CAPI Questionnaire

Name of survey
Copy of FinScope SA 2019 FINAL QNR REV. 09/10/2019

Client name

Author(s)
Cloete, Wendy (TSCTN)

This questionnaire was written according to Kantar quality procedures

checked by

Repeating study (if this survey has been previously conducted)	Tracking study
Name of survey	Copy of FinScope SA 2019 FINAL QNR REV. 09/10/2019
Language	English (South Africa)
Survey length (minutes)	60
Version	1
Author(s)	Cloete, Wendy (TSCTN)
Contact	Wendy Cloete wendy.cloete@kantar.com 083 273 7336
Panel	
Sample size	Gross: n = 5004 Net: n = 5004 (6 interviews in 834 EA's)
Sample description	n=5004 (834 EAs drawn and do 6 interviews per EA). Pure random sampling. Sample design outsourced. All races, Kish grid selection of HH respondent, no quotas, 16+yrs.
Quota	No quotas, pure random sampling
If several countries: indicate the countries	SA
If several targets	Nationally representative sample 16+yrs
Check-in site	http://www.kantar.com
Comments	

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Achieving_goal | Shared list

B2a; B2b

1	Borrowed from a bank or other institution
2	Borrowed from an online lender e.g. wonga
3	Borrowed from Mashonisa or money lender
4	Borrowed from stokvel or saving group
5	Borrowed from family or friends or community or church/mosque
6	Took a loan or advance from my employer
7	Took a loan from a shopkeeper
8	Used savings held at a bank or Post Bank or an insurance company or a retail store
9	Used savings from a stokvel or saving club
10	Used savings held with friends or family
11	Used savings held in a secret hiding place
12	Sold livestock
13	Sold other assets such as a car, business, household goods, land
14	Got money or other assistance from friends or family or the community which I did not have to re-pay
15	Cut back on my expenses
16	Worked more or got additional jobs
17	Bought on credit
18	Bought on hire purchase
19	Got a credit card or extended my limit on my credit card
20	Took out education insurance

Network_Providers | Shared list

E4a; E4b; E4c; E8

1	Cell C
2	FNB Connect
3	MRP Mobile
4	MTN
5	Standard Bank Mobile
6	Telkom/Telkom mobile (8ta)
7	Virgin Mobile
8	Vodacom

Banking_Transactions | Shared list

F18a

1	Withdrawn cash
2	Deposited cash or a cheque
3	Made balance or statement enquiries
4	Made an enquiry on your account
5	Applied for a loan/ overdraft facility/ account
6	Transferred money from one banking account to another at the same bank
7	Transferred money from one banking account to another at another bank
8	Transferred money from your account to someone without a bank account, who can then access it via an ATM or elsewhere with a pin code that is sent to their cellphone
9	Asked for product and rates information
10	Looked for investment or financial advice
11	Made third party payments; i.e. paid your bills directly through your bank account
12	Taken out insurance/assurance
13	Bought airtime/data at or through your bank

G4

1	ABSA
16	ABSA Vehicle and Asset Finance
2	African Bank
3	Bidvest
4	Capitec
6	FNB
8	Investec
17	Ithala Bank
9	Nedbank
10	Post Bank / Post Office
12	SASSA Card/EasyPay Card
13	Standard Bank
15	Ubank / Teba Bank
18	Wesbank
19	Syndicate lending; i.e. you have the same loan with many providers or a group of lenders
30	Other banks (Please specify) *Open *Fixed
31	1LifeDirect
32	AIG
33	Alexander Forbes
34	Assupol Life
35	Auto & General
36	Bonitas
37	Budget Insurance
38	Clientele
39	Dial Direct
40	Discovery
41	Fedhealth
42	GEMS
43	Hollard
44	Legalwise
45	Liberty
46	Metropolitan
47	Momentum
48	Mutual & Federal
49	Old Mutual
50	Outsurance
51	Regent
52	Sanlam
53	Santam
54	Zurich
55	Other insurance companies (Please specify) *Open *Fixed
71	Ackermans
72	Edgars
73	Foschini
74	Jet Stores
75	Markham
76	PEP
77	Woolworths
90	Other clothing/food stores (Please specify) *Open *Fixed
91	Bradlows
92	Furniture City
93	Joshua Doore
94	Lewis

100	Other furniture stores (Please specify) *Open *Fixed
101	RCS Home Loans
102	SA Home Loans
103	Wonga
104	Direct Axis
120	Other institutions (Please specify) *Open

Types_of_Insurance   Shared list

H2a-H3b

1	Vehicle or car insurance
2	Household contents or possessions insurance e.g. furniture and appliances
3	Building or property insurance on your house structure, often sold with your bond
4	Insurance for hand tools or agricultural equipment
5	Cell phone insurance
6	Travel insurance for holiday or business travel excluding taxi commuter insurance
7	Value added insurance, e.g. insurance fixing dents, credit short falls; i.e. gap insurance etc.
8	Taxi commuter insurance covers you when you travel in a taxi
9	Disability insurance or cover. This pays out if you become injured and can no longer work.
10	Dreaded disease insurance. This pays out if you get a serious disease.
11	Personal accident insurance or cover
12	Loss of earnings insurance. This pays out if you get an illness and can no longer work. Not UIF.
13	Life insurance or life cover
14	Medical aid or Medical scheme or Hospital plan
15	Medical gap cover; i.e. over and above a medical aid, medical scheme or hospital plan
16	Hospital cash back plan which pays you cash if you are hospitalised
17	Professional indemnity cover
18	Loan protection insurance-not life insurance
19	Insurance that pays for any legal fees, expenses or legal advice e.g. Legal Aid, Legalwise, Scorpion
20	Income or Salary cover that pays out if you get retrenched excluding UIF/Unemployment Insurance Fund
21	Education insurance; i.e. a savings tool to provide an amount of money when your child reaches the age for entry into college (18 years and above).

Remittances_Options   Shared list

1	Sent airtime
2	By bank branch counter transfers, including PostBank transfers
3	Money transfer at supermarket and/or retail e.g. Shoprite's money market, Pick 'n Pay Money Transfer, Pep's Capfin etc.
4	Cash with relative or friend
5	Via a paid taxi, bus or other vehicle
6	Internet transfer (online banking)
7	Through Post Office, Money-gram or Western Union
8	Cell phone money, e.g. M-Pesa or e-wallet or Cash-send or Send-imali
11	ATM

Source_of_Income		Shared list
1	Child support or foster care grant	
2	Government old-age pension	
3	Government disability grant	
26	War Veteran's grant	
4	Unemployment insurance fund or UIF	
5	Money from your own business	
6	Salary or wages from a job or paid work in the PUBLIC SECTOR; i.e. from working for the government or state-owned entity; for example nurse, teacher, police, working for home affairs etc.	
27	Salary or wages from a job or paid work in the PRIVATE SECTOR; i.e. NOT from working for or within the government but rather for a private company	
7	Money from rent	
8	Selling things to neighbours or on the street	
9	Money from farming	
10	Piece job	
11	Work pension or provident fund	
12	Money from husband, wife or partner	
13	Money from parent or other family member	
14	Money from friend	
25	Money from maintenance from a former spouse/partner	

FieldManagers		Shared list
2541	Azeez - CT 4	
9090	Beatta - North 1	
5600	Belinda - ER 1	
9050	Beth - George	
8895	Cathy - CT 2	
9010	Dinie - PE	
3050	Elbie - Bloem	
9020	Engela - PTA 2	
3125	Hester - PTA 1	
8500	Linda - North 2	
6555	Mak - JHB 2	
8000	Mala - DBN 1	
9035	Martha M - JHB 3	
9070	Maryna - ER 2	
7900	Michelle - DBN 3	
802	Moeketsi - Polokwane	
814	Natasha - CT 1	
803	Pretty - WR	
9060	Rossana - DBN 4	
9030	Sandra - DBN 2	
9080	Sidney - ER 3	
47000	Theresa - Vaal	
9005	Vanessa - EL	

B001 - B001: SCREENING	Begin block

Q001 - MYCOMP: | Numeric

Not back | Min = 1 | Max = 2 | Dummy

Test = 1 / Live = 2

Q002 - GPS: GPS location requirement | Text

Not back

Enable GPS function

> **Scripter notes:** Please enable GPS function

Q003 - QuestNo: Questionnaire Number | Numeric

Not back | Min = 1 | Max = 9999

Please enter the Questionnaire number

> **Scripter notes:** Load full list of Questionnaire numbers relevant to this study

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Q004 - QuestNoVal: Questionnaire Number Validation | Numeric

Not back | Min = 1 | Max = 9999

Please re-enter the Questionnaire number

> **Scripter notes:** Load full list of Questionnaire numbers relevant to this study
> If Questionnaire numbers don't match, alert IC and go back to QuestNo to verify BOTH

Q005 - ICCode: IC Code | Numeric

Not back | Min = 1 | Max = 9999

Please enter your IC code

Q006 - ICCodeVal: IC Code validation | Numeric

Not back | Min = 1 | Max = 9999

Please re-enter your IC code

> **Scripter notes:** If IC codes don't match, altert IC and go back to ICCode to verify both

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Q007 - ICName: IC Name | Single coded

Not back

Normal

1111	Name Surname
2222	Name Surname
3333	Name Surname
4444	Name Surname

> **Scripter notes:** Copy and paste updated IC list.

Q008 - ICNC: IC Name confirmation	Single coded

Not back

ICNC. Please confirm that this is your name and paycode? Note that payment for this interview will be made based on this information.

IC Code: [IC CODE]
IC Name: [IC NAME]

Normal

1	Yes
2	No
96	Other specify *Open *Fixed*

Q009 - SPCode8: EA Code	Numeric

Not back | Min = 1 | Max = 99999999 | Dummy

Please enter the EA code

> **Scripter notes:** Load full list of EA codes relevant for this study - pull from sample list.

Q010 - SP_CODE9: SP Code	Numeric

Not back | Min = 1 | Max = 99999999 | Dummy

SP code

> **Scripter notes:** The SP list is provided by GIS and forms part of the sample list.
> Pull from sample list into the script.

Q011 - SP_NAME11: SP_Name11	Numeric

Not back | Min = 1 | Max = 99999999 | Dummy

SP Name

> **Scripter notes:** Pull from sample list.

Q012 - NLI: Neighbourhood Lifestyle Index	Single coded

Not back | Dummy

Neighbourhood Lifestyle Index

Normal

1	Low
2	High

> **Scripter notes:** Please pull from sample list.

Q013 - AreaClassification2: Area Classification - Kantar CRUM Definition	Single coded

Not back | Dummy

Area Classification - Kantar CRUM Definition

Normal

1	Metro
2	Non-metro

> **Scripter notes:** Please pull from sample list.

Q014 - Metro_ind: Metro / Non-metro indicator - StatsSA Definition — Single coded

Not back | Dummy

Metro vs non-metro - StatsSA Definition

Normal

1	Metro
2	Non-metro

Scripter notes: Please pull from sample list.

Q015 - AC3: Area Classification - Detailed Kantar CRUM Definition — Single coded

Not back | Dummy

Area Classification - Detailed Kantar CRUM Definition

Normal

1	Metro
2	Small urban
3	Rural

Scripter notes: Please pull from sample list.

Q016 - EA_GTYPE11: EA Area Type — Single coded

Not back | Dummy

EA Area Type

Normal

1	Metro urban
2	Non-metro urban
3	Farms and Traditional

Scripter notes: Please pull from sample list.

Q017 - Province: Province — Single coded

Not back | Dummy

Province

Normal

1	Eastern Cape
2	Free State
3	Gauteng
4	KwaZulu-Natal
5	Limpopo
6	Mpumalanga
7	North West
8	Northern Cape
9	Western Cape

Scripter notes: Please pull from sample list.

Q018 - SampleInt: Sample Interval — Numeric

Not back | Min = 1 | Max = 40 | Dummy

Sample Interval is

Scripter notes: Please pull from sample list.

Q019 - FM: Field Manager	**Single coded**

Not back

Field Manager

Normal

2541	Azeez - CT 4
9090	Beatta - North 1
5600	Belinda - ER 1
8895	Cathy - CT 2
9010	Dinie - PE
3050	Elbie - Bloem
9020	Engela - PTA 2
2000	Geraldine - George
3125	Hester - PTA 1
8500	Linda - North 2
7000	Lulame - CTN 5
6555	Mak - JHB 2
8000	Mala - DBN 1
9035	Martha M - JHB 3
9070	Maryna - ER 2
7900	Michelle - DBN 3
802	Moeketsi - Polokwane
814	Natasha - CT 1
803	Pretty - WR
9060	Rossana - DBN 4
4000	Sally - DBN 5
9030	Sandra - DBN 2
3000	Sharlene - PTA 4
9080	Sidney - ER 3
47000	Theresa - Vaal
9005	Vanessa - EL

Scripter notes: Customise list based on final sample provided by research team
Please change Theresa's code in master list to 47000034 (just add 034)
Create two columns so that all FM names fit on one screen

Q020 - FMVal: Field Manager validation

Not back

Field Manager Validation

Normal

2541	Azeez - CT 4
9090	Beatta - North 1
5600	Belinda - ER 1
8895	Cathy - CT 2
9010	Dinie - PE
3050	Elbie - Bloem
9020	Engela - PTA 2
2000	Geraldine - George
3125	Hester - PTA 1
8500	Linda - North 2
7000	Lulame - CTN 5
6555	Mak - JHB 2
8000	Mala - DBN 1
9035	Martha M - JHB 3
9070	Maryna - ER 2
7900	Michelle - DBN 3
802	Moeketsi - Polokwane
814	Natasha - CT 1
803	Pretty - WR
9060	Rossana - DBN 4
4000	Sally - DBN 5
9030	Sandra - DBN 2
3000	Sharlene - PTA 4
9080	Sidney - ER 3
47000	Theresa - Vaal
9005	Vanessa - EL

> **Scripter notes:** Customise list based on final sample provided by research team
> Create two columns so that all FM names fit on one screen
> If FM names don't match, alert IC and go back to 1st FM question to verify both

Q021 - FMArea: FMArea	Single coded

Not back | Dummy

FM Area

Normal

1	Bloem
2	CT 1
3	CT 2
4	CT 3
5	CT 4
27	CT 5
6	DBN 1
7	DBN 2
8	DBN 3
9	DBN 4
28	DBN 5
10	EL
11	ER 1
12	ER 2
13	ER 3
14	George
15	JHB 1
16	JHB 2
17	JHB 3
18	North 1
19	North 2
20	PE
21	Polokwane
22	PTA 1
23	PTA 2
24	PTA 3
29	PTA 4
25	Vaal
26	WRand

> **Scripter notes:** Customise list based on final sample provided by research team
> Only allow applicable option based on EA code

Q022 - VisitPnt: Visiting Point Number	Numeric

Not back | Min = 1 | Max = 12

Record Visiting Point Number

> PLEASE DO NOT RECORD A VISITING POINT NUMBER WHICH HAS ALREADY BEEN USED FOR THIS EA.

Q023 - StartTime: Interview start time	Numeric

Not back | Min = 0 | Max = 2359 | Dummy

Start Time

> **Scripter notes:** Time will be autofilled by script only for online script.

Q024 - StartTime2: Interview start time 2   **Numeric**

Not back | Min = 0 | Max = 2359

RECORD START TIME

Q025 - IntDate: Date of interview   **Numeric**

Not back | Min = 0 | Max = 31129999 | Dummy

> **Scripter notes:** Date will be autofilled by script only for online script.

Q026 - VisitPntDet: Particulars of Visiting Point   **Single coded**

Not back

IC please select from the below.

Normal

1	Original visiting point
2	Substitute visiting point

> **Scripter notes:** Please note that visiting point numbers 1 to 6 are for 'original' visiting points and 7 to 12 are for 'substitute' visiting points.

Q027 - EA_ST: EA_Status   **Single coded**

Not back | Dummy

EA Status

Normal

1	Original EA
2	Substitute EA

> **Scripter notes:** Please pull from sample list.

B001 - B001: SCREENING   **End block**

B002 - B002: INTRODUCTION   **Begin block**

Q028 - INT: Introduction   **Text**

Not back

INT. Hello, my name is (INSERT NAME) from Kantar, a global market research agency.
We are currently conducting a survey on people's financial needs and we'd like to understand how you live and manage your finances.

Q029 - DUR_: Duration, Compliance & Consent | **Single coded**

Not back

DUR. The interview will take about 60 minutes.

I would like to reassure you that your cooperation is completely voluntary and all feedback you give me will remain strictly confidential. In line with data protection laws, the results will only be used for statistical purposes and any personal information will be deleted once no longer needed.

In line with our SAMRA code of conduct, Kantar's quality control team will also be conducting back checks up to 6 weeks after this interview and may contact you for quality purposes.

Parts of the interview may be recorded for training and quality purposes.

May I proceed?

Normal

1   Yes
2   No   ➔ GO TO **Q246 - V9997**

B002 - B002: INTRODUCTION | **End block**

B004 - B064: KISH GRID | **Begin block**

Q031 - NOP: No. of people in household | **Numeric**

Not back | Min = 1 | Max = 25

NOP. Please can you tell me how many people live in this household? By household I mean anyone who stays 4 nights a week and shares a pot of food. It includes adults and children.
Including you, how many people in total stay in the household?

RECORD NUMERIC RESPONSE
PLEASE TRANSFER THIS FROM THE RQ. THIS IS THE TOTAL OF PEOPLE IN SECTION A, B AND C.

Q032 - NOA: No. of adults in household | **Numeric**

Not back | Min = 0 | Max = 25

NOA. And how many of those living in the household are <u>adults</u>. By adults I mean anyone who is 16 years old or older?

RECORD NUMERIC RESPONSE.
PLEASE TRANSFER THIS FROM THE RQ. THIS IS THE TOTAL OF PEOPLE IN SECTION A AND B.

Scripter notes: Number of adults cannot exceed the total number of people living in the household in NOP
Terminate: Screen Out if answered 'Zero' adults in household

Q033 - NOC: No. of children in household   `Numeric`

Not back | Min = 0 | Max = 25

NOC. And how many of those living in the household are <u>children</u>. By children I mean anyone who is 15 years old or younger?

<div style="border:2px solid green;">
RECORD NUMERIC RESPONSE.
PLEASE TRANSFER THIS FROM THE RQ. THIS IS THE TOTAL OF CHILDREN IN SECTION C.
</div>

Scripter notes: Number of children cannot exceed the total number of people living in the household in NOP
Number of children in NOC plus adults in NOA must equal the total number of people living in the household in NOP

Ask only if **Q032 - NOA** >= 1

Q034 - NOAM: No. of male adults (16+) in household   `Numeric`

Not back | Min = 0 | Max = 25

NOAM. You said there are [INSERT NUMBER OF ADULTS FROM NOA] adults in this household. How many are <u>male</u>?

<div style="border:2px solid green;">
RECORD NUMERIC RESPONSE.
PLEASE TRANSFER THIS FROM THE RQ. THIS IS THE TOTAL OF MALES IN SECTION A AND B.
</div>

Scripter notes: Number of male adults cannot exceed the total number of adults living in the household in NOA

Ask only if **Q032 - NOA** >= 1

Q035 - NOAF: No. of female adults (16+) in household   `Numeric`

Not back | Min = 0 | Max = 25

NOAF. And how many of the adults are <u>female</u>?

<div style="border:2px solid green;">
RECORD NUMERIC RESPONSE.
PLEASE TRANSFER THIS FROM THE RQ. THIS IS THE TOTAL OF FEMALES IN SECTION A AND B.
</div>

Scripter notes: Number of female adults cannot exceed the total number of adults living in the household in NOA
Number of female adults in NOAF plus male adults in NOAM must equal the total number of adults living in the household in NOA

Ask only if **Q033 - NOC** >= 1

Q036 - NOCM: No. of male children in household   `Numeric`

Not back | Min = 0 | Max = 25

NOCM. You said there are [INSERT NUMBER OF CHILDREN FROM NOC] children (15 yrs old or younger) in this household. How many are <u>male</u>?

<div style="border:2px solid green;">
RECORD NUMERIC RESPONSE.
PLEASE TRANSFER THIS FROM THE RQ. THIS IS THE TOTAL OF MALES IN SECTION C.
</div>

Scripter notes: Number of male children cannot exceed the total number of children living in the household in NOC

Q037 - NOCF: No. of female children in household	Numeric

Not back | Min = 0 | Max = 25

NOCF. And how many of the children (15 yrs old or younger) are <u>female</u>?

