248	100.0	1313	100.0	1139	100.0	2700
Q37 Do you agree or disagree:I am prepared to risk some of my own money when saving or making an investment	Completely agree	2.6	6	8.7	123	9.2	130	8.3	259
	Agree	13.7	40	25.3	304	34.0	376	27.3	720
	Neither Nor	18.2	39	19.8	267	17.6	191	18.8	497
	Disagree	32.7	78	24.8	324	25.4	276	25.8	678
	Completely disagree	19.1	50	13.4	183	9.4	131	12.5	364
	Do not know	13.7	35	7.5	104	4.1	32	6.9	171
	Refused	.0	0	.5	6	.3	3	.4	9
	Total	100.0	248	100.0	1311	100.0	1139	100.0	2698
Q38 Do you agree or disagree:Money is there to be spent	Completely agree	12.1	30	17.8	215	13.2	133	15.6	378
	Agree	34.7	89	32.7	414	28.3	299	31.3	802
	Neither Nor	16.7	39	15.0	214	21.0	232	17.3	485
	Disagree	22.3	52	20.7	278	23.6	294	21.9	624
	Completely disagree	11.7	31	12.8	180	12.6	172	12.6	383
	Do not know	2.5	7	1.0	13	1.3	8	1.2	28
	Refused	.0	0	.0	0	.0	1	.0	1
	Total	100.0	248	100.0	1314	100.0	1139	100.0	2701

5.3.2. Retirement planning

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q39 At what age do you think people should begin to make a financial plan for their retirement?	0-14 years	.2	1	1.2	17	1.2	15	1.1	33
	15-19 years	8.7	20	7.6	111	9.4	122	8.3	253
	20-24 years	15.8	38	19.7	284	30.1	364	23.1	686
	25-29 years	14.2	32	17.3	222	17.6	195	17.1	449
	30-34 years	17.3	42	14.5	197	15.5	164	15.1	403
	35-39 years	6.8	18	7.1	81	4.9	54	6.2	153
	40-44 years	8.4	26	7.9	92	5.8	63	7.2	181
	45-49 years	.6	1	2.6	27	2.4	21	2.3	49
	50-54 years	6.2	12	3.6	41	2.9	33	3.6	86
	55-59 years	.2	1	1.4	16	.2	6	.8	23
	60-64 years	3.3	7	1.9	27	2.3	24	2.2	58
	65+ years	2.0	4	1.5	17	1.3	11	1.5	32
	Don't know / refused	16.2	45	13.8	182	6.4	62	11.3	289
	Total	100.0	247	100.0	1314	100.0	1134	100.0	2695

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q40 Which are included in your financial plan for retirement	Government old age pension	**63.8**	**161**	**54.1**	**723**	**32.6**	**392**	**47.2**	**1276**
	Work-place pension	**15.2**	**37**	**28.3**	**341**	**43.7**	**454**	**32.6**	**832**
	Personal retirement savings plan	**9.5**	**18**	**14.9**	**188**	**36.4**	**414**	**22.2**	**620**
	Moving to a cheaper property in the same area	**4.5**	**8**	**2.8**	**33**	**3.5**	**49**	**3.3**	**90**
	Moving to a cheaper area	**2.2**	**5**	**3.1**	**44**	**3.7**	**49**	**3.2**	**98**
	Sell your financial assets	**1.2**	**6**	**1.2**	**15**	**1.8**	**25**	**1.5**	**46**
	Sell your non-financial assets	**1.4**	**2**	**2.3**	**24**	**.9**	**18**	**1.7**	**44**
	Use an inheritance	**7.8**	**15**	**4.6**	**47**	**8.4**	**62**	**6.3**	**124**
	Rely on your spouse or partner to support you	**8.5**	**18**	**9.5**	**121**	**9.8**	**118**	**9.5**	**257**
	Rely on your children to support you	**12.7**	**28**	**11.3**	**145**	**7.0**	**93**	**9.9**	**266**
	Rely on financial support from your wider family	**9.4**	**25**	**10.9**	**127**	**4.6**	**56**	**8.5**	**208**
	Drawing an income from your own business	**.6**	**1**	**2.0**	**26**	**6.2**	**81**	**3.4**	**108**
	Continue to work after retirement age to earn money	**7.8**	**21**	**12.2**	**151**	**15.4**	**182**	**12.9**	**354**
	Other	**3.1**	**10**	**2.9**	**42**	**1.7**	**22**	**2.5**	**74**
	Don't know	**9.8**	**24**	**10.7**	**129**	**8.2**	**77**	**9.7**	**230**
	Refused	**1.1**	**4**	**1.8**	**27**	**2.6**	**28**	**2.0**	**59**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q41 Taking all sources of retirement income into account, how confident are you that your income will give standard of living throughout retirement	Very confident	**3.1**	**8**	**8.3**	**110**	**20.8**	**229**	**12.4**	**347**
	Fairly confident	**16.0**	**35**	**26.9**	**358**	**41.9**	**498**	**31.3**	**891**
	Not very confident	**30.2**	**71**	**26.2**	**349**	**17.2**	**210**	**23.3**	**630**
	Not at all confident	**37.7**	**95**	**24.6**	**317**	**10.7**	**106**	**20.8**	**518**
	Don't know	**12.1**	**32**	**13.0**	**151**	**8.8**	**85**	**11.4**	**268**
	Refused	**1.0**	**4**	**1.0**	**17**	**.6**	**6**	**.8**	**27**
	Total	**100.0**	**245**	**100.0**	**1302**	**100.0**	**1134**	**100.0**	**2681**

5.4. Choosing Appropriate Products

5.4.1. Banking products

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q42 Have you heard of any of the following banking products	Mzansi account	**64.9**	**153**	**79.2**	**1004**	**62.1**	**691**	**71.6**	**1848**
	Savings account	**66.7**	**161**	**83.1**	**1111**	**93.4**	**1080**	**85.2**	**2352**
	Current or Cheque account	**18.8**	**46**	**39.2**	**549**	**76.2**	**926**	**50.7**	**1521**
	Fixed deposit bank account	**14.8**	**40**	**37.8**	**503**	**70.0**	**845**	**47.3**	**1388**
	ATM card	**57.5**	**144**	**74.5**	**1009**	**82.6**	**975**	**75.8**	**2128**
	Debit card or Cheque card	**15.8**	**41**	**38.6**	**545**	**72.2**	**877**	**48.6**	**1463**
	Credit Card	**33.4**	**80**	**56.1**	**744**	**85.8**	**991**	**64.7**	**1815**
	Garage card or petrol card	**7.2**	**21**	**29.5**	**410**	**66.5**	**824**	**40.8**	**1255**
	Home loan from a big bank	**14.2**	**35**	**30.8**	**452**	**60.7**	**750**	**40.1**	**1237**
	Savings book at a bank	**23.3**	**51**	**32.6**	**458**	**49.8**	**622**	**38.0**	**1131**
	Post Office or Post Bank savings account	**62.5**	**156**	**60.5**	**805**	**63.1**	**739**	**61.6**	**1700**
	Other bank product	**.7**	**1**	**1.3**	**15**	**3.2**	**34**	**1.9**	**50**
	None of the above	**10.4**	**30**	**3.0**	**46**	**.7**	**8**	**2.9**	**84**
	Refused	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**1**
	Don't know	**.0**	**0**	**.9**	**7**	**.2**	**1**	**.6**	**8**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q43 Do you currently hold any of these types of products	Mzansi account	**6.1**	**14**	**13.3**	**167**	**5.8**	**64**	**9.9**	**245**
	Savings account	**12.8**	**34**	**35.6**	**496**	**65.1**	**747**	**44.2**	**1277**
	Current or Cheque account	**.6**	**1**	**2.9**	**40**	**26.3**	**318**	**11.2**	**359**
	Fixed deposit bank account	**.0**	**0**	**1.9**	**25**	**12.0**	**123**	**5.4**	**148**
	ATM card	**10.5**	**29**	**24.6**	**336**	**39.7**	**469**	**28.7**	**834**
	Debit card or Cheque card	**1.0**	**2**	**6.4**	**94**	**25.5**	**323**	**12.8**	**419**
	Credit Card	**.0**	**0**	**2.4**	**35**	**27.6**	**306**	**11.4**	**341**
	Garage card or petrol card	**.0**	**0**	**.2**	**4**	**8.9**	**113**	**3.4**	**117**
	Home loan from a big bank	**.5**	**1**	**.6**	**10**	**7.0**	**92**	**2.9**	**103**
	Savings book at a bank	**.8**	**3**	**1.5**	**20**	**1.7**	**22**	**1.5**	**45**
	Post Office or Post Bank savings account	**5.5**	**17**	**7.8**	**101**	**4.4**	**45**	**6.3**	**163**
	Other bank product	**.4**	**2**	**.7**	**5**	**.1**	**4**	**.4**	**11**
	None of the above	**71.5**	**167**	**39.9**	**489**	**14.1**	**139**	**33.6**	**795**
	Refused	**.5**	**2**	**.1**	**2**	**.2**	**3**	**.2**	**7**
	Don't know	**.6**	**1**	**1.2**	**9**	**.2**	**1**	**.8**	**11**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q44 In the last 2 years which of the financial products have you chosen	Mzansi account	**3.8**	**10**	**7.6**	**92**	**5.1**	**41**	**6.3**	**143**
	Savings account	**6.6**	**15**	**18.7**	**242**	**27.1**	**284**	**20.6**	**541**
	Current or Cheque account	**.0**	**0**	**1.7**	**15**	**9.6**	**94**	**4.4**	**109**
	Fixed deposit bank account	**.0**	**0**	**1.3**	**18**	**6.1**	**46**	**2.9**	**64**
	ATM card	**7.3**	**19**	**12.9**	**168**	**16.8**	**166**	**13.8**	**353**
	Debit card or Cheque card	**.5**	**1**	**1.8**	**27**	**9.5**	**100**	**4.5**	**128**
	Credit Card	**.0**	**0**	**1.4**	**16**	**13.2**	**141**	**5.5**	**157**
	Garage card or petrol card	**.0**	**0**	**.2**	**2**	**3.3**	**44**	**1.3**	**46**
	Home loan from a big bank	**.5**	**1**	**.2**	**3**	**1.9**	**27**	**.8**	**31**
	Savings book at a bank	**.7**	**2**	**.9**	**10**	**.4**	**7**	**.7**	**19**
	Post Office or Post Bank savings account	**3.4**	**9**	**3.8**	**46**	**3.2**	**30**	**3.5**	**85**
	Other bank product	**.4**	**2**	**.7**	**6**	**.2**	**5**	**.5**	**13**
	None of the above	**80.8**	**197**	**63.4**	**823**	**53.3**	**639**	**61.5**	**1659**
	Refused	**.6**	**3**	**.2**	**3**	**.4**	**6**	**.3**	**12**
	Don't know	**.6**	**1**	**1.2**	**10**	**.2**	**1**	**.8**	**12**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q45 What are the reasons that you dont have a bank account	I don't have a regular income	**29.1**	**65**	**23.1**	**212**	**8.6**	**70**	**18.6**	**347**
	I don't have a job	**53.4**	**104**	**30.5**	**277**	**12.1**	**78**	**26.4**	**459**
	I don't have an identity document	**2.9**	**10**	**1.9**	**17**	**1.3**	**6**	**1.8**	**33**
	I don't qualify to open an account	**7.8**	**16**	**2.0**	**21**	**.7**	**6**	**2.2**	**43**
	I have to keep a minimum balance in the bank	**1.5**	**2**	**.8**	**8**	**.4**	**3**	**.7**	**13**
	I don't need a bank account	**9.3**	**21**	**2.9**	**37**	**1.5**	**16**	**3.1**	**74**
	I don't know how to open an account	**2.3**	**5**	**1.5**	**10**	**.6**	**4**	**1.2**	**19**
	I use someone else's bank account	**1.1**	**4**	**1.2**	**13**	**1.7**	**12**	**1.3**	**29**
	I prefer dealing in cash	**3.3**	**8**	**3.5**	**52**	**1.7**	**14**	**2.9**	**74**
	I don't trust banks	**1.6**	**4**	**1.0**	**13**	**.3**	**5**	**.8**	**22**
	I don't want to pay service fees	**1.2**	**3**	**1.0**	**16**	**1.1**	**9**	**1.0**	**28**
	The bank is too far from where I live	**1.6**	**5**	**.6**	**10**	**.2**	**2**	**.5**	**17**
	It's expensive to have a bank account or I can't afford to	**3.3**	**8**	**1.3**	**18**	**.3**	**5**	**1.2**	**31**
	I earn too little to make it worthwhile	**8.8**	**17**	**1.5**	**22**	**.3**	**4**	**1.8**	**43**
	Bank charges are too high	**2.7**	**4**	**1.5**	**16**	**2.3**	**15**	**1.9**	**35**
	The banks don't speak to me in my language	**.5**	**1**	**.2**	**1**	**.1**	**1**	**.2**	**3**
	I don't have money to save	**12.5**	**30**	**9.5**	**98**	**3.2**	**19**	**7.6**	**147**
	I prefer to give money to somebody in the community to guard	**.4**	**1**	**.0**	**1**	**.6**	**4**	**.3**	**6**
	I prefer to save via other means	**.7**	**1**	**.7**	**7**	**.4**	**5**	**.6**	**13**
	Other reason	**.0**	**0**	**.6**	**7**	**1.3**	**9**	**.8**	**16**
	Not applicable – respondent has a banking product	**25.1**	**58**	**54.2**	**649**	**77.4**	**729**	**59.3**	**1436**
	Do not know	**.6**	**3**	**1.1**	**10**	**3.0**	**13**	**1.7**	**26**
	Refused to answer	**.9**	**2**	**.2**	**3**	**1.0**	**6**	**.5**	**11**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q46 Which sources of information do you feel most influenced your decision about which banking product to take out	Junk mail sent through the post or that you found somewhere	.7	2	2.2	21	4.3	34	2.8	57
	Information picked up in a branch of a bank	12.6	21	17.8	208	28.1	280	21.1	509
	Information found on the internet	2.7	2	1.7	18	7.9	69	4.0	89
	Information from sales staff of firm providing the products	1.0	3	6.3	74	6.8	70	6.0	147
	Comparative tables or charts in financial pages of newspaper	.0	0	1.1	10	1.3	18	1.1	28
	Comparative tables or charts found on the internet	.0	0	.5	5	.2	2	.3	7
	Specialist magazines or publications such as Financial Mail	.0	0	.2	3	1.0	9	.5	12
	Recommendation from independent financial adviser or broker	.7	1	1.1	10	5.9	41	2.8	52
	Advice of friends or relatives - not working in financial services industry	4.3	14	9.2	105	10.1	78	9.1	197
	Advice of friends or relatives - who work in the financial s	3.3	6	3.8	44	6.2	48	4.6	98
	Employer's advice	7.4	14	5.3	64	3.8	47	4.9	125
	Traditional or religious leader	1.0	2	.7	9	.8	10	.7	21
	Newspaper articles	.8	1	4.2	44	5.2	55	4.3	100
	Television or radio programmes	4.8	8	10.9	114	12.2	105	10.9	227
	Newspaper adverts	1.9	3	5.7	58	4.1	49	4.8	110
	Television adverts	3.3	4	6.9	76	14.0	124	9.2	204
	Other advertising	.0	0	.8	11	1.6	12	1.1	23
	Other source	1.9	2	1.3	13	1.0	11	1.3	26
	Not applicable – respondent has not chosen insurance product	67.7	132	59.7	704	47.5	504	55.9	1340
	Do not know	2.9	5	1.2	13	.7	7	1.2	25
	Refused to answer	1.1	2	.9	9	1.0	10	.9	21

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q47 And which of the following statements best describes how you chose the last banking product you took out?	I considered several products from different companies before	**6.0**	**12**	**14.1**	**162**	**33.6**	**292**	**20.7**	**466**
	I considered the various products from one company	**8.7**	**15**	**11.0**	**138**	**9.8**	**119**	**10.4**	**272**
	I didn't consider any other products at all	**7.3**	**16**	**10.1**	**124**	**7.5**	**83**	**8.9**	**223**
	I looked around but there were no other products to consider	**3.2**	**4**	**1.8**	**22**	**2.1**	**25**	**2.0**	**51**
	Not applicable – respondent has not chosen insurance product	**71.4**	**141**	**61.4**	**724**	**45.3**	**466**	**56.3**	**1331**
	Do not know	**3.4**	**6**	**1.5**	**16**	**1.6**	**13**	**1.7**	**35**
	Total	**100.0**	**194**	**100.0**	**1186**	**100.0**	**998**	**100.0**	**2378**
Q48 How often do you usually check the balance of your MAIN banking product?	Daily	**.4**	**1**	**.1**	**1**	**4.0**	**49**	**1.5**	**51**
	Weekly	**.0**	**1**	**2.8**	**42**	**10.7**	**144**	**5.4**	**187**
	Every two weeks	**1.0**	**3**	**4.2**	**58**	**10.2**	**112**	**6.1**	**173**
	Monthly	**19.5**	**50**	**43.0**	**576**	**53.1**	**589**	**44.4**	**1215**
	Yearly	**.4**	**3**	**1.4**	**21**	**2.0**	**33**	**1.5**	**57**
	Never	**5.9**	**14**	**4.2**	**69**	**3.6**	**38**	**4.1**	**121**
	Don’t know	**.9**	**3**	**1.5**	**25**	**1.7**	**17**	**1.5**	**45**
	Refused	**.0**	**0**	**.1**	**2**	**.6**	**10**	**.3**	**12**
	Not applicable – has no banking products	**71.8**	**165**	**42.9**	**509**	**14.0**	**138**	**35.1**	**812**
	Total	**100.0**	**240**	**100.0**	**1303**	**100.0**	**1130**	**100.0**	**2673**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q49 How do you typically check the balance(s) for this product	Check the bank statement sent in the mail	**7.5**	**2**	**8.5**	**63**	**26.0**	**231**	**16.9**	**296**
	Check the statement online - internet banking	**5.7**	**2**	**3.9**	**25**	**24.7**	**233**	**14.0**	**260**
	Check through telephone banking	**5.1**	**4**	**11.9**	**92**	**22.0**	**192**	**16.5**	**288**
	Call the bank and ask for your balance	**7.1**	**3**	**8.5**	**59**	**10.0**	**83**	**9.2**	**145**
	Ask for your balance, statement or bankbook update at a bank	**38.4**	**32**	**30.4**	**250**	**25.6**	**244**	**28.4**	**526**
	Ask for balance, statement or bankbook update at an ATM-cash	**30.0**	**29**	**45.4**	**343**	**39.2**	**349**	**41.7**	**721**
	Receive a text message from the bank	**13.4**	**8**	**18.7**	**146**	**27.8**	**261**	**22.8**	**415**
	Never check	**21.0**	**13**	**9.9**	**86**	**3.2**	**34**	**7.1**	**133**
	Don't know	**4.7**	**5**	**2.1**	**15**	**1.3**	**13**	**1.8**	**33**
	Refused	**2.4**	**1**	**.0**	**0**	**.3**	**4**	**.2**	**5**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q50 How often do you personally check whether your product still meets your needs?	At least once a year	**13.2**	**10**	**14.9**	**120**	**30.2**	**314**	**22.2**	**444**
	Less often	**37.0**	**28**	**50.4**	**381**	**48.1**	**458**	**48.7**	**867**
	Never	**45.3**	**34**	**31.0**	**268**	**17.5**	**181**	**25.0**	**483**
	Don't know	**4.4**	**3**	**3.4**	**30**	**3.0**	**28**	**3.2**	**61**
	Refused	**.0**	**0**	**.3**	**2**	**1.2**	**10**	**.8**	**12**
	Total	**100.0**	**75**	**100.0**	**801**	**100.0**	**991**	**100.0**	**1867**

5.4.2. Credit and loans

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q51 Have you heard of any of the following types of credit or loans	Loan from a microlender	**49.0**	**125**	**66.1**	**880**	**82.1**	**961**	**70.3**	**1966**
	Vehicle or car finance through bank or dealer	**25.1**	**63**	**41.6**	**586**	**78.2**	**930**	**53.4**	**1579**
	Overdraft facility	**9.6**	**19**	**18.0**	**269**	**55.0**	**727**	**30.7**	**1015**
	Store card where you buy on account and pay later	**54.6**	**132**	**70.4**	**924**	**87.5**	**1003**	**75.1**	**2059**
	Lay-buy	**58.0**	**139**	**70.4**	**945**	**78.9**	**927**	**72.3**	**2011**
	Hire Purchase -HP or paying in monthly installments for goods	**32.9**	**78**	**47.0**	**657**	**71.6**	**880**	**54.6**	**1615**
	Loan from friends or family	**57.3**	**148**	**62.5**	**852**	**70.7**	**837**	**65.0**	**1837**
	Loan from an informal money lender	**58.5**	**152**	**60.0**	**780**	**61.2**	**698**	**60.3**	**1630**
	Loan from a stokvel or umgalelo or savings club	**50.1**	**115**	**52.0**	**638**	**51.2**	**574**	**51.5**	**1327**
	Loan from local spaza	**29.5**	**70**	**21.9**	**282**	**26.4**	**306**	**24.3**	**658**
	Store account with no card where you pay later	**24.5**	**56**	**24.1**	**351**	**32.1**	**417**	**27.1**	**824**
	Loan from an employer	**10.7**	**28**	**14.5**	**261**	**31.6**	**403**	**20.4**	**692**
	None of the above	**7.8**	**24**	**5.1**	**58**	**1.5**	**21**	**4.1**	**103**
	Don’t know	**1.7**	**3**	**.9**	**12**	**.6**	**8**	**.8**	**23**
	Refused	**.0**	**0**	**.1**	**3**	**.4**	**6**	**.2**	**9**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q52 Do you currently hold any of these types of credit or loans	Loan from a microlender	**2.3**	**3**	**4.5**	**63**	**8.1**	**96**	**5.6**	**162**
	Vehicle or car finance through bank or dealer	**1.3**	**2**	**.8**	**14**	**16.9**	**202**	**6.7**	**218**
	Overdraft facility	**.0**	**0**	**.3**	**3**	**5.4**	**75**	**2.1**	**78**
	Store card where you buy on account and pay later	**4.4**	**9**	**11.1**	**158**	**30.8**	**347**	**17.7**	**514**
	Lay-buy	**1.9**	**7**	**7.3**	**101**	**6.7**	**67**	**6.5**	**175**
	Hire Purchase -HP or paying in monthly installments for goods	**1.9**	**5**	**4.5**	**62**	**10.9**	**120**	**6.6**	**187**
	Loan from friends or family	**11.1**	**30**	**9.7**	**124**	**6.2**	**63**	**8.6**	**217**
	Loan from an informal money lender	**2.4**	**5**	**3.2**	**38**	**.9**	**7**	**2.3**	**50**
	Loan from a stokvel or umgalelo or savings club	**3.9**	**10**	**3.5**	**41**	**2.2**	**11**	**3.1**	**62**
	Loan from local spaza	**2.8**	**7**	**3.2**	**46**	**4.5**	**30**	**3.6**	**83**
	Store account with no card where you pay later	**5.2**	**12**	**2.3**	**33**	**.4**	**6**	**1.9**	**51**
	Loan from an employer	**.7**	**3**	**1.8**	**28**	**1.8**	**21**	**1.7**	**52**
	None of the above	**69.5**	**174**	**64.4**	**804**	**48.3**	**535**	**59.0**	**1513**
	Don’t know	**4.1**	**8**	**1.7**	**18**	**.9**	**8**	**1.6**	**34**
	Refused	**.6**	**1**	**.5**	**10**	**.9**	**10**	**.7**	**21**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q53 Which of the following types of financial products have you chosen	Loan from a microlender	.9	2	3.7	49	5.6	65	4.1	116
	Vehicle or car finance through bank or dealer	.8	1	.2	4	8.0	92	3.1	97
	Overdraft facility	.4	1	.3	2	1.7	25	.8	28
	Store card where you buy on account and pay later	3.5	5	7.0	95	17.2	156	10.4	256
	Lay-buy	1.1	4	4.3	59	4.1	45	3.9	108
	Hire Purchase -HP or paying in monthly installments for goods	.9	2	4.6	58	8.0	80	5.5	140
	Loan from friends or family	8.0	22	8.1	94	4.9	40	6.9	156
	Loan from an informal money lender	1.9	4	2.8	34	.8	7	2.0	45
	Loan from a stokvel or umgalelo or savings club	2.8	8	2.7	29	1.0	8	2.1	45
	Loan from local spaza	1.7	5	1.9	30	1.8	11	1.8	46
	Store account with no card where you pay later	4.3	8	1.3	18	.6	6	1.3	32
	Loan from an employer	.2	1	2.2	28	1.8	16	1.8	45
	None of the above	74.6	188	69.9	900	63.3	744	68.0	1832
	Don’t know	4.1	8	1.7	20	1.1	11	1.7	39
	Refused	.6	1	.5	10	1.1	9	.7	20

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q54 Which sources of information do you feel most influenced your decision about which credit or loan product to take out	Junk mail sent through the post or that you found somewhere	.3	1	1.6	15	4.1	28	2.4	44
	Information picked up in a branch of a bank	2.1	3	4.2	51	13.4	123	7.4	177
	Information found on the internet	.0	0	.7	4	6.0	54	2.6	58
	Information from sales staff of firm providing the products	1.5	4	5.6	66	9.7	87	6.7	157
	Comparative tables or charts in financial pages of newspaper	.0	0	.8	6	.5	6	.6	12
	Comparative tables or charts found on the internet	.0	0	.4	4	1.0	7	.6	11
	Specialist magazines or publications -such as Financial Mail	.0	0	.4	3	1.5	15	.7	18
	Recommendation from independent financial adviser or broker	.8	1	.7	7	2.2	23	1.2	31
	Advice of friends/ relatives-not working in financial services industry	19.7	39	10.4	119	8.6	75	10.6	233
	Advice of friends/relatives who work in financial services industry	2.9	7	3.4	40	4.7	31	3.8	78
	Employer's advice	1.3	4	2.2	19	2.5	19	2.2	42
	Traditional or religious leader	1.9	4	1.1	12	.8	8	1.0	24
	Newspaper articles	1.1	2	4.1	34	3.6	46	3.6	82
	Television or radio programs	3.4	5	6.0	60	7.4	69	6.3	134
	Newspaper adverts	1.5	1	3.6	38	5.8	54	4.2	93
	Television adverts	3.8	5	6.2	63	10.7	103	7.6	171
	Other advertising	1.8	3	1.8	17	1.5	16	1.7	36
	Other source	1.0	2	2.3	22	1.9	14	2.0	38
	Not applicable – respondent has not chosen insurance product	71.3	141	69.7	813	58.9	597	65.9	1551
	Do not know	2.7	5	.7	11	1.1	8	1.0	24
	Refused to answer	.0	0	.1	2	.4	4	.2	6

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q55 And which of the following statements best describes how you chose the last credit or loan product you took out?	I considered several products from different companies before	**5.1**	**10**	**9.8**	**109**	**25.5**	**217**	**15.0**	**336**
	I considered the various products from one company	**7.6**	**11**	**6.9**	**73**	**3.4**	**54**	**5.7**	**138**
	I didn't't consider any other products at all	**7.2**	**18**	**8.5**	**106**	**8.6**	**68**	**8.4**	**192**
	I looked around but there were no other products to consider	**3.2**	**8**	**4.2**	**48**	**2.8**	**24**	**3.6**	**80**
	Not applicable – respondent has not chosen insurance product	**74.5**	**147**	**69.3**	**816**	**57.8**	**584**	**65.7**	**1547**
	Do not know	**2.5**	**7**	**1.3**	**19**	**1.9**	**12**	**1.6**	**38**
	Total	**100.0**	**201**	**100.0**	**1171**	**100.0**	**959**	**100.0**	**2331**
Q56 Which one of the ff statements best describes how well you and your household are keeping up with your bills and credit commitments	Keeping up with all bills and commitments without any difficulty	**3.4**	**7**	**7.3**	**111**	**32.6**	**411**	**16.1**	**529**
	Keeping up with all bills and commitments-struggle from time to time	**13.3**	**36**	**18.4**	**256**	**27.7**	**307**	**21.3**	**599**
	Keeping up with all bills and commitments-constant struggle	**12.5**	**25**	**10.1**	**153**	**6.3**	**68**	**9.0**	**246**
	Falling behind with some bills or credit commitments	**7.3**	**19**	**5.7**	**79**	**2.7**	**31**	**4.8**	**129**
	Not applicable - don’t have any bills or credit commitments	**57.4**	**146**	**55.3**	**674**	**27.6**	**286**	**45.4**	**1106**
	Don’t know	**6.0**	**11**	**2.8**	**32**	**2.2**	**17**	**2.9**	**60**
	Refused	**.0**	**0**	**.4**	**5**	**.8**	**9**	**.5**	**14**
	Total	**100.0**	**244**	**100.0**	**1310**	**100.0**	**1129**	**100.0**	**2683**
Q57 To what extent do you agree or disagree with the following statement: I prefer to buy things on credit rather than wait and save up	Strongly agree	**3.6**	**11**	**3.4**	**40**	**3.7**	**39**	**3.6**	**90**
	Agree	**15.3**	**34**	**16.7**	**210**	**14.8**	**149**	**15.9**	**393**
	Neither agree nor disagree	**12.8**	**23**	**14.0**	**182**	**20.6**	**220**	**16.3**	**425**
	Disagree	**23.9**	**59**	**27.9**	**356**	**30.6**	**345**	**28.5**	**760**
	Strongly disagree	**35.7**	**97**	**33.3**	**457**	**27.3**	**351**	**31.3**	**905**
	Don’t know	**8.6**	**23**	**4.2**	**56**	**2.3**	**22**	**3.9**	**101**
	Refused	**.0**	**0**	**.4**	**6**	**.7**	**8**	**.5**	**14**
	Total	**100.0**	**247**	**100.0**	**1307**	**100.0**	**1134**	**100.0**	**2688**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q58 Have yo personally borrowed money for any of the following purposes in the past 12 months and paid interest on the balance	To pay off debts	**7.5**	**17**	**8.7**	**108**	**8.2**	**95**	**8.4**	**220**
	To pay for food	**28.9**	**66**	**18.0**	**241**	**4.6**	**57**	**14.2**	**364**
	To pay for water or electricity	**7.9**	**19**	**9.6**	**145**	**5.2**	**66**	**7.8**	**230**
	To pay for education	**9.5**	**15**	**5.6**	**67**	**6.1**	**56**	**6.2**	**138**
	To pay for a wedding	**.0**	**0**	**1.0**	**14**	**.8**	**8**	**.8**	**22**
	To pay for a funeral	**5.8**	**14**	**4.0**	**46**	**2.7**	**29**	**3.7**	**89**
	To help support family, friends outside immediate household	**3.0**	**7**	**3.0**	**38**	**2.9**	**38**	**2.9**	**83**
	To buy something on impulse	**.1**	**1**	**2.1**	**25**	**4.1**	**30**	**2.6**	**56**
	To buy a gift for someone	**.5**	**1**	**2.3**	**22**	**1.9**	**22**	**2.0**	**45**
	None of the above	**7.1**	**24**	**11.6**	**166**	**15.6**	**193**	**12.6**	**383**
	Not applicable – respondent did not borrow money in the last	**53.2**	**135**	**57.4**	**744**	**63.3**	**714**	**59.1**	**1593**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q59 Roughly what do you think your household owes in outstanding debt?	Do not owe anything	**64.4**	**170**	**63.9**	**828**	**42.5**	**511**	**56.1**	**1509**
	R1 – R200	**10.1**	**19**	**3.1**	**42**	**.4**	**5**	**2.8**	**66**
	R201 – R500	**12.3**	**22**	**5.6**	**73**	**2.7**	**20**	**5.2**	**115**
	R501 – R 1000	**2.8**	**6**	**4.5**	**60**	**3.2**	**41**	**3.9**	**107**
	R1001 – R1500	**1.4**	**3**	**4.4**	**56**	**2.7**	**33**	**3.5**	**92**
	R1501 – R2500	**.7**	**3**	**3.3**	**43**	**2.1**	**34**	**2.6**	**80**
	R2501 – R3500	**1.1**	**3**	**2.2**	**31**	**3.0**	**34**	**2.4**	**68**
	R3501 – R4500	**.0**	**0**	**1.5**	**19**	**3.0**	**33**	**1.9**	**52**
	R4500 – R6000	**.1**	**1**	**1.5**	**21**	**3.3**	**40**	**2.0**	**62**
	R6001 – R8000	**.1**	**1**	**.3**	**6**	**1.5**	**27**	**.7**	**34**
	R8001 – R11000	**.0**	**0**	**.2**	**6**	**2.8**	**31**	**1.1**	**37**
	R11001 or more	**.6**	**1**	**.8**	**17**	**9.9**	**129**	**4.1**	**147**
	Do not know	**3.8**	**10**	**6.2**	**67**	**12.0**	**87**	**8.1**	**164**
	No response or refused to answer	**2.8**	**8**	**2.4**	**44**	**11.0**	**112**	**5.6**	**164**
	Total	**100.0**	**247**	**100.0**	**1313**	**100.0**	**1137**	**100.0**	**2697**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q60 Is the amount of debt household owes more than, about same, or less than value of all savings and belongings of hh.	Amount of debt is more than the value of household savings a	**25.6**	**17**	**11.9**	**63**	**10.8**	**63**	**12.5**	**143**
	Amount of debt is about the same value of household savings	**13.6**	**10**	**17.6**	**73**	**9.0**	**60**	**13.2**	**143**
	Amount of debt is less than the value of household savings a	**43.7**	**34**	**44.0**	**231**	**44.4**	**341**	**44.2**	**606**
	Don't know	**14.9**	**15**	**23.2**	**95**	**22.6**	**95**	**22.3**	**205**
	Refused	**2.2**	**2**	**3.2**	**23**	**13.1**	**68**	**7.9**	**93**
	Total	**100.0**	**78**	**100.0**	**485**	**100.0**	**627**	**100.0**	**1190**
Q61 How much does the household worry about the debt you owe?	None	**.9**	**2**	**10.4**	**58**	**17.3**	**131**	**12.9**	**191**
	A little	**23.6**	**15**	**23.1**	**118**	**27.6**	**184**	**25.3**	**317**
	Some	**24.2**	**19**	**19.1**	**93**	**18.9**	**123**	**19.4**	**235**
	A lot	**43.3**	**32**	**34.7**	**169**	**21.9**	**130**	**29.3**	**331**
	Don't know	**6.8**	**5**	**11.9**	**38**	**11.7**	**41**	**11.4**	**84**
	Refused	**1.2**	**2**	**.7**	**5**	**2.6**	**17**	**1.7**	**24**
	Total	**100.0**	**75**	**100.0**	**481**	**100.0**	**626**	**100.0**	**1182**

		Living Standard Measure							
		Low		Medium		High		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q62 If you currently have and are using a credit card, do any of the ff statements apply	Could pay off balance of credit card from savings	**.0**	**0**	**1.2**	**16**	**15.3**	**158**	**6.2**	**174**
	Don't think I will be able to pay balance of credit card-near future	**.4**	**1**	**2.4**	**27**	**3.3**	**39**	**2.5**	**67**
	Sometimes make additional credit card payments to reduce balance	**.4**	**1**	**2.1**	**22**	**11.2**	**126**	**5.2**	**149**
	I sometimes miss payments on my credit card	**.5**	**1**	**1.5**	**20**	**4.1**	**44**	**2.3**	**65**
	Sometimes ask bank to reduce/miss monthly payment	**.0**	**0**	**1.3**	**15**	**3.1**	**35**	**1.8**	**50**
	Make point of always paying off full amount of credit card	**1.7**	**2**	**1.7**	**22**	**11.7**	**136**	**5.3**	**160**
	Not applicable – no credit card/not using	**97.8**	**244**	**94.1**	**1237**	**66.8**	**746**	**84.6**	**2227**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q63 Home loan on your main home-do any of the ff statements apply	Could pay off balance of home loan today from savings	**.3**	**1**	**1.0**	**13**	**7.0**	**72**	**3.1**	**86**
	Will not be able to pay balance of home loan at any point in my life	**3.2**	**6**	**1.4**	**20**	**4.1**	**54**	**2.5**	**80**
	Sometimes make additional home loan payments-balance reduce quickly	**.9**	**2**	**2.1**	**22**	**10.6**	**105**	**5.0**	**129**
	Sometimes miss payments on home loan without prior arrangement	**2.0**	**3**	**1.2**	**18**	**.9**	**14**	**1.1**	**35**
	Sometimes ask home loan lender if I can reduce or miss payment	**.4**	**2**	**.8**	**10**	**2.3**	**26**	**1.3**	**38**
	If I sold house at market value today I could not repay loan	**.0**	**0**	**.5**	**7**	**.9**	**14**	**.6**	**21**
	Not applicable – does not have a home loan	**95.7**	**237**	**95.3**	**1245**	**79.6**	**888**	**89.7**	**2370**

5.4.3. Investment and savings

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q64 Please can you tell me whether you have heard of any of the following types of investment or savings products	Unit trusts	**8.9**	**17**	**18.6**	**265**	**58.3**	**710**	**32.1**	**992**
	Education policy or plan	**28.9**	**62**	**47.0**	**595**	**72.5**	**855**	**54.5**	**1512**
	Investment or savings policy	**15.0**	**36**	**35.1**	**461**	**71.3**	**836**	**46.3**	**1333**
	Shares on the stock exchange	**12.1**	**31**	**25.3**	**336**	**62.4**	**754**	**37.5**	**1121**
	Retirement annuity	**10.0**	**24**	**30.2**	**411**	**66.9**	**823**	**41.6**	**1258**
	Provident fund	**22.4**	**48**	**41.7**	**572**	**66.9**	**814**	**49.0**	**1434**
	Pension fund	**48.0**	**124**	**68.5**	**931**	**84.3**	**985**	**72.3**	**2040**
	Stokvel or umgalelo or savings club	**77.7**	**181**	**71.0**	**882**	**61.5**	**660**	**68.2**	**1723**
	Giving money to someone who will guard it for you, to keep it safe	**44.4**	**111**	**36.6**	**490**	**45.7**	**534**	**40.7**	**1135**
	Keep cash or savings at home	**49.8**	**123**	**47.2**	**650**	**57.5**	**681**	**51.2**	**1454**
	Other savings club	**3.6**	**8**	**8.2**	**112**	**16.4**	**199**	**10.7**	**319**
	None of the above	**8.7**	**28**	**7.3**	**88**	**2.9**	**30**	**5.8**	**146**
	Don't know	**2.0**	**4**	**2.4**	**27**	**.9**	**7**	**1.8**	**38**
	Refused	**.6**	**1**	**.0**	**2**	**.2**	**4**	**.2**	**7**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q65 Can you tell me whether you currently hold any of these types of investment or savings products	Unit trusts	.0	0	.3	5	5.5	70	2.1	75
	Education policy or plan	.1	1	2.0	25	12.3	132	5.6	158
	Investment or savings policy	.4	1	3.7	51	17.7	219	8.4	271
	Shares on the stock exchange	.4	1	.8	8	5.4	55	2.4	64
	Retirement annuity	.0	0	1.8	25	21.0	246	8.6	271
	Provident fund	.4	1	3.1	43	10.9	126	5.6	170
	Pension fund	1.7	5	5.2	76	24.4	275	11.8	356
	Stokvel or umgalelo or savings club	14.1	32	14.6	186	8.8	78	12.5	296
	Giving money to someone who will guard it for you, to keep it safe	3.7	8	2.4	26	2.6	14	2.6	48
	Keep cash or savings at home	13.1	36	12.2	158	6.7	78	10.3	272
	Other savings club	.0	0	.8	13	.5	10	.6	23
	None of the above	64.8	157	63.3	804	41.5	472	55.5	1433
	Don't know	4.2	11	3.1	40	1.5	15	2.6	66
	Refused	1.4	4	.5	8	1.3	16	.9	28

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q66 In the last two years which of the following types of investment or savings products have you chosen (whether or not you still hold them)	Unit trusts	.0	0	.1	2	1.7	17	.7	19
	Education policy or plan	.1	1	1.4	16	6.7	79	3.2	96
	Investment or savings policy	.2	1	1.5	20	8.7	94	4.0	115
	Shares on the stock exchange	.0	0	.5	6	2.5	19	1.2	25
	Retirement annuity	.0	0	1.4	15	7.5	87	3.5	102
	Provident fund	.4	1	1.6	17	4.9	52	2.6	70
	Pension fund	.5	1	2.2	31	10.3	97	5.0	129
	Stokvel or umgalelo or savings club	11.0	26	9.5	107	5.6	47	8.2	180
	Giving money to someone who will guard it for you, to keep it safe	2.9	5	1.4	15	1.6	10	1.6	30
	Keep cash or savings at home	8.2	18	8.6	109	6.2	52	7.7	179
	Other savings club	.0	0	.8	11	.9	9	.8	20
	None of the above	71.9	178	73.2	950	63.9	746	69.7	1874
	Don't know	4.2	11	3.4	45	1.4	13	2.7	69
	Refused	1.4	4	.8	12	1.4	17	1.1	33

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q67 Do you currently earn interest on your savings?	Yes	**6.7**	**14**	**14.2**	**203**	**43.3**	**468**	**24.1**	**685**
	No	**32.8**	**88**	**34.2**	**438**	**26.1**	**314**	**31.1**	**840**
	Other answer	**.0**	**0**	**.3**	**5**	**.6**	**6**	**.4**	**11**
	Not applicable -no savings of any kind	**58.9**	**138**	**48.6**	**623**	**25.0**	**287**	**41.0**	**1048**
	Don't know	**1.5**	**6**	**2.5**	**37**	**3.1**	**30**	**2.6**	**73**
	Refused	**.0**	**0**	**.3**	**5**	**1.9**	**25**	**.8**	**30**
	Total	**100.0**	**246**	**100.0**	**1311**	**100.0**	**1130**	**100.0**	**2687**
Q68 Do you know how much interest your savings are currently earning?	Yes – you know exactly what the interest rate is	**14.6**	**2**	**35.0**	**66**	**40.3**	**185**	**37.9**	**253**
	Yes, you know approximately what the interest rate is	**29.8**	**6**	**31.3**	**68**	**37.7**	**178**	**35.5**	**252**
	No	**37.2**	**5**	**30.0**	**59**	**20.6**	**92**	**24.1**	**156**
	Other answer	**18.3**	**1**	**.0**	**0**	**.5**	**3**	**.8**	**4**
	Don't know	**.0**	**0**	**3.6**	**9**	**.8**	**6**	**1.7**	**15**
	Refused	**.0**	**0**	**.0**	**0**	**.1**	**2**	**.1**	**2**
	Total	**100.0**	**14**	**100.0**	**202**	**100.0**	**466**	**100.0**	**682**
Q69 How often do you personally check whether your savings products still meet your needs?	At least once a year	**4.0**	**5**	**15.6**	**117**	**33.6**	**292**	**23.2**	**414**
	Less often	**31.5**	**30**	**38.1**	**260**	**40.2**	**327**	**38.6**	**617**
	Never	**58.7**	**60**	**39.7**	**250**	**23.0**	**178**	**33.2**	**488**
	Don't know	**5.9**	**9**	**6.6**	**50**	**2.0**	**20**	**4.4**	**79**
	Refused	**.0**	**0**	**.1**	**1**	**1.3**	**16**	**.6**	**17**
	Total	**100.0**	**104**	**100.0**	**678**	**100.0**	**833**	**100.0**	**1615**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q70 In the past 12 months have you been saving money in any of the following ways? Do not include pension savings	Building up a balance of money in your bank account	**1.1**	**4**	**11.8**	**148**	**36.3**	**413**	**19.8**	**565**
	Paying money into a savings account	**4.0**	**12**	**20.0**	**246**	**45.9**	**471**	**28.1**	**729**
	Saving cash at home or in your wallet	**37.6**	**89**	**34.8**	**408**	**26.4**	**261**	**32.0**	**758**
	Giving money to family to save on your behalf	**18.7**	**33**	**9.0**	**95**	**8.4**	**68**	**9.7**	**196**
	Saving in a stokvel or any other informal savings club	**11.3**	**23**	**13.6**	**159**	**8.3**	**74**	**11.4**	**256**
	Buying financial investment products, other than pension funds	**.0**	**0**	**2.1**	**31**	**11.2**	**98**	**5.3**	**129**
	Or saving in some other way-incl. remittances, buying livestock/property	**6.4**	**15**	**4.4**	**46**	**3.8**	**38**	**4.4**	**99**
	Do not know	**26.3**	**61**	**23.3**	**274**	**8.5**	**89**	**18.1**	**424**
	Refused to answer	**11.1**	**23**	**9.0**	**113**	**8.0**	**98**	**8.8**	**234**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q71 Have you heard of any of the following types of insurance products	Vehicle or car insurance	**40.0**	**102**	**58.9**	**799**	**88.2**	**1028**	**67.7**	**1929**
	Household content insurance	**20.8**	**54**	**42.4**	**578**	**77.1**	**914**	**53.0**	**1546**
	Homeowners' insurance on building or house structure	**19.7**	**41**	**33.2**	**462**	**62.1**	**787**	**42.4**	**1290**
	Cellphone insurance	**31.7**	**73**	**54.9**	**712**	**78.0**	**914**	**61.1**	**1699**
	Life insurance or life cover	**45.9**	**106**	**61.4**	**859**	**85.8**	**1000**	**68.8**	**1965**
	Insurance that pays your loan or borrowing when you die	**11.1**	**31**	**27.4**	**367**	**50.2**	**635**	**34.1**	**1033**
	Disability insurance or cover	**19.3**	**42**	**31.6**	**431**	**57.7**	**722**	**39.9**	**1195**
	Medical aid scheme	**41.3**	**102**	**59.0**	**799**	**87.1**	**999**	**67.5**	**1900**
	Hospital cash plan	**23.9**	**55**	**43.4**	**588**	**70.5**	**846**	**51.4**	**1489**
	Belong to a burial society	**56.0**	**151**	**67.2**	**882**	**61.5**	**722**	**64.0**	**1755**
	Funeral policy with a bank - including Post Bank	**31.9**	**82**	**42.5**	**566**	**49.6**	**618**	**44.0**	**1266**
	Funeral cover through undertaker/funeral parlour	**59.2**	**141**	**57.6**	**778**	**54.7**	**711**	**56.7**	**1630**
	Funeral policy with an insurance company	**41.1**	**93**	**44.6**	**593**	**58.9**	**727**	**49.5**	**1413**
	Funeral cover from an spaza shop or stokvel	**23.3**	**56**	**19.5**	**254**	**21.9**	**273**	**20.8**	**583**
	Funeral cover from any other source	**10.1**	**26**	**12.3**	**197**	**21.8**	**272**	**15.6**	**495**
	None of the above	**7.8**	**21**	**5.2**	**65**	**1.5**	**20**	**4.1**	**106**
	Don't know	**.8**	**2**	**.9**	**8**	**.6**	**5**	**.8**	**15**
	Refused	**.0**	**0**	**.3**	**4**	**.2**	**4**	**.2**	**8**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q72 Can you tell me whether you currently hold any of these types of insurance products	Vehicle or car insurance	.8	1	.7	13	31.6	369	12.0	383
	Household content insurance	.9	2	.7	12	22.7	270	8.8	284
	Homeowners' insurance on building or house structure	.0	0	.9	12	14.1	184	5.6	196
	Cellphone insurance	.8	1	2.8	34	18.7	191	8.4	226
	Life insurance or life cover	2.5	4	4.4	73	34.8	412	15.3	489
	Insurance that pays your loan or borrowing when you die	.6	2	1.6	16	5.0	56	2.7	74
	Disability insurance or cover	.0	0	.7	9	4.4	65	2.0	74
	Medical aid scheme	1.5	3	4.2	54	36.8	430	15.8	487
	Hospital cash plan	.1	2	1.0	11	11.8	143	4.8	156
	Belong to a burial society	15.0	44	24.4	329	12.3	121	19.1	494
	Funeral policy with a bank - including Post Bank	2.7	6	4.8	77	9.1	122	6.2	205
	Funeral cover through undertaker/funeral parlour	15.2	37	14.5	201	8.8	126	12.5	364
	Funeral policy with an insurance company	5.7	12	5.0	76	13.3	170	8.1	258
	Funeral cover from an spaza shop or stokvel	3.1	5	2.6	28	1.0	6	2.1	39
	Funeral cover from any other source	.8	2	1.0	22	1.8	23	1.3	47
	None of the above	61.0	147	51.1	631	30.1	318	44.4	1096
	Don't know	1.2	4	1.4	13	1.2	8	1.3	25
	Refused	.0	0	.6	6	.9	13	.6	19

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q73 And in the last 2 years which of the following types of insurance products have you chosen (Whether or not you still hold them)	Vehicle or car insurance	.8	1	.3	5	14.7	137	5.6	143
	Household content insurance	.5	1	.6	8	8.1	68	3.3	77
	Homeowners' insurance on building or house structure	.0	0	.3	3	4.3	40	1.7	43
	Cellphone insurance	.0	0	2.0	21	10.1	78	4.8	99
	Life insurance or life cover	1.8	2	2.6	39	14.1	151	6.7	192
	Insurance that pays your loan or borrowing when you die	.5	1	.1	2	1.2	16	.6	19
	Disability insurance or cover	.0	0	.5	5	.7	16	.5	21
	Medical aid scheme	.0	0	2.1	24	13.8	139	6.2	163
	Hospital cash plan	.0	0	.6	6	4.4	52	1.9	58
	Belong to a burial society	5.2	16	11.2	139	3.2	30	7.7	185
	Funeral policy with a bank - including Post Bank	1.9	3	3.2	48	4.1	45	3.4	96
	Funeral cover through undertaker/funeral parlour	12.8	28	9.0	115	3.2	40	7.2	183
	Funeral policy with an insurance company	1.8	5	3.2	44	5.3	57	3.9	106
	Funeral cover from an spaza shop or stokvel	3.1	5	1.6	14	.6	4	1.4	23
	Funeral cover from any other source	.6	1	.8	9	.2	3	.5	13
	None of the above	74.9	189	70.5	919	58.8	695	66.7	1803
	Don't know	.8	3	1.4	14	1.5	10	1.4	27
	Refused	.0	0	.7	8	1.0	13	.8	21

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q74 Which sources of info. do feel most influenced your decision about which insurance policy product to take out	Junk mail sent through the post or that you found somewhere	**4.3**	**5**	**1.6**	**15**	**3.7**	**32**	**2.6**	**52**
	Information picked up in a branch of a bank	**2.8**	**4**	**4.9**	**49**	**11.8**	**122**	**7.3**	**175**
	Information found on the internet	**.0**	**0**	**.5**	**5**	**9.0**	**78**	**3.7**	**83**
	Information from sales staff of firm providing the products	**1.9**	**3**	**6.2**	**69**	**8.4**	**86**	**6.6**	**158**
	Comparative tables or charts in financial pages of newspaper	**.0**	**0**	**.5**	**5**	**1.4**	**9**	**.8**	**14**
	Comparative tables or charts found on the internet	**.0**	**0**	**.0**	**1**	**.5**	**6**	**.2**	**7**
	Specialist magazines or publications -such as Financial Mail	**.0**	**0**	**.3**	**2**	**1.6**	**14**	**.7**	**16**
	Recommendation from independent financial adviser or broker	**.0**	**0**	**.7**	**6**	**7.4**	**67**	**3.1**	**73**
	Advice of friends or relatives-not working in the financial services indust.	**20.5**	**37**	**11.8**	**143**	**7.6**	**62**	**11.0**	**242**
	Advice of friends or relatives-who work in the financial services indust.	**5.5**	**11**	**4.7**	**54**	**6.4**	**53**	**5.4**	**118**
	Employer's advice	**2.5**	**3**	**2.3**	**32**	**5.4**	**51**	**3.5**	**86**
	Traditional or religious leader	**2.6**	**7**	**1.2**	**18**	**.3**	**7**	**1.0**	**32**
	Newspaper articles	**3.7**	**3**	**3.0**	**33**	**4.2**	**39**	**3.5**	**75**
	Television or radio programmes	**6.9**	**11**	**7.1**	**71**	**10.5**	**93**	**8.3**	**175**
	Newspaper adverts	**5.3**	**6**	**4.6**	**48**	**6.7**	**71**	**5.5**	**125**
	Television adverts	**6.2**	**10**	**6.7**	**66**	**14.0**	**127**	**9.4**	**203**
	Other advertising	**1.9**	**5**	**1.5**	**14**	**.6**	**13**	**1.2**	**32**
	Other source	**1.8**	**5**	**.5**	**8**	**1.2**	**10**	**.8**	**23**
	Not applicable – respondent has not chosen insurance product	**64.5**	**125**	**67.1**	**794**	**53.0**	**569**	**61.6**	**1488**
	Do not know	**2.2**	**5**	**1.0**	**8**	**.9**	**8**	**1.1**	**21**
	Refused to answer	**.0**	**0**	**.7**	**6**	**.3**	**4**	**.5**	**10**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q75 And which of the following statements best describes how you chose the last insurance policy you took out?	Considered several products from different companies	**11.1**	**18**	**12.3**	**135**	**34.8**	**296**	**20.6**	**449**
	Considered the various products from one company	**10.4**	**19**	**7.2**	**82**	**4.8**	**65**	**6.6**	**166**
	I didn't consider any other products at all	**6.2**	**13**	**9.1**	**106**	**5.7**	**53**	**7.6**	**172**
	I looked around but there were no other products to consider	**2.6**	**5**	**2.2**	**24**	**1.6**	**19**	**2.0**	**48**
	Not applicable – respondent has not chosen insurance product	**67.0**	**134**	**67.6**	**795**	**51.6**	**545**	**61.6**	**1474**
	Do not know	**2.6**	**6**	**1.1**	**13**	**1.0**	**9**	**1.2**	**28**
	Refused to answer	**.0**	**0**	**.5**	**6**	**.3**	**4**	**.4**	**10**
	Total	**100.0**	**195**	**100.0**	**1161**	**100.0**	**991**	**100.0**	**2347**

		Living Standard Measure							
		Low		Medium		High		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q76 Thinking about insurance in general, which of the following do you take into consideration when first taking out or setting up a new policy	The cost of the premium	**40.3**	**96**	**39.5**	**536**	**56.8**	**662**	**45.9**	**1294**
	The cost of the excess	**11.7**	**22**	**13.2**	**170**	**26.6**	**314**	**17.9**	**506**
	The overall level of cover	**16.9**	**41**	**20.1**	**291**	**33.0**	**386**	**24.5**	**718**
	The extent to which the cover meets your needs	**14.7**	**33**	**17.9**	**221**	**32.5**	**366**	**22.9**	**620**
	The details in the small print or contract	**5.7**	**13**	**4.9**	**69**	**14.2**	**158**	**8.4**	**240**
	The brand or reputation of the supplier	**10.5**	**24**	**10.9**	**136**	**16.3**	**197**	**12.8**	**357**
	The benefits included	**27.9**	**66**	**27.3**	**319**	**36.8**	**395**	**30.8**	**780**
	Other	**.0**	**0**	**.6**	**10**	**1.0**	**8**	**.7**	**18**
	None of the above	**37.1**	**93**	**39.3**	**508**	**19.0**	**209**	**31.7**	**810**
	Don't know	**6.7**	**17**	**6.1**	**76**	**3.8**	**44**	**5.4**	**137**
	Refused	**.2**	**1**	**.3**	**4**	**.5**	**8**	**.4**	**13**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q77 What are the main reasons that you don't have health insurance cover?'	I am happy to use free or national health care	**67.1**	**158**	**50.4**	**678**	**25.0**	**265**	**43.5**	**1101**
	I am healthy	**7.9**	**13**	**5.7**	**72**	**5.2**	**56**	**5.7**	**141**
	I have not thought about taking out health insurance	**4.5**	**11**	**4.5**	**59**	**4.2**	**30**	**4.4**	**100**
	I have been unable to find any company that will cover me	**.4**	**1**	**1.9**	**17**	**.4**	**7**	**1.2**	**25**
	I have not been able to find affordable cover	**2.9**	**11**	**4.8**	**73**	**4.5**	**41**	**4.5**	**125**
	I do not have a bank account from which to make the monthly	**1.9**	**7**	**2.9**	**38**	**.3**	**3**	**1.9**	**48**
	I do not have a regular income	**21.5**	**55**	**20.9**	**243**	**7.5**	**63**	**16.4**	**361**
	I do not trust insurance companies	**2.1**	**6**	**.6**	**8**	**.8**	**8**	**.8**	**22**
	I can go home or to another country for medical care	**.4**	**1**	**.2**	**4**	**.1**	**3**	**.2**	**8**
	I can afford to pay my own health care costs	**4.2**	**13**	**4.8**	**62**	**4.4**	**57**	**4.6**	**132**
	My religion forbids the use of insurance	**.0**	**0**	**.1**	**1**	**.1**	**4**	**.1**	**5**
	Other	**1.6**	**3**	**1.9**	**21**	**1.3**	**9**	**1.6**	**33**
	I am covered on someone else's policy	**2.1**	**7**	**3.2**	**36**	**12.1**	**88**	**6.1**	**131**
	Not applicable – currently has medical aid, health plan or o	**8.3**	**20**	**13.6**	**181**	**41.2**	**414**	**22.4**	**615**
	Don't know	**.9**	**4**	**1.8**	**21**	**.8**	**11**	**1.4**	**36**
	Refused	**.1**	**1**	**.7**	**7**	**1.5**	**13**	**.9**	**21**

5.5. Financial Advice

5.5.1. Seeking advice and quality of advice

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q78 If you need financial advice who do you normally ask for help	Family member	**65.5**	**138**	**52.3**	**665**	**42.0**	**486**	**49.8**	**1289**
	Friend	**42.3**	**85**	**27.5**	**338**	**19.4**	**185**	**26.0**	**608**
	Someone you trust in the community	**16.7**	**36**	**7.3**	**86**	**3.7**	**41**	**6.9**	**163**
	Your employer	**2.2**	**9**	**2.9**	**47**	**2.9**	**39**	**2.9**	**95**
	Co-worker or colleague	**.0**	**1**	**3.1**	**34**	**6.5**	**49**	**4.0**	**84**
	Independent broker	**.4**	**1**	**1.5**	**22**	**7.2**	**87**	**3.5**	**110**
	Financial advisor other than an independent broker	**1.0**	**2**	**4.4**	**57**	**27.1**	**296**	**12.4**	**355**
	Stokvel or umgalelo or savings club	**6.5**	**16**	**6.6**	**69**	**2.4**	**24**	**5.0**	**109**
	Burial society	**7.8**	**17**	**1.7**	**26**	**.6**	**7**	**1.9**	**50**
	Church	**5.3**	**15**	**4.5**	**51**	**3.5**	**49**	**4.2**	**115**
	Bank	**7.1**	**18**	**14.5**	**194**	**24.8**	**294**	**17.6**	**506**
	Insurance company	**.3**	**1**	**2.6**	**32**	**10.7**	**126**	**5.3**	**159**
	Mashonisa	**2.2**	**4**	**2.1**	**22**	**.7**	**6**	**1.6**	**32**
	Other	**.6**	**2**	**1.1**	**12**	**1.3**	**12**	**1.1**	**26**
	Would not ask anyone for help	**15.4**	**50**	**23.1**	**319**	**11.8**	**134**	**18.2**	**503**
	Don't know	**3.7**	**12**	**3.6**	**44**	**2.2**	**23**	**3.1**	**79**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q79 Do you have trouble getting good and relevant financial advice?	Yes	**12.2**	**26**	**8.4**	**96**	**5.8**	**63**	**7.8**	**185**
	No	**48.3**	**116**	**58.4**	**775**	**78.1**	**905**	**64.6**	**1796**
	Question not relevant or never tried	**35.5**	**95**	**30.8**	**406**	**14.5**	**153**	**25.3**	**654**
	Don't know	**4.0**	**9**	**2.1**	**29**	**1.0**	**9**	**1.9**	**47**
	Refused	**.1**	**1**	**.3**	**5**	**.4**	**5**	**.3**	**11**
	Total	**100.0**	**247**	**100.0**	**1311**	**100.0**	**1135**	**100.0**	**2693**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q80 Thinking about the last time you tried to get financial advice do you think any of the following statements apply to your experience	You did not know where to look for advice	**59.2**	**14**	**51.6**	**47**	**24.9**	**14**	**45.9**	**75**
	You could not find the advice you were looking for	**16.7**	**3**	**27.9**	**26**	**19.8**	**14**	**24.1**	**43**
	You could not get advice at a time to suit you	**30.6**	**7**	**18.3**	**13**	**15.5**	**8**	**19.5**	**28**
	You did not understand the advice you were given	**8.3**	**3**	**15.7**	**13**	**36.9**	**12**	**20.0**	**28**
	There were so many advisers available you didn't know which	**8.8**	**3**	**12.2**	**13**	**18.2**	**12**	**13.2**	**28**
	Asked advice from several people - gave diff answers	**7.9**	**3**	**22.4**	**16**	**13.6**	**9**	**17.8**	**28**
	You got advice but you didn't know whether to trust it or not	**5.1**	**3**	**7.5**	**8**	**14.7**	**14**	**9.0**	**25**
	You followed the advice you were given and later regretted it	**7.8**	**2**	**2.0**	**4**	**6.5**	**3**	**4.1**	**9**
Multiple response table									
Q81 In the last 12 months have you asked a financial professional for financial advice in relation to any of the following	Savings or investments	**4.9**	**8**	**7.8**	**98**	**24.1**	**251**	**13.4**	**357**
	Taking out a mortgage or a loan	**.0**	**0**	**1.0**	**17**	**3.0**	**39**	**1.6**	**56**
	Insurance of any type	**.5**	**1**	**4.8**	**51**	**15.9**	**162**	**8.4**	**214**
	Tax planning	**.0**	**0**	**.8**	**10**	**8.4**	**86**	**3.5**	**96**
	Managing credit or debt	**.9**	**2**	**2.9**	**30**	**7.9**	**75**	**4.5**	**107**
	None of the above	**88.1**	**222**	**84.7**	**1116**	**63.6**	**742**	**77.4**	**2080**
	Don't know	**6.0**	**12**	**3.5**	**43**	**2.2**	**19**	**3.3**	**74**
	Refused	**1.1**	**4**	**.2**	**5**	**.7**	**13**	**.5**	**22**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q82 Thinking about the professional you have used most often for financial advice, was this an...?	Independent Financial Adviser	**9.6**	**1**	**18.5**	**29**	**33.6**	**122**	**28.1**	**152**
	Manager or adviser at a bank or building society	**25.2**	**2**	**43.9**	**60**	**27.6**	**99**	**32.8**	**161**
	Manager or adviser at an insurance company	**.0**	**0**	**16.8**	**20**	**23.3**	**82**	**20.6**	**102**
	Accountant	**.0**	**0**	**11.0**	**14**	**9.9**	**30**	**10.0**	**44**
	Other	**65.2**	**3**	**6.4**	**12**	**5.1**	**15**	**6.9**	**30**
	Don't know	**.0**	**0**	**3.4**	**6**	**.1**	**1**	**1.2**	**7**
	Refused	**.0**	**0**	**.0**	**0**	**.5**	**3**	**.3**	**3**
	Total	**100.0**	**6**	**100.0**	**141**	**100.0**	**352**	**100.0**	**499**
Q83 Did you pay for (any of) this advice or was it entirely free?	Paid for advice	**.0**	**0**	**5.8**	**9**	**15.5**	**56**	**11.9**	**65**
	Entirely free	**100.0**	**7**	**88.8**	**131**	**79.7**	**284**	**83.2**	**422**
	Don't know	**.0**	**0**	**4.5**	**6**	**4.1**	**14**	**4.1**	**20**
	Refused	**.0**	**0**	**.9**	**1**	**.7**	**4**	**.8**	**5**
	Total	**100.0**	**7**	**100.0**	**147**	**100.0**	**358**	**100.0**	**512**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q84 Thinking about the last time you tried to get good financial advice; do you think any of the following statements apply to your experience	You felt that the adviser understood your needs	**22.6**	**42**	**17.2**	**186**	**33.5**	**335**	**23.6**	**563**
	You got the advice that you needed	**19.3**	**46**	**25.0**	**294**	**36.4**	**386**	**28.6**	**726**
	Able to understand exactly what adviser was recommending	**8.9**	**17**	**12.6**	**150**	**14.4**	**163**	**12.9**	**330**
	The adviser behaved professionally	**2.4**	**7**	**8.4**	**101**	**11.1**	**128**	**8.7**	**236**
	Don't know	**43.7**	**106**	**41.7**	**513**	**20.1**	**205**	**34.1**	**824**
	Refused	**5.2**	**12**	**5.5**	**73**	**4.9**	**61**	**5.2**	**146**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q85 In the last 12 months, have you asked friends or family for financial advice in relation to any of the following	Savings or investments	11.2	24	14.7	177	24.2	259	17.8	460
	Taking out a home loan	.7	2	3.0	33	2.5	33	2.6	68
	Taking out a loan or credit agreement	2.7	6	2.4	32	3.5	51	2.8	89
	Insurance of any type	3.9	10	5.6	65	9.9	109	7.0	184
	Tax	.3	1	2.0	23	6.2	71	3.4	95
	Managing credit or debt	1.2	3	5.1	53	8.9	85	6.1	141
	None of the above	75.9	193	72.4	987	63.5	730	69.5	1910
	Don't know	6.3	13	3.9	43	1.5	17	3.3	73
	Refused	1.7	4	.9	10	1.6	21	1.2	35

5.5.2. Trust in sources of advice

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q86 The extent to which you would trust or distrust the ff to provide good financial advice:Independent broker or financial advisor	Strongly trust	7.4	19	10.9	153	14.8	172	12.0	344
	Trust	40.0	88	40.3	485	50.8	551	44.1	1124
	Neither trust nor distrust	16.9	39	16.8	224	12.8	175	15.4	438
	Distrust	13.9	39	16.4	226	13.4	154	15.0	419
	Strongly distrust	4.7	12	4.1	60	3.7	42	4.0	114
	Do not know	17.1	50	11.5	161	4.6	43	9.5	254
	Total	100.0	247	100.0	1309	100.0	1137	100.0	2693
Q87 The extent to which you would trust or distrust the ff to provide good financial advice:Insurance company	Strongly trust	11.9	29	13.3	167	15.6	178	14.0	374
	Trust	33.8	78	41.1	493	43.0	487	41.1	1058
	Neither trust nor distrust	23.4	47	17.8	254	22.8	264	20.2	565
	Distrust	15.1	41	16.3	228	9.9	124	13.9	393
	Strongly distrust	4.1	14	4.6	64	3.8	39	4.3	117
	Do not know	11.6	37	7.0	109	4.8	44	6.6	190
	Total	100.0	246	100.0	1315	100.0	1136	100.0	2697

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q88 The extent to which you would trust or distrust the ff to provide good financial advice:Bank or banker	Strongly trust	**27.0**	**62**	**27.1**	**343**	**24.4**	**292**	**26.1**	**697**
	Trust	**45.0**	**105**	**47.2**	**605**	**55.6**	**601**	**50.0**	**1311**
	Neither trust nor distrust	**13.1**	**28**	**12.0**	**163**	**10.1**	**138**	**11.4**	**329**
	Distrust	**4.8**	**17**	**6.5**	**95**	**5.1**	**55**	**5.8**	**167**
	Strongly distrust	**3.4**	**9**	**3.0**	**42**	**1.8**	**19**	**2.6**	**70**
	Do not know	**6.6**	**24**	**4.3**	**57**	**3.1**	**29**	**4.1**	**110**
	Total	**100.0**	**245**	**100.0**	**1305**	**100.0**	**1134**	**100.0**	**2684**
Q89 The extent to which you would trust or distrust the ff to provide good financial advice:Government	Strongly trust	**13.3**	**37**	**12.3**	**159**	**6.8**	**87**	**10.4**	**283**
	Trust	**42.9**	**90**	**37.9**	**451**	**20.7**	**245**	**32.1**	**786**
	Neither trust nor distrust	**14.4**	**31**	**21.1**	**266**	**29.0**	**273**	**23.4**	**570**
	Distrust	**20.5**	**50**	**19.8**	**265**	**27.1**	**317**	**22.5**	**632**
	Strongly distrust	**3.0**	**10**	**5.1**	**96**	**13.2**	**166**	**7.8**	**272**
	Do not know	**6.0**	**23**	**3.8**	**62**	**3.2**	**28**	**3.8**	**113**
	Total	**100.0**	**241**	**100.0**	**1299**	**100.0**	**1116**	**100.0**	**2656**
Q90 The extent to which you would trust or distrust the ff to provide good financial advice:Informal associations like stokvels	Strongly trust	**7.2**	**22**	**7.0**	**102**	**3.7**	**42**	**5.9**	**166**
	Trust	**38.2**	**83**	**33.5**	**384**	**14.0**	**152**	**26.9**	**619**
	Neither trust nor distrust	**20.7**	**42**	**19.7**	**246**	**24.4**	**249**	**21.5**	**537**
	Distrust	**22.8**	**57**	**22.8**	**313**	**30.9**	**342**	**25.8**	**712**
	Strongly distrust	**6.3**	**19**	**12.3**	**167**	**16.9**	**214**	**13.4**	**400**
	Do not know	**4.8**	**22**	**4.7**	**96**	**10.0**	**127**	**6.7**	**245**
	Total	**100.0**	**245**	**100.0**	**1308**	**100.0**	**1126**	**100.0**	**2679**
Q91 The extent to which you would trust or distrust the ff to provide good financial advice:Friends and Family	Strongly trust	**34.4**	**88**	**27.1**	**336**	**22.0**	**223**	**26.0**	**647**
	Trust	**50.5**	**116**	**45.8**	**604**	**45.3**	**525**	**46.1**	**1245**
	Neither trust nor distrust	**8.5**	**21**	**14.6**	**197**	**19.2**	**232**	**15.7**	**450**
	Distrust	**4.7**	**13**	**7.4**	**98**	**8.5**	**104**	**7.5**	**215**
	Strongly distrust	**.1**	**1**	**3.4**	**48**	**2.9**	**34**	**2.9**	**83**
	Do not know	**1.7**	**7**	**1.6**	**31**	**2.1**	**18**	**1.8**	**56**
	Total	**100.0**	**246**	**100.0**	**1314**	**100.0**	**1136**	**100.0**	**2696**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q92 The extent to which you would trust or distrust the ff to provide good financial advice:An employer or work colleague	Strongly trust	**3.9**	**13**	**6.4**	**95**	**3.7**	**54**	**5.2**	**162**
	Trust	**31.8**	**73**	**31.9**	**397**	**30.5**	**361**	**31.4**	**831**
	Neither trust nor distrust	**31.9**	**67**	**25.5**	**329**	**33.2**	**338**	**29.0**	**734**
	Distrust	**11.6**	**33**	**15.0**	**185**	**14.5**	**175**	**14.5**	**393**
	Strongly distrust	**3.5**	**11**	**7.2**	**102**	**6.2**	**71**	**6.5**	**184**
	Do not know	**17.2**	**49**	**13.9**	**189**	**11.8**	**126**	**13.5**	**364**
	Total	**100.0**	**246**	**100.0**	**1297**	**100.0**	**1125**	**100.0**	**2668**
Q93 The extent to which you would trust or distrust the ff to provide good financial advice:Church	Strongly trust	**21.4**	**58**	**24.6**	**317**	**19.0**	**226**	**22.2**	**601**
	Trust	**49.8**	**112**	**45.2**	**557**	**41.3**	**460**	**44.2**	**1129**
	Neither trust nor distrust	**13.8**	**34**	**13.4**	**185**	**19.3**	**191**	**15.6**	**410**
	Distrust	**6.1**	**16**	**9.0**	**119**	**7.6**	**93**	**8.2**	**228**
	Strongly distrust	**2.7**	**7**	**3.5**	**53**	**4.8**	**63**	**3.9**	**123**
	Do not know	**6.1**	**19**	**4.4**	**77**	**8.0**	**98**	**5.9**	**194**
	Total	**100.0**	**246**	**100.0**	**1308**	**100.0**	**1131**	**100.0**	**2685**
Q94 The extent to which you would trust or distrust the ff to provide good financial advice:Someone in community with good education	Strongly trust	**14.2**	**33**	**9.7**	**128**	**6.7**	**66**	**9.1**	**227**
	Trust	**38.4**	**92**	**34.8**	**447**	**31.0**	**352**	**33.8**	**891**
	Neither trust nor distrust	**24.7**	**49**	**23.2**	**305**	**29.7**	**350**	**25.7**	**704**
	Distrust	**16.8**	**48**	**19.8**	**245**	**19.2**	**216**	**19.3**	**509**
	Strongly distrust	**1.6**	**8**	**8.6**	**116**	**7.2**	**82**	**7.4**	**206**
	Do not know	**4.3**	**17**	**3.9**	**69**	**6.1**	**65**	**4.7**	**151**
	Total	**100.0**	**247**	**100.0**	**1310**	**100.0**	**1131**	**100.0**	**2688**
Q95 The extent to which you would trust or distrust the ff to provide good financial advice:TV or radio advertisement	Strongly trust	**7.7**	**23**	**10.8**	**126**	**7.7**	**80**	**9.3**	**229**
	Trust	**44.9**	**99**	**39.1**	**479**	**28.2**	**349**	**35.7**	**927**
	Neither trust nor distrust	**20.3**	**53**	**24.2**	**331**	**34.1**	**359**	**27.4**	**743**
	Distrust	**12.1**	**33**	**16.5**	**236**	**19.7**	**240**	**17.2**	**509**
	Strongly distrust	**3.6**	**10**	**4.9**	**72**	**6.5**	**64**	**5.4**	**146**
	Do not know	**11.3**	**29**	**4.6**	**70**	**3.7**	**39**	**4.9**	**138**
	Total	**100.0**	**247**	**100.0**	**1314**	**100.0**	**1131**	**100.0**	**2692**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q96 The extent to which you would trust or distrust the ff to provide good financial advice:Newspaper	Strongly trust	**8.2**	**20**	**7.5**	**91**	**6.2**	**72**	**7.1**	**183**
	Trust	**37.2**	**87**	**35.1**	**446**	**32.2**	**364**	**34.3**	**897**
	Neither trust nor distrust	**24.5**	**58**	**24.3**	**337**	**31.7**	**364**	**27.0**	**759**
	Distrust	**15.6**	**41**	**22.2**	**278**	**19.2**	**228**	**20.5**	**547**
	Strongly distrust	**3.0**	**10**	**5.6**	**81**	**6.7**	**64**	**5.8**	**155**
	Do not know	**11.6**	**31**	**5.2**	**81**	**4.0**	**41**	**5.4**	**153**
	Total	**100.0**	**247**	**100.0**	**1314**	**100.0**	**1133**	**100.0**	**2694**
Q97 The extent to which you would trust or distrust the ff to provide good financial advice:A moneylender or mashonisa	Strongly trust	**1.0**	**3**	**1.6**	**23**	**.7**	**8**	**1.2**	**34**
	Trust	**16.2**	**40**	**10.3**	**130**	**5.6**	**77**	**9.2**	**247**
	Neither trust nor distrust	**15.6**	**35**	**14.8**	**182**	**15.7**	**172**	**15.2**	**389**
	Distrust	**28.2**	**66**	**27.3**	**360**	**27.1**	**334**	**27.3**	**760**
	Strongly distrust	**30.4**	**78**	**39.9**	**517**	**41.1**	**420**	**39.4**	**1015**
	Do not know	**8.6**	**24**	**6.0**	**99**	**9.8**	**122**	**7.7**	**245**
	Total	**100.0**	**246**	**100.0**	**1311**	**100.0**	**1133**	**100.0**	**2690**

5.5.3. Making decisions

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q98 How much do you agree or disagree?:I've got a clear idea of the sorts of financial products/services that I need	Totally agree	**8.2**	**22**	**14.3**	**186**	**18.1**	**204**	**15.1**	**412**
	Tend to agree	**15.0**	**38**	**25.2**	**334**	**36.4**	**425**	**28.2**	**797**
	Tend to disagree	**18.6**	**38**	**15.8**	**201**	**21.4**	**249**	**18.1**	**488**
	Totally disagree	**20.8**	**58**	**21.3**	**288**	**11.8**	**140**	**17.8**	**486**
	Don't know	**5.3**	**14**	**3.7**	**46**	**1.1**	**15**	**2.9**	**75**
	Not applicable	**32.2**	**77**	**19.6**	**257**	**11.1**	**103**	**17.7**	**437**
	Refuse	**.0**	**0**	**.1**	**4**	**.0**	**0**	**.1**	**4**
	Total	**100.0**	**247**	**100.0**	**1316**	**100.0**	**1136**	**100.0**	**2699**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q99 How much do you agree or disagree?:I always research my choices thoroughly before making any decisions	Totally agree	**12.5**	**33**	**18.3**	**242**	**31.6**	**335**	**22.6**	**610**
	Tend to agree	**26.0**	**54**	**29.8**	**383**	**35.7**	**425**	**31.5**	**862**
	Tend to disagree	**14.8**	**34**	**15.3**	**197**	**14.2**	**176**	**14.9**	**407**
	Totally disagree	**11.5**	**38**	**12.3**	**173**	**6.3**	**80**	**10.0**	**291**
	Don't know	**4.4**	**12**	**3.3**	**45**	**.9**	**15**	**2.5**	**72**
	Not applicable	**31.0**	**76**	**20.9**	**271**	**11.2**	**105**	**18.4**	**452**
	Refuse	**.0**	**0**	**.1**	**3**	**.1**	**1**	**.1**	**4**
	Total	**100.0**	**247**	**100.0**	**1314**	**100.0**	**1137**	**100.0**	**2698**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q100 In the last 12 months, have you made a decision about any of the following that you later regretted	Savings or investments	**10.6**	**18**	**7.5**	**87**	**12.1**	**112**	**9.5**	**217**
	Taking out a home loan	**1.7**	**4**	**1.0**	**16**	**1.9**	**26**	**1.4**	**46**
	Taking out a loan or credit agreement	**3.0**	**5**	**3.9**	**44**	**4.0**	**50**	**3.8**	**99**
	Insurance of any type	**.7**	**2**	**2.7**	**30**	**4.0**	**45**	**3.0**	**77**
	Tax	**.3**	**1**	**1.2**	**14**	**3.7**	**33**	**2.0**	**48**
	Managing credit or debt	**.7**	**3**	**3.9**	**36**	**4.2**	**46**	**3.7**	**85**
	None of the above	**85.2**	**212**	**83.2**	**1112**	**80.3**	**926**	**82.3**	**2250**
	Don't know	**5.2**	**12**	**4.0**	**45**	**2.0**	**16**	**3.4**	**73**
	Refused	**.4**	**2**	**.3**	**4**	**.9**	**11**	**.5**	**17**

5.6. Getting Financial Help

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q101 How confident are you that you know how to make an effective complaint against a bank or financial institution?	Very confident	5.6	12	14.1	189	30.4	360	19.2	561
	Fairly confident	17.8	39	25.0	333	34.2	385	27.6	757
	Not very confident	16.5	33	17.2	211	13.3	163	15.7	407
	Not at all confident	42.9	111	29.0	394	15.0	157	25.3	662
	Don't know	16.9	49	14.1	172	6.5	62	11.6	283
	Refused	.3	2	.5	8	.6	9	.5	19
	Total	100.0	246	100.0	1307	100.0	1136	100.0	2689
Q102 Last five years-have you discovered that you had been paying for a financial product that was unsuitable?	Yes	1.0	2	4.8	62	6.7	85	5.1	149
	No	91.1	220	88.7	1172	86.6	993	88.2	2385
	Do not know	6.7	19	5.6	71	5.6	46	5.7	136
	Refused to answer	1.2	5	.9	9	1.1	13	1.0	27
	Total	100.0	246	100.0	1314	100.0	1137	100.0	2697
Q103 What type of product was that?	Bank account or a card linked to a bank account	.0	0	15.3	11	9.7	11	12.4	22
	Home loan	.0	0	2.9	2	13.4	7	7.5	9
	Private pension, provident fund or retirement annuity	.0	0	.3	1	.0	0	.2	1
	Government grant	.0	0	5.4	2	.0	0	2.9	2
	Investment or savings policy	.0	0	2.5	2	10.7	10	6.1	12
	Stokvel or umgalelo or savings club	.0	0	6.6	4	7.5	2	6.9	6
	Credit card	.0	0	8.9	5	10.2	7	9.3	12
	Store card or account	.0	0	16.7	8	15.7	10	15.8	18
	Vehicle or car finance	.0	0	.7	1	3.4	5	1.9	6
	Loan from a bank or other formal institution	.0	0	5.7	3	5.0	5	5.2	8
	Loan from a mashonisa, stokvel or spaza shop	19.8	1	11.9	5	2.8	1	8.0	7
	Life insurance or life cover	.0	0	2.2	1	1.9	6	2.0	7
	Funeral policy with a formal institution -bank, insurance co	.0	0	7.0	2	6.2	4	6.5	6
	Informal burial society	11.0	1	.8	1	.3	1	.8	3
	Medical aid or hospital plan	.0	0	5.3	2	2.3	2	3.8	4
	Household content insurance	.0	0	1.8	2	.8	1	1.3	3
	Other	69.2	1	5.1	4	8.3	4	8.1	9
	Don't know	.0	0	1.0	1	.0	0	.5	1
	Refused	.0	0	.0	0	1.8	1	.8	1
	Total	100.0	3	100.0	57	100.0	77	100.0	137

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q104 Did you complain to the company or person that sold you the product?	Yes	**80.2**	**2**	**54.8**	**40**	**74.9**	**62**	**64.7**	**104**
	No	**19.8**	**1**	**45.2**	**22**	**25.1**	**23**	**35.3**	**46**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**3**	**100.0**	**62**	**100.0**	**85**	**100.0**	**150**
Q105 Did you manage to resolve the problem with them?	Yes	**100.0**	**2**	**78.9**	**30**	**74.2**	**43**	**76.9**	**75**
	No	**.0**	**0**	**19.3**	**8**	**25.8**	**19**	**22.3**	**27**
	Do not know	**.0**	**0**	**1.7**	**1**	**.0**	**0**	**.7**	**1**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**2**	**100.0**	**39**	**100.0**	**62**	**100.0**	**103**
Q106 Did you take up the complaint with anyone else?	Yes	**35.7**	**1**	**27.3**	**15**	**30.8**	**22**	**29.0**	**38**
	No	**64.3**	**1**	**72.1**	**46**	**69.2**	**62**	**70.7**	**109**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Refused to answer	**.0**	**0**	**.6**	**1**	**.0**	**0**	**.3**	**1**
	Total	**100.0**	**2**	**100.0**	**62**	**100.0**	**84**	**100.0**	**148**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
'Q107 Who did you take up the complaint regarding a financial product with	Provincial Consumer Affairs Office	.0	0	20.3	1	.6	1	10.4	2
	The Ombudsman for Banking Services -OBSSA	.0	0	56.6	7	12.9	3	34.4	10
	The Banking Association of South Africa	.0	0	10.4	2	.0	0	5.2	2
	The Ombudsman For Long Term Insurance	.0	0	20.1	2	4.7	1	12.3	3
	The Ombudsman For Short Term Insurance -OSTI	.0	0	.0	0	4.3	1	2.1	1
	The Pension Fund Adjudicator	.0	0	.0	0	.0	0	.0	0
	National Credit Regulator -NCR	.0	0	27.8	3	32.8	4	30.1	7
	Credit Information Ombud	.0	0	.0	0	4.1	1	2.0	1
	Consumer Affairs Committee, Department of Trade & Industry	.0	0	.0	0	.0	0	.0	0
	The Office of Consumer Protection -OCP	.0	0	30.5	4	47.4	8	38.6	12
	Office of the Ombud for Financial Services Providers -FAIS O	.0	0	15.8	3	4.3	1	9.9	4
	Financial Services Board -FSB	.0	0	.0	0	12.0	2	6.0	2
	A lawyer	100.0	1	12.6	5	5.4	3	9.7	9
	Small claims court	.0	0	.0	0	6.7	2	3.3	2
	Citizens Advice Bureau	.0	0	.0	0	.0	0	.0	0
	Other	.0	0	16.0	1	.6	1	8.2	2
	Don’t know	.0	0	3.4	1	.0	0	1.7	1
	Refused	.0	0	.0	0	.0	0	.0	0

5.7. Financial Knowledge and Understanding

5.7.1. OECD INFE standard knowledge questions

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q108 Imagine that five friends are given a gift of R1,000. If the friends have to share money equally how much does each one get?	Correct	**68.7**	**161**	**84.2**	**1068**	**90.4**	**1029**	**85.0**	**2258**
	Incorrect	**5.2**	**13**	**3.9**	**65**	**2.4**	**34**	**3.5**	**112**
	Irrelevant answer	**1.2**	**5**	**1.0**	**16**	**1.5**	**20**	**1.2**	**41**
	Don't know	**25.0**	**68**	**9.6**	**151**	**4.3**	**41**	**9.2**	**260**
	Refused	**.0**	**0**	**1.2**	**18**	**1.3**	**14**	**1.1**	**32**
	Total	**100.0**	**247**	**100.0**	**1318**	**100.0**	**1138**	**100.0**	**2703**
Q109 Now imagine that the brothers have to wait for one year to get their share of the R1,000. In one year's time will they will be able to buy:	More with their share of the money than they could today	**11.1**	**20**	**11.9**	**151**	**12.6**	**135**	**12.1**	**306**
	The same amount	**21.6**	**43**	**22.8**	**276**	**19.5**	**186**	**21.5**	**505**
	Or, less than they could buy today	**21.0**	**47**	**19.4**	**233**	**28.6**	**331**	**22.9**	**611**
	It depends on inflation	**6.5**	**15**	**14.3**	**162**	**17.7**	**193**	**14.8**	**370**
	It depends on the types of things that they want to buy	**4.5**	**12**	**11.4**	**142**	**10.2**	**86**	**10.3**	**240**
	Irrelevant answer	**2.4**	**6**	**2.9**	**38**	**2.8**	**31**	**2.8**	**75**
	Don't know	**32.9**	**77**	**16.4**	**207**	**7.6**	**70**	**14.8**	**354**
	Refused	**.0**	**0**	**.8**	**12**	**1.1**	**10**	**.8**	**22**
	Total	**100.0**	**220**	**100.0**	**1221**	**100.0**	**1042**	**100.0**	**2483**
Q110 You lend R25 to a friend one evening and he gives you R25 back the next day. How much interest has he paid on this loan?	Correct	**55.3**	**131**	**62.3**	**800**	**69.5**	**826**	**64.2**	**1757**
	Incorrect	**11.0**	**33**	**20.2**	**263**	**19.9**	**200**	**19.2**	**496**
	Irrelevant answer	**4.0**	**10**	**2.7**	**46**	**3.1**	**30**	**3.0**	**86**
	Don't know	**29.0**	**68**	**12.7**	**180**	**5.9**	**58**	**11.8**	**306**
	Refused	**.7**	**3**	**2.0**	**22**	**1.6**	**18**	**1.7**	**43**
	Total	**100.0**	**245**	**100.0**	**1311**	**100.0**	**1132**	**100.0**	**2688**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q111 Suppose you put R100 into a savings account with a guaranteed interest rate of 2% per year.How much would be in the account at the end of the first year?	Correct	**30.1**	**63**	**41.1**	**491**	**65.3**	**740**	**48.9**	**1294**
	Incorrect	**12.5**	**33**	**15.7**	**228**	**14.2**	**177**	**14.8**	**438**
	Irrelevant answer	**4.8**	**11**	**3.8**	**52**	**2.8**	**36**	**3.6**	**99**
	Don't know	**51.0**	**136**	**37.2**	**517**	**15.6**	**163**	**30.7**	**816**
	Refused	**1.6**	**4**	**2.1**	**27**	**2.1**	**21**	**2.1**	**52**
	Total	**100.0**	**247**	**100.0**	**1315**	**100.0**	**1137**	**100.0**	**2699**
Q112 And how much would be in the account at the end of five years	More than R110	**28.5**	**60**	**31.1**	**402**	**53.4**	**593**	**39.0**	**1055**
	Exactly R110	**9.2**	**24**	**22.5**	**273**	**22.2**	**272**	**21.1**	**569**
	Less than R110	**5.8**	**11**	**4.6**	**67**	**3.0**	**46**	**4.1**	**124**
	Or is it impossible to tell from the information given	**2.5**	**9**	**5.2**	**66**	**2.7**	**34**	**4.0**	**109**
	Irrelevant answer	**3.9**	**11**	**4.3**	**55**	**3.3**	**39**	**3.9**	**105**
	Don’t know	**49.2**	**129**	**30.8**	**431**	**14.0**	**139**	**26.5**	**699**
	Refuse	**.8**	**3**	**1.5**	**18**	**1.4**	**14**	**1.4**	**35**
	Total	**100.0**	**247**	**100.0**	**1312**	**100.0**	**1137**	**100.0**	**2696**
Q113 Do you think the ff statements are true or false:If someone offers you the chance to make a lot of money it is likely to lose a lot of money	True	**61.5**	**147**	**67.0**	**873**	**80.3**	**890**	**71.3**	**1910**
	False	**18.1**	**50**	**26.8**	**332**	**15.5**	**202**	**21.8**	**584**
	Do not know	**19.0**	**47**	**6.2**	**109**	**4.3**	**44**	**6.8**	**200**
	Refused	**1.4**	**3**	**.1**	**1**	**.0**	**1**	**.2**	**5**
	Total	**100.0**	**247**	**100.0**	**1315**	**100.0**	**1137**	**100.0**	**2699**
Q114 Do you think the ff statements are true or false:High inflation means that the cost of living is increasing rapidly	True	**59.1**	**142**	**78.8**	**1022**	**87.3**	**993**	**79.9**	**2157**
	False	**13.2**	**33**	**11.1**	**140**	**9.1**	**104**	**10.6**	**277**
	Do not know	**26.2**	**68**	**9.5**	**145**	**3.6**	**39**	**9.0**	**252**
	Refused	**1.5**	**4**	**.7**	**7**	**.0**	**0**	**.5**	**11**
	Total	**100.0**	**247**	**100.0**	**1314**	**100.0**	**1136**	**100.0**	**2697**
Q115 Do you think the ff statements are true or false:It is less likely that you will lose all of your money if you save in more than one place	True	**41.0**	**101**	**44.9**	**621**	**48.6**	**569**	**45.9**	**1291**
	False	**32.2**	**82**	**44.6**	**533**	**45.8**	**501**	**43.8**	**1116**
	Do not know	**25.4**	**61**	**10.4**	**157**	**5.6**	**61**	**10.1**	**279**
	Refused	**1.4**	**3**	**.1**	**1**	**.1**	**1**	**.2**	**5**
	Total	**100.0**	**247**	**100.0**	**1312**	**100.0**	**1132**	**100.0**	**2691**

5.7.2. Self-rated knowledge

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q116 How would you rate your level of financial knowledge on a scale of 1 to 5 where 1 is: Not at all knowledgeable, 5: Very knowledgeable	Not at all knowledgeable	**32.5**	**84**	**17.5**	**235**	**6.2**	**44**	**14.9**	**363**
	2	**25.0**	**65**	**22.2**	**306**	**10.9**	**122**	**18.3**	**493**
	3	**25.3**	**53**	**26.4**	**355**	**27.0**	**309**	**26.5**	**717**
	4	**12.6**	**29**	**19.1**	**244**	**31.5**	**384**	**23.0**	**657**
	Very knowledgeable	**2.7**	**9**	**12.7**	**150**	**23.4**	**265**	**15.6**	**424**
	Don't know	**1.9**	**7**	**2.1**	**25**	**1.0**	**14**	**1.7**	**46**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**247**	**100.0**	**1315**	**100.0**	**1138**	**100.0**	**2700**
Q117 How would you rate yourself on each of the following areas of financial management...?:keeping track of your money	Not good at all	**24.0**	**57**	**14.6**	**185**	**7.4**	**55**	**12.9**	**297**
	2	**27.4**	**63**	**18.5**	**252**	**9.8**	**103**	**16.2**	**418**
	3	**19.5**	**48**	**21.6**	**304**	**21.1**	**236**	**21.3**	**588**
	4	**13.0**	**30**	**20.0**	**266**	**26.1**	**321**	**21.6**	**617**
	Very good	**13.5**	**38**	**21.9**	**281**	**33.8**	**406**	**25.4**	**725**
	Don't know	**2.3**	**8**	**3.0**	**27**	**1.3**	**11**	**2.3**	**46**
	Refused	**.3**	**2**	**.2**	**2**	**.5**	**5**	**.3**	**9**
	Total	**100.0**	**246**	**100.0**	**1317**	**100.0**	**1137**	**100.0**	**2700**
Q118 How would you rate yourself on each of the following areas of financial management...?:making ends meet	Not good at all	**19.8**	**46**	**15.6**	**186**	**7.1**	**58**	**12.9**	**290**
	2	**33.7**	**77**	**19.8**	**259**	**7.8**	**87**	**16.8**	**423**
	3	**21.7**	**53**	**25.5**	**341**	**23.5**	**270**	**24.4**	**664**
	4	**13.8**	**28**	**18.3**	**259**	**29.3**	**349**	**21.9**	**636**
	Very good	**8.3**	**28**	**17.2**	**237**	**30.0**	**348**	**21.0**	**613**
	Don't know	**2.4**	**8**	**3.2**	**29**	**2.0**	**18**	**2.7**	**55**
	Refused	**.3**	**2**	**.4**	**2**	**.3**	**4**	**.4**	**8**
	Total	**100.0**	**242**	**100.0**	**1313**	**100.0**	**1134**	**100.0**	**2689**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q119 How would you rate yourself on each of the following areas of financial management...?:shopping around to get best fin products	Not good at all	**32.8**	**88**	**28.1**	**357**	**12.7**	**119**	**22.9**	**564**
	2	**14.8**	**38**	**20.1**	**263**	**9.9**	**121**	**15.8**	**422**
	3	**25.3**	**51**	**17.2**	**232**	**25.8**	**299**	**21.1**	**582**
	4	**10.1**	**21**	**13.5**	**186**	**25.9**	**306**	**17.7**	**513**
	Very good	**6.5**	**18**	**13.0**	**166**	**19.9**	**240**	**14.9**	**424**
	Don't know	**10.2**	**29**	**7.9**	**109**	**5.4**	**44**	**7.2**	**182**
	Refused	**.3**	**2**	**.3**	**3**	**.4**	**6**	**.3**	**11**
	Total	**100.0**	**247**	**100.0**	**1316**	**100.0**	**1135**	**100.0**	**2698**
Q120 How would you rate yourself on each of the following areas of financial management...?:staying informed about financial issues	Not good at all	**39.0**	**97**	**27.8**	**383**	**12.2**	**125**	**23.2**	**605**
	2	**25.6**	**60**	**20.1**	**262**	**12.5**	**140**	**17.9**	**462**
	3	**13.6**	**29**	**20.1**	**260**	**21.8**	**258**	**20.1**	**547**
	4	**8.0**	**20**	**12.8**	**166**	**26.3**	**306**	**17.3**	**492**
	Very good	**6.6**	**20**	**14.4**	**181**	**23.1**	**268**	**16.8**	**469**
	Don't know	**6.9**	**19**	**4.4**	**61**	**3.7**	**32**	**4.4**	**112**
	Refused	**.3**	**2**	**.3**	**3**	**.5**	**6**	**.3**	**11**
	Total	**100.0**	**247**	**100.0**	**1316**	**100.0**	**1135**	**100.0**	**2698**

5.7.3. Following financial news and indicators

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q121 Do you personally keep an eye on financial matters, such as changes in	House prices	**8.0**	**18**	**7.9**	**114**	**25.3**	**327**	**14.3**	**459**
	The stock market	**6.2**	**13**	**6.5**	**72**	**16.1**	**175**	**10.0**	**260**
	Exchange rates	**2.7**	**3**	**4.4**	**58**	**17.5**	**210**	**9.0**	**271**
	Interest rates	**2.9**	**8**	**5.9**	**80**	**28.5**	**326**	**13.9**	**414**
	Inflation	**5.8**	**12**	**11.3**	**146**	**30.4**	**311**	**17.7**	**469**
	Tax rates	**1.1**	**3**	**4.5**	**62**	**23.2**	**235**	**11.0**	**300**
	The job market	**10.5**	**18**	**15.8**	**192**	**20.4**	**189**	**16.9**	**399**
	Government grants	**30.2**	**68**	**17.2**	**217**	**6.3**	**89**	**14.5**	**374**
	Private pension plans	**2.5**	**6**	**3.5**	**43**	**8.9**	**102**	**5.3**	**151**
	Do not keep an eye on any of these products	**60.2**	**150**	**62.1**	**827**	**42.4**	**479**	**54.7**	**1456**
	Don't know	**1.0**	**5**	**2.2**	**33**	**2.0**	**22**	**2.0**	**60**
	Refused	**.0**	**0**	**.3**	**4**	**1.0**	**13**	**.5**	**17**

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q122 How do you tend to monitor the things you have mentioned - multiple response table	General newspapers	**57.4**	**42**	**64.1**	**271**	**56.6**	**340**	**60.0**	**653**
	Financial or business pages in newspapers	**7.6**	**5**	**14.4**	**62**	**29.3**	**193**	**20.8**	**260**
	Financial magazines -Financial Mail, The Economist	**4.7**	**2**	**6.5**	**29**	**12.9**	**77**	**9.3**	**108**
	Radio and television business and financial programming	**71.6**	**63**	**68.8**	**304**	**57.0**	**352**	**63.5**	**719**
	Internet	**1.0**	**1**	**6.8**	**30**	**24.9**	**168**	**14.8**	**199**
	Financial advisor	**2.4**	**4**	**5.7**	**25**	**23.0**	**132**	**13.5**	**161**
	Other	**5.2**	**6**	**.9**	**6**	**2.0**	**7**	**1.8**	**19**
	Don't know	**2.1**	**2**	**1.0**	**5**	**.6**	**3**	**.9**	**10**
	Refused	**.0**	**0**	**.1**	**1**	**.0**	**1**	**.0**	**2**

5.7.4. Experimental questions

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q123 To what extent you agree:If you have a loan at a furniture shop, you should try and pay it off as fast as possible	Strongly agree	33.2	77	36.8	475	42.6	501	38.5	1053
	Agree	44.4	110	48.9	650	47.6	539	48.0	1299
	Neither nor	4.0	12	4.1	60	4.0	41	4.1	113
	Disagree	6.4	15	4.6	63	3.2	30	4.3	108
	Strongly disagree	1.6	3	1.5	18	.5	5	1.1	26
	Don't know	10.4	28	4.2	50	2.1	20	4.0	98
	Total	100.0	245	100.0	1316	100.0	1136	100.0	2697
Q124 To what extent you agree:If you have savings, it is a good thing if interest rates goes up	Strongly agree	18.3	41	28.4	355	34.3	421	29.6	817
	Agree	36.0	84	36.9	496	43.3	476	39.2	1056
	Neither nor	15.8	31	11.0	153	7.4	90	10.1	274
	Disagree	7.8	21	9.9	122	10.1	96	9.8	239
	Strongly disagree	1.8	8	4.2	59	1.8	18	3.1	85
	Don't know	20.3	59	9.5	131	3.1	35	8.2	225
	Total	100.0	244	100.0	1316	100.0	1136	100.0	2696
Q125 To what extent you agree:The earlier you start saving for retirement, the better	Strongly agree	40.4	87	46.8	605	55.9	630	49.5	1322
	Agree	33.8	95	38.1	525	33.9	379	36.2	999
	Neither nor	8.5	19	8.1	95	5.7	82	7.3	196
	Disagree	6.4	14	3.3	42	2.8	28	3.4	84
	Strongly disagree	.0	0	.5	6	.2	2	.4	8
	Don't know	10.8	29	3.1	41	1.5	14	3.3	84
	Total	100.0	244	100.0	1314	100.0	1135	100.0	2693
Q126 To what extent you agree:If you have a bank loan, and interest rates goes up, you will be paying more	Strongly agree	20.2	47	28.5	357	35.7	414	30.3	818
	Agree	39.8	97	43.6	560	45.6	498	44.0	1155
	Neither nor	14.3	26	10.4	141	8.3	107	10.0	274
	Disagree	4.5	15	5.9	83	5.0	56	5.5	154
	Strongly disagree	1.0	4	1.3	18	.6	13	1.0	35
	Don't know	20.3	56	10.2	154	4.8	48	9.2	258
	Total	100.0	245	100.0	1313	100.0	1136	100.0	2694

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q127 To what extent you agree:Buying property is a very risky investment	Strongly agree	**4.0**	**14**	**9.0**	**121**	**12.7**	**143**	**9.9**	**278**
	Agree	**15.2**	**33**	**18.6**	**231**	**16.6**	**231**	**17.5**	**495**
	Neither nor	**18.6**	**43**	**18.7**	**257**	**18.8**	**201**	**18.7**	**501**
	Disagree	**27.6**	**62**	**26.0**	**322**	**32.7**	**336**	**28.6**	**720**
	Strongly disagree	**13.0**	**33**	**15.0**	**186**	**14.0**	**166**	**14.4**	**385**
	Don't know	**21.6**	**60**	**12.7**	**194**	**5.1**	**54**	**10.8**	**308**
	Total	**100.0**	**245**	**100.0**	**1311**	**100.0**	**1131**	**100.0**	**2687**
Q128 To what extent you agree:If inflation goes up, food prices will go up	Strongly agree	**36.3**	**79**	**36.5**	**470**	**43.0**	**486**	**38.9**	**1035**
	Agree	**33.9**	**85**	**42.7**	**544**	**43.7**	**492**	**42.2**	**1121**
	Neither nor	**4.1**	**14**	**7.7**	**113**	**7.3**	**92**	**7.2**	**219**
	Disagree	**5.4**	**13**	**3.8**	**49**	**2.3**	**28**	**3.4**	**90**
	Strongly disagree	**.1**	**1**	**.9**	**9**	**.7**	**7**	**.7**	**17**
	Don't know	**20.1**	**53**	**8.4**	**122**	**3.0**	**28**	**7.6**	**203**
	Total	**100.0**	**245**	**100.0**	**1307**	**100.0**	**1133**	**100.0**	**2685**
Q129 To what extent you agree:The more money you earn, the more tax you pay	Strongly agree	**27.5**	**63**	**37.1**	**472**	**45.5**	**508**	**39.2**	**1043**
	Agree	**36.7**	**88**	**41.1**	**529**	**41.4**	**475**	**40.8**	**1092**
	Neither nor	**6.9**	**21**	**8.9**	**116**	**6.0**	**79**	**7.6**	**216**
	Disagree	**3.6**	**10**	**2.4**	**38**	**2.3**	**29**	**2.5**	**77**
	Strongly disagree	**1.3**	**1**	**1.0**	**8**	**1.8**	**15**	**1.3**	**24**
	Don't know	**24.1**	**62**	**9.6**	**149**	**3.1**	**30**	**8.7**	**241**
	Total	**100.0**	**245**	**100.0**	**1312**	**100.0**	**1136**	**100.0**	**2693**
Q130 When thinking about making a financial investment, how willing are you to take risks?	Not at all willing	**18.4**	**49**	**13.0**	**199**	**10.2**	**140**	**12.5**	**388**
	Not very willing	**21.7**	**62**	**20.3**	**270**	**19.5**	**244**	**20.2**	**576**
	Neither willing nor unwilling	**10.7**	**21**	**12.6**	**152**	**15.2**	**164**	**13.4**	**337**
	Willing	**16.1**	**31**	**23.2**	**288**	**28.7**	**312**	**24.5**	**631**
	Very willing	**2.5**	**7**	**10.2**	**125**	**17.0**	**185**	**11.9**	**317**
	Don't know	**5.1**	**12**	**3.3**	**50**	**2.3**	**25**	**3.1**	**87**
	Not applicable -no financial investments	**25.1**	**62**	**17.3**	**223**	**6.6**	**60**	**14.1**	**345**
	Refused	**.4**	**1**	**.1**	**2**	**.6**	**5**	**.3**	**8**
	Total	**100.0**	**245**	**100.0**	**1309**	**100.0**	**1135**	**100.0**	**2689**

5.7.5. Money attitudes scale

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q131 How well each of the following statements applies to you:I purchase things because I know they will impress others	Always	3.6	12	7.7	89	6.0	55	6.7	156
	Very often	10.2	18	7.1	97	6.4	69	7.1	184
	Fairly often	6.3	14	7.0	79	7.8	72	7.3	165
	Some-times	7.6	12	9.5	115	12.5	112	10.4	239
	A few times	3.7	9	5.8	75	4.9	65	5.2	149
	Hardly ever	16.3	32	13.7	181	16.4	199	14.9	412
	Never	52.4	147	49.2	681	46.1	564	48.4	1392
	Total	100.0	244	100.0	1317	100.0	1136	100.0	2697
Q132 How well each of the following statements applies to you:People I know tell me that I place too much emphasis on money as sign of success	Always	2.6	5	5.5	66	4.6	45	4.9	116
	Very often	5.5	16	8.1	96	7.1	78	7.5	190
	Fairly often	10.5	19	12.6	152	10.3	117	11.6	288
	Some-times	11.2	28	14.1	174	18.8	187	15.6	389
	A few times	9.1	16	7.7	103	6.8	92	7.5	211
	Hardly ever	19.7	36	14.5	187	16.0	183	15.6	406
	Never	41.4	123	37.5	539	36.4	433	37.5	1095
	Total	100.0	243	100.0	1317	100.0	1135	100.0	2695
Q133 How well each of the following statements applies to you:I put money aside on a regular basis for the future	Always	9.6	20	10.7	150	22.2	226	14.8	396
	Very often	8.6	21	9.9	136	17.2	198	12.4	355
	Fairly often	8.3	16	7.0	101	11.2	137	8.7	254
	Some-times	12.1	32	17.5	196	13.1	170	15.4	398
	A few times	4.9	11	7.2	96	9.3	111	7.7	218
	Hardly ever	14.8	33	14.4	188	9.0	114	12.5	335
	Never	41.7	110	33.4	449	18.0	177	28.6	736
	Total	100.0	243	100.0	1316	100.0	1133	100.0	2692

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q134 How well each of the following statements applies to you:I do financial planning for the future	Always	**10.2**	**25**	**11.2**	**152**	**21.7**	**241**	**15.0**	**418**
	Very often	**9.6**	**18**	**9.6**	**121**	**18.8**	**203**	**13.0**	**342**
	Fairly often	**5.1**	**14**	**8.1**	**110**	**11.4**	**154**	**9.0**	**278**
	Some-times	**12.3**	**25**	**10.6**	**130**	**15.2**	**173**	**12.4**	**328**
	A few times	**6.2**	**14**	**9.4**	**110**	**6.2**	**82**	**7.9**	**206**
	Hardly ever	**15.4**	**36**	**16.5**	**223**	**10.1**	**109**	**14.0**	**368**
	Never	**41.2**	**108**	**34.7**	**458**	**16.5**	**169**	**28.6**	**735**
	Total	**100.0**	**240**	**100.0**	**1304**	**100.0**	**1131**	**100.0**	**2675**
Q135 How well each of the following statements applies to you:I argue or complain about the cost of things I buy	Always	**15.0**	**33**	**16.4**	**207**	**12.4**	**142**	**14.8**	**382**
	Very often	**17.2**	**42**	**18.9**	**236**	**14.6**	**183**	**17.2**	**461**
	Fairly often	**10.8**	**21**	**10.8**	**140**	**12.9**	**153**	**11.6**	**314**
	Some-times	**24.9**	**59**	**19.7**	**257**	**25.1**	**259**	**22.2**	**575**
	A few times	**10.0**	**18**	**9.4**	**125**	**10.1**	**114**	**9.7**	**257**
	Hardly ever	**6.7**	**19**	**6.7**	**111**	**11.1**	**116**	**8.3**	**246**
	Never	**15.5**	**52**	**18.1**	**230**	**13.9**	**162**	**16.3**	**444**
	Total	**100.0**	**244**	**100.0**	**1306**	**100.0**	**1129**	**100.0**	**2679**
Q136 How well each of the following statements applies to you:I hesitate to spend money, even on necessities	Always	**12.6**	**27**	**7.0**	**93**	**6.7**	**72**	**7.4**	**192**
	Very often	**13.4**	**34**	**14.4**	**191**	**12.0**	**157**	**13.5**	**382**
	Fairly often	**11.7**	**24**	**12.6**	**176**	**10.6**	**142**	**11.8**	**342**
	Some-times	**15.2**	**43**	**20.1**	**261**	**20.6**	**220**	**19.8**	**524**
	A few times	**11.5**	**25**	**11.2**	**146**	**12.6**	**132**	**11.7**	**303**
	Hardly ever	**13.2**	**30**	**10.5**	**140**	**15.7**	**168**	**12.7**	**338**
	Never	**22.4**	**58**	**24.3**	**297**	**21.8**	**236**	**23.2**	**591**
	Total	**100.0**	**241**	**100.0**	**1304**	**100.0**	**1127**	**100.0**	**2672**

		Living Standard Measure							
		Low		Medium		High		Total	
		Col %	N	Col %	N	Col %	N	Col %	N
Q137 How well each of the following statements applies to you:I show worrisome behaviour when it comes to money	Always	15.3	47	17.8	241	9.2	102	14.4	390
	Very often	24.2	53	17.0	224	16.9	199	17.6	476
	Fairly often	9.0	21	13.9	171	10.8	144	12.3	336
	Some-times	18.0	48	20.6	262	17.5	207	19.3	517
	A few times	8.4	18	9.7	134	11.8	130	10.3	282
	Hardly ever	10.7	17	7.3	106	12.5	132	9.5	255
	Never	14.3	39	13.8	169	21.2	218	16.6	426
	Total	100.0	243	100.0	1307	100.0	1132	100.0	2682
Q138 How well each of the following statements applies to you:I show signs of nervousness when I dont have enough money	Always	24.7	67	21.7	290	9.1	122	17.4	479
	Very often	17.2	45	15.8	221	16.7	192	16.3	458
	Fairly often	13.6	26	14.5	176	12.9	146	13.9	348
	Some-times	18.5	41	16.7	214	17.9	186	17.3	441
	A few times	6.2	14	9.6	131	9.9	125	9.4	270
	Hardly ever	3.2	10	7.1	100	12.4	140	8.7	250
	Never	16.5	40	14.5	182	21.1	223	17.1	445
	Total	100.0	243	100.0	1314	100.0	1134	100.0	2691
Q139 How well each of the following statements applies to you:I am bothered when I have to pass up a sale	Always	8.0	16	11.1	137	9.0	80	10.0	233
	Very often	9.8	22	12.8	174	9.6	130	11.3	326
	Fairly often	14.6	28	12.5	137	8.3	111	11.1	276
	Some-times	13.4	40	20.7	253	19.9	171	19.7	464
	A few times	10.9	23	10.4	140	9.3	115	10.1	278
	Hardly ever	9.7	23	8.9	137	10.8	157	9.7	317
	Never	33.5	92	23.6	337	33.2	371	28.1	800
	Total	100.0	244	100.0	1315	100.0	1135	100.0	2694
Q140 How well each of the following statements applies to you:Its hard for me to pass up a bargain	Always	9.1	21	10.2	137	10.6	90	10.2	248
	Very often	14.5	29	11.7	155	8.9	127	11.0	311
	Fairly often	10.2	25	11.8	142	10.7	116	11.2	283
	Some-times	17.3	41	21.2	251	17.0	177	19.3	469
	A few times	5.0	15	10.1	142	8.9	103	9.2	260
	Hardly ever	10.0	26	10.1	149	12.1	154	10.8	329
	Never	33.9	87	24.9	339	31.8	364	28.3	790
	Total	100.0	244	100.0	1315	100.0	1131	100.0	2690

5.7.6. Public demand for financial information or education

Multiple response table		Living Standard Measure							
		Low		Medium		High		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q141 Which of the following financial issues would you like to receive more information or education about - multiple response table	How to make effective use of savings products	**31.0**	**63**	**32.1**	**391**	**28.7**	**329**	**30.8**	**783**
	How interest rates work	**22.6**	**50**	**24.4**	**306**	**22.3**	**251**	**23.5**	**607**
	How interest rates are calculated	**12.4**	**30**	**17.6**	**223**	**19.9**	**227**	**17.9**	**480**
	Insuring or covering your assets	**9.3**	**19**	**9.5**	**129**	**15.6**	**173**	**11.7**	**321**
	Insuring or covering your life	**13.4**	**29**	**18.4**	**240**	**18.5**	**220**	**17.9**	**489**
	How to get a copy of your personal credit profile or record	**8.6**	**15**	**7.4**	**99**	**12.7**	**133**	**9.5**	**247**
	How to read and understand your personal credit profile or r	**9.2**	**15**	**8.7**	**97**	**8.1**	**97**	**8.6**	**209**
	How to make effective use of technology, such as cellphones	**16.1**	**32**	**16.1**	**200**	**11.2**	**131**	**14.3**	**363**
	How to better use financial services and products	**15.3**	**32**	**15.5**	**188**	**15.4**	**184**	**15.4**	**404**
	How to draw up and manage a budget effectively	**27.3**	**56**	**25.3**	**305**	**24.2**	**228**	**25.1**	**589**
	Counselling or training to better manage your credit	**4.4**	**10**	**6.8**	**89**	**7.1**	**88**	**6.7**	**187**
	How to work out how much credit you can afford or pay back on	**11.1**	**21**	**8.6**	**108**	**7.7**	**87**	**8.5**	**216**
	What fees may be applied to any credit agreements that you enter	**2.5**	**5**	**4.7**	**55**	**9.3**	**82**	**6.2**	**142**
	How to select the best investment products	**16.8**	**36**	**15.5**	**195**	**19.7**	**184**	**17.1**	**415**
	Who to approach if you need to complain about a financial product or service	**7.9**	**17**	**10.9**	**145**	**9.7**	**108**	**10.2**	**270**
	Other	**1.7**	**3**	**.5**	**7**	**.5**	**2**	**.6**	**12**
	None	**32.4**	**94**	**25.9**	**375**	**30.2**	**365**	**28.1**	**834**

6. Results Disaggregated by Province (Weighted %, Unweighted N)

6.1. Financial Control

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q1 Who is responsible for day to day money management decisions in your household?	You	**37.8**	**160**	**27.5**	**143**	**30.8**	**57**	**29.8**	**91**	**26.8**	**219**	**35.5**	**98**	**26.6**	**209**	**33.2**	**108**	**29.1**	**114**	**29.6**	**1199**
	You and your partner	**19.0**	**87**	**17.2**	**58**	**26.2**	**42**	**24.4**	**60**	**23.3**	**147**	**23.3**	**53**	**22.8**	**128**	**12.5**	**36**	**15.2**	**51**	**20.4**	**662**
	You and another family member or family members	**7.4**	**27**	**12.2**	**35**	**16.4**	**14**	**18.1**	**29**	**23.7**	**90**	**6.8**	**11**	**9.8**	**45**	**11.4**	**16**	**6.5**	**15**	**12.9**	**282**
	Your partner	**5.4**	**24**	**8.9**	**34**	**6.5**	**12**	**4.6**	**9**	**1.8**	**26**	**5.6**	**16**	**6.8**	**43**	**4.4**	**11**	**5.9**	**17**	**5.4**	**192**
	Another family member or family members	**20.0**	**52**	**32.8**	**74**	**17.5**	**25**	**22.3**	**27**	**21.8**	**85**	**28.3**	**32**	**29.4**	**122**	**34.7**	**51**	**42.2**	**71**	**28.2**	**539**
	Someone else	**9.9**	**22**	**.6**	**2**	**1.4**	**2**	**.8**	**3**	**2.2**	**14**	**.4**	**3**	**2.5**	**15**	**2.0**	**4**	**.8**	**2**	**2.5**	**67**
	Nobody	**.0**	**0**	**.7**	**2**	**1.2**	**1**	**.0**	**0**	**.5**	**1**	**.1**	**1**	**1.8**	**7**	**1.2**	**1**	**.0**	**0**	**.7**	**13**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.6**	**1**	**.1**	**1**	**.1**	**2**
	Refused to answer	**.6**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**2**	**.0**	**0**	**.0**	**0**	**.1**	**3**
	Total	**100.0**	**373**	**100.0**	**348**	**100.0**	**153**	**100.0**	**219**	**100.0**	**582**	**100.0**	**214**	**100.0**	**571**	**100.0**	**228**	**100.0**	**271**	**100.0**	**2959**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q2 Who is responsible for the task of paying bills in your household?	You	**39.4**	**166**	**28.9**	**147**	**37.4**	**62**	**27.9**	**88**	**26.7**	**218**	**34.7**	**96**	**27.3**	**210**	**34.0**	**109**	**29.5**	**114**	**30.1**	**1210**
	You and your partner	**20.6**	**91**	**16.6**	**56**	**15.7**	**31**	**28.2**	**67**	**21.7**	**138**	**17.5**	**46**	**19.5**	**119**	**13.0**	**36**	**14.8**	**51**	**19.0**	**635**
	You and another family member or family members	**6.7**	**25**	**14.0**	**37**	**13.9**	**14**	**16.0**	**24**	**26.5**	**93**	**7.1**	**11**	**10.8**	**51**	**12.0**	**19**	**6.5**	**15**	**13.8**	**289**
	Your partner	**4.3**	**18**	**7.9**	**31**	**9.1**	**17**	**4.0**	**7**	**2.5**	**31**	**5.6**	**16**	**8.2**	**45**	**4.1**	**11**	**5.8**	**16**	**5.6**	**192**
	Another family member or family members	**17.6**	**49**	**29.2**	**68**	**19.6**	**25**	**23.1**	**29**	**20.0**	**87**	**31.6**	**36**	**30.2**	**126**	**31.8**	**46**	**40.5**	**70**	**27.3**	**536**
	Someone else	**10.2**	**21**	**.7**	**2**	**4.2**	**4**	**.8**	**3**	**2.2**	**13**	**2.0**	**4**	**2.2**	**15**	**2.6**	**5**	**.8**	**2**	**2.7**	**69**
	Nobody	**1.0**	**2**	**1.5**	**5**	**.0**	**0**	**.0**	**0**	**.5**	**2**	**1.4**	**5**	**1.4**	**7**	**1.7**	**1**	**1.9**	**2**	**1.1**	**24**
	Do not know	**.3**	**1**	**.3**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.6**	**1**	**.1**	**1**	**.1**	**4**
	Refused to answer	**.0**	**0**	**1.0**	**2**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**2**	**.0**	**0**	**.0**	**0**	**.2**	**4**
	Total	**100.0**	**373**	**100.0**	**349**	**100.0**	**153**	**100.0**	**218**	**100.0**	**582**	**100.0**	**214**	**100.0**	**575**	**100.0**	**228**	**100.0**	**271**	**100.0**	**2963**
Q3 Do you enjoy dealing with financial matters?	Always	**11.2**	**46**	**5.8**	**30**	**26.9**	**40**	**13.6**	**45**	**6.1**	**50**	**8.8**	**26**	**12.7**	**72**	**14.5**	**39**	**16.3**	**57**	**10.9**	**405**
	Usually	**21.8**	**88**	**6.7**	**22**	**10.4**	**25**	**17.2**	**38**	**22.8**	**134**	**10.7**	**27**	**9.3**	**67**	**9.3**	**26**	**12.9**	**41**	**14.0**	**468**
	Sometimes	**39.4**	**143**	**32.8**	**115**	**29.7**	**43**	**39.9**	**82**	**45.3**	**257**	**28.4**	**68**	**29.4**	**163**	**39.0**	**76**	**25.6**	**75**	**35.0**	**1022**
	Never	**22.7**	**83**	**44.6**	**154**	**31.1**	**41**	**26.7**	**49**	**25.2**	**135**	**49.6**	**87**	**45.7**	**252**	**34.4**	**81**	**40.9**	**92**	**36.4**	**974**
	Don't know	**4.2**	**11**	**10.1**	**26**	**1.9**	**4**	**2.6**	**6**	**.7**	**4**	**1.8**	**5**	**2.7**	**18**	**2.6**	**4**	**4.3**	**6**	**3.5**	**84**
	Refused	**.6**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.7**	**1**	**.3**	**2**	**.2**	**2**	**.0**	**0**	**.2**	**6**
	Total	**100.0**	**372**	**100.0**	**347**	**100.0**	**153**	**100.0**	**220**	**100.0**	**580**	**100.0**	**214**	**100.0**	**574**	**100.0**	**228**	**100.0**	**271**	**100.0**	**2959**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q4 Which ONE of the following best describes the extent to which you personally monitor your regular expenses?	I don't keep an eye on expenses at all	**30.4**	**98**	**32.3**	**101**	**23.4**	**34**	**17.2**	**32**	**25.0**	**129**	**46.7**	**82**	**36.2**	**189**	**34.4**	**77**	**37.4**	**83**	**32.1**	**825**
	I keep my eye on expenses a bit	**33.6**	**134**	**37.2**	**142**	**28.1**	**41**	**45.1**	**102**	**41.7**	**254**	**29.7**	**70**	**32.6**	**195**	**35.2**	**76**	**38.4**	**118**	**36.4**	**1132**
	Without keeping written records, I keep a fairly close eye on expenses	**25.3**	**95**	**13.3**	**55**	**19.0**	**35**	**18.8**	**46**	**18.9**	**113**	**7.7**	**20**	**10.3**	**72**	**17.7**	**38**	**10.2**	**31**	**15.1**	**505**
	I use written records to keep a close eye on expenses	**6.9**	**32**	**7.8**	**26**	**28.2**	**39**	**15.4**	**30**	**13.4**	**80**	**10.6**	**29**	**16.6**	**92**	**7.6**	**24**	**10.9**	**29**	**12.3**	**381**
	Don't know	**3.3**	**11**	**9.1**	**23**	**1.4**	**4**	**3.5**	**8**	**1.0**	**4**	**5.0**	**9**	**3.5**	**20**	**4.7**	**10**	**3.0**	**5**	**3.8**	**94**
	Refused	**.5**	**2**	**.2**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.4**	**1**	**.8**	**6**	**.5**	**3**	**.0**	**0**	**.3**	**13**
	Total	**100.0**	**372**	**100.0**	**348**	**100.0**	**153**	**100.0**	**218**	**100.0**	**580**	**100.0**	**211**	**100.0**	**574**	**100.0**	**228**	**100.0**	**266**	**100.0**	**2950**
Q5 Do you have a household budget?	Yes	**46.8**	**185**	**32.1**	**118**	**59.5**	**81**	**42.8**	**102**	**59.4**	**351**	**33.9**	**87**	**41.2**	**258**	**53.2**	**122**	**27.9**	**85**	**43.9**	**1389**
	No	**48.4**	**179**	**63.5**	**220**	**38.3**	**69**	**44.0**	**99**	**40.2**	**229**	**59.9**	**120**	**48.7**	**278**	**38.8**	**91**	**69.7**	**180**	**50.6**	**1465**
	Do not know	**4.8**	**10**	**4.3**	**10**	**2.2**	**3**	**10.8**	**12**	**.4**	**2**	**5.6**	**5**	**9.3**	**32**	**7.7**	**12**	**2.4**	**6**	**5.2**	**92**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**2.4**	**5**	**.0**	**0**	**.6**	**2**	**.8**	**5**	**.4**	**3**	**.0**	**0**	**.4**	**15**
	Total	**100.0**	**374**	**100.0**	**348**	**100.0**	**153**	**100.0**	**218**	**100.0**	**582**	**100.0**	**214**	**100.0**	**573**	**100.0**	**228**	**100.0**	**271**	**100.0**	**2961**
Q6 How often do you stay within your budget?	Always	**22.1**	**46**	**22.6**	**24**	**42.6**	**26**	**25.3**	**34**	**18.2**	**88**	**43.2**	**38**	**38.8**	**91**	**28.4**	**34**	**40.3**	**31**	**28.4**	**412**
	Usually	**42.1**	**77**	**12.6**	**22**	**27.7**	**28**	**37.7**	**33**	**34.4**	**112**	**23.5**	**19**	**25.2**	**82**	**10.8**	**19**	**20.2**	**20**	**27.6**	**412**
	Sometimes	**33.2**	**54**	**51.2**	**60**	**19.6**	**19**	**30.6**	**27**	**43.8**	**140**	**31.8**	**27**	**27.7**	**54**	**37.3**	**44**	**35.5**	**30**	**36.6**	**455**
	Never	**1.4**	**4**	**12.2**	**9**	**10.1**	**8**	**6.3**	**3**	**1.8**	**5**	**.9**	**1**	**7.4**	**27**	**18.3**	**21**	**2.8**	**2**	**5.9**	**80**
	Don't know	**1.3**	**2**	**1.5**	**2**	**.0**	**0**	**.2**	**1**	**1.8**	**3**	**.5**	**1**	**1.0**	**2**	**4.7**	**3**	**1.2**	**1**	**1.5**	**15**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.6**	**1**	**.0**	**0**	**.0**	**1**
	Total	**100.0**	**183**	**100.0**	**117**	**100.0**	**81**	**100.0**	**98**	**100.0**	**348**	**100.0**	**86**	**100.0**	**256**	**100.0**	**122**	**100.0**	**84**	**100.0**	**1375**
Q7 Which of these financial documents do you keep copies	Yes	**57.3**	**192**	**48.0**	**177**	**68.5**	**88**	**62.3**	**145**	**57.1**	**349**	**48.4**	**106**	**55.2**	**328**	**53.5**	**123**	**33.8**	**98**	**52.7**	**1606**
	No	**41.9**	**147**	**44.9**	**133**	**29.2**	**55**	**32.1**	**62**	**41.6**	**176**	**44.9**	**72**	**41.2**	**213**	**44.8**	**92**	**66.0**	**171**	**44.3**	**1121**
	Don't know	**.9**	**3**	**7.1**	**14**	**2.3**	**5**	**4.8**	**7**	**1.3**	**4**	**4.9**	**6**	**2.9**	**10**	**.8**	**1**	**.1**	**1**	**2.7**	**51**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.8**	**2**	**.0**	**0**	**1.8**	**2**	**.6**	**4**	**.9**	**3**	**.0**	**0**	**.4**	**11**

of:Receipts for major purchases	Total	100.0	342	100.0	324	100.0	148	100.0	216	100.0	529	100.0	186	100.0	555	100.0	219	100.0	270	100.0	2789
Q8 Which of these financial documents do you keep copies of:Bank statements	Yes	58.3	194	43.1	156	61.7	83	54.6	131	56.4	349	52.5	114	57.3	321	40.9	101	40.1	118	52.0	1567
	No	40.8	144	51.2	154	36.9	60	38.0	76	42.3	176	42.2	66	39.6	222	56.6	112	59.8	152	45.2	1162
	Don't know	.9	3	5.7	12	1.4	4	6.5	7	1.3	4	3.5	6	2.6	9	1.6	2	.1	1	2.5	48
	Refused	.0	0	.0	0	.0	0	1.0	3	.0	0	1.8	2	.5	3	.9	3	.0	0	.4	11
	Total	100.0	341	100.0	322	100.0	147	100.0	217	100.0	529	100.0	188	100.0	555	100.0	218	100.0	271	100.0	2788
Q9 Which of these financial documents do you keep copies of:Loan or hire purchase statements	Yes	25.1	90	25.0	91	51.6	66	53.0	119	26.1	197	26.3	65	36.6	216	20.1	56	12.3	42	28.6	942
	No	72.6	238	65.0	198	45.8	76	38.2	83	72.4	324	65.9	106	59.3	312	75.5	153	85.4	222	67.0	1712
	Don't know	2.3	8	9.3	23	2.6	6	7.1	8	1.5	5	5.9	9	2.9	13	3.5	6	1.1	3	3.6	81
	Refused	.0	0	.7	4	.0	0	1.7	3	.0	1	1.9	2	1.3	8	.9	3	1.1	2	.8	23
	Total	100.0	336	100.0	316	100.0	148	100.0	213	100.0	527	100.0	182	100.0	549	100.0	218	100.0	269	100.0	2758
Q10 Which of these financial documents do you keep copies of:Tax forms	Yes	35.7	133	20.6	77	44.3	59	43.1	109	36.4	249	27.4	74	43.6	250	19.4	56	11.9	52	32.2	1059
	No	59.4	194	67.6	201	48.5	78	44.7	86	62.0	264	64.5	94	52.0	283	76.9	152	86.2	213	62.6	1565
	Don't know	4.8	10	11.6	32	7.2	11	10.4	12	1.6	7	6.2	8	3.5	14	2.8	6	.8	3	4.6	103
	Refused	.0	0	.2	1	.0	0	1.7	3	.0	1	1.9	2	.9	5	.9	3	1.1	2	.6	17
	Total	100.0	337	100.0	311	100.0	148	100.0	210	100.0	521	100.0	178	100.0	552	100.0	217	100.0	270	100.0	2744
Q11 Which of these financial documents do you keep copies of:Major bills such as electricity or school fees	Yes	47.8	171	50.3	166	75.5	96	65.9	138	70.2	405	46.6	107	52.5	304	49.3	122	46.3	131	55.2	1640
	No	46.7	158	43.8	138	23.5	48	27.6	69	28.7	122	47.3	71	44.8	234	48.4	89	52.9	136	41.6	1065
	Don't know	4.8	9	5.8	15	1.0	3	4.8	5	1.2	3	4.3	6	2.1	8	1.4	2	.1	1	2.7	52
	Refused	.7	1	.0	0	.0	0	1.7	3	.0	0	1.8	2	.6	4	.9	3	.6	1	.6	14
	Total	100.0	339	100.0	319	100.0	147	100.0	215	100.0	530	100.0	186	100.0	550	100.0	216	100.0	269	100.0	2771
Q12 Which of these financial documents do you keep copies of:Financial service agreements and contracts, eg.loan agreements	Yes	27.2	85	22.1	74	57.0	69	55.8	129	33.0	232	23.4	60	42.5	244	21.3	66	9.9	35	31.2	994
	No	68.0	236	68.0	214	39.9	70	35.8	74	65.6	291	67.3	109	54.2	290	75.2	145	88.7	228	64.4	1657
	Don't know	3.6	10	9.3	27	3.1	8	6.7	7	1.4	4	7.5	12	2.3	9	2.6	4	.1	1	3.5	82
	Refused	1.2	2	.6	2	.0	0	1.7	3	.0	0	1.8	2	.9	6	.9	3	1.3	3	.9	21
	Total	100.0	333	100.0	317	100.0	147	100.0	213	100.0	527	100.0	183	100.0	549	100.0	218	100.0	267	100.0	2754
Q13 Which of these financial documents do you keep copies of:Other	Yes	2.2	5	7.4	5	6.8	2	22.3	16	2.1	4	4.4	7	6.6	16	4.9	9	.9	3	4.7	67
	No	86.2	52	67.4	29	86.3	28	60.7	44	83.6	43	81.2	72	81.6	139	91.6	152	97.4	243	86.6	802
	Don't know	6.8	6	25.2	9	6.8	4	11.7	4	9.9	3	8.0	6	9.4	12	2.1	3	1.3	5	6.5	52
	Refused	4.7	2	.0	0	.0	0	5.4	2	4.4	2	6.3	5	2.4	4	1.4	4	.4	1	2.2	20
	Total	100.0	65	100.0	43	100.0	34	100.0	66	100.0	52	100.0	90	100.0	171	100.0	168	100.0	252	100.0	941

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q14 Which of these financial documents do you keep copies of:Not applicable	Yes	**23.9**	**25**	**20.5**	**13**	**45.5**	**6**	**10.4**	**9**	**28.0**	**31**	**37.2**	**39**	**35.6**	**53**	**26.8**	**42**	**28.7**	**63**	**29.2**	**281**
	No	**61.4**	**47**	**42.0**	**28**	**48.8**	**21**	**59.9**	**38**	**68.4**	**66**	**54.3**	**65**	**54.8**	**115**	**70.5**	**122**	**69.1**	**184**	**61.9**	**686**
	Don't know	**5.9**	**5**	**34.3**	**13**	**5.7**	**3**	**23.0**	**7**	**3.1**	**2**	**5.5**	**5**	**7.5**	**11**	**1.3**	**2**	**1.3**	**5**	**6.5**	**53**
	Refused	**8.8**	**5**	**3.2**	**3**	**.0**	**0**	**6.7**	**2**	**.5**	**2**	**3.0**	**3**	**2.0**	**4**	**1.5**	**4**	**.9**	**2**	**2.3**	**25**
	Total	**100.0**	**82**	**100.0**	**57**	**100.0**	**30**	**100.0**	**56**	**100.0**	**101**	**100.0**	**112**	**100.0**	**183**	**100.0**	**170**	**100.0**	**254**	**100.0**	**1045**
Q15 How accurately do you know how much money you have available to spend. Do you....?	have no idea at all	**8.8**	**38**	**34.9**	**114**	**16.9**	**27**	**30.5**	**66**	**25.4**	**141**	**31.8**	**57**	**23.5**	**134**	**18.0**	**38**	**28.2**	**73**	**24.7**	**688**
	know roughly, but not within R500	**7.9**	**30**	**13.4**	**53**	**14.3**	**27**	**23.7**	**48**	**28.0**	**179**	**13.9**	**27**	**13.4**	**83**	**4.1**	**11**	**21.3**	**70**	**16.6**	**528**
	know within R500	**22.1**	**91**	**9.9**	**42**	**20.9**	**24**	**11.9**	**31**	**17.2**	**105**	**18.8**	**44**	**14.2**	**92**	**9.1**	**25**	**9.0**	**27**	**14.5**	**481**
	know within R100	**20.4**	**70**	**17.9**	**60**	**13.9**	**21**	**8.0**	**21**	**14.0**	**71**	**9.0**	**20**	**11.3**	**66**	**9.0**	**30**	**7.3**	**18**	**12.9**	**377**
	know within R50	**6.7**	**24**	**6.1**	**20**	**.5**	**4**	**4.2**	**11**	**9.7**	**44**	**5.3**	**12**	**9.5**	**52**	**10.8**	**25**	**7.9**	**22**	**8.0**	**214**
	know within R10	**9.5**	**38**	**1.8**	**8**	**3.1**	**5**	**3.6**	**5**	**2.2**	**13**	**4.8**	**10**	**7.2**	**32**	**11.2**	**25**	**9.8**	**20**	**5.8**	**156**
	know within a Rand or two	**18.3**	**62**	**2.0**	**7**	**16.8**	**25**	**3.4**	**7**	**1.7**	**14**	**7.5**	**22**	**7.7**	**36**	**15.5**	**34**	**12.6**	**27**	**7.9**	**234**
	Don't know	**5.1**	**16**	**13.2**	**39**	**13.6**	**19**	**10.5**	**21**	**1.6**	**7**	**8.2**	**18**	**11.8**	**64**	**21.6**	**36**	**3.6**	**9**	**8.7**	**229**
	Refused	**1.3**	**3**	**.8**	**4**	**.0**	**0**	**4.1**	**7**	**.2**	**4**	**.8**	**3**	**1.4**	**10**	**.7**	**4**	**.2**	**2**	**1.0**	**37**
	Total	**100.0**	**372**	**100.0**	**347**	**100.0**	**152**	**100.0**	**217**	**100.0**	**578**	**100.0**	**213**	**100.0**	**569**	**100.0**	**228**	**100.0**	**268**	**100.0**	**2944**

6.2. Making Ends Meet

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q16 How often you do these things or not:Before I buy something I carefully consider whether I can afford it	Always	46.9	186	53.3	190	74.3	114	62.3	134	67.5	396	51.6	110	61.6	370	66.3	153	61.6	182	60.1	1835
	Often	29.8	97	17.2	67	15.6	25	19.4	41	19.2	115	10.1	25	14.0	84	14.6	33	15.0	36	17.4	523
	Some of the time	10.0	40	21.0	65	4.4	4	10.8	28	8.5	45	15.7	37	12.1	52	7.6	13	12.2	27	12.0	311
	Seldom	5.7	21	3.8	11	2.2	4	5.1	7	.8	8	5.6	10	4.4	25	3.6	5	1.4	5	3.4	96
	Never	6.4	25	4.6	13	2.9	5	2.3	5	3.9	17	14.2	24	5.9	34	5.5	18	9.5	20	6.0	161
	Do not know	1.3	4	.2	2	.5	1	.0	0	.2	1	2.8	7	2.0	8	1.8	3	.0	0	1.0	26
	Refused	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.6	3	.3	1	.1	4
	Total	100.0	373	100.0	348	100.0	153	100.0	215	100.0	582	100.0	213	100.0	573	100.0	228	100.0	271	100.0	2956
Q17 How often you do these things or not:I pay my bills on time	Always	31.6	141	25.9	99	57.7	84	36.9	88	25.0	231	32.4	85	38.3	224	28.9	79	29.5	90	31.6	1121
	Often	23.7	81	16.5	69	14.4	22	23.4	47	26.9	143	15.8	32	18.2	121	15.8	37	16.2	48	20.0	600
	Some of the time	27.6	85	29.2	93	6.4	16	27.0	55	31.0	140	16.8	35	21.8	108	19.5	39	14.5	41	24.0	612
	Seldom	3.6	11	3.0	14	2.4	4	6.6	13	8.0	33	5.3	10	4.8	26	11.9	22	4.6	13	5.6	146
	Never	5.8	23	14.2	37	6.9	12	.2	1	8.0	28	15.3	28	9.8	61	12.0	28	27.2	56	11.3	274
	Do not know	6.4	21	9.9	30	11.8	12	5.3	9	1.0	5	12.4	19	6.3	26	10.9	19	6.4	16	6.5	157
	Refused	1.4	8	1.3	6	.4	2	.6	1	.1	2	2.0	3	.9	6	1.0	4	1.6	6	1.0	38
	Total	100.0	370	100.0	348	100.0	152	100.0	214	100.0	582	100.0	212	100.0	572	100.0	228	100.0	270	100.0	2948
Q18 How often you do these things or not:I keep a close personal watch on my financial affairs	Always	33.9	128	24.6	100	50.5	77	32.2	83	28.2	208	21.8	63	33.6	190	30.2	73	28.7	80	30.1	1002
	Often	23.5	90	17.9	72	27.1	34	20.1	48	29.5	174	10.6	28	18.7	130	23.1	52	24.4	75	22.0	703
	Some of the time	20.6	75	23.1	76	5.1	10	32.8	50	16.2	87	27.0	54	20.1	99	15.4	35	13.6	40	19.5	526
	Seldom	11.5	38	8.5	25	3.0	8	6.4	19	15.9	74	5.5	12	8.3	43	10.9	22	9.8	24	10.2	265
	Never	6.0	27	18.1	53	11.6	19	4.9	8	7.9	27	25.1	39	14.2	79	10.7	29	22.3	48	13.3	329
	Do not know	3.9	11	6.8	17	2.7	5	1.8	4	2.2	11	8.8	15	4.2	22	8.7	13	.8	2	4.2	100
	Refused	.7	3	1.0	4	.0	0	1.8	3	.1	1	1.2	1	.9	7	1.0	4	.4	2	.7	25
	Total	100.0	372	100.0	347	100.0	153	100.0	215	100.0	582	100.0	212	100.0	570	100.0	228	100.0	271	100.0	2950