RECORD NUMERIC RESPONSE.
PLEASE TRANSFER THIS FROM THE RQ. THIS IS THE TOTAL OF FEMALES IN SECTION C.

Scripter notes: Number of female children cannot exceed the total number of children living in the household in NOC
Number of female children in NOCF plus male children in NOCM must equal the total number of children living in the household in NOC

Q038 - NOM: No. of males in household	Numeric

Not back | Min = 0 | Max = 25 | Dummy

Scripter notes: Autocode by adding NOAM and NOCM to get total number of males in the HH

Q039 - NOF: No. of females in household	Numeric

Not back | Min = 0 | Max = 25 | Dummy

Scripter notes: Autocode by adding NOAF and NOCF to get total number of females in the HH

B005 - QHHM: Qualifying household members adults 16+	Begin block

Q040 - HHR2: Household Names - Qualifying (adults 16+) `Multi coded`

Not back | Min = 1 | Max = 25

HHR2.

> RECORD NAMES OF ALL PEOPLE IN THE HOUSEHOLD WHO QUALIFY FOR THE STUDY. TRANSFER THIS FROM SECTION A OF THE HH ROSTER.
> I.E. Permanently living in household (i.e. stay at least four nights a week and share a pot of food) who are 16 years or older, <u>including</u> those mentioned below:
> `Respondent is physically or mentally not fit to be interviewed
> `Respondent cannot communicate with interviewer because of language
> `Some people in the household may refuse to be part of the interview
> `Parent does not want their 16 and/or 17 year old to be part of interview
>
> RECORD IN ORDER FROM OLDEST TO YOUNGEST
> I.E. START WITH THE OLDEST MEMBER, AND END WITH THE YOUNGEST
>
> DO NOT RECORD THE DETAILS OF NON-QUALIFYERS:
> I.E. 16 years or older but do not qualify; this person is old enough but does not qualify as they will not be available for the duration of the study or fieldwork period (fieldwork closes 11 Oct)

Normal

1	Qualifying name 1 *Open*
2	Qualifying name 2 *Open*
3	Qualifying name 3 *Open*
4	Qualifying name 4 *Open*
5	Qualifying name 5 *Open*
6	Qualifying name 6 *Open*
7	Qualifying name 7 *Open*
8	Qualifying name 8 *Open*
9	Qualifying name 9 *Open*
10	Qualifying name 10 *Open*
11	Qualifying name 11 *Open*
12	Qualifying name 12 *Open*
13	Qualifying name 13 *Open*
14	Qualifying name 14 *Open*
15	Qualifying name 15 *Open*
16	Qualifying name 16 *Open*
17	Qualifying name 17 *Open*
18	Qualifying name 18 *Open*
19	Qualifying name 19 *Open*
20	Qualifying name 20 *Open*
21	Qualifying name 21 *Open*
22	Qualifying name 22 *Open*
23	Qualifying name 23 *Open*
24	Qualifying name 24 *Open*
25	Qualifying name 25 *Open*

Scripter notes: Number of qualifying members cannot be greater than the number of adults recorded at NOA
Terminate - Screen out if no-one in the household qualifies for the survey

B006 - R009: QUALIFYING HOUSEHOLD MEMBER DETAILS (ADULTS 16+)	Begin repeater block

Normal

1	[Qualifying name 1]
2	[Qualifying name 2]
3	[Qualifying name 3]
4	[Qualifying name 4]
5	[Qualifying name 5]
6	[Qualifying name 6]
7	[Qualifying name 7]
8	[Qualifying name 8]
9	[Qualifying name 9]
10	[Qualifying name 10]
11	[Qualifying name 11]
12	[Qualifying name 12]
13	[Qualifying name 13]
14	[Qualifying name 14]
15	[Qualifying name 15]
16	[Qualifying name 16]
17	[Qualifying name 17]
18	[Qualifying name 18]
19	[Qualifying name 19]
20	[Qualifying name 20]
21	[Qualifying name 21]
22	[Qualifying name 22]
23	[Qualifying name 23]
24	[Qualifying name 24]
25	[Qualifying name 25]

Q041 - HHR2Int: Intro to Qualifying repeater block	Text

Not back

HHR2Int.

CAPTURE THE DETAILS RECORDED FOR **[QUALIFYING NAME].**

Q042 - AGEHHR2: Exact Age for Household Register - Qualifying adults 16+	Numeric

Not back | Min = 16 | Max = 99

AGEHHR2.

CAPTURE **[QUALIFYING NAME]'S** EXACT AGE

Q043 - GDRHHR2: Gender for Household Register - Qualifying adults 16+ | **Single coded**

Not back

GDRHHR2.

CAPTURE **[QUALIFYING NAME]'S** GENDER

Normal

1	Male
2	Female

Q044 - ETHHHR2: Ethnic Group for Household Register - Qualifying adults 16+ | **Single coded**

Not back

ETHHHR2.

CAPTURE **[QUALIFYING NAME]'S** ETHNIC GROUP

Normal

1	Black
2	Coloured
3	Indian or Asian
4	White

B006 - R009: QUALIFYING HOUSEHOLD MEMBER DETAILS (ADULTS 16+) | **End repeater block**

Q250 - HHRQ: No of qualifying people in HH adults 16+ | **Numeric**

Not back | Min = 0 | Max = 15 | Dummy

PLEASE RECORD THE TOTAL NUMBER OF QUALIFYING MEMBERS ADULTS 16+

Scripter notes: Please pull in the number of qualifying respondents as entered at Q40.
Please also ensure that this is a DUMMY QUESTION.

B005 - QHHM: Qualifying household members adults 16+ | **End block**

B036 - NQHHM: Non-qualifying household members | **Begin block**

Q251 - NQHHR: No of non-qualifying people in HH Adults 16+ | **Numeric**

Not back | Min = 0 | Max = 25

PLEASE RECORD THE NUMBER OF NON-QUALIFYING HOUSEHOLD MEMBERS (ADULTS 16+) AS PER SECTION B OF THE RECRUITMENT QUESTIONNAIRE.

Scripter notes: The number entered here for non qualifiers cannot be more than Q32 (No. of adults in household) LESS the number of people added in Q40 (Household Names - Qualifying).

Q254 - NQHHR_REASONS: Reasons for non-qualifying	Open

Not back

> PLEASE RECORD THE REASONS FOR WHY HH MEMBER(S) DID NOT QUALIFY. PLEASE TRANSFER FROM SECTION B OF THE RQ.

B036 - NQHHM: Non-qualifying household members	End block

B004 - B064: KISH GRID	End block

Q045 - PTI: Person to interview - name confirmation	Single coded

Not back

> PLEASE CONFIRM RESPONDENT NAME.

Normal

1	Piped from: Question "40:HHR2", answer "1:Qualifying name 1"
2	Piped from: Question "40:HHR2", answer "2:Qualifying name 2"
3	Piped from: Question "40:HHR2", answer "3:Qualifying name 3"
4	Piped from: Question "40:HHR2", answer "4:Qualifying name 4"
5	Piped from: Question "40:HHR2", answer "5:Qualifying name 5"
6	Piped from: Question "40:HHR2", answer "6:Qualifying name 6"
7	Piped from: Question "40:HHR2", answer "7:Qualifying name 7"
8	Piped from: Question "40:HHR2", answer "8:Qualifying name 8"
9	Piped from: Question "40:HHR2", answer "9:Qualifying name 9"
10	Piped from: Question "40:HHR2", answer "10:Qualifying name 10"
11	Piped from: Question "40:HHR2", answer "11:Qualifying name 11"
12	Piped from: Question "40:HHR2", answer "12:Qualifying name 12"
13	Piped from: Question "40:HHR2", answer "13:Qualifying name 13"
14	Piped from: Question "40:HHR2", answer "14:Qualifying name 14"
15	Piped from: Question "40:HHR2", answer "15:Qualifying name 15"
16	Piped from: Question "40:HHR2", answer "16:Qualifying name 16"
17	Piped from: Question "40:HHR2", answer "17:Qualifying name 17"
18	Piped from: Question "40:HHR2", answer "18:Qualifying name 18"
19	Piped from: Question "40:HHR2", answer "19:Qualifying name 19"
20	Piped from: Question "40:HHR2", answer "20:Qualifying name 20"
21	Piped from: Question "40:HHR2", answer "21:Qualifying name 21"
22	Piped from: Question "40:HHR2", answer "22:Qualifying name 22"
23	Piped from: Question "40:HHR2", answer "23:Qualifying name 23"
24	Piped from: Question "40:HHR2", answer "24:Qualifying name 24"
25	Piped from: Question "40:HHR2", answer "25:Qualifying name 25"

> **Scripter notes:** Pipe names from the qualifying respondents on Q040.

Q255 - AGERESP: AGERESP   `Alpha`

Not back | Dummy

Scripter notes: Autofill Q042 (exact age) for the selected respondent identified by the IC in Q045 (PTI)

Q257 - GENRESP: GENRESP   `Alpha`

Not back | Dummy

Scripter notes: Autofill Q043 (gender) for the selected respondent identified by the IC in Q045 (PTI)

Q258 - ETHRESP: ETHRESP   `Alpha`

Not back | Dummy

Scripter notes: Autofill Q044 (ethnic group) for the selected respondent identified by the IC in Q045 (PTI)

B007 - B089: SECTION A - HEAD OF HOUSEHOLD   `Begin block`

Q049 - A1: A1. Head of HH   `Single coded`

Not back

A1. Who is the head of the household?

DO NOT PROMPT.
SINGLE MENTION.

Normal

1	Respondent
2	Respondent's wife, husband, spouse or partner
3	Respondent's parent
4	Respondent's child
5	Respondent's sister or brother
6	Another family member
996	Other specify *Open *Fixed

B007 - B089: SECTION A - HEAD OF HOUSEHOLD   `End block`

B008 - B085: SECTION B: MEETING GOALS   `Begin block`

Q050 - B1: B1. Main goal   `Single coded`

Not back

B1.Thinking about money matters and goals that require a large amount of money which of these, if any, would you say is your **main** goal that you are currently trying to achieve?

<div style="border:1px solid green">
SHOW SCREEN
SINGLE MENTION
</div>

Random

1	Buying land
2	Buying or building a house/apartment to live in
3	Buying or building a house/apartment to rent out or sell
4	Moving into my own or a better house/apartment
5	Paying for a big life event such as a wedding, birth of a child
6	Paying for a family member's education or my own education
7	Paying for a holiday, travel or visiting someone
8	Buying or paying for a vehicle
9	Buying or paying for a purchase such as a furniture, TV, phone etc.
10	Starting or expanding a business
11	Buying equipment or assets for a business or agricultural activities
996	Other specify *Open *Fixed
998	I do not have any of these goals at the moment *Fixed *Exclusive
999	Don't Know *Fixed *Exclusive
997	Refused to answer *Fixed *Exclusive

Scripter notes: Create a button for DK and REF

<div style="border:1px solid red; text-align:center; color:red">
Ask only if NOT Q050 - B1,997,998,999
</div>

Q051 - B2a: B2a. Means of achieving goal   `Multi coded`

Not back | Min = 1

B2a. And what have you done, if anything, in the last year to achieve this goal of [INSERT GOAL FROM B1]?

<div style="border:1px solid green">
SHOW SCREEN
MULTIPLE MENTION
</div>

Random

Shared list: Achieving_goal

996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive
997	Refused to answer *Fixed *Exclusive
998	I have not done anything yet to achieve my goal *Fixed *Exclusive

Scripter notes: Create a button for DK and REF

Q052 - B2b: B2b. Main means of achieving goal | **Single coded**

Not back

B2b. And which of these would you say is your <u>main</u> means of achieving your goal?

SHOW SCREEN
SINGLE MENTION

Random

Shared list: Achieving_goal

996   Other specify *Open *Fixed

999   Don't Know *Fixed *Exclusive

997   Refused to answer *Fixed *Exclusive

Scripter notes: Ask only if mentioned more than one code in Q.B2a.
If respondent mentioned only one code between code -01 and -20 and including 996 in Q.B2a autofill that response for Q.B2b
Make a button for DK and REF
Use same random order listing as per B2a

B008 - B085: SECTION B: MEETING GOALS | **End block**

B009 - B004: SECTION C: GETTING AND SPENDING MONEY | **Begin block**

Q053 - C1: C1. Source of money

Not back | Min = 1 | Max = 100

C1. Thinking about the past 12 months, please tell me about **ALL** the ways **you personally received** money to pay for things? Any others?

> SHOW SCREEN.
> MULTIPLE MENTIONS.

Normal

1   Child support or foster care grant
2   Government old-age pension
3   Government disability grant
4   War Veteran's grant
5   Unemployment insurance fund or UIF
6   Money from your own business
7   Salary or wages from a job or paid work in the PUBLIC SECTOR; i.e. from working for the government or state-owned entity; for example nurse, teacher, police, working for home affairs etc.
8   Salary or wages from a job or paid work in the PRIVATE SECTOR; i.e. NOT from working for or within the government but rather for a private company
9   Money from rent
10   Selling things to neighbours or on the street
11   Money from farming
12   Piece job, where you get paid for the number of things you produce rather than the number of hours you work
13   Work pension or provident fund
14   Money from husband, wife or partner who lives with you
15   Money from parent or other family member who lives with you
16   Money from friend or family member who does not live with you
17   Money from maintenance from a former spouse/partner
996 Other specify *Open *Fixed
998 Do not get money *Fixed *Exclusive   ➔ GO TO **Q062 - C7**

Scripter notes: If selected code -02 or -04 respondent must be 60+ years old - check against Exact Age for Household Register - Qualifying
If selected code -03 respondent must be between ages of 18 - 59yrs in household - check against Exact Age for Household Register - Qualifying

Please keep all codes in this fixed order but rotate codes -07 and -08; i.e. keep them both in this position in the list but swap them by rotating.

Q054 - C2: C2. Frequency of receiving money   `Matrix`

Not back | Number of rows: 13 | Number of columns: 5

C2. How often do you usually receive your **[INSERT SOURCE]**?

<div align="center">SHOW SCREEN
SINGLE MENTION</div>

Rows: Normal | Columns: Normal

Rendered as Dynamic Grid

		Daily or more often	At least once a week	At least once a month	A few times a year	Once a year
		1	2	3	4	5
Money from your own business	6	○	○	○	○	○
Salary or wages from a job or paid work in the PUBLIC SECTOR; i.e. from working for the government or state-owned entity; for example nurse, teacher, police, working for home affairs etc.	7	○	○	○	○	○
Salary or wages from a job or paid work in the PRIVATE SECTOR; i.e. NOT from working for or within the government but rather for a private company	8	○	○	○	○	○
Money from rent	9	○	○	○	○	○
Money from selling things to neighbours or on the street	10	○	○	○	○	○
Money from farming	11	○	○	○	○	○
Piece job, where you get paid for the number of things you produce rather than the number of hours you work	12	○	○	○	○	○
Work pension or provident fund	13	○	○	○	○	○
Money from husband, wife or partner who lives with you	14	○	○	○	○	○
Money from parent or other family member who lives with you	15	○	○	○	○	○
Money from friend or family member who does not live with you	16	○	○	○	○	○
Money from maintenance from a former spouse/partner	17	○	○	○	○	○
Other (SPECIFY)	18	○	○	○	○	○

<div align="center">**Scripter notes:** Pipe through Other (SPECIFY) responses from C1
Only codes 6 to 18/996 must be pulled through from C1</div>

Q055 - C3: C3. Payment channel Matrix

Not back | Number of rows: 13 | Number of columns: 5

C3. How is the **[INSERT SOURCE]** usually paid?

<div align="center">SHOW SCREEN
SINGLE MENTION</div>

Rows: Normal | Columns: Normal

Rendered as Dynamic Grid

		In cash	Into YOUR Bank account	Mobile money (cell phone)	Retail outlet (supermarket)	Other
		1	2	3	4	5
Money from your own business	6	❍	❍	❍	❍	❍
Salary or wages from a job or paid work in the PUBLIC SECTOR; i.e. from working for the government or state-owned entity; for example nurse, teacher, police, working for home affairs etc.	7	❍	❍	❍	❍	❍
Salary or wages from a job or paid work in the PRIVATE SECTOR; i.e. NOT from working for or within the government but rather for a private company	8	❍	❍	❍	❍	❍
Money from rent	9	❍	❍	❍	❍	❍
Money from selling things to neighbours or on the street	10	❍	❍	❍	❍	❍
Money from farming	11	❍	❍	❍	❍	❍
Piece job, where you get paid for the number of things you produce rather than the number of hours you work	12	❍	❍	❍	❍	❍
Work pension or provident fund	13	❍	❍	❍	❍	❍
Money from husband, wife or partner who lives with you	14	❍	❍	❍	❍	❍
Money from parent or other family member who lives with you	15	❍	❍	❍	❍	❍
Money from friend or family member who does not live with you	16	❍	❍	❍	❍	❍
Money from maintenance from a former spouse/partner	17	❍	❍	❍	❍	❍
Other (SPECIFY)	18	❍	❍	❍	❍	❍

<div align="center">**Scripter notes:** Pipe through Other (SPECIFY) responses from C1
Only codes 6 to 18/996 must be pulled through from C1</div>

Q056 - C4: C4. Main source of income | Single coded

Not back

C4. Which one was your **main** source of getting money or income in the past 12 months?

<div style="text-align:center">
SHOW SCREEN.
SINGLE MENTION.
</div>

Normal

1	Child support or foster care grant
2	Government old-age pension
3	Government disability grant
4	War Veteran's grant
5	Unemployment insurance fund or UIF
6	Money from your own business
7	Salary or wages from a job or paid work in the PUBLIC SECTOR; i.e. from working for the government or state-owned entity; for example nurse, teacher, police, working for home affairs etc.
8	Salary or wages from a job or paid work in the PRIVATE SECTOR; i.e. NOT from working for or within the government but rather for a private company
9	Money from rent
10	Selling things to neighbours or on the street
11	Money from farming
12	Piece job, where you get paid for the number of things you produce rather than the number of hours you work
13	Work pension or provident fund
14	Money from husband, wife or partner who lives with you
15	Money from parent or other family member who lives with you
16	Money from friend or family member who does not live with you
17	Money from maintenance from a former spouse/partner
18	Other (SPECIFY) *Open *Fixed

Scripter notes: Ask if more than one option was provided in Q.C1.
If only one was selected, do not ask - just autocode answer from Q.C1.
Please pipe through any 'other specify' answers from C1.

Q057 - C5a: C5a. How is grant paid | Single coded

Not back

C5a. You mentioned that you get a grant. How do you receive your grant money?

<div style="text-align:center">
SHOW SCREEN.
SINGLE MENTION.
</div>

Random

1	In cash
2	Through your SASSA (gold) card
3	Through your EasyPay Everywhere (green) card
4	Paid into your bank account
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a DK button

Ask only if Q057 - C5a,4	

Q058 - C5b: C5b. Bank account grant paid into	**Single coded**

Not back

C5b. Please tell me at which bank you have this account with, where your grant gets paid into?

SHOW SCREEN. SINGLE MENTION.

Rotated

1	Absa
2	African Bank
4	Capitec
6	FNB
7	Grindrod Bank
9	Nedbank
10	Post Bank/Post Office
13	Standard Bank
14	TymeBank
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for "Don't know"

Ask only if Q057 - C5a,1,2,3,4	

Q059 - C6a: C6a. Satisfaction with grant channel	**Single coded**

Not back

C6a. How satisfied are you overall with how you receive your grant money using this scale where 1 is 'not at all satisfied' and 5 is 'very satisfied'?

SHOW SCREEN SINGLE MENTION

Normal

1	Not at all satisfied
2	Not very satisfied
3	Neither satisfied nor dissatisfied
4	Somewhat satisfied
5	Very satisfied

Q060 - C6b: C6b. Reasons for dissatisfaction with grant channel — Multi coded

Not back | Min = 1

C6b. Why are you <u>not</u> satisfied with the way you receive your grant money?