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q19 How often you do these things or not:I set long term financial goals and work hard to achieve them	Always	23.1	84	17.2	73	23.8	44	29.7	75	17.9	134	22.7	58	28.1	162	24.5	58	20.7	70	22.7	758
	Often	21.7	69	14.9	56	33.4	44	25.3	49	25.6	160	12.4	29	18.4	117	16.2	39	19.2	58	20.0	621
	Some of the time	21.1	77	22.6	72	11.5	20	24.5	51	22.4	118	12.2	29	18.7	98	16.8	39	17.9	46	19.8	550
	Seldom	11.1	57	8.0	29	9.8	11	8.8	20	15.3	80	6.5	18	8.4	55	10.5	20	9.7	25	10.3	315
	Never	16.1	60	28.0	89	18.2	29	9.4	15	16.8	77	35.4	60	20.2	107	22.6	53	29.9	65	21.6	555
	Do not know	5.9	19	8.0	22	3.3	5	1.8	4	2.0	10	9.6	17	4.8	25	8.2	14	1.7	3	4.8	119
	Refused	.9	5	1.3	5	.0	0	.6	1	.0	0	1.2	1	1.3	6	1.2	5	.9	4	.9	27
	Total	100.0	371	100.0	346	100.0	153	100.0	215	100.0	579	100.0	212	100.0	570	100.0	228	100.0	271	100.0	2945
Q20 In the last 12 months, how often has your family...?:gone without enough food to eat	Often	1.7	9	8.7	32	12.4	14	5.6	12	6.7	28	15.0	25	3.4	21	9.7	26	10.2	19	6.8	186
	Sometimes	21.0	78	46.5	150	23.4	34	34.9	69	29.5	122	29.3	67	21.0	115	34.0	64	25.7	68	28.9	767
	Never	76.7	286	43.5	163	64.1	105	58.5	132	63.5	431	55.7	121	75.3	436	55.7	135	64.0	184	63.9	1993
	Do not know	.6	1	1.2	3	.0	0	.9	1	.3	1	.0	0	.1	1	.0	0	.0	0	.4	7
	Refused	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.1	1	.5	3	.0	0	.1	4
	Total	100.0	374	100.0	348	100.0	153	100.0	214	100.0	582	100.0	213	100.0	574	100.0	228	100.0	271	100.0	2957
Q21 In the last 12 months, how often has your family...?:gone without medicine or medical treatment that was needed	Often	1.9	11	16.1	50	9.9	13	7.0	16	10.9	44	13.8	27	5.1	31	12.3	32	20.1	44	10.2	268
	Sometimes	15.5	59	42.0	135	20.6	32	35.1	69	35.6	151	32.4	66	21.6	119	35.3	70	24.7	57	29.2	758
	Never	81.4	301	40.7	160	69.3	107	55.1	125	53.2	384	52.6	116	73.0	419	50.5	120	53.8	167	59.6	1899
	Do not know	1.1	3	1.2	3	.1	1	2.7	3	.3	2	1.2	1	.0	0	1.4	3	1.4	3	.8	19
	Refused	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.3	2	.5	3	.0	0	.1	5
	Total	100.0	374	100.0	348	100.0	153	100.0	213	100.0	581	100.0	210	100.0	571	100.0	228	100.0	271	100.0	2949
Q22 In the last 12 months, how often has your family...?:gone without a cash income	Often	6.2	23	22.3	83	14.0	19	4.8	13	16.7	65	22.7	46	8.9	56	27.9	62	31.7	72	16.5	439
	Sometimes	21.1	82	43.1	129	29.1	37	32.1	70	45.9	205	34.8	66	21.8	122	38.3	72	34.4	86	33.6	869
	Never	71.1	266	32.3	129	56.1	96	59.2	126	37.1	309	42.5	98	68.5	389	30.9	87	33.9	113	48.8	1613
	Do not know	1.6	3	2.4	5	.7	1	3.9	4	.3	1	.0	0	.7	2	2.3	3	.0	0	1.1	19
	Refused	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.1	1	.5	3	.0	0	.1	4
	Total	100.0	374	100.0	346	100.0	153	100.0	213	100.0	580	100.0	210	100.0	570	100.0	227	100.0	271	100.0	2944

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q23 In the last 12 months, how often has your family...?:gone without good shelter	Often	**2.4**	**5**	**4.8**	**18**	**6.0**	**7**	**5.3**	**9**	**3.4**	**16**	**6.5**	**15**	**2.0**	**17**	**6.7**	**18**	**6.6**	**15**	**4.1**	**120**
	Sometimes	**3.7**	**12**	**13.8**	**39**	**5.2**	**7**	**14.5**	**30**	**11.9**	**48**	**5.4**	**13**	**4.6**	**30**	**11.0**	**22**	**4.8**	**13**	**8.3**	**214**
	Never	**91.1**	**354**	**79.4**	**283**	**88.1**	**138**	**79.3**	**172**	**84.4**	**515**	**87.1**	**182**	**93.4**	**522**	**81.4**	**180**	**88.4**	**242**	**86.8**	**2588**
	Do not know	**2.8**	**3**	**2.0**	**5**	**.7**	**1**	**.9**	**1**	**.3**	**1**	**1.0**	**1**	**.1**	**1**	**.5**	**1**	**.3**	**1**	**.8**	**15**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.5**	**3**	**.0**	**0**	**.0**	**3**
	Total	**100.0**	**374**	**100.0**	**345**	**100.0**	**153**	**100.0**	**212**	**100.0**	**580**	**100.0**	**211**	**100.0**	**570**	**100.0**	**224**	**100.0**	**271**	**100.0**	**2940**
Q24 In the last 12 months, how often has your family...?:gone without energy to cook food	Often	**5.7**	**22**	**9.3**	**35**	**9.8**	**11**	**2.7**	**10**	**5.6**	**24**	**11.9**	**18**	**6.4**	**35**	**13.6**	**33**	**9.2**	**17**	**7.6**	**205**
	Sometimes	**21.7**	**69**	**46.6**	**156**	**24.0**	**35**	**32.2**	**58**	**28.8**	**126**	**23.8**	**48**	**24.0**	**124**	**36.8**	**72**	**33.0**	**83**	**30.0**	**771**
	Never	**72.0**	**281**	**42.5**	**154**	**66.2**	**107**	**62.4**	**141**	**65.2**	**428**	**61.8**	**141**	**69.6**	**411**	**48.9**	**119**	**57.6**	**170**	**61.7**	**1952**
	Do not know	**.6**	**1**	**1.6**	**3**	**.0**	**0**	**2.7**	**3**	**.4**	**2**	**2.5**	**3**	**.0**	**0**	**.5**	**2**	**.3**	**1**	**.7**	**15**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.2**	**2**	**.0**	**0**	**.0**	**2**
	Total	**100.0**	**373**	**100.0**	**348**	**100.0**	**153**	**100.0**	**212**	**100.0**	**580**	**100.0**	**210**	**100.0**	**570**	**100.0**	**228**	**100.0**	**271**	**100.0**	**2945**
Q25 Overall, thinking of your assets, debts and savings, how satisfied are you with current personal financial condition	Extremely dissatisfied	**4.3**	**18**	**8.9**	**30**	**5.2**	**12**	**2.0**	**5**	**8.8**	**41**	**11.1**	**22**	**7.7**	**49**	**15.3**	**42**	**11.1**	**33**	**8.5**	**252**
	Dissatisfied	**19.4**	**88**	**46.5**	**155**	**22.2**	**38**	**12.5**	**22**	**34.6**	**172**	**27.1**	**53**	**22.6**	**126**	**32.3**	**65**	**33.1**	**82**	**29.4**	**801**
	Neither satisfied nor dissatisfied	**26.8**	**108**	**15.2**	**58**	**19.6**	**28**	**32.2**	**74**	**18.7**	**87**	**16.3**	**46**	**16.4**	**95**	**14.1**	**30**	**25.7**	**65**	**19.6**	**591**
	Satisfied	**41.3**	**129**	**19.1**	**73**	**42.6**	**58**	**42.9**	**89**	**32.7**	**245**	**29.7**	**70**	**39.4**	**232**	**23.1**	**57**	**22.6**	**75**	**32.3**	**1028**
	Extremely satisfied	**6.0**	**21**	**.5**	**4**	**6.9**	**11**	**5.2**	**15**	**2.9**	**27**	**2.3**	**5**	**7.3**	**42**	**8.8**	**20**	**3.8**	**10**	**4.7**	**155**
	Don't know	**1.6**	**4**	**9.0**	**24**	**3.3**	**5**	**5.3**	**9**	**2.1**	**7**	**13.0**	**16**	**5.7**	**22**	**6.0**	**11**	**3.0**	**4**	**5.1**	**102**
	Refused	**.5**	**2**	**.8**	**3**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.5**	**1**	**.9**	**6**	**.5**	**3**	**.7**	**2**	**.5**	**18**
	Total	**100.0**	**370**	**100.0**	**347**	**100.0**	**153**	**100.0**	**214**	**100.0**	**579**	**100.0**	**213**	**100.0**	**572**	**100.0**	**228**	**100.0**	**271**	**100.0**	**2947**
Q26 During the past 12 months, did you...?	Save money from your income	**29.3**	**99**	**13.6**	**53**	**24.4**	**35**	**31.1**	**71**	**36.1**	**233**	**25.3**	**54**	**28.8**	**156**	**19.6**	**54**	**22.7**	**76**	**26.9**	**831**
	Just get by on your income	**42.5**	**172**	**30.7**	**126**	**43.6**	**73**	**31.5**	**66**	**38.2**	**211**	**40.9**	**86**	**32.8**	**195**	**37.3**	**80**	**16.5**	**51**	**34.0**	**1060**
	Spend some of your savings	**10.4**	**25**	**3.0**	**10**	**7.7**	**10**	**9.7**	**21**	**6.4**	**47**	**6.3**	**12**	**8.5**	**52**	**7.1**	**14**	**11.4**	**28**	**7.7**	**219**
	Spend some of your savings and borrow money to get by	**6.4**	**22**	**22.3**	**61**	**4.6**	**6**	**10.5**	**18**	**11.8**	**57**	**3.3**	**12**	**6.5**	**33**	**11.1**	**20**	**12.6**	**33**	**10.6**	**262**
	Don't know	**7.9**	**25**	**26.1**	**67**	**15.4**	**16**	**12.8**	**22**	**6.6**	**24**	**17.8**	**30**	**17.0**	**89**	**20.8**	**42**	**33.2**	**76**	**16.8**	**391**
	Refused	**3.5**	**10**	**4.3**	**12**	**4.3**	**9**	**4.5**	**7**	**.8**	**4**	**6.4**	**16**	**6.3**	**37**	**4.0**	**11**	**3.6**	**7**	**4.0**	**113**
	Total	**100.0**	**353**	**100.0**	**329**	**100.0**	**149**	**100.0**	**205**	**100.0**	**576**	**100.0**	**210**	**100.0**	**562**	**100.0**	**221**	**100.0**	**271**	**100.0**	**2876**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q27 Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to you?	Yes	**33.4**	**124**	**47.4**	**161**	**48.4**	**69**	**25.4**	**61**	**53.1**	**290**	**44.6**	**103**	**31.6**	**175**	**61.5**	**133**	**59.5**	**153**	**44.2**	**1269**
	No	**63.0**	**246**	**48.3**	**173**	**50.7**	**82**	**70.2**	**147**	**46.9**	**291**	**48.5**	**100**	**66.1**	**383**	**34.0**	**86**	**40.2**	**117**	**53.2**	**1625**
	Do not know	**3.6**	**4**	**3.8**	**8**	**.9**	**1**	**4.2**	**4**	**.0**	**0**	**6.5**	**7**	**1.6**	**6**	**3.8**	**5**	**.3**	**1**	**2.3**	**36**
	Refused to answer	**.0**	**0**	**.5**	**2**	**.0**	**0**	**.2**	**1**	**.0**	**0**	**.4**	**1**	**.7**	**4**	**.7**	**4**	**.0**	**0**	**.3**	**12**
	Total	**100.0**	**374**	**100.0**	**344**	**100.0**	**152**	**100.0**	**213**	**100.0**	**581**	**100.0**	**211**	**100.0**	**568**	**100.0**	**228**	**100.0**	**271**	**100.0**	**2942**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q28 What did you do to make ends meet?	Draw money out of savings or transfer savings into current account	**9.7**	**8**	**6.8**	**13**	**6.7**	**5**	**20.3**	**18**	**10.9**	**36**	**6.6**	**10**	**15.4**	**26**	**16.1**	**25**	**20.0**	**30**	**12.6**	**171**
	Cut back on spending, spend less, do without	**26.1**	**31**	**33.5**	**65**	**23.0**	**20**	**30.5**	**26**	**32.0**	**117**	**45.2**	**51**	**34.3**	**64**	**16.6**	**31**	**63.7**	**96**	**35.4**	**501**
	Sell something that I own	**17.0**	**16**	**10.0**	**13**	**.4**	**1**	**15.3**	**13**	**14.5**	**33**	**14.5**	**15**	**20.3**	**41**	**6.5**	**9**	**2.3**	**5**	**12.4**	**146**
	Work overtime, earn extra money	**17.7**	**19**	**17.4**	**25**	**7.7**	**8**	**31.8**	**21**	**22.6**	**73**	**22.5**	**27**	**18.5**	**34**	**7.2**	**11**	**10.1**	**13**	**17.5**	**231**
	Borrow food or money from family or friends	**44.3**	**70**	**65.2**	**108**	**46.1**	**38**	**27.9**	**21**	**60.2**	**148**	**57.7**	**65**	**49.7**	**91**	**64.1**	**95**	**49.4**	**75**	**55.1**	**711**
	Borrow from employer or salary advance	**6.6**	**7**	**3.0**	**5**	**7.7**	**8**	**10.0**	**9**	**6.4**	**21**	**10.1**	**11**	**2.7**	**6**	**3.7**	**6**	**4.1**	**9**	**5.1**	**82**
	Pawn something that I own	**.3**	**1**	**1.2**	**3**	**.4**	**1**	**4.9**	**6**	**3.8**	**9**	**4.1**	**7**	**9.8**	**17**	**5.9**	**9**	**1.6**	**3**	**4.1**	**56**
	Take a loan from my savings and loans clubs	**2.5**	**2**	**3.5**	**5**	**1.2**	**1**	**9.1**	**8**	**7.7**	**25**	**2.2**	**3**	**4.9**	**10**	**1.2**	**2**	**1.3**	**3**	**4.2**	**59**
	Take money out of a flexible home loan account	**.5**	**1**	**.0**	**0**	**.0**	**0**	**2.6**	**5**	**.1**	**2**	**.0**	**0**	**.5**	**2**	**.0**	**0**	**.2**	**1**	**.3**	**11**
	Apply for loan or withdrawal on pension fund	**3.9**	**2**	**4.5**	**5**	**1.8**	**1**	**11.4**	**11**	**1.1**	**6**	**.0**	**0**	**2.4**	**3**	**.0**	**0**	**.0**	**0**	**2.1**	**28**
	Use authorized, arranged overdraft or line of credit	**4.0**	**3**	**.0**	**0**	**.0**	**0**	**1.3**	**3**	**1.2**	**8**	**.3**	**2**	**.2**	**1**	**.6**	**1**	**1.0**	**2**	**.9**	**20**
	Use credit card for cash advance, to pay bills, buy food	**2.9**	**3**	**.3**	**1**	**3.7**	**2**	**4.1**	**6**	**6.2**	**26**	**1.5**	**3**	**2.2**	**4**	**2.0**	**4**	**1.2**	**3**	**2.8**	**52**
	Take out a personal loan from a formal financial service provider	**1.9**	**2**	**.8**	**2**	**1.0**	**2**	**4.4**	**6**	**5.6**	**11**	**.7**	**1**	**2.3**	**2**	**3.2**	**5**	**2.7**	**5**	**2.9**	**36**
	Take out a payday loan	**3.3**	**6**	**.0**	**0**	**4.0**	**5**	**6.0**	**7**	**1.9**	**15**	**.7**	**1**	**.4**	**2**	**2.5**	**3**	**.7**	**1**	**1.5**	**40**
	Take out a loan from an informal provider or moneylender	**9.5**	**7**	**17.9**	**27**	**18.1**	**8**	**13.2**	**12**	**22.3**	**48**	**3.8**	**4**	**9.1**	**13**	**2.0**	**1**	**4.5**	**7**	**12.1**	**127**
	Use unauthorised overdraft	**.0**	**0**	**.0**	**0**	**.0**	**0**	**3.2**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**1**
	Pay my bills late; miss payments	**5.4**	**8**	**4.7**	**7**	**9.7**	**9**	**26.6**	**16**	**11.4**	**34**	**7.7**	**13**	**14.4**	**26**	**9.1**	**12**	**3.6**	**7**	**9.4**	**132**
	Other	**.9**	**3**	**7.5**	**9**	**10.4**	**6**	**1.3**	**1**	**3.1**	**7**	**1.0**	**1**	**5.4**	**13**	**12.1**	**13**	**4.8**	**6**	**5.0**	**59**
	Do not know	**7.5**	**3**	**4.4**	**7**	**5.2**	**3**	**15.8**	**7**	**2.4**	**4**	**10.3**	**9**	**6.1**	**9**	**6.0**	**5**	**.6**	**1**	**5.0**	**48**
	Refused to answer	**5.9**	**4**	**.4**	**1**	**.0**	**0**	**1.4**	**1**	**.5**	**1**	**1.1**	**2**	**2.7**	**7**	**1.3**	**3**	**3.9**	**3**	**1.9**	**22**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q29 Of the things you mentioned, which does your household rely on the most?	Draw money out of savings or transfer savings into current account	6.1	4	2.8	6	4.9	3	7.2	5	3.9	12	3.2	4	3.7	8	6.1	9	11.5	18	5.2	69
	Cut back on spending, spend less, do without	7.8	11	15.5	30	14.8	13	12.3	10	8.8	44	11.8	14	16.4	32	16.5	20	32.7	53	15.4	227
	Sell something that I own	5.1	4	5.5	8	.4	1	6.1	3	1.4	6	5.4	5	3.1	5	.4	2	.6	2	2.8	36
	Work overtime, earn extra money	6.0	7	5.5	10	3.4	3	17.1	11	13.8	41	11.7	15	12.7	21	4.1	7	2.5	4	9.0	119
	Borrow food or money from family or friends	40.7	66	43.8	72	33.9	25	13.3	9	45.2	99	44.6	45	35.0	65	48.6	71	38.1	51	40.8	503
	Borrow from employer or salary advance	3.9	4	.6	1	3.0	4	.7	1	1.0	5	3.2	4	1.0	1	2.4	5	1.7	4	1.6	29
	Pawn something that I own	.0	0	2.4	1	.0	0	.0	0	.0	0	2.1	1	1.5	2	.9	1	.0	0	.8	5
	Take a loan from my savings and loans clubs	2.6	2	1.3	1	.0	0	5.6	2	2.8	10	.0	0	2.1	5	.9	1	.8	1	1.8	22
	Take money out of a flexible home loan account	.5	1	.0	0	.0	0	1.3	2	.0	0	.0	0	.0	0	.3	1	.0	0	.1	4
	Apply for loan or withdrawal on pension fund	.0	0	.9	1	1.8	1	.6	1	.3	2	.0	0	.5	1	.0	0	.0	0	.3	6
	Use authorized, arranged overdraft or line of credit	3.0	2	.0	0	.0	0	.0	0	.4	3	.0	0	.3	1	.0	0	.2	1	.4	7
	Use credit card for cash advance, to pay bills, buy food	.8	1	.0	0	3.7	2	.5	1	5.2	20	.8	1	.0	0	1.1	2	.3	1	1.6	28
	Take out personal loan from formal financial service provider	.1	1	.7	2	.0	0	1.6	1	2.1	5	.8	1	.0	0	1.4	2	2.2	4	1.1	16
	Take out a payday loan	1.0	2	.0	0	4.0	5	2.2	1	1.4	9	.0	0	.4	2	1.0	1	.7	1	.9	21
	Take out a loan from an informal provider or moneylender	4.2	4	9.7	16	14.1	5	6.5	5	5.6	14	1.6	2	5.6	7	.0	0	.6	1	4.8	54
	Use unauthorised overdraft	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0
	Pay my bills late; miss payments	1.4	2	.7	1	1.6	2	3.8	3	.2	2	1.6	3	4.4	8	.5	2	.1	1	1.4	24
	Other	2.4	5	5.6	8	9.1	4	1.3	1	5.1	8	.6	1	4.4	10	8.4	9	5.2	6	4.8	52
	Do not know	7.9	4	4.7	8	5.2	3	18.5	9	2.4	4	10.9	9	6.0	9	6.0	5	1.2	2	5.3	53
	Refused to answer	6.6	5	.4	1	.0	0	1.4	1	.5	1	1.8	3	2.8	7	1.3	3	1.7	2	1.8	23
	Total	100.0	125	100.0	166	100.0	71	100.0	66	100.0	285	100.0	108	100.0	184	100.0	141	100.0	152	100.0	1298

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q30 In a typical month, how difficult is it for you to cover your expenses and pay all your bills?	Extremely easy	**2.2**	**9**	**1.3**	**2**	**5.7**	**12**	**2.4**	**4**	**.7**	**6**	**.0**	**0**	**1.8**	**11**	**2.3**	**5**	**2.0**	**5**	**1.6**	**54**
	Easy	**24.6**	**92**	**7.0**	**23**	**26.2**	**34**	**24.2**	**52**	**14.2**	**116**	**13.9**	**34**	**24.3**	**140**	**10.7**	**34**	**15.0**	**45**	**17.4**	**570**
	Neither easy nor difficult	**33.6**	**121**	**15.2**	**57**	**17.1**	**27**	**31.4**	**75**	**30.2**	**158**	**23.3**	**60**	**31.0**	**183**	**20.3**	**46**	**23.0**	**73**	**26.7**	**800**
	Difficult	**24.4**	**94**	**45.9**	**165**	**30.1**	**53**	**31.8**	**63**	**36.3**	**210**	**28.7**	**63**	**24.8**	**134**	**33.4**	**66**	**36.4**	**91**	**32.5**	**939**
	Extremely difficult	**11.0**	**42**	**23.4**	**75**	**19.1**	**24**	**3.4**	**7**	**16.6**	**82**	**22.3**	**42**	**9.8**	**60**	**25.5**	**60**	**16.4**	**46**	**15.6**	**438**
	Don't know	**3.9**	**11**	**6.9**	**22**	**1.7**	**2**	**5.2**	**7**	**1.9**	**5**	**9.7**	**10**	**7.0**	**33**	**7.5**	**13**	**6.9**	**10**	**5.6**	**113**
	Refused	**.3**	**1**	**.4**	**2**	**.2**	**1**	**1.5**	**2**	**.0**	**0**	**2.0**	**3**	**1.2**	**7**	**.4**	**2**	**.3**	**1**	**.6**	**19**
	Total	**100.0**	**370**	**100.0**	**346**	**100.0**	**153**	**100.0**	**210**	**100.0**	**577**	**100.0**	**212**	**100.0**	**568**	**100.0**	**226**	**100.0**	**271**	**100.0**	**2933**
Q31 In the next two years, do you think your household's financial situation will get better, stay the same, or get worse	Get better	**38.9**	**153**	**36.1**	**130**	**57.6**	**82**	**46.4**	**86**	**52.2**	**314**	**46.3**	**96**	**50.3**	**272**	**38.1**	**82**	**44.3**	**119**	**45.8**	**1334**
	Stay the same	**31.6**	**114**	**23.3**	**78**	**22.0**	**36**	**26.9**	**71**	**30.0**	**144**	**20.4**	**59**	**27.5**	**172**	**21.8**	**58**	**30.2**	**81**	**27.2**	**813**
	Get worse	**12.8**	**49**	**33.0**	**106**	**14.5**	**24**	**22.6**	**41**	**16.9**	**114**	**20.5**	**42**	**11.7**	**72**	**18.0**	**42**	**15.2**	**43**	**17.7**	**533**
	Don't know	**16.5**	**48**	**7.6**	**29**	**5.9**	**10**	**3.7**	**11**	**.9**	**6**	**12.8**	**15**	**10.0**	**52**	**21.7**	**44**	**10.3**	**28**	**9.1**	**243**
	Refused	**.1**	**1**	**.1**	**1**	**.0**	**0**	**.3**	**1**	**.0**	**0**	**.0**	**0**	**.5**	**2**	**.3**	**1**	**.0**	**0**	**.2**	**6**
	Total	**100.0**	**365**	**100.0**	**344**	**100.0**	**152**	**100.0**	**210**	**100.0**	**578**	**100.0**	**212**	**100.0**	**570**	**100.0**	**227**	**100.0**	**271**	**100.0**	**2929**

6.3. Financial Planning

6.3.1. Emergency funds

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q32 Emergency/rainy day funds to cover expenses for 3 months: sickness, job loss, emergencies	Yes	**28.7**	**103**	**27.0**	**97**	**27.3**	**48**	**36.9**	**84**	**30.0**	**217**	**22.6**	**55**	**35.0**	**214**	**22.3**	**59**	**20.3**	**70**	**28.9**	**947**
	No	**67.5**	**266**	**68.1**	**235**	**69.1**	**101**	**57.6**	**116**	**69.3**	**361**	**72.7**	**149**	**60.7**	**338**	**69.0**	**153**	**77.3**	**191**	**67.3**	**1910**
	Don't know	**3.9**	**6**	**4.4**	**12**	**2.7**	**4**	**5.5**	**7**	**.7**	**3**	**4.7**	**7**	**3.8**	**16**	**8.5**	**14**	**2.0**	**10**	**3.5**	**79**
	Refused	**.0**	**0**	**.6**	**2**	**.8**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.5**	**4**	**.2**	**2**	**.3**	**1**	**.3**	**10**
	Total	**100.0**	**375**	**100.0**	**346**	**100.0**	**154**	**100.0**	**207**	**100.0**	**581**	**100.0**	**211**	**100.0**	**572**	**100.0**	**228**	**100.0**	**272**	**100.0**	**2946**
Q33 If you lost your main source of income, how long could you continue to cover your living expenses for, without borrowing/moving house?	Less than a week	**13.4**	**73**	**22.9**	**76**	**15.8**	**39**	**21.6**	**51**	**24.2**	**107**	**13.9**	**30**	**17.2**	**98**	**25.1**	**56**	**26.4**	**72**	**20.5**	**602**
	At least a week, but not one month	**22.6**	**86**	**15.2**	**63**	**9.4**	**16**	**23.6**	**43**	**17.7**	**100**	**18.1**	**33**	**14.6**	**78**	**11.7**	**33**	**19.5**	**50**	**17.1**	**502**
	At least one month, but not three months	**21.8**	**87**	**12.9**	**42**	**22.0**	**26**	**20.1**	**40**	**16.8**	**122**	**18.0**	**50**	**17.8**	**94**	**14.3**	**35**	**15.2**	**45**	**17.1**	**541**
	At least three months, but not six months	**12.8**	**44**	**7.7**	**25**	**7.9**	**14**	**4.1**	**12**	**17.3**	**107**	**8.0**	**24**	**10.9**	**70**	**12.0**	**28**	**8.9**	**21**	**11.3**	**345**
	More than six months	**8.8**	**31**	**15.5**	**51**	**17.3**	**21**	**9.9**	**26**	**21.4**	**135**	**14.3**	**27**	**16.8**	**110**	**9.1**	**26**	**6.9**	**18**	**14.6**	**445**
	Do not know	**19.9**	**50**	**25.4**	**85**	**27.1**	**37**	**18.9**	**31**	**2.2**	**9**	**25.9**	**41**	**18.9**	**103**	**26.9**	**45**	**22.0**	**61**	**17.9**	**462**
	Refused to answer	**.6**	**3**	**.4**	**2**	**.4**	**1**	**1.9**	**3**	**.2**	**2**	**1.9**	**5**	**3.6**	**18**	**1.0**	**5**	**1.2**	**3**	**1.5**	**42**
	Total	**100.0**	**374**	**100.0**	**344**	**100.0**	**154**	**100.0**	**206**	**100.0**	**582**	**100.0**	**210**	**100.0**	**571**	**100.0**	**228**	**100.0**	**270**	**100.0**	**2939**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q34 What would you do if something happened and you needed to find one month's income	Use up my savings	30.5	97	15.9	64	25.9	40	36.7	78	37.7	256	22.4	51	31.9	187	21.2	50	26.0	85	29.0	908
	Sell my assets	8.8	29	5.1	19	1.4	3	8.0	13	7.4	45	5.6	17	6.6	36	1.3	5	1.3	7	5.8	174
	Borrow money	7.3	28	16.6	53	13.3	21	20.3	48	18.3	108	7.5	18	6.8	39	8.6	23	5.1	16	11.4	354
	Depend on charity	3.5	15	6.5	28	.3	1	4.4	8	7.8	30	2.3	5	2.2	16	1.9	9	.4	2	3.9	114
	Ask family members to help	41.9	169	57.8	193	51.0	76	36.1	65	57.4	255	38.7	89	37.9	215	40.0	87	44.3	114	46.1	1263
	There's nothing I could do	5.1	22	7.1	24	7.9	16	8.3	17	10.1	44	12.2	21	5.2	36	17.0	41	23.5	51	9.9	272
	Find a job or additional jobs or better paying job	24.5	84	26.7	89	16.6	26	31.9	65	35.3	223	27.2	53	39.6	197	21.0	51	13.9	42	29.6	830
	Other	2.2	9	.6	3	1.4	2	1.0	2	1.1	8	.4	2	3.9	26	.4	1	2.9	8	1.9	61
	Don't know	10.3	34	9.1	26	3.6	5	7.0	15	1.1	6	5.5	12	8.2	45	9.8	11	5.0	10	6.5	164
	Refused	.0	0	.6	4	.1	1	1.4	2	.0	1	1.2	2	2.8	18	.9	6	.0	0	1.0	34

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q35 Do you agree or disagree:I find it more satisfying to spend money than to save it for the long term	Completely agree	6.2	21	8.9	28	9.8	17	13.7	34	7.6	31	5.9	9	5.4	29	8.2	21	9.5	20	7.6	210
	Agree	27.7	88	44.1	147	29.6	42	26.9	57	23.0	138	22.0	52	23.2	118	18.8	45	32.6	91	27.3	778
	Neither Nor	15.8	48	8.4	36	8.6	17	23.2	35	8.6	39	14.5	29	9.5	61	8.1	21	14.8	45	11.3	331
	Disagree	30.6	125	29.4	103	36.3	57	19.5	42	35.1	216	37.4	76	39.3	209	39.3	80	28.6	79	33.8	987
	Completely disagree	18.6	88	6.4	22	15.7	21	13.4	33	24.9	154	16.3	35	20.1	141	23.3	51	12.9	36	17.9	581
	Do not know	1.1	4	2.8	9	.0	0	3.2	5	.8	3	3.9	9	2.1	11	1.6	6	1.7	2	1.9	49
	Refused	.0	0	.0	0	.0	0	.1	1	.0	0	.0	0	.4	2	.6	3	.0	0	.1	6
	Total	100.0	374	100.0	345	100.0	154	100.0	207	100.0	581	100.0	210	100.0	571	100.0	227	100.0	273	100.0	2942
Q36 Do you agree or disagree:I tend to live for today and let tomorrow take care of itself	Completely agree	8.4	33	4.7	19	14.0	16	6.1	20	4.8	43	14.9	23	6.5	45	12.2	25	7.3	14	7.3	238
	Agree	19.5	73	20.3	63	32.2	43	26.5	48	13.7	97	26.5	49	23.3	119	20.3	44	26.0	66	21.1	602
	Neither Nor	24.3	81	17.0	53	7.1	17	28.8	59	10.8	50	10.1	31	11.8	73	10.9	29	6.6	23	13.7	416
	Disagree	33.1	123	43.4	155	30.9	47	22.9	51	50.3	279	30.5	67	40.2	221	36.0	77	31.4	92	39.0	1112
	Completely disagree	13.8	62	13.6	52	15.8	31	12.9	26	18.8	108	15.4	34	16.2	102	19.3	47	28.6	78	17.4	540
	Do not know	.9	2	.3	2	.0	0	2.8	3	1.5	5	2.6	6	1.6	8	1.2	3	.0	0	1.2	29
	Refused	.0	0	.7	1	.0	0	.0	0	.0	0	.0	0	.4	1	.2	2	.0	0	.2	4
	Total	100.0	374	100.0	345	100.0	154	100.0	207	100.0	582	100.0	210	100.0	569	100.0	227	100.0	273	100.0	2941

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q37 Do you agree or disagree:I am prepared to risk some of my own money when saving or making an investment	Completely agree	9.3	36	2.6	13	12.2	17	14.3	40	6.8	54	4.9	11	7.2	46	16.5	35	10.6	23	8.1	275
	Agree	20.8	54	32.6	98	23.1	36	29.0	57	31.8	206	29.7	61	24.9	148	19.9	46	30.0	86	27.6	792
	Neither Nor	20.5	69	21.3	76	11.2	22	28.5	58	21.2	103	14.5	35	22.1	121	16.1	37	9.4	32	19.5	553
	Disagree	31.6	117	20.8	70	31.1	52	15.2	28	24.9	135	18.5	39	26.6	139	24.6	59	27.1	77	24.9	716
	Completely disagree	11.9	68	7.6	26	15.0	21	7.7	18	12.9	75	17.6	37	12.8	84	13.3	31	18.7	48	12.8	408
	Do not know	5.9	30	15.2	62	7.4	6	5.3	6	2.3	9	14.2	25	5.6	25	9.4	17	2.2	3	6.7	183
	Refused	.0	0	.0	0	.0	0	.0	0	.0	0	.7	2	.8	4	.2	2	2.1	4	.5	12
	Total	100.0	374	100.0	345	100.0	154	100.0	207	100.0	582	100.0	210	100.0	567	100.0	227	100.0	273	100.0	2939
Q38 Do you agree or disagree:Money is there to be spent	Completely agree	11.8	40	14.6	45	19.3	32	14.8	33	15.1	83	19.7	23	15.4	84	11.4	26	22.0	46	15.6	412
	Agree	23.3	65	44.7	157	39.6	52	33.3	67	26.6	168	22.5	50	34.7	171	24.0	58	32.9	87	31.4	875
	Neither Nor	19.1	58	11.1	46	6.8	17	24.2	55	22.9	116	14.9	39	18.5	121	13.1	33	11.6	39	17.2	524
	Disagree	30.4	128	20.7	73	15.4	36	16.0	27	24.3	152	27.9	58	15.7	92	30.9	63	14.8	43	21.5	672
	Completely disagree	14.4	80	7.6	22	16.8	16	10.4	21	10.2	61	12.6	34	13.7	92	19.5	43	18.6	58	13.0	427
	Do not know	1.0	3	1.3	3	2.1	1	1.3	4	.8	2	2.4	6	1.6	7	.9	2	.0	0	1.2	28
	Refused	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.4	2	.2	2	.0	0	.1	4
	Total	100.0	374	100.0	346	100.0	154	100.0	207	100.0	582	100.0	210	100.0	569	100.0	227	100.0	273	100.0	2942

6.3.2. Retirement planning

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q39 At what age do you think people should begin to make a financial plan for their retirement?	0-14 years	.4	2	.9	3	4.6	5	.0	0	.2	2	.0	0	1.0	6	.4	1	4.8	17	1.1	36
	16-19 years	7.1	38	8.4	31	15.4	24	3.1	9	2.9	13	8.1	21	10.0	64	12.0	30	15.1	44	8.3	274
	20-24 years	23.2	111	18.8	71	24.8	45	23.1	53	22.0	148	20.8	54	26.2	149	33.1	67	18.4	56	23.2	754
	25-29 years	14.0	56	14.3	52	18.1	20	16.0	37	27.1	138	16.2	31	11.3	71	21.3	48	16.3	40	17.2	493
	30-34 years	17.0	62	17.0	59	15.2	20	21.1	40	15.2	102	15.3	29	13.0	67	10.8	26	16.5	35	15.2	440
	35-39 years	5.1	17	8.4	20	.9	3	5.0	11	6.4	35	13.5	27	5.4	33	2.6	5	5.1	12	6.1	163
	40-44 years	8.2	23	7.8	24	3.0	5	3.7	4	5.8	31	6.8	17	11.4	65	7.0	17	3.1	14	7.4	200
	45-49 years	2.3	4	3.3	8	1.4	1	.0	0	.8	9	1.2	4	4.1	18	1.6	2	2.4	7	2.3	53
	50-54 years	3.1	9	2.0	9	1.3	3	2.7	5	7.4	36	.4	2	3.2	19	1.8	2	4.1	11	3.6	96
	55-59 years	.0	0	2.3	6	1.8	3	.3	1	.6	6	.0	0	.9	4	.1	1	.7	2	.8	23
	60-64 years	.6	1	1.6	4	4.4	6	4.5	6	3.3	23	.0	1	3.0	15	.8	2	.8	3	2.1	61
	65+ years	1.3	3	.3	2	.0	0	3.5	4	3.9	20	.0	0	1.4	5	.0	0	.0	0	1.5	34
	Don't know / refused	17.7	48	14.9	58	8.9	18	17.0	34	4.5	16	17.6	26	9.1	55	8.6	26	12.7	30	11.2	311
	Total	100.0	374	100.0	347	100.0	153	100.0	204	100.0	579	100.0	212	100.0	571	100.0	227	100.0	271	100.0	2938

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q40 Which are included in your financial plan for retirement	Government old age pension	**25.5**	**114**	**52.7**	**189**	**41.3**	**67**	**45.1**	**86**	**65.4**	**356**	**50.2**	**100**	**33.3**	**204**	**58.6**	**134**	**57.8**	**149**	**47.8**	**1399**
	Work-place pension	**27.2**	**99**	**39.2**	**125**	**26.8**	**38**	**45.7**	**91**	**36.2**	**211**	**33.7**	**71**	**32.0**	**158**	**20.2**	**50**	**27.9**	**76**	**32.7**	**919**
	Personal retirement savings plan	**27.4**	**93**	**27.1**	**86**	**25.0**	**36**	**18.2**	**45**	**28.9**	**197**	**19.2**	**44**	**20.2**	**109**	**15.5**	**38**	**13.3**	**36**	**22.6**	**684**
	Moving to a cheaper property in the same area	**4.2**	**13**	**8.1**	**18**	**5.1**	**5**	**6.3**	**17**	**3.3**	**22**	**1.2**	**2**	**2.4**	**16**	**.7**	**3**	**.5**	**5**	**3.4**	**101**
	Moving to a cheaper area	**4.7**	**12**	**4.7**	**13**	**1.7**	**4**	**7.8**	**20**	**1.2**	**15**	**4.2**	**8**	**4.8**	**27**	**1.9**	**6**	**2.6**	**9**	**3.7**	**114**
	Sell your financial assets	**5.4**	**12**	**1.9**	**8**	**2.8**	**4**	**1.1**	**5**	**.8**	**7**	**1.8**	**6**	**.6**	**5**	**.2**	**1**	**.2**	**1**	**1.4**	**49**
	Sell your non-financial assets	**3.9**	**11**	**2.7**	**3**	**1.8**	**4**	**3.5**	**7**	**.8**	**4**	**.4**	**2**	**1.6**	**12**	**.5**	**2**	**.5**	**3**	**1.7**	**48**
	Use an inheritance	**5.0**	**13**	**5.0**	**11**	**1.5**	**2**	**3.2**	**9**	**8.3**	**34**	**4.5**	**11**	**9.4**	**38**	**4.6**	**9**	**2.2**	**8**	**6.2**	**135**
	Rely on your spouse or partner to support you	**7.3**	**37**	**6.8**	**26**	**4.7**	**9**	**11.3**	**16**	**11.6**	**63**	**6.1**	**16**	**8.6**	**50**	**7.6**	**14**	**16.6**	**43**	**9.5**	**274**
	Rely on your children to support you	**6.7**	**32**	**7.4**	**29**	**7.2**	**12**	**8.0**	**19**	**15.4**	**85**	**4.1**	**11**	**6.2**	**36**	**8.9**	**21**	**17.6**	**40**	**9.7**	**285**
	Rely on financial support from your wider family	**5.1**	**20**	**9.2**	**29**	**4.3**	**9**	**6.0**	**13**	**9.5**	**37**	**6.3**	**17**	**5.3**	**37**	**6.2**	**13**	**19.2**	**44**	**8.2**	**219**
	Drawing an income from your own business	**3.8**	**15**	**2.1**	**4**	**13.6**	**16**	**6.6**	**13**	**3.2**	**28**	**1.7**	**5**	**4.6**	**29**	**.3**	**1**	**1.0**	**4**	**3.3**	**115**
	Continue to work after retirement age to earn money	**10.8**	**42**	**11.2**	**33**	**24.1**	**38**	**15.2**	**35**	**12.5**	**80**	**16.9**	**35**	**20.0**	**103**	**4.7**	**12**	**5.7**	**16**	**13.3**	**394**
	Other	**2.0**	**12**	**.4**	**1**	**2.1**	**4**	**.6**	**2**	**1.7**	**9**	**4.5**	**10**	**4.7**	**37**	**1.8**	**3**	**1.2**	**2**	**2.4**	**80**
	Don't know	**15.3**	**46**	**12.7**	**40**	**10.7**	**17**	**12.6**	**23**	**2.7**	**8**	**10.0**	**21**	**10.7**	**59**	**12.9**	**24**	**7.9**	**17**	**9.8**	**255**
	Refused	**3.6**	**11**	**2.0**	**10**	**.9**	**2**	**4.4**	**8**	**.5**	**4**	**.6**	**2**	**3.4**	**21**	**2.7**	**7**	**.0**	**0**	**2.1**	**65**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q41 Taking all sources of retirement income into account, how confident are you that your income will give standard of living throughout retirement	Very confident	**13.3**	**49**	**4.4**	**12**	**17.6**	**22**	**12.3**	**29**	**9.7**	**77**	**5.6**	**13**	**18.0**	**91**	**8.2**	**23**	**15.8**	**50**	**12.0**	**366**
	Fairly confident	**36.4**	**130**	**24.1**	**87**	**22.2**	**35**	**37.4**	**82**	**40.5**	**250**	**29.2**	**70**	**30.0**	**184**	**29.6**	**72**	**28.5**	**79**	**32.1**	**989**
	Not very confident	**18.8**	**78**	**27.7**	**100**	**17.3**	**35**	**28.0**	**56**	**24.2**	**136**	**24.8**	**57**	**22.6**	**123**	**19.6**	**39**	**25.6**	**65**	**23.6**	**689**
	Not at all confident	**16.3**	**68**	**22.0**	**76**	**30.6**	**43**	**10.2**	**17**	**22.3**	**99**	**20.6**	**36**	**18.2**	**107**	**26.4**	**60**	**23.5**	**55**	**20.5**	**561**
	Don't know	**14.6**	**37**	**21.2**	**64**	**11.0**	**17**	**8.2**	**14**	**3.4**	**17**	**18.5**	**31**	**10.0**	**60**	**14.5**	**23**	**6.3**	**19**	**11.0**	**282**
	Refused	**.7**	**4**	**.6**	**3**	**1.2**	**2**	**3.9**	**6**	**.0**	**0**	**1.3**	**3**	**1.1**	**7**	**1.7**	**6**	**.3**	**1**	**.9**	**32**
	Total	**100.0**	**366**	**100.0**	**342**	**100.0**	**154**	**100.0**	**204**	**100.0**	**579**	**100.0**	**210**	**100.0**	**572**	**100.0**	**223**	**100.0**	**269**	**100.0**	**2919**

6.4. Choosing Appropriate Products

6.4.1. Banking products

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q42 Have you heard of any of the following banking products	Mzansi account	**42.1**	**151**	**68.6**	**233**	**53.9**	**76**	**81.9**	**160**	**79.9**	**438**	**83.7**	**163**	**67.5**	**377**	**81.3**	**174**	**84.7**	**234**	**71.7**	**2006**
	Savings account	**94.6**	**355**	**80.6**	**286**	**84.4**	**133**	**92.2**	**183**	**83.4**	**516**	**78.7**	**177**	**86.1**	**492**	**86.7**	**190**	**86.9**	**237**	**85.7**	**2569**
	Current or Cheque account	**57.9**	**240**	**45.9**	**161**	**50.6**	**82**	**52.4**	**114**	**49.6**	**380**	**38.8**	**97**	**64.4**	**374**	**42.7**	**103**	**37.0**	**120**	**51.2**	**1671**
	Fixed deposit bank account	**46.0**	**200**	**44.5**	**157**	**52.7**	**79**	**57.8**	**114**	**52.8**	**361**	**35.8**	**90**	**55.3**	**321**	**40.1**	**99**	**31.5**	**102**	**47.6**	**1523**
	ATM card	**76.7**	**293**	**88.0**	**304**	**91.2**	**138**	**85.7**	**164**	**59.6**	**412**	**66.8**	**158**	**80.3**	**461**	**79.8**	**176**	**81.3**	**212**	**76.3**	**2318**
	Debit card or Cheque card	**68.0**	**267**	**36.2**	**133**	**47.4**	**71**	**60.0**	**118**	**42.3**	**341**	**37.1**	**93**	**63.4**	**367**	**44.8**	**106**	**30.5**	**105**	**49.0**	**1601**
	Credit Card	**63.1**	**262**	**52.3**	**182**	**62.3**	**101**	**67.9**	**129**	**64.5**	**435**	**45.9**	**113**	**77.3**	**440**	**69.5**	**149**	**64.3**	**175**	**65.1**	**1986**
	Garage card or petrol card	**44.5**	**191**	**29.3**	**111**	**44.0**	**70**	**49.4**	**99**	**32.6**	**281**	**34.8**	**90**	**60.2**	**350**	**37.6**	**91**	**31.0**	**100**	**41.5**	**1383**
	Home loan from a big bank	**46.6**	**206**	**39.3**	**129**	**57.1**	**92**	**41.9**	**91**	**32.7**	**266**	**40.1**	**98**	**54.0**	**320**	**39.3**	**93**	**21.5**	**70**	**41.0**	**1365**
	Savings book at a bank	**35.2**	**119**	**36.0**	**117**	**54.6**	**88**	**42.0**	**86**	**36.9**	**265**	**42.7**	**102**	**42.1**	**260**	**39.4**	**103**	**26.0**	**81**	**37.9**	**1221**
	Post Office or Post Bank savings account	**52.9**	**204**	**60.2**	**201**	**73.9**	**117**	**47.4**	**98**	**70.8**	**404**	**54.8**	**124**	**54.6**	**334**	**74.3**	**163**	**70.7**	**198**	**61.7**	**1843**
	Other bank product	**.2**	**2**	**2.5**	**5**	**1.4**	**2**	**.3**	**2**	**1.0**	**7**	**2.6**	**7**	**3.9**	**22**	**1.0**	**4**	**1.2**	**3**	**1.9**	**54**
	None of the above	**2.2**	**6**	**2.6**	**10**	**5.3**	**10**	**.6**	**3**	**2.0**	**10**	**5.5**	**14**	**2.3**	**17**	**3.9**	**8**	**4.1**	**10**	**2.8**	**88**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**1**
	Don't know	**.7**	**1**	**1.7**	**3**	**.0**	**0**	**.7**	**2**	**.0**	**0**	**.0**	**0**	**1.4**	**6**	**.0**	**0**	**.0**	**0**	**.7**	**12**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q43 Do you currently hold any of these types of products	Mzansi account	**3.8**	**17**	**11.0**	**32**	**16.5**	**16**	**21.8**	**43**	**10.2**	**43**	**8.7**	**17**	**10.0**	**54**	**10.3**	**23**	**9.4**	**28**	**10.2**	**273**
	Savings account	**59.8**	**207**	**34.3**	**132**	**49.7**	**79**	**48.4**	**99**	**42.2**	**301**	**42.2**	**100**	**47.3**	**273**	**35.2**	**90**	**44.5**	**130**	**44.5**	**1411**
	Current or Cheque account	**16.3**	**59**	**7.6**	**35**	**18.2**	**23**	**8.4**	**18**	**16.3**	**129**	**5.4**	**18**	**14.0**	**71**	**3.4**	**13**	**6.1**	**27**	**11.6**	**393**
	Fixed deposit bank account	**4.5**	**22**	**1.7**	**8**	**6.4**	**5**	**5.2**	**10**	**8.8**	**53**	**3.9**	**11**	**6.9**	**30**	**4.4**	**14**	**1.1**	**5**	**5.3**	**158**
	ATM card	**30.9**	**100**	**31.8**	**113**	**44.0**	**56**	**34.1**	**83**	**19.1**	**142**	**28.0**	**74**	**36.5**	**209**	**22.0**	**58**	**28.7**	**84**	**29.3**	**919**
	Debit card or Cheque card	**33.9**	**129**	**5.2**	**24**	**7.6**	**15**	**12.3**	**20**	**13.7**	**137**	**4.3**	**14**	**15.7**	**87**	**10.0**	**23**	**1.6**	**7**	**12.9**	**456**
	Credit Card	**10.9**	**41**	**5.1**	**26**	**9.5**	**14**	**10.8**	**24**	**18.5**	**139**	**3.2**	**13**	**16.1**	**82**	**7.1**	**22**	**3.9**	**13**	**11.4**	**374**
	Garage card or petrol card	**2.5**	**12**	**.4**	**2**	**3.7**	**9**	**2.2**	**6**	**5.7**	**48**	**1.0**	**3**	**6.4**	**36**	**1.5**	**7**	**.7**	**3**	**3.5**	**126**
	Home loan from a big bank	**5.4**	**21**	**3.7**	**11**	**4.3**	**7**	**2.6**	**6**	**4.1**	**34**	**2.8**	**9**	**1.7**	**13**	**1.2**	**5**	**1.5**	**7**	**3.0**	**113**
	Savings book at a bank	**1.1**	**2**	**1.5**	**5**	**1.4**	**2**	**2.1**	**8**	**3.6**	**19**	**.9**	**3**	**.9**	**9**	**1.1**	**4**	**.1**	**1**	**1.6**	**53**
	Post Office or Post Bank savings account	**3.1**	**11**	**5.5**	**15**	**3.4**	**7**	**4.5**	**10**	**9.8**	**42**	**8.6**	**19**	**6.1**	**41**	**6.6**	**18**	**2.3**	**8**	**6.1**	**171**
	Other bank product	**.1**	**1**	**.2**	**1**	**.2**	**1**	**.1**	**1**	**.6**	**1**	**.4**	**1**	**.4**	**3**	**.2**	**1**	**1.0**	**1**	**.4**	**11**
	None of the above	**27.3**	**110**	**41.9**	**127**	**29.0**	**50**	**20.1**	**35**	**31.1**	**131**	**38.1**	**64**	**27.9**	**156**	**40.4**	**77**	**43.4**	**97**	**33.1**	**847**
	Refused	**.8**	**2**	**.2**	**1**	**.0**	**0**	**1.2**	**2**	**.0**	**0**	**.0**	**0**	**.6**	**7**	**.2**	**2**	**.0**	**0**	**.3**	**14**
	Don't know	**1.6**	**3**	**2.4**	**4**	**.0**	**0**	**.7**	**2**	**.0**	**0**	**.0**	**0**	**1.4**	**6**	**.0**	**0**	**.0**	**0**	**.9**	**15**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q44 In the last 2 years which of the financial products have you chosen	Mzansi account	.4	3	8.8	25	11.2	9	8.1	14	6.7	26	9.1	18	7.7	37	3.0	9	5.3	17	6.5	158
	Savings account	21.3	48	20.2	75	15.0	23	24.5	50	17.7	134	28.8	67	24.5	128	11.7	26	18.5	55	20.7	606
	Current or Cheque account	.2	2	2.1	11	2.4	3	2.0	4	7.1	49	3.3	8	7.8	29	1.5	5	3.0	10	4.4	121
	Fixed deposit bank account	.2	1	1.8	7	.0	0	1.4	4	4.8	25	1.2	3	6.0	22	.7	3	.6	3	2.9	68
	ATM card	11.4	30	20.8	72	13.0	16	16.0	35	7.8	51	22.3	52	17.7	82	6.4	15	11.3	39	14.0	392
	Debit card or Cheque card	5.2	14	.7	5	1.3	1	1.8	3	5.9	56	1.6	6	9.5	46	.2	2	1.5	5	4.6	138
	Credit Card	1.1	3	1.2	9	2.1	3	3.8	13	10.1	78	1.6	7	9.9	45	3.7	8	2.7	9	5.6	175
	Garage card or petrol card	.2	1	.1	1	.8	2	2.3	3	1.6	19	.6	2	3.0	16	.6	3	.7	2	1.4	49
	Home loan from a big bank	.3	2	1.3	4	.0	0	.7	2	.8	9	1.4	4	1.0	6	.1	1	.9	4	.8	32
	Savings book at a bank	.5	1	.7	3	.9	1	1.5	5	1.7	8	.5	1	.4	3	.0	0	.2	1	.7	23
	Post Office or Post Bank savings account	.4	3	2.3	9	1.3	2	3.2	7	4.7	18	8.3	17	5.3	30	1.4	3	.9	2	3.5	91
	Other bank product	.0	0	.2	2	.0	0	.1	1	.6	1	.6	2	.4	3	.2	1	1.6	3	.5	13
	None of the above	72.8	292	55.5	183	64.2	108	53.7	105	59.6	323	48.9	97	54.1	315	79.2	173	71.1	187	60.9	1783
	Refused	1.1	3	.2	1	.0	0	2.8	5	.0	0	.0	0	.6	6	.5	3	.2	1	.5	19
	Don't know	1.6	3	2.4	4	.0	0	.8	3	.0	0	.0	0	1.4	6	.0	0	.0	0	.9	16

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q45 What are the reasons that you dont have a bank account	I don't have a regular income	8.1	27	36.8	59	8.8	13	6.4	10	13.0	53	31.5	35	18.6	81	14.9	30	29.1	61	18.6	369
	I don't have a job	9.1	27	45.8	77	7.9	14	9.1	14	25.4	85	31.7	38	21.9	100	29.2	50	39.1	74	25.5	479
	I don't have an identity document	1.3	3	2.4	4	.5	1	.0	0	1.5	4	3.0	5	3.7	15	1.7	5	.7	2	2.0	39
	I don't qualify to open an account	.5	1	9.7	12	.0	0	1.9	3	1.6	13	4.4	4	1.3	8	1.2	4	1.0	3	2.2	48
	I have to keep a minimum balance in the bank	1.6	3	1.1	2	.0	0	.6	1	1.2	4	.3	1	.3	2	.1	1	.0	0	.7	14
	I don't need a bank account	1.5	9	5.9	13	2.8	9	2.8	2	4.8	20	2.1	3	1.7	11	2.7	6	2.3	5	3.0	78
	I don't know how to open an account	.0	0	4.9	6	.0	0	1.2	2	.8	5	1.5	1	.7	3	.0	0	1.7	2	1.1	19
	I use someone else's bank account	2.1	9	1.6	2	.5	2	1.1	2	.6	3	.0	0	1.5	5	1.4	3	1.6	3	1.2	29
	I prefer dealing in cash	2.0	16	6.8	13	2.8	7	2.6	3	3.1	14	3.1	6	3.0	13	1.9	5	1.3	4	3.0	81
	I don't trust banks	.3	2	2.5	4	.4	3	.9	3	.1	1	.9	2	1.2	5	.8	2	1.6	3	1.0	25
	I don't want to pay service fees	.8	5	2.6	6	.6	3	.7	1	.5	2	.5	1	2.5	13	.2	1	.0	0	1.2	32
	The bank is too far from where I live	.2	1	.1	1	1.2	7	1.5	3	.8	3	1.6	2	.9	3	.0	0	.2	1	.7	21
	It's expensive to have a bank account or I can't afford to	.9	3	5.4	12	.4	3	.3	1	.6	4	1.3	2	.4	2	2.5	3	1.8	5	1.3	35
	I earn too little to make it worthwhile	.9	5	.8	1	1.5	6	.8	3	4.8	16	2.4	3	1.4	9	1.6	2	.3	1	1.9	46
	Bank charges are too high	.9	3	3.6	6	1.4	4	.7	1	2.8	7	1.5	2	2.5	12	.4	1	1.2	3	2.0	39
	The banks don't speak to me in my language	.2	1	1.5	2	.0	0	.0	0	.0	0	.6	1	.0	0	.0	0	.0	0	.2	4
	I don't have money to save	1.0	6	9.6	23	6.3	11	1.2	3	5.9	18	12.9	15	6.7	30	9.1	16	14.5	32	7.3	154
	I prefer to give money to somebody in the community to guard	.0	0	.4	1	.0	0	.0	0	.7	2	.3	1	.1	1	.5	1	.0	0	.3	6
	I prefer to save via other means	2.0	4	.8	1	2.0	2	.3	1	.0	0	2.0	3	.4	2	.6	1	.0	0	.6	14
	Other reason	.5	2	.6	1	.0	0	.5	1	.0	0	.6	1	1.5	8	2.0	5	1.4	2	.9	20
	Not applicable – respondent has a banking product	77.5	233	34.2	82	79.3	113	76.0	147	66.6	365	44.0	68	58.9	293	54.9	114	49.5	150	59.6	1565
	Do not know	1.6	4	1.1	3	.0	0	3.4	5	.2	1	3.9	5	3.9	9	1.3	1	.4	2	1.8	30
	Refused to answer	1.3	2	1.4	4	.0	0	2.1	4	.0	0	.0	0	1.3	6	.7	3	.4	1	.8	20

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q46 Which sources of information do you feel most influenced your decision about which banking product to take out	Junk mail sent through the post or that you found somewhere	**1.7**	**5**	**.5**	**2**	**.0**	**0**	**4.1**	**12**	**4.9**	**19**	**3.8**	**5**	**3.0**	**15**	**.5**	**1**	**2.7**	**7**	**2.9**	**66**
	Information picked up in a branch of a bank	**9.5**	**21**	**35.4**	**78**	**17.7**	**22**	**10.7**	**23**	**35.1**	**189**	**17.9**	**42**	**19.5**	**108**	**7.9**	**22**	**14.8**	**45**	**21.1**	**550**
	Information found on the internet	**.2**	**1**	**2.4**	**5**	**.0**	**0**	**3.1**	**8**	**9.7**	**49**	**5.0**	**10**	**5.1**	**22**	**.6**	**3**	**.0**	**0**	**4.1**	**98**
	Information from sales staff of firm providing the products	**4.0**	**7**	**13.9**	**30**	**5.2**	**7**	**7.8**	**15**	**5.6**	**38**	**3.5**	**6**	**7.3**	**43**	**4.0**	**7**	**2.6**	**9**	**6.1**	**162**
	Comparative tables or charts in financial pages of newspaper	**1.9**	**4**	**1.9**	**3**	**.2**	**1**	**.9**	**2**	**1.9**	**10**	**1.1**	**3**	**.4**	**3**	**.4**	**2**	**.1**	**1**	**1.0**	**29**
	Comparative tables or charts found on the internet	**.8**	**2**	**1.7**	**2**	**.0**	**0**	**.4**	**2**	**.1**	**1**	**.0**	**0**	**.2**	**2**	**.0**	**0**	**.0**	**0**	**.3**	**9**
	Specialist magazines or publications such as Financial Mail	**.8**	**1**	**1.2**	**3**	**.0**	**0**	**1.1**	**2**	**.6**	**2**	**.8**	**3**	**.6**	**4**	**.2**	**1**	**.8**	**1**	**.7**	**17**
	Recommendation from independent financial adviser or broker	**1.8**	**2**	**4.1**	**7**	**.0**	**0**	**2.8**	**4**	**2.1**	**16**	**2.3**	**6**	**5.0**	**16**	**.9**	**2**	**.9**	**4**	**2.8**	**57**
	Advice of friends or relatives - not working in financial services industry	**3.9**	**10**	**14.7**	**35**	**11.0**	**14**	**8.7**	**16**	**10.7**	**47**	**9.5**	**20**	**9.7**	**42**	**8.4**	**17**	**5.8**	**20**	**9.2**	**221**
	Advice of friends or relatives - who work in the financial s	**.9**	**2**	**13.9**	**28**	**.0**	**0**	**1.3**	**3**	**7.7**	**28**	**5.4**	**12**	**4.5**	**27**	**1.2**	**5**	**2.3**	**9**	**4.9**	**114**
	Employer's advice	**8.2**	**17**	**7.1**	**15**	**1.4**	**3**	**6.3**	**14**	**5.1**	**29**	**8.1**	**16**	**2.4**	**15**	**2.1**	**6**	**4.4**	**17**	**4.8**	**132**
	Traditional or religious leader	**.0**	**0**	**4.0**	**7**	**.0**	**0**	**3.9**	**8**	**.0**	**1**	**.3**	**1**	**1.1**	**9**	**.0**	**0**	**.0**	**0**	**.9**	**26**
	Newspaper articles	**6.2**	**11**	**8.5**	**13**	**.6**	**2**	**13.0**	**24**	**2.9**	**21**	**9.2**	**20**	**3.3**	**15**	**1.8**	**4**	**.8**	**1**	**4.5**	**111**
	Television or radio programmes	**3.4**	**7**	**20.0**	**41**	**.2**	**1**	**7.8**	**21**	**21.5**	**87**	**23.7**	**43**	**5.4**	**25**	**4.1**	**11**	**2.8**	**9**	**10.7**	**245**
	Newspaper adverts	**2.2**	**7**	**13.7**	**22**	**.2**	**1**	**9.6**	**18**	**7.6**	**39**	**8.5**	**16**	**1.7**	**11**	**1.4**	**3**	**3.8**	**10**	**5.2**	**127**
	Television adverts	**4.8**	**10**	**15.8**	**28**	**2.3**	**4**	**12.6**	**29**	**13.4**	**70**	**14.8**	**30**	**8.3**	**34**	**2.8**	**6**	**4.3**	**16**	**9.3**	**227**
	Other advertising	**1.1**	**2**	**.8**	**2**	**.0**	**0**	**6.1**	**11**	**.8**	**5**	**1.0**	**2**	**1.0**	**4**	**.0**	**0**	**.7**	**1**	**1.1**	**27**
	Other source	**1.9**	**7**	**1.6**	**4**	**2.7**	**3**	**.0**	**0**	**.1**	**1**	**.0**	**0**	**1.7**	**7**	**1.4**	**2**	**2.3**	**4**	**1.2**	**28**
	Not applicable – respondent has not chosen insurance product	**73.2**	**236**	**31.3**	**75**	**66.4**	**109**	**45.0**	**94**	**48.6**	**252**	**43.7**	**73**	**53.6**	**279**	**75.9**	**148**	**69.7**	**170**	**55.2**	**1436**
	Do not know	**.9**	**1**	**4.0**	**7**	**.0**	**0**	**3.9**	**6**	**.0**	**0**	**1.7**	**5**	**1.4**	**9**	**.0**	**0**	**.4**	**1**	**1.2**	**29**
	Refused to answer	**.4**	**1**	**1.8**	**4**	**.0**	**0**	**5.4**	**8**	**.1**	**1**	**.4**	**1**	**1.7**	**11**	**.2**	**2**	**.4**	**1**	**1.1**	**29**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q47 And which of the following statements best describes how you chose the last banking product you took out?	I considered several products from different companies before	**7.7**	**15**	**23.4**	**51**	**5.1**	**10**	**22.3**	**47**	**31.8**	**175**	**21.6**	**47**	**27.3**	**123**	**5.9**	**22**	**8.3**	**26**	**20.7**	**516**
	I considered the various products from one company	**9.3**	**18**	**21.8**	**53**	**17.4**	**15**	**14.9**	**26**	**11.1**	**81**	**10.8**	**20**	**6.4**	**40**	**7.3**	**13**	**6.0**	**24**	**10.1**	**290**
	I didn't consider any other products at all	**6.5**	**25**	**13.0**	**25**	**13.6**	**18**	**9.4**	**15**	**6.7**	**28**	**19.7**	**38**	**10.2**	**57**	**6.2**	**15**	**10.0**	**31**	**9.7**	**252**
	I looked around but there were no other products to consider	**1.6**	**5**	**.9**	**4**	**.0**	**0**	**2.2**	**5**	**2.8**	**11**	**3.3**	**5**	**1.0**	**8**	**1.9**	**6**	**2.6**	**9**	**1.9**	**53**
	Not applicable – respondent has not chosen insurance product	**72.2**	**238**	**36.0**	**84**	**63.1**	**105**	**43.6**	**84**	**47.7**	**224**	**42.3**	**75**	**52.9**	**280**	**78.4**	**157**	**72.9**	**179**	**55.7**	**1426**
	Do not know	**2.6**	**3**	**4.9**	**10**	**.9**	**1**	**7.5**	**11**	**.0**	**0**	**2.3**	**6**	**2.2**	**11**	**.1**	**1**	**.2**	**1**	**1.9**	**44**
	Total	**100.0**	**304**	**100.0**	**227**	**100.0**	**149**	**100.0**	**188**	**100.0**	**519**	**100.0**	**191**	**100.0**	**519**	**100.0**	**214**	**100.0**	**270**	**100.0**	**2581**
Q48 How often do you usually check the balance of your MAIN banking product?	Daily	**6.0**	**20**	**1.5**	**7**	**3.1**	**5**	**1.1**	**3**	**.5**	**8**	**.8**	**2**	**1.1**	**8**	**1.7**	**2**	**.1**	**1**	**1.5**	**56**
	Weekly	**7.0**	**31**	**3.9**	**17**	**8.1**	**9**	**4.7**	**10**	**6.3**	**70**	**6.7**	**13**	**6.8**	**37**	**5.3**	**15**	**1.1**	**3**	**5.6**	**205**
	Every two weeks	**15.3**	**48**	**3.7**	**11**	**5.7**	**8**	**6.3**	**13**	**8.6**	**57**	**2.3**	**6**	**4.5**	**28**	**5.1**	**11**	**2.3**	**8**	**6.2**	**190**
	Monthly	**34.7**	**122**	**43.2**	**157**	**47.3**	**68**	**55.0**	**113**	**53.4**	**303**	**42.8**	**103**	**47.7**	**273**	**35.9**	**90**	**32.8**	**102**	**44.5**	**1331**
	Yearly	**1.4**	**5**	**.0**	**0**	**4.2**	**7**	**4.0**	**8**	**.5**	**8**	**.8**	**3**	**1.4**	**10**	**.8**	**2**	**4.7**	**17**	**1.5**	**60**
	Never	**3.7**	**19**	**2.3**	**8**	**2.8**	**5**	**5.9**	**8**	**.5**	**5**	**8.5**	**20**	**6.1**	**33**	**5.0**	**14**	**6.9**	**21**	**4.3**	**133**
	Don’t know	**3.0**	**9**	**1.6**	**4**	**.8**	**4**	**3.8**	**7**	**.0**	**0**	**1.7**	**5**	**2.5**	**15**	**.5**	**2**	**.5**	**2**	**1.5**	**48**
	Refused	**.0**	**0**	**.2**	**1**	**.0**	**0**	**2.3**	**4**	**.1**	**2**	**.0**	**0**	**.4**	**4**	**.7**	**4**	**.0**	**0**	**.3**	**15**
	Not applicable – has no banking products	**29.0**	**111**	**43.7**	**123**	**28.0**	**48**	**17.0**	**29**	**30.2**	**127**	**36.3**	**58**	**29.3**	**162**	**44.9**	**85**	**51.6**	**119**	**34.5**	**862**
	Total	**100.0**	**365**	**100.0**	**328**	**100.0**	**154**	**100.0**	**195**	**100.0**	**580**	**100.0**	**210**	**100.0**	**570**	**100.0**	**225**	**100.0**	**273**	**100.0**	**2900**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q49 How do you typically check the balance(s) for this product	Check the bank statement sent in the mail	**11.3**	**42**	**5.6**	**12**	**9.0**	**6**	**11.5**	**22**	**28.8**	**119**	**6.4**	**17**	**26.0**	**94**	**1.8**	**6**	**3.0**	**7**	**16.7**	**325**
	Check the statement online - internet banking	**15.9**	**45**	**11.7**	**25**	**4.5**	**8**	**9.0**	**18**	**13.2**	**74**	**7.8**	**10**	**20.3**	**70**	**11.5**	**19**	**4.8**	**8**	**13.6**	**277**
	Check through telephone banking	**8.2**	**18**	**2.4**	**9**	**4.9**	**6**	**18.8**	**33**	**27.5**	**119**	**22.2**	**34**	**18.8**	**69**	**11.2**	**13**	**10.3**	**13**	**16.4**	**314**
	Call the bank and ask for your balance	**16.1**	**26**	**9.9**	**16**	**2.7**	**3**	**12.8**	**27**	**8.4**	**28**	**3.4**	**6**	**7.9**	**33**	**5.2**	**10**	**6.9**	**9**	**8.9**	**158**
	Ask for your balance, statement or bankbook update at a bank	**11.8**	**33**	**46.3**	**102**	**36.6**	**42**	**27.7**	**43**	**32.7**	**114**	**24.2**	**46**	**25.5**	**110**	**28.4**	**41**	**26.8**	**46**	**28.4**	**577**
	Ask for balance, statement or bankbook update at an ATM-cash	**42.6**	**103**	**35.2**	**71**	**33.2**	**34**	**34.2**	**55**	**47.4**	**205**	**25.4**	**39**	**45.5**	**181**	**48.3**	**57**	**40.9**	**55**	**41.9**	**800**
	Receive a text message from the bank	**21.8**	**48**	**19.7**	**41**	**19.1**	**18**	**35.6**	**55**	**34.7**	**142**	**26.3**	**39**	**18.7**	**80**	**5.0**	**9**	**18.5**	**30**	**23.5**	**462**
	Never check	**6.6**	**21**	**5.5**	**11**	**4.1**	**5**	**2.3**	**8**	**6.3**	**18**	**12.6**	**22**	**6.1**	**26**	**8.4**	**14**	**14.4**	**21**	**7.0**	**146**
	Don't know	**3.3**	**9**	**3.2**	**6**	**2.3**	**2**	**3.9**	**5**	**.0**	**0**	**1.8**	**3**	**1.9**	**7**	**.6**	**2**	**.9**	**2**	**1.8**	**36**
	Refused	**.0**	**0**	**1.2**	**2**	**.0**	**0**	**1.2**	**1**	**.0**	**0**	**.0**	**0**	**.3**	**2**	**1.3**	**4**	**.0**	**0**	**.4**	**9**

Q50 How often do you personally check whether your product still meets your needs?	At least once a year	**21.8**	**63**	**28.4**	**59**	**30.1**	**29**	**27.2**	**48**	**17.7**	**108**	**13.1**	**28**	**26.4**	**100**	**16.3**	**20**	**23.4**	**42**	**22.6**	**497**
	Less often	**37.4**	**81**	**32.8**	**78**	**35.5**	**37**	**49.6**	**83**	**68.9**	**280**	**46.4**	**65**	**41.6**	**169**	**55.9**	**73**	**51.4**	**73**	**48.5**	**939**
	Never	**35.5**	**102**	**32.5**	**62**	**31.7**	**34**	**14.5**	**25**	**13.0**	**59**	**34.6**	**51**	**27.0**	**118**	**24.2**	**38**	**23.8**	**37**	**24.9**	**526**
	Don't know	**3.8**	**9**	**5.9**	**9**	**2.6**	**5**	**7.5**	**10**	**.4**	**3**	**6.0**	**8**	**3.4**	**15**	**2.2**	**6**	**1.5**	**2**	**3.3**	**67**
	Refused	**1.4**	**3**	**.4**	**1**	**.0**	**0**	**1.2**	**1**	**.0**	**0**	**.0**	**0**	**1.6**	**6**	**1.3**	**4**	**.0**	**0**	**.8**	**15**
	Total	**100.0**	**258**	**100.0**	**209**	**100.0**	**105**	**100.0**	**167**	**100.0**	**450**	**100.0**	**152**	**100.0**	**408**	**100.0**	**141**	**100.0**	**154**	**100.0**	**2044**