DO NOT PROMPT
MULTIPLE MENTION

Normal

1	High fees and charges
2	Delays in receiving the money
3	Long queues when collecting cash
4	Long distance to travel to collect cash
5	Unprofessional staff
6	Complicated/time consuming to set-up payment into own bank account
7	Being underpaid (paid less than the expected grant amount)
996	Other specify *Open *Fixed

Q061 - C6c: C6c. Usage/perceptions of grant card/account — Matrix

Not back | Number of rows: 7 | Number of columns: 2

C6c. You mentioned you receive your grant … [INSERT ANSWER FROM C5a]. Which of these statements apply to this account or card? [INSERT ROW ITEM]

SHOW SCREEN.
SINGLE MENTION PER STATEMENT.

Rows: Random | Columns: Normal

Rendered as Dynamic Grid

		Yes	No
		1	2
You use it for saving money	1	◯	◯
You use it to make electronic payments e.g. EFT's, swiping card	2	◯	◯
It allows you to do all the banking transactions you need to	3	◯	◯
It is good value for money	4	◯	◯
You had it before you started receiving your grant	5	◯	◯
You would prefer to use a different card/account to receive your grant	6	◯	◯
You would prefer to receive your grant directly in cash	7	◯	◯

Q062 - C7: C7. Social groups involved in/belong to   **Multi coded**

Not back | Min = 1 | Max = 99

C7. Which of these groups, if any, are you **currently** personally involved in or do you **currently** belong to?

INTERVIEWER PLEASE ENSURE TO ASK: "Are there any other groups that have not been shown that you belong to or participate in?"

SHOW SCREEN.
MULTIPLE MENTIONS.
RECORD ALL OTHER MENTIONS UNDER "OTHER (SPECIFY)".

Random

1	Savings group or club
2	Stokvel
3	Burial society
996	Other (SPECIFY) *Open *Fixed*
998	None of these *Fixed *Exclusive*

Scripter notes: Make a button for "None of these".

Q063 - C8: C8. Allocation of money spent   Sum

Not back | Min sum = 21 | Max sum = 21

C8. We are now going to play a game. Imagine that you have 21 matchsticks and that these matchsticks represent all the money you usually spend in any month. Thinking about how you spend your money, I would like you to look through this list of items people often spend money on in a month. Allocate your matchsticks according to how you spent your money in the past month. You can put more matchsticks on one item and less on another and even put all your matchsticks on one item, until all 21 matchsticks have been used.

SHOW SCREEN
HAND RESPONDENT MATCHSTICK GAME SHOW CARD AND COMPLETE QUESTION ON SHOW CARD FIRST
BEFORE ENTERING ANSWERS ONTO CAPI DEVICE
RESPONDENTS MUST USE ALL 21 MATCHSTICKS
IF NO MATCHSTICKS ALLOCATED TO ITEM, PLEASE RECORD AS ZERO "0"

Normal

1	Food and drink and other groceries
2	Water/electricity, paraffin and gas
3	Education (school fees, university or college fees, uniform, transport, stationery)
4	Transport expenses (taxi fare, bus fare, train fare, petrol for car)
5	Bond or home loan, credit card, car financing
6	Airtime, cellphone contract, Telkom/Neotel telephone line payments, internet payments, data
7	Medical, health expenses, doctors fees, pharmacy/chemist medicines
8	Rental payments and rates, levies
9	Other debt repayments (e.g. clothing store accounts, hire purchase)
10	Savings, investments and retirement
11	Insurance and funeral premium payments (e.g. life insurance, burial society)
12	Household furnishings, equipment and routine household maintenance
13	Personal spending e.g. haircuts, gym, lotto, cigarettes, alcohol, clothes, hobbies, car maintenance or repairs, charity and religious donations
14	Leisure, entertainment and miscellaneous good and services/DSTV, MNet or other subscription
980	**total**

Scripter notes: Add TOTAL after list of items
Add a "numeric" box for each item
Each item must have a number recorded from 0 to 21
Display a counter that adds all the values given = SUM, then make the subtraction SUM-1 = X and display the result on the screen
Only allow to continue if X = 0
If X < 0 display error message: "You still have X matchsticks to distribute between items"
If X > 0 display error message: "You have entered more than 21 matchsticks. Please correct"
Final sum must equal 21

Q064 - C9a: C9a. Payment types used for food/groceries　　　　**Multi coded**

C9a. There are various ways of paying for all the things you usually spend money on.
I'd like you to think specifically about when you pay for **food or groceries**. Which of the following payment methods have you used to pay for these things in the last year?

<div style="border:1px solid green">

SHOW SCREEN
MULTIPLE MENTION

</div>

Normal

1	Cash
2	Debit card via swiping or pin code
3	Debit card via tapping
4	Credit card via swiping or pin code
5	Credit card via tapping
6	Store card or account
7	Internet banking to make an EFT transfer
8	Banking app to make an EFT transfer
9	Mobile payment app e.g. Snapscan, Zapper
10	Wallet money (E-wallet or Instant Money)
11	Cellphone banking (Through dialing or sms'ing a USSD code such as *120*1234#)
12	ATM to make an EFT transfer
13	Debit order or stop order
996	Other specify *Open *Fixed*
998	None *Fixed *Exclusive*

Scripter notes: Ask only if at least 1 for code -1 'Food drink and other groceries' in C8.

Display codes in categories and rotate within categories:
Cash: Code 1
Card: Codes 2-6
Digital: Codes 7-10
Other: Codes 11-13

Q065 - C9b: C9b. Frequency of using payment types for food/groceries Matrix

Not back | Number of rows: 14 | Number of columns: 5

C9b. Still thinking of when you pay for **food or groceries**. How often do you usually use each of these ways of making payments? [INSERT ROW ITEMS]

SHOW SCREEN
SINGLE MENTION

Rows: Normal | Columns: Normal

Rendered as Dynamic Grid

		Daily or more often	At least once a week	At least once a month	A few times a year	Once a year or less often
		1	2	3	4	5
Cash	1	❍	❍	❍	❍	❍
Debit card via swiping or pin code	2	❍	❍	❍	❍	❍
Debit card via tapping	3	❍	❍	❍	❍	❍
Credit card via swiping or pin code	4	❍	❍	❍	❍	❍
Credit card via tapping	5	❍	❍	❍	❍	❍
Store card or account	6	❍	❍	❍	❍	❍
Internet banking to make an EFT transfer	7	❍	❍	❍	❍	❍
Banking app to make an EFT transfer	8	❍	❍	❍	❍	❍
Mobile payment app e.g. Snapscan, Zapper	9	❍	❍	❍	❍	❍
Wallet money (E-wallet or Instant Money)	10	❍	❍	❍	❍	❍
Cellphone banking (Through dialing or sms'ing a USSD code such as *120*1234#)	11	❍	❍	❍	❍	❍
ATM to make an EFT transfer	12	❍	❍	❍	❍	❍
Debit order or stop order	13	❍	❍	❍	❍	❍
Other (SPECIFY)	14	❍	❍	❍	❍	❍

Scripter notes: Keep payment types in the categories used in C9a
Pipe through Other specify from 996

Q066 - C9c: C9c. Payment types used for HH bills　　　**Multi coded**

<u>Not back | Min = 1</u>

C9c. Thinking specifically about when you pay for **household bills such as water and electricity**. Which of the following payment methods have you used to pay for these things in the last year?

<div style="border:1px solid green">
<center>
SHOW SCREEN
MULTIPLE MENTION
</center>
</div>

<u>Normal</u>

1	Cash
2	Debit card via swiping or pin code
3	Debit card via tapping
4	Credit card via swiping or pin code
5	Credit card via tapping
6	Store card or account
7	Internet banking to make an EFT transfer
8	Banking app to make an EFT transfer
9	Mobile payment app e.g. Snapscan, Zapper
10	Wallet money (E-wallet or Instant Money)
11	Cellphone banking (Through dialing or sms'ing a USSD code such as *120*1234#)
12	ATM to make an EFT transfer
13	Debit order or stop order
996	Other specify *Open *Fixed
998	None *Fixed *Exclusive

Scripter notes: Ask only if at least 1 for code -2 'Water/electricity, paraffin and gas' in C8.

Display codes in categories and rotate within categories:
Cash: Code 1
Card: Codes 2-6
Digital: Codes 7-10
Other: Codes 11-13

Q067 - C9d: C9d. Frequency of using payment type for HH bills	Matrix

Not back | Number of rows: 14 | Number of columns: 5

C9d. Still thinking of when you pay for **household bills such as water and electricity.** How often do you usually use each of these ways of making payments? [INSERT ROW ITEMS]

Rows: Normal | Columns: Normal

Rendered as Dynamic Grid

		Daily or more often	At least once a week	At least once a month	A few times a year	Once a year or less often
		1	2	3	4	5
Cash	1	O	O	O	O	O
Debit card via swiping or pin code	2	O	O	O	O	O
Debit card via tapping	3	O	O	O	O	O
Credit card via swiping or pin code	4	O	O	O	O	O
Credit card via tapping	5	O	O	O	O	O
Store card or account	6	O	O	O	O	O
Internet banking to make an EFT transfer	7	O	O	O	O	O
Banking app to make an EFT transfer	8	O	O	O	O	O
Mobile payment app e.g. Snapscan, Zapper	9	O	O	O	O	O
Wallet money (E-wallet or Instant Money)	10	O	O	O	O	O
Cellphone banking (Through dialing or sms'ing a USSD code such as *120*1234#)	11	O	O	O	O	O
ATM to make an EFT transfer	12	O	O	O	O	O
Debit order or stop order	13	O	O	O	O	O
Other (SPECIFY)	14	O	O	O	O	O

Scripter notes: Keep payment types in the categories used in C9c.
Pipe through Other specify from 996.

B009 - B004: SECTION C: GETTING AND SPENDING MONEY	End block

B010 - B007: SECTION D: REMITTANCES	Begin block

Q068 - D1: D1. Sent money p12m	Single coded

D1. In the last 12 months, have you sent money to someone who does <u>not</u> live with you? By 'money' we also mean selling airtime for cash.

Normal

1	Yes
2	No

Q069 - D2: D2. Region sent money `Multi coded`

Min = 1 | Max = 99

D2. You said that you sent money, where did you send the money?

READ OUT
MULTIPLE MENTION.

Normal

1	Within South Africa
2	Outside of south Africa

Q070 - D3a: D3a. Usual channels/means of sending money `Multi coded`

Not back | Min = 1 | Max = 99

D3a. How do you usually give or send money to people outside of your household?

SHOW SCREEN.
MULTIPLE MENTION.

Random

1	Sent airtime
2	By bank branch counter transfers, including PostBank transfers
3	Money transfer at supermarket and/or retail e.g. Shoprite's money market, Pick 'n Pay Money Transfer, Pep's Capfin etc.
4	Cash with relative or friend
5	Via a paid taxi, bus or other vehicle
6	Via internet banking EFT transfer
7	Through Post Office, Money-gram, Western Union or Mukuru
8	Cell phone money, e.g. M-Pesa or e-wallet or Cash-send or Send-imali
9	ATM
10	I personally take money to them
11	Via banking app EFT transfer
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for "Don't know"

B011 - D3: D3. Select means of sending money `Begin repeater block`

Random

1	By sending airtime
2	By bank branch counter transfers, including PostBank transfers
3	Via money transfer at supermarket and/or retail e.g. Shoprite's money market, Pick 'n Pay Money Transfer, Pep's Capfin etc.
7	Through Post Office, Money-gram, Western Union or Mukuru
9	Via an ATM
11	Other specify

Scripter notes: Please change code -11 to code -996
Please pipe through the 'other specify' from D3a

Q071 - D3b: D3b. Cash deposit or electronic transfer | **Multi coded**

Not back | Min = 1

D3b. Thinking about when you usually give or send money to people outside of your household **[INSERT CHANNELS/ MEANS MENTIONED IN D3a]**, do you usually do this by physically depositing cash or do you send this money electronically or both?

DO NOT PROMPT.
MULTIPLE MENTION.

Normal

1	Deposit cash
2	Electronic transfer
999	Don't Know *Fixed *Exclusive*
996	Other specify *Open *Fixed*

Scripter notes: Please answer this question for one channel/ mean at a time.
Only pull through channels which are mentioned in repeater block D3.
Please pipe through 'other specify' and insert the word 'by' before this option.
Make a button for "Don't know"

B011 - D3: D3. Select means of sending money | **End repeater block**

Q072 - D4: D4. Frequency of sending money | **Single coded**

Not back

D4.How often do you give or send money to people outside of your household?

READ OUT.
SINGLE MENTION.

Normal

1	Daily or more often
2	At least once a week
3	At least once a month
4	A few times a year
5	Once a year or less often
999	Don't Know *Fixed *Exclusive*

Scripter notes: Make a button for "Don't know"

Q073 - D5: D5. Received money p12m | **Single coded**

D5. In the last 12 months, have you received money from someone who does <u>not</u> live with you? Again, by 'money' we also mean receiving airtime in place of cash.

DO NOT PROMPT.
SINGLE MENTION

Normal

1	Yes
2	No

Scripter notes: If C1 code 16 or 17 mentioned then autocode D5 code -1

| **Q074 - D6: D6. Region received money from** | **Multi coded** |

Min = 1 | Max = 2

D6. You said that you have received money from someone who does <u>not</u> live with you, where did you receive the money from?

<div style="border:1px solid green; text-align:center">

READ OUT
MULTIPLE MENTION.

</div>

Normal

| 1 | Within South Africa |
| 2 | Outside of South Africa |

| **Q075 - D7a: D7a. Usual channels/means of receiving money** | **Multi coded** |

Not back | Min = 1 | Max = 99

D7a. How do you usually receive money from people outside of your household?

<div style="border:1px solid green; text-align:center">

SHOW SCREEN.
MULTIPLE MENTION.

</div>

Normal

1	Received airtime
2	By bank branch counter transfers, including PostBank transfers
3	Money transfer at supermarket and/or retail e.g. Shoprite's money market, Pick 'n Pay Money Transfer, Pep's Capfin etc.
4	Cash with relative or friend
5	Via a paid taxi, bus or other vehicle
6	Via internet banking EFT transfer
7	Through Post Office, Money-gram, Western Union or Mukuru
8	Cell phone money, e.g. M-Pesa or e-wallet or Cash-send or Send-imali
9	ATM
10	They usually bring it to me personally
11	Via banking app EFT transfer
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive	➔ GO TO **B013 - B008**

Scripter notes: Make a button for "Don't know"

B012 - D7: D7: Select means of receiving money	**Begin repeater block**

Random

1	By receiving airtime
2	By bank branch counter transfers, including PostBank transfers
3	Via Money transfer at supermarket and/or retail e.g. Shoprite's money market, Pick 'n Pay Money Transfer, Pep's Capfin etc
6	Internet banking to make an EFT transfer
7	Through Post Office, Money-gram, Western Union or Mukuru
8	Via cell phone money, e.g. M-Pesa or e-wallet or Cash-send or Send-imali
9	Via an ATM
11	Other specify *Fixed*

Scripter notes: Please change code -11 to code -996
Please pipe through the 'other specify' from D7a.

Q076 - D7b: D7b. Cash withdrawal or receive electronically	**Multi coded**

Not back | Min = 1

D7b. Thinking about when you usually receive money from people outside of your household **[INSERT CHANNELS/ MEANS MENTIONED IN D7]**, do you usually get or receive this money by withdrawing physical cash or do you get the money electronically or both?

DO NOT PROMPT.
MULTIPLE MENTION.

Normal

1	Withdraw cash
2	Receive electronically
999	Don't Know *Fixed *Exclusive*
996	Other specify *Open *Fixed*

Scripter notes: Please answer this question for one channel/ mean at a time.
Only pull through channels which are mentioned in repeater block D7.
Please pipe through 'other specify' and insert the word 'by' before this option.
Make a button for "Don't know"

B012 - D7: D7: Select means of receiving money	**End repeater block**

Q077 - D8: D8. Frequency of receiving money | Single coded

Not back

D8. How often do you get or receive money from people outside of your household?

Normal

1	Daily or more often
2	At least once a week
3	At least once a month
4	A few times a year
5	Once a year or less often
999	Don't Know *Fixed *Exclusive*

Scripter notes: Make a button for "Don't know".

B010 - B007: SECTION D: REMITTANCES | End block

B013 - B008: SECTION E: TECHNOLOGY | Begin block

Q078 - E1: E1. Communication devices used | Multi coded

Not back | Min = 1

E1. Now I'd like to find out about the communication devices that you **USE**. Please tell me which of these things you **USE**, even if you do not personally own them.

Normal

1	Mobile phone
2	Computer or laptop
3	Tablet (e.g. Ipad, Galaxy)
4	Telephone - fixed line/landline or wireless
5	3G/ 4G/ LTE Modem/Router/Dongle (Data SIM)
998	None *Fixed *Exclusive*

Q079 - E2: E2. Access to devices not used | Multi coded

Not back | Min = 1

E2. And which of these devices that you don't use do you **HAVE ACCESS TO**?

SHOW SCREEN
MULTIPLE MENTION

Normal

1	Mobile phone
2	Computer or laptop
3	Tablet (e.g. Ipad, Galaxy)
4	Telephone - fixed line/landline or wireless
5	3G/ 4G/ LTE Modem/Router/Dongle (Data SIM)
998	None *Fixed *Exclusive*

Scripter notes: Do not ask if mentioned code 1 and 2 and 3 and 4 and 5 in E1.

Ask only if **Q078 - E1**,1

Q080 - E3a: E3a. Nature of Payment_Mobile Phone | Multi coded

Not back | Min = 1

E3a. Please indicate whether your mobile phone/s are on a monthly billed contract, a Top-Up contract or a prepaid service?

READ OUT
MULTIPLE MENTION

Normal

1	Monthly-billed contract
2	Top-Up contract
3	Prepaid
96	Other specify *Open *Fixed*
99	Don't Know [DO NOT READ OUT] *Fixed *Exclusive*

Scripter notes: Make Don't Know a button

Ask only if **Q078 - E1**,3

Q081 - E3b: E3b. Nature of Payment_Tablet | Multi coded

Not back | Min = 1

E3b. Please indicate whether your tablet/s are on a monthly billed contract, a Top-Up contract or a prepaid service?

READ OUT
MULTIPLE MENTION

Normal

1	Monthly-billed contract
2	Top-Up contract
3	Prepaid
96	Other specify *Open *Fixed*
99	Don't Know (DO NOT READ OUT) *Fixed *Exclusive*
98	None *Fixed *Exclusive*

Scripter notes: Make Don't Know a button

Q082 - E3c: E3c. Nature of Payment_Modem/Router/Dongle | **Multi coded**

Not back | Min = 1

E3c. Please indicate whether your 3G/4G/LTE modem/s or router/s or dongle/s are on a monthly billed contract, a Top-Up contract or a prepaid service?

READ OUT
MULTIPLE MENTION

Normal

1	Monthly-billed contract
2	Top-Up contract
3	Prepaid
96	Other specify *Open *Fixed
99	Don't Know (DO NOT READ OUT) *Fixed *Exclusive

Scripter notes: Make Don't Know a button

Q083 - E4a: E4a. Network_Mobile phone | **Multi coded**

Not back | Min = 1

E4a. Thinking about the mobile phone/s you use who are your network service providers?

DO NOT PROMPT
MULTIPLE MENTION

Normal

Shared list: Network_Providers	
96	Other specify *Open *Fixed
99	Don't Know *Fixed *Exclusive

Scripter notes: Make Don't Know a button

Q084 - E4b: E4b. Network_Tablet | **Multi coded**

Not back | Min = 1

E4b. Thinking about the tablet/s which you use, who are your network service providers?

DO NOT PROMPT
MULTIPLE MENTION

Normal

Shared list: Network_Providers	
96	Other specify *Open *Fixed
98	None *Fixed *Exclusive
99	Don't Know *Fixed *Exclusive

Scripter notes: Make Don't Know a button

Q085 - E4c: E4c. Network_Modem/Router/Dongle	Multi coded

Not back | Min = 1

E4c. Thinking about the 3G/4G/LTE modem/s or router/s or dongle/s which you use, who are your network service providers?

<div style="border:1px solid green; text-align:center; color:green;">

DO NOT PROMPT
MULTIPLE MENTION

</div>

Normal

Shared list: Network_Providers

96	Other specify *Open *Fixed
99	Don't Know *Fixed *Exclusive

Q086 - E5a: E5a. Type of mobile phone used	Multi coded

Not back | Min = 1

E5a. What type of mobile phone/s do you use?

<div style="border:1px solid green; text-align:center; color:green;">

READ OUT
MULTIPLE MENTION

</div>

Normal

1	A smartphone which is able to access the internet, send and receive emails and is capable of downloading apps. It is likely to have a touchscreen
2	A feature phone which is able to access the internet, send and receive emails, store and play music but is not able to download apps
3	A basic phone which is only capable of voice calling and SMS

Q087 - E5b: E5b. Comfort with smartphone apps	Single coded

Not back

E5b. How comfortable would you say you feel about using smartphone apps using this scale where 1 is 'Not at all comfortable' and 5 is 'Very comfortable'?

<div style="border:1px solid green; text-align:center; color:green;">

SHOW SCREEN
SINGLE MENTION

</div>

Normal

1	1.Not at all comfortable
2	2.
3	3.
4	4.
5	5. Very comfortable

Q088 - E6: E6. Mobile phone/Tablet activities | Multi coded

Not back | Min = 1

E6. There are many different things that people use their mobile phones and tablets for. Which of these things have you used or done before on your current mobile phone or tablet?

SHOW SCREEN.
MULTIPLE MENTIONS.
DO NOT RECORD CALLS OR SMS'S UNDER OTHER

Random

1	General internet browsing
2	E-mails
3	Downloading music
4	Downloading movies/TV Series
5	Downloading games
6	Uploading of content e.g. to Dropbox, Cloud services or accounts, Social Media
7	YouTube
8	Streaming music
9	Streaming movies/TV Series
10	WhatsApp
11	Facebook
12	Snapchat
13	Twitter
14	Skype
15	Online shopping
16	Work from home
17	Updating of software and applications
18	Making voice calls via a web enabled telephone (VOIP)
19	Online learning/e-learning (for educational purposes)
20	Instagram
21	Pinterest
22	Reading internet blogs
23	Financial activities e.g. using internet banking or a banking or insurance app
996	Other specify *Open *Fixed
998	None of these *Fixed *Exclusive

B014 - B073: Household Technology | Begin block

Q089 - E_HH_INT: Household Technology Intro | Text

Not back

Now that we have spoken about **YOUR OWN** devices which you use, we would like to understand a bit more about the technology within your **HOUSEHOLD AS A WHOLE** and your data usage.

B015 - B074: E7-8: Household Data SIMs | Begin block

Q090 - E7: E7. No. data SIM's in HH　　　　　　　　　　　　　　　`Single coded`

Not back

E7. How many active data SIMs are there in your household? By data SIM I mean a SIM used to access the internet regardless of which device you use to do so.

> DO NOT PROMPT.
> SINGLE MENTION.

Normal

1	1
2	2
3	3
4	4
5	5
6	More than 5
98	None *Fixed *Exclusive*　　　　　　　➔ GO TO **B016 - B075**
99	Don't Know *Fixed *Exclusive*

> **Scripter notes:** Make a button for "Don't know"

Q091 - E8: E8. HH data SIM's network provider　　　　　　　`Multi coded`

Not back | Min = 1

E8. Thinking about your household's data SIM/s who are the network service providers?

> DO NOT PROMPT.
> MULTIPLE MENTION.

Normal

Shared list: Network_Providers

96	Other specify *Open *Fixed*
99	Don't Know *Fixed *Exclusive*

> **Scripter notes:** Network providers mentioned in E4a, E4b or E4c need to be mentioned at E8.
> Make a button for "Don't know"

Q092 - E9: E9. Frequency of using data　　　　　　　　　　　`Single coded`

Not back

E9. How often do you use data?

> SHOW SCREEN
> SINGLE MENTION

Normal

1	Daily or more often
2	At least once a week
3	At least once a month
4	A few times a year
5	Once a year or less often
6	I do not use data

Q093 - E10: E10. Reasons for not using data `Multi coded`

Not back | Min = 1

E10. Why don't you use data?

> DO NOT PROMPT
> MULTIPLE MENTION

Normal

1	Cannot afford data/too expensive
2	Too complicated to use data
996	Other specify *Open *Fixed*
999	Don't Know *Fixed *Exclusive*

Scripter notes: Make a button for "Don't know"

Q094 - E11: E11. Perceived affordability of data `Single coded`

Not back

E11. Do you think that the cost of data is ...

> READ OUT
> SINGLE MENTION

Normal

1	Cheap
2	Affordable
3	Expensive

Q095 - E12: E12. What done if run out of data `Multi coded`

Not back | Min = 1

E12. What do you or your household do if you run out of your data before the end of the month?

> SHOW SCREEN.
> MULTIPLE MENTION.

Normal

1	Top up the data
2	Wait until the next month
3	Use 'airtime advance', where your service provider lends you airtime in advance and you pay for it the next time you recharge
4	Never run out of data *Exclusive*
999	Don't Know *Fixed *Exclusive*

Scripter notes: Make a button for DK

B015 - B074: E7-8: Household Data SIMs `End block`

B016 - B075: Household Internet `Begin block`

Q096 - HII: Household Internet Intro `Text`

Not back

We are now going to ask you more about you and your household's internet use.

Q097 - E13a: E13a. Where have access to the internet   **Multi coded**

Not back | Min = 1

E13a. Where do you have access to the internet?

<div style="border:1px solid green">

SHOW SCREEN
MULTIPLE MENTION

</div>

Random

1	Home
2	School/College/University
3	Internet cafe
4	Library
5	Work place
6	Family or friend's house
7	While commuting or at malls, coffee shops etc
8	Anywhere, the internet is always accessible to me *Exclusive*
996	Other specify *Open* *Fixed*
998	Do not have access to the internet *Fixed* *Exclusive*

Scripter notes: Code 998 (Do not have access to the internet) can't be answered in E13a if any code other than None (-998) mentioned in E6 or if codes 1– 5 were answered in E9.

Ask only if NOT **Q097 - E13a**,998 and use mentioned answers from **Q097 - E13a**

Q098 - E13b: E13b. Where use internet   **Multi coded**

Not back | Min = 1

E13b. Where do you use the internet?

<div style="border:1px solid green">

SHOW SCREEN
MULTIPLE MENTION

</div>

Normal

1	Home
2	School/College/University
3	Internet cafe
4	Library
5	Work place
6	Family or friend's house
7	While commuting or at malls, coffee shops etc
8	I use the internet on-the-go, at any and all locations *Exclusive*
996	Other specify *Open* *Fixed*
998	Do not use the internet *Fixed* *Exclusive*

Q099 - E14: E14. How connect to internet at home	Multi coded

Not back | Min = 1

E14. How do you or your household members connect to the internet at home?

SHOW SCREEN
MULTIPLE MENTION

Normal

1	Fixed line ADSL/ DSL connection
2	Fixed line Fibre connection
3	Fixed line Wireless (LTE connection - modem with bunny aerials)
4	Wireless connection via 3G/ LTE Dongle or Mi-fi router
5	Wireless connection via Data SIM inserted in tablet/ laptop
6	A mobile phone; i.e. using data on your phone
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for Don't Know

Q100 - E15: E15. HH ISP	Multi coded

Not back | Min = 1

E15. Who is your household's Internet Service Provider/s? This could be a mobile data provider or any other internet provider.

SHOW SCREEN.
MULTIPLE MENTION.

Rotated

1	Afrihost
2	Axxess
3	Cell C
4	Crystal Web
5	Cybersmart
6	FNB Connect
7	i-Africa
8	iBurst
9	MRP Mobile
10	MTN
11	M-web
12	Neotel
13	OpenWeb
14	Standard Bank Mobile
15	Telkom Internet
16	Telkom/ Telkom mobile (8ta)
17	VOX Telecom
18	Vodacom
19	Virgin Mobile
20	Web Africa
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for Don't Know

Q101 - E16: E16. HH internet activities   **Multi coded**

Not back | Min = 1

E16. From the following list, please select all of the activities you and your family members engage in, when using the internet at home.

SHOW SCREEN.
MULTIPLE MENTIONS.

Random

1	General internet browsing
2	E-mails
3	Downloading music
4	Downloading movies/TV Series
5	Downloading games
6	Uploading of content e.g. to Dropbox, Cloud services or accounts, Social Media
7	YouTube
8	Streaming music
9	Streaming movies/TV Series
10	WhatsApp
11	Facebook
12	Snapchat
13	Twitter
14	Skype
15	Online shopping
16	Work from home
17	Updating of software and applications
18	Making voice calls via a web enabled telephone (VOIP)
19	Online learning/e-learning (for educational purposes)
20	Instagram
21	Pinterest
22	Reading internet blogs
23	Financial activities e.g. using internet banking or a banking or insurance app
996	Other specify *Open *Fixed*

B016 - B075: Household Internet   **End block**

B014 - B073: Household Technology   **End block**

B013 - B008: SECTION E: TECHNOLOGY   **End block**

B017 - B010: SECTION F: BANKING PENETRATION   **Begin block**

Q102 - T7: Section Intro | **Text**

We are now going to talk about your use of various banking products and services. We want to understand which products or accounts are in your name or in joint names of yourself and/or partner or yourself and another person.

Q103 - F1: F1. Have bank account | **Single coded**

F1. Do you have a bank account in your own name?

> SINGLE MENTION
>
>
> IMPORTANT NOTE: IF THE RESPONDENT GETS A CHILD SUPPORT OR FOSTER CARE GRANT OR GOVERNMENT OLD-AGE PENSION OR GOVERNMENT DISABILITY GRANT OR WAR VETERAN'S GRANT THE RESPONDENT MUST SAY YES AT THIS QUESTION – SASSA CARD OR EASYPAY EVERYWHERE (GREEN) CARD USED FOR GRANT PAYMENTS IS A BANK ACCOUNT

Normal

1	Yes	
2	No	➔ GO TO **B018 - B012**
999	Don't Know *Fixed *Exclusive*	➔ GO TO **B018 - B012**

> **Scripter notes:** Logic Checks:
> If any code -2 in Q.C3, must be 'yes' code -1 in Q.F1
> If code 1, 2, 3 or 4 selected at C1 – must select code 1 at Q.F1
>
> Make a button for "Don't know"

> Ask only if **Q103 - F1**,1

Q104 - F2: F2. Number of bank accounts | **Single coded**

F2. How many bank accounts held with different banks do you have in your own name?

> SINGLE MENTION
> IMPORTANT NOTE: RESPONDENT WILL NEED TO SAY AT LEAST ONE BANK ACCOUNT IN THEIR NAME IF RESPONDENT HAS A SASSA CARD OR EASYPAY EVERYWHERE (GREEN) CARD

Normal

1	1
2	2
3	More than 2

> **Scripter notes:** If code 1, 2, 3 or 4 selected at C1 – Then must say at least 1 account in their name at F2

Q105 - F3a: F3a. Banks used (income) `Multi coded`

Not back | Min = 1 | Max = 99

F3a. At which bank or banks do you receive your salary, wage, income or other sources of money?

<div style="border:1px solid green">

SHOW SCREEN.
MULTIPLE MENTION.
IMPORTANT NOTE: RESPONDENT MUST SELECT SASSA CARD/EASYPAY CARD IF RECEIVES A GOVERNMENT GRANT.

</div>

Rotated

1	ABSA
2	African Bank
19	Bank Zero
3	Bidvest
4	Capitec
5	Discovery
6	FNB
7	Grinrod Bank
8	Investec
9	Nedbank
10	Postbank / Post Office
11	Rand Merchant Bank or RMB
12	SASSA Card/EasyPay Card
13	Standard Bank
14	TymeBank
15	Ubank/Teba
996	Other (SPECIFY) *Open *Fixed
997	Does not apply *Fixed *Exclusive
999	Don't Know *Fixed *Exclusive

Scripter notes: Logic Check: If code 1, 2, 3 or 4 selected at C1, must answer code -12 at F3a
Logic Check: If respondent answers code -998 at Q.C1, must answer code -997 at F3a
Logic Check: Banks mentioned in C5b must be mentioned at F3a
Make a button for "Don't know"

Q106 - F3b: F3b. Main bank | `Single coded`

Not back

F3b. You said you have two or more bank accounts held with different banks, which bank do you consider to be your main bank?

SHOW SCREEN.
SINGLE MENTION.

Rotated

1	ABSA
2	African Bank
19	Bank Zero
3	Bidvest
4	Capitec
5	Discovery
6	FNB
7	Grinrod Bank
8	Investec
9	Nedbank
10	Postbank / Post Office
11	Rand Merchant Bank or RMB
12	SASSA Card/EasyPay Card
13	Standard Bank
14	TymeBank
15	Ubank/Teba
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive

Scripter notes: If F2=1 AND only 1 bank mentioned in F3a then autofill this bank in F3b. Question will not be asked
If F2=1 AND more than 1 bank mentioned in F3a then F3b to be asked
If F2=2 or 3 then F3b to be asked
Make a button for "Don't know"

Q107 - F4: F4. Frequency of using main bank account | `Single coded`

Not back

F4. How often do you use your main bank account?

SHOW SCREEN
SINGLE MENTION
IMPORTANT NOTE: RESPONDENTS USING THEIR MAIN ACCOUNT TO RECEIVE GRANT INCOME MUST MENTION CODE 1 OR 2 OR 3 AS GRANTS ARE PAID MONTHLY

Normal

1	Daily
2	Weekly
3	Monthly
4	Once every 2-3 months
5	Less often than once every 3 months
999	Don't Know *Fixed *Exclusive

Scripter notes: If C1= 1-4 only show codes 1-3
Make a button for "Don't know"

Q108 - F5: F5. Incidence of withdrawing money immediately `Single coded`

Not back

F5. Do you withdraw <u>all</u> of your money as soon as it is deposited into your bank account?

<div style="border:1px solid green; text-align:center; color:green">
SHOW SCREEN
SINGLE MENTION
</div>

Normal

1	Yes, always
2	Sometimes
3	No, never

<div style="border:1px solid red; text-align:center; color:red">
Ask only if Q107 - F4,4,5
</div>

Q109 - F6a: F6a. Reasons for using account infrequently `Multi coded`

Not back | Min = 1

F6a. What are the main reasons why you don't use your main bank account more often to receive or make payments?

<div style="border:1px solid green; text-align:center; color:green">
DO NOT PROMPT
MULTIPLE MENTION
</div>

Normal

1	Using my account / card is too expensive
2	Using my account / card is too complicated
3	My account / card doesn't have the features that I want
4	The places where I typically shop don't accept card payments
5	I prefer using cash
6	I don't trust my bank
7	I do not have enough money to use the account frequently
8	To avoid debit/stop orders
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive

<div style="border:1px solid purple; text-align:center">
Scripter notes: Make a button for "Don't know"
</div>

Q110 - F6b: F6b. Reasons for withdrawing all cash immediately | **Multi coded**

Not back | Min = 1

F6b. What are the main reasons why you withdraw all of your money as soon as it is deposited instead of leaving it in your account?

DO NOT PROMPT
MULTIPLE MENTION

Normal

1	Using my account / card is too expensive
2	Using my account / card is too complicated
3	My account / card doesn't have the features that I want
4	The places where I typically shop don't accept card payments
5	I prefer using cash
6	I don't trust my bank
7	I need all of the money I receive immediately
8	To avoid debit/stop orders
9	Avoid illegal debit orders (e.g. R99 debit order scams)
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for "Don't know"

B018 - B012: F7 - F8 | **Begin repeater block**

Random

1	ATM or debit card
2	Call account, Money market account; i.e. savings account that you access your money immediately
3	Car or vehicle loan from a bank either directly or via a dealer - you have or are paying this back
4	Credit card e.g. Visa, MasterCard, American Express or Diners Club
5	Cheque or current account
6	Fixed or notice deposit account e.g. 32-day
7	Home loan, bond or mortgage - you have or are paying this back to buy, build, extend or improve a house from a bank or bond originator
8	Mzansi account offered by banks, e.g. Absa, FNB, Nedbank, Standard Bank and Postbank
9	Overdraft facility
10	Personal garage card or petrol card
11	Personal loan from a bank
12	Transaction account
13	Insurance policy from a bank
14	Savings account/ transactional account
15	SASSA Card/EasyPay Card
16	Tax free savings account from a bank
17	Funeral cover from a bank

Scripter notes: For each statement in Q.F7 where code 3 'have now', ask Q.F8 before asking next statement in Q.F7 i.e. Complete Q.F7 and Q.F8 for each product with code 3 answered in Q.F7 before continuing with next product.

Not back

F7. For each product that I read out, please tell me whether you have "never had", "used to have in the past but don't have now", or "have now":
[INSERT BANK PRODUCT/SERVICE]

<div style="border:1px solid green">

SHOW SCREEN.
SINGLE MENTION.

</div>

Normal

1	Never had
2	Used to have in the past but don't have now
3	Have now
4	Don't Know *Fixed *Exclusive*

Scripter notes: Instruction 1: If code 2 or 999 in Q.F1, then cannot have code 3 for any statement in Q.F7.
Instruction 2: Check: If code -1 in Q.F1 must be at least one code -3 in Q.F7.
Instruction 3: Must select code 3 for statement 15 at Q.F7 if code 1,2,3 or 4 at Q.C1. And cannot select code 3 for statement 15 at Q.F7 if code 1,2,3 or 4 were not mentioned in Q.C1.
instruction 4: If they are SASSA Yellow/Gold Card (code 2, C5a), then respondent must select SASSA / EasyPay Everywhere account (code 15) in F7
If they are EasyPay Everywhere Green Card (code 3, C5a), at F7, then respondent must select SASSA / EasyPay account (code 15) in F7
Make a button for "Don't know"

Q112 - F8: F8. Where bank products held | **Multi coded**

Not back | Min = 1 | Max = 99

F8. Please tell me where or at which organisation(s) you have your … **[ASK FOR EACH PRODUCT/SERVICE HAVE NOW- CODE -3 IN Q.F7]**.

> SHOW SCREEN.
> MULTIPLE MENTIONS.
> IF RESPONDENT MENTIONS A NAME NOT ON THE LIST (I.E. "OTHER" MENTIONED), PLEASE WRITE IN DETAIL THE FULL NAME OF WHERE THE PRODUCT/SERVICE IS HELD

Rotated

1	ABSA
16	ABSA Vehicle and Asset Finance
2	African Bank
19	Bank Zero
3	Bidvest
4	Capitec
5	Discovery
6	FNB
7	Grindrod Bank
8	Investec
17	Ithala
9	Nedbank
10	Postbank / Post Office
12	SASSA/EasyPay
13	Standard Bank
14	TymeBank
15	Ubank/Teba
18	Wesbank
996	Other (SPECIFY) *Open *Fixed*
999	Don't Know *Fixed *Exclusive*

Scripter notes: ASK ONLY FOR EACH PRODUCT/SERVICE HAVE NOW IN Q.F7.
If code 3 for statement 15 selected at F7 – autocode code 12 (SASSA/EasyPay) at F8 (but allow other codes to be selected for statement 15 in addition to code 12).
Bank mentioned in C5b must be mentioned at least once in F8.
Banks mentioned in F3a must be mentioned at least once in F8.
Make a button for "Don't know"

B018 - B012: F7 - F8 | **End repeater block**

Not back | Dummy

F9. AUTOCODE BANKING STATUS OF RESPONDENT:

Normal

1	Currently Banked
2	Previously Banked
3	Never Banked

Scripter notes: Please autocode correct response:
Code -1 (Currently banked) if any of the below codes have been selected:
1) Must have at least one response 'have now' (code -3) for any statement 1 to 17 in Q.F7
2) Any of the following codes in Q.C1 or Q.C4: -1, -2, -3, -4, -5 or -13
3) If selected code -1 in Q.F1 (account in own name)
4) If selected code -2 or code -3 in C5; if selected code 15 in F7

Code -2 (Previously banked): Must not currently have an account (no code -3 mentioned for any statement 1 to 17 in Q.F7) and must have given one or more response 'used to have' (code -2) for any statement 1 - 17 in Q.F7

Code -3 (Never Banked): Only 'never had' or 'don't know' (codes -1 OR -4) mentioned for ALL statements 1 to 17 in Q.F7, NO code -2 OR -3 mentioned in Q.F7

Q114 - F10: F10: Most important elements of account/bank `Multi coded`

Not back | Min = 1

F10. Thinking about how you feel about your main bank account, which features of a bank account are most important to you?

DO NOT PROMPT.
MULTIPLE MENTIONS POSSIBLE.

IF RESPONDENT SAYS 'CUSTOMER SERVICE' PLEASE PROBE FURTHER TO ASK ABOUT WHAT EXACTLY THEY LOOK FOR IN CUSTOMER SERVICE.