6.4.2. Credit and loans

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q51 Have you heard of any of the following types of credit or loans	Loan from a microlender	**78.2**	**303**	**75.1**	**252**	**66.1**	**106**	**65.4**	**126**	**71.3**	**458**	**74.4**	**166**	**72.0**	**426**	**68.4**	**159**	**52.0**	**140**	**70.3**	**2136**
	Vehicle or car finance through bank or dealer	**56.6**	**230**	**46.1**	**163**	**48.7**	**80**	**61.1**	**121**	**54.5**	**392**	**45.5**	**112**	**64.0**	**389**	**45.0**	**105**	**43.2**	**131**	**53.7**	**1723**
	Overdraft facility	**48.0**	**196**	**21.9**	**95**	**35.7**	**55**	**37.9**	**77**	**28.7**	**259**	**31.4**	**79**	**40.3**	**254**	**23.7**	**68**	**9.0**	**35**	**31.1**	**1118**
	Store card where you buy on account and pay later	**62.0**	**250**	**72.3**	**250**	**81.4**	**125**	**70.3**	**139**	**77.6**	**474**	**64.4**	**145**	**79.2**	**456**	**81.2**	**177**	**81.1**	**222**	**75.1**	**2238**
	Lay-buy	**64.5**	**263**	**74.3**	**260**	**81.5**	**130**	**63.9**	**127**	**66.4**	**408**	**62.2**	**145**	**76.2**	**437**	**80.4**	**180**	**81.2**	**228**	**72.1**	**2178**
	Hire Purchase -HP or paying in monthly installments for goods	**50.3**	**214**	**50.8**	**182**	**72.2**	**115**	**60.9**	**118**	**57.8**	**390**	**50.6**	**118**	**54.4**	**345**	**59.4**	**133**	**50.8**	**142**	**54.6**	**1757**
	Loan from friends or family	**66.6**	**276**	**72.5**	**251**	**71.0**	**116**	**73.4**	**128**	**67.5**	**401**	**52.5**	**125**	**66.2**	**402**	**70.1**	**164**	**44.6**	**132**	**64.9**	**1995**
	Loan from an informal money lender	**41.2**	**148**	**64.2**	**222**	**67.5**	**113**	**52.1**	**93**	**65.5**	**374**	**62.1**	**141**	**64.2**	**380**	**73.3**	**170**	**46.6**	**129**	**60.1**	**1770**
	Loan from a stokvel or umgalelo or savings club	**31.6**	**98**	**56.3**	**189**	**46.6**	**68**	**47.7**	**89**	**62.3**	**327**	**52.4**	**114**	**53.2**	**311**	**58.0**	**129**	**37.2**	**107**	**51.3**	**1432**
	Loan from local spaza	**8.4**	**29**	**29.5**	**97**	**26.5**	**48**	**23.5**	**45**	**19.5**	**109**	**30.6**	**70**	**28.9**	**173**	**38.3**	**88**	**18.1**	**52**	**24.1**	**711**
	Store account with no card where you pay later	**16.8**	**64**	**18.8**	**64**	**49.0**	**90**	**17.3**	**34**	**22.3**	**168**	**37.5**	**85**	**32.8**	**197**	**46.5**	**111**	**24.1**	**74**	**27.0**	**887**
	Loan from an employer	**28.5**	**131**	**11.2**	**43**	**52.9**	**95**	**16.4**	**29**	**10.6**	**91**	**34.0**	**83**	**27.6**	**186**	**22.3**	**59**	**10.6**	**34**	**20.3**	**751**
	None of the above	**3.5**	**10**	**4.7**	**11**	**5.7**	**8**	**2.4**	**10**	**.5**	**4**	**9.2**	**10**	**5.1**	**36**	**3.8**	**9**	**7.8**	**17**	**4.2**	**115**
	Don't know	**1.4**	**6**	**1.8**	**4**	**.0**	**0**	**.5**	**3**	**.0**	**0**	**1.3**	**2**	**1.3**	**8**	**.8**	**2**	**.0**	**0**	**.9**	**25**
	Refused	**.2**	**1**	**.0**	**0**	**.0**	**0**	**3.0**	**6**	**.0**	**0**	**.4**	**1**	**.8**	**6**	**.0**	**0**	**.0**	**0**	**.4**	**14**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q52 Do you currently hold any of these types of credit or loans	Loan from a microlender	**5.8**	**16**	**6.5**	**23**	**6.9**	**6**	**9.2**	**19**	**8.0**	**60**	**1.5**	**5**	**4.4**	**25**	**5.5**	**13**	**4.7**	**16**	**5.8**	**183**
	Vehicle or car finance through bank or dealer	**3.3**	**8**	**4.1**	**17**	**3.5**	**8**	**8.7**	**19**	**11.5**	**86**	**6.0**	**23**	**8.6**	**50**	**3.4**	**11**	**2.5**	**13**	**6.8**	**235**
	Overdraft facility	**3.0**	**10**	**1.1**	**7**	**5.3**	**6**	**5.0**	**12**	**3.4**	**30**	**1.8**	**6**	**2.0**	**13**	**1.7**	**7**	**.8**	**2**	**2.4**	**93**
	Store card where you buy on account and pay later	**12.1**	**50**	**7.1**	**34**	**17.9**	**24**	**19.5**	**39**	**28.2**	**182**	**17.0**	**40**	**21.1**	**116**	**12.6**	**37**	**13.3**	**47**	**18.0**	**569**
	Lay-buy	**2.6**	**6**	**7.9**	**26**	**10.3**	**13**	**19.4**	**40**	**7.2**	**31**	**7.1**	**16**	**5.1**	**32**	**8.0**	**19**	**3.6**	**17**	**6.7**	**200**
	Hire Purchase -HP or paying in monthly installments for goods	**.2**	**2**	**4.7**	**16**	**11.5**	**18**	**5.9**	**9**	**13.9**	**66**	**8.5**	**25**	**4.5**	**34**	**3.8**	**12**	**5.8**	**18**	**6.6**	**200**
	Loan from friends or family	**5.6**	**20**	**12.4**	**40**	**3.9**	**6**	**7.6**	**14**	**11.7**	**62**	**5.4**	**14**	**9.8**	**49**	**6.7**	**19**	**2.8**	**12**	**8.6**	**236**
	Loan from an informal money lender	**2.1**	**5**	**2.7**	**8**	**4.0**	**4**	**1.8**	**2**	**2.7**	**12**	**.4**	**1**	**4.1**	**20**	**.0**	**0**	**.5**	**2**	**2.4**	**54**
	Loan from a stokvel or umgalelo or savings club	**3.1**	**7**	**4.0**	**10**	**1.0**	**2**	**2.1**	**4**	**6.2**	**24**	**2.3**	**5**	**1.4**	**8**	**1.4**	**2**	**.6**	**3**	**2.9**	**65**
	Loan from local spaza	**3.0**	**7**	**5.0**	**13**	**.3**	**1**	**6.2**	**14**	**6.4**	**26**	**3.6**	**8**	**1.1**	**6**	**3.5**	**6**	**2.1**	**8**	**3.6**	**89**
	Store account with no card where you pay later	**.4**	**2**	**3.0**	**12**	**1.4**	**4**	**.8**	**2**	**2.5**	**9**	**3.0**	**6**	**1.7**	**8**	**2.0**	**9**	**.6**	**3**	**1.8**	**55**
	Loan from an employer	**1.5**	**5**	**1.1**	**4**	**3.1**	**4**	**2.4**	**3**	**.8**	**10**	**1.6**	**4**	**3.0**	**15**	**1.9**	**6**	**1.9**	**6**	**1.8**	**57**
	None of the above	**68.6**	**246**	**60.9**	**200**	**56.5**	**90**	**48.6**	**87**	**42.2**	**235**	**66.9**	**127**	**58.5**	**332**	**65.8**	**138**	**72.7**	**174**	**58.5**	**1629**
	Don't know	**1.2**	**4**	**3.6**	**9**	**.7**	**1**	**.9**	**4**	**.5**	**1**	**2.7**	**6**	**1.1**	**5**	**3.9**	**5**	**1.2**	**1**	**1.6**	**36**
	Refused	**.9**	**3**	**1.0**	**2**	**.0**	**0**	**4.9**	**12**	**.0**	**0**	**.7**	**2**	**1.7**	**9**	**.2**	**2**	**.0**	**0**	**.9**	**30**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q53 Which of the following types of financial products have you chosen	Loan from a microlender	**5.1**	**12**	**5.3**	**17**	**5.7**	**4**	**3.3**	**8**	**5.0**	**40**	**1.3**	**4**	**3.5**	**23**	**2.2**	**6**	**4.5**	**14**	**4.1**	**128**
	Vehicle or car finance through bank or dealer	**.2**	**1**	**2.1**	**9**	**1.0**	**2**	**4.3**	**8**	**7.2**	**50**	**1.9**	**8**	**3.9**	**25**	**.5**	**2**	**1.0**	**4**	**3.2**	**109**
	Overdraft facility	**.0**	**0**	**.9**	**5**	**.2**	**1**	**1.9**	**6**	**1.6**	**12**	**.5**	**2**	**1.0**	**6**	**.4**	**1**	**.7**	**2**	**.9**	**35**
	Store card where you buy on account and pay later	**3.5**	**8**	**4.8**	**29**	**8.4**	**12**	**5.8**	**13**	**15.5**	**89**	**13.7**	**29**	**15.6**	**73**	**5.1**	**14**	**7.2**	**22**	**10.5**	**289**
	Lay-buy	**1.3**	**3**	**5.9**	**21**	**8.3**	**11**	**11.0**	**21**	**3.9**	**22**	**6.1**	**13**	**2.8**	**16**	**1.7**	**6**	**1.3**	**7**	**3.8**	**120**
	Hire Purchase -HP or paying in monthly installments for goods	**.8**	**3**	**3.7**	**14**	**6.1**	**8**	**6.1**	**10**	**11.7**	**50**	**7.2**	**18**	**3.7**	**28**	**2.4**	**8**	**4.5**	**12**	**5.5**	**151**
	Loan from friends or family	**4.0**	**14**	**12.4**	**30**	**3.1**	**4**	**5.7**	**12**	**8.0**	**42**	**4.5**	**10**	**9.3**	**41**	**4.5**	**12**	**1.4**	**6**	**7.1**	**171**
	Loan from an informal money lender	**1.6**	**4**	**2.0**	**6**	**4.0**	**4**	**1.1**	**3**	**2.3**	**9**	**.8**	**2**	**2.9**	**15**	**.7**	**1**	**.8**	**3**	**2.0**	**47**
	Loan from a stokvel or umgalelo or savings club	**2.2**	**4**	**2.9**	**5**	**1.0**	**2**	**1.6**	**3**	**3.2**	**16**	**.4**	**1**	**1.8**	**10**	**.8**	**1**	**.7**	**3**	**2.0**	**45**
	Loan from local spaza	**1.9**	**3**	**3.3**	**8**	**.3**	**1**	**1.8**	**5**	**3.0**	**15**	**3.6**	**7**	**.6**	**4**	**.4**	**1**	**1.2**	**5**	**1.9**	**49**
	Store account with no card where you pay later	**.4**	**2**	**1.6**	**5**	**1.4**	**4**	**.6**	**1**	**2.5**	**8**	**2.2**	**4**	**.2**	**2**	**2.5**	**6**	**.5**	**2**	**1.3**	**34**
	Loan from an employer	**.6**	**2**	**1.0**	**2**	**2.4**	**3**	**3.8**	**5**	**.6**	**8**	**2.0**	**5**	**4.1**	**16**	**1.2**	**3**	**1.2**	**4**	**1.9**	**48**
	None of the above	**82.8**	**303**	**61.5**	**218**	**71.1**	**109**	**61.2**	**114**	**55.3**	**314**	**72.6**	**146**	**65.0**	**384**	**78.4**	**173**	**81.6**	**214**	**67.6**	**1975**
	Don't know	**1.2**	**4**	**4.2**	**11**	**.7**	**1**	**.9**	**4**	**.7**	**2**	**2.9**	**7**	**1.3**	**7**	**3.9**	**5**	**.0**	**0**	**1.7**	**41**
	Refused	**1.7**	**4**	**1.0**	**2**	**.0**	**0**	**4.7**	**11**	**.0**	**0**	**1.1**	**3**	**1.5**	**7**	**.2**	**2**	**.0**	**0**	**1.0**	**29**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q54 Which sources of information do you feel most influenced your decision about which credit or loan product to take out	Junk mail sent through the post or that you found somewhere	1.0	3	.0	0	.3	1	4.8	11	3.5	13	3.6	7	3.6	15	.0	0	1.6	3	2.5	53
	Information picked up in a branch of a bank	4.9	10	8.7	19	1.9	3	5.7	9	11.1	75	6.8	18	8.3	40	2.8	7	5.4	16	7.4	197
	Information found on the internet	.8	1	2.0	3	.0	0	1.2	3	6.8	36	1.2	4	1.9	9	.1	1	.4	1	2.4	58
	Information from sales staff of firm providing the products	1.6	2	9.0	19	2.4	6	8.4	16	11.5	60	2.9	5	7.4	43	5.0	10	3.5	11	6.8	172
	Comparative tables or charts in financial pages of newspaper	.0	0	1.5	1	.0	0	2.0	2	.8	4	1.9	4	.1	1	.6	2	.0	0	.6	14
	Comparative tables or charts found on the internet	.0	0	1.5	1	.0	0	.5	2	.0	0	1.6	3	1.2	5	.2	1	.0	0	.6	12
	Specialist magazines or publications -such as Financial Mail	.0	0	.3	1	.0	0	.1	1	1.0	7	2.4	5	1.3	5	.2	1	.0	0	.7	20
	Recommendation from independent financial adviser or broker	.7	1	3.6	6	.2	1	1.2	2	1.9	11	.8	2	1.0	9	.2	1	.2	1	1.2	34
	Advice of friends/ relatives- not working in financial services industry	2.5	10	15.4	30	12.7	15	4.9	8	18.6	91	7.8	12	10.4	46	6.2	15	6.8	24	10.7	251
	Advice of friends/relatives who work in financial services industry	2.4	3	12.1	23	.6	2	6.0	13	6.0	26	1.8	4	2.2	10	.6	3	3.2	12	4.1	96
	Employer's advice	4.5	8	5.5	10	.0	0	2.6	7	2.9	10	1.0	3	1.0	6	.0	0	.9	3	2.2	47
	Traditional or religious leader	1.6	2	2.0	5	.0	0	.9	1	2.2	10	.5	1	.2	5	.0	0	.0	0	.9	24
	Newspaper articles	2.4	5	4.6	8	1.5	3	4.1	11	7.5	35	1.9	5	2.7	12	.7	4	1.2	3	3.5	86
	Television or radio programs	1.6	4	9.1	18	3.5	8	2.4	8	13.1	58	12.9	18	3.8	17	1.3	6	4.0	12	6.4	149
	Newspaper adverts	.7	2	8.1	17	1.3	4	3.7	10	4.4	26	8.5	13	4.8	20	3.1	7	2.1	4	4.3	103
	Television adverts	1.8	4	8.9	17	3.2	9	6.2	11	14.3	67	12.9	22	6.0	33	4.0	12	4.7	17	7.7	192
	Other advertising	1.3	2	2.3	6	.3	1	2.2	3	3.2	14	.7	2	1.0	4	.6	2	1.0	4	1.6	38
	Other source	.5	2	8.1	8	2.7	7	.4	1	.8	6	1.1	3	3.0	11	1.6	5	.0	0	2.0	43
	Not applicable – respondent has not chosen insurance product	85.4	261	45.3	112	78.5	116	66.0	122	50.4	265	68.0	110	64.9	329	83.4	167	78.0	190	65.6	1672
	Do not know	.9	2	4.1	7	.0	0	2.2	7	.0	1	1.5	4	1.2	5	.2	1	.0	0	1.0	27
	Refused to answer	.0	0	.1	1	.0	0	2.0	4	.0	0	.0	0	.6	4	.2	2	.0	0	.3	11

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q55 And which of the following statements best describes how you chose the last credit or loan product you took out?	I considered several products from different companies before	**4.0**	**7**	**20.1**	**41**	**6.1**	**9**	**17.0**	**37**	**25.3**	**132**	**14.0**	**34**	**16.2**	**71**	**7.0**	**18**	**6.2**	**20**	**15.1**	**369**
	I considered the various products from one company	**3.0**	**7**	**11.4**	**23**	**3.8**	**5**	**7.0**	**11**	**11.6**	**63**	**2.8**	**2**	**2.5**	**19**	**2.3**	**7**	**4.1**	**13**	**5.8**	**150**
	I didn't't consider any other products at all	**5.7**	**18**	**9.9**	**17**	**10.4**	**18**	**10.0**	**18**	**6.2**	**31**	**8.6**	**15**	**13.6**	**62**	**3.5**	**11**	**6.8**	**23**	**8.7**	**213**
	I looked around but there were no other products to consider	**2.6**	**4**	**4.7**	**12**	**1.6**	**4**	**2.1**	**4**	**7.7**	**34**	**.8**	**3**	**2.1**	**10**	**1.9**	**6**	**1.7**	**8**	**3.4**	**85**
	Not applicable – respondent has not chosen insurance product	**83.6**	**260**	**51.2**	**120**	**75.9**	**113**	**61.9**	**108**	**49.2**	**262**	**70.4**	**118**	**62.4**	**319**	**84.6**	**168**	**81.3**	**199**	**65.4**	**1667**
	Do not know	**1.0**	**3**	**2.7**	**7**	**2.2**	**2**	**2.2**	**7**	**.0**	**1**	**3.3**	**6**	**3.3**	**15**	**.7**	**3**	**.0**	**0**	**1.6**	**44**
	Total	**100.0**	**299**	**100.0**	**220**	**100.0**	**151**	**100.0**	**185**	**100.0**	**523**	**100.0**	**178**	**100.0**	**496**	**100.0**	**213**	**100.0**	**263**	**100.0**	**2528**
Q56 Which one of the ff statements best describes how well you and your household are keeping up with your bills and credit commitments	Keeping up with all bills and commitments without any difficulty	**19.8**	**78**	**8.2**	**35**	**26.2**	**34**	**25.8**	**51**	**19.1**	**156**	**12.6**	**33**	**19.5**	**126**	**10.5**	**34**	**7.8**	**26**	**16.1**	**573**
	Keeping up with all bills and commitments-struggle from time to time	**19.6**	**78**	**23.7**	**90**	**17.9**	**26**	**17.1**	**38**	**32.0**	**203**	**12.0**	**33**	**22.0**	**118**	**12.3**	**28**	**13.6**	**42**	**21.5**	**656**
	Keeping up with all bills and commitments-constant struggle	**6.7**	**30**	**8.0**	**25**	**3.2**	**10**	**14.6**	**25**	**18.6**	**91**	**4.9**	**13**	**4.1**	**29**	**13.4**	**31**	**5.3**	**19**	**9.3**	**273**
	Falling behind with some bills or credit commitments	**6.1**	**17**	**6.7**	**18**	**2.1**	**6**	**4.4**	**14**	**5.8**	**27**	**5.1**	**13**	**5.9**	**36**	**1.7**	**7**	**1.9**	**7**	**5.1**	**145**
	Not applicable - don't have any bills or credit commitments	**45.6**	**162**	**47.1**	**157**	**49.7**	**74**	**30.2**	**51**	**24.2**	**104**	**63.0**	**111**	**42.0**	**226**	**60.7**	**119**	**70.9**	**177**	**44.7**	**1181**
	Don't know	**1.7**	**5**	**6.0**	**15**	**1.0**	**3**	**6.7**	**9**	**.3**	**1**	**2.0**	**5**	**5.2**	**20**	**1.0**	**3**	**.5**	**2**	**2.8**	**63**
	Refused	**.4**	**1**	**.2**	**1**	**.0**	**0**	**1.1**	**2**	**.0**	**0**	**.5**	**1**	**1.4**	**9**	**.4**	**3**	**.0**	**0**	**.5**	**17**
	Total	**100.0**	**371**	**100.0**	**341**	**100.0**	**153**	**100.0**	**190**	**100.0**	**582**	**100.0**	**209**	**100.0**	**564**	**100.0**	**225**	**100.0**	**273**	**100.0**	**2908**
Q57 To what extent do you agree or disagree with the following statement: I prefer to buy things on credit rather than wait and save up	Strongly agree	**4.7**	**13**	**6.1**	**18**	**1.7**	**4**	**4.1**	**8**	**2.5**	**16**	**4.9**	**9**	**3.5**	**15**	**3.0**	**12**	**2.9**	**5**	**3.7**	**100**
	Agree	**19.2**	**61**	**16.9**	**58**	**9.0**	**13**	**17.6**	**34**	**23.9**	**109**	**11.5**	**19**	**8.3**	**50**	**17.7**	**41**	**10.6**	**32**	**15.5**	**417**
	Neither agree nor disagree	**18.4**	**62**	**20.1**	**65**	**4.8**	**11**	**25.6**	**45**	**17.7**	**79**	**14.8**	**38**	**14.3**	**92**	**12.8**	**33**	**13.6**	**40**	**16.4**	**465**
	Disagree	**21.8**	**87**	**35.0**	**129**	**21.3**	**31**	**22.7**	**47**	**26.4**	**180**	**24.0**	**54**	**35.5**	**182**	**25.0**	**48**	**26.2**	**70**	**28.6**	**828**
	Strongly disagree	**30.7**	**137**	**12.7**	**44**	**55.4**	**82**	**25.7**	**49**	**28.5**	**189**	**32.6**	**65**	**34.8**	**207**	**37.7**	**83**	**45.6**	**122**	**31.4**	**978**
	Don't know	**4.6**	**12**	**8.9**	**25**	**7.8**	**12**	**2.4**	**4**	**1.1**	**6**	**9.7**	**18**	**2.8**	**18**	**3.2**	**7**	**.9**	**3**	**3.8**	**105**
	Refused	**.7**	**2**	**.3**	**2**	**.0**	**0**	**1.7**	**2**	**.0**	**0**	**2.5**	**4**	**.7**	**4**	**.6**	**3**	**.3**	**1**	**.6**	**18**
	Total	**100.0**	**374**	**100.0**	**341**	**100.0**	**153**	**100.0**	**189**	**100.0**	**579**	**100.0**	**207**	**100.0**	**568**	**100.0**	**227**	**100.0**	**273**	**100.0**	**2911**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q58 Have yo personally borrowed money for any of the following purposes in the past 12 months and paid interest on the balance	To pay off debts	**6.3**	**14**	**11.5**	**33**	**3.6**	**6**	**11.5**	**20**	**15.5**	**102**	**2.9**	**9**	**7.5**	**45**	**3.4**	**12**	**2.2**	**4**	**8.5**	**245**
	To pay for food	**8.5**	**31**	**27.1**	**93**	**10.3**	**17**	**11.3**	**26**	**18.8**	**84**	**12.0**	**28**	**11.6**	**64**	**9.5**	**27**	**11.6**	**31**	**14.6**	**401**
	To pay for water or electricity	**7.3**	**23**	**10.9**	**39**	**7.5**	**10**	**10.8**	**22**	**12.1**	**74**	**8.6**	**21**	**5.7**	**34**	**1.7**	**8**	**5.3**	**18**	**8.1**	**249**
	To pay for education	**5.3**	**9**	**9.9**	**28**	**7.2**	**7**	**8.4**	**15**	**8.9**	**46**	**2.7**	**5**	**5.1**	**24**	**1.9**	**6**	**4.1**	**11**	**6.3**	**151**
	To pay for a wedding	**.2**	**1**	**.0**	**0**	**.0**	**0**	**1.6**	**2**	**.7**	**4**	**.5**	**1**	**1.9**	**12**	**.2**	**1**	**.1**	**1**	**.7**	**22**
	To pay for a funeral	**.0**	**0**	**10.1**	**24**	**2.1**	**2**	**4.9**	**13**	**3.3**	**14**	**4.9**	**11**	**4.1**	**24**	**.4**	**1**	**2.2**	**8**	**3.9**	**97**
	To help support family, friends outside immediate household	**4.0**	**10**	**4.9**	**11**	**.1**	**1**	**3.3**	**6**	**4.4**	**30**	**2.3**	**7**	**1.9**	**14**	**1.2**	**4**	**1.7**	**8**	**3.0**	**91**
	To buy something on impulse	**1.6**	**4**	**1.2**	**4**	**1.9**	**3**	**2.6**	**5**	**4.5**	**21**	**.0**	**0**	**4.1**	**19**	**.4**	**1**	**.7**	**3**	**2.5**	**60**
	To buy a gift for someone	**2.1**	**3**	**2.9**	**6**	**.0**	**0**	**1.7**	**2**	**4.7**	**30**	**.0**	**0**	**.4**	**3**	**.9**	**1**	**1.7**	**4**	**2.0**	**49**
	None of the above	**25.8**	**82**	**13.7**	**62**	**15.2**	**25**	**19.3**	**36**	**6.9**	**69**	**14.8**	**35**	**14.1**	**76**	**10.7**	**27**	**6.1**	**15**	**13.1**	**427**
	Not applicable – respondent did not borrow money in the last	**53.6**	**230**	**44.3**	**155**	**64.5**	**98**	**51.4**	**97**	**51.0**	**289**	**65.0**	**122**	**62.4**	**359**	**74.2**	**153**	**72.3**	**198**	**58.2**	**1701**

Q59 Roughly what do you think your household owes in outstanding debt?	Do not owe anything	**48.2**	**195**	**60.6**	**217**	**61.8**	**95**	**60.6**	**116**	**41.4**	**239**	**67.0**	**133**	**52.9**	**307**	**52.5**	**110**	**78.4**	**202**	**55.1**	**1614**
	R1 – R200	**1.2**	**4**	**1.2**	**5**	**1.3**	**2**	**1.8**	**4**	**5.8**	**20**	**1.4**	**3**	**1.7**	**12**	**3.1**	**9**	**3.8**	**10**	**2.7**	**69**
	R201 – R500	**4.8**	**16**	**3.9**	**14**	**5.3**	**10**	**1.6**	**3**	**11.0**	**41**	**4.5**	**7**	**2.1**	**10**	**3.1**	**9**	**4.1**	**10**	**5.0**	**120**
	R501 – R 1000	**3.2**	**14**	**5.9**	**14**	**2.1**	**4**	**4.0**	**9**	**7.7**	**39**	**4.5**	**8**	**2.3**	**20**	**3.0**	**7**	**1.1**	**7**	**4.1**	**122**
	R1001 – R1500	**5.0**	**18**	**4.0**	**12**	**.3**	**1**	**2.4**	**7**	**6.9**	**33**	**2.6**	**3**	**2.1**	**12**	**1.9**	**4**	**2.9**	**11**	**3.7**	**101**
	R1501 – R2500	**3.4**	**13**	**1.9**	**6**	**1.2**	**1**	**1.5**	**3**	**4.9**	**38**	**2.7**	**5**	**1.3**	**10**	**1.1**	**3**	**2.2**	**5**	**2.5**	**84**
	R2501 – R3500	**.9**	**5**	**3.7**	**11**	**2.0**	**3**	**2.5**	**8**	**5.4**	**29**	**1.2**	**4**	**2.7**	**16**	**.9**	**3**	**.9**	**2**	**2.7**	**81**
	R3501 – R4500	**2.0**	**5**	**2.2**	**7**	**1.1**	**2**	**4.1**	**6**	**2.7**	**16**	**.9**	**2**	**1.4**	**9**	**2.6**	**8**	**.4**	**2**	**1.9**	**57**
	R4500 – R6000	**.7**	**4**	**.4**	**4**	**3.9**	**4**	**1.8**	**3**	**5.0**	**31**	**1.7**	**6**	**2.8**	**15**	**.2**	**1**	**.2**	**1**	**2.2**	**69**
	R6001 – R8000	**.1**	**1**	**.0**	**1**	**.8**	**2**	**.0**	**0**	**1.4**	**15**	**1.4**	**6**	**.8**	**7**	**1.2**	**5**	**.4**	**2**	**.7**	**39**
	R8001 – R11000	**.0**	**0**	**1.6**	**5**	**4.7**	**4**	**1.2**	**2**	**1.5**	**15**	**.8**	**3**	**1.1**	**6**	**.6**	**2**	**.5**	**2**	**1.1**	**39**
	R11001 or more	**6.9**	**25**	**2.2**	**9**	**9.6**	**16**	**1.5**	**3**	**3.2**	**42**	**1.6**	**7**	**6.2**	**38**	**2.9**	**9**	**3.5**	**12**	**4.1**	**161**
	Do not know	**14.2**	**40**	**8.7**	**18**	**2.0**	**5**	**9.4**	**11**	**1.2**	**6**	**6.0**	**10**	**12.2**	**54**	**15.8**	**28**	**1.4**	**5**	**8.0**	**177**
	No response or refused to answer	**9.4**	**34**	**3.7**	**20**	**3.9**	**5**	**7.6**	**18**	**2.1**	**15**	**3.6**	**13**	**10.3**	**53**	**11.2**	**29**	**.3**	**1**	**5.9**	**188**
	Total	**100.0**	**374**	**100.0**	**343**	**100.0**	**154**	**100.0**	**193**	**100.0**	**579**	**100.0**	**210**	**100.0**	**569**	**100.0**	**227**	**100.0**	**272**	**100.0**	**2921**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q60 Is the amount of debt household owes more than, about same, or less than value of all savings and belongings of hh.	Amount of debt is more than the value of household savings a	**10.7**	**15**	**24.3**	**30**	**8.4**	**8**	**4.7**	**7**	**11.5**	**32**	**13.2**	**7**	**11.2**	**32**	**3.4**	**5**	**29.2**	**23**	**12.8**	**159**
	Amount of debt is about the same value of household savings	**2.8**	**5**	**10.7**	**13**	**6.3**	**3**	**12.9**	**11**	**21.6**	**60**	**11.3**	**12**	**9.8**	**28**	**7.3**	**9**	**19.8**	**9**	**12.6**	**150**
	Amount of debt is less than the value of household savings a	**34.0**	**82**	**34.5**	**48**	**74.4**	**42**	**43.9**	**30**	**63.3**	**237**	**49.9**	**42**	**36.8**	**111**	**37.7**	**51**	**33.1**	**28**	**44.8**	**671**
	Don't know	**39.1**	**53**	**24.3**	**23**	**9.8**	**5**	**26.8**	**17**	**2.5**	**5**	**17.6**	**8**	**27.0**	**62**	**41.8**	**37**	**17.9**	**11**	**21.6**	**221**
	Refused	**13.4**	**24**	**6.2**	**13**	**1.1**	**1**	**11.8**	**11**	**1.1**	**6**	**8.0**	**8**	**15.1**	**31**	**9.8**	**15**	**.0**	**0**	**8.2**	**109**
	Total	**100.0**	**179**	**100.0**	**127**	**100.0**	**59**	**100.0**	**76**	**100.0**	**340**	**100.0**	**77**	**100.0**	**264**	**100.0**	**117**	**100.0**	**71**	**100.0**	**1310**
Q61 How much does the household worry about the debt you owe?	None	**20.6**	**49**	**4.5**	**8**	**38.1**	**20**	**13.8**	**13**	**5.0**	**29**	**4.4**	**6**	**22.6**	**68**	**8.5**	**10**	**11.1**	**8**	**12.9**	**211**
	A little	**17.7**	**37**	**13.5**	**22**	**18.1**	**12**	**24.8**	**19**	**32.5**	**121**	**28.8**	**23**	**25.5**	**64**	**28.7**	**35**	**23.8**	**14**	**25.1**	**347**
	Some	**22.0**	**36**	**18.1**	**25**	**10.5**	**8**	**18.7**	**16**	**22.0**	**69**	**19.8**	**20**	**13.1**	**41**	**20.4**	**27**	**27.3**	**17**	**19.0**	**259**
	A lot	**30.1**	**46**	**45.4**	**53**	**30.8**	**16**	**27.1**	**20**	**38.1**	**112**	**23.0**	**18**	**19.4**	**52**	**14.8**	**21**	**31.6**	**28**	**29.8**	**366**
	Don't know	**8.5**	**8**	**13.5**	**11**	**2.4**	**2**	**8.3**	**4**	**1.8**	**3**	**20.9**	**8**	**16.1**	**32**	**23.8**	**17**	**6.2**	**4**	**10.7**	**89**
	Refused	**1.2**	**2**	**4.9**	**6**	**.0**	**0**	**7.3**	**6**	**.6**	**3**	**3.1**	**3**	**3.3**	**8**	**3.8**	**7**	**.0**	**0**	**2.5**	**35**
	Total	**100.0**	**178**	**100.0**	**125**	**100.0**	**58**	**100.0**	**78**	**100.0**	**337**	**100.0**	**78**	**100.0**	**265**	**100.0**	**117**	**100.0**	**71**	**100.0**	**1307**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q62 If you currently have and are using a credit card, do any of the ff statements apply	Could pay off balance of credit card from savings	**5.4**	**15**	**3.2**	**13**	**3.5**	**5**	**4.9**	**14**	**13.4**	**87**	**1.7**	**5**	**6.5**	**35**	**3.0**	**11**	**.8**	**4**	**6.1**	**189**
	Don't think I will be able to pay balance of credit card-near future	**1.5**	**5**	**4.4**	**12**	**1.4**	**3**	**10.3**	**21**	**3.1**	**15**	**.6**	**3**	**1.9**	**12**	**.8**	**3**	**.4**	**1**	**2.5**	**75**
	Sometimes make additional credit card payments to reduce balance	**1.6**	**4**	**3.2**	**9**	**1.6**	**3**	**9.3**	**22**	**9.4**	**62**	**2.4**	**8**	**6.9**	**41**	**3.3**	**8**	**.4**	**4**	**5.1**	**161**
	I sometimes miss payments on my credit card	**.7**	**2**	**2.6**	**7**	**.0**	**0**	**7.6**	**17**	**3.8**	**23**	**1.0**	**3**	**1.8**	**11**	**2.3**	**8**	**1.7**	**3**	**2.4**	**74**
	Sometimes ask bank to reduce/miss monthly payment	**.5**	**1**	**2.0**	**5**	**.0**	**0**	**7.0**	**15**	**2.9**	**20**	**1.5**	**4**	**1.8**	**8**	**.5**	**1**	**.0**	**0**	**1.8**	**54**
	Make point of always paying off full amount of credit card	**3.6**	**15**	**4.3**	**11**	**2.3**	**3**	**8.5**	**19**	**6.6**	**54**	**3.4**	**12**	**7.8**	**43**	**2.3**	**7**	**2.2**	**8**	**5.3**	**172**
	Not applicable – no credit card/not using	**90.2**	**313**	**86.9**	**305**	**92.8**	**142**	**72.5**	**132**	**76.6**	**413**	**92.7**	**187**	**80.9**	**468**	**90.9**	**197**	**95.1**	**256**	**84.6**	**2413**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q63 Home loan on your main home-do any of the ff statements apply	Could pay off balance of home loan today from savings	**1.9**	**2**	**3.6**	**10**	**.6**	**1**	**1.8**	**9**	**6.9**	**47**	**.4**	**1**	**2.8**	**10**	**2.2**	**8**	**1.0**	**4**	**3.2**	**92**
	Will not be able to pay balance of home loan at any point in my life	**1.5**	**4**	**6.4**	**19**	**3.7**	**6**	**9.9**	**21**	**1.8**	**11**	**2.5**	**8**	**1.8**	**16**	**.2**	**1**	**1.2**	**4**	**2.7**	**90**
	Sometimes make additional home loan payments-balance reduce quickly	**4.8**	**15**	**7.7**	**19**	**.0**	**0**	**9.3**	**20**	**6.1**	**43**	**3.6**	**13**	**5.5**	**21**	**1.1**	**6**	**.8**	**4**	**5.0**	**141**
	Sometimes miss payments on home loan without prior arrangement	**.6**	**1**	**3.5**	**9**	**.4**	**1**	**4.7**	**12**	**.5**	**4**	**.1**	**1**	**.8**	**6**	**.8**	**3**	**.0**	**1**	**1.1**	**38**
	Sometimes ask home loan lender if I can reduce or miss payment	**1.6**	**3**	**3.9**	**10**	**.6**	**2**	**2.5**	**7**	**1.3**	**11**	**.6**	**2**	**1.4**	**8**	**.0**	**0**	**.0**	**0**	**1.5**	**43**
	If I sold house at market value today I could not repay loan	**2.1**	**6**	**.5**	**1**	**.4**	**1**	**1.3**	**5**	**.3**	**4**	**.0**	**0**	**.4**	**3**	**.0**	**0**	**.5**	**2**	**.6**	**22**
	Not applicable – does not have a home loan	**88.4**	**316**	**83.9**	**299**	**95.7**	**146**	**79.3**	**140**	**89.0**	**492**	**93.7**	**190**	**88.2**	**512**	**96.4**	**211**	**96.5**	**259**	**89.4**	**2565**

6.4.3. Investment and savings

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q64 Please can you tell me whether you have heard of any of the following types of investment or savings products	Unit trusts	**36.4**	**119**	**19.6**	**83**	**33.1**	**46**	**30.1**	**68**	**38.1**	**303**	**33.7**	**89**	**42.5**	**261**	**36.8**	**92**	**8.2**	**28**	**32.5**	**1089**
	Education policy or plan	**49.1**	**155**	**44.4**	**141**	**50.9**	**72**	**67.1**	**122**	**57.4**	**403**	**53.7**	**124**	**58.9**	**344**	**54.6**	**122**	**56.9**	**157**	**55.0**	**1640**
	Investment or savings policy	**35.8**	**132**	**31.4**	**115**	**51.6**	**76**	**54.0**	**110**	**55.0**	**394**	**41.3**	**98**	**59.3**	**344**	**46.6**	**106**	**30.6**	**77**	**46.6**	**1452**
	Shares on the stock exchange	**32.4**	**131**	**27.0**	**91**	**47.5**	**67**	**45.6**	**88**	**35.2**	**284**	**36.7**	**91**	**51.6**	**297**	**33.8**	**80**	**30.8**	**97**	**38.1**	**1226**
	Retirement annuity	**45.1**	**168**	**29.2**	**110**	**48.5**	**68**	**43.4**	**90**	**48.9**	**367**	**36.6**	**96**	**53.9**	**315**	**39.9**	**100**	**16.4**	**58**	**42.0**	**1372**
	Provident fund	**39.8**	**163**	**46.5**	**168**	**52.3**	**84**	**41.5**	**84**	**53.7**	**391**	**57.0**	**130**	**59.4**	**338**	**59.2**	**129**	**22.3**	**70**	**49.3**	**1557**
	Pension fund	**66.9**	**275**	**74.1**	**267**	**72.9**	**121**	**72.5**	**135**	**65.1**	**433**	**66.4**	**149**	**80.0**	**454**	**71.8**	**162**	**73.5**	**205**	**72.0**	**2201**
	Stokvel or umgalelo or savings club	**38.2**	**130**	**79.6**	**257**	**50.6**	**78**	**57.7**	**110**	**79.0**	**406**	**66.1**	**145**	**71.9**	**396**	**75.9**	**170**	**58.6**	**165**	**68.0**	**1857**
	Giving money to someone who will guard it for you, to keep it safe	**30.0**	**133**	**46.2**	**150**	**47.1**	**89**	**34.2**	**61**	**44.5**	**247**	**32.7**	**83**	**46.8**	**288**	**49.5**	**116**	**22.8**	**61**	**40.6**	**1228**
	Keep cash or savings at home	**44.7**	**208**	**48.9**	**171**	**63.1**	**110**	**39.3**	**69**	**53.2**	**299**	**49.8**	**119**	**54.4**	**338**	**51.5**	**122**	**52.7**	**143**	**51.1**	**1579**
	Other savings club	**6.2**	**23**	**4.6**	**19**	**19.4**	**37**	**9.2**	**20**	**9.0**	**57**	**17.5**	**47**	**19.2**	**109**	**8.8**	**25**	**3.8**	**8**	**10.8**	**345**
	None of the above	**3.1**	**9**	**2.8**	**12**	**8.5**	**12**	**3.9**	**11**	**3.1**	**13**	**10.9**	**17**	**7.5**	**44**	**8.8**	**22**	**11.6**	**26**	**6.1**	**166**
	Don't know	**2.5**	**5**	**3.4**	**9**	**.0**	**0**	**6.7**	**12**	**.0**	**0**	**1.7**	**3**	**1.5**	**7**	**1.6**	**2**	**.7**	**2**	**1.7**	**40**
	Refused	**.6**	**2**	**.3**	**2**	**.0**	**0**	**2.6**	**6**	**.0**	**0**	**.3**	**1**	**.5**	**2**	**.0**	**0**	**.0**	**0**	**.4**	**13**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q65 Can you tell me whether you currently hold any of these types of investment or savings products	Unit trusts	4.2	15	1.2	7	.0	0	2.2	6	3.1	28	2.5	7	2.4	13	1.0	4	.2	2	2.2	82
	Education policy or plan	4.5	11	2.2	7	.4	2	12.4	26	10.6	75	5.6	15	5.3	28	3.2	6	1.9	6	5.7	176
	Investment or savings policy	6.7	27	4.1	17	9.5	13	12.1	26	16.4	115	9.7	27	7.4	48	4.3	12	3.4	11	8.6	296
	Shares on the stock exchange	3.4	13	.6	3	4.3	2	4.6	9	4.8	23	1.3	2	1.9	10	.5	3	.6	3	2.4	68
	Retirement annuity	11.5	38	4.4	18	10.0	10	4.7	13	14.6	120	4.7	15	11.2	57	3.4	13	1.5	6	8.7	290
	Provident fund	4.5	18	3.1	10	2.0	4	4.6	12	9.9	76	9.3	21	6.7	29	3.3	12	1.2	4	5.8	186
	Pension fund	10.2	41	7.6	32	7.5	10	13.6	29	11.2	94	12.9	38	19.2	96	5.0	17	7.2	24	11.8	381
	Stokvel or umgalelo or savings club	5.1	16	12.5	40	2.4	5	20.3	43	25.6	107	10.3	19	6.5	40	8.9	21	7.5	22	12.3	313
	Giving money to someone who will guard it for you, to keep it safe	.2	1	6.4	13	3.5	4	3.9	4	3.2	10	.7	1	2.3	11	1.8	5	.9	3	2.6	52
	Keep cash or savings at home	6.2	15	13.2	47	29.4	49	6.0	7	6.5	32	2.9	7	9.4	54	6.2	14	25.2	69	10.3	294
	Other savings club	.4	2	.0	0	.9	2	4.4	9	1.2	8	.5	2	.5	3	.1	1	.0	0	.7	27
	None of the above	64.4	230	57.2	190	57.7	84	41.7	66	43.1	240	63.5	120	55.9	323	65.9	135	61.5	157	55.4	1545
	Don't know	2.3	7	5.3	13	.0	0	7.1	15	.1	2	3.1	6	2.4	12	5.5	13	.6	2	2.5	70
	Refused	1.2	2	1.3	4	.0	0	4.2	9	.4	3	1.0	5	1.6	10	1.5	6	.0	0	1.1	39
Multiple response table																					
Q66 In the last two years which of the following types of investment or savings products have you chosen (whether or not you still hold them)	Unit trusts	.0	0	.0	0	.0	0	.1	1	1.9	14	.0	0	1.3	5	.0	0	.3	2	.7	22
	Education policy or plan	2.0	4	1.0	4	.2	1	6.1	13	7.4	53	3.7	9	2.4	15	1.7	4	1.6	6	3.3	109
	Investment or savings policy	.8	5	1.7	8	.0	0	3.5	8	8.5	58	4.7	10	4.6	24	.7	3	2.3	9	4.0	125
	Shares on the stock exchange	.0	0	.0	0	.9	1	.4	3	3.6	17	.4	1	1.1	3	.0	0	.0	0	1.1	25
	Retirement annuity	2.4	7	1.4	6	3.5	3	1.2	5	4.9	45	3.9	6	6.8	34	.5	1	1.1	4	3.6	111
	Provident fund	1.3	5	1.9	6	.9	1	.6	1	3.4	29	6.1	12	4.5	19	.2	2	1.0	3	2.7	78
	Pension fund	3.1	11	2.3	11	1.8	2	.5	3	3.9	38	5.4	13	11.4	46	1.0	3	2.6	10	4.9	137
	Stokvel or umgalelo or savings club	2.4	5	10.4	32	1.9	4	7.4	18	17.4	63	7.8	15	5.1	31	3.7	10	4.1	12	8.1	190
	Giving money to someone who will guard it for you, to keep it safe	.2	1	3.7	6	3.3	3	1.3	1	2.0	8	.4	1	2.1	9	.6	1	.9	3	1.7	33
	Keep cash or savings at home	4.2	8	10.2	36	19.4	36	5.8	5	5.2	19	1.7	5	7.1	36	6.3	12	15.0	35	7.4	192
	Other savings club	1.0	4	.2	1	.3	1	1.6	5	1.0	5	.5	2	1.2	4	.0	0	1.0	1	.8	23
	None of the above	83.6	307	67.1	223	71.6	106	65.9	114	57.2	339	74.1	148	69.5	407	80.8	176	75.6	204	69.7	2024
	Don't know	2.4	8	5.4	13	.9	2	6.5	14	.1	2	3.2	6	2.5	13	6.0	13	.9	3	2.6	74
	Refused	1.4	3	1.7	6	.0	0	5.7	11	.4	2	1.2	6	1.6	10	1.3	5	.5	1	1.3	44

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q67 Do you currently earn interest on your savings?	Yes	**26.8**	**82**	**16.4**	**63**	**23.2**	**37**	**31.3**	**68**	**35.0**	**223**	**16.4**	**45**	**26.5**	**142**	**15.9**	**46**	**10.5**	**34**	**24.1**	**740**
	No	**23.5**	**89**	**41.1**	**132**	**44.0**	**60**	**29.6**	**56**	**27.7**	**166**	**30.7**	**65**	**31.6**	**181**	**25.3**	**56**	**39.2**	**111**	**31.6**	**916**
	Other answer	**.1**	**1**	**.0**	**0**	**.3**	**1**	**2.1**	**2**	**.4**	**3**	**.2**	**1**	**.2**	**1**	**.5**	**2**	**.7**	**1**	**.4**	**12**
	Not applicable -no savings of any kind	**46.5**	**191**	**39.9**	**139**	**32.3**	**54**	**29.5**	**50**	**36.0**	**178**	**46.9**	**82**	**35.7**	**204**	**53.2**	**110**	**47.4**	**116**	**40.3**	**1124**
	Don't know	**2.5**	**6**	**1.6**	**4**	**.2**	**1**	**6.0**	**11**	**.5**	**6**	**4.5**	**10**	**4.5**	**31**	**3.9**	**6**	**2.2**	**9**	**2.8**	**84**
	Refused	**.6**	**3**	**1.0**	**5**	**.0**	**0**	**1.5**	**3**	**.3**	**2**	**1.3**	**5**	**1.5**	**10**	**1.2**	**7**	**.0**	**0**	**.9**	**35**
	Total	**100.0**	**372**	**100.0**	**343**	**100.0**	**153**	**100.0**	**190**	**100.0**	**578**	**100.0**	**208**	**100.0**	**569**	**100.0**	**227**	**100.0**	**271**	**100.0**	**2911**
Q68 Do you know how much interest your savings are currently earning?	Yes – you know exactly what the interest rate is	**14.4**	**13**	**17.3**	**9**	**33.1**	**10**	**42.0**	**35**	**43.5**	**94**	**46.2**	**20**	**48.4**	**63**	**16.6**	**10**	**37.3**	**14**	**37.0**	**268**
	Yes, you know approximately what the interest rate is	**60.0**	**52**	**29.1**	**26**	**45.2**	**13**	**23.9**	**15**	**43.4**	**93**	**33.5**	**17**	**24.0**	**35**	**30.7**	**15**	**36.3**	**12**	**36.4**	**278**
	No	**21.7**	**14**	**45.8**	**26**	**20.4**	**12**	**31.9**	**16**	**13.0**	**33**	**15.0**	**5**	**25.2**	**37**	**42.0**	**17**	**26.4**	**7**	**23.8**	**167**
	Other answer	**.0**	**0**	**4.9**	**1**	**.0**	**0**	**2.2**	**1**	**.1**	**1**	**3.5**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.8**	**4**
	Don't know	**3.9**	**3**	**2.9**	**2**	**1.3**	**2**	**.0**	**0**	**.1**	**1**	**1.9**	**1**	**1.8**	**5**	**9.8**	**3**	**.0**	**0**	**1.8**	**17**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.6**	**2**	**.9**	**1**	**.0**	**0**	**.2**	**3**
	Total	**100.0**	**82**	**100.0**	**64**	**100.0**	**37**	**100.0**	**67**	**100.0**	**222**	**100.0**	**44**	**100.0**	**142**	**100.0**	**46**	**100.0**	**33**	**100.0**	**737**
Q69 How often do you personally check whether your savings products still meet your needs?	At least once a year	**28.3**	**60**	**16.5**	**39**	**20.0**	**21**	**38.0**	**53**	**18.0**	**93**	**22.7**	**33**	**28.5**	**99**	**24.7**	**24**	**18.2**	**32**	**23.4**	**454**
	Less often	**35.2**	**52**	**31.5**	**66**	**25.9**	**20**	**32.7**	**47**	**56.0**	**214**	**41.2**	**49**	**34.6**	**133**	**33.6**	**42**	**33.1**	**55**	**38.8**	**678**
	Never	**34.3**	**58**	**43.3**	**79**	**44.7**	**45**	**21.9**	**30**	**25.1**	**83**	**33.3**	**36**	**30.0**	**105**	**31.9**	**33**	**44.4**	**56**	**32.7**	**525**
	Don't know	**1.4**	**3**	**8.1**	**17**	**9.4**	**10**	**6.5**	**5**	**.9**	**5**	**1.1**	**5**	**5.9**	**21**	**8.3**	**9**	**4.4**	**10**	**4.5**	**85**
	Refused	**.8**	**1**	**.6**	**2**	**.0**	**0**	**.9**	**2**	**.0**	**0**	**1.7**	**5**	**.9**	**6**	**1.6**	**3**	**.0**	**0**	**.6**	**19**
	Total	**100.0**	**174**	**100.0**	**203**	**100.0**	**96**	**100.0**	**137**	**100.0**	**395**	**100.0**	**128**	**100.0**	**364**	**100.0**	**111**	**100.0**	**153**	**100.0**	**1761**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q70 In the past 12 months have you been saving money in any of the following ways? Do not include pension savings	Building up a balance of money in your bank account	**26.2**	**81**	**11.3**	**42**	**15.8**	**26**	**18.6**	**44**	**27.7**	**188**	**13.7**	**34**	**23.4**	**131**	**13.1**	**31**	**10.3**	**36**	**19.9**	**613**
	Paying money into a savings account	**25.0**	**63**	**16.5**	**56**	**31.3**	**45**	**28.0**	**57**	**34.1**	**220**	**26.2**	**57**	**32.2**	**172**	**19.8**	**46**	**29.5**	**78**	**28.1**	**794**
	Saving cash at home or in your wallet	**28.9**	**70**	**26.7**	**98**	**48.3**	**63**	**23.2**	**35**	**38.1**	**184**	**24.3**	**54**	**33.4**	**180**	**16.7**	**31**	**40.2**	**106**	**31.9**	**821**
	Giving money to family to save on your behalf	**4.7**	**11**	**15.5**	**39**	**2.0**	**3**	**6.1**	**16**	**16.6**	**64**	**2.7**	**6**	**6.9**	**37**	**4.3**	**8**	**8.7**	**23**	**9.5**	**207**
	Saving in a stokvel or any other informal savings club	**5.5**	**10**	**9.3**	**28**	**1.3**	**3**	**14.9**	**32**	**25.7**	**111**	**7.4**	**17**	**6.6**	**34**	**9.8**	**20**	**4.5**	**17**	**11.3**	**272**
	Buying financial investment products, other than pension funds	**4.4**	**12**	**1.8**	**7**	**1.4**	**3**	**8.4**	**17**	**7.1**	**54**	**1.1**	**3**	**9.3**	**34**	**1.7**	**5**	**2.1**	**6**	**5.3**	**141**
	Or saving in some other way- incl. remittances, buying livestock/property	**11.2**	**25**	**1.9**	**7**	**6.1**	**4**	**2.0**	**5**	**5.1**	**22**	**7.7**	**13**	**2.7**	**12**	**3.6**	**8**	**2.8**	**10**	**4.4**	**106**
	Do not know	**12.9**	**51**	**27.3**	**77**	**15.7**	**21**	**13.3**	**22**	**9.0**	**40**	**30.1**	**51**	**15.7**	**88**	**34.8**	**62**	**19.2**	**43**	**18.0**	**455**
	Refused to answer	**12.8**	**30**	**14.0**	**41**	**5.6**	**9**	**16.1**	**27**	**2.5**	**22**	**7.9**	**17**	**10.7**	**70**	**9.7**	**24**	**5.8**	**14**	**8.9**	**254**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q71 Have you heard of any of the following types of insurance products	Vehicle or car insurance	**64.6**	**266**	**55.2**	**202**	**55.0**	**93**	**75.5**	**144**	**67.0**	**450**	**58.2**	**134**	**80.8**	**465**	**60.5**	**146**	**70.6**	**195**	**68.0**	**2095**
	Household content insurance	**59.1**	**246**	**48.2**	**173**	**57.1**	**87**	**59.8**	**108**	**48.5**	**359**	**40.9**	**104**	**68.1**	**398**	**50.9**	**119**	**33.1**	**88**	**53.1**	**1682**
	Homeowners' insurance on building or house structure	**46.5**	**199**	**33.3**	**125**	**52.7**	**78**	**50.4**	**96**	**40.9**	**319**	**35.9**	**90**	**51.9**	**316**	**37.3**	**96**	**32.6**	**85**	**42.4**	**1404**
	Cellphone insurance	**53.5**	**215**	**50.5**	**174**	**61.8**	**87**	**61.4**	**117**	**69.0**	**438**	**53.7**	**119**	**70.6**	**417**	**51.8**	**115**	**58.2**	**161**	**61.4**	**1843**
	Life insurance or life cover	**68.2**	**279**	**68.2**	**242**	**67.9**	**116**	**70.2**	**131**	**70.4**	**463**	**56.5**	**137**	**76.3**	**447**	**68.9**	**156**	**55.2**	**156**	**68.6**	**2127**
	Insurance that pays your loan or borrowing when you die	**30.1**	**119**	**35.4**	**122**	**45.2**	**64**	**42.7**	**85**	**35.6**	**275**	**40.5**	**95**	**42.6**	**259**	**29.3**	**71**	**12.6**	**36**	**34.6**	**1126**
	Disability insurance or cover	**34.5**	**141**	**39.4**	**143**	**51.4**	**74**	**48.7**	**91**	**40.7**	**309**	**34.3**	**88**	**53.6**	**318**	**32.4**	**84**	**17.8**	**54**	**40.1**	**1302**
	Medical aid scheme	**57.9**	**247**	**62.5**	**226**	**79.2**	**121**	**62.2**	**123**	**71.4**	**456**	**57.8**	**136**	**79.8**	**448**	**57.6**	**131**	**59.9**	**170**	**67.4**	**2058**
	Hospital cash plan	**35.0**	**141**	**44.9**	**165**	**57.1**	**88**	**57.7**	**114**	**55.0**	**389**	**48.7**	**116**	**66.9**	**378**	**40.8**	**102**	**42.0**	**123**	**51.7**	**1616**
	Belong to a burial society	**54.1**	**209**	**61.5**	**223**	**72.9**	**115**	**59.6**	**108**	**55.4**	**308**	**61.3**	**134**	**61.4**	**363**	**87.4**	**199**	**85.2**	**233**	**63.9**	**1892**
	Funeral policy with a bank - including Post Bank	**27.4**	**94**	**46.2**	**151**	**64.4**	**103**	**50.6**	**96**	**45.2**	**297**	**57.3**	**123**	**48.2**	**301**	**51.1**	**124**	**27.6**	**77**	**44.1**	**1366**
	Funeral cover through undertaker/funeral parlour	**39.5**	**173**	**59.7**	**191**	**74.2**	**120**	**57.2**	**109**	**61.4**	**373**	**55.2**	**125**	**49.8**	**320**	**74.3**	**175**	**57.0**	**164**	**56.1**	**1750**
	Funeral policy with an insurance company	**47.8**	**191**	**45.6**	**156**	**59.7**	**89**	**51.2**	**99**	**47.9**	**310**	**52.3**	**116**	**53.2**	**327**	**65.2**	**147**	**38.7**	**99**	**49.8**	**1534**
	Funeral cover from an spaza shop or stokvel	**10.2**	**38**	**23.8**	**76**	**17.8**	**33**	**29.4**	**57**	**21.9**	**114**	**22.2**	**59**	**25.1**	**163**	**22.9**	**58**	**12.0**	**30**	**20.9**	**628**
	Funeral cover from any other source	**15.3**	**73**	**8.7**	**32**	**23.4**	**46**	**21.7**	**43**	**9.7**	**71**	**24.4**	**64**	**24.4**	**156**	**14.1**	**36**	**10.1**	**26**	**15.9**	**547**
	None of the above	**4.1**	**13**	**2.4**	**9**	**5.5**	**8**	**7.5**	**12**	**3.4**	**14**	**5.7**	**13**	**4.6**	**31**	**5.7**	**7**	**5.0**	**13**	**4.3**	**120**
	Don't know	**2.1**	**5**	**2.7**	**7**	**.0**	**0**	**.3**	**1**	**.1**	**1**	**.0**	**0**	**.6**	**3**	**.0**	**0**	**.0**	**0**	**.8**	**17**
	Refused	**.0**	**0**	**.2**	**1**	**.0**	**0**	**3.3**	**6**	**.0**	**1**	**.0**	**0**	**.3**	**2**	**.0**	**0**	**.0**	**0**	**.3**	**10**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q72 Can you tell me whether you currently hold any of these types of insurance products	Vehicle or car insurance	13.2	47	7.6	37	18.2	21	8.3	20	13.9	115	8.8	31	19.2	105	5.3	20	2.8	16	12.0	412
	Household content insurance	12.7	49	7.5	32	10.0	14	4.0	10	9.1	86	8.0	26	13.4	73	4.7	15	1.1	6	8.8	311
	Homeowners' insurance on building or house structure	10.7	44	2.9	14	10.4	15	3.4	7	5.8	60	4.8	15	7.2	44	2.0	7	1.3	6	5.5	212
	Cellphone insurance	7.0	21	2.1	9	2.0	4	6.4	18	14.6	88	9.5	25	13.3	75	3.5	7	1.8	4	8.7	251
	Life insurance or life cover	14.5	59	11.9	50	19.7	28	17.2	34	21.0	163	13.1	37	20.3	119	8.3	23	4.5	20	15.6	533
	Insurance that pays your loan or borrowing when you die	1.6	5	3.9	9	2.8	8	5.0	9	6.2	34	1.9	6	1.0	6	1.5	5	.0	0	2.7	82
	Disability insurance or cover	3.0	10	2.2	7	5.6	9	.9	3	2.2	27	1.9	7	2.3	13	1.2	4	.4	2	2.1	82
	Medical aid scheme	11.9	48	11.4	48	21.0	25	9.5	25	26.1	183	11.8	36	20.1	119	6.5	25	6.4	23	15.9	532
	Hospital cash plan	1.7	7	1.7	6	9.6	9	5.1	15	10.9	73	3.7	12	4.9	36	.8	3	.7	4	4.7	165
	Belong to a burial society	17.7	67	19.2	74	16.2	23	16.2	30	12.1	49	12.9	24	12.5	67	31.4	70	45.1	131	18.9	535
	Funeral policy with a bank - including Post Bank	4.6	14	5.5	22	13.9	21	7.8	16	7.6	53	9.4	27	6.0	38	6.4	19	3.0	11	6.3	221
	Funeral cover through undertaker/funeral parlour	5.6	29	16.4	52	24.7	37	22.9	36	17.6	88	15.9	32	5.2	35	10.8	32	13.7	46	12.6	387
	Funeral policy with an insurance company	11.4	47	9.2	32	11.4	17	12.8	27	9.1	67	8.8	20	7.4	49	5.1	16	3.4	10	8.3	285
	Funeral cover from an spaza shop or stokvel	.7	2	6.2	15	.0	0	2.8	7	3.5	11	1.3	3	.0	0	2.1	4	.0	0	2.0	42
	Funeral cover from any other source	3.8	25	1.6	5	3.0	5	2.0	2	.5	4	1.0	3	1.3	5	2.2	7	.2	1	1.4	57
	None of the above	50.7	166	45.9	143	35.3	53	33.6	60	37.5	197	50.6	96	46.5	264	49.6	98	40.8	95	44.0	1172
	Don't know	1.7	4	3.6	9	.5	1	2.5	3	.0	0	1.3	3	1.1	5	2.3	4	.5	1	1.4	30
	Refused	.0	0	1.1	3	.0	0	3.4	6	.0	1	1.4	5	.8	6	.7	3	.0	0	.7	24

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q73 And in the last 2 years which of the following types of insurance products have you chosen (Whether or not you still hold them)	Vehicle or car insurance	2.9	7	2.8	14	4.7	3	3.6	6	8.3	66	1.2	5	11.4	46	1.0	3	1.4	6	5.7	156
	Household content insurance	1.5	5	2.6	11	.6	1	1.0	2	3.7	25	2.1	6	7.6	31	.6	2	.8	4	3.4	87
	Homeowners' insurance on building or house structure	.7	3	.7	3	.0	0	.0	0	2.4	25	.8	2	3.7	12	.0	0	.8	3	1.7	48
	Cellphone insurance	3.3	7	2.0	7	.0	0	1.6	6	7.5	43	3.6	9	9.7	40	1.8	2	.7	2	5.0	116
	Life insurance or life cover	3.4	10	3.9	22	8.0	10	5.4	11	10.3	73	4.2	11	10.6	56	1.6	4	2.2	9	6.6	206
	Insurance that pays your loan or borrowing when you die	.0	0	.4	2	.5	1	.6	2	2.1	13	.4	2	.0	0	.0	0	.0	0	.6	20
	Disability insurance or cover	.6	2	.8	3	2.7	2	.9	4	.7	7	.6	2	.4	4	.0	0	.1	1	.6	25
	Medical aid scheme	.2	1	2.1	10	3.9	5	4.5	11	10.6	67	6.5	15	9.5	48	1.7	5	3.7	12	6.0	174
	Hospital cash plan	.0	0	1.0	3	1.2	1	2.7	7	5.1	36	1.0	4	1.7	9	.0	0	.0	0	1.8	60
	Belong to a burial society	7.0	17	11.0	44	.5	2	8.5	14	4.1	18	10.8	18	6.5	32	8.1	19	15.1	45	7.9	209
	Funeral policy with a bank - including Post Bank	2.1	5	4.0	17	5.4	7	4.4	8	4.0	26	6.9	19	2.8	13	1.4	3	2.1	6	3.4	104
	Funeral cover through undertaker/funeral parlour	1.2	5	8.4	32	7.7	10	9.1	13	9.6	39	14.5	25	3.1	18	6.1	17	9.8	30	7.0	189
	Funeral policy with an insurance company	1.4	6	4.1	15	8.3	9	6.1	14	4.7	28	6.2	12	3.3	17	2.0	6	1.8	5	3.7	112
	Funeral cover from an spaza shop or stokvel	.0	0	4.7	12	.0	0	1.0	3	2.5	7	.4	1	.2	1	.0	0	.0	0	1.3	24
	Funeral cover from any other source	.2	1	.5	2	.8	2	2.0	2	.3	1	.4	1	.8	2	.4	2	.0	0	.5	13
	None of the above	80.9	304	63.1	198	73.0	113	57.5	109	57.2	327	60.2	124	65.4	389	82.4	178	73.8	197	66.6	1939
	Don't know	1.9	5	3.2	7	.9	2	2.5	3	.0	0	.8	2	1.5	6	2.5	5	.5	1	1.4	31
	Refused	.8	2	1.2	3	.0	0	4.7	8	.0	1	1.4	5	.8	5	.7	3	.0	0	.8	27

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q74 Which sources of info. do feel most influenced your decision about which insurance policy product to take out	Junk mail sent through the post or that you found somewhere	.3	2	.4	3	.0	0	2.4	7	5.4	19	3.4	9	3.2	13	.9	1	.9	3	2.5	57
	Information picked up in a branch of a bank	5.0	12	8.1	21	4.7	5	5.6	9	11.3	63	5.8	17	8.8	48	2.1	5	4.9	12	7.4	192
	Information found on the internet	.7	1	.3	1	.0	0	1.2	3	8.0	48	5.0	9	4.9	20	.7	2	.9	2	3.5	86
	Information from sales staff of firm providing the products	.2	1	10.2	27	2.6	6	5.8	11	8.3	43	5.7	8	8.5	49	5.0	11	6.9	17	6.8	173
	Comparative tables or charts in financial pages of newspaper	.5	1	.3	2	.0	0	.1	1	2.3	7	.3	1	.8	3	.0	0	.0	0	.8	15
	Comparative tables or charts found on the internet	.0	0	.0	0	.0	0	.4	2	.3	2	.7	2	.3	2	.0	0	.0	0	.2	8
	Specialist magazines or publications -such as Financial Mail	.0	0	.3	1	.0	0	3.3	5	1.2	5	.7	2	.9	4	.0	0	.0	0	.7	17
	Recommendation from independent financial adviser or broker	3.8	9	4.6	12	5.3	4	1.5	3	3.1	26	1.3	5	3.7	10	.7	2	1.7	4	3.0	75
	Advice of friends or relatives-not working in the financial services indust.	2.4	14	19.4	53	9.5	10	5.4	8	17.8	63	10.2	21	8.0	37	8.1	20	13.3	42	11.2	268
	Advice of friends or relatives-who work in the financial services indust.	.6	1	11.4	31	.9	2	3.3	7	11.1	43	3.7	11	4.4	19	1.3	7	3.4	12	5.5	133
	Employer's advice	4.0	13	4.2	8	4.7	6	4.0	9	5.0	23	2.9	8	4.2	17	.6	3	1.1	7	3.6	94
	Traditional or religious leader	1.1	2	1.9	8	.0	0	3.9	6	.8	6	1.9	3	.5	8	.0	0	1.2	3	1.1	36
	Newspaper articles	4.2	8	8.0	14	1.8	3	5.8	11	2.8	18	5.3	8	3.2	13	.6	2	1.5	6	3.5	83
	Television or radio programmes	2.9	6	13.7	37	5.1	5	4.6	7	17.6	73	17.6	30	5.5	28	1.3	6	1.0	2	8.4	194
	Newspaper adverts	1.5	5	10.0	22	1.7	4	4.0	9	9.0	47	13.2	20	4.4	18	1.5	4	1.5	6	5.5	135
	Television adverts	4.9	11	12.3	21	6.8	8	11.4	20	19.6	86	9.8	20	7.1	37	2.6	7	1.7	8	9.3	218
	Other advertising	.0	0	2.4	6	1.6	3	2.1	4	2.0	9	1.0	3	.9	5	.0	0	1.7	5	1.3	35
	Other source	1.9	4	.7	4	1.2	2	.2	1	.0	0	1.8	3	.7	4	1.1	3	.7	2	.8	23
	Not applicable – respondent has not chosen insurance product	79.4	256	48.0	101	71.0	114	56.8	111	48.0	263	51.5	85	62.0	328	81.7	166	71.4	178	61.6	1602
	Do not know	1.0	2	1.3	3	.0	0	4.2	5	.0	0	1.5	4	1.7	9	.6	2	1.4	2	1.2	27
	Refused to answer	.0	0	1.8	3	.0	0	4.8	7	.0	0	.5	2	.1	1	.2	2	.0	0	.5	15

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q75 And which of the following statements best describes how you chose the last insurance policy you took out?	Considered several products from different companies	**7.2**	**15**	**20.3**	**54**	**9.8**	**14**	**18.1**	**42**	**35.5**	**166**	**22.2**	**48**	**24.2**	**105**	**5.4**	**15**	**8.4**	**28**	**20.3**	**487**
	Considered the various products from one company	**4.9**	**13**	**15.6**	**45**	**6.4**	**11**	**6.2**	**9**	**10.8**	**56**	**10.4**	**14**	**2.6**	**18**	**3.2**	**8**	**2.6**	**6**	**6.7**	**180**
	I didn't consider any other products at all	**6.3**	**17**	**6.9**	**19**	**8.1**	**7**	**6.7**	**11**	**4.5**	**21**	**9.6**	**22**	**8.6**	**40**	**4.9**	**13**	**13.6**	**36**	**7.6**	**186**
	I looked around but there were no other products to consider	**2.2**	**4**	**4.1**	**9**	**2.3**	**4**	**2.8**	**3**	**1.9**	**12**	**3.4**	**5**	**1.0**	**6**	**2.3**	**4**	**2.1**	**6**	**2.1**	**53**
	Not applicable – respondent has not chosen insurance product	**78.9**	**247**	**49.8**	**105**	**71.6**	**114**	**59.6**	**107**	**47.3**	**253**	**52.0**	**87**	**62.0**	**327**	**81.0**	**166**	**72.0**	**181**	**61.6**	**1587**
	Do not know	**.3**	**1**	**3.0**	**6**	**1.7**	**2**	**2.1**	**3**	**.0**	**1**	**2.2**	**5**	**1.0**	**5**	**3.1**	**7**	**1.2**	**2**	**1.3**	**32**
	Refused to answer	**.2**	**1**	**.3**	**1**	**.0**	**0**	**4.5**	**6**	**.0**	**0**	**.3**	**1**	**.6**	**4**	**.2**	**2**	**.0**	**0**	**.5**	**15**
	Total	**100.0**	**298**	**100.0**	**239**	**100.0**	**152**	**100.0**	**181**	**100.0**	**509**	**100.0**	**182**	**100.0**	**505**	**100.0**	**215**	**100.0**	**259**	**100.0**	**2540**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q76 Thinking about insurance in general, which of the following do you take into consideration when first taking out or setting up a new policy	The cost of the premium	**36.4**	**144**	**40.2**	**154**	**51.6**	**93**	**49.1**	**93**	**68.9**	**420**	**47.8**	**96**	**44.1**	**248**	**44.1**	**101**	**25.8**	**67**	**46.6**	**1416**
	The cost of the excess	**14.1**	**52**	**15.7**	**59**	**15.7**	**21**	**17.7**	**36**	**27.0**	**165**	**13.0**	**30**	**19.8**	**127**	**10.5**	**20**	**11.9**	**39**	**18.0**	**549**
	The overall level of cover	**25.2**	**98**	**18.9**	**72**	**29.0**	**53**	**31.0**	**56**	**31.7**	**206**	**24.5**	**51**	**23.9**	**134**	**19.1**	**54**	**21.4**	**62**	**24.9**	**786**
	The extent to which the cover meets your needs	**33.0**	**124**	**18.3**	**62**	**28.2**	**45**	**24.7**	**51**	**33.4**	**170**	**17.1**	**38**	**16.7**	**101**	**26.9**	**57**	**9.4**	**24**	**22.8**	**672**
	The details in the small print or contract	**11.5**	**46**	**2.2**	**5**	**9.5**	**18**	**17.3**	**30**	**10.7**	**67**	**8.2**	**21**	**9.4**	**52**	**6.2**	**14**	**3.2**	**9**	**8.4**	**262**
	The brand or reputation of the supplier	**16.2**	**55**	**8.0**	**28**	**16.0**	**31**	**20.5**	**38**	**22.8**	**127**	**10.0**	**21**	**8.5**	**49**	**10.2**	**23**	**6.3**	**19**	**13.0**	**391**
	The benefits included	**22.9**	**82**	**25.3**	**88**	**38.7**	**57**	**26.5**	**46**	**49.4**	**266**	**34.2**	**60**	**29.9**	**163**	**18.4**	**39**	**17.4**	**43**	**30.7**	**844**
	Other	**.3**	**2**	**.2**	**1**	**4.4**	**3**	**.7**	**3**	**.2**	**2**	**.6**	**2**	**1.2**	**8**	**3.2**	**3**	**.7**	**2**	**.8**	**26**
	None of the above	**34.7**	**129**	**35.7**	**114**	**26.5**	**32**	**20.6**	**34**	**16.5**	**80**	**37.6**	**78**	**29.0**	**169**	**34.8**	**73**	**52.9**	**144**	**30.9**	**853**
	Don't know	**8.0**	**37**	**7.5**	**23**	**1.9**	**3**	**6.7**	**13**	**1.8**	**7**	**3.4**	**7**	**7.3**	**39**	**4.7**	**12**	**4.0**	**9**	**5.3**	**150**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**4.0**	**7**	**.0**	**0**	**.7**	**3**	**.7**	**6**	**.3**	**3**	**.0**	**0**	**.4**	**19**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q77 What are the main reasons that you don't have health insurance cover?'	I am happy to use free or national health care	**28.1**	**127**	**44.2**	**149**	**39.1**	**68**	**35.4**	**63**	**49.5**	**245**	**33.1**	**61**	**33.0**	**180**	**63.9**	**126**	**61.3**	**162**	**43.0**	**1181**
	I am healthy	**3.6**	**11**	**10.3**	**23**	**8.7**	**17**	**13.6**	**25**	**4.1**	**19**	**8.2**	**9**	**3.5**	**24**	**3.9**	**9**	**4.0**	**10**	**5.5**	**147**
	I have not thought about taking out health insurance	**2.7**	**6**	**6.6**	**17**	**7.3**	**8**	**8.8**	**17**	**4.6**	**17**	**4.9**	**10**	**5.0**	**22**	**3.9**	**10**	**1.2**	**4**	**4.6**	**111**
	I have been unable to find any company that will cover me	**1.2**	**2**	**1.8**	**4**	**.0**	**0**	**.4**	**1**	**2.2**	**9**	**2.2**	**2**	**.9**	**5**	**.0**	**0**	**2.0**	**6**	**1.4**	**29**
	I have not been able to find affordable cover	**6.9**	**28**	**4.5**	**14**	**3.2**	**9**	**10.1**	**15**	**2.7**	**21**	**3.8**	**11**	**5.7**	**23**	**1.6**	**4**	**4.0**	**9**	**4.6**	**134**
	I do not have a bank account from which to make the monthly	**1.0**	**3**	**5.0**	**11**	**2.4**	**4**	**3.8**	**7**	**1.1**	**6**	**2.0**	**5**	**1.7**	**9**	**1.8**	**4**	**.4**	**2**	**1.9**	**51**
	I do not have a regular income	**9.0**	**30**	**29.9**	**82**	**14.9**	**24**	**13.5**	**18**	**11.6**	**48**	**24.7**	**40**	**14.9**	**78**	**18.2**	**32**	**17.6**	**39**	**16.5**	**391**
	I do not trust insurance companies	**.9**	**2**	**.8**	**2**	**1.9**	**3**	**1.1**	**3**	**.9**	**5**	**.7**	**3**	**1.6**	**6**	**.1**	**1**	**.2**	**1**	**.9**	**26**
	I can go home or to another country for medical care	**.5**	**1**	**.4**	**2**	**.0**	**0**	**.1**	**1**	**.0**	**1**	**.3**	**1**	**.0**	**0**	**.0**	**0**	**.2**	**2**	**.2**	**8**
	I can afford to pay my own health care costs	**8.5**	**36**	**4.1**	**13**	**6.1**	**5**	**5.1**	**9**	**6.0**	**34**	**7.2**	**16**	**2.4**	**16**	**5.3**	**10**	**2.5**	**8**	**4.8**	**147**
	My religion forbids the use of insurance	**.7**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**	**.0**	**0**	**.1**	**3**	**.0**	**0**	**.0**	**0**	**.1**	**5**
	Other	**.2**	**1**	**2.3**	**4**	**.3**	**1**	**.5**	**1**	**.1**	**2**	**1.7**	**4**	**4.3**	**19**	**1.5**	**3**	**.3**	**2**	**1.6**	**37**
	I am covered on someone else's policy	**17.4**	**41**	**2.5**	**7**	**4.4**	**7**	**2.0**	**3**	**2.8**	**17**	**2.6**	**7**	**8.3**	**38**	**7.4**	**12**	**3.0**	**7**	**6.0**	**139**
	Not applicable – currently has medical aid, health plan or o	**34.0**	**108**	**10.5**	**37**	**27.7**	**28**	**15.2**	**39**	**29.1**	**182**	**20.7**	**40**	**25.4**	**138**	**8.9**	**32**	**16.1**	**58**	**22.3**	**662**
	Don't know	**1.7**	**4**	**1.4**	**6**	**3.5**	**4**	**3.4**	**7**	**.0**	**0**	**4.1**	**8**	**1.0**	**4**	**1.6**	**3**	**1.1**	**3**	**1.3**	**39**
	Refused	**1.6**	**4**	**.9**	**4**	**.0**	**0**	**2.2**	**3**	**.9**	**2**	**1.1**	**3**	**1.7**	**8**	**.7**	**3**	**.0**	**0**	**1.1**	**27**

6.5. Financial Advice

6.5.1. Seeking advice and quality of advice

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q78 If you need financial advice who do you normally ask for help	Family member	41.2	169	67.0	221	43.9	72	59.6	96	63.8	318	34.4	79	46.0	272	43.0	105	30.4	75	49.9	1407
	Friend	18.7	64	35.1	117	8.5	16	23.8	43	40.1	178	17.5	40	24.8	140	17.6	42	13.9	29	26.1	669
	Someone you trust in the community	2.8	9	17.7	54	3.8	5	8.5	11	9.0	41	2.1	7	3.0	21	7.0	15	4.4	12	6.8	175
	Your employer	4.2	14	2.0	8	3.0	11	6.4	12	4.1	28	2.8	8	2.1	13	1.1	4	2.4	8	3.0	106
	Co-worker or colleague	2.4	6	1.8	5	.3	2	3.3	6	10.5	45	3.9	8	3.0	15	1.9	5	.1	1	4.0	93
	Independent broker	3.1	8	3.2	11	3.5	6	6.4	15	4.0	36	1.5	5	5.2	25	3.1	8	.3	2	3.6	116
	Financial advisor other than an independent broker	14.8	36	13.1	53	9.0	14	13.4	30	16.5	126	7.8	25	15.3	71	5.4	14	5.4	19	12.7	388
	Stokvel or umgalelo or savings club	2.4	6	10.5	26	.9	1	10.6	22	9.5	36	3.7	6	2.3	12	1.0	3	1.9	6	5.2	118
	Burial society	.8	1	3.0	11	.0	0	5.9	12	4.3	18	1.9	4	.2	1	1.6	4	.9	5	2.0	56
	Church	3.9	14	4.8	18	1.4	5	1.0	5	6.2	28	6.0	8	5.9	40	.9	6	1.6	4	4.5	128
	Bank	11.1	39	9.9	38	27.5	42	14.1	26	22.7	143	26.3	52	19.2	122	11.9	26	18.0	59	17.6	547
	Insurance company	1.3	4	5.0	13	2.9	7	9.0	17	11.1	78	2.6	9	5.6	34	1.3	5	2.7	7	5.5	174
	Mashonisa	.0	0	3.2	8	.0	0	4.4	7	4.3	16	.3	1	.1	1	.2	1	.2	1	1.6	35
	Other	.8	4	1.4	4	1.4	3	.0	0	.6	2	1.2	2	2.3	12	2.5	4	.4	2	1.3	33
	Would not ask anyone for help	20.6	87	9.9	31	18.6	28	12.6	29	2.8	27	26.1	55	18.0	106	29.0	58	42.6	110	17.7	531
	Don't know	4.3	19	2.4	10	.0	0	6.5	8	.8	4	9.9	13	3.2	20	2.7	8	2.4	7	3.1	89

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q79 Do you have trouble getting good and relevant financial advice?	Yes	**8.8**	**21**	**6.9**	**21**	**5.6**	**8**	**7.8**	**17**	**13.2**	**54**	**7.5**	**15**	**5.4**	**38**	**6.4**	**11**	**4.2**	**15**	**7.8**	**200**
	No	**68.3**	**268**	**63.4**	**216**	**77.8**	**120**	**69.8**	**131**	**69.4**	**440**	**58.0**	**126**	**68.1**	**372**	**62.5**	**151**	**50.2**	**132**	**65.1**	**1956**
	Question not relevant or never tried	**19.6**	**73**	**26.9**	**95**	**15.4**	**24**	**18.0**	**28**	**16.4**	**82**	**28.9**	**60**	**23.9**	**144**	**29.8**	**60**	**45.1**	**124**	**24.8**	**690**
	Don't know	**2.8**	**10**	**2.8**	**9**	**1.2**	**1**	**3.0**	**4**	**1.1**	**4**	**4.9**	**9**	**1.7**	**9**	**1.1**	**3**	**.5**	**1**	**1.9**	**50**
	Refused	**.5**	**1**	**.0**	**0**	**.0**	**0**	**1.4**	**4**	**.0**	**0**	**.7**	**2**	**.8**	**6**	**.2**	**2**	**.0**	**0**	**.4**	**15**
	Total	**100.0**	**373**	**100.0**	**341**	**100.0**	**153**	**100.0**	**184**	**100.0**	**580**	**100.0**	**212**	**100.0**	**569**	**100.0**	**227**	**100.0**	**272**	**100.0**	**2911**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q80 Thinking about the last time you tried to get financial advice do you think any of the following statements apply to your experience	You did not know where to look for advice	**25.1**	**5**	**17.4**	**4**	**54.5**	**3**	**19.4**	**6**	**61.3**	**30**	**64.4**	**7**	**52.9**	**17**	**28.2**	**4**	**44.4**	**8**	**45.8**	**84**
	You could not find the advice you were looking for	**22.5**	**4**	**63.8**	**11**	**5.4**	**1**	**10.7**	**3**	**19.5**	**10**	**8.9**	**2**	**35.5**	**15**	**15.8**	**1**	**11.5**	**3**	**25.7**	**50**
	You could not get advice at a time to suit you	**20.4**	**4**	**20.2**	**4**	**.0**	**0**	**16.7**	**3**	**26.2**	**12**	**9.2**	**1**	**12.3**	**5**	**9.7**	**1**	**14.3**	**1**	**19.0**	**31**
	You did not understand the advice you were given	**13.3**	**3**	**25.9**	**4**	**15.5**	**1**	**7.9**	**1**	**23.3**	**10**	**9.9**	**1**	**14.1**	**5**	**27.6**	**1**	**28.4**	**4**	**19.8**	**30**
	There were so many advisers available you didn't know which	**35.8**	**6**	**24.7**	**5**	**10.8**	**1**	**12.9**	**3**	**7.1**	**7**	**7.4**	**1**	**11.7**	**5**	**18.6**	**3**	**7.2**	**1**	**14.2**	**32**
	Asked advice from several people - gave diff answers	**31.5**	**7**	**24.1**	**5**	**23.0**	**2**	**22.8**	**3**	**15.9**	**6**	**5.1**	**1**	**14.8**	**4**	**.0**	**0**	**12.9**	**2**	**17.1**	**30**
	You got advice but you didn't know whether to trust it or not	**15.2**	**4**	**6.4**	**1**	**21.8**	**2**	**27.1**	**3**	**4.9**	**6**	**4.2**	**2**	**11.6**	**7**	**.0**	**0**	**12.9**	**2**	**8.9**	**27**
	You followed the advice you were given and later regretted it	**9.4**	**2**	**3.5**	**1**	**15.0**	**2**	**18.2**	**1**	**.5**	**1**	**.0**	**0**	**8.9**	**3**	**.0**	**0**	**16.5**	**2**	**5.2**	**12**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q81 In the last 12 months have you asked a financial professional for financial advice in relation to any of the following	Savings or investments	**11.5**	**24**	**4.3**	**16**	**8.8**	**12**	**12.9**	**25**	**23.7**	**148**	**16.2**	**37**	**15.9**	**85**	**4.5**	**15**	**5.5**	**20**	**13.3**	**382**
	Taking out a mortgage or a loan	**.9**	**2**	**.4**	**2**	**.9**	**1**	**3.5**	**7**	**1.8**	**22**	**1.6**	**5**	**1.9**	**10**	**.6**	**2**	**1.8**	**6**	**1.5**	**57**
	Insurance of any type	**7.9**	**18**	**4.5**	**14**	**4.7**	**4**	**9.0**	**15**	**16.0**	**92**	**9.2**	**21**	**7.8**	**46**	**2.1**	**8**	**3.5**	**11**	**8.3**	**229**
	Tax planning	**1.3**	**3**	**.8**	**4**	**5.2**	**5**	**1.6**	**6**	**4.4**	**37**	**3.9**	**12**	**7.9**	**34**	**.7**	**2**	**.6**	**2**	**3.6**	**105**
	Managing credit or debt	**2.5**	**7**	**2.4**	**5**	**.4**	**2**	**1.9**	**5**	**9.5**	**53**	**4.4**	**8**	**5.4**	**26**	**2.3**	**5**	**1.4**	**3**	**4.6**	**114**
	None of the above	**80.3**	**318**	**84.0**	**290**	**86.8**	**133**	**76.9**	**136**	**66.9**	**367**	**71.4**	**139**	**74.2**	**435**	**88.4**	**194**	**90.2**	**240**	**77.6**	**2252**
	Don't know	**2.2**	**9**	**7.7**	**22**	**.0**	**0**	**4.3**	**10**	**1.2**	**5**	**3.0**	**7**	**3.8**	**17**	**3.5**	**6**	**.5**	**1**	**3.1**	**77**
	Refused	**.4**	**1**	**.6**	**3**	**.8**	**1**	**.4**	**3**	**.0**	**0**	**1.6**	**6**	**1.1**	**10**	**.5**	**4**	**.0**	**0**	**.6**	**28**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q82 Thinking about the professional you have used most often for financial advice, was this an...?	Independent Financial Adviser	**39.4**	**17**	**23.2**	**9**	**51.0**	**4**	**30.2**	**14**	**30.0**	**64**	**18.5**	**12**	**21.1**	**26**	**16.6**	**2**	**33.3**	**10**	**27.3**	**158**
	Manager or adviser at a bank or building society	**39.5**	**12**	**42.8**	**10**	**26.4**	**7**	**47.6**	**14**	**29.8**	**64**	**51.9**	**24**	**27.7**	**31**	**46.8**	**9**	**12.7**	**4**	**32.9**	**175**
	Manager or adviser at an insurance company	**15.0**	**5**	**19.1**	**4**	**5.3**	**1**	**17.7**	**4**	**29.0**	**57**	**13.7**	**7**	**23.2**	**28**	**4.1**	**3**	**10.2**	**3**	**21.8**	**112**
	Accountant	**3.0**	**1**	**3.3**	**1**	**8.1**	**3**	**2.7**	**2**	**4.6**	**8**	**4.2**	**3**	**18.2**	**16**	**10.0**	**2**	**29.8**	**10**	**9.6**	**46**
	Other	**3.0**	**3**	**.0**	**0**	**9.3**	**3**	**.0**	**0**	**6.1**	**8**	**9.1**	**4**	**9.4**	**8**	**7.8**	**2**	**14.1**	**4**	**6.9**	**32**
	Don't know	**.0**	**0**	**9.3**	**2**	**.0**	**0**	**.0**	**0**	**.5**	**2**	**2.6**	**2**	**.4**	**1**	**10.0**	**1**	**.0**	**0**	**1.2**	**8**
	Refused	**.0**	**0**	**2.3**	**1**	**.0**	**0**	**1.7**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**4.6**	**1**	**.0**	**0**	**.3**	**3**
	Total	**100.0**	**38**	**100.0**	**27**	**100.0**	**18**	**100.0**	**35**	**100.0**	**203**	**100.0**	**52**	**100.0**	**110**	**100.0**	**20**	**100.0**	**31**	**100.0**	**534**
Q83 Did you pay for (any of) this advice or was it entirely free?	Paid for advice	**.0**	**0**	**12.8**	**2**	**2.1**	**1**	**18.5**	**8**	**18.5**	**36**	**11.6**	**9**	**9.1**	**11**	**4.4**	**1**	**4.5**	**1**	**11.9**	**69**
	Entirely free	**79.2**	**29**	**64.6**	**20**	**96.6**	**17**	**70.9**	**24**	**81.0**	**167**	**82.9**	**45**	**90.9**	**101**	**83.3**	**20**	**95.5**	**31**	**83.4**	**454**
	Don't know	**20.8**	**8**	**20.5**	**6**	**1.2**	**1**	**3.0**	**1**	**.4**	**2**	**3.8**	**2**	**.0**	**0**	**8.5**	**1**	**.0**	**0**	**4.0**	**21**
	Refused	**.0**	**0**	**2.0**	**1**	**.0**	**0**	**7.6**	**2**	**.0**	**0**	**1.6**	**1**	**.0**	**0**	**3.9**	**1**	**.0**	**0**	**.7**	**5**
	Total	**100.0**	**37**	**100.0**	**29**	**100.0**	**19**	**100.0**	**35**	**100.0**	**205**	**100.0**	**57**	**100.0**	**112**	**100.0**	**23**	**100.0**	**32**	**100.0**	**549**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q84 Thinking about the last time you tried to get good financial advice; do you think any of the following statements apply to your experience	You felt that the adviser understood your needs	**19.5**	**48**	**18.8**	**58**	**23.0**	**26**	**16.1**	**32**	**34.9**	**216**	**19.5**	**41**	**29.9**	**135**	**19.9**	**41**	**2.9**	**8**	**23.5**	**605**
	You got the advice that you needed	**30.7**	**70**	**27.2**	**75**	**34.7**	**45**	**22.3**	**41**	**37.0**	**230**	**22.4**	**53**	**32.1**	**168**	**22.9**	**53**	**11.6**	**41**	**28.5**	**776**
	Able to understand exactly what adviser was recommending	**13.0**	**30**	**12.0**	**43**	**12.6**	**21**	**20.9**	**36**	**22.5**	**133**	**8.6**	**18**	**8.7**	**43**	**9.5**	**23**	**5.9**	**16**	**13.0**	**363**
	The adviser behaved professionally	**15.7**	**33**	**5.1**	**16**	**12.3**	**15**	**16.7**	**29**	**12.7**	**94**	**5.6**	**16**	**7.2**	**31**	**4.3**	**10**	**6.1**	**17**	**9.1**	**261**
	Don't know	**31.0**	**92**	**44.7**	**120**	**36.7**	**51**	**28.8**	**49**	**13.1**	**62**	**43.8**	**81**	**28.6**	**170**	**40.2**	**80**	**70.5**	**175**	**34.0**	**880**
	Refused	**5.4**	**13**	**2.8**	**11**	**1.8**	**5**	**11.9**	**19**	**2.5**	**16**	**7.6**	**15**	**6.3**	**46**	**8.5**	**21**	**4.3**	**11**	**5.2**	**157**
Multiple response table																					
Q85 In the last 12 months, have you asked friends or family for financial advice in relation to any of the following	Savings or investments	**15.5**	**36**	**7.7**	**21**	**7.6**	**14**	**22.2**	**44**	**27.9**	**156**	**15.1**	**37**	**21.2**	**126**	**12.4**	**32**	**9.6**	**30**	**17.7**	**496**
	Taking out a home loan	**1.0**	**3**	**4.5**	**7**	**1.9**	**2**	**10.2**	**19**	**2.1**	**20**	**5.5**	**10**	**1.7**	**8**	**.5**	**2**	**.9**	**3**	**2.6**	**74**
	Taking out a loan or credit agreement	**2.5**	**7**	**3.3**	**9**	**.5**	**2**	**7.6**	**20**	**3.8**	**23**	**2.6**	**9**	**2.8**	**19**	**1.4**	**4**	**.7**	**4**	**2.9**	**97**
	Insurance of any type	**4.9**	**13**	**4.4**	**15**	**2.1**	**6**	**14.7**	**24**	**11.2**	**64**	**8.5**	**16**	**6.8**	**44**	**4.1**	**12**	**1.9**	**5**	**6.9**	**199**
	Tax	**1.2**	**2**	**.5**	**1**	**2.3**	**6**	**6.1**	**9**	**4.2**	**29**	**3.7**	**11**	**6.7**	**37**	**1.6**	**5**	**.2**	**2**	**3.4**	**102**
	Managing credit or debt	**4.0**	**11**	**2.8**	**8**	**1.5**	**2**	**7.9**	**16**	**14.1**	**62**	**1.7**	**6**	**7.4**	**39**	**2.0**	**5**	**1.1**	**3**	**6.3**	**152**
	None of the above	**76.5**	**311**	**71.1**	**263**	**82.0**	**126**	**50.9**	**91**	**59.9**	**359**	**71.2**	**146**	**66.4**	**374**	**73.5**	**161**	**86.8**	**230**	**69.4**	**2061**
	Don't know	**1.7**	**4**	**10.8**	**31**	**4.0**	**2**	**5.5**	**10**	**1.4**	**5**	**2.8**	**5**	**1.7**	**11**	**5.2**	**9**	**.3**	**1**	**3.3**	**78**
	Refused	**1.6**	**4**	**.4**	**2**	**.0**	**0**	**2.0**	**4**	**.7**	**4**	**1.1**	**3**	**2.1**	**15**	**2.3**	**8**	**.0**	**0**	**1.2**	**40**

6.5.2. Trust in sources of advice

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q86 The extent to which you would trust or distrust the ff to provide good financial advice:Independent broker or financial advisor	Strongly trust	10.1	32	7.9	30	18.4	21	18.6	34	10.0	68	8.0	16	10.2	66	13.8	34	24.3	69	12.0	370
	Trust	39.3	140	38.7	123	32.2	42	46.2	76	55.9	311	44.0	98	45.1	244	33.8	76	38.0	98	44.0	1208
	Neither trust nor distrust	23.7	87	17.0	50	10.5	27	16.4	40	16.1	92	15.4	36	14.7	94	11.9	28	10.5	32	15.7	486
	Distrust	15.1	60	12.6	58	11.2	22	11.1	15	12.7	81	6.6	19	20.1	107	14.6	31	18.0	52	14.9	445
	Strongly distrust	4.3	17	4.9	16	9.1	8	2.7	4	1.4	14	1.9	4	4.9	26	9.0	21	2.6	10	3.9	120
	Do not know	7.5	37	18.9	66	18.6	33	5.1	9	4.0	16	24.1	37	5.1	32	17.0	36	6.5	11	9.5	277
	Total	100.0	373	100.0	343	100.0	153	100.0	178	100.0	582	100.0	210	100.0	569	100.0	226	100.0	272	100.0	2906
Q87 The extent to which you would trust or distrust the ff to provide good financial advice:Insurance company	Strongly trust	8.5	20	9.0	38	7.6	11	11.9	22	19.4	106	9.3	15	10.4	74	17.5	38	23.0	68	13.7	392
	Trust	34.5	120	46.9	143	36.7	55	38.4	68	53.3	325	38.0	82	35.9	182	32.8	78	39.2	94	41.2	1147
	Neither trust nor distrust	31.6	132	16.9	55	20.4	31	33.1	71	17.9	69	22.5	51	21.8	141	14.8	37	10.9	32	20.3	619
	Distrust	11.5	49	14.8	54	16.3	27	11.2	14	6.4	58	11.7	26	19.4	103	15.2	31	19.5	62	13.9	424
	Strongly distrust	7.2	19	3.5	15	6.3	7	1.8	1	.7	12	2.0	5	6.8	36	7.6	18	4.2	12	4.4	125
	Do not know	6.7	35	9.0	37	12.6	21	3.7	6	2.3	12	16.5	32	5.8	31	12.1	24	3.2	5	6.5	203
	Total	100.0	375	100.0	342	100.0	152	100.0	182	100.0	582	100.0	211	100.0	567	100.0	226	100.0	273	100.0	2910
Q88 The extent to which you would trust or distrust the ff to provide good financial advice:Bank or banker	Strongly trust	9.7	31	12.8	49	41.4	54	20.3	41	40.4	208	27.6	47	19.3	125	32.3	77	37.9	111	25.7	743
	Trust	53.8	206	58.6	193	39.1	64	44.7	72	47.0	298	45.7	99	55.3	279	44.0	92	41.4	113	50.1	1416
	Neither trust nor distrust	18.4	73	13.4	39	10.2	18	22.1	46	9.3	45	8.3	23	13.5	85	6.6	18	5.8	18	11.9	365
	Distrust	9.4	35	8.9	32	4.1	8	9.3	14	1.4	13	5.3	14	6.5	39	3.7	11	6.2	15	5.8	181
	Strongly distrust	5.5	15	1.7	7	3.1	4	1.7	2	.4	7	.1	1	2.8	19	4.9	12	3.6	7	2.5	74
	Do not know	3.1	13	4.6	21	2.2	5	1.9	6	1.5	8	13.0	25	2.6	17	8.5	15	5.1	7	4.0	117
	Total	100.0	373	100.0	341	100.0	153	100.0	181	100.0	579	100.0	209	100.0	564	100.0	225	100.0	271	100.0	2896
Q89 The extent to which you would trust or distrust the ff to provide good financial advice:Government	Strongly trust	2.3	11	6.3	20	17.6	20	15.1	24	8.2	40	11.6	17	4.9	39	14.7	39	29.9	87	10.0	297
	Trust	17.8	53	40.1	122	21.4	43	19.6	38	43.9	218	27.9	55	25.2	137	32.0	63	37.2	102	31.8	831
	Neither trust nor distrust	26.9	80	13.1	44	19.9	30	28.6	56	22.8	103	29.2	54	28.0	158	23.4	49	15.0	38	23.1	612
	Distrust	30.8	110	24.9	88	19.6	29	25.5	41	20.1	163	14.7	40	28.7	148	18.1	43	12.4	33	22.9	695
	Strongly distrust	17.5	93	11.0	41	12.5	16	9.5	14	3.9	49	4.2	14	9.7	57	6.4	16	3.5	6	8.3	306
	Do not know	4.7	20	4.5	19	9.1	14	1.8	5	1.0	5	12.4	26	3.5	20	5.4	12	2.0	3	3.8	124
	Total	100.0	367	100.0	334	100.0	152	100.0	178	100.0	578	100.0	206	100.0	559	100.0	222	100.0	269	100.0	2865

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q90 The extent to which you would trust or distrust the ff to provide good financial advice:Informal associations like stokvels	Strongly trust	5.9	21	8.0	23	4.8	4	4.0	14	4.8	28	9.2	13	4.6	32	7.6	20	5.0	19	5.8	174
	Trust	17.3	45	34.2	106	7.9	12	26.0	44	31.7	142	27.2	55	23.4	123	26.9	64	26.0	67	26.4	658
	Neither trust nor distrust	18.2	57	20.5	66	6.1	15	32.7	55	25.2	115	20.0	45	23.2	137	17.3	39	18.5	53	21.7	582
	Distrust	21.6	73	27.6	102	34.2	56	18.4	31	26.3	179	26.6	58	25.8	138	27.8	59	27.5	75	25.9	771
	Strongly distrust	14.7	62	6.2	21	35.9	44	15.7	29	10.2	90	6.6	14	17.4	100	12.3	26	19.0	46	13.6	432
	Do not know	22.3	109	3.5	21	11.0	22	3.2	7	1.7	24	10.5	24	5.6	35	8.1	17	4.0	13	6.7	272
	Total	100.0	367	100.0	339	100.0	153	100.0	180	100.0	578	100.0	209	100.0	565	100.0	225	100.0	273	100.0	2889
Q91 The extent to which you would trust or distrust the ff to provide good financial advice:Friends and Family	Strongly trust	15.3	48	29.5	97	30.5	38	17.1	38	31.3	155	31.1	50	23.7	148	27.4	57	26.1	68	25.9	699
	Trust	43.5	161	49.6	176	40.4	69	36.0	61	50.9	312	33.9	86	50.0	277	43.7	97	34.5	92	45.4	1331
	Neither trust nor distrust	28.1	115	10.7	40	9.3	21	36.1	59	12.2	64	19.2	43	12.7	66	17.4	38	19.0	57	16.5	503
	Distrust	6.4	24	7.3	19	10.7	15	3.9	9	3.7	37	7.1	15	8.9	47	6.3	22	15.5	42	7.5	230
	Strongly distrust	4.5	14	1.8	7	8.5	9	5.1	10	1.3	12	1.8	3	2.6	14	3.5	6	4.2	12	2.9	87
	Do not know	2.2	12	1.1	5	.6	1	1.7	5	.5	2	7.0	13	2.1	16	1.7	5	.6	2	1.7	61
	Total	100.0	374	100.0	344	100.0	153	100.0	182	100.0	582	100.0	210	100.0	568	100.0	225	100.0	273	100.0	2911
Q92 The extent to which you would trust or distrust the ff to provide good financial advice:An employer or work colleague	Strongly trust	5.8	22	2.3	10	10.9	20	7.2	19	3.2	19	11.4	15	4.7	32	5.7	13	6.3	20	5.1	170
	Trust	30.9	102	32.8	114	28.1	35	27.3	48	37.6	232	27.8	60	29.9	172	33.7	74	24.1	66	31.4	903
	Neither trust nor distrust	25.9	81	29.7	96	24.9	41	42.5	74	41.3	212	21.1	50	26.3	141	13.5	37	24.4	60	29.2	792
	Distrust	8.0	36	11.6	41	11.5	21	11.4	21	11.5	73	14.6	42	19.5	100	13.9	33	21.8	58	14.5	425
	Strongly distrust	10.3	34	2.7	12	8.3	11	6.0	11	1.1	17	5.2	7	8.0	50	8.9	19	14.0	36	6.5	197
	Do not know	19.1	91	20.9	62	16.3	25	5.6	9	5.3	26	20.0	35	11.6	68	24.3	46	9.4	32	13.3	394
	Total	100.0	366	100.0	335	100.0	153	100.0	182	100.0	579	100.0	209	100.0	563	100.0	222	100.0	272	100.0	2881
Q93 The extent to which you would trust or distrust the ff to provide good financial advice:Church	Strongly trust	16.6	54	22.6	84	19.6	31	24.9	41	32.1	158	28.4	48	15.6	124	20.6	45	19.7	58	22.2	643
	Trust	39.9	126	54.8	182	41.0	66	30.1	63	52.8	284	26.3	63	38.0	208	41.5	91	42.9	119	43.2	1202
	Neither trust nor distrust	9.5	36	12.1	36	8.3	15	28.3	47	9.3	58	19.5	44	24.3	125	18.8	42	16.2	46	16.2	449
	Distrust	10.9	36	5.3	17	12.4	18	7.4	11	2.9	35	9.8	24	12.8	63	5.8	18	11.7	27	8.4	249
	Strongly distrust	6.7	29	2.1	6	12.0	11	6.0	10	1.6	24	3.4	7	3.1	16	7.2	14	4.9	16	3.9	133
	Do not know	16.4	89	3.0	14	6.6	12	3.3	7	1.3	20	12.6	22	6.2	31	6.1	16	4.6	7	6.0	218
	Total	100.0	370	100.0	339	100.0	153	100.0	179	100.0	579	100.0	208	100.0	567	100.0	226	100.0	273	100.0	2894

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q94 The extent to which you would trust or distrust the ff to provide good financial advice:Someone in community with good education	Strongly trust	4.9	17	10.4	31	6.8	12	14.1	28	5.1	28	13.1	17	10.3	51	11.0	29	11.4	31	9.1	244
	Trust	26.3	87	38.1	135	39.3	56	26.4	43	38.1	229	29.5	56	30.6	177	39.9	88	26.6	69	32.9	940
	Neither trust nor distrust	37.6	123	22.3	77	18.0	34	39.4	71	30.0	157	21.9	56	24.3	147	21.0	48	18.4	55	26.3	768
	Distrust	10.8	46	20.0	68	22.1	32	10.7	21	20.5	123	17.7	46	22.0	113	9.9	28	30.9	80	19.5	557
	Strongly distrust	7.2	29	3.9	13	7.1	8	7.7	13	5.7	41	6.9	11	8.8	53	12.8	22	10.9	33	7.6	223
	Do not know	13.2	67	5.3	19	6.6	11	1.7	5	.5	2	10.9	24	4.1	25	5.4	10	1.7	5	4.7	168
	Total	100.0	369	100.0	343	100.0	153	100.0	181	100.0	580	100.0	210	100.0	566	100.0	225	100.0	273	100.0	2900
Q95 The extent to which you would trust or distrust the ff to provide good financial advice:TV or radio advertisement	Strongly trust	3.5	9	2.4	9	13.5	14	14.4	25	4.1	28	11.1	13	8.1	42	28.3	54	18.7	51	9.2	245
	Trust	17.6	54	36.1	127	28.2	45	19.4	39	58.5	305	29.9	62	25.2	153	31.5	73	44.8	124	35.4	982
	Neither trust nor distrust	35.5	124	29.3	96	34.5	47	44.1	73	21.7	118	36.7	79	31.1	191	15.2	38	13.5	42	27.4	808
	Distrust	25.8	110	18.6	61	14.2	28	12.7	27	9.8	93	9.3	30	24.6	127	18.3	42	14.8	39	17.6	557
	Strongly distrust	9.9	34	4.0	16	4.3	9	7.6	12	2.3	21	2.5	5	8.2	39	4.9	12	4.0	11	5.4	159
	Do not know	7.7	40	9.7	33	5.3	10	1.7	5	3.6	13	10.5	21	2.7	18	1.8	6	4.3	6	5.0	152
	Total	100.0	371	100.0	342	100.0	153	100.0	181	100.0	578	100.0	210	100.0	570	100.0	225	100.0	273	100.0	2903
Q96 The extent to which you would trust or distrust the ff to provide good financial advice:Newspaper	Strongly trust	2.4	10	2.0	6	7.3	12	10.6	21	3.9	22	10.9	12	7.6	41	16.9	30	13.0	42	7.1	196
	Trust	24.7	70	28.5	109	28.0	38	19.5	35	51.6	295	33.4	63	27.0	151	35.6	85	35.8	103	33.7	949
	Neither trust nor distrust	33.4	117	30.1	95	32.2	46	44.2	77	22.9	127	27.4	70	29.7	200	19.3	45	16.5	53	27.2	830
	Distrust	23.5	99	22.4	75	15.7	30	15.9	29	16.3	105	12.5	35	25.7	127	19.7	46	23.3	52	20.8	598
	Strongly distrust	7.5	31	7.0	24	6.3	10	8.1	14	1.8	19	2.6	5	7.7	35	6.7	14	5.8	15	5.7	167
	Do not know	8.5	45	10.0	33	10.5	17	1.7	5	3.5	13	13.3	25	2.3	15	1.8	6	5.6	8	5.4	167
	Total	100.0	372	100.0	342	100.0	153	100.0	181	100.0	581	100.0	210	100.0	569	100.0	226	100.0	273	100.0	2907
Q97 The extent to which you would trust or distrust the ff to provide good financial advice:A moneylender or mashonisa	Strongly trust	1.5	6	.4	1	.5	1	3.4	9	1.0	5	3.0	4	.2	2	1.1	3	2.6	8	1.2	39
	Trust	10.5	28	12.6	36	4.7	5	5.6	13	12.4	67	12.2	24	3.7	31	13.4	33	7.4	25	9.2	262
	Neither trust nor distrust	14.1	43	10.4	32	4.7	12	37.9	60	16.2	76	19.2	39	13.6	87	8.9	23	16.9	43	15.1	415
	Distrust	25.8	93	31.1	109	31.8	49	18.3	30	33.4	232	20.5	49	27.1	143	27.2	60	17.4	48	27.1	813
	Strongly distrust	25.1	92	38.9	139	46.0	68	31.7	64	33.2	171	33.1	66	49.9	271	43.7	96	49.3	129	39.7	1096
	Do not know	23.0	109	6.7	24	12.4	17	3.0	6	3.8	28	12.1	25	5.4	35	5.7	10	6.3	20	7.7	274
	Total	100.0	371	100.0	341	100.0	152	100.0	182	100.0	579	100.0	207	100.0	569	100.0	225	100.0	273	100.0	2899

6.5.3. Making decisions

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q98 How much do you agree or disagree?:I've got a clear idea of the sorts of financial products/services that I need	Totally agree	**8.8**	**35**	**9.2**	**41**	**13.5**	**19**	**23.6**	**53**	**9.1**	**72**	**19.3**	**33**	**18.6**	**96**	**16.4**	**36**	**23.4**	**56**	**14.8**	**441**
	Tend to agree	**43.7**	**142**	**34.4**	**111**	**31.0**	**43**	**47.9**	**79**	**23.0**	**163**	**17.6**	**43**	**28.3**	**171**	**20.9**	**48**	**21.1**	**67**	**28.7**	**867**
	Tend to disagree	**16.4**	**62**	**16.7**	**58**	**16.1**	**26**	**13.0**	**26**	**28.5**	**145**	**12.1**	**36**	**16.1**	**98**	**11.1**	**27**	**19.0**	**51**	**18.3**	**529**
	Totally disagree	**14.5**	**56**	**8.8**	**35**	**28.4**	**49**	**7.7**	**12**	**27.4**	**150**	**14.0**	**33**	**13.7**	**74**	**20.4**	**48**	**23.1**	**62**	**17.5**	**519**
	Don't know	**1.7**	**9**	**5.9**	**18**	**2.5**	**3**	**3.1**	**6**	**1.5**	**7**	**2.2**	**6**	**4.6**	**24**	**3.7**	**9**	**.0**	**0**	**3.0**	**82**
	Not applicable	**14.9**	**70**	**24.8**	**80**	**6.9**	**11**	**4.6**	**6**	**10.5**	**45**	**34.6**	**60**	**18.5**	**104**	**27.3**	**57**	**13.3**	**37**	**17.5**	**470**
	Refuse	**.0**	**0**	**.0**	**0**	**1.5**	**2**	**.0**	**0**	**.0**	**0**	**.2**	**1**	**.2**	**3**	**.2**	**2**	**.0**	**0**	**.1**	**8**
	Total	**100.0**	**374**	**100.0**	**343**	**100.0**	**153**	**100.0**	**182**	**100.0**	**582**	**100.0**	**212**	**100.0**	**570**	**100.0**	**227**	**100.0**	**273**	**100.0**	**2916**
Q99 How much do you agree or disagree?:I always research my choices thoroughly before making any decisions	Totally agree	**15.9**	**55**	**20.3**	**72**	**18.2**	**29**	**25.9**	**55**	**24.1**	**171**	**18.5**	**45**	**24.6**	**113**	**28.7**	**59**	**26.5**	**66**	**23.0**	**665**
	Tend to agree	**36.9**	**125**	**28.1**	**108**	**31.5**	**45**	**43.2**	**75**	**39.8**	**228**	**22.6**	**53**	**29.7**	**182**	**21.2**	**49**	**27.1**	**74**	**31.7**	**939**
	Tend to disagree	**16.8**	**66**	**12.4**	**41**	**17.2**	**31**	**18.7**	**31**	**15.1**	**74**	**13.9**	**26**	**14.1**	**90**	**10.7**	**27**	**17.6**	**48**	**14.8**	**434**
	Totally disagree	**13.7**	**48**	**6.6**	**26**	**20.1**	**26**	**3.5**	**7**	**8.2**	**54**	**7.8**	**18**	**9.9**	**60**	**8.5**	**23**	**17.2**	**49**	**10.0**	**311**
	Don't know	**1.9**	**9**	**4.2**	**14**	**3.3**	**5**	**3.1**	**6**	**1.9**	**8**	**2.5**	**7**	**2.6**	**15**	**3.9**	**10**	**.0**	**0**	**2.4**	**74**
	Not applicable	**14.8**	**71**	**28.5**	**82**	**8.2**	**15**	**4.9**	**7**	**11.0**	**47**	**34.5**	**62**	**19.0**	**108**	**26.9**	**56**	**11.6**	**36**	**18.0**	**484**
	Refuse	**.0**	**0**	**.0**	**0**	**1.5**	**2**	**.7**	**1**	**.0**	**0**	**.2**	**1**	**.1**	**2**	**.2**	**2**	**.0**	**0**	**.1**	**8**
	Total	**100.0**	**374**	**100.0**	**343**	**100.0**	**153**	**100.0**	**182**	**100.0**	**582**	**100.0**	**212**	**100.0**	**570**	**100.0**	**226**	**100.0**	**273**	**100.0**	**2915**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q100 In the last 12 months, have you made a decision about any of the following that you later regretted	Savings or investments	**5.8**	**16**	**3.5**	**10**	**1.7**	**4**	**9.8**	**22**	**20.6**	**86**	**2.6**	**8**	**10.6**	**55**	**5.0**	**18**	**5.7**	**18**	**9.5**	**237**
	Taking out a home loan	**.2**	**1**	**3.4**	**9**	**1.6**	**2**	**7.7**	**15**	**1.0**	**10**	**.9**	**4**	**.7**	**4**	**2.0**	**2**	**.6**	**3**	**1.5**	**50**
	Taking out a loan or credit agreement	**3.5**	**8**	**4.9**	**14**	**2.8**	**3**	**11.2**	**19**	**4.5**	**29**	**1.5**	**5**	**3.6**	**19**	**1.6**	**5**	**2.9**	**8**	**3.9**	**110**
	Insurance of any type	**1.6**	**5**	**2.8**	**7**	**.2**	**1**	**5.4**	**12**	**5.7**	**31**	**2.2**	**5**	**2.3**	**10**	**2.3**	**7**	**1.7**	**5**	**3.0**	**83**
	Tax	**.7**	**1**	**.9**	**2**	**.0**	**0**	**4.0**	**9**	**2.5**	**12**	**.9**	**5**	**4.5**	**21**	**.4**	**1**	**.1**	**1**	**2.1**	**52**
	Managing credit or debt	**4.1**	**13**	**2.3**	**5**	**.2**	**1**	**5.1**	**9**	**6.7**	**29**	**2.9**	**6**	**4.4**	**21**	**1.1**	**4**	**.7**	**3**	**3.8**	**91**
	None of the above	**87.7**	**335**	**77.8**	**279**	**93.5**	**142**	**70.0**	**122**	**80.5**	**480**	**88.1**	**178**	**78.9**	**465**	**83.3**	**184**	**89.5**	**239**	**82.0**	**2424**
	Don't know	**.9**	**3**	**9.9**	**26**	**.2**	**1**	**5.7**	**11**	**1.0**	**4**	**3.4**	**7**	**3.3**	**17**	**5.0**	**7**	**.5**	**1**	**3.3**	**77**
	Refused	**.6**	**2**	**1.4**	**8**	**.0**	**0**	**1.1**	**1**	**.0**	**0**	**.6**	**2**	**.8**	**6**	**.2**	**2**	**.0**	**0**	**.5**	**21**

6.6. Getting Financial Help

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q101 How confident are you that you know how to make an effective complaint against a bank or financial institution?	Very confident	**15.1**	**48**	**14.8**	**51**	**23.7**	**32**	**14.3**	**31**	**24.1**	**188**	**10.9**	**28**	**28.6**	**153**	**9.4**	**28**	**10.5**	**37**	**19.2**	**596**
	Fairly confident	**34.9**	**116**	**24.2**	**88**	**22.8**	**27**	**43.8**	**79**	**30.8**	**183**	**21.2**	**47**	**24.7**	**149**	**23.7**	**53**	**29.5**	**91**	**28.1**	**833**
	Not very confident	**16.0**	**65**	**18.7**	**57**	**6.0**	**13**	**15.9**	**25**	**12.8**	**61**	**19.5**	**46**	**13.8**	**86**	**15.0**	**36**	**25.0**	**56**	**16.0**	**445**
	Not at all confident	**24.4**	**107**	**16.5**	**64**	**37.2**	**60**	**13.3**	**27**	**27.2**	**125**	**26.6**	**50**	**22.0**	**114**	**35.9**	**77**	**28.2**	**73**	**24.5**	**697**
	Don't know	**9.4**	**36**	**25.5**	**74**	**10.4**	**20**	**9.6**	**16**	**5.1**	**24**	**19.3**	**33**	**10.4**	**61**	**15.4**	**29**	**6.6**	**15**	**11.6**	**308**
	Refused	**.2**	**1**	**.2**	**1**	**.0**	**0**	**3.1**	**4**	**.0**	**0**	**2.4**	**6**	**.6**	**6**	**.5**	**4**	**.2**	**1**	**.5**	**23**
	Total	**100.0**	**373**	**100.0**	**335**	**100.0**	**152**	**100.0**	**182**	**100.0**	**581**	**100.0**	**210**	**100.0**	**569**	**100.0**	**227**	**100.0**	**273**	**100.0**	**2902**
Q102 Last five years-have you discovered that you had been paying for a financial product that was unsuitable?	Yes	**7.7**	**25**	**6.1**	**18**	**5.5**	**7**	**5.7**	**16**	**7.1**	**49**	**4.7**	**9**	**3.2**	**19**	**3.6**	**7**	**3.6**	**12**	**5.2**	**162**
	No	**81.2**	**320**	**84.7**	**295**	**91.9**	**140**	**87.7**	**158**	**90.8**	**528**	**87.0**	**182**	**88.1**	**502**	**87.1**	**198**	**93.7**	**250**	**88.0**	**2573**
	Do not know	**10.3**	**27**	**6.4**	**24**	**2.6**	**6**	**4.9**	**6**	**2.0**	**4**	**6.7**	**14**	**6.8**	**35**	**8.7**	**17**	**2.7**	**11**	**5.7**	**144**
	Refused to answer	**.7**	**2**	**2.8**	**5**	**.0**	**0**	**1.8**	**2**	**.2**	**1**	**1.5**	**6**	**1.8**	**13**	**.6**	**4**	**.0**	**0**	**1.1**	**33**
	Total	**100.0**	**374**	**100.0**	**342**	**100.0**	**153**	**100.0**	**182**	**100.0**	**582**	**100.0**	**211**	**100.0**	**569**	**100.0**	**226**	**100.0**	**273**	**100.0**	**2912**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q103 What type of product was that?	Bank account or a card linked to a bank account	13.0	3	14.8	3	16.6	1	14.4	2	2.9	6	5.3	1	13.3	2	4.7	1	36.4	3	11.3	22
	Home loan	10.5	2	8.1	1	.0	0	20.3	4	1.7	1	.0	0	.0	0	46.1	1	.0	0	6.9	9
	Private pension, provident fund or retirement annuity	.0	0	.0	0	.0	0	2.6	1	.0	0	.0	0	.0	0	.0	0	.0	0	.1	1
	Government grant	.0	0	23.5	2	.0	0	.0	0	3.3	1	.0	0	.0	0	.0	0	.0	0	4.5	3
	Investment or savings policy	5.4	2	3.2	1	12.8	1	8.8	1	11.5	7	.0	0	.0	0	.0	0	.0	0	5.6	12
	Stokvel or umgalelo or savings club	10.9	1	3.2	1	.0	0	.0	0	10.8	3	14.3	1	16.2	1	.0	0	.0	0	8.3	7
	Credit card	6.8	2	3.0	1	.0	0	6.1	2	25.5	9	.0	0	1.4	1	.0	0	.0	0	9.7	15
	Store card or account	29.1	5	18.9	1	.0	0	3.8	1	14.9	5	29.8	2	.0	0	1.7	1	9.0	3	14.4	18
	Vehicle or car finance	2.7	1	.0	0	.0	0	12.9	2	2.2	3	.0	0	.0	0	.0	0	4.0	1	2.1	7
	Loan from a bank or other formal institution	.0	0	6.9	1	44.2	2	8.8	1	2.9	3	.0	0	10.1	1	.0	0	.0	0	4.8	8
	Loan from a mashonisa, stokvel or spaza shop	.0	0	.0	0	.0	0	.0	0	16.1	4	6.8	1	7.5	1	17.7	1	.0	0	7.3	7
	Life insurance or life cover	.0	0	.6	1	5.5	1	22.3	2	1.5	3	.0	0	.5	1	.0	0	.0	0	2.0	8
	Funeral policy with a formal institution -bank, insurance co	.0	0	11.1	1	.0	0	.0	0	5.6	1	.0	0	29.6	4	.0	0	12.2	1	8.0	7
	Informal burial society	.0	0	2.5	1	.0	0	.0	0	.0	0	13.9	2	.0	0	4.4	1	.0	0	1.5	4
	Medical aid or hospital plan	6.6	2	.0	0	.0	0	.0	0	.0	0	.0	0	15.4	1	12.0	1	.0	0	3.5	4
	Household content insurance	.0	0	1.0	1	.0	0	.0	0	1.1	1	.0	0	.0	0	13.5	1	.0	0	1.2	3
	Other	15.1	2	.0	0	20.9	2	.0	0	.0	0	29.9	2	.0	0	.0	0	38.4	4	7.7	10
	Don't know	.0	0	3.2	1	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.5	1
	Refused	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	6.0	1	.0	0	.0	0	.7	1
	Total	100.0	20	100.0	16	100.0	7	100.0	16	100.0	47	100.0	9	100.0	13	100.0	7	100.0	12	100.0	147
Q104 Did you complain to the company or person that sold you the product?	Yes	79.5	18	34.1	8	100.0	7	48.5	10	91.0	44	68.0	4	23.8	7	100.0	8	63.6	8	65.2	114
	No	20.5	5	65.9	11	.0	0	51.5	7	9.0	5	32.0	5	76.2	12	.0	0	36.4	4	34.8	49
	Do not know	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0
	Refused to answer	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0	.0	0
	Total	100.0	23	100.0	19	100.0	7	100.0	17	100.0	49	100.0	9	100.0	19	100.0	8	100.0	12	100.0	163

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q105 Did you manage to resolve the problem with them?	Yes	**43.4**	**9**	**86.1**	**6**	**39.7**	**3**	**77.9**	**8**	**96.1**	**36**	**100.0**	**4**	**83.5**	**5**	**78.4**	**6**	**58.3**	**5**	**77.9**	**82**
	No	**56.6**	**9**	**6.3**	**1**	**60.3**	**4**	**22.1**	**2**	**3.9**	**7**	**.0**	**0**	**16.5**	**2**	**21.6**	**2**	**41.7**	**3**	**21.4**	**30**
	Do not know	**.0**	**0**	**7.7**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.7**	**1**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**18**	**100.0**	**8**	**100.0**	**7**	**100.0**	**10**	**100.0**	**43**	**100.0**	**4**	**100.0**	**7**	**100.0**	**8**	**100.0**	**8**	**100.0**	**113**
Q106 Did you take up the complaint with anyone else?	Yes	**38.6**	**6**	**30.8**	**5**	**27.1**	**2**	**24.4**	**3**	**46.6**	**16**	**2.7**	**1**	**19.9**	**5**	**5.9**	**2**	**18.2**	**2**	**31.1**	**42**
	No	**61.4**	**17**	**69.2**	**14**	**72.9**	**5**	**70.1**	**13**	**53.4**	**33**	**97.3**	**7**	**80.1**	**14**	**94.1**	**6**	**81.8**	**9**	**68.6**	**118**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**5.6**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**1**
	Total	**100.0**	**23**	**100.0**	**19**	**100.0**	**7**	**100.0**	**17**	**100.0**	**49**	**100.0**	**8**	**100.0**	**19**	**100.0**	**8**	**100.0**	**11**	**100.0**	**161**

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q107 Who did you take up the complaint regarding a financial product with	Provincial Consumer Affairs Office	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**28.1**	**3**	**.0**	**0**	**2.7**	**1**	**.0**	**0**	**.0**	**0**	**12.3**	**4**
	The Ombudsman for Banking Services -OBSSA	**28.2**	**2**	**77.9**	**3**	**.0**	**0**	**34.2**	**1**	**28.2**	**4**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**71.6**	**1**	**34.7**	**11**
	The Banking Association of South Africa	**15.1**	**1**	**.0**	**0**	**.0**	**0**	**34.2**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**4.4**	**2**
	The Ombudsman For Long Term Insurance	**23.2**	**1**	**23.1**	**1**	**.0**	**0**	**.0**	**0**	**4.7**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**10.4**	**3**
	The Ombudsman For Short Term Insurance -OSTI	**.0**	**0**	**.0**	**0**	**.0**	**0**	**43.6**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**1.8**	**1**
	The Pension Fund Adjudicator	**.0**	**0**	**33.5**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**5.6**	**1**
	National Credit Regulator - NCR	**56.7**	**3**	**21.3**	**1**	**.0**	**0**	**34.2**	**1**	**15.6**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**71.6**	**1**	**25.5**	**7**
	Credit Information Ombud	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**4.0**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**1.7**	**1**
	Consumer Affairs Committee, Department of Trade & Industry	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	The Office of Consumer Protection -OCP	**20.7**	**1**	**.0**	**0**	**.0**	**0**	**34.2**	**1**	**64.7**	**9**	**.0**	**0**	**97.3**	**4**	**.0**	**0**	**.0**	**0**	**42.5**	**15**
	Office of the Ombud for Financial Services Providers -FAIS O	**.0**	**0**	**34.9**	**2**	**.0**	**0**	**43.6**	**1**	**1.8**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**8.4**	**4**
	Financial Services Board - FSB	**23.1**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**1.2**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**5.0**	**2**
	A lawyer	**.0**	**0**	**.0**	**0**	**100.0**	**2**	**56.4**	**2**	**9.8**	**3**	**.0**	**0**	**2.7**	**1**	**72.8**	**1**	**28.4**	**1**	**10.7**	**10**
	Small claims court	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**5.6**	**1**	**100.0**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**2.8**	**2**
	Citizens Advice Bureau	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Other	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**15.6**	**1**	**.0**	**0**	**.0**	**0**	**27.2**	**1**	**.0**	**0**	**7.0**	**2**
	Don't know	**.0**	**0**	**8.5**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**1.4**	**1**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**

6.7. Financial Knowledge and Understanding

6.7.1. OECD INFE standard knowledge questions

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q108 Imagine that five friends are given a gift of R1,000. If the friends have to share money equally how much does each one get?	Correct	**81.6**	**298**	**77.6**	**263**	**79.1**	**115**	**76.5**	**147**	**91.9**	**540**	**76.0**	**166**	**85.8**	**480**	**83.6**	**178**	**95.1**	**255**	**85.1**	**2442**
	Incorrect	**7.2**	**29**	**4.0**	**14**	**9.4**	**18**	**5.4**	**8**	**1.5**	**16**	**6.0**	**10**	**3.4**	**20**	**3.5**	**6**	**.1**	**1**	**3.6**	**122**
	Irrelevant answer	**.0**	**0**	**1.3**	**4**	**.0**	**0**	**.9**	**2**	**.4**	**2**	**3.5**	**7**	**2.3**	**17**	**2.1**	**10**	**.9**	**4**	**1.3**	**46**
	Don't know	**10.2**	**44**	**16.8**	**61**	**11.5**	**20**	**11.1**	**17**	**6.2**	**24**	**13.7**	**26**	**7.1**	**45**	**10.1**	**31**	**2.3**	**9**	**9.0**	**277**
	Refused	**1.0**	**4**	**.3**	**3**	**.0**	**0**	**6.0**	**9**	**.0**	**0**	**.8**	**2**	**1.4**	**8**	**.8**	**2**	**1.6**	**4**	**1.0**	**32**
	Total	**100.0**	**375**	**100.0**	**345**	**100.0**	**153**	**100.0**	**183**	**100.0**	**582**	**100.0**	**211**	**100.0**	**570**	**100.0**	**227**	**100.0**	**273**	**100.0**	**2919**
Q109 Now imagine that the brothers have to wait for one year to get their share of the R1,000. In one year's time will they will be able to buy:	More with their share of the money than they could today	**12.3**	**38**	**7.1**	**27**	**15.4**	**22**	**16.7**	**31**	**14.7**	**72**	**13.3**	**20**	**8.8**	**47**	**5.4**	**17**	**22.9**	**57**	**12.2**	**331**
	The same amount	**19.9**	**67**	**18.2**	**56**	**19.6**	**26**	**33.1**	**50**	**24.5**	**114**	**6.6**	**12**	**18.8**	**89**	**8.8**	**21**	**36.7**	**106**	**21.2**	**541**
	Or, less than they could buy today	**47.1**	**180**	**26.2**	**86**	**18.1**	**29**	**19.2**	**27**	**25.6**	**144**	**9.0**	**24**	**18.6**	**99**	**26.3**	**54**	**7.7**	**21**	**23.1**	**664**
	It depends on inflation	**7.4**	**20**	**10.1**	**31**	**19.9**	**29**	**6.4**	**12**	**15.1**	**95**	**23.6**	**42**	**16.7**	**93**	**28.5**	**48**	**13.9**	**28**	**15.0**	**398**
	It depends on the types of things that they want to buy	**4.7**	**12**	**6.6**	**27**	**10.5**	**16**	**8.1**	**11**	**9.0**	**40**	**22.2**	**35**	**14.6**	**74**	**9.9**	**23**	**9.2**	**26**	**10.4**	**264**
	Irrelevant answer	**1.3**	**5**	**.1**	**1**	**.0**	**0**	**2.2**	**4**	**.2**	**2**	**12.6**	**17**	**4.7**	**29**	**5.1**	**14**	**1.6**	**7**	**2.8**	**79**
	Don't know	**7.4**	**43**	**31.6**	**98**	**16.1**	**22**	**9.5**	**16**	**10.8**	**33**	**11.4**	**26**	**16.3**	**87**	**15.3**	**34**	**6.7**	**21**	**14.6**	**380**
	Refused	**.0**	**0**	**.2**	**2**	**.6**	**1**	**4.9**	**6**	**.0**	**0**	**1.3**	**3**	**1.3**	**6**	**.7**	**1**	**1.2**	**4**	**.8**	**23**
	Total	**100.0**	**365**	**100.0**	**328**	**100.0**	**145**	**100.0**	**157**	**100.0**	**500**	**100.0**	**179**	**100.0**	**524**	**100.0**	**212**	**100.0**	**270**	**100.0**	**2680**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q110 You lend R25 to a friend one evening and he gives you R25 back the next day. How much interest has he paid on this loan?	Correct	79.1	314	51.8	187	40.4	65	53.8	95	87.5	505	60.6	143	44.1	244	75.9	157	67.8	190	64.3	1900
	Incorrect	11.9	25	18.7	69	36.3	48	29.1	58	5.9	46	16.2	24	37.5	216	5.1	15	18.6	41	19.5	542
	Irrelevant answer	.5	2	.6	2	11.3	15	.8	3	1.0	4	4.8	9	4.7	26	5.4	16	5.9	16	3.1	93
	Don't know	7.7	31	25.2	78	11.5	24	11.3	20	5.5	23	16.6	31	11.7	61	12.7	33	6.6	23	11.6	324
	Refused	.8	3	3.6	8	.5	1	5.1	7	.1	1	1.8	4	2.0	13	.9	3	1.2	3	1.6	43
	Total	100.0	375	100.0	344	100.0	153	100.0	183	100.0	579	100.0	211	100.0	560	100.0	224	100.0	273	100.0	2902
Q111 Suppose you put R100 into a savings account with a guaranteed interest rate of 2% per year.How much would be in the account at the end of the first year?	Correct	56.0	190	26.4	96	28.9	46	41.7	82	79.2	453	27.5	69	49.9	291	36.8	81	36.9	93	49.0	1401
	Incorrect	19.1	66	8.7	34	29.5	40	31.0	52	8.8	72	19.4	44	10.2	51	17.2	36	28.3	82	15.1	477
	Irrelevant answer	.2	1	1.0	4	1.5	1	.5	2	2.5	13	8.4	14	4.8	35	7.4	18	4.9	17	3.5	105
	Don't know	23.5	114	61.2	200	40.1	66	21.1	36	9.4	41	41.5	79	32.5	178	36.6	87	27.4	75	30.5	876
	Refused	1.2	4	2.7	11	.0	0	5.7	8	.1	1	3.2	6	2.6	15	1.9	3	2.4	6	2.0	54
	Total	100.0	375	100.0	345	100.0	153	100.0	180	100.0	580	100.0	212	100.0	570	100.0	225	100.0	273	100.0	2913
Q112 And how much would be in the account at the end of five years	More than R110	33.8	126	27.7	97	37.0	56	29.3	58	46.9	290	42.4	100	44.3	244	34.1	75	38.5	104	39.2	1150
	Exactly R110	27.8	76	12.6	46	20.1	34	42.0	65	35.6	205	6.0	9	13.4	80	12.1	32	18.9	55	21.0	602
	Less than R110	8.5	35	3.0	11	5.7	5	5.9	15	1.9	16	1.4	3	3.6	21	6.7	13	8.7	24	4.5	143
	Or is it impossible to tell from the information given	7.0	18	5.2	22	2.3	3	2.6	7	1.0	11	4.9	10	5.4	31	4.8	9	2.1	4	4.0	115
	Irrelevant answer	.2	1	.6	2	.4	1	.6	1	1.5	10	14.5	23	5.2	34	8.0	19	4.8	17	3.7	108
	Don't know	21.8	114	49.2	162	34.5	54	16.3	30	13.2	48	25.9	58	26.5	151	32.8	73	25.7	65	26.2	755
	Refuse	1.0	3	1.7	5	.0	0	3.4	6	.0	0	5.0	8	1.5	8	1.6	5	1.2	3	1.4	38
	Total	100.0	373	100.0	345	100.0	153	100.0	182	100.0	580	100.0	211	100.0	569	100.0	226	100.0	272	100.0	2911
Q113 Do you think the ff statements are true or false:If someone offers you the chance to make a lot of money it is likely to lose a lot of money	True	77.5	297	69.0	226	73.8	106	67.6	123	80.3	462	57.8	130	71.7	404	66.8	156	58.8	158	71.0	2062
	False	16.0	49	18.7	66	11.8	22	30.4	54	14.3	102	30.2	55	22.0	129	27.7	56	36.2	95	21.9	628
	Do not know	6.5	28	11.9	51	13.2	24	2.0	5	5.4	18	10.8	25	6.3	37	5.4	13	4.9	18	6.9	219
	Refused	.0	0	.3	1	1.2	1	.0	0	.0	0	1.1	1	.0	1	.1	1	.0	1	.2	6
	Total	100.0	374	100.0	344	100.0	153	100.0	182	100.0	582	100.0	211	100.0	571	100.0	226	100.0	272	100.0	2915

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q114 Do you think the ff statements are true or false:High inflation means that the cost of living is increasing rapidly	True	**78.3**	**306**	**71.4**	**240**	**81.8**	**124**	**73.0**	**140**	**85.3**	**514**	**85.4**	**182**	**80.5**	**444**	**79.2**	**172**	**80.8**	**209**	**80.0**	**2331**
	False	**14.9**	**37**	**7.8**	**23**	**3.3**	**7**	**24.3**	**35**	**6.6**	**40**	**4.2**	**10**	**10.4**	**64**	**11.3**	**27**	**15.7**	**50**	**10.5**	**293**
	Do not know	**6.8**	**30**	**19.6**	**76**	**13.7**	**21**	**2.8**	**7**	**8.2**	**28**	**7.9**	**17**	**8.6**	**60**	**8.8**	**24**	**3.5**	**13**	**9.0**	**276**
	Refused	**.0**	**0**	**1.2**	**5**	**1.2**	**1**	**.0**	**0**	**.0**	**0**	**2.5**	**2**	**.5**	**2**	**.7**	**3**	**.0**	**0**	**.5**	**13**
	Total	**100.0**	**373**	**100.0**	**344**	**100.0**	**153**	**100.0**	**182**	**100.0**	**582**	**100.0**	**211**	**100.0**	**570**	**100.0**	**226**	**100.0**	**272**	**100.0**	**2913**
Q115 Do you think the ff statements are true or false:It is less likely that you will lose all of your money if you save in more than one place	True	**45.8**	**175**	**41.2**	**139**	**54.1**	**84**	**53.8**	**104**	**49.0**	**297**	**34.0**	**84**	**50.3**	**290**	**43.3**	**101**	**40.0**	**115**	**45.9**	**1389**
	False	**41.5**	**134**	**43.4**	**153**	**30.7**	**46**	**36.6**	**59**	**42.5**	**251**	**53.5**	**99**	**41.3**	**220**	**49.0**	**105**	**51.6**	**135**	**43.8**	**1202**
	Do not know	**12.7**	**61**	**15.0**	**51**	**14.0**	**22**	**9.7**	**16**	**8.5**	**33**	**11.4**	**27**	**8.2**	**56**	**7.5**	**19**	**8.5**	**22**	**10.0**	**307**
	Refused	**.0**	**0**	**.3**	**1**	**1.2**	**1**	**.0**	**0**	**.0**	**0**	**1.1**	**1**	**.1**	**2**	**.1**	**1**	**.0**	**0**	**.2**	**6**
	Total	**100.0**	**370**	**100.0**	**344**	**100.0**	**153**	**100.0**	**179**	**100.0**	**581**	**100.0**	**211**	**100.0**	**568**	**100.0**	**226**	**100.0**	**272**	**100.0**	**2904**