Random

1	Total monthly fees or charges
2	Interest rate received on savings
3	Fees for specific transactions e.g. ATM withdrawals or deposits
4	Conveniently located ATM's
5	ATM's are always working and always open
6	Conveniently located bank branches
7	Queues are not long at bank branches
8	Good customer service in bank branches
9	Easy to get through to the call centre
10	User friendly internet banking or banking apps
11	Good loyalty/rewards program
12	Their system is never offline
13	They proactively detect fraud
14	A fully digital banking service that doesn't need me to visit a branch
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for "Don't know"

Instruction 1:
IF:
1) Selected code -15 (SASSA Card/EasyPay Card) in Q.F7
2) Any of the following codes in Q.C1 or Q.C4: -1, -2, -3, -4, -5 or -13 (grant recipient) , the the interviewer must read out the following instruction:

Q115 - F11: F11. When opened main bank account `Single coded`

Not back

F11. When did you open your main bank account at [INSERT BANK FROM F3b]?

READ OUT
SINGLE MENTION

Normal

1	In the last year
2	One to two years ago
3	More than two years ago

Q116 - F12: F12. New bank versus switched account at same bank   `Single coded`

Not back

F12. Which of these statements apply to your main account that you opened in the last year?

> SHOW SCREEN
> SINGLE MENTION

Normal

1	This was my first bank account, I'd never had an account before this one
2	I opened this account with a new bank, my previous account was at another bank
3	I changed the type of account I had, but kept it at the same bank

Q117 - F13a: F13a. Consideration of switching bank/account   `Matrix`

Not back | Number of rows: 2 | Number of columns: 2

F13a. In the last year have you seriously considered [INSERT ROW ITEM] ?

> READ OUT
> SINGLE MENTION PER STATEMENT

Rows: Rotated | Columns: Normal

Rendered as Dynamic Grid

		Yes	No
		1	2
Opening an account with a new bank to replace your current main account	1	○	○
Changing the type of account you have at your current bank	2	○	○

Q118 - F13b: F13b. Barriers to switching banks   `Multi coded`

Not back | Min = 1

F13b. Why did you not switch banks if you were seriously considering it?

> DO NOT PROMPT
> MULTIPLE MENTION

Normal

1	It is difficult to change the banks
2	It is time consuming to change banks
3	I did not know how to go about changing banks
4	Did not find a suitable alternative
996	Other specify *Open *Fixed*

Scripter notes: Ask only if code -1 (Yes) mentioned for statement -1 (Opening an account with a new bank to replace your current main account) in F13a.

Q119 - F14: F14: Bank recommended switching/upgrading account p12m — Single coded

Not back

F14. Has your bank recommended that you should switch or upgrade your transactional bank account in the past year?

Normal

1	Yes
2	No

Q120 - F15: F15. Bank account perceptions/behaviour — Matrix

Not back | Number of rows: 11 | Number of columns: 3

F15. When thinking about your main bank account, please tell me whether you agree or disagree that [INSERT STATEMENT]

> SHOW SCREEN
> SINGLE MENTION

Rows: Random | Columns: Normal

Rendered as Dynamic Grid

		Agree	Disagree	Can't remember
		1	2	3
It was easy to open your account	1	○	○	○
When you opened your account you were given all the key details about the account fees and charges	2	○	○	○
When you opened your account bank staff showed you different options and you chose among them	3	○	○	○
When you opened your account you went to the branch and already knew which account you wanted to open	4	○	○	○
If you had to open another account today you would choose to the same account	5	○	○	○
You would recommend your account to your friends and family	6	○	○	○
The account you have is good value for money	7	○	○	○
The fees and charges in your account are clear to you or at least easy to find out	8	○	○	○
If you need financial advice you can count on bank staff to give you accurate information	9	○	○	○
Your bank account helps you manage your money better than if you did not have one	10	○	○	○
You get surprised by how much you are charged in monthly fees on your account	11	○	○	○

Scripter notes: Only show code -3 "can't remember" for statements 1 to 4 only. Do not show code -3 for the other statements.

Q121 - F16a: F16a. Fixed monthly fee on main account | **Single coded**

Not back

F16a. Still thinking about your main bank account, are you charged a fixed monthly fee that covers a set number of transactions on your account or are you charged per transaction?

SHOW SCREEN
SINGLE MENTION

Normal

1	Fixed monthly fee
2	Charged per transaction
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for "Don't know"

Q122 - F16b: F16b. Chose to open fixed fee account | **Single coded**

Not back

F16b. Did you personally choose to open an account with a fixed monthly fee?

Normal

| 1 | Yes |
| 2 | No |

Q123 - F16c: F16c. Reasons for opening fixed fee account | **Multi coded**

Not back | Min = 1

F16c. What are the main reasons you decided to open this account with fixed monthly fees?

DO NOT PROMPT
MULTIPLE MENTION

Normal

1	There is better customer service on this account
2	This account gives you access to other financial products (e.g. credit cards, bundled insurance or savings account, premium banking, consumer loans, etc.)
3	This account gives you access to promotions and discounts at stores, hotels, museums, etc.
4	The overall cost for this type of account is lower than for accounts that charge per transaction
5	The cost of transactions I do often is lower (e.g. free ATM withdrawals)
6	I transact frequently/often
7	It meets my transactional needs
8	Sales staff at the bank pushed me to open this account
9	I was not aware of other accounts
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for "Don't know"

Q124 - F17a: F17a: Charged for overdrawing account | **Single coded**

Not back

F17a. In the past year were you ever charged a fee for overdrawing your account, that is making a payment that was more than your account balance?

Normal

1	Yes
2	No
999	Don't Know *Fixed *Exclusive*

Scripter notes: Make a button for "Don't know"

Q125 - F17b: F17b. Awareness of fee for withdrawing account | **Single coded**

Not back

F17b. Before being charged this fee, were you aware that the bank charges you for allowing you to overdraw?

Normal

1	Yes
2	No

Q126 - F18a: F18a. Banking transactions p12m | **Multi coded**

Not back | Min = 1 | Max = 99

F18a. Have you done any of the following banking activities in the past 12 months?

SHOW SCREEN.
MULTIPLE MENTION.

Random

Shared list: Banking_Transactions

998	None *Fixed *Exclusive*
999	Don't Know *Fixed *Exclusive*

Scripter notes: Codes -06 to 08 and -11 can ONLY be selected if code 1 ('Yes') was selected in F1; i.e. respondent has a bank account.
Make a button for "Don't know"

B019 - B081: F18. Transactions	Begin repeater block

Random

1	Withdraw cash
2	Deposit cash or a cheque
3	Make balance or statement enquiries
4	Make an enquiry on your account
5	Apply for a loan/ overdraft facility/ account
6	Transfer money from one banking account to another at the same bank
7	Transfer money from one banking account to another at another bank
8	Transfer money from your account to someone without a bank account, who can then access it via an ATM or elsewhere with a pin code that is sent to their cellphone
9	Ask for product and rates information
10	Look for investment or financial advice
11	Make third party payments; i.e. paying your bills directly through your bank account
12	Take out insurance/assurance
13	Buy airtime/data at or through your bank

Scripter notes: Note that the wording for each code has been changed from past to present tense. Please match codes.

Q127 - F18b: F18b. Frequency of p12m transactions	Single coded

Not back

F18b. How often do you usually [INSERT TRANSACTION]?

SHOW SCREEN.
SINGLE MENTION.

Normal

1	Daily or more often
2	At least once a week
3	At least once a month
4	A few times a year
5	Once a year or less often

Q128 - F18c: F18c. Channels used for transactions | `Multi coded`

Not back | Min = 1 | Max = 99

F18c. Which methods do you use to [INSERT TRANSACTIONS USED AT LEAST ONCE A MONTH FROM REPEATER BLOCK B081 - TRANSACTIONS]?

SHOW SCREEN.
MULTIPLE MENTION PER TRANSACTION.

Random

1	Branch
2	ATM
3	Bank card swipe or pin code
4	Bank card tap
5	By speaking to a call-centre consultant over the phone
6	Cellphone banking; i.e. where you type in a code such as *120*1234# and you are given further prompts which appear on the screen of your cellphone – you don't need the internet for this
7	Internet banking; i.e. where you have to access the internet and then put in a password on your bank's website, usually over a computer or on your Smartphone
8	Email
9	The bank's website; i.e. where you just browse the site and do not need to put in your password
10	Banking App; i.e. an application which you download onto your cellphone and is represented by a little app logo on your phone through which you can do your banking from your cellphone
11	Relationship Manager, Private Banker or Consultant; i.e. a banker dedicated to help you
12	Retail store till (e.g. Pep, Checkers etc.)
13	Debit order/ stop order
14	Loan centre; i.e. a division at the bank dedicated to loans only
996	Other specify *Open *Fixed*
999	Don't Know *Fixed *Exclusive*
998	None *Fixed *Exclusive*

Scripter notes: Please make 'None' and 'Don't know' button.
Only pull through Transactions mentioned in F18b as code 1 or 2 or 3 (i.e. at least once a month) and only ask this question for those.
Code -06 in F18c can ONLY be selected if code -1 ('Mobile phone') selected in E1
Codes -07, -08 or -09 in F18c can ONLY be selected if code -1,2 or 3 ('Mobile phone', 'Computer or Laptop' or Tablet') selected in E1
Code -10 in F18c can ONLY be selected if code -3 ('Tablet') selected in E1 or code -1 ('Smartphone') selected in E5a

For code -01 'Branch' only show 'Transactions' codes -01 to 12.
For code -02 'ATM' only show 'Transactions' codes -01, -02, -03, -06, -07, -08, -09, -11 and -13.
For code -03 'Bank card swipe or pin code' only show 'Transactions' code -11
For code -04 'Bank card tap' only show 'Transactions' code -11
For code -05 'Call-centre' only show 'Transactions' codes -03 to -07 and -09 to -13.
For code -06 'Cellphone banking' only show 'Transactions' codes -03 to 13.
For code -07 'Internet banking' only show 'Transactions' codes -03 to 13.
For code -08 'Email' only show 'Transactions' codes -03 to -07 and -09 to -13.
For code -09 'Website' only show 'Transactions' codes -09 and -10.
For code -10 'Banking App' only show 'Transactions' codes -03 to 13.
For code -11 'RM, Private Banker or Consultant' only show 'Transactions' codes -04 to 13.
For code -12 'Retail store till' only show 'Transactions' codes -01, -02, -03, -05, -08, and -09 to -11.
For code -13 'Debit order' only show 'Transactions' codes -08, -09, -11 and -13.
For code -14 'Loan centre' only show 'Transactions' codes -01 to 10.

B019 - B081: F18. Transactions | `End repeater block`

Q129 - F19: F19. Most important branch features | Multi coded

Not back | Min = 1 | Max = 2

F19. Thinking about when you use a bank branch, which of these elements is **most** important to you? You may mention up to two of these.

> SHOW SCREEN
> MAXIMUM 2 MENTIONS

Random

1	Low fees or charges for doing banking activities at branches
2	Conveniently located branches
3	Short queues at branches
4	Good customer service from branch staff
5	The ability to interact with staff face-to-face
6	Security features they put in place at branches to keep me safe
7	Electronic services offered at the branch
996	Other specify *Open *Fixed

> **Scripter notes:** Ask only if mentioned Branch (code -1) in Q.F18c for at least one transaction.

Q130 - F20: F20. Most important ATM features | Multi coded

Not back | Min = 1 | Max = 2

F20. Thinking about when you use a bank ATM, which of these elements is **most** important to you? You may mention up to two of these.

> SHOW SCREEN
> MAXIMUM 2 MENTIONS

Random

1	Low fees or charges for doing banking activities via ATM's
2	Conveniently located ATM's
3	ATM's are always working and not out of order
4	No long queues at ATM's
5	Speed of being able to do banking activities on ATM's
6	Safety while making a transaction at an ATM
996	Other specify *Open *Fixed

> **Scripter notes:** Ask only if mentioned ATM (code -2) in Q.F18c for at least one transaction.

> Ask only if **Q113 - F9**,1

Q131 - F21: F21. Feelings towards movement away from personal banking interactions | Single coded

Not back

F21. Over time the different ways in which one can do banking activities has increased. In addition to dealing with bank staff directly one can use ATM's, mobile phones, laptops, tablets etc. to do banking activities. Using this scale, please indicate how you feel about using bank staff less and these other methods more for banking activities.

> SHOW SCREEN
> SINGLE MENTION

Normal

1	I'm very happy about using bank staff less
2	I'm somewhat happy about using bank staff less
3	I'm neither happy nor unhappy using bank staff less
4	I'm somewhat unhappy about using bank staff less
5	I'm very unhappy about using bank staff less

Q132 - F22a: F22a. Barriers to using internet banking `Multi coded`

Not back | Min = 1

F22a. What are the main reasons why you do <u>not</u> use internet banking?

<div style="border:1px solid green; text-align:center; color:green;">
DO NOT PROMPT
MULTIPLE MENTION
</div>

Normal

1	I was not aware you could do banking on the internet
2	~~I don't have access to the internet~~
3	My account does not include internet banking
4	I don't know how to sign up for internet banking
5	I don't feel that I need internet banking
6	I use a banking app instead
7	Internet banking is too complicated
8	I don't trust internet banking, I'm concerned about the security/safety of internet banking
9	I don't want to pay the bank fees/charges for internet banking
10	Data required for internet banking is expensive
996	Other specify *Open *Fixed*

<div style="border:1px solid purple; color:purple;">
Scripter notes: Ask only if respondent did NOT mention Internet Banking (code -7) in F18c.

If you are banked (F9=1 / Q113=1) and you can 'access' the internet (E13a is not 998 / Q097 is not 998) and you do 'use' the internet (E13b is not 998 / Q098 is not 998), then you must be considered for F22a [internet banking barriers]
</div>

Q133 - F22b: F22b. Barriers to using cellphone banking `Multi coded`

Not back | Min = 1

F22b. What are the main reasons why you do <u>not</u> use cellphone banking?

<div style="border:1px solid green; text-align:center; color:green;">
DO NOT PROMPT
MULTIPLE MENTION
</div>

Normal

1	I was not aware you could do banking on your cellphone
2	~~I do not have a cellphone~~
3	My account does not include cellphone banking
4	I don't know how to sign up for cellphone banking
5	I don't feel that I need cellphone banking
6	Cellphone banking is too complicated
7	I don't trust cellphone banking, I'm concerned about the security/safety of cellphone banking
8	I don't want to pay the bank fees/charges for cellphone banking
9	I do not have data or a Smartphone
996	Other specify *Open *Fixed*

<div style="border:1px solid purple; color:purple; text-align:center;">
Scripter notes: Ask only if respondent did NOT mention Cellphone Banking (code -6) in F18c.
If you are banked (F9=1 / Q113=1) and you use a cell-phone/mobile phone (E1/Q078=1), then you must be considered for F22b [cell-phone banking barriers]
</div>

Q134 - F22c: F22c. Barriers to using banking apps `Multi coded`

Not back | Min = 1

F22c. What are the main reasons why you do <u>not</u> use banking apps?

DO NOT PROMPT
MULTIPLE MENTION

Normal

1	I was not aware you could do banking via a bank app
2	~~I don't have access to a smartphone or tablet~~
3	My account does not include a banking app
4	I don't know how to download the banking app
5	I don't feel that I need a banking app
6	Banking apps are too complicated
7	I don't trust banking apps, I'm concerned about the security/safety of banking apps
8	I don't want to pay the bank fees/charges for banking apps
9	Data required to use banking apps is expensive
996	Other specify *Open *Fixed*

Scripter notes: Ask only if respondent did not mention Banking App (code -10) in F18c
If you are banked (F9=1 / Q113=1) and you use a tablet or a smartphone (E1/Q078=3 or E5a/Q086=1), then you must be considered for F22c [banking apps barriers]

Q135 - F23a: F23a. Method used to pay some-one else `Single coded`

Not back

F23a. If you had money in your main banking account and you wanted to pay some of this money to someone else, like a family member or friend, how would you most likely pay that money? Would you...

SHOW SCREEN
SINGLE MENTION

Random

1	Withdraw the money from the account and give the cash to the person
2	Withdraw the money from the account and then deposit it into the other person's account at a branch
3	Go to a bank branch to make a funds transfer into the other person's account
4	Withdraw the money and deposit it into the other person's account at an ATM
5	Use internet banking or a banking app to make the transfer into the other person's account
6	Use cellphone banking to make the transfer into the other person's account
7	Send the money to the person through an electronic wallet such as E-wallet, Cash Send, Instant Money, Send-iMali
996	Other specify *Open *Fixed*

Q136 - F23b: F23b. Reason for using this method `Multi coded`

Not back | Min = 1

F23b. Why would you choose to ... [INSERT PAYMENT METHOD FROM F23a]?

> SHOW SCREEN
> MULTIPLE MENTION

Random

1	It is the cheapest way to pay someone money
2	It is the fastest way to pay someone money
3	It is the way I am most familiar with
4	It is the way that I trust the most
5	It is the easiest way to pay someone money
6	It is the safest way to pay someone money
996	Other specify *Open *Fixed*

B017 - B010: SECTION F: BANKING PENETRATION `End block`

B020 - B013: SECTION G: BORROWING (CREDIT/LOANS) `Begin block`

Q137 - G1: G1. Currently paying off debt `Single coded`

G1. Are you currently paying off any debt? By debt I mean things like a home loan, cellphone contract, car loan, furniture account, clothing accounts at department stores, etc?

Normal

1	Yes
2	No

Q138 - G2: G2. Borrowing status `Multi coded`

Not back | Min = 1 | Max = 99

G2. Lots of people borrow money or take out loans. Looking at this list of statements, please tell me which of these are true for you?

> SHOW SCREEN.
> MULTIPLE MENTION.

Normal

1	I have borrowed in the past 12 months
2	I have taken goods on credit in the past 12 months
3	I owe money and still need to pay it back
4	I have applied for a loan and am waiting to hear back
5	I am currently borrowing
998	None of these *Fixed *Exclusive*
999	Don't Know *Fixed *Exclusive*

> **Scripter notes:** Make a button for "Don't know".
> If code -1 in Q.G1 (Yes), must select at least one of the following codes; -1, -2, -3 or -5.

Q139 - G3: G3. Types of borrowing p12m　　　　　　　　**Multi coded**

Not back | Min = 1 | Max = 99

G3. In the <u>past 12 months</u> have you borrowed money or taken a loan from any of the following ...?

<div style="border:1px solid green; text-align:center; color:green">
SHOW SCREEN.
MULTIPLE MENTIONS.
</div>

Random

1	Bank
2	Retail store (e.g. Woolworths, Edgars etc)
3	Insurance company
4	Micro finance institution e.g. Wonga
5	Employer including getting an advance on your salary
6	Mashonisa or loan shark
7	Stokvel society, burial society, umgalelo or savings club
8	Pawn shop
9	Borrowed or taken goods (e.g. sugar, bread, milk, candles etc). or paying overtime for things on the book from a local spaza, general dealer, corner cafe or shop
10	Village bank or co-operative bank (e.g. Yebo, Iemas), development bank, NGO or government
11	Colleagues or neighbours
12	Friends or family or household member
996	Other (SPECIFY) *Open *Fixed*
998	None *Fixed *Exclusive*　　　➔ GO TO **Q145 - G9**

<div style="border:1px solid purple; text-align:center; color:purple">
Scripter notes: If code -998 in Q.G2, autocode as code -998 in Q.G3.
If code -1 or -5 in Q.G2, must be codes -1 to -12 or -996 in Q.G3.
THERE MUST BE NO LOGIC CHECK BETWEEN F7 AND G3

Please ensure G3 is an ASK ALL.
</div>

Rows use mentioned answers from **Q139 - G3**

Q140 - G4: G4. Where borrowed from Matrix

Not back | Number of rows: 4 | Number of columns: 60

G4. Please tell me which **[INSERT CHANNEL FROM G3]** you have you have borrowed money or taken a loan from**.**

SHOW SCREEN.   MULTIPLE MENTIONS POSSIBLE.   IF THE RESPONDENT MENTIONS A NAME <u>NOT</u> ON THE LIST (I.E. "OTHER"), PLEASE WRITE IN DETAIL THE FULL NAME OF WHERE THE PRODUCT/SERVICE IS HELD.