6.7.2. Self-rated knowledge

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q116 How would you rate your level of financial knowledge on a scale of 1 to 5 where 1 is: Not at all knowledgeable, 5: Very knowledgeable	Not at all knowledgeable	**11.6**	**43**	**9.9**	**39**	**15.6**	**22**	**4.9**	**7**	**13.2**	**55**	**17.6**	**35**	**10.3**	**52**	**32.4**	**71**	**23.8**	**61**	**14.3**	**385**
	2	**12.0**	**69**	**20.7**	**73**	**21.2**	**32**	**10.3**	**20**	**22.0**	**106**	**15.9**	**30**	**14.8**	**87**	**18.8**	**41**	**24.7**	**64**	**18.1**	**522**
	3	**24.8**	**92**	**33.3**	**107**	**29.0**	**51**	**35.0**	**63**	**26.6**	**153**	**20.0**	**51**	**25.8**	**152**	**24.4**	**48**	**23.6**	**66**	**26.6**	**783**
	4	**27.9**	**91**	**24.1**	**86**	**26.1**	**34**	**30.9**	**56**	**29.9**	**195**	**17.2**	**41**	**23.0**	**134**	**12.4**	**37**	**14.5**	**47**	**23.6**	**721**
	Very knowledgeable	**23.1**	**76**	**9.4**	**32**	**7.8**	**12**	**18.5**	**35**	**8.1**	**72**	**24.7**	**44**	**22.3**	**120**	**11.6**	**27**	**13.3**	**34**	**15.6**	**452**
	Don't know	**.6**	**4**	**2.7**	**8**	**.3**	**1**	**.4**	**1**	**.1**	**1**	**4.4**	**9**	**3.8**	**24**	**.5**	**2**	**.2**	**1**	**1.7**	**51**
	Refused	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.2**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**
	Total	**100.0**	**375**	**100.0**	**345**	**100.0**	**152**	**100.0**	**182**	**100.0**	**582**	**100.0**	**211**	**100.0**	**569**	**100.0**	**226**	**100.0**	**273**	**100.0**	**2915**
Q117 How would you rate yourself on each of the following areas of financial management...?:keeping track of your money	Not good at all	**9.0**	**32**	**10.7**	**40**	**9.0**	**13**	**7.2**	**13**	**8.7**	**32**	**20.6**	**33**	**15.0**	**75**	**18.5**	**40**	**16.5**	**39**	**12.7**	**317**
	2	**18.4**	**75**	**15.0**	**58**	**5.6**	**11**	**17.9**	**35**	**23.7**	**106**	**8.0**	**17**	**10.4**	**61**	**17.5**	**39**	**16.8**	**47**	**15.9**	**449**
	3	**29.8**	**104**	**25.4**	**79**	**19.6**	**37**	**25.4**	**45**	**24.8**	**138**	**17.2**	**42**	**15.0**	**98**	**17.4**	**41**	**17.0**	**49**	**21.2**	**633**
	4	**22.0**	**79**	**26.9**	**95**	**45.7**	**60**	**18.4**	**33**	**26.0**	**170**	**15.6**	**34**	**19.7**	**115**	**15.0**	**35**	**17.9**	**46**	**21.9**	**667**
	Very good	**19.8**	**81**	**17.2**	**61**	**19.0**	**31**	**29.7**	**56**	**16.5**	**135**	**29.8**	**72**	**37.0**	**201**	**25.1**	**58**	**31.7**	**91**	**25.6**	**786**
	Don't know	**1.1**	**3**	**4.4**	**9**	**1.2**	**1**	**.0**	**0**	**.4**	**1**	**8.2**	**11**	**2.6**	**16**	**5.3**	**8**	**.1**	**1**	**2.3**	**50**
	Refused	**.0**	**0**	**.4**	**2**	**.0**	**0**	**1.4**	**1**	**.0**	**0**	**.5**	**2**	**.4**	**3**	**1.1**	**4**	**.0**	**0**	**.3**	**12**
	Total	**100.0**	**374**	**100.0**	**344**	**100.0**	**153**	**100.0**	**183**	**100.0**	**582**	**100.0**	**211**	**100.0**	**569**	**100.0**	**225**	**100.0**	**273**	**100.0**	**2914**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q118 How would you rate yourself on each of the following areas of financial management...?:making ends meet	Not good at all	8.4	26	11.0	39	5.6	7	4.1	11	8.1	38	15.8	24	15.2	77	18.6	40	22.8	49	12.7	311
	2	11.5	48	24.6	78	8.0	21	19.7	32	22.6	97	10.2	22	11.3	68	16.5	36	16.4	50	16.6	452
	3	29.4	120	28.1	107	14.6	25	27.5	49	32.4	167	20.7	46	17.3	108	27.3	57	20.2	47	24.9	726
	4	32.9	110	21.5	69	40.2	54	24.0	44	23.0	167	17.2	40	21.2	122	14.7	36	15.9	51	22.2	693
	Very good	16.4	66	9.9	38	29.9	44	21.6	43	13.6	108	29.1	66	31.4	172	17.2	44	23.2	73	20.7	654
	Don't know	1.4	4	4.6	11	1.7	2	3.1	4	.3	2	6.5	9	2.3	15	4.5	6	1.4	2	2.5	55
	Refused	.0	0	.4	2	.0	0	.0	0	.0	0	.5	2	1.2	4	1.1	4	.0	0	.5	12
	Total	100.0	374	100.0	344	100.0	153	100.0	183	100.0	579	100.0	209	100.0	566	100.0	223	100.0	272	100.0	2903
Q119 How would you rate yourself on each of the following areas of financial management...?:shopping around to get best fin products	Not good at all	14.1	62	18.3	65	17.3	26	14.2	27	20.1	99	29.7	57	22.2	113	24.9	57	43.4	97	22.8	603
	2	18.0	77	12.4	43	11.4	21	20.4	34	23.6	114	11.1	26	10.6	66	16.5	35	17.2	44	16.0	460
	3	21.6	86	23.4	70	13.0	28	29.3	55	25.9	146	11.2	32	23.6	132	17.8	45	8.9	29	21.1	623
	4	25.6	77	18.5	73	31.4	45	14.3	27	21.7	149	10.1	29	14.1	85	14.8	33	9.1	29	17.2	547
	Very good	16.1	51	10.4	31	22.5	27	15.7	30	7.2	68	17.8	35	21.2	119	16.4	37	16.0	58	15.0	456
	Don't know	4.5	20	16.6	59	3.8	5	6.1	9	1.4	6	19.6	30	7.8	50	8.2	14	5.1	15	7.6	208
	Refused	.0	0	.4	2	.5	1	.0	0	.0	0	.5	2	.4	3	1.3	5	.3	1	.3	14
	Total	100.0	373	100.0	343	100.0	153	100.0	182	100.0	582	100.0	211	100.0	568	100.0	226	100.0	273	100.0	2911
Q120 How would you rate yourself on each of the following areas of financial management...?:staying informed about financial issues	Not good at all	19.6	85	19.4	80	17.2	32	19.6	31	19.2	92	16.7	40	25.0	139	30.9	68	32.4	75	22.7	642
	2	17.6	72	22.8	69	13.9	23	15.7	32	26.2	126	13.9	31	9.8	59	15.6	37	20.3	48	18.0	497
	3	23.6	81	24.9	84	22.7	30	21.1	43	21.9	124	20.0	32	19.1	114	20.2	47	12.0	41	20.5	596
	4	23.6	70	18.6	67	24.7	40	15.5	28	21.9	154	11.3	31	14.8	79	15.4	32	9.8	32	17.3	533
	Very good	11.8	48	10.4	31	17.2	23	19.7	37	9.6	81	25.3	53	25.5	137	11.1	27	21.4	67	16.8	504
	Don't know	3.8	17	3.3	9	4.3	5	7.0	11	1.2	5	12.1	21	5.5	38	5.5	9	4.2	10	4.5	125
	Refused	.0	0	.6	3	.0	0	1.4	1	.0	0	.6	3	.2	2	1.3	5	.0	0	.3	14
	Total	100.0	373	100.0	343	100.0	153	100.0	183	100.0	582	100.0	211	100.0	568	100.0	225	100.0	273	100.0	2911

6.7.3. Following financial news and indicators

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q121 Do you personally keep an eye on financial matters, such as changes in	House prices	**16.6**	**61**	**13.4**	**53**	**22.0**	**30**	**16.2**	**34**	**16.1**	**134**	**12.4**	**39**	**16.4**	**90**	**8.4**	**20**	**6.5**	**32**	**14.2**	**493**
	The stock market	**9.6**	**34**	**7.9**	**30**	**3.4**	**11**	**7.1**	**19**	**17.3**	**104**	**5.1**	**10**	**13.0**	**55**	**3.7**	**8**	**2.6**	**11**	**10.1**	**282**
	Exchange rates	**11.6**	**45**	**4.0**	**15**	**10.4**	**20**	**6.3**	**13**	**12.2**	**92**	**7.5**	**21**	**13.8**	**65**	**4.6**	**11**	**4.1**	**18**	**9.4**	**300**
	Interest rates	**17.0**	**55**	**6.7**	**30**	**21.2**	**33**	**9.9**	**22**	**20.5**	**159**	**10.3**	**25**	**17.0**	**80**	**6.5**	**18**	**7.2**	**27**	**13.9**	**449**
	Inflation	**14.3**	**44**	**8.0**	**37**	**19.1**	**30**	**15.5**	**29**	**31.1**	**174**	**14.4**	**36**	**22.2**	**114**	**13.1**	**30**	**5.0**	**20**	**18.0**	**514**
	Tax rates	**8.7**	**24**	**3.9**	**20**	**14.6**	**19**	**9.4**	**19**	**15.0**	**107**	**8.7**	**22**	**17.7**	**79**	**2.8**	**8**	**5.8**	**25**	**11.0**	**323**
	The job market	**6.9**	**24**	**13.8**	**49**	**12.6**	**23**	**17.9**	**32**	**26.3**	**129**	**11.6**	**21**	**18.9**	**92**	**11.6**	**19**	**15.3**	**39**	**16.9**	**428**
	Government grants	**5.3**	**23**	**25.7**	**92**	**16.8**	**26**	**12.7**	**23**	**23.4**	**112**	**8.7**	**18**	**10.3**	**59**	**13.1**	**28**	**10.3**	**29**	**14.9**	**410**
	Private pension plans	**4.3**	**16**	**6.9**	**18**	**5.2**	**9**	**3.2**	**9**	**7.0**	**44**	**5.3**	**15**	**4.8**	**26**	**4.6**	**8**	**3.5**	**15**	**5.3**	**160**
	Do not keep an eye on any of these products	**68.3**	**262**	**56.2**	**179**	**51.0**	**86**	**55.4**	**88**	**31.6**	**189**	**63.7**	**121**	**52.4**	**309**	**63.5**	**142**	**74.5**	**189**	**54.3**	**1565**
	Don't know	**2.7**	**9**	**2.7**	**6**	**4.0**	**3**	**4.7**	**13**	**1.0**	**4**	**1.3**	**4**	**1.6**	**11**	**3.9**	**9**	**.8**	**3**	**2.0**	**62**
	Refused	**.0**	**0**	**.4**	**2**	**.0**	**0**	**3.7**	**6**	**.0**	**0**	**.2**	**1**	**1.1**	**8**	**1.2**	**6**	**.0**	**0**	**.6**	**23**
Multiple response table																					
Q122 How do you tend to monitor the things you have mentioned - multiple response table	General newspapers	**65.4**	**74**	**58.1**	**84**	**38.1**	**23**	**51.6**	**38**	**69.4**	**250**	**44.4**	**33**	**53.2**	**124**	**67.0**	**43**	**50.0**	**40**	**59.7**	**709**
	Financial or business pages in newspapers	**21.7**	**20**	**14.9**	**25**	**9.8**	**10**	**32.6**	**24**	**26.3**	**105**	**16.3**	**20**	**19.1**	**56**	**4.4**	**4**	**15.9**	**16**	**20.4**	**280**
	Financial magazines - Financial Mail, The Economist	**14.9**	**10**	**8.9**	**8**	**9.9**	**6**	**24.2**	**17**	**10.5**	**46**	**7.4**	**9**	**5.6**	**15**	**.4**	**1**	**6.9**	**5**	**9.1**	**117**
	Radio and television business and financial programming	**38.0**	**40**	**74.4**	**115**	**74.0**	**50**	**62.5**	**40**	**67.4**	**244**	**67.4**	**57**	**60.2**	**144**	**63.7**	**41**	**70.8**	**58**	**64.2**	**789**
	Internet	**22.7**	**25**	**4.8**	**9**	**7.6**	**6**	**9.9**	**10**	**18.4**	**88**	**21.5**	**14**	**12.2**	**39**	**13.8**	**9**	**12.7**	**13**	**14.5**	**213**
	Financial advisor	**22.2**	**16**	**13.2**	**19**	**5.4**	**6**	**16.4**	**12**	**11.4**	**58**	**16.4**	**16**	**18.4**	**40**	**3.7**	**4**	**4.1**	**5**	**13.7**	**176**
	Other	**1.7**	**4**	**2.5**	**4**	**.8**	**1**	**.0**	**0**	**1.6**	**5**	**2.6**	**3**	**1.4**	**1**	**.4**	**1**	**4.9**	**2**	**1.8**	**21**
	Don't know	**.0**	**0**	**2.8**	**3**	**7.8**	**3**	**1.7**	**1**	**.2**	**1**	**.8**	**1**	**.5**	**1**	**.0**	**0**	**.0**	**0**	**.8**	**10**
	Refused	**.0**	**0**	**.8**	**2**	**.0**	**0**	**.0**	**0**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**3**

6.7.4. Experimental questions

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q123 To what extent you agree:If you have a loan at a furniture shop, you should try and pay it off as fast as possible	Strongly agree	31.8	122	36.9	110	47.3	62	44.8	84	42.7	271	43.1	83	37.4	236	47.6	108	31.4	75	38.9	1151
	Agree	59.0	225	51.7	195	47.9	81	40.1	70	46.8	267	44.0	95	51.0	266	45.5	96	37.5	105	48.3	1400
	Neither nor	5.3	15	2.8	11	1.1	3	6.3	14	2.2	8	3.3	9	3.6	24	1.0	3	9.5	32	3.9	119
	Disagree	2.3	7	1.6	7	1.0	3	5.5	8	5.0	23	2.6	5	3.4	16	2.5	6	10.9	35	4.1	110
	Strongly disagree	.2	1	.0	0	.9	1	.1	1	1.9	8	2.4	3	.8	5	.3	2	2.4	5	1.1	26
	Don't know	1.4	4	7.0	22	1.8	3	3.2	4	1.4	4	4.6	14	3.7	21	3.1	9	8.2	21	3.8	102
	Total	100.0	374	100.0	345	100.0	153	100.0	181	100.0	581	100.0	209	100.0	568	100.0	224	100.0	273	100.0	2908
Q124 To what extent you agree:If you have savings, it is a good thing if interest rates goes up	Strongly agree	28.5	116	28.9	88	31.5	47	43.3	78	31.3	221	24.7	53	28.0	148	37.9	81	25.8	58	29.9	890
	Agree	43.3	165	36.4	137	46.5	66	30.4	55	43.8	246	23.8	47	37.9	216	34.6	71	44.8	126	39.0	1129
	Neither nor	12.9	35	11.4	39	3.6	12	20.4	37	11.4	46	6.9	19	8.4	58	4.6	14	10.9	36	10.3	296
	Disagree	9.3	29	8.1	24	2.5	3	2.1	5	5.5	36	26.9	52	13.3	68	4.0	13	8.5	24	9.5	254
	Strongly disagree	1.8	7	1.5	4	2.7	4	.6	2	.9	4	10.3	20	4.8	29	2.9	8	3.9	12	3.1	90
	Don't know	4.2	23	13.8	50	13.2	21	3.2	4	7.1	28	7.4	18	7.5	49	16.0	36	6.1	17	8.3	246
	Total	100.0	375	100.0	342	100.0	153	100.0	181	100.0	581	100.0	209	100.0	568	100.0	223	100.0	273	100.0	2905
Q125 To what extent you agree:The earlier you start saving for retirement, the better	Strongly agree	44.9	166	41.2	141	68.2	99	38.3	75	56.1	340	49.3	95	49.2	268	54.0	119	53.8	132	49.8	1435
	Agree	39.1	168	39.6	155	28.5	48	31.1	54	36.2	206	37.1	74	36.4	198	34.9	77	31.2	93	36.1	1073
	Neither nor	6.1	19	8.3	17	1.8	3	21.1	40	4.2	19	3.0	9	8.4	60	5.8	10	9.2	30	7.3	207
	Disagree	6.8	14	5.3	12	.6	2	4.0	6	.7	4	5.2	14	2.8	19	1.9	6	3.6	12	3.3	89
	Strongly disagree	.6	1	.0	0	.0	0	.0	0	.0	0	.7	1	.8	4	.4	2	.0	0	.3	8
	Don't know	2.4	7	5.5	19	.9	1	5.5	6	2.8	11	4.7	14	2.3	18	3.0	8	2.3	6	3.2	90
	Total	100.0	375	100.0	344	100.0	153	100.0	181	100.0	580	100.0	207	100.0	567	100.0	222	100.0	273	100.0	2902
Q126 To what extent you agree:If you have a bank loan, and interest rates goes up, you will be paying more	Strongly agree	33.5	129	23.9	81	34.5	48	34.9	70	30.0	200	39.2	81	29.8	146	42.6	84	23.6	60	30.7	899
	Agree	47.9	175	44.6	155	35.9	53	37.8	63	51.8	292	39.4	79	44.5	246	30.8	73	36.4	100	43.7	1236
	Neither nor	8.5	26	10.1	23	5.8	21	17.2	32	8.1	45	8.1	19	10.5	69	5.6	12	14.4	41	9.8	288
	Disagree	5.0	18	2.8	12	1.9	6	3.6	6	2.3	13	6.9	10	6.3	39	8.6	18	11.8	39	5.4	161
	Strongly disagree	.6	5	.8	2	.0	0	.6	1	.1	1	1.3	5	.5	8	1.8	8	5.2	10	1.1	40
	Don't know	4.5	22	17.8	68	21.8	25	5.9	9	7.7	30	5.1	15	8.4	59	10.6	29	8.7	23	9.2	280
	Total	100.0	375	100.0	341	100.0	153	100.0	181	100.0	581	100.0	209	100.0	567	100.0	224	100.0	273	100.0	2904

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q127 To what extent you agree:Buying property is a very risky investment	Strongly agree	14.4	63	6.2	15	7.0	13	12.6	29	11.0	80	7.4	17	8.4	32	10.7	26	10.9	27	9.9	302
	Agree	16.3	56	16.6	61	26.0	38	31.5	46	16.3	108	19.9	46	14.8	85	20.2	39	18.5	54	17.7	533
	Neither nor	28.3	94	17.4	58	8.3	22	25.8	46	24.7	117	18.3	45	14.3	84	14.2	35	12.7	41	18.9	542
	Disagree	23.3	84	24.8	81	17.2	26	14.7	32	28.9	172	31.2	57	36.5	196	27.7	58	25.1	66	28.3	772
	Strongly disagree	9.6	32	10.4	31	20.7	21	8.9	17	11.3	69	10.2	20	19.2	126	17.9	38	21.2	57	14.4	411
	Don't know	8.1	45	24.5	95	20.7	32	6.5	11	7.8	32	13.0	24	6.7	43	9.4	27	11.6	28	10.8	337
	Total	100.0	374	100.0	341	100.0	152	100.0	181	100.0	578	100.0	209	100.0	566	100.0	223	100.0	273	100.0	2897
Q128 To what extent you agree:If inflation goes up, food prices will go up	Strongly agree	32.8	137	24.7	84	40.9	60	33.0	61	52.4	310	47.8	97	34.0	173	51.8	104	40.8	107	39.4	1133
	Agree	47.7	174	47.3	164	49.7	73	35.3	59	40.8	235	34.1	68	43.4	251	28.8	70	41.0	104	41.7	1198
	Neither nor	11.0	33	3.9	16	1.6	4	21.3	40	1.6	13	4.2	11	9.6	65	4.5	11	11.3	37	7.2	230
	Disagree	2.8	10	5.9	12	1.2	2	5.7	12	.5	3	3.9	11	3.6	21	3.4	6	4.3	16	3.3	93
	Strongly disagree	.8	1	2.3	4	.0	0	.4	1	.1	1	1.3	3	1.3	8	.0	0	.1	1	.8	19
	Don't know	4.9	20	15.9	59	6.5	14	4.3	7	4.6	18	8.7	18	8.1	46	11.6	31	2.5	7	7.5	220
	Total	100.0	375	100.0	339	100.0	153	100.0	180	100.0	580	100.0	208	100.0	564	100.0	222	100.0	272	100.0	2893
Q129 To what extent you agree:The more money you earn, the more tax you pay	Strongly agree	34.7	142	32.0	109	53.2	71	30.3	59	43.6	272	51.3	97	39.2	207	43.0	87	38.7	92	39.5	1136
	Agree	45.4	170	41.7	139	30.1	54	37.1	65	45.9	256	27.0	62	40.8	230	37.5	86	35.9	105	40.5	1167
	Neither nor	9.6	29	5.6	16	4.5	7	20.2	37	2.0	16	6.1	15	8.4	53	6.2	14	15.3	44	7.7	231
	Disagree	2.7	8	1.4	6	2.8	3	4.6	8	1.0	7	4.3	9	2.9	23	1.2	3	2.5	11	2.3	78
	Strongly disagree	.6	1	1.3	2	.0	0	.8	2	.6	1	1.8	4	2.2	11	.4	1	1.7	3	1.2	25
	Don't know	6.9	25	18.0	68	9.4	18	7.0	10	7.0	28	9.4	22	6.5	44	11.8	32	5.9	18	8.7	265
	Total	100.0	375	100.0	340	100.0	153	100.0	181	100.0	580	100.0	209	100.0	568	100.0	223	100.0	273	100.0	2902
Q130 When thinking about making a financial investment, how willing are you to take risks?	Not at all willing	10.1	47	19.0	68	28.5	43	4.6	12	9.6	71	10.9	25	9.5	63	19.4	47	16.6	41	12.6	417
	Not very willing	28.2	121	20.5	85	29.1	41	8.0	13	23.9	138	19.5	43	16.8	105	16.5	38	16.7	38	20.0	622
	Neither willing nor unwilling	14.6	53	13.2	43	12.3	18	17.9	30	13.3	68	5.9	18	14.7	77	3.9	10	16.9	44	13.2	361
	Willing	20.5	66	21.2	69	10.1	18	33.9	65	28.0	172	29.1	55	26.9	139	17.0	39	23.2	63	24.7	686
	Very willing	14.0	32	3.5	11	4.6	5	22.3	40	12.8	78	5.7	8	13.2	76	20.1	42	12.5	49	12.1	341
	Don't know	5.0	16	5.6	16	3.1	10	6.6	10	.4	4	4.2	8	3.3	19	3.8	8	2.0	6	3.3	97
	Not applicable -no financial investments	7.5	37	17.0	50	12.2	18	6.6	9	11.7	46	24.5	49	14.5	84	19.1	41	12.1	32	13.8	366
	Refused	.0	0	.0	1	.0	0	.2	1	.2	1	.2	1	1.1	5	.1	1	.0	0	.3	10
	Total	100.0	372	100.0	343	100.0	153	100.0	180	100.0	578	100.0	207	100.0	568	100.0	226	100.0	273	100.0	2900

6.7.5. Money attitudes scale

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q131 How well each of the following statements applies to you:I purchase things because I know they will impress others	Always	3.2	8	8.3	25	8.9	11	16.2	28	3.1	16	9.5	16	7.0	35	4.4	8	10.5	24	6.8	171
	Very often	15.2	35	8.6	20	5.9	12	15.7	35	7.6	29	4.8	14	2.4	19	5.4	14	3.8	15	6.9	193
	Fairly often	9.9	26	6.6	17	4.1	9	9.0	13	8.4	34	3.4	10	6.4	33	7.5	16	7.7	18	7.3	176
	Some-times	10.1	32	6.8	21	7.2	12	8.4	12	9.0	40	10.5	24	12.3	58	11.3	25	15.7	36	10.5	260
	A few times	8.9	32	7.6	26	4.6	5	5.3	10	4.9	29	3.4	7	5.0	34	3.5	11	2.3	7	5.3	161
	Hardly ever	14.3	53	19.8	73	10.7	24	7.5	17	24.9	144	7.2	16	12.8	67	10.7	28	8.5	25	15.1	447
	Never	38.4	189	42.3	161	58.7	80	37.9	67	42.1	288	61.2	121	54.1	322	57.2	123	51.5	148	48.0	1499
	Total	100.0	375	100.0	343	100.0	153	100.0	182	100.0	580	100.0	208	100.0	568	100.0	225	100.0	273	100.0	2907
Q132 How well each of the following statements applies to you:People I know tell me that I place too much emphasis on money as sign of success	Always	2.9	6	4.7	13	3.2	6	7.0	15	2.8	18	1.3	3	5.9	28	6.0	13	8.6	19	4.7	121
	Very often	5.4	14	6.0	19	5.2	9	18.7	27	7.4	35	3.7	7	7.2	44	6.2	11	12.0	37	7.6	203
	Fairly often	15.9	36	11.2	30	8.5	17	11.5	33	13.7	64	12.8	25	8.6	54	8.7	19	8.8	27	11.2	305
	Some-times	15.7	47	17.6	50	6.5	16	13.2	26	14.4	91	14.7	24	20.8	109	10.4	24	13.8	37	15.9	424
	A few times	7.4	23	12.1	46	8.6	11	7.7	12	9.9	64	3.5	7	5.0	31	3.0	10	8.4	27	7.5	231
	Hardly ever	14.5	48	17.1	59	13.4	19	16.1	24	23.8	117	18.8	38	9.9	70	13.8	33	9.3	28	15.4	436
	Never	38.2	201	31.3	125	54.5	75	25.9	45	28.1	190	45.2	104	42.7	232	52.0	115	39.1	98	37.6	1185
	Total	100.0	375	100.0	342	100.0	153	100.0	182	100.0	579	100.0	208	100.0	568	100.0	225	100.0	273	100.0	2905
Q133 How well each of the following statements applies to you:I put money aside on a regular basis for the future	Always	7.9	28	18.0	59	12.2	18	12.3	30	14.3	82	10.6	23	17.6	84	14.9	41	12.9	50	14.4	415
	Very often	13.2	30	6.9	22	17.2	25	18.0	38	13.3	96	13.3	29	15.1	93	8.8	22	11.9	33	12.7	388
	Fairly often	9.5	31	7.0	23	9.4	12	20.4	37	10.6	61	6.7	12	9.2	60	4.6	14	6.0	24	8.9	274
	Some-times	16.1	54	20.8	75	7.5	14	15.1	20	18.3	100	10.9	32	14.5	79	12.3	22	11.0	32	15.4	428
	A few times	15.4	53	5.9	20	8.7	18	8.6	16	8.1	49	7.3	15	4.8	31	8.6	19	6.4	17	7.7	238
	Hardly ever	14.3	64	14.1	40	9.1	17	9.4	14	17.8	99	14.0	24	9.9	60	11.5	24	8.7	22	12.8	364
	Never	23.7	115	27.3	103	35.9	49	16.2	26	17.7	92	37.2	73	28.9	161	39.3	81	43.2	95	28.1	795
	Total	100.0	375	100.0	342	100.0	153	100.0	181	100.0	579	100.0	208	100.0	568	100.0	223	100.0	273	100.0	2902
Q134 How well each of the following statements applies to you:I do financial planning for the future	Always	12.4	38	20.5	69	16.2	27	12.5	34	10.7	79	5.9	16	18.2	91	12.0	36	18.6	55	14.8	445
	Very often	9.2	23	7.5	24	16.7	20	26.7	50	16.5	100	15.5	23	15.0	85	10.8	21	6.9	28	13.2	374
	Fairly often	14.3	51	4.1	20	8.0	15	14.5	24	9.2	62	11.5	25	10.4	66	5.6	16	5.4	21	9.1	300
	Some-times	15.8	49	16.6	59	7.2	14	15.2	22	15.4	85	8.2	25	11.9	65	6.8	16	9.1	26	12.8	361
	A few times	8.9	34	8.6	30	4.5	8	5.5	11	12.1	58	5.8	16	5.5	36	9.3	15	5.5	14	7.9	222
	Hardly ever	15.3	66	14.1	40	9.9	23	13.9	21	19.5	99	13.5	28	8.4	53	15.5	32	13.8	31	13.9	393
	Never	24.2	113	28.6	93	37.5	46	11.8	19	16.5	94	39.6	75	30.5	167	40.0	86	40.7	96	28.3	789
	Total	100.0	374	100.0	335	100.0	153	100.0	181	100.0	577	100.0	208	100.0	563	100.0	222	100.0	271	100.0	2884

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q135 How well each of the following statements applies to you:I argue or complain about the cost of things I buy	Always	**8.0**	**32**	**12.5**	**38**	**10.7**	**14**	**8.5**	**21**	**16.1**	**106**	**12.9**	**20**	**15.8**	**77**	**17.7**	**42**	**21.1**	**51**	**14.6**	**401**
	Very often	**12.4**	**33**	**16.0**	**42**	**14.3**	**24**	**17.4**	**38**	**17.9**	**117**	**18.6**	**38**	**18.3**	**103**	**20.8**	**42**	**21.4**	**62**	**17.7**	**499**
	Fairly often	**6.7**	**27**	**5.3**	**25**	**8.4**	**18**	**22.5**	**35**	**12.4**	**59**	**12.3**	**24**	**16.7**	**99**	**11.3**	**29**	**8.9**	**30**	**11.8**	**346**
	Some-times	**21.4**	**74**	**19.5**	**80**	**13.5**	**27**	**26.1**	**39**	**23.4**	**129**	**22.9**	**53**	**23.1**	**119**	**21.2**	**45**	**19.8**	**48**	**21.9**	**614**
	A few times	**18.3**	**67**	**14.2**	**47**	**5.3**	**14**	**11.0**	**19**	**11.7**	**58**	**5.6**	**11**	**6.2**	**36**	**2.1**	**8**	**7.1**	**19**	**9.7**	**279**
	Hardly ever	**17.2**	**75**	**10.6**	**46**	**17.0**	**19**	**7.6**	**13**	**8.8**	**48**	**2.9**	**7**	**5.2**	**33**	**7.2**	**13**	**4.4**	**15**	**8.3**	**269**
	Never	**16.0**	**65**	**21.9**	**62**	**30.7**	**37**	**6.8**	**14**	**9.7**	**60**	**24.8**	**54**	**14.7**	**96**	**19.6**	**43**	**17.4**	**47**	**16.0**	**478**
	Total	**100.0**	**373**	**100.0**	**340**	**100.0**	**153**	**100.0**	**179**	**100.0**	**577**	**100.0**	**207**	**100.0**	**563**	**100.0**	**222**	**100.0**	**272**	**100.0**	**2886**
Q136 How well each of the following statements applies to you:I hesitate to spend money, even on necessities	Always	**5.6**	**25**	**8.9**	**28**	**7.7**	**11**	**5.5**	**16**	**6.9**	**35**	**8.2**	**14**	**8.3**	**40**	**13.2**	**26**	**5.1**	**15**	**7.6**	**210**
	Very often	**12.3**	**41**	**9.6**	**35**	**19.5**	**30**	**19.2**	**35**	**20.5**	**123**	**10.9**	**17**	**8.6**	**55**	**16.4**	**35**	**11.8**	**39**	**13.4**	**410**
	Fairly often	**14.3**	**48**	**9.0**	**25**	**8.5**	**19**	**12.2**	**25**	**10.7**	**66**	**10.8**	**26**	**10.8**	**70**	**12.7**	**34**	**16.2**	**49**	**11.6**	**362**
	Some-times	**23.6**	**94**	**25.1**	**92**	**13.8**	**21**	**22.8**	**38**	**15.8**	**99**	**19.1**	**39**	**23.8**	**124**	**10.9**	**24**	**14.1**	**34**	**19.8**	**565**
	A few times	**13.4**	**52**	**12.9**	**47**	**7.1**	**14**	**12.8**	**22**	**13.9**	**63**	**12.5**	**25**	**11.9**	**65**	**5.4**	**18**	**9.4**	**24**	**11.9**	**330**
	Hardly ever	**16.7**	**63**	**14.5**	**48**	**11.4**	**17**	**9.9**	**18**	**13.6**	**83**	**7.4**	**16**	**12.3**	**73**	**14.8**	**28**	**9.8**	**26**	**12.8**	**372**
	Never	**14.0**	**50**	**20.0**	**61**	**32.0**	**41**	**17.6**	**25**	**18.5**	**109**	**31.2**	**69**	**24.5**	**136**	**26.6**	**57**	**33.5**	**83**	**22.9**	**631**
	Total	**100.0**	**373**	**100.0**	**336**	**100.0**	**153**	**100.0**	**179**	**100.0**	**578**	**100.0**	**206**	**100.0**	**563**	**100.0**	**222**	**100.0**	**270**	**100.0**	**2880**
Q137 How well each of the following statements applies to you:I show worrisome behaviour when it comes to money	Always	**6.9**	**27**	**20.8**	**85**	**11.1**	**15**	**10.3**	**26**	**11.2**	**64**	**12.3**	**19**	**9.5**	**53**	**29.9**	**60**	**23.6**	**64**	**14.3**	**413**
	Very often	**10.5**	**33**	**14.8**	**47**	**17.4**	**28**	**22.1**	**37**	**25.6**	**149**	**21.0**	**40**	**16.0**	**88**	**21.6**	**50**	**14.0**	**46**	**18.1**	**518**
	Fairly often	**13.4**	**42**	**13.5**	**43**	**8.5**	**17**	**14.2**	**25**	**14.8**	**87**	**17.7**	**38**	**9.8**	**67**	**12.1**	**26**	**9.4**	**27**	**12.5**	**372**
	Some-times	**22.9**	**82**	**27.2**	**84**	**12.3**	**19**	**19.1**	**36**	**14.8**	**93**	**15.4**	**38**	**20.4**	**114**	**13.8**	**35**	**17.8**	**52**	**19.1**	**553**
	A few times	**15.8**	**64**	**10.1**	**37**	**13.3**	**22**	**14.6**	**20**	**12.6**	**61**	**6.4**	**16**	**7.4**	**43**	**4.4**	**13**	**9.4**	**24**	**10.2**	**300**
	Hardly ever	**12.4**	**55**	**5.2**	**19**	**9.5**	**15**	**10.9**	**21**	**11.9**	**67**	**6.3**	**11**	**11.0**	**61**	**6.4**	**10**	**6.4**	**17**	**9.4**	**276**
	Never	**18.0**	**69**	**8.4**	**25**	**27.9**	**37**	**8.7**	**16**	**9.1**	**58**	**20.8**	**45**	**25.9**	**137**	**11.7**	**30**	**19.3**	**42**	**16.4**	**459**
	Total	**100.0**	**372**	**100.0**	**340**	**100.0**	**153**	**100.0**	**181**	**100.0**	**579**	**100.0**	**207**	**100.0**	**563**	**100.0**	**224**	**100.0**	**272**	**100.0**	**2891**
Q138 How well each of the following statements applies to you:I show signs of nervousness when I dont have enough money	Always	**6.1**	**27**	**39.9**	**145**	**19.0**	**27**	**14.9**	**27**	**10.7**	**85**	**20.6**	**34**	**13.1**	**69**	**25.4**	**55**	**21.3**	**54**	**17.8**	**523**
	Very often	**11.2**	**35**	**14.1**	**48**	**19.1**	**35**	**22.8**	**47**	**22.8**	**136**	**17.0**	**32**	**14.0**	**74**	**17.8**	**43**	**13.9**	**48**	**16.5**	**498**
	Fairly often	**17.1**	**45**	**12.4**	**33**	**6.6**	**13**	**13.3**	**23**	**20.6**	**94**	**10.5**	**26**	**9.6**	**68**	**17.5**	**39**	**10.9**	**35**	**14.0**	**376**
	Some-times	**21.8**	**79**	**12.6**	**43**	**13.1**	**21**	**13.6**	**23**	**19.7**	**97**	**19.3**	**46**	**18.0**	**98**	**13.9**	**30**	**18.1**	**45**	**17.6**	**482**
	A few times	**13.3**	**56**	**7.3**	**32**	**9.3**	**13**	**13.6**	**24**	**11.2**	**61**	**5.2**	**12**	**7.6**	**49**	**5.7**	**15**	**10.1**	**24**	**9.2**	**286**
	Hardly ever	**15.3**	**60**	**3.9**	**14**	**12.7**	**15**	**13.5**	**22**	**6.9**	**54**	**9.3**	**16**	**9.8**	**61**	**5.0**	**12**	**4.6**	**11**	**8.3**	**265**
	Never	**15.2**	**73**	**9.8**	**25**	**20.2**	**29**	**8.4**	**15**	**8.1**	**52**	**18.1**	**42**	**28.0**	**148**	**14.7**	**31**	**21.2**	**56**	**16.6**	**471**
	Total	**100.0**	**375**	**100.0**	**340**	**100.0**	**153**	**100.0**	**181**	**100.0**	**579**	**100.0**	**208**	**100.0**	**567**	**100.0**	**225**	**100.0**	**273**	**100.0**	**2901**

		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q139 How well each of the following statements applies to you:I am bothered when I have to pass up a sale	Always	**3.9**	**10**	**19.3**	**61**	**18.3**	**21**	**7.8**	**19**	**6.1**	**30**	**10.5**	**16**	**9.9**	**41**	**5.6**	**14**	**15.8**	**37**	**10.1**	**249**
	Very often	**8.1**	**25**	**11.5**	**37**	**6.8**	**15**	**21.8**	**42**	**9.8**	**76**	**15.5**	**28**	**12.8**	**77**	**8.3**	**17**	**11.5**	**38**	**11.5**	**355**
	Fairly often	**12.1**	**34**	**11.8**	**33**	**4.5**	**10**	**10.7**	**25**	**12.3**	**58**	**10.4**	**17**	**9.9**	**63**	**11.4**	**27**	**11.2**	**29**	**11.1**	**296**
	Some-times	**21.5**	**62**	**23.6**	**77**	**9.5**	**15**	**19.8**	**26**	**20.9**	**96**	**21.8**	**51**	**20.0**	**102**	**11.0**	**23**	**17.3**	**45**	**19.8**	**497**
	A few times	**12.0**	**43**	**10.9**	**47**	**8.7**	**13**	**6.9**	**15**	**14.2**	**71**	**8.3**	**18**	**5.3**	**43**	**8.6**	**20**	**11.8**	**29**	**9.9**	**299**
	Hardly ever	**13.9**	**70**	**8.2**	**32**	**8.8**	**16**	**17.0**	**28**	**13.4**	**93**	**7.3**	**15**	**6.1**	**42**	**13.2**	**33**	**7.0**	**21**	**10.0**	**350**
	Never	**28.5**	**131**	**14.7**	**55**	**43.3**	**63**	**15.9**	**26**	**23.3**	**155**	**26.2**	**63**	**36.0**	**199**	**41.9**	**91**	**25.3**	**74**	**27.6**	**857**
	Total	**100.0**	**375**	**100.0**	**342**	**100.0**	**153**	**100.0**	**181**	**100.0**	**579**	**100.0**	**208**	**100.0**	**567**	**100.0**	**225**	**100.0**	**273**	**100.0**	**2903**
Q140 How well each of the following statements applies to you:Its hard for me to pass up a bargain	Always	**4.5**	**11**	**17.8**	**55**	**21.8**	**27**	**10.1**	**26**	**3.7**	**19**	**13.5**	**22**	**13.2**	**64**	**4.8**	**13**	**13.4**	**30**	**10.3**	**267**
	Very often	**8.6**	**29**	**17.3**	**51**	**4.9**	**11**	**18.3**	**35**	**7.4**	**65**	**19.5**	**28**	**12.1**	**71**	**7.2**	**19**	**9.8**	**32**	**11.5**	**341**
	Fairly often	**14.5**	**28**	**8.5**	**29**	**5.2**	**11**	**13.5**	**25**	**14.0**	**72**	**7.4**	**18**	**8.6**	**55**	**12.4**	**30**	**11.1**	**33**	**11.0**	**301**
	Some-times	**20.4**	**61**	**25.1**	**82**	**10.2**	**15**	**19.0**	**31**	**22.8**	**107**	**17.5**	**47**	**16.9**	**98**	**10.4**	**20**	**17.3**	**44**	**19.1**	**505**
	A few times	**10.3**	**45**	**8.9**	**42**	**8.3**	**12**	**12.8**	**22**	**13.4**	**61**	**7.5**	**17**	**6.2**	**35**	**8.6**	**20**	**7.3**	**22**	**9.2**	**276**
	Hardly ever	**14.6**	**65**	**8.9**	**32**	**5.2**	**11**	**12.3**	**21**	**15.4**	**102**	**5.7**	**12**	**7.3**	**49**	**12.5**	**33**	**11.2**	**32**	**10.9**	**357**
	Never	**27.1**	**134**	**13.4**	**49**	**44.4**	**66**	**13.9**	**21**	**23.2**	**153**	**28.9**	**64**	**35.8**	**195**	**44.1**	**90**	**29.9**	**80**	**28.0**	**852**
	Total	**100.0**	**373**	**100.0**	**340**	**100.0**	**153**	**100.0**	**181**	**100.0**	**579**	**100.0**	**208**	**100.0**	**567**	**100.0**	**225**	**100.0**	**273**	**100.0**	**2899**

6.7.6. Public demand for financial information or education

Multiple response table		Province																			
		WC		EC		NC		FS		KZN		NW		GT		MP		LP		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q141 Which of the following financial issues would you like to receive more information or education about - multiple response table	How to make effective use of savings products	11.9	39	34.4	98	38.2	60	44.2	73	35.5	196	35.5	77	29.3	154	37.4	82	29.5	77	31.2	856
	How interest rates work	12.7	37	34.3	98	28.9	47	32.4	58	21.0	131	32.9	61	20.7	118	19.5	34	25.9	72	23.6	656
	How interest rates are calculated	8.9	29	24.4	77	24.6	33	15.7	29	18.9	110	28.5	62	16.6	93	12.4	25	21.6	60	18.4	518
	Insuring or covering your assets	6.1	17	14.2	42	16.9	25	16.9	30	13.9	87	8.8	18	12.8	77	7.2	17	10.1	31	11.8	344
	Insuring or covering your life	9.4	28	20.9	69	29.1	40	24.0	42	20.7	128	14.3	37	19.9	118	9.7	24	16.5	44	18.0	530
	How to get a copy of your personal credit profile or record	4.3	14	10.6	30	11.9	14	10.4	22	14.8	78	6.0	15	9.5	53	7.1	19	7.6	20	9.7	265
	How to read and understand your personal credit profile or r	4.0	11	11.6	28	11.9	12	13.8	21	12.4	62	3.9	12	6.9	44	8.1	17	8.9	23	8.9	230
	How to make effective use of technology, such as cellphones	8.9	23	15.2	50	18.5	26	16.6	22	17.5	108	14.7	34	9.7	51	18.3	39	17.0	36	14.2	389
	How to better use financial services and products	9.6	32	15.0	46	15.8	23	22.8	39	16.8	101	13.4	28	12.6	71	16.7	35	25.0	62	15.7	437
	How to draw up and manage a budget effectively	15.9	46	29.6	73	24.1	43	25.8	45	33.4	161	21.1	48	23.1	106	27.1	58	20.5	52	25.3	632
	Counselling or training to better manage your credit	4.9	13	7.4	22	10.9	14	14.8	23	6.5	46	5.5	13	6.1	35	8.7	18	6.3	21	6.9	205
	How to work out how much credit you can afford or pay back on	7.1	21	6.0	16	18.2	21	8.0	14	15.1	66	7.9	18	5.2	36	6.3	13	10.2	29	8.8	234
	What fees may be applied to any credit agreements that you enter	4.7	10	5.5	12	12.9	13	10.8	12	6.0	38	5.6	12	7.4	34	4.9	13	7.0	17	6.5	161
	How to select the best investment products	10.8	28	13.4	41	25.7	38	17.4	22	17.4	101	15.3	36	19.1	92	18.4	37	24.7	59	17.5	454
	Who to approach if you need to complain about a financial product or service	13.8	42	8.7	24	18.4	24	14.1	21	8.4	50	5.7	15	9.0	51	12.8	28	13.1	38	10.3	293
	Other	.5	2	1.0	5	.0	0	.5	1	.6	1	.0	0	1.2	5	.0	0	.2	1	.6	15
	None	54.2	239	35.9	140	17.5	26	17.1	40	17.8	103	24.1	51	27.1	180	20.8	54	23.6	64	27.6	897

7. Results Disaggregated by Geotype (Weighted %, Unweighted N)

7.1. Financial Control

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q1 Who is responsible for day to day money management decisions in your household?	You	**29.1**	**720**	**34.5**	**112**	**28.1**	**261**	**32.5**	**106**	**29.6**	**1199**
	You and your partner	**23.0**	**462**	**16.0**	**41**	**17.3**	**106**	**19.0**	**53**	**20.4**	**662**
	You and another family member or family members	**13.1**	**181**	**7.7**	**12**	**14.2**	**67**	**13.2**	**22**	**12.9**	**282**
	Your partner	**5.5**	**119**	**5.5**	**15**	**5.2**	**37**	**5.7**	**21**	**5.4**	**192**
	Another family member or family members	**25.8**	**315**	**27.8**	**46**	**33.6**	**143**	**26.1**	**35**	**28.2**	**539**
	Someone else	**2.8**	**48**	**7.5**	**11**	**1.0**	**6**	**.3**	**2**	**2.5**	**67**
	Nobody	**.5**	**5**	**.5**	**3**	**.7**	**3**	**3.2**	**2**	**.7**	**13**
	Do not know	**.1**	**2**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**2**
	Refused to answer	**.2**	**2**	**.5**	**1**	**.0**	**0**	**.0**	**0**	**.1**	**3**
	Total	**100.0**	**1854**	**100.0**	**241**	**100.0**	**623**	**100.0**	**241**	**100.0**	**2959**
Q2 Who is responsible for the task of paying bills in your household?	You	**30.0**	**734**	**35.3**	**111**	**27.9**	**260**	**33.3**	**105**	**30.1**	**1210**
	You and your partner	**21.7**	**444**	**13.8**	**38**	**15.7**	**100**	**18.6**	**53**	**19.0**	**635**
	You and another family member or family members	**13.8**	**184**	**7.4**	**13**	**15.4**	**71**	**16.1**	**21**	**13.8**	**289**
	Your partner	**5.5**	**114**	**5.9**	**16**	**5.2**	**37**	**7.9**	**25**	**5.6**	**192**
	Another family member or family members	**24.7**	**316**	**28.1**	**46**	**33.1**	**140**	**21.8**	**34**	**27.3**	**536**
	Someone else	**2.9**	**49**	**7.8**	**11**	**1.2**	**7**	**.3**	**2**	**2.7**	**69**
	Nobody	**1.1**	**13**	**.5**	**3**	**1.3**	**7**	**1.9**	**1**	**1.1**	**24**
	Do not know	**.2**	**3**	**.0**	**0**	**.1**	**1**	**.0**	**0**	**.1**	**4**
	Refused to answer	**.1**	**1**	**1.1**	**2**	**.2**	**1**	**.0**	**0**	**.2**	**4**
	Total	**100.0**	**1858**	**100.0**	**240**	**100.0**	**624**	**100.0**	**241**	**100.0**	**2963**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q3 Do you enjoy dealing with financial matters?	Always	13.3	295	5.5	18	7.7	61	12.1	31	10.9	405
	Usually	14.5	310	14.4	31	12.7	78	14.6	49	14.0	468
	Sometimes	36.1	660	38.1	82	33.9	213	27.1	67	35.0	1022
	Never	33.0	541	39.7	103	40.1	245	43.6	85	36.4	974
	Don't know	2.8	45	1.8	4	5.6	26	2.6	9	3.5	84
	Refused	.3	5	.5	1	.0	0	.0	0	.2	6
	Total	100.0	1856	100.0	239	100.0	623	100.0	241	100.0	2959
Q4 Which ONE of the following best describes the extent to which you personally monitor your regular expenses?	I don't keep an eye on expenses at all	29.7	475	32.3	78	36.2	206	33.5	66	32.1	825
	I keep my eye on expenses a bit	36.2	688	32.9	86	38.2	255	34.6	103	36.4	1132
	Without keeping written records, I keep a fairly close eye on expenses	16.1	352	17.9	39	11.9	79	17.1	35	15.1	505
	I use written records to keep a close eye on expenses	14.1	273	11.2	23	9.0	53	13.2	32	12.3	381
	Don't know	3.4	51	5.3	14	4.6	24	1.5	5	3.8	94
	Refused	.5	12	.4	1	.0	0	.0	0	.3	13
	Total	100.0	1851	100.0	241	100.0	617	100.0	241	100.0	2950
Q5 Do you have a household budget?	Yes	49.5	989	38.2	85	35.4	211	41.6	104	43.9	1389
	No	43.9	794	55.8	145	61.0	396	53.5	130	50.6	1465
	Do not know	6.2	62	5.6	9	3.5	16	3.4	5	5.2	92
	Refused to answer	.4	10	.4	1	.0	1	1.5	3	.4	15
	Total	100.0	1855	100.0	240	100.0	624	100.0	242	100.0	2961
Q6 How often do you stay within your budget?	Always	29.7	313	25.6	23	27.4	54	22.3	22	28.4	412
	Usually	31.8	324	18.4	16	20.4	40	24.2	32	27.6	412
	Sometimes	31.8	286	49.7	39	42.6	93	44.1	37	36.6	455
	Never	5.4	50	3.4	5	7.5	17	8.7	8	5.9	80
	Don't know	1.2	8	2.8	2	2.1	4	.7	1	1.5	15
	Refused	.1	1	.0	0	.0	0	.0	0	.0	1
	Total	100.0	982	100.0	85	100.0	208	100.0	100	100.0	1375
Q7 Which of these financial documents do you keep copies of:Receipts for major purchases	Yes	64.8	1199	46.8	105	34.3	203	37.8	99	52.7	1606
	No	32.5	528	50.8	116	61.4	354	60.4	123	44.3	1121
	Don't know	2.1	25	2.4	3	4.3	19	1.3	4	2.7	51
	Refused	.6	9	.0	0	.0	1	.5	1	.4	11
	Total	100.0	1761	100.0	224	100.0	577	100.0	227	100.0	2789

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q8 Which of these financial documents do you keep copies of:Bank statements	Yes	**62.1**	**1153**	**47.8**	**99**	**36.4**	**213**	**40.1**	**102**	**52.0**	**1567**
	No	**35.2**	**575**	**49.7**	**120**	**60.3**	**348**	**58.0**	**119**	**45.2**	**1162**
	Don't know	**2.2**	**25**	**2.4**	**4**	**3.3**	**15**	**1.3**	**4**	**2.5**	**48**
	Refused	**.6**	**9**	**.0**	**0**	**.0**	**1**	**.5**	**1**	**.4**	**11**
	Total	**100.0**	**1762**	**100.0**	**223**	**100.0**	**577**	**100.0**	**226**	**100.0**	**2788**
Q9 Which of these financial documents do you keep copies of:Loan or hire purchase statements	Yes	**40.3**	**787**	**16.2**	**35**	**11.2**	**62**	**22.7**	**58**	**28.6**	**942**
	No	**55.7**	**893**	**76.6**	**174**	**83.7**	**482**	**75.5**	**163**	**67.0**	**1712**
	Don't know	**2.7**	**43**	**7.2**	**11**	**4.7**	**23**	**1.3**	**4**	**3.6**	**81**
	Refused	**1.2**	**19**	**.0**	**0**	**.3**	**3**	**.6**	**1**	**.8**	**23**
	Total	**100.0**	**1742**	**100.0**	**220**	**100.0**	**570**	**100.0**	**226**	**100.0**	**2758**
Q10 Which of these financial documents do you keep copies of:Tax forms	Yes	**45.9**	**893**	**18.4**	**39**	**12.2**	**70**	**21.8**	**57**	**32.2**	**1059**
	No	**48.9**	**777**	**75.4**	**162**	**82.3**	**463**	**75.5**	**163**	**62.6**	**1565**
	Don't know	**4.3**	**55**	**6.2**	**14**	**5.2**	**29**	**2.1**	**5**	**4.6**	**103**
	Refused	**1.0**	**14**	**.0**	**0**	**.3**	**2**	**.6**	**1**	**.6**	**17**
	Total	**100.0**	**1739**	**100.0**	**215**	**100.0**	**564**	**100.0**	**226**	**100.0**	**2744**
Q11 Which of these financial documents do you keep copies of:Major bills such as electricity or school fees	Yes	**63.3**	**1194**	**45.0**	**93**	**44.7**	**255**	**46.2**	**98**	**55.2**	**1640**
	No	**33.7**	**521**	**49.9**	**121**	**51.8**	**301**	**51.9**	**122**	**41.6**	**1065**
	Don't know	**2.3**	**25**	**4.3**	**8**	**3.3**	**15**	**1.3**	**4**	**2.7**	**52**
	Refused	**.7**	**10**	**.8**	**1**	**.3**	**2**	**.6**	**1**	**.6**	**14**
	Total	**100.0**	**1750**	**100.0**	**223**	**100.0**	**573**	**100.0**	**225**	**100.0**	**2771**
Q12 Which of these financial documents do you keep copies of:Financial service agreements and contracts, eg.loan agreements	Yes	**43.8**	**825**	**17.1**	**36**	**11.7**	**71**	**28.4**	**62**	**31.2**	**994**
	No	**52.4**	**864**	**75.0**	**169**	**83.3**	**466**	**69.7**	**158**	**64.4**	**1657**
	Don't know	**2.8**	**41**	**6.6**	**13**	**4.5**	**24**	**1.3**	**4**	**3.5**	**82**
	Refused	**1.0**	**13**	**1.4**	**3**	**.5**	**4**	**.6**	**1**	**.9**	**21**
	Total	**100.0**	**1743**	**100.0**	**221**	**100.0**	**565**	**100.0**	**225**	**100.0**	**2754**
Q13 Which of these financial documents do you keep copies of:Other	Yes	**8.5**	**59**	**1.5**	**2**	**.9**	**3**	**5.6**	**3**	**4.7**	**67**
	No	**80.2**	**385**	**86.3**	**63**	**93.0**	**285**	**90.7**	**69**	**86.6**	**802**
	Don't know	**8.1**	**31**	**7.5**	**3**	**5.2**	**13**	**2.1**	**5**	**6.5**	**52**
	Refused	**3.2**	**12**	**4.7**	**4**	**.8**	**3**	**1.6**	**1**	**2.2**	**20**
	Total	**100.0**	**487**	**100.0**	**72**	**100.0**	**304**	**100.0**	**78**	**100.0**	**941**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q14 Which of these financial documents do you keep copies of:Not applicable	Yes	**28.0**	**131**	**24.6**	**22**	**30.7**	**107**	**33.9**	**21**	**29.2**	**281**
	No	**60.9**	**349**	**65.7**	**57**	**62.1**	**219**	**63.0**	**61**	**61.9**	**686**
	Don't know	**7.3**	**30**	**6.3**	**3**	**6.7**	**16**	**1.4**	**4**	**6.5**	**53**
	Refused	**3.8**	**18**	**3.3**	**3**	**.6**	**2**	**1.8**	**2**	**2.3**	**25**
	Total	**100.0**	**528**	**100.0**	**85**	**100.0**	**344**	**100.0**	**88**	**100.0**	**1045**
Q15 How accurately do you know how much money you have available to spend. Do you....?	have no idea at all	**20.0**	**374**	**28.1**	**69**	**31.8**	**189**	**27.6**	**56**	**24.7**	**688**
	know roughly, but not within R500	**17.7**	**370**	**10.8**	**27**	**16.7**	**96**	**14.6**	**35**	**16.6**	**528**
	know within R500	**17.1**	**336**	**14.1**	**35**	**10.5**	**78**	**11.7**	**32**	**14.5**	**481**
	know within R100	**12.6**	**228**	**16.0**	**30**	**12.7**	**78**	**11.2**	**41**	**12.9**	**377**
	know within R50	**6.7**	**114**	**11.7**	**23**	**9.6**	**59**	**6.1**	**18**	**8.0**	**214**
	know within R10	**6.4**	**98**	**4.3**	**12**	**5.3**	**33**	**5.4**	**13**	**5.8**	**156**
	know within a Rand or two	**8.7**	**152**	**8.0**	**25**	**5.5**	**34**	**10.8**	**23**	**7.9**	**234**
	Don't know	**9.5**	**144**	**5.8**	**17**	**7.9**	**51**	**10.1**	**17**	**8.7**	**229**
	Refused	**1.2**	**29**	**1.2**	**2**	**.1**	**2**	**2.5**	**4**	**1.0**	**37**
	Total	**100.0**	**1845**	**100.0**	**240**	**100.0**	**620**	**100.0**	**239**	**100.0**	**2944**

7.2. Making Ends Meet

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q16 How often you do these things or not:Before I buy something I carefully consider whether I can afford it	Always	**58.6**	**1150**	**60.6**	**137**	**63.9**	**406**	**56.2**	**142**	**60.1**	**1835**
	Often	**18.0**	**341**	**17.7**	**41**	**16.2**	**97**	**17.8**	**44**	**17.4**	**523**
	Some of the time	**13.0**	**193**	**10.4**	**26**	**10.9**	**64**	**9.9**	**28**	**12.0**	**311**
	Seldom	**3.9**	**67**	**3.3**	**9**	**1.9**	**12**	**5.6**	**8**	**3.4**	**96**
	Never	**4.9**	**77**	**6.5**	**24**	**7.0**	**42**	**10.4**	**18**	**6.0**	**161**
	Do not know	**1.5**	**22**	**1.2**	**3**	**.0**	**0**	**.2**	**1**	**1.0**	**26**
	Refused	**.0**	**2**	**.3**	**1**	**.1**	**1**	**.0**	**0**	**.1**	**4**
	Total	**100.0**	**1852**	**100.0**	**241**	**100.0**	**622**	**100.0**	**241**	**100.0**	**2956**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q17 How often you do these things or not:I pay my bills on time	Always	39.7	845	22.2	52	20.9	144	24.0	80	31.6	1121
	Often	21.1	396	22.8	48	17.8	110	17.3	46	20.0	600
	Some of the time	22.2	341	30.1	69	25.4	158	24.3	44	24.0	612
	Seldom	3.9	70	6.6	15	8.3	46	7.0	15	5.6	146
	Never	6.1	90	13.2	42	20.2	116	12.8	26	11.3	274
	Do not know	5.9	87	4.1	10	6.9	39	12.9	21	6.5	157
	Refused	1.1	19	1.1	4	.5	8	1.6	7	1.0	38
	Total	100.0	1848	100.0	240	100.0	621	100.0	239	100.0	2948
Q18 How often you do these things or not:I keep a close personal watch on my financial affairs	Always	36.5	740	22.3	48	21.8	147	25.0	67	30.1	1002
	Often	22.7	456	25.3	55	19.4	131	22.9	61	22.0	703
	Some of the time	19.0	306	21.4	50	20.2	128	18.0	42	19.5	526
	Seldom	7.5	129	14.2	31	14.8	83	6.3	22	10.2	265
	Never	9.0	143	11.2	41	20.2	110	21.7	35	13.3	329
	Do not know	4.3	57	4.7	11	3.5	19	5.6	13	4.2	100
	Refused	1.0	18	.8	3	.2	3	.5	1	.7	25
	Total	100.0	1849	100.0	239	100.0	621	100.0	241	100.0	2950
Q19 How often you do these things or not:I set long term financial goals and work hard to achieve them	Always	27.2	552	17.7	35	16.0	114	21.0	57	22.7	758
	Often	20.7	407	24.1	52	17.1	114	21.2	48	20.0	621
	Some of the time	20.1	344	20.3	47	20.4	128	13.7	31	19.8	550
	Seldom	9.6	184	11.3	34	11.5	65	8.9	32	10.3	315
	Never	16.1	265	20.2	58	31.0	173	28.8	59	21.6	555
	Do not know	5.2	74	5.6	11	3.6	22	5.6	12	4.8	119
	Refused	1.1	18	.8	3	.5	4	.8	2	.9	27
	Total	100.0	1844	100.0	240	100.0	620	100.0	241	100.0	2945
Q20 In the last 12 months, how often has your family...?:gone without enough food to eat	Often	4.2	77	7.1	22	10.7	62	11.4	25	6.8	186
	Sometimes	20.8	357	37.4	102	38.7	238	40.7	70	28.9	767
	Never	74.5	1408	55.5	117	50.2	322	47.0	146	63.9	1993
	Do not know	.3	5	.0	0	.4	1	.9	1	.4	7
	Refused	.1	4	.0	0	.0	0	.0	0	.1	4
	Total	100.0	1851	100.0	241	100.0	623	100.0	242	100.0	2957

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q21 In the last 12 months, how often has your family...?:gone without medicine or medical treatment that was needed	Often	5.7	99	14.2	40	16.5	103	15.1	26	10.2	268
	Sometimes	21.1	362	35.0	85	41.0	237	36.2	74	29.2	758
	Never	72.3	1368	50.8	115	41.2	276	47.5	140	59.6	1899
	Do not know	.7	11	.0	0	1.2	6	1.3	2	.8	19
	Refused	.2	5	.0	0	.0	0	.0	0	.1	5
	Total	100.0	1845	100.0	240	100.0	622	100.0	242	100.0	2949
Q22 In the last 12 months, how often has your family...?:gone without a cash income	Often	9.4	164	21.8	63	27.0	169	21.9	43	16.5	439
	Sometimes	26.1	434	34.5	89	46.5	279	37.2	67	33.6	869
	Never	63.0	1226	43.8	87	25.4	170	40.0	130	48.8	1613
	Do not know	1.3	14	.0	0	1.1	4	.9	1	1.1	19
	Refused	.1	4	.0	0	.0	0	.0	0	.1	4
	Total	100.0	1842	100.0	239	100.0	622	100.0	241	100.0	2944
Q23 In the last 12 months, how often has your family...?:gone without good shelter	Often	2.6	49	8.7	27	4.0	27	9.7	17	4.1	120
	Sometimes	4.5	85	17.4	39	11.1	64	13.9	26	8.3	214
	Never	92.1	1693	73.8	172	84.0	526	74.5	197	86.8	2588
	Do not know	.8	8	.0	0	.9	5	1.8	2	.8	15
	Refused	.1	3	.0	0	.0	0	.0	0	.0	3
	Total	100.0	1838	100.0	238	100.0	622	100.0	242	100.0	2940
Q24 In the last 12 months, how often has your family...?:gone without energy to cook food	Often	5.0	85	13.6	43	10.3	59	8.4	18	7.6	205
	Sometimes	22.4	361	39.2	92	40.1	249	36.1	69	30.0	771
	Never	72.2	1389	45.5	100	49.0	312	53.2	151	61.7	1952
	Do not know	.4	5	1.7	3	.6	3	2.3	4	.7	15
	Refused	.0	2	.0	0	.0	0	.0	0	.0	2
	Total	100.0	1842	100.0	238	100.0	623	100.0	242	100.0	2945
Q25 Overall, thinking of your assets, debts and savings, how satisfied are you with current personal financial condition	Extremely dissatisfied	6.0	115	13.7	43	9.2	68	18.0	26	8.5	252
	Dissatisfied	20.9	385	38.4	84	42.4	259	29.7	73	29.4	801
	Neither satisfied nor dissatisfied	22.4	393	15.1	41	16.2	108	17.5	49	19.6	591
	Satisfied	39.3	759	23.4	48	23.0	143	27.9	78	32.3	1028
	Extremely satisfied	6.0	121	4.5	10	1.9	12	5.4	12	4.7	155
	Don't know	4.6	57	4.6	12	7.0	31	1.2	2	5.1	102
	Refused	.7	13	.2	2	.3	2	.3	1	.5	18
	Total	100.0	1843	100.0	240	100.0	623	100.0	241	100.0	2947

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q26 During the past 12 months, did you...?	Save money from your income	**31.8**	**601**	**20.8**	**42**	**19.8**	**123**	**26.6**	**65**	**26.9**	**831**
	Just get by on your income	**34.1**	**653**	**35.6**	**84**	**32.4**	**215**	**37.8**	**108**	**34.0**	**1060**
	Spend some of your savings	**8.2**	**149**	**9.7**	**18**	**6.8**	**43**	**3.8**	**9**	**7.7**	**219**
	Spend some of your savings and borrow money to get by	**7.0**	**113**	**14.6**	**37**	**16.4**	**91**	**9.0**	**21**	**10.6**	**262**
	Don't know	**14.7**	**211**	**12.1**	**35**	**21.5**	**121**	**20.5**	**24**	**16.8**	**391**
	Refused	**4.2**	**76**	**7.1**	**17**	**3.1**	**18**	**2.3**	**2**	**4.0**	**113**
	Total	**100.0**	**1803**	**100.0**	**233**	**100.0**	**611**	**100.0**	**229**	**100.0**	**2876**
Q27 Sometimes people find that their income does not quite cover their living costs. In the last 12 months, has this happened to you?	Yes	**36.6**	**679**	**48.1**	**125**	**55.4**	**353**	**53.3**	**112**	**44.2**	**1269**
	No	**60.4**	**1130**	**49.1**	**107**	**42.7**	**259**	**45.5**	**129**	**53.2**	**1625**
	Do not know	**2.5**	**21**	**2.6**	**5**	**1.9**	**9**	**1.2**	**1**	**2.3**	**36**
	Refused to answer	**.5**	**11**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.3**	**12**
	Total	**100.0**	**1841**	**100.0**	**238**	**100.0**	**621**	**100.0**	**242**	**100.0**	**2942**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Multiple response table											
Q28 What did you do to make ends meet?	Draw money out of savings or transfer savings into current account	**14.2**	**103**	**6.3**	**8**	**13.2**	**49**	**9.4**	**11**	**12.6**	**171**
	Cut back on spending, spend less, do without	**36.0**	**289**	**28.0**	**41**	**38.3**	**133**	**28.5**	**38**	**35.4**	**501**
	Sell something that I own	**12.4**	**84**	**15.5**	**18**	**11.6**	**37**	**11.6**	**7**	**12.4**	**146**
	Work overtime, earn extra money	**18.6**	**136**	**18.9**	**22**	**15.3**	**52**	**18.4**	**21**	**17.5**	**231**
	Borrow food or money from family or friends	**44.0**	**317**	**63.1**	**85**	**63.3**	**230**	**73.5**	**79**	**55.1**	**711**
	Borrow from employer or salary advance	**5.0**	**47**	**6.0**	**7**	**3.1**	**13**	**14.0**	**15**	**5.1**	**82**
	Pawn something that I own	**5.7**	**40**	**4.0**	**5**	**2.0**	**9**	**4.1**	**2**	**4.1**	**56**
	Take a loan from my savings and loans clubs	**4.5**	**37**	**4.1**	**5**	**4.7**	**17**	**.0**	**0**	**4.2**	**59**
	Take money out of a flexible home loan account	**.6**	**11**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**11**
	Apply for loan or withdrawal on pension fund	**2.4**	**20**	**1.4**	**1**	**2.1**	**6**	**.9**	**1**	**2.1**	**28**
	Use authorized, arranged overdraft or line of credit	**1.8**	**19**	**.0**	**0**	**.2**	**1**	**.0**	**0**	**.9**	**20**
	Use credit card for cash advance, to pay bills, buy food	**4.1**	**39**	**1.7**	**2**	**2.0**	**10**	**.6**	**1**	**2.8**	**52**
	Take out a personal loan from a formal financial service provider	**4.6**	**26**	**.7**	**2**	**1.8**	**7**	**.7**	**1**	**2.9**	**36**
	Take out a payday loan	**1.9**	**30**	**2.6**	**3**	**.5**	**3**	**1.5**	**4**	**1.5**	**40**
	Take out a loan from an informal provider or moneylender	**12.3**	**65**	**14.5**	**21**	**13.1**	**36**	**3.6**	**5**	**12.1**	**127**
	Use unauthorised overdraft	**.0**	**0**	**.0**	**0**	**.0**	**0**	**1.4**	**1**	**.1**	**1**
	Pay my bills late; miss payments	**11.7**	**87**	**10.7**	**15**	**6.2**	**20**	**7.9**	**10**	**9.4**	**132**
	Other	**5.5**	**35**	**7.0**	**7**	**4.7**	**15**	**1.2**	**2**	**5.0**	**59**
	Do not know	**7.2**	**33**	**2.6**	**5**	**2.7**	**8**	**5.7**	**2**	**5.0**	**48**
	Refused to answer	**2.0**	**15**	**3.3**	**3**	**1.5**	**3**	**1.6**	**1**	**1.9**	**22**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q29 Of the things you mentioned, which does your household rely on the most?	Draw money out of savings or transfer savings into current account	**6.0**	**44**	**1.6**	**2**	**6.0**	**20**	**1.9**	**3**	**5.2**	**69**
	Cut back on spending, spend less, do without	**16.6**	**128**	**10.3**	**19**	**16.7**	**65**	**8.8**	**15**	**15.4**	**227**
	Sell something that I own	**3.7**	**22**	**.7**	**2**	**2.5**	**10**	**1.7**	**2**	**2.8**	**36**
	Work overtime, earn extra money	**9.4**	**65**	**10.5**	**13**	**6.8**	**27**	**14.8**	**14**	**9.0**	**119**
	Borrow food or money from family or friends	**28.6**	**210**	**48.0**	**54**	**50.9**	**180**	**58.4**	**59**	**40.8**	**503**
	Borrow from employer or salary advance	**2.1**	**19**	**2.4**	**2**	**.4**	**2**	**3.4**	**6**	**1.6**	**29**
	Pawn something that I own	**1.1**	**4**	**.0**	**0**	**.9**	**1**	**.0**	**0**	**.8**	**5**
	Take a loan from my savings and loans clubs	**2.6**	**14**	**2.7**	**2**	**1.1**	**6**	**.0**	**0**	**1.8**	**22**
	Take money out of a flexible home loan account	**.2**	**4**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**4**
	Apply for loan or withdrawal on pension fund	**.5**	**5**	**.0**	**0**	**.3**	**1**	**.0**	**0**	**.3**	**6**
	Use authorized, arranged overdraft or line of credit	**.9**	**7**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.4**	**7**
	Use credit card for cash advance, to pay bills, buy food	**1.9**	**19**	**.9**	**1**	**1.7**	**8**	**.0**	**0**	**1.6**	**28**
	Take out personal loan from formal financial service provider	**1.6**	**11**	**.5**	**1**	**.8**	**3**	**.7**	**1**	**1.1**	**16**
	Take out a payday loan	**.9**	**13**	**1.7**	**2**	**.4**	**2**	**1.6**	**4**	**.9**	**21**
	Take out a loan from an informal provider or moneylender	**6.2**	**33**	**7.2**	**11**	**3.3**	**9**	**.4**	**1**	**4.8**	**54**
	Use unauthorised overdraft	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Pay my bills late; miss payments	**2.5**	**20**	**1.2**	**3**	**.3**	**1**	**.0**	**0**	**1.4**	**24**
	Other	**5.5**	**30**	**6.1**	**7**	**4.5**	**14**	**.8**	**1**	**4.8**	**52**
	Do not know	**7.5**	**37**	**2.8**	**5**	**2.9**	**9**	**5.9**	**2**	**5.3**	**53**
	Refused to answer	**2.3**	**17**	**3.6**	**3**	**.6**	**2**	**1.7**	**1**	**1.8**	**23**
	Total	**100.0**	**702**	**100.0**	**127**	**100.0**	**360**	**100.0**	**109**	**100.0**	**1298**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q30 In a typical month, how difficult is it for you to cover your expenses and pay all your bills?	Extremely easy	**1.9**	**39**	**.4**	**1**	**1.2**	**7**	**2.9**	**7**	**1.6**	**54**
	Easy	**22.7**	**445**	**15.9**	**31**	**9.1**	**59**	**12.2**	**35**	**17.4**	**570**
	Neither easy nor difficult	**30.7**	**555**	**19.9**	**44**	**21.8**	**136**	**24.4**	**65**	**26.7**	**800**
	Difficult	**28.0**	**520**	**33.2**	**78**	**40.9**	**255**	**32.2**	**86**	**32.5**	**939**
	Extremely difficult	**10.6**	**195**	**27.0**	**74**	**19.9**	**130**	**21.5**	**39**	**15.6**	**438**
	Don't know	**5.4**	**65**	**2.8**	**9**	**6.6**	**31**	**6.1**	**8**	**5.6**	**113**
	Refused	**.7**	**11**	**.8**	**3**	**.5**	**3**	**.7**	**2**	**.6**	**19**
	Total	**100.0**	**1830**	**100.0**	**240**	**100.0**	**621**	**100.0**	**242**	**100.0**	**2933**
Q31 In the next two years, do you think your household's financial situation will get better, stay the same, or get worse	Get better	**50.1**	**901**	**36.9**	**78**	**41.2**	**254**	**42.8**	**101**	**45.8**	**1334**
	Stay the same	**25.2**	**480**	**28.2**	**67**	**30.1**	**185**	**28.8**	**81**	**27.2**	**813**
	Get worse	**15.2**	**300**	**24.2**	**64**	**20.2**	**129**	**18.3**	**40**	**17.7**	**533**
	Don't know	**9.2**	**142**	**10.6**	**31**	**8.4**	**52**	**9.8**	**18**	**9.1**	**243**
	Refused	**.3**	**4**	**.0**	**0**	**.0**	**1**	**.3**	**1**	**.2**	**6**
	Total	**100.0**	**1827**	**100.0**	**240**	**100.0**	**621**	**100.0**	**241**	**100.0**	**2929**