Rows: Normal | Columns: Normal

Rendered as Dynamic Grid

		Shared list: Borrowing_organisations	...
Bank	1	◯	
Retail store (e.g. Woolworths, Edgars etc)	2	◯	
Insurance company	3	◯	
Micro finance institution e.g. Wonga	4	◯	

<p align="center" style="color:red">There are more than 20 columns in this question, but only 20 columns will be shown</p>

Scripter notes: Please show headings for organisations on screen: Big banks and vehicle finance: Codes -1 to -30. Show only for Bank Row   Insurance companies: Codes -31 to -70. Show only for Insurance company Row   Clothing/food stores: Codes -71 to -90. Show only for Retail Store Row   Furniture stores: Codes -91 to -100. . Show only for Retail Store Row   Other institutions: Codes -101 to -120. Show only for Micro finance institution Row   Make a DK button (DK is position fixed and appears at the end of the list (after other mentions))

Q141 - G5: G5. Main source of borrowing Single coded

Not back

G5. Which of these did you borrow the most or take the biggest loan from?
 [INSERT ANSWERS FROM Q.G3]

SHOW SCREEN   SINGLE MENTION

Random

1	Bank
2	Retail store (e.g. Woolworths, Edgars etc)
3	Insurance company
4	Micro finance institution e.g. Wonga
5	Employer including getting an advance on your salary
6	Mashonisa or loan shark
7	Stokvel society, burial society, umgalelo or savings club
8	Pawn shop
9	Borrowed or taken goods (e.g. sugar, bread, milk, candles etc). or paying overtime for things on the book from a local spaza, general dealer, corner cafe or shop
10	Village bank or co-operative bank (e.g. Yebo, Iemas), development bank, NGO or government
11	Colleagues or neighbours
12	Friends or family or household member
996	Other specify *Open *Fixed

Scripter notes: Ask only if more than one form of borrowing mentioned in Q.G3. If only one code mentioned in Q.G3, autocode the one code mentioned in Q.G5   Pipe through Other specify from G3.

Q142 - G6: G6. Extent to which borrowing helps achieve goals `Single coded`

Not back

G6. To what extent do you agree or disagree that the money you borrowed from **[INSERT ANSWER FROM Q.G5]** helps you acheive your goals using this scale where 1 is 'Stongly disagree' and 5 is 'Stongly agree'?

<div style="text-align:center">

SHOW SCREEN
SINGLE MENTION

</div>

Normal

1	Strongly disagree
2	Somewhat disagree
3	Neither agree nor disagree
4	Somewhat agree
5	Strongly agree
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for "Don't know"

Q143 - G7: G7. Ease of taking a loan/borrowing `Single coded`

Not back

G7. Did you find it easy to borrow or get a loan from (the) **[INSERT ANSWER FROM G.5]?**

<div style="text-align:center">

SINGLE MENTION

</div>

Normal

1	Yes
2	No
3	Can't remember
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for "Don't know"

Q144 - G8: G8. Reasons for borrowing	Multi coded

Not back | Min = 1 | Max = 99

G8. For which reasons have you borrowed money or taken out a loan from (the) **[READ OUT ANSWER IN Q.G5]**?

DO NOT PROMPT.
MULTIPLE MENTION.
SELECT ALL RELEVANT CODES.
ASK RESPONDENT IF THERE ARE ANY OTHER REASONS.

Normal

1	Food
2	Bills e.g. rent, electricity
3	Medical/ Hospital spending
4	Give to another family member
5	To extend/renovate/repair a house or improve the house
6	Child's education
7	Clothes
8	To buy a house
9	Own education
10	Monthly fees e.g. burial society, stokvel etc
11	Start or invest in your own business
12	To buy a motor vehicle
13	Cell phone, laptop or computer
14	For transport fees
15	To build a house
16	Gift
17	Funeral expenses
18	Weddings
19	Big item purchase; e.g. TV, fridge, washing machine etc.
20	Just to last until I get money next
21	To repay another loan
22	Car repairs
23	Holiday
24	To pay for a deposit on a house
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for "Don't know"

Q145 - G9: G9. Outstanding balance for service offered	Single coded

Not back

G9. In the past 12 months, have you had an outstanding balance for a service offered e.g. doctor's fee, lawyer's fee?

Normal

1	Yes
2	No
3	Don't Know *Fixed *Exclusive

Scripter notes: Make DK a button

Q146 - G10: G10: Store card/account held | Single coded

Not back

G10. Do you have a store card or store account in **your own name** where you can take goods and pay for them later?

Normal

1	Yes
2	No

Q147 - G11: G11. Revolving credit/loan held p12m | Single coded

Not back

G11. In the past 12 months, did you make use of a revolving credit or revolving loan facility, i.e. cashing money you have already repaid on your loan? Please note that this excludes overdraft, credit cards and store account that revolve.

Normal

1	Yes
2	No
3	Don't Know *Fixed *Exclusive*

Scripter notes: Make DK a button

Q148 - G12: G12. Hire purchase agreement held p12m | Single coded

Not back

G12. In the past 12 months, did you use a hire purchase agreement; i.e. where you pay for goods in installments and once all installments are paid, the goods then belong to you?

Normal

1	Yes
2	No

Q149 - G13: G13. Temporal loan held p12m | Single coded

Not back

G13. In the past 12 months, did you have a temporal loan, i.e. a short-term loan repayable within 31 days after take up?

Normal

1	Yes
2	No

Q150 - G14: G14. Personal loan held p12m | Single coded

Not back

G14. In the past 12 months, did you take out a personal loan?

Normal

1	Yes
2	No

Scripter notes: If mention code -1 (Yes) in G14 must have mentioned code 1 or 5 (have borrowed in p12m/currently borrowing) in G2.

Q151 - G15: G15. Lay by usage p12m
Single coded

Not back

G15. In the past 12 months, did you buy anything on lay by?

Normal

1	Yes
2	No

B020 - B013: SECTION G: BORROWING (CREDIT/LOANS)
End block

B021 - B015: SECTION H: INSURANCE
Begin block

Q152 - H1: H1. Asset ownership
Multi coded

Not back | Min = 1 | Max = 99

H1. Could you please tell me whether you PERSONALLY own or you are PERSONALLY paying off the following:

> READ OUT.
> MULTIPLE MENTION.

Random

1	Motor vehicle e.g. car, bakkie, SUV/4x4, Minivan/Combi, van
2	Home or any kind of dwelling; e.g. a flat or a house - can include a joint bond
3	Expensive items; e.g. jewellery, art, furniture, cellphones that would be difficult to replace if lost or stolen
4	Household items which you keep in your house; e.g. furniture, TV, expensive electrical appliances etc.
5	A feature phone or a smartphone
6	'Normal' TV, Apple TV, Set Top Box, Smart TV
7	Laptop, desktop computer or tablet
999	Don't Know (DO NOT READ OUT) *Fixed *Exclusive*
998	None (DO NOT READ OUT) *Fixed *Exclusive*

> **Scripter notes:** Logic check:
> - Code 2 (Home or any kind of dwelling; e.g. a flat or a house) must be selected if code 3 'Have now' selected for code 7 'Home Loan etc.' selected in F7

B022 - B016: H2a - H3b
Begin repeater block

Random

Shared list: Types_of_Insurance

> **Scripter notes:** For each statement in Q.H2a where code 3 "have it in my name", ask Q.H2b before asking next statement in Q.H2a - i.e. Complete Q.H2a and Q.H2b for each product before continuing with next product.
>
> For each statement in Q.H3a where code 3 "have it in my name", ask Q.H3b before asking next statement in Q.H3a - i.e. Complete Q.H3a and Q.H3a for each product before continuing with next product.

Q153 - H2a: H2a. Holding of asset insurance — Single coded

H2a. We are going to continue to talk about insurance. This is different from funeral cover, which we will speak about soon. Please tell me about your use of each of these insurance products or cover, using the options I am about to show you. Which statement best describes your use of...
…**(INSERT INSURANCE PRODUCT)**?

> SHOW SCREEN.
> READ OUT PRODUCTS
> SINGLE MENTION PER PRODUCT

Normal

1	Never had
2	Used to have
3	Have it in my name
4	Covered by somebody else
5	Don't Know *Fixed *Exclusive*

Scripter notes: Instruction 1. Please ONLY insert INSURANCE PRODUCT codes 1 - 5 and 7 from B016: H2a - H3b if they have selected any other assets (codes 1-4, 6, 7) with or without code 5
Instruction 2. If only H1=5 (A feature phone or a smartphone) was selected, then only ask code 5 (cellphone insurance)
Instruction 3. If only H1=998 (None) was selected, then route past H2a to H3a

Q154 - H2b: H2b. Organisation asset insurance held at | **Multi coded**

Not back | Min = 1 | Max = 99

H2b. Where or at what organisation do you have this product?... **[ASK FOR EACH PRODUCT CODE -3 IN Q.H2a]**.

SHOW SCREEN.
MULTIPLE MENTIONS POSSIBLE PER PRODUCT.
IF RESPONDENT MENTIONS A NAME NOT ON THE LIST (I.E. "OTHER" MENTIONED), PLEASE WRITE IN DETAIL
THE FULL NAME OF WHERE THE PRODUCT/SERVICE IS HELD

Rotated

1	ABSA
2	African Bank
3	Bidvest
4	Capitec
6	FNB
8	Investec
17	Ithala
9	Nedbank
10	Postbank / Post Office
13	Standard Bank
15	Ubank/Teba
30	Other banks (Please specify) *Open *Fixed
55	Abacus
32	AIG
33	Alexander Forbes
56	Allianz
57	ARC
35	Auto & General
58	Bryte
37	Budget Insurance
39	Dial Direct
40	Discovery
59	Chubb
60	FEM
61	First For Women
62	Guard Risk
43	Hollard
63	King Price
44	Legalwise
45	Liberty
64	MiWay
47	Momentum
65	Munich RE
48	Mutual & Federal
49	Old Mutual
50	Outsurance
51	Regent
53	Santam
66	Scorpion
67	Shoprite
54	Zurich
104	Vodacom
70	Other Insurance/Investment companies or retailers (please specify)
999	Don't Know *Fixed *Exclusive

Scripter notes: If H1=5 or if H1=998, then ask codes 5, 13, and 14 in H2b.

Add headings for institutions on screen:
Banks: Codes -1 to -30
Insurance/Investment companies or retailers: Codes 32- to -104
Rotate within categories
Make a DK button

Q155 - INS: Different kind of Insurance   **Text**

Not back

INS. Please note that we have just spoken about certain types of insurance and now we will talk about different types.

Q156 - H3a: H3a. Holding of all other insurance   **Single coded**

Not back

H3a. Now, please tell me about your use of each of these insurance products or cover, using the options I am about to show you. Which statement best describes your use of...

...**(INSERT INSURANCE PRODUCT)**?

<div style="border:1px solid green;text-align:center;color:green">

SHOW SCREEN.
READ OUT PRODUCTS
SINGLE MENTION PER PRODUCT

</div>

Normal

1	Never had
2	Used to have
3	Have it in my name
4	Covered by somebody else
5	Don't Know *Fixed *Exclusive

> **Scripter notes:** Please ONLY insert INSURANCE PRODUCT codes 6 and 8 to 21 from B016: H2a - H3b.
> If only H1=5 (A feature phone or a smartphone) was selected OR If only H1=998 (None) was selected, then ONLY ask code 13 (Life Insurance) and code 14 (Medical Aid) in H3a
> Logic check: If respondent selects code -3 or -4 for statement 18 (Loan protection) in Q.H3a, they must also have selected one of code -1 to -4 Q.G3 (i.e. have a formal loan)
> Respondent may not choose code -4 (Covered by somebody else) for statement 20 (i.e. Income or Salary cover that pays out if you get retrenched); code -4 is not applicable to this statement
> Make a button for "Don't know".

Q157 - H3b: H3b. Organisation all other insurance held at   **Multi coded**

Not back | Min = 1 | Max = 99

H3b. Where or at what organisation do you have this product?... **[ASK FOR EACH PRODUCT CODE -3 IN Q.H3a]**.

SHOW SCREEN.
MULTIPLE MENTIONS POSSIBLE PER PRODUCT.
IF RESPONDENT MENTIONS A NAME NOT ON THE LIST (I.E. "OTHER" MENTIONED), PLEASE WRITE IN DETAIL
THE FULL NAME OF WHERE THE PRODUCT/SERVICE IS HELD

Rotated

1	ABSA
2	African Bank
3	Bidvest
4	Capitec
6	FNB
8	Investec
17	Ithala
9	Nedbank
10	Postbank / Post Office
13	Standard Bank
15	Ubank/Teba
30	Other banks (Please specify) *Open *Fixed
31	1LifeDirect
32	AIG
33	Alexander Forbes
34	Assupol Life
36	Bonitas
37	Budget Insurance
38	Clientele
40	Discovery
41	Fedhealth
42	GEMS
43	Hollard
44	Legalwise
45	Liberty
46	Metropolitan
47	Momentum
48	Mutual & Federal
49	Old Mutual
52	Sanlam
66	Scorpion
70	Other Insurance or Investment companies (please specify)
999	Don't Know *Fixed *Exclusive

Scripter notes: Add headings for institutions on screen:
Banks: Codes -1 to -13
Insurance/Investment companies: Codes -31 to -70
Rotate within categories
Make a DK button

B022 - B016: H2a - H3b   **End repeater block**

Q158 - H4: H4. Most important form of insurance　　　　　　　　　　Single coded

Not back

H4. Which of these is the most important thing to protect with something like insurance?

> SHOW SCREEN.
> SINGLE MENTION.

Random

1	Funeral
2	Expensive things such as furniture, appliances, electronics, jewellery, computer etc.
3	Motor car
4	A feature phone or smartphone
5	Your health; in case you get sick
6	Your family; in case you die, get sick or become unemployed
999	Don't Know *Fixed *Exclusive*
996	Other specify *Open *Fixed*

> **Scripter notes:** Make a button for "Don't know"

Q159 - H5a: H5a. Expensive events occurred in p12m　　　　　　　Multi coded

Not back | Min = 1

H5a. Now I want to ask you about some expensive events that can happen. In the past 12 months, please indicate which of these events, if any, has happened to you or the people who matter most to you.

> SHOW SCREEN
> MULTIPLE MENTION

Random

1	A big sickness or health problem for you or your household.
2	Someone in your family or close to you passing away.
3	Flooding, storms or rain that affect your home or where you live
4	Other environmental issues or natural disasters that affect your home or where you live such as fires
5	Losing your job or your business closing down
6	No longer being able to use an important thing you use to make money, e.g. car tractor
7	Loss of a lot of money
8	Had an expensive thing stop working or stolen
9	Unforeseen school/ education expenses
10	A car accident
998	None *Fixed *Exclusive*　　　　　　➔ GO TO **Q163 - H6**

Q160 - H5b: H5b. Event that caused greatest financial impact   `Single coded`

Not back

H5b. Which **one** of these events had the greatest impact on your finances?

> SHOW SCREEN
> SINGLE MENTION

Random

1	A big sickness or health problem for you or your household
2	Someone in your family or close to you passing away
3	Flooding, storms or rain that affect your home or where you live
4	Other environmental issues or natural disasters that affect your home or where you live such as fires
5	Losing your job or your business closing down
6	No longer being able to use an important thing you use to make money, e.g. car tractor
7	Loss of a lot of money
8	Had an expensive thing stop working or stolen
9	Unforeseen school/ education expenses
10	A car accident
998	None of them impacted your finances *Fixed *Exclusive*

> **Scripter notes:** Ask only if more than one event mentioned in Q.H5a.
> If only one event mentioned in Q.H5a autocode this event in Q.H5b.

Q161 - H5c: H5c. How dealt with event financially   `Single coded`

Not back

H5c. Thinking about this event, what was the **main** thing you and your household did to cope financially when it happened?

> SHOW SCREEN
> SINGLE MENTION

Rotated

1	Sold assets/something I own to get money
2	Sold livestock to get money
3	Borrowed money from friends or family
4	Borrowed money from employer
5	Borrowed money from bank
6	Borrowed money from other sources
7	Used own savings from formal institutions such as a bank
8	Used own savings from informal groups such as a saving groups/stokvel
9	Claimed from an insurance policy
10	Claimed from medical aid
11	Claimed from the Road Accident Fund (RAF)
12	Cut down on expenses
13	Received donations
996	Other specify *Open *Fixed*
998	Did Nothing *Fixed *Exclusive*
999	Don't Know *Fixed *Exclusive*

> **Scripter notes:** Code -11 (RAF) can only be mentioned if code -10 (car accident) mentioned in Q.H5b.
> Make DK a Button

Q162 - H5d: H5d. Extent to which financial coping mechanism helped with shock	**Single coded**

Not back

H5d. To what extent do you agree or disagree that when you **[INSERT RESPONSE FROM Q.H5c]** it helped you deal with the shock of the event, using this scale where 1 is 'Stongly disagree' and 5 is 'Stongly agree'?

SHOW SCREEN
SINGLE MENTION

Normal

1	Strongly disagree
2	Somewhat disagree
3	Neither agree nor disagree
4	Somewhat agree
5	Strongly agree
999	Don't Know *Fixed *Exclusive*

Scripter notes: Pipe through Other specify from H5c
Make DK a button

Q163 - H6: H6. Reasons for not having insurance   **Multi coded**

Not back | Min = 1 | Max = 99

H6. You said earlier that you don't have any insurance. There are many reasons why people don't have insurance. Some people cannot afford it or think it is too expensive. Are there any other reasons, besides the cost, why you do not have insurance?

> DO NOT PROMPT.
> MULTIPLE MENTION.
> INTERVIEWER SELECT CODES THAT BEST DESCRIBE RESPONSE.
> ASK RESPONDENT IF THERE ARE ANY OTHER REASONS.

Normal

1	I earn too little/I don't have a job/I do not earn enough income
2	Don't want it
3	Don't believe in insurance
4	Never thought about it
5	I don't know enough about these products
6	I don't need it
7	Do not trust insurance to pay out when I claim
8	These things are not meant for people like me
9	There are better things to spend my money on
10	Don't see the benefits
11	Insurance products available do not meet my needs
12	If I miss a payment I lose the insurance cover and the money I have paid for the insurance cover
13	I am too young/still a student
14	I am not currently working
15	I was declined or did not qualify
16	The language used and conditions are too confusing
17	I have never been told about it
18	I am covered by someone else
998	No reason *Fixed *Exclusive*
999	Don't Know *Fixed *Exclusive*
996	Other (SPECIFY) *Open *Fixed*

Scripter notes: Ask only if respondent does not have any insurance cover in H2a and H3a i.e. code 1,2, or 5 for ALL statements in H2a and H3a.
Make DK a button

B021 - B015: SECTION H: INSURANCE   **End block**

B023 - B017: SECTION I: FUNERAL COVER   **Begin block**

Q164 - INTF: Section Intro   **Text**

Not back

INTF. Now we are going to talk about your use of various **funeral cover products and services and burial societies.**

B024 - B036: I1 & I2	Begin repeater block

Random

1	Funeral cover from a shop or store e.g. Edgars, Jet, Pep
2	Funeral cover from a sports team like Kaizer Chiefs
3	Funeral cover through an undertaker
4	Funeral cover from a funeral parlour
5	Funeral cover or insurance from your current employer or a union e.g. SADTU, POPCRU
6	Funeral policy with an insurance company
7	Funeral policy with a bank including Post Bank
8	Funeral cover from a funeral home
9	Funeral cover through your church
10	Belong to a burial society

Q165 - I1: I1. Funeral cover holding	Single coded

Not back

I1. Please tell me about your experience with each of these products using the options I am about to show you: **[INSERT PRODUCT].**

<div style="border:1px solid green; text-align:center; color:green">
SHOW SCREEN
SINGLE MENTION
</div>

Normal

1	Never had
2	Used to have
3	Have it in my name
4	Covered by somebody else
999	Don't Know *Fixed *Exclusive*

<div style="border:1px solid purple; text-align:center">
Scripter notes: Make DK a button
</div>

<div style="border:1px solid red; text-align:center; color:red">
Ask only if Q165 - I1,3
</div>

Q166 - I2: I2. No. people covered by funeral cover	Numeric

Min = 1 | Max = 99

I2. And how many people in total, are covered on this **[INSERT TYPE OF COVER]**, including yourself?