7.3. Financial Planning

7.3.1. Emergency funds

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q32 Emergency/rainy day funds to cover expenses for 3 months: sickness, job loss, emergencies	Yes	**33.2**	**666**	**19.8**	**43**	**24.2**	**161**	**27.6**	**77**	**28.9**	**947**
	No	**62.3**	**1113**	**77.8**	**194**	**72.6**	**442**	**70.4**	**161**	**67.3**	**1910**
	Don't know	**4.3**	**54**	**2.4**	**5**	**2.8**	**17**	**2.0**	**3**	**3.5**	**79**
	Refused	**.3**	**7**	**.0**	**0**	**.4**	**3**	**.0**	**0**	**.3**	**10**
	Total	**100.0**	**1840**	**100.0**	**242**	**100.0**	**623**	**100.0**	**241**	**100.0**	**2946**
Q33 If you lost your main source of income, how long could you continue to cover your living expenses for, without borrowing/moving house?	Less than a week	**15.0**	**301**	**29.1**	**69**	**27.3**	**159**	**24.1**	**73**	**20.5**	**602**
	At least a week, but not one month	**15.6**	**287**	**20.7**	**50**	**17.6**	**108**	**21.6**	**57**	**17.1**	**502**
	At least one month, but not three months	**19.5**	**374**	**14.7**	**30**	**13.5**	**103**	**17.0**	**34**	**17.1**	**541**
	At least three months, but not six months	**13.7**	**255**	**10.9**	**20**	**7.8**	**52**	**6.9**	**18**	**11.3**	**345**
	More than six months	**14.9**	**301**	**8.8**	**25**	**16.7**	**95**	**11.8**	**24**	**14.6**	**445**
	Do not know	**19.0**	**284**	**14.7**	**44**	**17.0**	**101**	**18.1**	**33**	**17.9**	**462**
	Refused to answer	**2.3**	**34**	**1.1**	**4**	**.2**	**2**	**.4**	**2**	**1.5**	**42**
	Total	**100.0**	**1836**	**100.0**	**242**	**100.0**	**620**	**100.0**	**241**	**100.0**	**2939**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q34 What would you do if something happened and you needed to find one month's income	Use up my savings	**34.5**	**657**	**27.0**	**56**	**20.4**	**133**	**23.6**	**62**	**29.0**	**908**
	Sell my assets	**7.8**	**128**	**3.2**	**9**	**3.6**	**28**	**2.7**	**9**	**5.8**	**174**
	Borrow money	**8.9**	**179**	**14.7**	**40**	**14.5**	**100**	**13.3**	**35**	**11.4**	**354**
	Depend on charity	**2.5**	**54**	**5.8**	**19**	**5.8**	**30**	**4.7**	**11**	**3.9**	**114**
	Ask family members to help	**39.7**	**687**	**52.5**	**122**	**54.0**	**330**	**54.4**	**124**	**46.1**	**1263**
	There's nothing I could do	**5.9**	**116**	**11.1**	**31**	**16.1**	**89**	**14.3**	**36**	**9.9**	**272**
	Find a job or additional jobs or better paying job	**34.3**	**581**	**37.6**	**78**	**20.3**	**125**	**20.4**	**46**	**29.6**	**830**
	Other	**2.5**	**44**	**1.2**	**7**	**.9**	**7**	**2.2**	**3**	**1.9**	**61**
	Don't know	**7.3**	**115**	**5.8**	**13**	**6.0**	**31**	**3.3**	**5**	**6.5**	**164**
	Refused	**1.5**	**30**	**1.2**	**3**	**.1**	**1**	**.0**	**0**	**1.0**	**34**
		Geographic location									

		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q35 Do you agree or disagree:I find it more satisfying to spend money than to save it for the long term	Completely agree	**7.4**	**129**	**3.6**	**12**	**10.1**	**57**	**3.9**	**12**	**7.6**	**210**
	Agree	**26.3**	**470**	**29.3**	**74**	**29.5**	**176**	**23.8**	**58**	**27.3**	**778**
	Neither Nor	**10.6**	**201**	**13.5**	**34**	**9.6**	**58**	**21.3**	**38**	**11.3**	**331**
	Disagree	**36.5**	**625**	**30.9**	**74**	**29.7**	**199**	**34.1**	**89**	**33.8**	**987**
	Completely disagree	**17.2**	**380**	**22.2**	**44**	**18.8**	**120**	**14.1**	**37**	**17.9**	**581**
	Do not know	**1.8**	**27**	**.5**	**2**	**2.3**	**13**	**2.8**	**7**	**1.9**	**49**
	Refused	**.3**	**6**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**6**
	Total	**100.0**	**1838**	**100.0**	**240**	**100.0**	**623**	**100.0**	**241**	**100.0**	**2942**
Q36 Do you agree or disagree:I tend to live for today and let tomorrow take care of itself	Completely agree	**7.0**	**153**	**5.1**	**17**	**8.6**	**52**	**7.8**	**16**	**7.3**	**238**
	Agree	**22.4**	**395**	**24.4**	**53**	**18.5**	**114**	**17.6**	**40**	**21.1**	**602**
	Neither Nor	**13.6**	**251**	**17.4**	**39**	**11.9**	**73**	**16.8**	**53**	**13.7**	**416**
	Disagree	**40.1**	**698**	**36.9**	**92**	**37.5**	**234**	**39.3**	**88**	**39.0**	**1112**
	Completely disagree	**15.4**	**320**	**15.8**	**37**	**22.3**	**145**	**15.1**	**38**	**17.4**	**540**
	Do not know	**1.3**	**17**	**.5**	**2**	**.8**	**4**	**3.4**	**6**	**1.2**	**29**
	Refused	**.2**	**3**	**.0**	**0**	**.3**	**1**	**.0**	**0**	**.2**	**4**
	Total	**100.0**	**1837**	**100.0**	**240**	**100.0**	**623**	**100.0**	**241**	**100.0**	**2941**
Q37 Do you agree or disagree:I am prepared to risk some of my own money when saving or making an investment	Completely agree	**9.3**	**198**	**5.6**	**17**	**7.7**	**51**	**3.9**	**9**	**8.1**	**275**
	Agree	**28.3**	**523**	**22.9**	**53**	**29.8**	**179**	**18.6**	**37**	**27.6**	**792**
	Neither Nor	**20.6**	**359**	**24.3**	**53**	**14.8**	**89**	**23.7**	**52**	**19.5**	**553**
	Disagree	**25.5**	**434**	**27.0**	**63**	**23.4**	**151**	**23.5**	**68**	**24.9**	**716**
	Completely disagree	**10.3**	**234**	**15.0**	**36**	**15.7**	**101**	**17.6**	**37**	**12.8**	**408**
	Do not know	**5.4**	**81**	**4.9**	**15**	**8.2**	**49**	**12.8**	**38**	**6.7**	**183**
	Refused	**.6**	**8**	**.3**	**1**	**.4**	**3**	**.0**	**0**	**.5**	**12**
	Total	**100.0**	**1837**	**100.0**	**238**	**100.0**	**623**	**100.0**	**241**	**100.0**	**2939**
Q38 Do you agree or disagree:Money is there to be spent	Completely agree	**13.2**	**235**	**22.6**	**58**	**19.5**	**104**	**8.4**	**15**	**15.6**	**412**
	Agree	**30.5**	**519**	**28.5**	**68**	**32.9**	**209**	**36.7**	**79**	**31.4**	**875**
	Neither Nor	**19.5**	**358**	**17.6**	**39**	**12.8**	**86**	**16.7**	**41**	**17.2**	**524**
	Disagree	**22.5**	**435**	**14.5**	**39**	**21.0**	**128**	**25.8**	**70**	**21.5**	**672**
	Completely disagree	**12.8**	**270**	**16.8**	**35**	**12.5**	**89**	**11.5**	**33**	**13.0**	**427**
	Do not know	**1.3**	**18**	**.0**	**0**	**1.4**	**7**	**1.0**	**3**	**1.2**	**28**
	Refused	**.2**	**4**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.1**	**4**
	Total	**100.0**	**1839**	**100.0**	**239**	**100.0**	**623**	**100.0**	**241**	**100.0**	**2942**

7.3.2. Retirement planning

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q39 At what age do you think people should begin to make a financial plan for their retirement?	0-14	**1.1**	**22**	**.3**	**3**	**1.4**	**11**	**.0**	**0**	**1.1**	**36**
	15-19	**8.9**	**188**	**5.0**	**13**	**8.1**	**53**	**9.3**	**20**	**8.3**	**274**
	20-24	**25.5**	**516**	**17.1**	**41**	**20.8**	**123**	**23.3**	**74**	**23.2**	**754**
	25-29	**16.3**	**302**	**22.4**	**51**	**17.4**	**106**	**15.6**	**34**	**17.2**	**493**
	30-34	**15.8**	**282**	**10.1**	**27**	**15.3**	**98**	**17.8**	**33**	**15.2**	**440**
	35-39	**5.2**	**89**	**4.1**	**13**	**8.5**	**52**	**6.5**	**9**	**6.1**	**163**
	40-44	**7.7**	**119**	**10.6**	**27**	**6.4**	**38**	**4.5**	**16**	**7.4**	**200**
	45-49	**2.7**	**35**	**2.6**	**5**	**1.8**	**12**	**.7**	**1**	**2.3**	**53**
	50-54	**2.8**	**51**	**6.4**	**13**	**4.6**	**23**	**2.2**	**9**	**3.6**	**96**
	55-59	**.8**	**13**	**.8**	**3**	**.8**	**7**	**.0**	**0**	**.8**	**23**
	60-64	**2.3**	**40**	**3.5**	**8**	**.9**	**7**	**3.9**	**6**	**2.1**	**61**
	65+	**1.4**	**19**	**3.6**	**7**	**.9**	**5**	**2.1**	**3**	**1.5**	**34**
	Don't know/ Refused	**9.4**	**159**	**13.5**	**31**	**13.0**	**85**	**14.2**	**36**	**11.2**	**311**
	Total	**100.0**	**1835**	**100.0**	**242**	**100.0**	**620**	**100.0**	**241**	**100.0**	**2938**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q40 Which are included in your financial plan for retirement	Government old age pension	**39.5**	**744**	**46.7**	**122**	**62.6**	**394**	**53.8**	**139**	**47.8**	**1399**
	Work-place pension	**36.9**	**633**	**27.6**	**56**	**27.9**	**157**	**26.3**	**73**	**32.7**	**919**
	Personal retirement savings plan	**27.9**	**508**	**15.4**	**33**	**16.8**	**97**	**13.6**	**46**	**22.6**	**684**
	Moving to a cheaper property in the same area	**3.4**	**70**	**3.4**	**9**	**3.9**	**18**	**1.4**	**4**	**3.4**	**101**
	Moving to a cheaper area	**3.8**	**76**	**5.3**	**12**	**3.4**	**22**	**2.0**	**4**	**3.7**	**114**
	Sell your financial assets	**1.6**	**31**	**.8**	**2**	**1.3**	**11**	**1.2**	**5**	**1.4**	**49**
	Sell your non-financial assets	**1.7**	**32**	**3.2**	**7**	**1.5**	**7**	**.2**	**2**	**1.7**	**48**
	Use an inheritance	**5.9**	**81**	**4.7**	**9**	**7.8**	**37**	**3.9**	**8**	**6.2**	**135**
	Rely on your spouse or partner to support you	**8.7**	**163**	**6.7**	**21**	**11.8**	**68**	**9.9**	**22**	**9.5**	**274**
	Rely on your children to support you	**7.2**	**145**	**8.9**	**22**	**14.0**	**87**	**11.8**	**31**	**9.7**	**285**
	Rely on financial support from your wider family	**6.4**	**113**	**6.9**	**18**	**12.6**	**74**	**6.3**	**14**	**8.2**	**219**
	Drawing an income from your own business	**3.6**	**80**	**4.1**	**7**	**2.7**	**17**	**2.9**	**11**	**3.3**	**115**
	Continue to work after retirement age to earn money	**14.1**	**262**	**18.5**	**40**	**9.8**	**52**	**15.2**	**40**	**13.3**	**394**
	Other	**2.4**	**50**	**2.7**	**12**	**1.3**	**11**	**5.8**	**7**	**2.4**	**80**
	Don't know	**10.1**	**163**	**14.1**	**31**	**8.5**	**50**	**6.2**	**11**	**9.8**	**255**
	Refused	**2.6**	**47**	**2.7**	**7**	**.7**	**5**	**3.0**	**6**	**2.1**	**65**
Multiple response table											
Q41 Taking all sources of retirement income into account, how confident are you that your income will give standard of living throughout retirement	Very confident	**15.2**	**283**	**9.3**	**17**	**7.2**	**44**	**9.7**	**22**	**12.0**	**366**
	Fairly confident	**35.1**	**684**	**26.6**	**60**	**29.4**	**180**	**26.4**	**65**	**32.1**	**989**
	Not very confident	**21.1**	**386**	**23.2**	**54**	**26.3**	**164**	**32.3**	**85**	**23.6**	**689**
	Not at all confident	**16.8**	**285**	**23.4**	**64**	**26.2**	**163**	**22.4**	**49**	**20.5**	**561**
	Don't know	**10.9**	**168**	**16.1**	**38**	**10.6**	**63**	**6.4**	**13**	**11.0**	**282**
	Refused	**.9**	**19**	**1.4**	**6**	**.2**	**2**	**2.8**	**5**	**.9**	**32**
	Total	**100.0**	**1825**	**100.0**	**239**	**100.0**	**616**	**100.0**	**239**	**100.0**	**2919**

7.4. Choosing Appropriate Products

7.4.1. Banking products

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q42 Have you heard of any of the following banking products	Mzansi account	**66.2**	**1190**	**74.5**	**171**	**81.9**	**496**	**68.4**	**149**	**71.7**	**2006**
	Savings account	**90.4**	**1680**	**80.9**	**194**	**78.8**	**485**	**82.9**	**210**	**85.7**	**2569**
	Current or Cheque account	**64.8**	**1287**	**37.0**	**75**	**33.5**	**197**	**36.5**	**112**	**51.2**	**1671**
	Fixed deposit bank account	**59.8**	**1169**	**36.6**	**78**	**30.7**	**180**	**35.6**	**96**	**47.6**	**1523**
	ATM card	**81.1**	**1520**	**70.2**	**173**	**70.8**	**438**	**70.0**	**187**	**76.3**	**2318**
	Debit card or Cheque card	**63.0**	**1227**	**43.4**	**88**	**25.6**	**169**	**43.0**	**117**	**49.0**	**1601**
	Credit Card	**75.4**	**1419**	**56.7**	**124**	**50.3**	**300**	**55.5**	**143**	**65.1**	**1986**
	Garage card or petrol card	**56.2**	**1111**	**30.4**	**56**	**19.3**	**125**	**32.4**	**91**	**41.5**	**1383**
	Home loan from a big bank	**51.5**	**1044**	**36.1**	**70**	**24.8**	**142**	**30.8**	**109**	**41.0**	**1365**
	Savings book at a bank	**44.5**	**899**	**31.3**	**72**	**29.1**	**171**	**31.1**	**79**	**37.9**	**1221**
	Post Office or Post Bank savings account	**61.1**	**1165**	**60.6**	**142**	**64.8**	**392**	**54.1**	**144**	**61.7**	**1843**
	Other bank product	**2.6**	**44**	**.5**	**1**	**1.5**	**8**	**.1**	**1**	**1.9**	**54**
	None of the above	**1.5**	**34**	**2.9**	**9**	**4.0**	**32**	**7.0**	**13**	**2.8**	**88**
	Refused	**.0**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**
	Don't know	**.5**	**6**	**1.6**	**3**	**.8**	**3**	**.0**	**0**	**.7**	**12**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q43 Do you currently hold any of these types of products	Mzansi account	9.1	151	9.8	27	10.3	61	18.7	34	10.2	273
	Savings account	55.6	1044	33.7	77	29.1	189	36.1	101	44.5	1411
	Current or Cheque account	17.7	346	3.2	5	4.0	22	6.5	20	11.6	393
	Fixed deposit bank account	8.2	141	.7	2	2.3	12	.9	3	5.3	158
	ATM card	34.9	653	22.8	50	21.7	142	25.3	74	29.3	919
	Debit card or Cheque card	19.6	384	10.0	19	1.4	9	12.4	44	12.9	456
	Credit Card	17.7	333	4.8	8	3.5	21	4.0	12	11.4	374
	Garage card or petrol card	6.0	118	1.1	2	.1	1	.3	5	3.5	126
	Home loan from a big bank	4.8	105	.0	0	1.1	5	.8	3	3.0	113
	Savings book at a bank	1.3	34	2.6	7	1.6	9	2.0	3	1.6	53
	Post Office or Post Bank savings account	4.9	93	14.9	30	6.4	41	2.2	7	6.1	171
	Other bank product	.4	6	.5	1	.5	3	.1	1	.4	11
	None of the above	22.5	365	38.4	102	48.7	284	45.6	96	33.1	847
	Refused	.6	13	.4	1	.0	0	.0	0	.3	14
	Don't know	.6	7	2.1	4	1.1	4	.0	0	.9	15
Multiple response table											
Q44 In the last 2 years which of the financial products have you chosen	Mzansi account	5.7	86	7.9	17	6.9	42	8.1	13	6.5	158
	Savings account	24.5	429	21.2	42	14.0	92	18.0	43	20.7	606
	Current or Cheque account	6.5	101	3.0	5	1.5	9	2.3	6	4.4	121
	Fixed deposit bank account	4.6	61	.4	1	1.3	6	.0	0	2.9	68
	ATM card	15.1	247	9.6	18	13.1	86	14.7	41	14.0	392
	Debit card or Cheque card	6.8	119	4.3	5	.2	2	5.5	12	4.6	138
	Credit Card	8.6	155	2.6	4	1.9	10	2.4	6	5.6	175
	Garage card or petrol card	2.4	47	.5	1	.0	0	.1	1	1.4	49
	Home loan from a big bank	1.3	29	.0	0	.5	2	.2	1	.8	32
	Savings book at a bank	.6	15	1.8	3	.7	4	.7	1	.7	23
	Post Office or Post Bank savings account	3.4	55	7.9	15	2.9	17	1.2	4	3.5	91
	Other bank product	.5	8	.0	0	.7	5	.0	0	.5	13
	None of the above	56.8	1056	60.0	155	66.9	406	69.2	166	60.9	1783
	Refused	.7	16	.4	1	.1	1	.8	1	.5	19

	Don’t know	.6	8	2.1	4	1.1	4	.0	0	.9	16

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q45 What are the reasons that you dont have a bank account	I don’t have a regular income	13.2	173	19.1	40	28.6	131	17.0	25	18.6	369
	I don’t have a job	17.3	196	26.7	62	38.9	182	29.9	39	25.5	479
	I don’t have an identity document	2.1	17	6.1	13	.9	7	.7	2	2.0	39
	I don’t qualify to open an account	1.0	17	3.9	8	4.0	19	1.7	4	2.2	48
	I have to keep a minimum balance in the bank	.6	8	.9	2	.8	4	.0	0	.7	14
	I don’t need a bank account	1.9	27	1.8	5	4.2	28	7.9	18	3.0	78
	I don’t know how to open an account	1.0	9	.0	0	1.7	7	1.8	3	1.1	19
	I use someone else’s bank account	1.4	14	1.3	2	.9	5	1.5	8	1.2	29
	I prefer dealing in cash	2.7	41	.9	3	3.5	21	5.9	16	3.0	81
	I don’t trust banks	.6	9	.7	4	1.5	7	1.6	5	1.0	25
	I don’t want to pay service fees	1.0	15	.2	3	.8	6	4.8	8	1.2	32
	The bank is too far from where I live	.6	7	.8	2	.8	5	.4	7	.7	21
	It’s expensive to have a bank account or I can’t afford to	.9	11	.4	3	2.7	18	.5	3	1.3	35
	I earn too little to make it worthwhile	.9	16	4.7	8	2.0	10	5.4	12	1.9	46
	Bank charges are too high	1.7	18	1.7	5	1.9	10	5.2	6	2.0	39
	The banks don’t speak to me in my language	.1	1	.3	1	.5	2	.0	0	.2	4
	I don’t have money to save	5.4	67	4.8	13	11.9	61	5.5	13	7.3	154
	I prefer to give money to somebody in the community to guard	.4	4	.2	1	.1	1	.0	0	.3	6
	I prefer to save via other means	.7	10	.7	1	.6	3	.0	0	.6	14
	Other reason	1.1	14	.7	3	.8	3	.0	0	.9	20
	Not applicable – respondent has a banking product	68.8	1074	54.1	100	46.7	261	51.6	130	59.6	1565
	Do not know	2.8	23	1.1	2	.6	3	.6	2	1.8	30
	Refused to answer	1.3	17	.4	1	.2	1	.3	1	.8	20

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q46 Which sources of information do you feel most influenced your decision about which banking product to take out	Junk mail sent through the post or that you found somewhere	**3.5**	**48**	**1.0**	**3**	**2.6**	**11**	**1.6**	**4**	**2.9**	**66**
	Information picked up in a branch of a bank	**23.7**	**389**	**22.6**	**48**	**16.9**	**86**	**15.8**	**27**	**21.1**	**550**
	Information found on the internet	**5.6**	**80**	**1.4**	**3**	**3.1**	**14**	**.2**	**1**	**4.1**	**98**
	Information from sales staff of firm providing the products	**6.7**	**109**	**7.3**	**17**	**3.8**	**22**	**9.1**	**14**	**6.1**	**162**
	Comparative tables or charts in financial pages of newspaper	**1.0**	**22**	**1.3**	**3**	**1.2**	**4**	**.0**	**0**	**1.0**	**29**
	Comparative tables or charts found on the internet	**.3**	**7**	**.3**	**1**	**.5**	**1**	**.0**	**0**	**.3**	**9**
	Specialist magazines or publications such as Financial Mail	**.9**	**13**	**.0**	**0**	**.6**	**3**	**.6**	**1**	**.7**	**17**
	Recommendation from independent financial adviser or broker	**3.5**	**44**	**1.1**	**1**	**2.2**	**10**	**1.8**	**2**	**2.8**	**57**
	Advice of friends or relatives - not working in financial services industry	**8.6**	**122**	**8.6**	**14**	**10.4**	**59**	**9.5**	**26**	**9.2**	**221**
	Advice of friends or relatives - who work in the financial s	**5.2**	**75**	**2.9**	**7**	**5.9**	**27**	**1.8**	**5**	**4.9**	**114**
	Employer's advice	**3.7**	**73**	**5.1**	**9**	**5.2**	**29**	**11.2**	**21**	**4.8**	**132**
	Traditional or religious leader	**.5**	**11**	**.5**	**1**	**2.1**	**13**	**.3**	**1**	**.9**	**26**
	Newspaper articles	**4.7**	**80**	**4.9**	**6**	**3.0**	**15**	**7.5**	**10**	**4.5**	**111**
	Television or radio programmes	**10.0**	**148**	**11.4**	**22**	**13.7**	**63**	**3.8**	**12**	**10.7**	**245**
	Newspaper adverts	**4.5**	**74**	**4.4**	**10**	**6.1**	**32**	**8.4**	**11**	**5.2**	**127**
	Television adverts	**10.8**	**162**	**9.8**	**14**	**7.3**	**38**	**5.4**	**13**	**9.3**	**227**
	Other advertising	**1.4**	**20**	**1.6**	**2**	**.4**	**2**	**.5**	**3**	**1.1**	**27**
	Other source	**1.4**	**20**	**.0**	**0**	**1.5**	**7**	**.0**	**1**	**1.2**	**28**
	Not applicable – respondent has not chosen insurance product	**51.9**	**851**	**57.7**	**127**	**59.3**	**306**	**62.1**	**152**	**55.2**	**1436**
	Do not know	**1.4**	**22**	**.5**	**1**	**1.3**	**6**	**.0**	**0**	**1.2**	**29**
	Refused to answer	**1.2**	**20**	**1.4**	**3**	**.2**	**1**	**3.1**	**5**	**1.1**	**29**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q47 And which of the following statements best describes how you chose the last banking product you took out?	I considered several products from different companies before	**25.9**	**386**	**17.3**	**34**	**13.9**	**74**	**11.8**	**22**	**20.7**	**516**
	I considered the various products from one company	**10.3**	**187**	**10.4**	**22**	**10.3**	**62**	**7.7**	**19**	**10.1**	**290**
	I didn't consider any other products at all	**9.8**	**160**	**8.7**	**15**	**9.8**	**53**	**9.4**	**24**	**9.7**	**252**
	I looked around but there were no other products to consider	**1.7**	**30**	**1.9**	**4**	**1.9**	**12**	**3.5**	**7**	**1.9**	**53**
	Not applicable – respondent has not chosen insurance product	**50.2**	**814**	**60.6**	**136**	**62.6**	**326**	**65.1**	**150**	**55.7**	**1426**
	Do not know	**2.2**	**29**	**1.2**	**3**	**1.5**	**8**	**2.3**	**4**	**1.9**	**44**
	Total	**100.0**	**1606**	**100.0**	**214**	**100.0**	**535**	**100.0**	**226**	**100.0**	**2581**
Q48 How often do you usually check the balance of your MAIN banking product?	Daily	**2.7**	**54**	**.4**	**1**	**.0**	**0**	**.3**	**1**	**1.5**	**56**
	Weekly	**8.2**	**176**	**5.1**	**11**	**1.6**	**12**	**1.4**	**6**	**5.6**	**205**
	Every two weeks	**8.1**	**147**	**4.3**	**9**	**3.7**	**21**	**4.8**	**13**	**6.2**	**190**
	Monthly	**48.4**	**897**	**45.2**	**97**	**37.2**	**232**	**43.4**	**105**	**44.5**	**1331**
	Yearly	**1.7**	**43**	**1.2**	**3**	**1.4**	**11**	**.5**	**3**	**1.5**	**60**
	Never	**4.7**	**80**	**3.2**	**7**	**3.9**	**35**	**4.0**	**11**	**4.3**	**133**
	Don’t know	**2.2**	**35**	**.8**	**5**	**.7**	**4**	**.6**	**4**	**1.5**	**48**
	Refused	**.6**	**15**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**15**
	Not applicable – has no banking products	**23.4**	**371**	**40.0**	**105**	**51.6**	**294**	**45.0**	**92**	**34.5**	**862**
	Total	**100.0**	**1818**	**100.0**	**238**	**100.0**	**609**	**100.0**	**235**	**100.0**	**2900**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q49 How do you typically check the balance(s) for this product	Check the bank statement sent in the mail	**19.6**	**262**	**16.9**	**20**	**9.2**	**23**	**13.0**	**20**	**16.7**	**325**
	Check the statement online - internet banking	**17.7**	**246**	**5.9**	**8**	**5.9**	**12**	**7.8**	**11**	**13.6**	**277**
	Check through telephone banking	**19.0**	**243**	**14.9**	**19**	**13.0**	**46**	**2.6**	**6**	**16.4**	**314**
	Call the bank and ask for your balance	**9.5**	**120**	**10.3**	**11**	**7.2**	**19**	**5.6**	**8**	**8.9**	**158**
	Ask for your balance, statement or bankbook update at a bank	**25.0**	**363**	**28.1**	**48**	**37.9**	**117**	**31.9**	**49**	**28.4**	**577**
	Ask for balance, statement or bankbook update at an ATM-cash	**39.7**	**546**	**51.3**	**63**	**44.3**	**138**	**44.4**	**53**	**41.9**	**800**
	Receive a text message from the bank	**24.5**	**348**	**16.6**	**19**	**23.2**	**59**	**23.4**	**36**	**23.5**	**462**
	Never check	**5.4**	**86**	**8.8**	**11**	**10.7**	**37**	**8.8**	**12**	**7.0**	**146**
	Don't know	**1.9**	**24**	**.5**	**3**	**1.9**	**6**	**1.7**	**3**	**1.8**	**36**
	Refused	**.4**	**8**	**.0**	**0**	**.4**	**1**	**.0**	**0**	**.4**	**9**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q50 How often do you personally check whether your product still meets your needs?	At least once a year	**25.9**	**389**	**15.7**	**19**	**15.2**	**49**	**24.3**	**40**	**22.6**	**497**
	Less often	**44.9**	**643**	**57.6**	**72**	**57.0**	**172**	**42.2**	**52**	**48.5**	**939**
	Never	**24.6**	**349**	**23.9**	**41**	**24.7**	**88**	**29.8**	**48**	**24.9**	**526**
	Don't know	**3.3**	**49**	**2.7**	**4**	**3.2**	**8**	**3.8**	**6**	**3.3**	**67**
	Refused	**1.2**	**15**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.8**	**15**
	Total	**100.0**	**1445**	**100.0**	**136**	**100.0**	**317**	**100.0**	**146**	**100.0**	**2044**

7.4.2. Credit and loans

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q51 Have you heard of any of the following types of credit or loans	Loan from a microlender	**75.2**	**1431**	**67.2**	**160**	**63.3**	**374**	**64.7**	**171**	**70.3**	**2136**
	Vehicle or car finance through bank or dealer	**65.6**	**1289**	**38.0**	**80**	**37.7**	**228**	**47.1**	**126**	**53.7**	**1723**
	Overdraft facility	**43.6**	**926**	**19.4**	**36**	**12.2**	**74**	**26.6**	**82**	**31.1**	**1118**
	Store card where you buy on account and pay later	**80.4**	**1491**	**65.1**	**152**	**68.9**	**415**	**72.5**	**180**	**75.1**	**2238**
	Lay-buy	**75.8**	**1434**	**66.3**	**159**	**64.6**	**399**	**81.3**	**186**	**72.1**	**2178**
	Hire Purchase -HP or paying in monthly installments for goods	**62.4**	**1265**	**39.2**	**90**	**44.7**	**262**	**55.8**	**140**	**54.6**	**1757**
	Loan from friends or family	**68.8**	**1297**	**59.7**	**147**	**56.6**	**356**	**76.2**	**195**	**64.9**	**1995**
	Loan from an informal money lender	**60.9**	**1108**	**57.8**	**144**	**58.3**	**365**	**65.1**	**153**	**60.1**	**1770**
	Loan from a stokvel or umgalelo or savings club	**50.9**	**901**	**57.0**	**127**	**51.5**	**308**	**45.8**	**96**	**51.3**	**1432**
	Loan from local spaza	**23.7**	**451**	**21.0**	**37**	**25.4**	**168**	**25.9**	**55**	**24.1**	**711**
	Store account with no card where you pay later	**29.4**	**605**	**22.6**	**49**	**23.9**	**157**	**27.4**	**76**	**27.0**	**887**
	Loan from an employer	**25.4**	**545**	**17.5**	**38**	**9.7**	**67**	**28.3**	**101**	**20.3**	**751**
	None of the above	**3.3**	**62**	**3.4**	**9**	**6.4**	**35**	**3.9**	**9**	**4.2**	**115**
	Don't know	**.7**	**15**	**1.7**	**4**	**1.0**	**5**	**.4**	**1**	**.9**	**25**
	Refused	**.6**	**13**	**.0**	**0**	**.1**	**1**	**.0**	**0**	**.4**	**14**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q52 Do you currently hold any of these types of credit or loans	Loan from a microlender	**7.0**	**133**	**4.8**	**11**	**3.6**	**23**	**6.8**	**16**	**5.8**	**183**
	Vehicle or car finance through bank or dealer	**11.3**	**212**	**.7**	**2**	**1.4**	**11**	**2.2**	**10**	**6.8**	**235**
	Overdraft facility	**3.6**	**81**	**.0**	**0**	**1.0**	**5**	**1.4**	**7**	**2.4**	**93**
	Store card where you buy on account and pay later	**22.7**	**434**	**14.2**	**31**	**12.3**	**76**	**9.2**	**28**	**18.0**	**569**
	Lay-buy	**8.5**	**144**	**6.5**	**15**	**3.6**	**27**	**5.8**	**14**	**6.7**	**200**
	Hire Purchase -HP or paying in monthly installments for goods	**8.3**	**153**	**5.5**	**13**	**4.7**	**24**	**3.0**	**10**	**6.6**	**200**
	Loan from friends or family	**8.8**	**139**	**10.5**	**25**	**8.4**	**58**	**5.1**	**14**	**8.6**	**236**
	Loan from an informal money lender	**2.8**	**34**	**3.2**	**9**	**1.9**	**9**	**.5**	**2**	**2.4**	**54**
	Loan from a stokvel or umgalelo or savings club	**2.2**	**29**	**4.5**	**13**	**3.8**	**20**	**2.0**	**3**	**2.9**	**65**
	Loan from local spaza	**3.7**	**52**	**3.4**	**8**	**3.9**	**24**	**1.9**	**5**	**3.6**	**89**
	Store account with no card where you pay later	**1.2**	**22**	**2.3**	**5**	**2.9**	**23**	**1.8**	**5**	**1.8**	**55**
	Loan from an employer	**1.5**	**31**	**5.2**	**10**	**.9**	**9**	**3.3**	**7**	**1.8**	**57**
	None of the above	**53.8**	**935**	**58.9**	**141**	**64.8**	**398**	**68.4**	**155**	**58.5**	**1629**
	Don't know	**.9**	**18**	**1.8**	**4**	**2.5**	**12**	**2.3**	**2**	**1.6**	**36**
	Refused	**1.6**	**28**	**.5**	**1**	**.1**	**1**	**.0**	**0**	**.9**	**30**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q53 Which of the following types of financial products have you chosen	Loan from a microlender	**5.3**	**98**	**5.2**	**12**	**2.2**	**13**	**1.9**	**5**	**4.1**	**128**
	Vehicle or car finance through bank or dealer	**5.2**	**98**	**.7**	**2**	**.9**	**7**	**.9**	**2**	**3.2**	**109**
	Overdraft facility	**1.2**	**28**	**.2**	**1**	**.8**	**4**	**.3**	**2**	**.9**	**35**
	Store card where you buy on account and pay later	**13.1**	**214**	**9.7**	**20**	**7.1**	**44**	**5.6**	**11**	**10.5**	**289**
	Lay-buy	**4.7**	**85**	**4.0**	**9**	**2.1**	**17**	**3.7**	**9**	**3.8**	**120**
	Hire Purchase -HP or paying in monthly installments for goods	**6.7**	**115**	**4.6**	**11**	**4.0**	**18**	**3.4**	**7**	**5.5**	**151**
	Loan from friends or family	**7.6**	**100**	**9.7**	**24**	**5.9**	**38**	**4.3**	**9**	**7.1**	**171**
	Loan from an informal money lender	**2.1**	**27**	**3.2**	**9**	**1.6**	**8**	**.7**	**3**	**2.0**	**47**
	Loan from a stokvel or umgalelo or savings club	**1.3**	**18**	**4.9**	**12**	**2.4**	**12**	**1.7**	**3**	**2.0**	**45**
	Loan from local spaza	**1.8**	**27**	**.6**	**2**	**2.8**	**17**	**.7**	**3**	**1.9**	**49**
	Store account with no card where you pay later	**.6**	**13**	**1.3**	**2**	**2.3**	**16**	**1.9**	**3**	**1.3**	**34**
	Loan from an employer	**2.1**	**28**	**4.0**	**7**	**.6**	**6**	**2.6**	**7**	**1.9**	**48**
	None of the above	**64.9**	**1193**	**63.4**	**151**	**72.2**	**450**	**74.8**	**181**	**67.6**	**1975**
	Don’t know	**1.1**	**21**	**2.2**	**5**	**2.4**	**13**	**2.3**	**2**	**1.7**	**41**
	Refused	**1.7**	**27**	**.5**	**1**	**.1**	**1**	**.0**	**0**	**1.0**	**29**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q54 Which sources of information do you feel most influenced your decision about which credit or loan product to take out	Junk mail sent through the post or that you found somewhere	3.3	44	1.2	3	1.4	3	1.5	3	2.5	53
	Information picked up in a branch of a bank	9.6	154	7.1	15	4.2	22	4.1	6	7.4	197
	Information found on the internet	3.7	54	.6	2	1.1	2	.0	0	2.4	58
	Information from sales staff of firm providing the products	7.4	113	7.4	14	5.6	32	6.7	13	6.8	172
	Comparative tables or charts in financial pages of newspaper	.6	9	.1	1	1.1	4	.0	0	.6	14
	Comparative tables or charts found on the internet	.7	9	.0	0	.7	2	.3	1	.6	12
	Specialist magazines or publications -such as Financial Mail	1.2	18	.0	0	.4	2	.0	0	.7	20
	Recommendation from independent financial adviser or broker	1.3	24	2.3	4	.8	4	.8	2	1.2	34
	Advice of friends/ relatives-not working in financial services industry	8.9	137	13.2	30	13.8	70	7.9	14	10.7	251
	Advice of friends/relatives who work in financial services industry	4.5	60	2.6	6	4.2	22	3.3	8	4.1	96
	Employer's advice	1.7	26	3.0	4	2.2	11	3.9	6	2.2	47
	Traditional or religious leader	.6	11	.7	2	1.9	10	.3	1	.9	24
	Newspaper articles	3.7	60	6.7	12	2.3	10	2.5	4	3.5	86
	Television or radio programs	7.1	102	3.7	11	7.2	30	1.3	6	6.4	149
	Newspaper adverts	5.3	75	1.2	5	4.0	20	1.4	3	4.3	103
	Television adverts	8.8	138	6.4	14	7.4	35	2.1	5	7.7	192
	Other advertising	1.3	21	2.3	4	2.4	12	.4	1	1.6	38
	Other source	2.9	27	.3	2	.5	5	4.1	9	2.0	43
	Not applicable – respondent has not chosen insurance product	62.6	994	66.9	143	68.5	363	75.8	172	65.6	1672
	Do not know	1.0	19	1.0	2	1.2	5	.0	1	1.0	27
	Refused to answer	.4	9	.7	2	.0	0	.0	0	.3	11

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q55 And which of the following statements best describes how you chose the last credit or loan product you took out?	I considered several products from different companies before	**19.5**	**282**	**12.0**	**23**	**9.6**	**53**	**7.3**	**11**	**15.1**	**369**
	I considered the various products from one company	**4.7**	**88**	**5.8**	**14**	**7.6**	**37**	**7.3**	**11**	**5.8**	**150**
	I didn't't consider any other products at all	**9.6**	**135**	**10.2**	**18**	**6.3**	**35**	**8.9**	**25**	**8.7**	**213**
	I looked around but there were no other products to consider	**3.3**	**49**	**3.6**	**10**	**4.3**	**23**	**.7**	**3**	**3.4**	**85**
	Not applicable – respondent has not chosen insurance product	**61.0**	**972**	**65.4**	**141**	**71.4**	**379**	**75.7**	**175**	**65.4**	**1667**
	Do not know	**1.9**	**30**	**3.1**	**7**	**.9**	**5**	**.0**	**2**	**1.6**	**44**
	Total	**100.0**	**1556**	**100.0**	**213**	**100.0**	**532**	**100.0**	**227**	**100.0**	**2528**
Q56 Which one of the ff statements best describes how well you and your household are keeping up with your bills and credit commitments	Keeping up with all bills and commitments without any difficulty	**23.0**	**476**	**5.3**	**11**	**7.6**	**54**	**12.2**	**32**	**16.1**	**573**
	Keeping up with all bills and commitments-struggle from time to time	**24.3**	**452**	**17.8**	**44**	**17.6**	**107**	**20.4**	**53**	**21.5**	**656**
	Keeping up with all bills and commitments-constant struggle	**7.5**	**155**	**11.3**	**26**	**12.1**	**70**	**9.1**	**22**	**9.3**	**273**
	Falling behind with some bills or credit commitments	**5.1**	**89**	**9.4**	**21**	**4.5**	**31**	**1.6**	**4**	**5.1**	**145**
	Not applicable - don't have any bills or credit commitments	**36.5**	**584**	**49.7**	**128**	**55.8**	**342**	**56.7**	**127**	**44.7**	**1181**
	Don't know	**2.9**	**42**	**5.1**	**7**	**2.6**	**13**	**.0**	**1**	**2.8**	**63**
	Refused	**.7**	**14**	**1.4**	**3**	**.0**	**0**	**.0**	**0**	**.5**	**17**
	Total	**100.0**	**1812**	**100.0**	**240**	**100.0**	**617**	**100.0**	**239**	**100.0**	**2908**
Q57 To what extent do you agree or disagree with the following statement: I prefer to buy things on credit rather than wait and save up	Strongly agree	**3.5**	**61**	**3.4**	**8**	**4.9**	**28**	**.6**	**3**	**3.7**	**100**
	Agree	**16.1**	**266**	**14.2**	**35**	**14.5**	**92**	**16.2**	**24**	**15.5**	**417**
	Neither agree nor disagree	**18.9**	**329**	**15.8**	**36**	**12.5**	**72**	**13.4**	**28**	**16.4**	**465**
	Disagree	**29.2**	**526**	**26.4**	**63**	**29.2**	**171**	**24.9**	**68**	**28.6**	**828**
	Strongly disagree	**27.9**	**565**	**37.1**	**86**	**33.9**	**223**	**40.8**	**104**	**31.4**	**978**
	Don't know	**3.6**	**59**	**3.0**	**10**	**4.4**	**28**	**3.6**	**8**	**3.8**	**105**
	Refused	**.8**	**13**	**.0**	**0**	**.5**	**4**	**.5**	**1**	**.6**	**18**
	Total	**100.0**	**1819**	**100.0**	**238**	**100.0**	**618**	**100.0**	**236**	**100.0**	**2911**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q58 Have yo personally borrowed money for any of the following purposes in the past 12 months and paid interest on the balance	To pay off debts	**8.9**	**156**	**12.7**	**28**	**7.4**	**52**	**4.7**	**9**	**8.5**	**245**
	To pay for food	**10.2**	**178**	**22.8**	**57**	**21.1**	**135**	**11.4**	**31**	**14.6**	**401**
	To pay for water or electricity	**7.5**	**146**	**10.6**	**28**	**8.6**	**58**	**6.2**	**17**	**8.1**	**249**
	To pay for education	**5.5**	**86**	**7.8**	**15**	**8.4**	**47**	**.7**	**3**	**6.3**	**151**
	To pay for a wedding	**1.3**	**20**	**.2**	**1**	**.1**	**1**	**.0**	**0**	**.7**	**22**
	To pay for a funeral	**2.7**	**51**	**3.0**	**7**	**6.5**	**33**	**3.5**	**6**	**3.9**	**97**
	To help support family, friends outside immediate household	**2.6**	**52**	**5.0**	**14**	**3.8**	**23**	**.4**	**2**	**3.0**	**91**
	To buy something on impulse	**3.2**	**43**	**5.6**	**9**	**.7**	**4**	**1.0**	**4**	**2.5**	**60**
	To buy a gift for someone	**1.4**	**24**	**2.2**	**4**	**3.4**	**20**	**.6**	**1**	**2.0**	**49**
	None of the above	**16.3**	**305**	**14.3**	**40**	**7.9**	**56**	**6.9**	**26**	**13.1**	**427**
	Not applicable – respondent did not borrow money in the last	**58.3**	**1063**	**50.5**	**117**	**56.8**	**352**	**74.9**	**169**	**58.2**	**1701**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q59 Roughly what do you think your household owes in outstanding debt?	Do not owe anything	**47.4**	**895**	**58.3**	**144**	**65.4**	**409**	**69.4**	**166**	**55.1**	**1614**
	R1 – R200	**1.2**	**27**	**4.4**	**8**	**4.4**	**28**	**5.9**	**6**	**2.7**	**69**
	R201 – R500	**3.2**	**46**	**4.9**	**14**	**8.5**	**52**	**3.9**	**8**	**5.0**	**120**
	R501 – R 1000	**4.0**	**76**	**3.7**	**8**	**4.5**	**29**	**4.0**	**9**	**4.1**	**122**
	R1001 – R1500	**3.7**	**66**	**3.8**	**8**	**4.3**	**21**	**1.3**	**6**	**3.7**	**101**
	R1501 – R2500	**2.4**	**52**	**5.1**	**9**	**2.1**	**15**	**2.2**	**8**	**2.5**	**84**
	R2501 – R3500	**3.2**	**61**	**2.1**	**5**	**2.7**	**13**	**.3**	**2**	**2.7**	**81**
	R3501 – R4500	**3.0**	**49**	**.7**	**1**	**.7**	**6**	**.4**	**1**	**1.9**	**57**
	R4500 – R6000	**2.7**	**50**	**1.4**	**5**	**1.3**	**8**	**2.1**	**6**	**2.2**	**69**
	R6001 – R8000	**1.1**	**34**	**.8**	**3**	**.1**	**1**	**.1**	**1**	**.7**	**39**
	R8001 – R11000	**1.8**	**34**	**1.0**	**2**	**.1**	**1**	**.1**	**2**	**1.1**	**39**
	R11001 or more	**6.8**	**144**	**.6**	**3**	**.7**	**5**	**2.2**	**9**	**4.1**	**161**
	Do not know	**10.8**	**133**	**7.0**	**13**	**3.9**	**24**	**5.1**	**7**	**8.0**	**177**
	No response or refused to answer	**8.7**	**156**	**6.1**	**17**	**1.3**	**9**	**3.0**	**6**	**5.9**	**188**
	Total	**100.0**	**1823**	**100.0**	**240**	**100.0**	**621**	**100.0**	**237**	**100.0**	**2921**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q60 Is the amount of debt household owes more than, about same, or less than value of all savings and belongings of hh.	Amount of debt is more than the value of household savings a	**12.0**	**103**	**10.4**	**16**	**17.4**	**34**	**6.4**	**6**	**12.8**	**159**
	Amount of debt is about the same value of household savings	**10.0**	**91**	**18.5**	**18**	**16.8**	**35**	**16.5**	**6**	**12.6**	**150**
	Amount of debt is less than the value of household savings a	**43.4**	**482**	**40.7**	**34**	**48.4**	**106**	**54.4**	**49**	**44.8**	**671**
	Don't know	**23.4**	**157**	**24.1**	**23**	**15.7**	**32**	**19.2**	**9**	**21.6**	**221**
	Refused	**11.1**	**96**	**6.2**	**6**	**1.7**	**5**	**3.5**	**2**	**8.2**	**109**
	Total	**100.0**	**929**	**100.0**	**97**	**100.0**	**212**	**100.0**	**72**	**100.0**	**1310**
Q61 How much does the household worry about the debt you owe?	None	**15.6**	**171**	**14.1**	**14**	**4.0**	**14**	**16.5**	**12**	**12.9**	**211**
	A little	**27.4**	**266**	**16.8**	**19**	**19.5**	**39**	**36.2**	**23**	**25.1**	**347**
	Some	**16.5**	**167**	**19.4**	**16**	**27.3**	**63**	**12.5**	**13**	**19.0**	**259**
	A lot	**25.4**	**231**	**37.5**	**37**	**40.5**	**80**	**24.3**	**18**	**29.8**	**366**
	Don't know	**12.1**	**66**	**11.8**	**8**	**6.3**	**11**	**9.3**	**4**	**10.7**	**89**
	Refused	**2.9**	**30**	**.3**	**1**	**2.4**	**3**	**1.2**	**1**	**2.5**	**35**
	Total	**100.0**	**931**	**100.0**	**95**	**100.0**	**210**	**100.0**	**71**	**100.0**	**1307**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q62 If you currently have and are using a credit card, do any of the ff statements apply	Could pay off balance of credit card from savings	**9.6**	**171**	**1.9**	**4**	**1.9**	**10**	**1.8**	**4**	**6.1**	**189**
	Don't think I will be able to pay balance of credit card-near future	**2.7**	**51**	**1.3**	**3**	**2.4**	**12**	**3.0**	**9**	**2.5**	**75**
	Sometimes make additional credit card payments to reduce balance	**7.2**	**138**	**2.1**	**4**	**2.8**	**13**	**2.2**	**6**	**5.1**	**161**
	I sometimes miss payments on my credit card	**2.2**	**47**	**3.9**	**8**	**2.6**	**15**	**1.8**	**4**	**2.4**	**74**
	Sometimes ask bank to reduce/miss monthly payment	**2.1**	**36**	**.3**	**2**	**1.8**	**11**	**1.2**	**5**	**1.8**	**54**
	Make point of always paying off full amount of credit card	**8.4**	**157**	**1.5**	**3**	**1.5**	**8**	**1.6**	**4**	**5.3**	**172**
	Not applicable – no credit card/not using	**77.4**	**1381**	**94.3**	**228**	**92.7**	**584**	**94.3**	**220**	**84.6**	**2413**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q63 Home loan on your main home-do any of the ff statements apply	Could pay off balance of home loan today from savings	**4.9**	**81**	**.0**	**0**	**1.7**	**10**	**.3**	**1**	**3.2**	**92**
	Will not be able to pay balance of home loan at any point in my life	**3.3**	**67**	**.7**	**4**	**2.7**	**15**	**.7**	**4**	**2.7**	**90**
	Sometimes make additional home loan payments-balance reduce quickly	**7.6**	**124**	**.4**	**1**	**2.1**	**9**	**2.7**	**7**	**5.0**	**141**
	Sometimes miss payments on home loan without prior arrangement	**1.1**	**24**	**.3**	**2**	**1.5**	**8**	**1.0**	**4**	**1.1**	**38**
	Sometimes ask home loan lender if I can reduce or miss payment	**2.0**	**33**	**.0**	**0**	**1.1**	**6**	**1.1**	**4**	**1.5**	**43**
	If I sold house at market value today I could not repay loan	**.9**	**19**	**.1**	**1**	**.2**	**1**	**.1**	**1**	**.6**	**22**
	Not applicable – does not have a home loan	**84.2**	**1517**	**99.2**	**234**	**94.3**	**589**	**96.2**	**225**	**89.4**	**2565**

7.4.3. Investment and savings

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q64 Please can you tell me whether you have heard of any of the following types of investment or savings products	Unit trusts	**44.7**	**898**	**20.3**	**41**	**15.1**	**89**	**25.4**	**61**	**32.5**	**1089**
	Education policy or plan	**63.2**	**1185**	**44.5**	**91**	**45.5**	**268**	**43.5**	**96**	**55.0**	**1640**
	Investment or savings policy	**58.2**	**1118**	**36.5**	**71**	**30.8**	**176**	**34.0**	**87**	**46.6**	**1452**
	Shares on the stock exchange	**50.9**	**983**	**24.5**	**48**	**21.5**	**126**	**23.4**	**69**	**38.1**	**1226**
	Retirement annuity	**54.6**	**1077**	**28.8**	**61**	**25.3**	**155**	**29.2**	**79**	**42.0**	**1372**
	Provident fund	**60.8**	**1170**	**37.0**	**90**	**33.5**	**205**	**40.2**	**92**	**49.3**	**1557**
	Pension fund	**78.1**	**1468**	**56.0**	**137**	**66.5**	**409**	**68.8**	**187**	**72.0**	**2201**
	Stokvel or umgalelo or savings club	**63.7**	**1097**	**74.4**	**171**	**75.8**	**466**	**60.8**	**123**	**68.0**	**1857**
	Giving money to someone who will guard it for you, to keep it safe	**41.3**	**785**	**39.4**	**91**	**36.9**	**221**	**52.5**	**131**	**40.6**	**1228**
	Keep cash or savings at home	**51.8**	**1015**	**42.1**	**102**	**50.9**	**305**	**59.4**	**157**	**51.1**	**1579**
	Other savings club	**14.4**	**276**	**11.4**	**23**	**4.8**	**27**	**6.2**	**19**	**10.8**	**345**
	None of the above	**5.0**	**84**	**8.1**	**21**	**7.2**	**46**	**7.8**	**15**	**6.1**	**166**
	Don’t know	**1.7**	**24**	**2.2**	**5**	**1.6**	**9**	**1.7**	**2**	**1.7**	**40**
	Refused	**.6**	**11**	**.5**	**1**	**.0**	**0**	**.3**	**1**	**.4**	**13**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q65 Can you tell me whether you currently hold any of these types of investment or savings products	Unit trusts	**3.5**	**76**	**.5**	**1**	**.2**	**1**	**2.0**	**4**	**2.2**	**82**
	Education policy or plan	**8.7**	**151**	**1.5**	**3**	**2.0**	**15**	**3.5**	**7**	**5.7**	**176**
	Investment or savings policy	**11.3**	**234**	**5.0**	**8**	**5.4**	**36**	**5.4**	**18**	**8.6**	**296**
	Shares on the stock exchange	**3.7**	**61**	**1.7**	**3**	**.2**	**1**	**1.9**	**3**	**2.4**	**68**
	Retirement annuity	**13.4**	**254**	**3.9**	**6**	**2.3**	**18**	**5.1**	**12**	**8.7**	**290**
	Provident fund	**8.4**	**158**	**3.8**	**8**	**1.7**	**10**	**5.2**	**10**	**5.8**	**186**
	Pension fund	**17.0**	**317**	**5.7**	**13**	**4.5**	**27**	**10.5**	**24**	**11.8**	**381**
	Stokvel or umgalelo or savings club	**9.6**	**155**	**15.1**	**40**	**18.2**	**106**	**4.3**	**12**	**12.3**	**313**
	Giving money to someone who will guard it for you, to keep it safe	**2.9**	**29**	**.5**	**3**	**3.1**	**17**	**1.3**	**3**	**2.6**	**52**
	Keep cash or savings at home	**6.9**	**128**	**9.5**	**20**	**15.3**	**106**	**16.1**	**40**	**10.3**	**294**
	Other savings club	**.7**	**16**	**.3**	**1**	**.4**	**3**	**2.4**	**7**	**.7**	**27**
	None of the above	**51.0**	**894**	**65.3**	**155**	**57.9**	**351**	**65.7**	**145**	**55.4**	**1545**
	Don’t know	**2.3**	**39**	**3.1**	**9**	**2.6**	**15**	**3.1**	**7**	**2.5**	**70**
	Refused	**1.8**	**34**	**.7**	**2**	**.2**	**2**	**.3**	**1**	**1.1**	**39**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q66 In the last two years which of the following types of investment or savings products have you chosen (whether or not you still hold them)	Unit trusts	**1.3**	**21**	**.5**	**1**	**.0**	**0**	**.0**	**0**	**.7**	**22**
	Education policy or plan	**5.3**	**95**	**.7**	**2**	**.9**	**8**	**1.7**	**4**	**3.3**	**109**
	Investment or savings policy	**5.6**	**102**	**1.3**	**2**	**2.1**	**14**	**2.5**	**7**	**4.0**	**125**
	Shares on the stock exchange	**1.7**	**22**	**1.3**	**2**	**.3**	**1**	**.0**	**0**	**1.1**	**25**
	Retirement annuity	**5.1**	**94**	**2.4**	**3**	**2.0**	**12**	**.9**	**2**	**3.6**	**111**
	Provident fund	**4.1**	**67**	**1.7**	**4**	**1.0**	**5**	**.9**	**2**	**2.7**	**78**
	Pension fund	**6.9**	**109**	**4.1**	**7**	**1.9**	**10**	**4.2**	**11**	**4.9**	**137**
	Stokvel or umgalelo or savings club	**6.3**	**96**	**9.5**	**20**	**12.5**	**68**	**1.8**	**6**	**8.1**	**190**
	Giving money to someone who will guard it for you, to keep it safe	**1.8**	**20**	**.0**	**0**	**2.4**	**12**	**.7**	**1**	**1.7**	**33**
	Keep cash or savings at home	**5.4**	**81**	**6.6**	**11**	**10.0**	**68**	**13.9**	**32**	**7.4**	**192**
	Other savings club	**.9**	**14**	**.4**	**2**	**.9**	**5**	**.3**	**2**	**.8**	**23**
	None of the above	**69.1**	**1247**	**73.0**	**178**	**68.7**	**428**	**74.1**	**171**	**69.7**	**2024**
	Don't know	**2.4**	**40**	**3.1**	**9**	**2.7**	**16**	**3.3**	**9**	**2.6**	**74**
	Refused	**2.0**	**37**	**.7**	**2**	**.4**	**3**	**1.0**	**2**	**1.3**	**44**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q67 Do you currently earn interest on your savings?	Yes	**30.3**	**563**	**18.2**	**38**	**16.2**	**95**	**15.2**	**44**	**24.1**	**740**
	No	**30.4**	**550**	**30.0**	**71**	**37.0**	**239**	**20.6**	**56**	**31.6**	**916**
	Other answer	**.6**	**10**	**.0**	**0**	**.2**	**2**	**.0**	**0**	**.4**	**12**
	Not applicable -no savings of any kind	**33.9**	**604**	**48.1**	**121**	**45.0**	**267**	**62.0**	**132**	**40.3**	**1124**
	Don't know	**3.4**	**57**	**3.3**	**8**	**1.6**	**14**	**1.8**	**5**	**2.8**	**84**
	Refused	**1.5**	**33**	**.4**	**1**	**.0**	**0**	**.3**	**1**	**.9**	**35**
	Total	**100.0**	**1817**	**100.0**	**239**	**100.0**	**617**	**100.0**	**238**	**100.0**	**2911**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q68 Do you know how much interest your savings are currently earning?	Yes – you know exactly what the interest rate is	**37.9**	**211**	**41.4**	**15**	**29.4**	**28**	**50.7**	**14**	**37.0**	**268**
	Yes, you know approximately what the interest rate is	**36.7**	**213**	**37.7**	**16**	**36.8**	**36**	**29.2**	**13**	**36.4**	**278**
	No	**23.1**	**117**	**17.9**	**6**	**29.3**	**28**	**19.9**	**16**	**23.8**	**167**
	Other answer	**.4**	**3**	**.0**	**0**	**2.4**	**1**	**.0**	**0**	**.8**	**4**
	Don't know	**1.7**	**13**	**3.0**	**1**	**2.2**	**2**	**.3**	**1**	**1.8**	**17**
	Refused	**.3**	**3**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.2**	**3**
	Total	**100.0**	**560**	**100.0**	**38**	**100.0**	**95**	**100.0**	**44**	**100.0**	**737**
Q69 How often do you personally check whether your savings products still meet your needs?	At least once a year	**28.7**	**363**	**11.6**	**13**	**13.9**	**47**	**29.7**	**31**	**23.4**	**454**
	Less often	**38.3**	**464**	**44.7**	**50**	**39.7**	**141**	**29.2**	**23**	**38.8**	**678**
	Never	**28.2**	**306**	**35.3**	**43**	**42.0**	**138**	**33.2**	**38**	**32.7**	**525**
	Don't know	**3.8**	**45**	**8.4**	**9**	**4.5**	**20**	**7.1**	**11**	**4.5**	**85**
	Refused	**1.0**	**18**	**.0**	**0**	**.0**	**0**	**.8**	**1**	**.6**	**19**
	Total	**100.0**	**1196**	**100.0**	**115**	**100.0**	**346**	**100.0**	**104**	**100.0**	**1761**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q70 In the past 12 months have you been saving money in any of the following ways? Do not include pension savings	Building up a balance of money in your bank account	**26.8**	**489**	**16.1**	**32**	**9.4**	**54**	**12.1**	**38**	**19.9**	**613**
	Paying money into a savings account	**33.8**	**583**	**23.7**	**45**	**21.6**	**126**	**13.9**	**40**	**28.1**	**794**
	Saving cash at home or in your wallet	**28.3**	**464**	**41.6**	**77**	**34.9**	**217**	**35.5**	**63**	**31.9**	**821**
	Giving money to family to save on your behalf	**7.3**	**99**	**11.5**	**23**	**12.9**	**72**	**10.3**	**13**	**9.5**	**207**
	Saving in a stokvel or any other informal savings club	**9.5**	**146**	**16.6**	**35**	**14.5**	**84**	**4.9**	**7**	**11.3**	**272**
	Buying financial investment products, other than pension funds	**7.8**	**114**	**1.6**	**4**	**2.3**	**17**	**3.2**	**6**	**5.3**	**141**
	Or saving in some other way-incl. remittances, buying livestock/property	**4.6**	**64**	**4.5**	**11**	**4.3**	**24**	**2.6**	**7**	**4.4**	**106**
	Do not know	**14.7**	**244**	**15.2**	**43**	**23.0**	**126**	**28.1**	**42**	**18.0**	**455**
	Refused to answer	**9.7**	**166**	**11.3**	**29**	**6.2**	**35**	**11.6**	**24**	**8.9**	**254**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q71 Have you heard of any of the following types of insurance products	Vehicle or car insurance	**76.7**	**1464**	**61.2**	**134**	**54.5**	**338**	**64.1**	**159**	**68.0**	**2095**
	Household content insurance	**66.6**	**1272**	**43.3**	**97**	**31.8**	**188**	**48.8**	**125**	**53.1**	**1682**
	Homeowners' insurance on building or house structure	**53.4**	**1078**	**28.0**	**64**	**26.0**	**152**	**43.8**	**110**	**42.4**	**1404**
	Cellphone insurance	**68.3**	**1286**	**62.2**	**131**	**50.6**	**296**	**49.9**	**130**	**61.4**	**1843**
	Life insurance or life cover	**76.6**	**1470**	**64.3**	**144**	**55.0**	**338**	**68.1**	**175**	**68.6**	**2127**
	Insurance that pays your loan or borrowing when you die	**43.5**	**879**	**28.0**	**55**	**22.7**	**127**	**22.9**	**65**	**34.6**	**1126**
	Disability insurance or cover	**50.4**	**1013**	**29.7**	**53**	**25.5**	**153**	**33.9**	**83**	**40.1**	**1302**
	Medical aid scheme	**77.2**	**1445**	**55.4**	**123**	**54.2**	**327**	**61.8**	**163**	**67.4**	**2058**
	Hospital cash plan	**60.8**	**1184**	**43.0**	**83**	**39.3**	**232**	**43.0**	**117**	**51.7**	**1616**
	Belong to a burial society	**63.0**	**1160**	**57.8**	**145**	**65.8**	**415**	**71.5**	**172**	**63.9**	**1892**
	Funeral policy with a bank - including Post Bank	**47.6**	**928**	**42.5**	**103**	**38.8**	**234**	**40.8**	**101**	**44.1**	**1366**
	Funeral cover through undertaker/funeral parlour	**54.6**	**1106**	**49.2**	**125**	**59.9**	**361**	**62.7**	**158**	**56.1**	**1750**
	Funeral policy with an insurance company	**53.9**	**1059**	**41.5**	**92**	**45.9**	**267**	**45.4**	**116**	**49.8**	**1534**
	Funeral cover from an spaza shop or stokvel	**20.2**	**415**	**22.9**	**47**	**22.7**	**130**	**17.1**	**36**	**20.9**	**628**
	Funeral cover from any other source	**19.5**	**403**	**11.1**	**28**	**9.8**	**58**	**19.3**	**58**	**15.9**	**547**
	None of the above	**4.1**	**68**	**5.4**	**14**	**3.7**	**26**	**8.0**	**12**	**4.3**	**120**
	Don't know	**.5**	**8**	**1.6**	**3**	**1.1**	**6**	**.0**	**0**	**.8**	**17**
	Refused	**.4**	**9**	**.4**	**1**	**.0**	**0**	**.0**	**0**	**.3**	**10**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q72 Can you tell me whether you currently hold any of these types of insurance products	Vehicle or car insurance	**20.8**	**388**	**.4**	**1**	**1.4**	**9**	**2.5**	**14**	**12.0**	**412**
	Household content insurance	**15.1**	**289**	**2.5**	**6**	**.8**	**6**	**2.3**	**10**	**8.8**	**311**
	Homeowners' insurance on building or house structure	**9.4**	**199**	**.0**	**0**	**.5**	**2**	**2.9**	**11**	**5.5**	**212**
	Cellphone insurance	**12.9**	**215**	**5.7**	**9**	**3.0**	**17**	**2.9**	**10**	**8.7**	**251**
	Life insurance or life cover	**23.7**	**462**	**9.6**	**20**	**3.6**	**23**	**10.1**	**28**	**15.6**	**533**
	Insurance that pays your loan or borrowing when you die	**3.3**	**64**	**.0**	**0**	**3.1**	**12**	**.9**	**6**	**2.7**	**82**
	Disability insurance or cover	**3.3**	**75**	**.0**	**0**	**.9**	**4**	**.2**	**3**	**2.1**	**82**
	Medical aid scheme	**24.4**	**472**	**3.8**	**9**	**6.2**	**37**	**5.5**	**14**	**15.9**	**532**
	Hospital cash plan	**6.9**	**145**	**1.8**	**2**	**2.0**	**8**	**2.7**	**10**	**4.7**	**165**
	Belong to a burial society	**17.0**	**270**	**16.8**	**48**	**24.8**	**179**	**12.4**	**38**	**18.9**	**535**
	Funeral policy with a bank - including Post Bank	**7.6**	**162**	**5.6**	**17**	**4.3**	**28**	**5.6**	**14**	**6.3**	**221**
	Funeral cover through undertaker/funeral parlour	**10.3**	**224**	**7.6**	**21**	**18.3**	**106**	**13.5**	**36**	**12.6**	**387**
	Funeral policy with an insurance company	**10.5**	**219**	**4.1**	**9**	**5.6**	**34**	**7.6**	**23**	**8.3**	**285**
	Funeral cover from an spaza shop or stokvel	**.9**	**18**	**3.2**	**7**	**4.1**	**17**	**.0**	**0**	**2.0**	**42**
	Funeral cover from any other source	**1.4**	**29**	**.1**	**2**	**.8**	**5**	**6.8**	**21**	**1.4**	**57**
	None of the above	**38.9**	**661**	**60.0**	**136**	**46.6**	**276**	**51.3**	**99**	**44.0**	**1172**
	Don't know	**1.2**	**16**	**2.0**	**5**	**1.5**	**8**	**1.3**	**1**	**1.4**	**30**
	Refused	**1.1**	**23**	**.4**	**1**	**.0**	**0**	**.0**	**0**	**.7**	**24**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q73 And in the last 2 years which of the following types of insurance products have you chosen (Whether or not you still hold them)	Vehicle or car insurance	9.9	148	.0	0	.9	6	.6	2	5.7	156
	Household content insurance	5.3	76	2.9	5	.6	4	1.1	2	3.4	87
	Homeowners' insurance on building or house structure	3.0	46	.0	0	.0	0	.9	2	1.7	48
	Cellphone insurance	7.6	99	3.8	6	1.5	8	1.2	3	5.0	116
	Life insurance or life cover	9.6	170	5.9	12	1.4	11	6.2	13	6.6	206
	Insurance that pays your loan or borrowing when you die	1.0	19	.0	0	.2	1	.0	0	.6	20
	Disability insurance or cover	.7	22	.0	0	.6	3	.0	0	.6	25
	Medical aid scheme	9.3	154	1.7	3	2.2	13	2.4	4	6.0	174
	Hospital cash plan	2.6	55	1.8	2	.9	3	.0	0	1.8	60
	Belong to a burial society	7.0	98	6.3	16	10.5	77	5.6	18	7.9	209
	Funeral policy with a bank - including Post Bank	3.5	67	3.6	11	3.2	20	2.3	6	3.4	104
	Funeral cover through undertaker/funeral parlour	4.2	86	5.0	13	12.2	70	9.3	20	7.0	189
	Funeral policy with an insurance company	4.0	76	2.3	4	2.7	15	7.0	17	3.7	112
	Funeral cover from an spaza shop or stokvel	.4	6	3.3	7	2.6	11	.0	0	1.3	24
	Funeral cover from any other source	.5	6	.0	1	.3	3	2.1	3	.5	13
	None of the above	64.7	1187	70.7	169	68.2	421	68.8	162	66.6	1939
	Don't know	1.3	17	2.2	6	1.3	6	1.3	2	1.4	31
	Refused	1.3	25	.4	1	.0	0	.8	1	.8	27

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q74 Which sources of info. do feel most influenced your decision about which insurance policy product to take out	Junk mail sent through the post or that you found somewhere	2.8	40	.4	2	2.2	10	4.3	5	2.5	57
	Information picked up in a branch of a bank	8.8	149	6.7	13	5.2	22	4.7	8	7.4	192
	Information found on the internet	5.6	78	.8	2	.8	4	1.7	2	3.5	86
	Information from sales staff of firm providing the products	7.6	119	9.9	20	4.6	23	4.7	11	6.8	173
	Comparative tables or charts in financial pages of newspaper	.9	10	.6	2	.8	3	.0	0	.8	15
	Comparative tables or charts found on the internet	.4	8	.0	0	.0	0	.0	0	.2	8
	Specialist magazines or publications -such as Financial Mail	1.0	15	.0	0	.0	0	2.2	2	.7	17
	Recommendation from independent financial adviser or broker	4.2	62	1.3	2	1.4	7	1.4	4	3.0	75
	Advice of friends or relatives-not working in the financial services indust.	8.4	123	3.4	11	18.3	102	16.6	32	11.2	268
	Advice of friends or relatives-who work in the financial services indust.	5.5	79	3.0	10	6.5	33	5.0	11	5.5	133
	Employer's advice	3.8	63	.5	1	3.5	14	7.4	16	3.6	94
	Traditional or religious leader	.5	12	1.3	3	2.0	18	1.3	3	1.1	36
	Newspaper articles	4.0	60	4.9	7	2.1	10	4.0	6	3.5	83
	Television or radio programmes	8.0	122	6.3	13	10.9	50	3.5	9	8.4	194
	Newspaper adverts	5.9	95	5.1	11	6.0	26	.7	3	5.5	135
	Television adverts	10.6	154	10.9	15	7.5	41	3.9	8	9.3	218
	Other advertising	1.2	21	.4	1	2.2	12	.1	1	1.3	35
	Other source	.9	13	.3	2	.9	6	.2	2	.8	23
	Not applicable – respondent has not chosen insurance product	59.5	980	71.1	154	61.6	319	64.6	149	61.6	1602
	Do not know	1.3	19	.5	1	1.1	5	2.1	2	1.2	27
	Refused to answer	.9	14	.0	0	.0	0	.3	1	.5	15

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q75 And which of the following statements best describes how you chose the last insurance policy you took out?	Considered several products from different companies	**24.4**	**359**	**15.7**	**29**	**15.2**	**75**	**14.3**	**24**	**20.3**	**487**
	Considered the various products from one company	**4.9**	**92**	**6.7**	**18**	**10.7**	**55**	**4.5**	**15**	**6.7**	**180**
	I didn't consider any other products at all	**7.5**	**106**	**3.5**	**7**	**8.5**	**51**	**10.5**	**22**	**7.6**	**186**
	I looked around but there were no other products to consider	**1.9**	**32**	**2.2**	**4**	**2.7**	**16**	**1.2**	**1**	**2.1**	**53**
	Not applicable – respondent has not chosen insurance product	**59.3**	**956**	**70.7**	**153**	**61.6**	**325**	**67.3**	**153**	**61.6**	**1587**
	Do not know	**1.2**	**19**	**1.2**	**3**	**1.3**	**6**	**2.0**	**4**	**1.3**	**32**
	Refused to answer	**.9**	**14**	**.0**	**0**	**.0**	**0**	**.3**	**1**	**.5**	**15**
	Total	**100.0**	**1578**	**100.0**	**214**	**100.0**	**528**	**100.0**	**220**	**100.0**	**2540**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
Multiple response table		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q76 Thinking about insurance in general, which of the following do you take into consideration when first taking out or setting up a new policy	The cost of the premium	**48.9**	**949**	**41.5**	**95**	**45.1**	**265**	**41.3**	**107**	**46.6**	**1416**
	The cost of the excess	**20.3**	**390**	**13.9**	**32**	**13.8**	**81**	**23.3**	**46**	**18.0**	**549**
	The overall level of cover	**27.7**	**533**	**22.7**	**56**	**20.5**	**136**	**24.5**	**61**	**24.9**	**786**
	The extent to which the cover meets your needs	**25.8**	**477**	**15.8**	**35**	**20.4**	**110**	**18.9**	**50**	**22.8**	**672**
	The details in the small print or contract	**11.5**	**211**	**4.9**	**11**	**3.7**	**19**	**7.9**	**21**	**8.4**	**262**
	The brand or reputation of the supplier	**14.4**	**272**	**11.9**	**20**	**10.5**	**66**	**13.0**	**33**	**13.0**	**391**
	The benefits included	**30.8**	**549**	**30.1**	**71**	**32.2**	**163**	**24.8**	**61**	**30.7**	**844**
	Other	**1.2**	**17**	**.9**	**3**	**.2**	**2**	**.6**	**4**	**.8**	**26**
	None of the above	**26.0**	**445**	**36.3**	**86**	**36.3**	**236**	**40.4**	**86**	**30.9**	**853**
	Don't know	**5.8**	**95**	**5.4**	**16**	**5.1**	**31**	**2.4**	**8**	**5.3**	**150**
	Refused	**.7**	**17**	**.2**	**1**	**.0**	**0**	**.5**	**1**	**.4**	**19**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q77 What are the main reasons that you don't have health insurance cover?'	I am happy to use free or national health care	**31.8**	**560**	**47.0**	**106**	**56.5**	**365**	**65.5**	**150**	**43.0**	**1181**
	I am healthy	**4.1**	**76**	**1.1**	**5**	**7.8**	**39**	**12.7**	**27**	**5.5**	**147**
	I have not thought about taking out health insurance	**4.4**	**62**	**3.5**	**10**	**4.8**	**28**	**6.6**	**11**	**4.6**	**111**
	I have been unable to find any company that will cover me	**1.0**	**17**	**.4**	**1**	**2.8**	**10**	**.3**	**1**	**1.4**	**29**
	I have not been able to find affordable cover	**4.4**	**72**	**5.3**	**13**	**4.1**	**28**	**7.6**	**21**	**4.6**	**134**
	I do not have a bank account from which to make the monthly	**.9**	**17**	**2.3**	**5**	**3.5**	**22**	**2.0**	**7**	**1.9**	**51**
	I do not have a regular income	**14.0**	**193**	**15.2**	**43**	**23.7**	**137**	**6.9**	**18**	**16.5**	**391**
	I do not trust insurance companies	**.9**	**13**	**1.1**	**2**	**1.0**	**8**	**.7**	**3**	**.9**	**26**
	I can go home or to another country for medical care	**.2**	**5**	**.0**	**0**	**.2**	**3**	**.0**	**0**	**.2**	**8**
	I can afford to pay my own health care costs	**4.1**	**88**	**5.4**	**11**	**5.5**	**35**	**5.7**	**13**	**4.8**	**147**
	My religion forbids the use of insurance	**.1**	**4**	**.7**	**1**	**.0**	**0**	**.0**	**0**	**.1**	**5**
	Other	**2.4**	**28**	**3.0**	**7**	**.1**	**1**	**.1**	**1**	**1.6**	**37**
	I am covered on someone else's policy	**8.9**	**111**	**7.7**	**13**	**1.7**	**12**	**.2**	**3**	**6.0**	**139**
	Not applicable – currently has medical aid, health plan or o	**29.6**	**511**	**18.4**	**48**	**13.2**	**77**	**10.6**	**26**	**22.3**	**662**
	Don't know	**1.7**	**30**	**1.2**	**3**	**1.0**	**5**	**.2**	**1**	**1.3**	**39**
	Refused	**1.9**	**26**	**.8**	**1**	**.0**	**0**	**.0**	**0**	**1.1**	**27**

7.5. Financial Advice

7.5.1. Seeking advice and quality of advice

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q78 If you need financial advice who do you normally ask for help	Family member	45.3	844	57.8	120	54.1	322	59.1	121	49.9	1407
	Friend	20.0	342	36.3	74	32.4	183	34.8	70	26.1	669
	Someone you trust in the community	3.8	72	9.0	23	12.0	69	6.2	11	6.8	175
	Your employer	2.5	58	2.8	6	2.7	15	8.3	27	3.0	106
	Co-worker or colleague	4.9	65	1.6	3	3.2	18	2.9	7	4.0	93
	Independent broker	4.8	90	1.6	5	2.0	11	3.5	10	3.6	116
	Financial advisor other than an independent broker	19.3	339	6.4	11	4.5	26	3.7	12	12.7	388
	Stokvel or umgalelo or savings club	2.8	43	9.9	23	9.0	47	1.3	5	5.2	118
	Burial society	.9	16	1.6	8	4.7	31	.1	1	2.0	56
	Church	4.2	81	5.4	11	5.1	29	2.7	7	4.5	128
	Bank	19.9	387	15.2	31	14.6	88	14.5	41	17.6	547
	Insurance company	6.2	128	4.4	9	4.9	28	3.1	9	5.5	174
	Mashonisa	.9	11	2.7	9	2.7	12	.9	3	1.6	35
	Other	1.7	24	2.7	5	.2	2	.3	2	1.3	33
	Would not ask anyone for help	16.1	290	14.0	47	22.0	149	18.0	45	17.7	531
	Don't know	3.6	58	2.8	6	2.3	14	3.1	11	3.1	89

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q79 Do you have trouble getting good and relevant financial advice?	Yes	5.8	106	10.0	23	10.5	58	9.6	13	7.8	200
	No	70.9	1329	58.5	133	58.5	357	55.8	137	65.1	1956
	Question not relevant or never tried	20.8	338	29.1	78	28.9	194	33.8	80	24.8	690
	Don't know	1.9	31	2.5	6	2.1	11	.3	2	1.9	50
	Refused	.6	14	.0	0	.0	0	.5	1	.4	15
	Total	100.0	1818	100.0	240	100.0	620	100.0	233	100.0	2911

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q80 Thinking about the last time you tried to get financial advice do you think any of the following statements apply to your experience	You did not know where to look for advice	**38.9**	**38**	**57.4**	**12**	**49.1**	**28**	**46.0**	**6**	**45.8**	**84**
	You could not find the advice you were looking for	**30.6**	**30**	**18.0**	**5**	**19.5**	**11**	**45.2**	**4**	**25.7**	**50**
	You could not get advice at a time to suit you	**11.2**	**12**	**23.2**	**5**	**29.1**	**14**	**.0**	**0**	**19.0**	**31**
	You did not understand the advice you were given	**21.0**	**12**	**19.6**	**5**	**22.3**	**13**	**.0**	**0**	**19.8**	**30**
	There were so many advisers available you didn't know which	**18.7**	**18**	**8.7**	**2**	**11.4**	**10**	**13.9**	**2**	**14.2**	**32**
	Asked advice from several people - gave diff answers	**15.9**	**19**	**23.7**	**4**	**18.0**	**6**	**8.5**	**1**	**17.1**	**30**
	You got advice but you didn't know whether to trust it or not	**9.8**	**16**	**9.4**	**2**	**7.6**	**7**	**9.8**	**2**	**8.9**	**27**
	You followed the advice you were given and later regretted it	**4.5**	**6**	**9.3**	**2**	**3.4**	**3**	**11.8**	**1**	**5.2**	**12**
Multiple response table											
Q81 In the last 12 months have you asked a financial professional for financial advice in relation to any of the following	Savings or investments	**15.8**	**288**	**9.1**	**17**	**11.6**	**64**	**6.5**	**13**	**13.3**	**382**
	Taking out a mortgage or a loan	**2.1**	**46**	**1.2**	**4**	**.9**	**6**	**.3**	**1**	**1.5**	**57**
	Insurance of any type	**10.2**	**179**	**9.4**	**16**	**4.9**	**24**	**5.9**	**10**	**8.3**	**229**
	Tax planning	**5.1**	**88**	**3.1**	**6**	**1.3**	**7**	**1.9**	**4**	**3.6**	**105**
	Managing credit or debt	**5.4**	**84**	**2.8**	**5**	**4.2**	**21**	**1.6**	**4**	**4.6**	**114**
	None of the above	**73.0**	**1325**	**82.4**	**201**	**81.9**	**521**	**89.2**	**205**	**77.6**	**2252**
	Don't know	**3.2**	**46**	**2.6**	**7**	**3.4**	**17**	**1.9**	**7**	**3.1**	**77**
	Refused	**.7**	**22**	**1.0**	**4**	**.2**	**2**	**.0**	**0**	**.6**	**28**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q82 Thinking about the professional you have used most often for financial advice, was this an...?	Independent Financial Adviser	**29.6**	**135**	**25.6**	**7**	**22.6**	**14**	**13.1**	**2**	**27.3**	**158**
	Manager or adviser at a bank or building society	**28.6**	**125**	**38.2**	**10**	**45.2**	**32**	**31.4**	**8**	**32.9**	**175**
	Manager or adviser at an insurance company	**24.5**	**91**	**21.8**	**5**	**13.4**	**13**	**17.7**	**3**	**21.8**	**112**
	Accountant	**10.6**	**37**	**8.2**	**2**	**6.2**	**4**	**14.4**	**3**	**9.6**	**46**
	Other	**5.3**	**18**	**.0**	**0**	**11.9**	**9**	**23.4**	**5**	**6.9**	**32**
	Don't know	**.9**	**5**	**6.2**	**2**	**.6**	**1**	**.0**	**0**	**1.2**	**8**
	Refused	**.5**	**3**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.3**	**3**
	Total	**100.0**	**414**	**100.0**	**26**	**100.0**	**73**	**100.0**	**21**	**100.0**	**534**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q83 Did you pay for (any of) this advice or was it entirely free?	Paid for advice	**15.2**	**63**	**.0**	**0**	**5.8**	**4**	**12.9**	**2**	**11.9**	**69**
	Entirely free	**79.1**	**336**	**89.0**	**24**	**94.2**	**76**	**86.5**	**18**	**83.4**	**454**
	Don't know	**4.7**	**17**	**11.0**	**3**	**.0**	**0**	**.6**	**1**	**4.0**	**21**
	Refused	**1.1**	**5**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.7**	**5**
	Total	**100.0**	**421**	**100.0**	**27**	**100.0**	**80**	**100.0**	**21**	**100.0**	**549**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q84 Thinking about the last time you tried to get good financial advice; do you think any of the following statements apply to your experience	You felt that the adviser understood your needs	**26.5**	**437**	**21.8**	**39**	**19.3**	**98**	**19.8**	**31**	**23.5**	**605**
	You got the advice that you needed	**31.1**	**535**	**32.6**	**63**	**22.9**	**134**	**25.0**	**44**	**28.5**	**776**
	Able to understand exactly what adviser was recommending	**14.8**	**249**	**8.4**	**25**	**12.6**	**73**	**6.5**	**16**	**13.0**	**363**
	The adviser behaved professionally	**10.8**	**189**	**9.0**	**21**	**7.1**	**39**	**4.2**	**12**	**9.1**	**261**
	Don't know	**29.1**	**471**	**31.1**	**83**	**41.6**	**241**	**45.2**	**85**	**34.0**	**880**
	Refused	**5.6**	**103**	**5.1**	**16**	**4.7**	**27**	**4.2**	**11**	**5.2**	**157**
Multiple response table											
Q85 In the last 12 months, have you asked friends or family for financial advice in relation to any of the following	Savings or investments	**19.4**	**348**	**21.4**	**43**	**13.9**	**78**	**14.7**	**27**	**17.7**	**496**
	Taking out a home loan	**2.4**	**52**	**.5**	**2**	**3.0**	**11**	**4.8**	**9**	**2.6**	**74**
	Taking out a loan or credit agreement	**3.4**	**74**	**1.8**	**5**	**2.7**	**15**	**.9**	**3**	**2.9**	**97**
	Insurance of any type	**7.5**	**141**	**7.7**	**17**	**4.9**	**26**	**9.1**	**15**	**6.9**	**199**
	Tax	**4.5**	**81**	**4.0**	**8**	**1.0**	**4**	**4.0**	**9**	**3.4**	**102**
	Managing credit or debt	**7.5**	**114**	**4.7**	**9**	**5.2**	**23**	**3.6**	**6**	**6.3**	**152**
	None of the above	**66.6**	**1222**	**69.7**	**172**	**73.5**	**480**	**73.5**	**187**	**69.4**	**2061**
	Don't know	**2.9**	**45**	**2.7**	**6**	**4.1**	**22**	**3.9**	**5**	**3.3**	**78**
	Refused	**1.4**	**30**	**1.6**	**5**	**.8**	**4**	**.7**	**1**	**1.2**	**40**

7.5.2. Trust in sources of advice

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q86 The extent to which you would trust or distrust the ff to provide good financial advice:Independent broker or financial advisor	Strongly trust	**12.9**	**256**	**9.0**	**19**	**12.4**	**77**	**7.0**	**18**	**12.0**	**370**
	Trust	**46.7**	**796**	**40.8**	**88**	**41.4**	**249**	**37.7**	**75**	**44.0**	**1208**
	Neither trust nor distrust	**14.5**	**290**	**20.0**	**52**	**16.5**	**101**	**15.5**	**43**	**15.7**	**486**
	Distrust	**15.4**	**279**	**17.0**	**43**	**12.9**	**86**	**16.7**	**37**	**14.9**	**445**
	Strongly distrust	**4.2**	**78**	**5.2**	**13**	**3.5**	**24**	**2.4**	**5**	**3.9**	**120**
	Do not know	**6.3**	**118**	**8.0**	**23**	**13.3**	**80**	**20.7**	**56**	**9.5**	**277**
	Total	**100.0**	**1817**	**100.0**	**238**	**100.0**	**617**	**100.0**	**234**	**100.0**	**2906**
Q87 The extent to which you would trust or distrust the ff to provide good financial advice:Insurance company	Strongly trust	**12.7**	**238**	**11.9**	**26**	**16.4**	**106**	**12.4**	**22**	**13.7**	**392**
	Trust	**40.8**	**735**	**42.1**	**94**	**46.0**	**264**	**22.7**	**54**	**41.2**	**1147**
	Neither trust nor distrust	**22.7**	**422**	**16.9**	**47**	**14.7**	**83**	**30.5**	**67**	**20.3**	**619**
	Distrust	**13.2**	**239**	**15.3**	**38**	**14.5**	**103**	**15.0**	**44**	**13.9**	**424**
	Strongly distrust	**5.2**	**82**	**5.1**	**14**	**2.5**	**20**	**4.3**	**9**	**4.4**	**125**
	Do not know	**5.4**	**101**	**8.7**	**20**	**5.9**	**43**	**15.1**	**39**	**6.5**	**203**
	Total	**100.0**	**1817**	**100.0**	**239**	**100.0**	**619**	**100.0**	**235**	**100.0**	**2910**
Q88 The extent to which you would trust or distrust the ff to provide good financial advice:Bank or banker	Strongly trust	**21.9**	**428**	**30.2**	**59**	**32.3**	**206**	**22.6**	**50**	**25.7**	**743**
	Trust	**53.6**	**921**	**45.8**	**102**	**45.7**	**283**	**46.4**	**110**	**50.1**	**1416**
	Neither trust nor distrust	**11.9**	**234**	**11.7**	**36**	**11.1**	**58**	**14.6**	**37**	**11.9**	**365**
	Distrust	**6.8**	**117**	**4.8**	**15**	**4.1**	**32**	**6.9**	**17**	**5.8**	**181**
	Strongly distrust	**2.5**	**46**	**3.3**	**10**	**2.1**	**11**	**2.6**	**7**	**2.5**	**74**
	Do not know	**3.2**	**62**	**4.2**	**14**	**4.7**	**28**	**6.9**	**13**	**4.0**	**117**
	Total	**100.0**	**1808**	**100.0**	**236**	**100.0**	**618**	**100.0**	**234**	**100.0**	**2896**
Q89 The extent to which you would trust or distrust the ff to provide good financial advice:Government	Strongly trust	**7.2**	**146**	**7.5**	**23**	**16.0**	**109**	**11.1**	**19**	**10.0**	**297**
	Trust	**25.7**	**442**	**36.5**	**77**	**40.9**	**248**	**36.2**	**64**	**31.8**	**831**
	Neither trust nor distrust	**25.5**	**423**	**21.8**	**50**	**20.4**	**109**	**16.6**	**30**	**23.1**	**612**
	Distrust	**27.4**	**493**	**22.7**	**53**	**15.3**	**96**	**19.3**	**53**	**22.9**	**695**
	Strongly distrust	**10.4**	**214**	**7.6**	**21**	**4.3**	**26**	**9.7**	**45**	**8.3**	**306**
	Do not know	**3.8**	**69**	**4.0**	**14**	**3.2**	**21**	**7.3**	**20**	**3.8**	**124**
	Total	**100.0**	**1787**	**100.0**	**238**	**100.0**	**609**	**100.0**	**231**	**100.0**	**2865**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q90 The extent to which you would trust or distrust the ff to provide good financial advice:Informal associations like stokvels	Strongly trust	**4.3**	**92**	**6.5**	**17**	**9.0**	**58**	**2.7**	**7**	**5.8**	**174**
	Trust	**20.5**	**312**	**36.4**	**81**	**34.4**	**218**	**26.8**	**47**	**26.4**	**658**
	Neither trust nor distrust	**22.7**	**379**	**18.1**	**43**	**21.5**	**122**	**19.3**	**38**	**21.7**	**582**
	Distrust	**29.2**	**526**	**22.8**	**55**	**21.4**	**137**	**23.0**	**53**	**25.9**	**771**
	Strongly distrust	**15.1**	**305**	**10.5**	**25**	**11.4**	**63**	**15.0**	**39**	**13.6**	**432**
	Do not know	**8.3**	**192**	**5.6**	**15**	**2.4**	**18**	**13.2**	**47**	**6.7**	**272**
	Total	**100.0**	**1806**	**100.0**	**236**	**100.0**	**616**	**100.0**	**231**	**100.0**	**2889**
Q91 The extent to which you would trust or distrust the ff to provide good financial advice:Friends and Family	Strongly trust	**21.9**	**365**	**33.2**	**76**	**32.4**	**211**	**20.4**	**47**	**25.9**	**699**
	Trust	**45.6**	**850**	**45.0**	**104**	**43.0**	**262**	**55.1**	**115**	**45.4**	**1331**
	Neither trust nor distrust	**18.7**	**337**	**11.1**	**28**	**14.0**	**87**	**17.0**	**51**	**16.5**	**503**
	Distrust	**8.4**	**159**	**7.7**	**21**	**6.8**	**41**	**3.2**	**9**	**7.5**	**230**
	Strongly distrust	**3.3**	**64**	**1.1**	**5**	**2.8**	**14**	**1.7**	**4**	**2.9**	**87**
	Do not know	**2.0**	**41**	**1.9**	**5**	**.9**	**6**	**2.7**	**9**	**1.7**	**61**
	Total	**100.0**	**1816**	**100.0**	**239**	**100.0**	**621**	**100.0**	**235**	**100.0**	**2911**
Q92 The extent to which you would trust or distrust the ff to provide good financial advice:An employer or work colleague	Strongly trust	**4.2**	**97**	**8.8**	**20**	**5.0**	**32**	**7.5**	**21**	**5.1**	**170**
	Trust	**32.9**	**587**	**27.4**	**63**	**28.9**	**186**	**35.0**	**67**	**31.4**	**903**
	Neither trust nor distrust	**28.2**	**486**	**31.4**	**68**	**30.8**	**176**	**26.4**	**62**	**29.2**	**792**
	Distrust	**14.5**	**270**	**13.6**	**31**	**16.5**	**98**	**7.8**	**26**	**14.5**	**425**
	Strongly distrust	**7.1**	**130**	**6.1**	**19**	**6.4**	**38**	**3.3**	**10**	**6.5**	**197**
	Do not know	**13.1**	**227**	**12.7**	**34**	**12.3**	**87**	**19.9**	**46**	**13.3**	**394**
	Total	**100.0**	**1797**	**100.0**	**235**	**100.0**	**617**	**100.0**	**232**	**100.0**	**2881**
Q93 The extent to which you would trust or distrust the ff to provide good financial advice:Church	Strongly trust	**18.3**	**354**	**26.9**	**61**	**28.8**	**185**	**19.0**	**43**	**22.2**	**643**
	Trust	**41.2**	**729**	**38.6**	**94**	**46.9**	**277**	**50.0**	**102**	**43.2**	**1202**
	Neither trust nor distrust	**19.7**	**318**	**17.5**	**42**	**10.3**	**63**	**12.1**	**26**	**16.2**	**449**
	Distrust	**9.7**	**167**	**8.3**	**22**	**7.1**	**48**	**4.4**	**12**	**8.4**	**249**
	Strongly distrust	**4.4**	**96**	**2.9**	**8**	**3.5**	**23**	**3.3**	**6**	**3.9**	**133**
	Do not know	**6.7**	**143**	**5.9**	**11**	**3.3**	**19**	**11.1**	**45**	**6.0**	**218**
	Total	**100.0**	**1807**	**100.0**	**238**	**100.0**	**615**	**100.0**	**234**	**100.0**	**2894**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q94 The extent to which you would trust or distrust the ff to provide good financial advice:Someone in community with good education	Strongly trust	**8.0**	**139**	**9.4**	**25**	**11.6**	**70**	**6.4**	**10**	**9.1**	**244**
	Trust	**29.6**	**544**	**34.0**	**75**	**37.7**	**235**	**37.3**	**86**	**32.9**	**940**
	Neither trust nor distrust	**30.3**	**534**	**27.3**	**63**	**20.2**	**128**	**17.5**	**43**	**26.3**	**768**
	Distrust	**18.7**	**336**	**17.7**	**45**	**21.2**	**130**	**21.4**	**46**	**19.5**	**557**
	Strongly distrust	**8.2**	**150**	**7.7**	**21**	**7.0**	**41**	**5.8**	**11**	**7.6**	**223**
	Do not know	**5.3**	**104**	**3.8**	**10**	**2.4**	**16**	**11.5**	**38**	**4.7**	**168**
	Total	**100.0**	**1807**	**100.0**	**239**	**100.0**	**620**	**100.0**	**234**	**100.0**	**2900**
Q95 The extent to which you would trust or distrust the ff to provide good financial advice:TV or radio advertisement	Strongly trust	**7.3**	**130**	**9.7**	**20**	**12.0**	**76**	**11.9**	**19**	**9.2**	**245**
	Trust	**29.6**	**549**	**43.2**	**92**	**44.1**	**274**	**33.8**	**67**	**35.4**	**982**
	Neither trust nor distrust	**31.3**	**548**	**22.6**	**62**	**22.3**	**133**	**25.2**	**65**	**27.4**	**808**
	Distrust	**21.2**	**398**	**14.9**	**40**	**13.0**	**86**	**11.4**	**33**	**17.6**	**557**
	Strongly distrust	**6.3**	**105**	**6.9**	**15**	**2.8**	**19**	**7.3**	**20**	**5.4**	**159**
	Do not know	**4.3**	**81**	**2.7**	**10**	**5.7**	**31**	**10.4**	**30**	**5.0**	**152**
	Total	**100.0**	**1811**	**100.0**	**239**	**100.0**	**619**	**100.0**	**234**	**100.0**	**2903**
Q96 The extent to which you would trust or distrust the ff to provide good financial advice:Newspaper	Strongly trust	**5.6**	**105**	**10.1**	**20**	**8.3**	**57**	**9.7**	**14**	**7.1**	**196**
	Trust	**31.2**	**564**	**41.1**	**93**	**35.5**	**224**	**36.3**	**68**	**33.7**	**949**
	Neither trust nor distrust	**30.9**	**566**	**17.8**	**49**	**23.9**	**150**	**25.0**	**65**	**27.2**	**830**
	Distrust	**21.4**	**390**	**23.0**	**54**	**21.4**	**123**	**10.0**	**31**	**20.8**	**598**
	Strongly distrust	**6.3**	**106**	**5.3**	**14**	**4.3**	**27**	**7.4**	**20**	**5.7**	**167**
	Do not know	**4.5**	**83**	**2.7**	**10**	**6.6**	**38**	**11.6**	**36**	**5.4**	**167**
	Total	**100.0**	**1814**	**100.0**	**240**	**100.0**	**619**	**100.0**	**234**	**100.0**	**2907**
Q97 The extent to which you would trust or distrust the ff to provide good financial advice:A moneylender or mashonisa	Strongly trust	**1.0**	**22**	**1.9**	**5**	**1.5**	**10**	**.7**	**2**	**1.2**	**39**
	Trust	**6.9**	**141**	**9.6**	**28**	**14.4**	**83**	**4.2**	**10**	**9.2**	**262**
	Neither trust nor distrust	**16.2**	**276**	**15.3**	**37**	**13.9**	**80**	**11.2**	**22**	**15.1**	**415**
	Distrust	**28.1**	**530**	**27.9**	**67**	**23.9**	**155**	**31.3**	**61**	**27.1**	**813**
	Strongly distrust	**38.5**	**649**	**42.1**	**92**	**41.8**	**263**	**37.6**	**92**	**39.7**	**1096**
	Do not know	**9.4**	**190**	**3.2**	**9**	**4.6**	**29**	**15.0**	**46**	**7.7**	**274**
	Total	**100.0**	**1808**	**100.0**	**238**	**100.0**	**620**	**100.0**	**233**	**100.0**	**2899**

7.5.3. Making decisions

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q98 How much do you agree or disagree?:I've got a clear idea of the sorts of financial products/services that I need	Totally agree	**14.8**	**288**	**15.4**	**32**	**15.4**	**95**	**12.1**	**26**	**14.8**	**441**
	Tend to agree	**33.2**	**611**	**29.5**	**62**	**21.3**	**133**	**23.3**	**61**	**28.7**	**867**
	Tend to disagree	**18.1**	**347**	**16.0**	**34**	**20.1**	**107**	**15.6**	**41**	**18.3**	**529**
	Totally disagree	**14.6**	**279**	**16.8**	**44**	**23.9**	**157**	**14.9**	**39**	**17.5**	**519**
	Don't know	**3.3**	**55**	**6.4**	**13**	**2.0**	**14**	**.0**	**0**	**3.0**	**82**
	Not applicable	**15.9**	**234**	**15.8**	**53**	**17.3**	**115**	**34.1**	**68**	**17.5**	**470**
	Refuse	**.2**	**7**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.1**	**8**
	Total	**100.0**	**1821**	**100.0**	**239**	**100.0**	**621**	**100.0**	**235**	**100.0**	**2916**
Q99 How much do you agree or disagree?:I always research my choices thoroughly before making any decisions	Totally agree	**24.7**	**445**	**13.5**	**31**	**23.7**	**148**	**18.9**	**41**	**23.0**	**665**
	Tend to agree	**33.7**	**633**	**36.1**	**79**	**27.8**	**170**	**26.4**	**57**	**31.7**	**939**
	Tend to disagree	**14.4**	**269**	**18.3**	**38**	**15.5**	**90**	**9.8**	**37**	**14.8**	**434**
	Totally disagree	**8.5**	**175**	**11.6**	**30**	**12.3**	**80**	**10.0**	**26**	**10.0**	**311**
	Don't know	**2.6**	**50**	**3.2**	**7**	**2.5**	**16**	**.1**	**1**	**2.4**	**74**
	Not applicable	**16.0**	**241**	**17.1**	**53**	**18.3**	**117**	**34.7**	**73**	**18.0**	**484**
	Refuse	**.2**	**7**	**.1**	**1**	**.0**	**0**	**.0**	**0**	**.1**	**8**
	Total	**100.0**	**1820**	**100.0**	**239**	**100.0**	**621**	**100.0**	**235**	**100.0**	**2915**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q100 In the last 12 months, have you made a decision about any of the following that you later regretted	Savings or investments	**10.1**	**159**	**7.0**	**17**	**9.3**	**49**	**10.0**	**12**	**9.5**	**237**
	Taking out a home loan	**2.0**	**41**	**.7**	**2**	**1.1**	**6**	**.3**	**1**	**1.5**	**50**
	Taking out a loan or credit agreement	**4.3**	**78**	**5.0**	**11**	**3.4**	**17**	**1.7**	**4**	**3.9**	**110**
	Insurance of any type	**3.3**	**58**	**2.6**	**8**	**3.0**	**15**	**1.3**	**2**	**3.0**	**83**
	Tax	**2.6**	**38**	**1.9**	**5**	**.9**	**4**	**3.1**	**5**	**2.1**	**52**
	Managing credit or debt	**4.6**	**67**	**2.7**	**6**	**2.6**	**10**	**3.5**	**8**	**3.8**	**91**
	None of the above	**79.1**	**1478**	**84.7**	**200**	**85.1**	**538**	**88.4**	**208**	**82.0**	**2424**
	Don't know	**3.1**	**45**	**2.2**	**6**	**4.4**	**21**	**2.2**	**5**	**3.3**	**77**
	Refused	**.7**	**16**	**.8**	**3**	**.1**	**1**	**.8**	**1**	**.5**	**21**

7.6. Getting Financial Help

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q101 How confident are you that you know how to make an effective complaint against a bank or financial institution?	Very confident	23.4	460	22.6	39	12.3	75	8.7	22	19.2	596
	Fairly confident	30.5	560	22.4	54	26.1	168	25.8	51	28.1	833
	Not very confident	15.1	271	14.5	34	18.7	107	14.5	33	16.0	445
	Not at all confident	19.7	334	28.6	73	29.8	191	36.2	99	24.5	697
	Don't know	10.7	172	11.4	36	13.1	75	13.1	25	11.6	308
	Refused	.7	17	.6	3	.0	0	1.8	3	.5	23
	Total	100.0	1814	100.0	239	100.0	616	100.0	233	100.0	2902
Q102 Last five years-have you discovered that you had been paying for a financial product that was unsuitable?	Yes	5.6	116	2.4	6	5.4	31	5.4	9	5.2	162
	No	86.6	1586	90.4	210	89.4	560	89.8	217	88.0	2573
	Do not know	6.5	92	6.8	21	4.1	24	3.5	7	5.7	144
	Refused to answer	1.3	24	.4	2	1.1	5	1.3	2	1.1	33
	Total	100.0	1818	100.0	239	100.0	620	100.0	235	100.0	2912
Q103 What type of product was that?	Bank account or a card linked to a bank account	10.5	17	16.9	1	9.5	3	22.2	1	11.3	22
	Home loan	9.9	8	.0	0	3.9	1	.0	0	6.9	9
	Private pension, provident fund or retirement annuity	.2	1	.0	0	.0	0	.0	0	.1	1
	Government grant	.0	0	.0	0	14.6	3	.0	0	4.5	3
	Investment or savings policy	3.8	7	.0	0	9.5	4	6.9	1	5.6	12
	Stokvel or umgalelo or savings club	10.0	3	.0	0	8.3	4	.0	0	8.3	7
	Credit card	7.4	11	.0	0	17.8	4	.0	0	9.7	15
	Store card or account	14.2	15	.0	0	11.3	2	40.7	1	14.4	18
	Vehicle or car finance	2.4	5	.0	0	1.2	1	4.6	1	2.1	7
	Loan from a bank or other formal institution	4.4	6	24.9	1	.0	0	14.7	1	4.8	8
	Loan from a mashonisa, stokvel or spaza shop	4.7	3	46.0	3	7.3	1	.0	0	7.3	7
	Life insurance or life cover	3.5	8	.0	0	.0	0	.0	0	2.0	8
	Funeral policy with a formal institution -bank, insurance co	14.1	7	.0	0	.0	0	.0	0	8.0	7
	Informal burial society	1.6	2	12.2	2	.0	0	.0	0	1.5	4
	Medical aid or hospital plan	5.0	3	.0	0	2.1	1	.0	0	3.5	4
	Household content insurance	.8	2	.0	0	2.4	1	.0	0	1.2	3
	Other	6.4	5	.0	0	10.5	3	10.8	2	7.7	10
	Don't know	.0	0	.0	0	1.6	1	.0	0	.5	1
	Refused	1.3	1	.0	0	.0	0	.0	0	.7	1
	Total	100.0	104	100.0	7	100.0	29	100.0	7	100.0	147

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q104 Did you complain to the company or person that sold you the product?	Yes	**62.0**	**80**	**49.4**	**4**	**84.0**	**27**	**16.0**	**3**	**65.2**	**114**
	No	**38.0**	**36**	**50.6**	**3**	**16.0**	**5**	**84.0**	**5**	**34.8**	**49**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**116**	**100.0**	**7**	**100.0**	**32**	**100.0**	**8**	**100.0**	**163**
Q105 Did you manage to resolve the problem with them?	Yes	**70.5**	**55**	**60.9**	**3**	**92.1**	**23**	**27.6**	**1**	**77.9**	**82**
	No	**29.5**	**25**	**39.1**	**1**	**6.2**	**2**	**72.4**	**2**	**21.4**	**30**
	Do not know	**.0**	**0**	**.0**	**0**	**1.7**	**1**	**.0**	**0**	**.7**	**1**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Total	**100.0**	**80**	**100.0**	**4**	**100.0**	**26**	**100.0**	**3**	**100.0**	**113**
Q106 Did you take up the complaint with anyone else?	Yes	**21.9**	**23**	**4.8**	**1**	**58.8**	**17**	**5.0**	**1**	**31.1**	**42**
	No	**78.1**	**92**	**95.2**	**6**	**41.2**	**14**	**90.5**	**6**	**68.6**	**118**
	Do not know	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**0**
	Refused to answer	**.0**	**0**	**.0**	**0**	**.0**	**0**	**4.4**	**1**	**.3**	**1**
	Total	**100.0**	**115**	**100.0**	**7**	**100.0**	**31**	**100.0**	**8**	**100.0**	**161**

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q107 Who did you take up the complaint regarding a financial product with	Provincial Consumer Affairs Office	.6	1	.0	0	21.1	3	.0	0	12.3	4
	The Ombudsman for Banking Services -OBSSA	27.6	5	.0	0	40.9	6	.0	0	34.7	11
	The Banking Association of South Africa	10.6	2	.0	0	.0	0	.0	0	4.4	2
	The Ombudsman For Long Term Insurance	11.0	1	.0	0	10.3	2	.0	0	10.4	3
	The Ombudsman For Short Term Insurance -OSTI	4.4	1	.0	0	.0	0	.0	0	1.8	1
	The Pension Fund Adjudicator	.0	0	.0	0	9.8	1	.0	0	5.6	1
	National Credit Regulator -NCR	37.0	5	.0	0	18.0	2	.0	0	25.5	7
	Credit Information Ombud	4.2	1	.0	0	.0	0	.0	0	1.7	1
	Consumer Affairs Committee, Department of Trade & Industry	.0	0	.0	0	.0	0	.0	0	.0	0
	The Office of Consumer Protection -OCP	38.4	9	.0	0	46.8	6	.0	0	42.5	15
	Office of the Ombud for Financial Services Providers - FAIS O	4.4	1	.0	0	11.6	3	.0	0	8.4	4
	Financial Services Board -FSB	12.2	2	.0	0	.0	0	.0	0	5.0	2
	A lawyer	9.4	4	100.0	1	8.8	4	100.0	1	10.7	10
	Small claims court	.9	1	.0	0	4.2	1	.0	0	2.8	2
	Citizens Advice Bureau	.0	0	.0	0	.0	0	.0	0	.0	0
	Other	.6	1	.0	0	11.7	1	.0	0	7.0	2
	Don’t know	.0	0	.0	0	2.5	1	.0	0	1.4	1
	Refused	.0	0	.0	0	.0	0	.0	0	.0	0

7.7. Financial Knowledge and Understanding

7.7.1. OECD INFE standard knowledge questions

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q108 Imagine that five friends are given a gift of R1,000. If the friends have to share money equally how much does each one get?	Correct	**88.0**	**1593**	**84.2**	**189**	**82.0**	**492**	**76.3**	**168**	**85.1**	**2442**
	Incorrect	**3.5**	**74**	**4.7**	**15**	**2.6**	**18**	**6.8**	**15**	**3.6**	**122**
	Irrelevant answer	**1.2**	**28**	**2.2**	**7**	**1.4**	**10**	**.6**	**1**	**1.3**	**46**
	Don't know	**6.4**	**109**	**8.5**	**28**	**13.2**	**95**	**12.3**	**45**	**9.0**	**277**
	Refused	**1.0**	**19**	**.4**	**1**	**.7**	**6**	**4.0**	**6**	**1.0**	**32**
	Total	**100.0**	**1823**	**100.0**	**240**	**100.0**	**621**	**100.0**	**235**	**100.0**	**2919**
Q109 Now imagine that the brothers have to wait for one year to get their share of the R1,000. In one year's time will they will be able to buy:	More with their share of the money than they could today	**12.0**	**222**	**11.3**	**19**	**13.7**	**77**	**8.5**	**13**	**12.2**	**331**
	The same amount	**19.8**	**313**	**21.5**	**45**	**24.1**	**145**	**19.2**	**38**	**21.2**	**541**
	Or, less than they could buy today	**26.2**	**462**	**22.9**	**50**	**16.5**	**86**	**26.7**	**66**	**23.1**	**664**
	It depends on inflation	**16.8**	**282**	**14.2**	**28**	**12.7**	**67**	**10.7**	**21**	**15.0**	**398**
	It depends on the types of things that they want to buy	**10.4**	**162**	**8.5**	**23**	**11.4**	**59**	**8.7**	**20**	**10.4**	**264**
	Irrelevant answer	**2.4**	**44**	**2.9**	**7**	**3.2**	**20**	**3.3**	**8**	**2.8**	**79**
	Don't know	**11.7**	**183**	**18.4**	**46**	**17.7**	**106**	**19.0**	**45**	**14.6**	**380**
	Refused	**.6**	**11**	**.5**	**1**	**.6**	**6**	**3.9**	**5**	**.8**	**23**
	Total	**100.0**	**1679**	**100.0**	**219**	**100.0**	**566**	**100.0**	**216**	**100.0**	**2680**
Q110 You lend R25 to a friend one evening and he gives you R25 back the next day. How much interest has he paid on this loan?	Correct	**65.6**	**1229**	**60.6**	**140**	**62.8**	**387**	**65.2**	**144**	**64.3**	**1900**
	Incorrect	**21.9**	**363**	**26.5**	**56**	**14.5**	**89**	**10.4**	**34**	**19.5**	**542**
	Irrelevant answer	**2.7**	**50**	**4.2**	**13**	**3.6**	**23**	**2.4**	**7**	**3.1**	**93**
	Don't know	**8.6**	**148**	**8.0**	**27**	**17.0**	**106**	**17.7**	**43**	**11.6**	**324**
	Refused	**1.2**	**22**	**.6**	**2**	**2.2**	**12**	**4.2**	**7**	**1.6**	**43**
	Total	**100.0**	**1812**	**100.0**	**238**	**100.0**	**617**	**100.0**	**235**	**100.0**	**2902**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q111 Suppose you put R100 into a savings account with a guaranteed interest rate of 2% per year.How much would be in the account at the end of the first year?	Correct	**54.1**	**1004**	**52.6**	**106**	**41.3**	**221**	**34.5**	**70**	**49.0**	**1401**
	Incorrect	**15.3**	**303**	**13.8**	**30**	**15.2**	**110**	**14.5**	**34**	**15.1**	**477**
	Irrelevant answer	**2.8**	**57**	**4.8**	**13**	**3.9**	**26**	**5.1**	**9**	**3.5**	**105**
	Don't know	**26.0**	**425**	**28.1**	**89**	**37.2**	**247**	**41.7**	**115**	**30.5**	**876**
	Refused	**1.7**	**28**	**.7**	**2**	**2.4**	**17**	**4.2**	**7**	**2.0**	**54**
	Total	**100.0**	**1817**	**100.0**	**240**	**100.0**	**621**	**100.0**	**235**	**100.0**	**2913**
Q112 And how much would be in the account at the end of five years	More than R110	**45.7**	**833**	**38.4**	**75**	**28.7**	**174**	**31.6**	**68**	**39.2**	**1150**
	Exactly R110	**20.5**	**382**	**23.7**	**57**	**23.2**	**130**	**11.6**	**33**	**21.0**	**602**
	Less than R110	**4.3**	**92**	**5.8**	**11**	**5.0**	**33**	**1.9**	**7**	**4.5**	**143**
	Or is it impossible to tell from the information given	**5.0**	**84**	**5.3**	**14**	**1.9**	**11**	**3.6**	**6**	**4.0**	**115**
	Irrelevant answer	**3.0**	**56**	**3.1**	**10**	**4.9**	**31**	**5.8**	**11**	**3.7**	**108**
	Don’t know	**20.3**	**350**	**22.2**	**67**	**34.9**	**232**	**43.4**	**106**	**26.2**	**755**
	Refuse	**1.3**	**20**	**1.5**	**4**	**1.4**	**10**	**2.1**	**4**	**1.4**	**38**
	Total	**100.0**	**1817**	**100.0**	**238**	**100.0**	**621**	**100.0**	**235**	**100.0**	**2911**
Q113 Do you think the ff statements are true or false:If someone offers you the chance to make a lot of money it is likely to lose a lot of money	True	**74.5**	**1346**	**69.5**	**163**	**65.8**	**392**	**67.5**	**161**	**71.0**	**2062**
	False	**19.7**	**360**	**24.0**	**56**	**25.6**	**170**	**20.4**	**42**	**21.9**	**628**
	Do not know	**5.7**	**111**	**6.4**	**21**	**8.2**	**56**	**12.1**	**31**	**6.9**	**219**
	Refused	**.1**	**4**	**.0**	**0**	**.4**	**2**	**.0**	**0**	**.2**	**6**
	Total	**100.0**	**1821**	**100.0**	**240**	**100.0**	**620**	**100.0**	**234**	**100.0**	**2915**
Q114 Do you think the ff statements are true or false:High inflation means that the cost of living is increasing rapidly	True	**83.9**	**1528**	**80.2**	**185**	**73.6**	**440**	**74.9**	**178**	**80.0**	**2331**
	False	**9.7**	**169**	**13.0**	**28**	**12.0**	**83**	**6.6**	**13**	**10.5**	**293**
	Do not know	**6.1**	**118**	**6.8**	**27**	**13.3**	**90**	**18.5**	**41**	**9.0**	**276**
	Refused	**.3**	**5**	**.0**	**0**	**1.1**	**7**	**.0**	**1**	**.5**	**13**
	Total	**100.0**	**1820**	**100.0**	**240**	**100.0**	**620**	**100.0**	**233**	**100.0**	**2913**

7.7.2. Self-rated knowledge

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q116 How would you rate your level of financial knowledge on a scale of 1 to 5 where 1 is: Not at all knowledgeable, 5: Very knowledgeable	Not at all knowledgeable	**11.7**	**175**	**13.6**	**43**	**17.2**	**114**	**24.5**	**53**	**14.3**	**385**
	2	**14.6**	**260**	**22.7**	**55**	**23.1**	**152**	**18.3**	**55**	**18.1**	**522**
	3	**26.7**	**509**	**28.1**	**58**	**25.6**	**157**	**28.4**	**59**	**26.6**	**783**
	4	**26.1**	**509**	**20.5**	**44**	**20.9**	**118**	**18.5**	**50**	**23.6**	**721**
	Very knowledgeable	**19.1**	**334**	**13.3**	**34**	**11.2**	**68**	**10.0**	**16**	**15.6**	**452**
	Don't know	**1.8**	**32**	**1.7**	**5**	**1.9**	**12**	**.4**	**2**	**1.7**	**51**
	Refused	**.0**	**1**	**.0**	**0**	**.0**	**0**	**.0**	**0**	**.0**	**1**
	Total	**100.0**	**1820**	**100.0**	**239**	**100.0**	**621**	**100.0**	**235**	**100.0**	**2915**
Q117 How would you rate yourself on each of the following areas of financial management...?:keeping track of your money	Not good at all	**10.3**	**158**	**14.3**	**38**	**14.2**	**80**	**24.0**	**41**	**12.7**	**317**
	2	**14.6**	**245**	**16.9**	**47**	**18.1**	**115**	**16.5**	**42**	**15.9**	**449**
	3	**22.4**	**406**	**19.5**	**48**	**19.5**	**123**	**20.7**	**56**	**21.2**	**633**
	4	**22.3**	**436**	**22.1**	**44**	**22.0**	**131**	**18.1**	**56**	**21.9**	**667**
	Very good	**27.5**	**534**	**25.2**	**58**	**23.8**	**158**	**18.6**	**36**	**25.6**	**786**
	Don't know	**2.4**	**30**	**1.8**	**4**	**2.4**	**13**	**2.1**	**3**	**2.3**	**50**
	Refused	**.6**	**11**	**.2**	**1**	**.0**	**0**	**.0**	**0**	**.3**	**12**
	Total	**100.0**	**1820**	**100.0**	**240**	**100.0**	**620**	**100.0**	**234**	**100.0**	**2914**
Q118 How would you rate yourself on each of the following areas of financial management...?:making ends meet	Not good at all	**10.6**	**163**	**13.3**	**31**	**16.2**	**91**	**14.6**	**26**	**12.7**	**311**
	2	**12.1**	**214**	**20.2**	**49**	**22.2**	**140**	**23.5**	**49**	**16.6**	**452**
	3	**24.2**	**445**	**26.9**	**60**	**25.5**	**156**	**24.5**	**65**	**24.9**	**726**
	4	**24.7**	**477**	**20.0**	**48**	**18.7**	**115**	**19.9**	**53**	**22.2**	**693**
	Very good	**24.9**	**469**	**17.8**	**46**	**14.8**	**102**	**15.6**	**37**	**20.7**	**654**
	Don't know	**2.6**	**34**	**1.5**	**4**	**2.6**	**14**	**1.9**	**3**	**2.5**	**55**
	Refused	**.8**	**11**	**.2**	**1**	**.0**	**0**	**.0**	**0**	**.5**	**12**
	Total	**100.0**	**1813**	**100.0**	**239**	**100.0**	**618**	**100.0**	**233**	**100.0**	**2903**

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q119 How would you rate yourself on each of the following areas of financial management...?:shopping around to get best fin products	Not good at all	**17.3**	**291**	**24.3**	**63**	**30.4**	**182**	**32.8**	**67**	**22.8**	**603**
	2	**14.8**	**273**	**15.0**	**36**	**17.8**	**105**	**19.7**	**46**	**16.0**	**460**
	3	**23.4**	**423**	**22.4**	**50**	**17.0**	**104**	**18.7**	**46**	**21.1**	**623**
	4	**21.2**	**398**	**16.5**	**41**	**11.1**	**73**	**11.8**	**35**	**17.2**	**547**
	Very good	**16.1**	**315**	**14.8**	**31**	**13.6**	**86**	**11.7**	**24**	**15.0**	**456**
	Don't know	**6.9**	**105**	**6.4**	**17**	**9.9**	**69**	**5.3**	**17**	**7.6**	**208**
	Refused	**.4**	**11**	**.6**	**2**	**.1**	**1**	**.0**	**0**	**.3**	**14**
	Total	**100.0**	**1816**	**100.0**	**240**	**100.0**	**620**	**100.0**	**235**	**100.0**	**2911**
Q120 How would you rate yourself on each of the following areas of financial management...?:staying informed about financial issues	Not good at all	**18.4**	**322**	**25.0**	**67**	**26.5**	**169**	**38.5**	**84**	**22.7**	**642**
	2	**15.5**	**271**	**16.4**	**39**	**23.2**	**141**	**17.4**	**46**	**18.0**	**497**
	3	**22.2**	**407**	**22.3**	**49**	**17.7**	**101**	**16.9**	**39**	**20.5**	**596**
	4	**21.0**	**389**	**11.6**	**25**	**13.3**	**86**	**12.0**	**33**	**17.3**	**533**
	Very good	**18.2**	**348**	**17.7**	**40**	**15.0**	**93**	**11.0**	**23**	**16.8**	**504**
	Don't know	**4.1**	**67**	**6.8**	**19**	**4.3**	**29**	**4.3**	**10**	**4.5**	**125**
	Refused	**.6**	**12**	**.2**	**1**	**.0**	**1**	**.0**	**0**	**.3**	**14**
	Total	**100.0**	**1816**	**100.0**	**240**	**100.0**	**620**	**100.0**	**235**	**100.0**	**2911**

7.7.3. Following financial news and indicators

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q121 Do you personally keep an eye on financial matters, such as changes in ..... - multiple response table	House prices	19.0	393	10.2	23	8.0	54	7.8	23	14.2	493
	The stock market	12.6	213	5.2	10	8.2	42	4.6	17	10.1	282
	Exchange rates	13.3	246	4.0	8	4.9	30	4.9	16	9.4	300
	Interest rates	19.5	367	7.0	12	7.0	45	7.4	25	13.9	449
	Inflation	22.5	385	18.8	38	11.1	64	9.6	27	18.0	514
	Tax rates	15.8	268	8.1	13	4.5	27	3.6	15	11.0	323
	The job market	17.5	280	18.3	34	15.5	86	16.0	28	16.9	428
	Government grants	9.4	182	19.9	41	23.5	150	15.5	37	14.9	410
	Private pension plans	5.6	111	4.5	7	5.2	32	4.6	10	5.3	160
	Do not keep an eye on any of these products	51.8	913	52.3	143	56.3	349	68.4	160	54.3	1565
	Don't know	2.2	43	2.9	9	1.2	5	2.1	5	2.0	62
	Refused	.8	19	.0	0	.0	0	2.3	4	.6	23
Multiple response table											
Q122 How do you tend to monitor the things you have mentioned - multiple response table	General newspapers	57.8	473	66.7	56	59.1	138	72.2	42	59.7	709
	Financial or business pages in newspapers	27.1	232	7.8	7	12.8	30	9.7	11	20.4	280
	Financial magazines -Financial Mail, The Economist	11.8	99	1.0	1	6.2	12	10.2	5	9.1	117
	Radio and television business and financial programming	57.9	478	73.2	67	73.2	191	68.6	53	64.2	789
	Internet	19.9	181	5.1	5	8.0	22	7.2	5	14.5	213
	Financial advisor	17.8	139	8.0	6	7.4	23	14.3	8	13.7	176
	Other	1.8	12	.2	1	2.5	7	.3	1	1.8	21
	Don't know	.5	5	1.3	1	1.3	3	1.1	1	.8	10
	Refused	.2	3	.0	0	.0	0	.0	0	.1	3

7.7.4. Experimental questions

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q123 To what extent you agree:If you have a loan at a furniture shop, you should try and pay it off as fast as possible	Strongly agree	39.4	755	32.3	74	41.7	244	31.4	78	38.9	1151
	Agree	49.8	875	55.0	134	42.0	265	53.2	126	48.3	1400
	Neither nor	4.2	74	4.9	11	3.3	27	2.4	7	3.9	119
	Disagree	3.0	50	4.7	10	5.7	40	5.4	10	4.1	110
	Strongly disagree	.5	11	.2	1	2.1	11	2.9	3	1.1	26
	Don't know	3.1	50	2.8	9	5.2	33	4.9	10	3.8	102
	Total	100.0	1815	100.0	239	100.0	620	100.0	234	100.0	2908
Q124 To what extent you agree:If you have savings, it is a good thing if interest rates goes up	Strongly agree	32.3	632	27.3	53	28.0	148	22.9	57	29.9	890
	Agree	39.6	707	35.9	93	37.1	229	46.4	100	39.0	1129
	Neither nor	10.5	184	10.0	28	10.4	63	8.1	21	10.3	296
	Disagree	9.3	149	13.0	28	10.0	68	3.9	9	9.5	254
	Strongly disagree	2.5	41	5.4	13	3.6	30	1.9	6	3.1	90
	Don't know	5.8	101	8.3	24	10.9	81	16.8	40	8.3	246
	Total	100.0	1814	100.0	239	100.0	619	100.0	233	100.0	2905
Q125 To what extent you agree:The earlier you start saving for retirement, the better	Strongly agree	50.8	953	45.5	98	50.7	288	44.5	96	49.8	1435
	Agree	35.9	636	35.4	94	35.2	238	42.2	105	36.1	1073
	Neither nor	7.3	128	12.5	29	5.7	35	6.0	15	7.3	207
	Disagree	3.2	49	2.7	7	4.4	29	1.0	4	3.3	89
	Strongly disagree	.4	5	.9	2	.2	1	.0	0	.3	8
	Don't know	2.4	43	3.0	9	3.9	25	6.5	13	3.2	90
	Total	100.0	1814	100.0	239	100.0	616	100.0	233	100.0	2902
Q126 To what extent you agree:If you have a bank loan, and interest rates goes up, you will be paying more	Strongly agree	34.0	625	28.5	58	26.0	162	27.1	54	30.7	899
	Agree	44.7	781	44.1	111	42.2	242	42.3	102	43.7	1236
	Neither nor	8.9	170	11.8	29	11.0	67	9.4	22	9.8	288
	Disagree	5.0	91	4.5	10	6.5	48	5.1	12	5.4	161
	Strongly disagree	.6	23	.4	2	2.4	15	.0	0	1.1	40
	Don't know	6.7	123	10.8	29	11.9	86	16.2	42	9.2	280
	Total	100.0	1813	100.0	239	100.0	620	100.0	232	100.0	2904

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q127 To what extent you agree:Buying property is a very risky investment	Strongly agree	**11.8**	**220**	**6.5**	**18**	**8.5**	**52**	**4.4**	**12**	**9.9**	**302**
	Agree	**16.5**	**337**	**19.8**	**47**	**18.8**	**118**	**19.6**	**31**	**17.7**	**533**
	Neither nor	**18.6**	**333**	**21.7**	**52**	**18.1**	**114**	**20.4**	**43**	**18.9**	**542**
	Disagree	**30.1**	**500**	**27.8**	**58**	**25.2**	**147**	**27.5**	**67**	**28.3**	**772**
	Strongly disagree	**14.6**	**266**	**15.9**	**35**	**14.8**	**90**	**8.9**	**20**	**14.4**	**411**
	Don't know	**8.3**	**153**	**8.2**	**28**	**14.6**	**99**	**19.2**	**57**	**10.8**	**337**
	Total	**100.0**	**1809**	**100.0**	**238**	**100.0**	**620**	**100.0**	**230**	**100.0**	**2897**
Q128 To what extent you agree:If inflation goes up, food prices will go up	Strongly agree	**40.7**	**742**	**32.7**	**77**	**39.2**	**243**	**39.6**	**71**	**39.4**	**1133**
	Agree	**41.7**	**752**	**49.8**	**114**	**39.8**	**232**	**39.1**	**100**	**41.7**	**1198**
	Neither nor	**8.4**	**154**	**8.1**	**18**	**5.2**	**42**	**4.8**	**16**	**7.2**	**230**
	Disagree	**2.4**	**45**	**3.1**	**8**	**4.7**	**27**	**4.4**	**13**	**3.3**	**93**
	Strongly disagree	**1.0**	**14**	**.2**	**1**	**1.0**	**4**	**.0**	**0**	**.8**	**19**
	Don't know	**5.9**	**100**	**6.1**	**19**	**10.1**	**71**	**12.0**	**30**	**7.5**	**220**
	Total	**100.0**	**1807**	**100.0**	**237**	**100.0**	**619**	**100.0**	**230**	**100.0**	**2893**
Q129 To what extent you agree:The more money you earn, the more tax you pay	Strongly agree	**42.0**	**774**	**32.2**	**73**	**39.1**	**225**	**31.6**	**64**	**39.5**	**1136**
	Agree	**41.6**	**735**	**46.6**	**115**	**37.6**	**226**	**34.7**	**91**	**40.5**	**1167**
	Neither nor	**7.6**	**141**	**9.6**	**19**	**7.7**	**51**	**6.0**	**20**	**7.7**	**231**
	Disagree	**2.3**	**47**	**1.3**	**3**	**2.4**	**20**	**2.9**	**8**	**2.3**	**78**
	Strongly disagree	**.9**	**15**	**2.9**	**3**	**1.7**	**7**	**.0**	**0**	**1.2**	**25**
	Don't know	**5.6**	**100**	**7.5**	**26**	**11.5**	**91**	**24.7**	**48**	**8.7**	**265**
	Total	**100.0**	**1812**	**100.0**	**239**	**100.0**	**620**	**100.0**	**231**	**100.0**	**2902**
Q130 When thinking about making a financial investment, how willing are you to take risks?	Not at all willing	**11.5**	**243**	**10.1**	**24**	**13.7**	**90**	**20.0**	**60**	**12.6**	**417**
	Not very willing	**19.0**	**383**	**20.1**	**56**	**21.9**	**133**	**20.2**	**50**	**20.0**	**622**
	Neither willing nor unwilling	**14.7**	**246**	**13.2**	**32**	**11.2**	**66**	**9.3**	**17**	**13.2**	**361**
	Willing	**26.7**	**474**	**22.4**	**44**	**23.7**	**137**	**15.7**	**31**	**24.7**	**686**
	Very willing	**13.2**	**235**	**14.9**	**27**	**10.3**	**67**	**7.3**	**12**	**12.1**	**341**
	Don't know	**3.2**	**56**	**5.5**	**13**	**2.8**	**18**	**3.2**	**10**	**3.3**	**97**
	Not applicable -no financial investments	**11.2**	**170**	**13.9**	**42**	**16.3**	**103**	**24.3**	**51**	**13.8**	**366**
	Refused	**.5**	**8**	**.0**	**0**	**.1**	**2**	**.0**	**0**	**.3**	**10**
	Total	**100.0**	**1815**	**100.0**	**238**	**100.0**	**616**	**100.0**	**231**	**100.0**	**2900**

7.7.5. Money attitudes scale

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q131 How well each of the following statements applies to you:I purchase things because I know they will impress others	Always	6.6	98	2.9	7	8.6	52	6.0	14	6.8	171
	Very often	6.5	120	10.4	25	6.6	37	6.5	11	6.9	193
	Fairly often	7.7	116	11.1	19	6.1	35	4.2	6	7.3	176
	Some-times	9.7	155	14.1	26	10.6	63	12.1	16	10.5	260
	A few times	5.8	113	7.3	16	4.3	26	2.5	6	5.3	161
	Hardly ever	15.5	285	16.4	41	15.8	92	8.1	29	15.1	447
	Never	48.3	929	38.0	105	48.0	314	60.6	151	48.0	1499
	Total	100.0	1816	100.0	239	100.0	619	100.0	233	100.0	2907
Q132 How well each of the following statements applies to you:People I know tell me that I place too much emphasis on money as sign of success	Always	4.8	77	6.8	17	4.3	22	3.1	5	4.7	121
	Very often	7.5	126	7.3	19	8.8	49	3.4	9	7.6	203
	Fairly often	10.5	187	16.7	34	12.1	67	6.0	17	11.2	305
	Some-times	16.9	286	18.6	40	13.9	79	12.8	19	15.9	424
	A few times	6.8	139	5.8	12	9.0	61	9.6	19	7.5	231
	Hardly ever	14.9	271	14.7	33	16.7	97	15.2	35	15.4	436
	Never	38.6	729	30.2	84	35.3	243	49.9	129	37.6	1185
	Total	100.0	1815	100.0	239	100.0	618	100.0	233	100.0	2905
Q133 How well each of the following statements applies to you:I put money aside on a regular basis for the future	Always	16.3	281	8.6	18	13.3	88	11.5	28	14.4	415
	Very often	14.2	265	15.2	34	11.0	70	4.7	19	12.7	388
	Fairly often	10.5	200	9.4	19	7.0	43	3.5	12	8.9	274
	Some-times	15.7	282	13.5	31	16.4	94	11.0	21	15.4	428
	A few times	8.3	159	6.9	17	7.3	44	5.0	18	7.7	238
	Hardly ever	10.4	210	21.5	42	13.4	76	16.9	36	12.8	364
	Never	24.5	416	25.0	78	31.6	203	47.3	98	28.1	795
	Total	100.0	1813	100.0	239	100.0	618	100.0	232	100.0	2902
Q134 How well each of the following statements applies to you:I do financial planning for the future	Always	17.0	306	8.1	22	13.9	89	9.9	28	14.8	445
	Very often	14.5	262	14.6	29	11.8	65	5.6	18	13.2	374
	Fairly often	10.9	222	14.0	26	5.6	41	2.9	11	9.1	300
	Some-times	13.3	240	9.6	22	12.9	77	13.4	22	12.8	361
	A few times	7.7	138	7.2	14	8.5	49	7.9	21	7.9	222
	Hardly ever	11.0	214	21.9	45	16.1	85	17.4	49	13.9	393
	Never	25.6	423	24.6	78	31.2	205	42.9	83	28.3	789
	Total	100.0	1805	100.0	236	100.0	611	100.0	232	100.0	2884

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q135 How well each of the following statements applies to you:I argue or complain about the cost of things I buy	Always	12.9	233	21.6	49	16.4	94	10.8	25	14.6	401
	Very often	16.8	313	22.2	41	20.2	124	7.3	21	17.7	499
	Fairly often	12.5	242	16.3	33	10.3	54	6.4	17	11.8	346
	Some-times	23.8	400	15.4	47	20.7	126	21.1	41	21.9	614
	A few times	9.0	166	9.2	21	9.9	61	15.5	31	9.7	279
	Hardly ever	9.5	170	3.4	11	5.3	38	18.6	50	8.3	269
	Never	15.5	280	11.9	34	17.3	118	20.3	46	16.0	478
	Total	100.0	1804	100.0	236	100.0	615	100.0	231	100.0	2886
Q136 How well each of the following statements applies to you:I hesitate to spend money, even on necessities	Always	6.3	120	13.3	25	8.0	48	8.3	17	7.6	210
	Very often	12.4	254	16.2	35	15.6	92	9.0	29	13.4	410
	Fairly often	10.6	230	18.8	41	12.5	72	6.5	19	11.6	362
	Some-times	22.0	363	18.3	51	17.1	103	14.8	48	19.8	565
	A few times	12.6	210	10.8	28	10.1	55	15.2	37	11.9	330
	Hardly ever	12.9	230	6.7	18	13.6	87	17.3	37	12.8	372
	Never	23.3	393	16.0	38	23.0	155	28.9	45	22.9	631
	Total	100.0	1800	100.0	236	100.0	612	100.0	232	100.0	2880
Q137 How well each of the following statements applies to you:I show worrisome behaviour when it comes to money	Always	12.2	230	19.3	54	17.7	105	8.9	24	14.3	413
	Very often	16.6	308	19.3	42	21.4	129	13.5	39	18.1	518
	Fairly often	11.7	230	20.3	41	12.5	82	8.1	19	12.5	372
	Some-times	19.5	344	21.2	52	18.0	121	17.6	36	19.1	553
	A few times	10.8	197	6.1	15	9.5	56	13.6	32	10.2	300
	Hardly ever	9.6	185	5.1	12	8.0	42	20.2	37	9.4	276
	Never	19.4	316	8.7	20	12.9	80	18.0	43	16.4	459
	Total	100.0	1810	100.0	236	100.0	615	100.0	230	100.0	2891
Q138 How well each of the following statements applies to you:I show signs of nervousness when I dont have enough money	Always	14.5	282	20.3	53	23.6	150	15.6	38	17.8	523
	Very often	15.6	301	19.5	49	18.6	115	10.8	33	16.5	498
	Fairly often	13.2	229	17.0	36	15.2	89	10.9	22	14.0	376
	Some-times	17.6	291	18.1	44	17.8	107	15.1	40	17.6	482
	A few times	9.4	190	8.8	18	6.9	42	18.7	36	9.2	286
	Hardly ever	10.2	198	8.4	17	4.5	27	10.0	23	8.3	265
	Never	19.6	322	8.0	20	13.4	88	19.0	41	16.6	471
	Total	100.0	1813	100.0	237	100.0	618	100.0	233	100.0	2901

		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Col %	N	Col %	N	Col %	N	Col %	N	Col %	N
Q139 How well each of the following statements applies to you:I am bothered when I have to pass up a sale	Always	**8.6**	**145**	**10.6**	**18**	**13.7**	**73**	**6.1**	**13**	**10.1**	**249**
	Very often	**10.8**	**223**	**11.5**	**28**	**12.9**	**78**	**10.9**	**26**	**11.5**	**355**
	Fairly often	**9.0**	**175**	**16.5**	**35**	**14.4**	**75**	**6.0**	**11**	**11.1**	**296**
	Some-times	**20.2**	**294**	**21.2**	**49**	**19.4**	**127**	**16.1**	**27**	**19.8**	**497**
	A few times	**9.2**	**180**	**9.6**	**28**	**11.5**	**74**	**9.3**	**17**	**9.9**	**299**
	Hardly ever	**10.8**	**239**	**9.7**	**26**	**7.5**	**47**	**14.7**	**38**	**10.0**	**350**
	Never	**31.3**	**558**	**21.0**	**53**	**20.6**	**145**	**36.8**	**101**	**27.6**	**857**
	Total	**100.0**	**1814**	**100.0**	**237**	**100.0**	**619**	**100.0**	**233**	**100.0**	**2903**
Q140 How well each of the following statements applies to you:Its hard for me to pass up a bargain	Always	**9.3**	**160**	**14.2**	**27**	**11.5**	**62**	**8.0**	**18**	**10.3**	**267**
	Very often	**10.5**	**213**	**11.2**	**23**	**14.3**	**84**	**7.4**	**21**	**11.5**	**341**
	Fairly often	**10.4**	**179**	**14.1**	**33**	**12.4**	**79**	**5.4**	**10**	**11.0**	**301**
	Some-times	**19.4**	**313**	**16.8**	**45**	**19.5**	**118**	**18.6**	**29**	**19.1**	**505**
	A few times	**8.8**	**158**	**12.2**	**32**	**9.4**	**63**	**8.0**	**23**	**9.2**	**276**
	Hardly ever	**10.4**	**229**	**10.3**	**24**	**11.3**	**67**	**13.4**	**37**	**10.9**	**357**
	Never	**31.2**	**558**	**21.2**	**53**	**21.5**	**146**	**39.2**	**95**	**28.0**	**852**
	Total	**100.0**	**1810**	**100.0**	**237**	**100.0**	**619**	**100.0**	**233**	**100.0**	**2899**

7.7.6. Public demand for financial information or education

Multiple response table		Geographic location									
		Urban,formal		Urban,informal		Rural, traditional authority areas		Rural,formal		Total	
		Cell %	N	Cell %	N	Cell %	N	Cell %	N	Cell %	N
Q141 Which of the following financial issues would you like to receive more information or education about - multiple response table	How to make effective use of savings products	29.4	518	29.2	68	34.8	198	33.9	72	31.2	856
	How interest rates work	23.4	407	23.0	56	24.0	137	24.5	56	23.6	656
	How interest rates are calculated	19.4	334	17.6	42	17.7	104	14.1	38	18.4	518
	Insuring or covering your assets	12.6	229	9.5	24	11.9	66	8.5	25	11.8	344
	Insuring or covering your life	18.1	334	20.3	49	16.5	99	19.8	48	18.0	530
	How to get a copy of your personal credit profile or record	10.8	184	5.6	15	9.9	52	4.8	14	9.7	265
	How to read and understand your personal credit profile or r	7.9	142	8.5	14	10.8	57	9.0	17	8.9	230
	How to make effective use of technology, such as cellphones	13.3	231	11.7	31	16.6	90	14.8	37	14.2	389
	How to better use financial services and products	14.9	277	15.9	31	17.4	99	13.6	30	15.7	437
	How to draw up and manage a budget effectively	22.9	359	29.9	68	27.7	152	28.4	53	25.3	632
	Counselling or training to better manage your credit	8.0	137	3.3	9	6.6	43	4.1	16	6.9	205
	How to work out how much credit you can afford or pay back on	8.1	140	7.3	18	10.3	56	9.6	20	8.8	234
	What fees may be applied to any credit agreements that you enter	7.9	112	3.8	8	4.5	28	8.1	13	6.5	161
	How to select the best investment products	17.4	283	16.8	34	18.0	104	16.3	33	17.5	454
	Who to approach if you need to complain about a financial product or service	10.9	188	9.6	22	10.8	68	4.1	15	10.3	293
	Other	.5	6	1.1	2	.3	2	2.7	5	.6	15
	None	30.0	585	20.1	66	23.3	155	37.7	91	27.6	897

Human Sciences Research Council
Lekgotla la Dinyakisišo tša Semahlale tša Setho
Raad vir Geesteswetenskaplike Navorsing
Umkhandlu Wezokucwaninga Ngesayensi Yesintu
Ibhunga Lophando Ngenzulu-Lwazi Kantu

Service Delivery, Democracy and Governance