<div style="border:1px solid green; text-align:center; color:green">
DO NOT PROMPT.
IF VALUE INPUT IS GREATER THAN 10, PLEASE CONFIRM THAT THE VALUE IS INDEED CORRECT, I.E. PLEASE CHECK NUMBER OF PEOPLE ENTERED BEFORE PROCEEDING.
</div>

B024 - B036: I1 & I2	End repeater block

Random

1	Funeral cover from a shop or store e.g. Edgars, Jet, Pep
2	Funeral cover from a sports team like Kaizer Chiefs
3	Funeral cover through an undertaker
4	Funeral cover from a funeral parlour
5	Funeral cover or insurance from your current employer or a union e.g. SADTU, POPCRU
6	Funeral policy with an insurance company
7	Funeral policy with a bank including Post Bank
8	Funeral cover from a funeral home
9	Funeral cover through your church
10	Belong to a burial society

Random

Q167 - I3: I3. Institution where funeral cover held　　　　　　**Multi coded**

Not back | Min = 1

I3. Please tell me where your **[INSERT STATEMENT]** is held?

<div style="border:1px solid green">

SHOW SCREEN.
MULTIPLE MENTIONS POSSIBLE.
IF THE RESPONDENT MENTIONS A NAME <u>NOT</u> ON THE LIST (I.E. "OTHER"), PLEASE WRITE IN DETAIL THE FULL NAME OF WHERE THE PRODUCT/SERVICE IS HELD.

</div>

Rotated

1	ABSA
2	African Bank
3	Bidvest
4	Capitec
6	FNB
8	Investec
17	Ithala
9	Nedbank
10	Postbank / Post Office
11	Standard Bank
15	Ubank/Teba
30	Other Banks (please specify)
31	1LifeDirect
33	Alexander Forbes
34	Assupol Life
35	Auto & General
38	Clientele
43	Hollard
45	Liberty
46	Metropolitan
48	Mutual & Federal
49	Old Mutual
52	Sanlam
53	Santam
108	21st century
109	Avbob
110	City Funerals
111	B3
112	Dove
113	Martins
76	Pep stores
78	Shoprite
114	Local funeral parlour/undertaker
72	Edgars
74	Jet
115	2 Mountains/ Two Mountains
116	Maeteko
117	ZCC/ Kganya
118	Muslim Burial/South African Muslim Burial Society
119	Old Apostolic
120	Local Burial Society
121	Local Village Society
130	Other (please specify)
999	Don't Know *Fixed *Exclusive*

B025 - B037: I3	End repeater block

Q168 - I4: I4: Agreement with statements relating to funeral cover	Matrix

Not back | Number of rows: 8 | Number of columns: 5

I4. Please indicate to what extent you agree or disagree with each of these statements about funeral cover where 1 is 'Stongly disagree' and 5 is 'Stongly agree'?
[INSERT STATEMENT]

> SHOW SCREEN.
> SINGLE MENTION.

Rows: Random | Columns: Normal

Rendered as Dynamic Grid

		Strongly disagree	Somewhat disagree	Neither agree nor disagree	Somewhat agree	Strongly agree
		1	2	3	4	5
Funeral cover serves the same purpose as life insurance	1	◯	◯	◯	◯	◯
Funeral cover is better value for money than life insurance	2	◯	◯	◯	◯	◯
Funeral cover is easier to get than life insurance	3	◯	◯	◯	◯	◯
Funeral cover benefits don't necessarily have to be spent on funeral expenses	4	◯	◯	◯	◯	◯
Funeral cover helps me to save or put money away	5	◯	◯	◯	◯	◯
Some people in my community do not use funeral cover as it is meant to be used	6	◯	◯	◯	◯	◯
Providers of funeral cover are generally trustworthy	7	◯	◯	◯	◯	◯
Funeral cover is a good alternative to a savings accounts or another investment	8	◯	◯	◯	◯	◯

B023 - B017: SECTION I: FUNERAL COVER	End block

B026 - B019: SECTION J: RETIREMENT/PENSION	Begin block

Rotated

1	Retirement annuity
2	Provident fund
3	Pension fund

> **Scripter notes:** For each statement in Q.J1 where code 2 'have now', ask Q.J2 and Q.J3 before asking next statement in Q.J1 i.e. Complete Q.J1 to Q.J3 for each product before continuing with next product.

Q169 - J1: J1. Retirement/pension product holding	Single coded

Not back

J1. Now we are going to talk about your use of various **retirement and pension products and services**. Please tell me about your use of each of these products, using the options I am about to show you. Do you currently have a...?
[INSERT RETIREMENT/PENSION PRODUCT]

> SHOW SCREEN.
> READ OUT PRODUCTS
> SINGLE MENTION PER PRODUCT

Normal

1	Do not have
2	Have now
3	Don't Know *Fixed *Exclusive*

> **Scripter notes:** Make a button for "Don't know".

> Ask only if **Q169 - J1**,2

Q170 - J2: J2. Payment of retirement/pension product	Multi coded

Not back | Min = 1

J2. Please tell me who pays for the... **[ASK FOR EACH PRODUCT CODE 2 IN Q.J1]?**

> SHOW SCREEN.
> MULTIPLE MENTIONS POSSIBLE PER PRODUCT.

Normal

1	Pay directly myself
2	Deducted from salary
3	Employer pays
4	Family pays
5	Other

Q171 - J3: J3. Institution where retirement/pension product held	**Multi coded**

Not back | Min = 1 | Max = 99

J3. Please tell me where you have your ... **[ASK FOR EACH PRODUCT CODE 2 IN Q.J1]**.

SHOW SCREEN.
MULTIPLE MENTIONS POSSIBLE PER PRODUCT.
IF RESPONDENT MENTIONS A NAME NOT ON THE LIST (I.E. "OTHER" MENTIONED), PLEASE WRITE IN DETAIL
THE FULL NAME OF WHERE THE PRODUCT/SERVICE IS HELD

Rotated

1	ABSA
2	African Bank
3	Bidvest
4	Capitec
6	FNB
8	Investec
17	Ithala
9	Nedbank
10	Postbank / Post Office
13	Standard Bank
15	Ubank/Teba
30	Other Banks (please specify)
31	1LifeDirect
32	AIG
33	Alexander Forbes
34	Assupol Life
35	Auto & General
36	Bonitas
37	Budget Insurance
38	Clientele
39	Dial Direct
40	Discovery
43	Hollard
44	Legalwise
45	Liberty
46	Metropolitan
47	Momentum
48	Mutual & Federal
49	Old Mutual
50	Outsurance
52	Sanlam
53	Santam
54	Zurich
51	Regent
70	Other Insurance/Investment companies (please specify)
98	Don't Know *Fixed *Exclusive*

Scripter notes: Add headings for institutions on screen:
Banks: Codes -1 to -30
Insurance/Investment companies: Codes -31 to -70
Rotate within categories
Make a button for DK

B027 - B020: J1 - J3	**End repeater block**

B026 - B019: SECTION J: RETIREMENT/PENSION	**End block**

B028 - B021: SECTION K: SAVINGS/INVESTMENTS	**Begin block**

Q172 - K1: K1. Savings/investment product holding | Matrix

Not back | Number of rows: 19 | Number of columns: 3

K1. Finally, we are going to talk about savings products and services. For each product and service I read out to you, please tell me whether you "Never Had", "Used to Have" or "Have Now". Please think about products that you pay for directly as well as those which your employer provides and are deducted from your salary.
[INSERT STATEMENT]

<div style="border:1px solid green">
SHOW SCREEN.
SINGLE MENTION.
</div>

Rows: Rotated | Columns: Normal

Rendered as Dynamic Grid

		Never had	Used to have	Have now
		1	2	3
Unit trusts	1	○	○	○
Education policy or plan	2	○	○	○
Investment or savings policy	3	○	○	○
Endowment policy	4	○	○	○
Stokvel account at a bank	5	○	○	○
Savings book at a bank	6	○	○	○
Deposit account - fixed or notice deposit e.g. 32 day	7	○	○	○
Call account, money market account (Savings account that you access your money immediately)	8	○	○	○
Shares on the stock exchange	9	○	○	○
Other shares such as Sasol shares (Inzalo), MTN or Post Office shares	10	○	○	○
Government bonds	11	○	○	○
Off-shore investments	12	○	○	○
Co-operative or village bank savings	13	○	○	○
Stokvel or umgalelo	14	○	○	○
Savings club/groups	15	○	○	○
Giving money to family or any of your household members who will guard it for you, to keep it safe	16	○	○	○
Keep cash or savings at home - kept aside for a specific purpose and not for everyday use	17	○	○	○
Tax Free savings	18	○	○	○
Structured deposits/ products (e.g. Structured Investment Plan)	19	○	○	○

<div style="border:1px solid purple">

Scripter notes: Code for statement 6 at Q.F7, must be the same code for statement 7 at Q.K1 - i.e. have deposit account.
Code for statement 2 at Q.F7, must be the same code for statement 8 at Q.K1 - i.e. have savings account.
Code for statement 16 at Q. F7, must be the same code for statement 18 at Q.K1 - i.e. have tax free savings.

Rotate rows, but keep codes 9 and 10 together.

</div>

B029 - B039: K2	Begin repeater block

Normal

1	Unit trusts
2	Education policy or plan
3	Investment or savings policy
4	Endowment policy
5	Stokvel account at a bank
18	Tax Free savings
19	Structured deposits/ products (e.g. Structured Investment Plan)

Scripter notes: Only ask for statements that are code -3 in Q.K1.

Q173 - K2: K2. Institution where savings/investment product held   `Multi coded`

K2. Please tell me where or at what organisation you have now your **[ASK FOR EACH PRODUCT CODE -3 IN Q.K1].**

<div style="border:1px solid green; color:green; text-align:center;">
SHOW SCREEN.
MULTIPLE MENTIONS POSSIBLE.
IF THE RESPONDENT MENTIONS A NAME <u>NOT</u> ON THE LIST (I.E. "OTHER"), PLEASE WRITE IN DETAIL THE FULL NAME OF WHERE THE PRODUCT/SERVICE IS HELD.
</div>

Rotated

1	ABSA
2	African Bank
3	Bidvest
4	Capitec
6	FNB
8	Investec
17	Ithala
9	Nedbank
10	Postbank / Post Office
13	Standard Bank
15	Ubank/Teba
30	Other banks (please specify)
32	AIG
33	Alexander Forbes
34	Assupol Life
36	Bonitas
37	Budget Insurance
38	Clientele
40	Discovery
43	Hollard
45	Liberty
46	Metropolitan
47	Momentum
48	Mutual & Federal
49	Old Mutual
50	Outsurance
52	Sanlam
54	Zurich
67	Shoprite
70	Other Insurance/Investment companies (please specify)
999	Don't Know *Fixed *Exclusive*

<div style="border:1px solid purple; color:purple; text-align:center;">
Scripter notes: Show headings for organisations:
Banks: Codes -1 to -30
Insurance/Investment companies: Codes -32 to -70
Rotate within categories

Make a button for DK
</div>

B029 - B039: K2   **End repeater block**

Q174 - K3: K3. Main savings/investment product　　　　　　　**Single coded**

Not back

K3. Which **one** of these would you say is your main form of saving or investment?

<div style="border:1px solid green; text-align:center; color:green;">
SHOW SCREEN
SINGLE MENTION
</div>

Normal

1	Unit trusts
2	Education policy or plan
3	Investment or savings policy
4	Endowment policy
5	Stokvel account at a bank
6	Savings book at a bank
7	Deposit account - fixed or notice deposit e.g. 32 day
8	Call account, money market account (Savings account that you access your money immediately)
9	Shares on the stock exchange
10	Other shares such as Sasol shares (Inzalo), MTN or Post Office shares
11	Government bonds
12	Off-shore investments
13	Co-operative or village bank savings
14	Stokvel or umgalelo
15	Savings club/groups
16	Giving money to family or any of your household members who will guard it for you, to keep it safe
17	Keep cash or savings at home - kept aside for a specific purpose and not for everyday use
18	Tax Free savings
19	Structured deposits/ products (e.g. Structured Investment Plan)

> **Scripter notes:** Ask only if code -3(have now) mentioned for MORE THAN ONE product/service in Q.K1.
> ONLY savings products that have a code -3 in K1 should pull through
> If code -3 mentioned for only one product/service in Q.K1 autocode that product/service in Q.K3

Q175 - K4: K4. Extent to which main savings product helps achieve goals　　　　　　　**Single coded**

Not back

K4. To what extent do you agree or disagree that your **[INSERT PRODUCT/SERVICE FROM Q.K3]** helps you acheive your goals using this scale where 1 is 'Stongly disagree' and 5 is 'Stongly agree'?

<div style="border:1px solid green; text-align:center; color:green;">
SHOW SCREEN
SINGLE MENTION
</div>

Normal

1	Strongly disagree
2	Somewhat disagree
3	Neither agree nor disagree
4	Somewhat agree
5	Strongly agree
999	Don't Know *Fixed *Exclusive*

> **Scripter notes:** Make a button for DK

Q176 - K5: K5. Usage of loyalty pts, gift cards, vouchers, stamps **Multi coded**

Not back | Min = 1 | Max = 99

K5. Which of these things, if any, do you do or use even if it is through savings groups or stokvel?

<div style="border:1px solid green">
SHOW SCREEN.
MULTIPLE MENTION.
</div>

Rotated

1	Loyalty or Rewards points such as Pick n Pay Smart Shopper, Clicks, Dis-Chem, Bank affiliated loyalty cards
2	Gift cards, including store or shopping mall gift cards
3	Vouchers from a shopping mall, supermarket or other shop e.g. U-Cash
4	Shopping stamp or saving stamps or stokvel stamps (e.g. stamps at Shoprite, Pick n Pay)
998	None *Fixed *Exclusive*

Q177 - K6: K6. Reasons for saving **Multi coded**

Not back | Min = 1

K6. What, if anything, are you currently saving for?

<div style="border:1px solid green">
DO NOT PROMPT.
MULTIPLE MENTIONS POSSIBLE.
ASK RESPONDENT IF THERE ARE ANY OTHER REASONS.
</div>

Normal

1	For funeral costs	
2	For medical expenses	
3	For food	
4	For school fees or education	
5	For retirement or old age	
6	For future holidays or to go overseas	
7	For buying household goods e.g. furniture or appliances	
8	For a car or vehicle	
9	To provide for my family if I die	
10	For a deposit on a house or to improve or extend house	
11	To leave a legacy for my children	
12	Weddings	
13	Family/ relative support	
14	For nothing specific or in particular *Exclusive*	
996	Other (SPECIFY) *Open *Fixed*	
997	Not currently saving *Fixed *Exclusive*	➔ GO TO **B030 - B022**

Q178 - K7: K7. Amount of money saved each month	Single coded

Not back

K7. What amount of the money that you get each month would you say that you save or put aside each month? This includes all the money that you pay to things like stokvels, savings clubs, and investment and retirement products.

SHOW SCREEN.
SINGLE MENTION.

Normal

1	R1 - R49
2	R50 - R99
3	R100 - R199
4	R200 - R499
5	R500 - R999
6	R1,000 - R1,999
7	R2,000 - R4,999
8	R5,000 - R9,999
9	R10,000 or more
999	Don't Know (DO NOT READ OUT OR SHOW) *Fixed *Exclusive*
998	Refused (DO NOT READ OUT OR SHOW) *Fixed *Exclusive*

Scripter notes: Make a button for "Don't know" and "Refused"

Q179 - K8: K8. Savings less/same/more versus year ago	Single coded

Not back

K8. Would you say that you are saving less, the same or more than you were a year ago?

SINGLE MENTION

Normal

1	Less
2	The same
3	More

Q180 - K9: K9. Reasons savings are not increasing	Multi coded

Not back | Min = 1

K9. What would you say are the reasons why your savings are not increasing?

DO NOT PROMPT
MULTIPLE MENTION

Normal

1	I don't have enough money to save after my expenses are paid
2	My circumstances have changed and I now have less money left after expenses
3	I am not saving on a regular basis
4	The interest rate I am getting is low
5	I withdraw my savings on a regular basis
6	I use savings for emergencies
7	Saving products on offer are not suitable for me
999	Don't Know *Fixed *Exclusive*

Scripter notes: Make a button for DK

B028 - B021: SECTION K: SAVINGS/INVESTMENTS	End block

B030 - B022: SECTION L: GENERAL ATTITUDE AND BEHAVIOUR TOWARDS FINANCES	Begin block

Q181 - L1: L1. Household responsibility for day-to-day money matters — Single coded

Not back

L1. Who is responsible for day-to-day money management decisions in your household?

> SHOW SCREEN
> SINGLE MENTION

Normal

1	You
2	You and your partner
3	You and other family members
4	Your partner
5	Another family member
6	Someone else
7	Nobody
999	Don't Know *Fixed *Exclusive

> **Scripter notes:** Make a button for DK

Q182 - L2: L2. Over-indebtedness indicators — Matrix

Not back | Number of rows: 7 | Number of columns: 3

L2. I am going to read a list of statements people have said about using money and paying debts. Please tell me whether these statements apply to you or not?
[INSERT STATEMENT]

> SHOW SCREEN.

Rows: Random | Columns: Normal

Rendered as Dynamic Grid

		Yes	No	N/A *Fixed *Exclusive
		1	2	998
You have missed more than two months of credit or debt repayments in the past 12 months	1	O	O	O
Have four or more credit commitments such as loans, credit card	2	O	O	O
Your credit or borrowing commitments are a heavy burden	3	O	O	O
You have enough money left for savings after covering all your spending needs	4	O	O	O
You are worried that you will not have enough money for retirement	5	O	O	O
You find dealing with personal finances is stressful	6	O	O	O
You made a claim from your insurance policy or funeral policy in the past 12 months	7	O	O	O

Q183 - L3_: L3. Usage of a personal budget Single coded

Not back

L3. Do you have a personal budget, that is a plan detailing how your income will be spent across your expenses?

Normal

1	Yes
2	No

Q184 - L4: L4. Budgeting behaviour Matrix

Not back | Number of rows: 4 | Number of columns: 6

L4. I am going to read a list of statements people have said about budgeting. Please tell me how often these apply to you.
[INSERT STATEMENT]

> SHOW SCREEN.
> SINGLE MENTION.

Rows: Random | Columns: Normal

Rendered as Dynamic Grid

		Never	Seldom	Some of the time	Often	Always	Don't Know *Fixed* *Exclusive*
		1	2	3	4	5	999
Before you buy something, you carefully consider whether you can afford it	1	❍	❍	❍	❍	❍	❍
You pay your bills on time	2	❍	❍	❍	❍	❍	❍
You keep a close personal watch on your financial matters	3	❍	❍	❍	❍	❍	❍
You set long-term financial goals and work hard to achieve them	4	❍	❍	❍	❍	❍	❍

Scripter notes: Make a button for DK

Q185 - L5: L5. Frequency of income not covering living costs Single coded

Not back

L5. Sometimes people find that their income does not quite cover their living costs. In the last 12 months, how often has this happened to you?

> SHOW SCREEN
> SINGLE MENTION

Normal

1	It hasn't happened in the last twelve months
2	For one month in the last twelve months
3	For more than one month in the last twelve months

Q186 - L6: L6. Means of covering expenses | **Multi coded**

Not back | Min = 1

L6. What did you do to cover your expenses the last time this happened?

<div style="border:1px solid green">

DO NOT PROMPT
MULTIPLE MENTION

</div>

Normal

1	Drew money out of savings account
2	Cut back on spending, spent less, did without somethings
3	Sold something that I own
4	Used overdraft/store card
5	Borrowed food or money from family or friends
6	Borrowed from employer/salary advance
7	Borrowed money from bank or other formal credit provider
8	Borrowed money from money lender or mashonisa
9	Pawned something that I own
10	Paid my bills late; missed payments
11	Used savings from a savings group/stokvel
996	Other specify *Open *Fixed*
999	Don't Know *Fixed *Exclusive*

Scripter notes: Make a button for DK

Q187 - L7: L7. Incidence of rainy day funds | **Single coded**

Not back

L7. Have you set aside emergency or rainy-day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies?

Normal

1	Yes
2	No

Q188 - VBC: L8-L10 Intro | **Text**

Not back

The next few questions are more like a quiz. The questions are not designed to catch you out, so if you think you have the right answer, you probably do. If you don't know the answer, you can just say so.

Q189 - L8: L8. Answer for sharing R1000   `Single coded`

Not back

L8. Imagine that **five** friends are given a gift of **R1 000** in total. If the friends have to share the money equally, how much does each friend get of the R1 000?

<div style="border:1px solid green; text-align:center; color:green;">
DO NOT PROMPT
SINGLE MENTION
</div>

Normal

1	R200
2	Another Rand amount
3	Invalid answer
999	Don't Know *Fixed *Exclusive*
997	Refused to answer *Fixed *Exclusive*

Scripter notes: Make buttons for DK and REF

Q190 - L9: L9. Answer for inflation on R1000   `Single coded`

Not back

L9. Now imagine that the friends have to wait for one year to get their share of the **R1 000** and **inflation remains the same**. In one year's time will they be able to buy...?

<div style="border:1px solid green; text-align:center; color:green;">
SHOW SCREEN
SINGLE MENTION
</div>

Normal

1	More with their share of the money than they could today
2	The same amount
3	Or, less than they could buy today
4	It depends on the types of things that they want to buy
999	Don't Know *Fixed *Exclusive*
997	Refused to answer *Fixed *Exclusive*

Scripter notes: Make buttons for DK and REF

Q191 - L10: L10. Answer for interest on R25   `Single coded`

Not back

L10. 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?

<div style="border:1px solid green; text-align:center; color:green;">
DO NOT PROMPT
SINGLE MENTION
</div>

Normal

1	Nothing/zero/zero %
2	Any other numeric amount
3	Invalid answer
999	Don't Know *Fixed *Exclusive*
997	Refused to answer *Fixed *Exclusive*

Scripter notes: Make buttons for DK and REF

Q192 - L11: L11. Understanding and behaviour with regards to financial products　　　**Matrix**

Not back | Number of rows: 8 | Number of columns: 4

L11. Thinking about financial products please tell me whether you agree or disagree with the following:
[INSERT STATEMENTS]

<div style="text-align:center; color:green">

SHOW SCREEN
SINGLE MENTION

</div>

Rows: Random | Columns: Normal

Rendered as Dynamic Grid

		Agree	Disagree	Don't Know *Fixed* *Exclusive*	Refused to answer *Fixed* *Exclusive*
		1	2	999	998
You know the fees that your lender or place where you save your money charges you	1	○	○	○	○
You know that higher interest rates mean it costs more to borrow money	2	○	○	○	○
You understand the terms and conditions of contracts	3	○	○	○	○
High inflation means that the cost of living is increasing rapidly	4	○	○	○	○
You compare different options and choose the best one that suits your needs	5	○	○	○	○
You know that higher interest rates increases the returns one gets on savings	6	○	○	○	○
You know how to complain to your financial services provider if you are not satisfied	7	○	○	○	○
You know who else to contact if your financial services provider does not give you the help or assistance you need	8	○	○	○	○

Scripter notes: Mae button for DK and REF

B030 - B022: SECTION L: GENERAL ATTITUDE AND BEHAVIOUR TOWARDS FINANCES　　　**End block**

B031 - B027: SECTION M: DEMOGRAPHICS　　　**Begin block**

Q194 - T9: Section Intro　　　**Text**

Not back

We are almost finished. I am going to ask some questions to find out a little more about you.

Q195 - Language: M1. Main language | **Single coded**

M1. Which is the main language you speak at home?

<div style="border:1px solid green">
DO NOT PROMPT.
SINGLE MENTION.
</div>

Normal

1	Afrikaans
2	English
3	IsiNdebele
4	IsiXhosa
5	IsiZulu
6	Sepedi
7	Sesotho
8	Setswana
9	SiSwati
10	Tshivenda
11	Xitsonga
12	Other (SPECIFY) *Open *Fixed

Scripter notes: Please note that items and codes differ from standard demo question.

Q196 - MaritalStatus: M2. Marital Status | **Single coded**

M2. What is your **PRESENT** marital status?

<div style="border:1px solid green">
DO NOT PROMPT.
SINGLE MENTION.
</div>

Normal

1	Married
2	Single (not married) and not living with a partner
3	Single (not married) and living with a partner
4	Widower or widow
5	Separated
6	Divorced
996	Other (SPECIFY) *Open *Fixed

Scripter notes: Cannot select code -3 (Living with a partner) if only 1 person in NOP.
Please note that items and codes differ from standard demo question.

Q197 - M2a: M2a. Children   `Multi coded`

Not back | Min = 1

M2a. And which of these apply to you?

<table>
<tr><td>SHOW SCREEN
MULTIPLE MENTION</td></tr>
</table>

Normal

1	Do not have any children *Exclusive*
2	Have children under the age of 6
3	Have school going children (not pre-school)
4	Have children beyond school age living at home
5	Have children beyond school age living outside the family home

Scripter notes: Cannot select code -04 if only 1 person in HH, i.e. NOP = 1.
Cannot select code -01 in M2a if:
- code -11 selected in K6; OR
- code 1 ('Yes') selected for statements 12 OR 20 in M14

Q198 - Education8: M3. Education Level   `Single coded`

Not back

M3. What is your highest level of education?

<table>
<tr><td>SHOW SCREEN
SINGLE MENTION</td></tr>
</table>

Normal

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

Scripter notes: Please note that items and codes differ from standard demo question.

Q199 - WorkStatus: M4. Personal Working Status   **Single coded**

Not back

M4. Which of these, if any, best describes your personal working status?

<div style="border:1px solid green; color:green; text-align:center">
SHOW SCREEN.
SINGLE MENTION.
IF THE PERSON DOES SOME SORT OF CHARITY WORK OR VOLUNTARY WORK WITHOUT RECEIVING AN INCOME
OR STIPEND, THEN THIS SHOULD BE CAPTURED IN 'OTHER' (CODE 996) AT M4.
</div>

Normal

1	Work full-time; 40 hours a week or more for a company or individual
2	Work full-time; 30-39 hours a week or more for a company or individual
3	Work part-time; 8-29 hours a week for a company or individual
4	Work part-time; less than 8 hours a week for a company or individual
5	Self-employed full-time; work 40 hours a week or more for yourself or in your own business
6	Self-employed full-time; work 30-39 hours a week or more for yourself or in your own business
7	Self-employed part-time; work 8-29 hours a week for yourself or in your own business
8	Self-employed part-time; work less than 8 hours a week for yourself or in your own business
9	Student or learner (studying full-time)
10	Housewife or house husband
11	Pensioner or retired
12	Not working due to long-term illness/disability
13	Unemployed and looking for your first job (you have not been employed before)
14	Unemployed and looking for a new job (you were employed in the past)
15	Unemployed and not looking for a job
996	Other (SPECIFY) *Open *Fixed

<div style="border:1px solid purple; color:purple; text-align:center">
Scripter notes: Please note that items and codes differ from standard demo question.
Logic checks:
If codes -6,-7 or -8 at C4, then must answer one of codes -1 to -8 in M4
If codes -2 or-13 at C4, then must answer code -11 in M4

If C1=998 (no income / do not get money), then M4 (employment status) cannot be codes 1-8
</div>

<div style="border:1px solid red; color:red; text-align:center">
Ask only if Q199 - WorkStatus,13,14,15
</div>

Q200 - M5a: M5a. Length of time unemployed   **Single coded**

Not back

M5a. How long have you been unemployed for?

<div style="border:1px solid green; color:green; text-align:center">
DO NOT PROMPT
SINGLE MENTION
</div>

Normal

1	Less than 6 months
2	6 months to 11 months
3	1 year to 1 year and 11 months
4	2 years to 2 years and 11 months
5	3 years or more
999	Don't Know *Fixed *Exclusive

<div style="border:1px solid purple; color:purple; text-align:center">
Scripter notes: Make a button for DK
</div>

Q201 - M5b: M5b. Perceived reason for unemployment   `Multi coded`

Not back | Min = 1

M5b. Why do you think you are unemployed?

> DO NOT PROMPT
> MULTIPLE MENTION

Random

1	Lack of job opportunities
2	Lack of job experience
3	Lack of skills
4	Insufficient education
5	Poor performing economy
996	Other specify *Open *Fixed
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for DK

Q202 - M6: M6. Self employed: Business formal/informal   `Single coded`

Not back

M6. Which of the following best describes your business?

> SHOW SCREEN
> SINGLE MENTION

Normal

1	It is a registered business
2	It is a licensed business
3	It is neither registered nor licensed
999	Don't Know *Fixed *Exclusive

Scripter notes: Instruction 1: If respondent chooses 5, 6, 7 OR 8 in M4 or
Instruction 2: If respondent chooses 6, 9, 11 in C1
Make a button for DK

Q203 - M7: M7. Had an internship or volunteered job   `Multi coded`

Not back | Min = 1

M7. Have you ever had a job internship or a job that you volunteered for? Which of these apply to you?

> SHOW SCREEN
> MULTIPLE MENTION

Normal

1	I've had a job internship
2	I've had a job that I volunteered for
3	I've had neither a job internship nor a volunteered job
999	Don't Know *Fixed *Exclusive

Scripter notes: Make a button for DK

`B032 - B051: LSM 2014`   `Begin block`

Not back | Min = 1 | Max = 99

M8. LSM. Now I am going to read out a list of things. Some of these things might sound strange to you, but we need to ask them to understand a bit more about your lifestyle. Please tell me which of the following, if any, are presently in your household.

<div style="border:1px solid green">

READ OUT
DON'T READ STATEMENTS 28, 29 OR 30 (OBSERVE AND RECORD ONLY)
MULTIPLE MENTION
</div>

Normal

1	Tap water inside your house
36	Tap water on your property
35	Store-bought water for use in your home
2	Hot running water from a geyser
3	Flush toilet inside home
32	Flush toilet outside home
4	Built-in kitchen sink
5	Ordinary Telkom or Neotel telephone
6	3 or more cellphones in this household
7	Exactly two cellphones in this household
8	Exactly one cellphone or no cellphones in this household
9	More than 1 radio, excluding a car radio
10	Swimming pool
11	TV set
12	Pay TV subscription such as M-Net, DStv or StarSat
13	Air conditioner, not just a fan
14	Any kind of DVD or Blu Ray player
15	Home theatre system
31	Hi-fi or music centre
16	Personal computer such as a laptop or desktop
17	Fridge or combined fridge/freezer
33	Side-by-side fridge/freezer
18	Deep freezer which is free standing
19	Electric stove
20	Microwave oven
21	Floor polisher or vacuum cleaner
22	Washing machine
23	Tumble dryer
24	Dishwashing machine
25	Motor car
26	Live-in, full-time or part-time domestic servant, helper or gardener
27	Home security service
28	Live in a built house/cluster house or town house excluding a RDP/ BNG, township matchbox or improved township matchbox house
34	Roof tiles or concrete roofing
29	Live in one of these cities or their suburbs/townships: Johannesburg, Soweto, Alberton, Benoni, Boksburg, Kempton Park, Pretoria, Vanderbijlpark, Vereeniging, Welkom, Bloemfontein, Durban, Pietermaritzburg, Port Elizabeth/Uitenhage, East London, Cape Town
30	Live in a rural area such as a farm or traditional tribal village, outside Gauteng or the Western Cape

Q205 - LSMOUTPUT: LSMOutput (DON'T DELETE) — Single coded

Dummy

Normal

1	LSM 1
2	LSM 2
3	LSM 3
4	LSM 4
5	LSM 5
6	LSM 6
7	LSM 7
8	LSM 8
9	LSM 9
10	LSM 10

Q256 - LSM_SEGMENTS: LSM Segments — Single coded

Not back | Dummy

Normal

1	LSM 1-6
2	LSM 7-10

B032 - B051: LSM 2014 — End block

Number of rows: 24 | Number of columns: 2

M14. We would like to understand a bit about your lifestyle and interests. Please can you tell me which, if any, personally apply to you for the last year, or you have personally done in the last year:
[INSERT STATEMENT]?

Rows: Rotated | Columns: Normal

Rendered as Dynamic Grid

		Yes	No
		1	2
Been on an overseas holiday	1	○	○
Stayed in a 2 or 3 star hotel	2	○	○
Member of a golf or country club	3	○	○
Travelled first class or business class by plane	4	○	○
Eaten out at a branded family restaurant such as Spur, Saddles, Panarotti's etc.	5	○	○
Hired self-catering accommodation when holidaying	6	○	○
Own an exotic, sports or luxury car or 4X4	7	○	○
Attended a live performance at the theatre	8	○	○
Stayed in a 4 or 5 star hotel	9	○	○
Made use of public transport such as bus, train, minibus taxi	10	○	○
Visited a private game or safari lodge	11	○	○
Have children who attend a government school	12	○	○
Part of your wealth is invested overseas	13	○	○
Own a pre-owned vehicle	14	○	○
Purchased or commissioned an original artwork	15	○	○
Stayed in a caravan park or camping site when holidaying	16	○	○
Was involved in fundraising	17	○	○
Attended a society event such as a gala dinner, opening etc.	18	○	○
Eaten out at an exclusive restaurant	19	○	○
Have children who attend a private primary and/or high school	20	○	○
Member of a boat club or yacht club	21	○	○
Have travelled on a private plane, jet or helicopter	22	○	○
Own two or more properties	23	○	○
Stayed in family holiday home or flat when holidaying	24	○	○

> **Scripter notes:** If LSMOUTPUT = codes 1-6, only show statements 2, 5, 10, 12, 14, 17, 19, 20
> If LSMOUTPUT = codes 7-10, ask all.

Q206 - FLO: FLO. Floor material   `Multi coded`

Not back | Min = 1

> INTERVIEWER TO OBSERVE AND RECORD FLOOR MATERIAL TYPE OF HOUSHOLD
> MULTIPLE MENTION

Normal

1	None, earth, dung, etc
2	Cement, concrete, raw wood, etc
3	Finished floor with parquet, carpet, tiles, ceramic, etc

Q207 - SLE: SLE. Sleeping rooms   `Single coded`

Not back

SLE. How many sleeping rooms do you have?

> READ OUT
> SINGLE MENTION

Normal

1	None or one
2	Two
3	Three or more

Q208 - POPS: POPS. Post office or Police station   `Matrix`

Not back | Number of rows: 2 | Number of columns: 2

POPS. Do you have ... ?

> READ OUT

Rows: Normal | Columns: Normal

Rendered as Dynamic Grid

		Yes	No
		1	2
A Post Office near where you live	1	○	○
A Police station near where you live	2	○	○

Q209 - M9: M9. House Type　　　　　　　　　　　　　　　　　　`Single coded`

Not back

INTERVIEWER OBSERVE AND RECORD
THIS SHOULD BE OBSERVED ONLY FOR THE ACTUAL RESPONDENT

Normal

1	Stand-alone house (not in a complex)
2	Stand-alone house in a security estate
3	Flat / apartment (not in security estate)
4	Flat / apartment in a security estate
5	Plot or agriculture holding
6	Retirement village
7	RDP/ BNG House
8	Extended/Renovated RDP/ BNG house
9	Informal dwelling - shack or hut
10	Other

Q210 - M10a: M10a. Electricity in HH　　　　　　　　　　　`Single coded`

Not back

M10a. Do you have electricity in your house?

SINGLE MENTION.

Normal

1	Yes
2	No

Scripter notes: Autocode Yes code -1 if mentioned codes -2, -5, -11 to -15, -31, -17, -33, -18, -19, -20, -21, -22, -23, -24, -27 in M8

Ask only if **Q210 - M10a**,1

Q211 - M10b: M10b. How pay for electricity　　　　　　　`Single coded`

Not back

M10b. How do you pay for electricity in your household. Is it...

SHOW SCREEN
SINGLE MENTION

Normal

1	Pre-paid whereby you buy and load electricity onto your meter
2	Post-paid whereby you receive a bill for your electricity on a monthly basis
3	Do not pay for electricity
999	Don't Know *Fixed *Exclusive*

Scripter notes: Make a button for DK

Q212 - M11: M11. Ownership of home status `Single coded`

Not back

M11. Please tell me which of these statements best describes your household's <u>ownership of the home</u> that you live in?

<div style="border:1px solid green; text-align:center; color:green;">
SHOW SCREEN.
SINGLE MENTION.
</div>

Normal

1	Is paying off a bond or home loan
2	Owns the home and is not paying off a bond or home loan
3	Rents the house
4	Does not own the home and does not pay anything for the home
996	Other (SPECIFY) *Open *Fixed
999	Don't know *Fixed *Exclusive

Scripter notes: Make a button for "Don't know".

Q213 - M12a: M12a. Total monthly personal income (1) `Numeric`

Not back | Min = 0 | Max = 999999

M12a. Please tell me your personal average **TOTAL MONTHLY <u>PERSONAL INCOME</u>** before tax and other deductions. Please include all sources of income i.e. wages, grants, piecemeal work, salaries, pensions, income from investment, etc.

<div style="border:1px solid green; text-align:center; color:green;">
GIVE TABLET TO RESPONDENT TO SELF-COMPLETE.
RECORD IN RANDS.
IF REFUSED, DON'T KNOW OR NO INCOME PLEASE LEAVE BOX BLANK AND DON'T FILL IN ZERO (0) OR ANY OTHER NUMBER.
</div>

Scripter notes: Please add options for 'Refuse', 'Don't Know' and 'No Income' and allow these to be seen by the respondent; i.e. make them close enough to the open-ended box for them to see.
Logic Check:
- If code -998 at Q.C1 must be captured as "No Income" i.e. "NI" at M12a.
- If respondent earns an income at Q.C1 (any code NOT -998), they may not be coded as "NI" at M12a.
- Any person that receives a social grant (Q. C1 = code 1, 2, 3, 4) must have an income value for M12a; i.e. NOT NI or DK.
- If selected codes -1 to -8 selected in Q.M4 then cannot select 'NI', can only allow a DK or a REF in M12a.
- M12a cannot be '1' or any other number if 'Refuse', 'Don't Know' or 'No Income' selected.

Q248 - M12_Dummy: Total PMI Autofill

Not back | Dummy

Normal

1	A. No income
2	B. R1 - R999
3	C. R1,000 - R1,999
4	D. R2,000 - R2,999
5	E. R3,000 - R5,999
6	F. R6,000 - R7,999
7	G. R8,000 - R9,999
8	H. R10,000 - R11,999
9	I. R12,000 - R16,999
10	J. R17,000 - R24,999
11	K. R25,000 - R29,999
12	L. R30,000 - R39,999
13	M. R40,000 - R49,999
14	N. R50,000 - R59,999
15	O. R60,000 or more
16	REF *Fixed*
17	DK *Fixed*

Scripter notes: PLEASE AUTOCODE ANSWERS FROM M12a
Note: categories must remain exactly the same as in M12b

Not back

M12b. We understand this is a very personal question, but we would really like to understand your average TOTAL MONTHLY <u>PERSONAL</u> INCOME before tax and other deductions. Which of these best describes this? Please include all sources of income i.e. wages, grants, piecemeal work, salaries, pensions, income from investment, etc.

<div style="border:1px solid green">
<center>
SHOW SCREEN
SINGLE MENTION
</center>
</div>

Normal

1	A. No income
2	B. R1 - R999
3	C. R1,000 - R1,999
4	D. R2,000 - R2,999
5	E. R3,000 - R5,999
6	F. R6,000 - R7,999
7	G. R8,000 - R9,999
8	H. R10,000 - R11,999
9	I. R12,000 - R16,999
10	J. R17,000 - R24,999
11	K. R25,000 - R29,999
12	L. R30,000 - R39,999
13	M. R40,000 - R49,999
14	N. R50,000 - R59,999
15	O. R60,000 or more
16	REF *Fixed*
17	DK *Fixed*

<div style="border:1px solid purple">

Scripter notes: Instruction 1: Please show this text for: code -1 to code-15 in M12_Dummy (i.e. those that have given a numeric response in M12a)
Thank you for entering your response. We would just like you to confirm your answer. Again, which of these best describes your average TOTAL MONTHLY PERSONAL INCOME before tax and other deduction?

Instruction 2: Please show this text for: code 16 and code 17 in M12_Dummy (i.e. those that did NOT give an answer in M12a (REF or DK))
We understand this is a very personal question, but we would really like to understand your average TOTAL MONTHLY PERSONAL INCOME before tax and other deductions. Which of these best describes this? Please include all sources of income i.e. wages, grants, piecemeal work, salaries, pensions, income from investment, etc.

Show letter codes for each income break
Make REF and DK button

Logic check:
1) If code -998 selected at C1, then M12b must be "No Income/ NI".
2) If respondent mentions earns an income at Q.C1 (any code, NOT -998) they may not be coded as "No Income/ NI" at M6b.
3) Any person that receives a social grant (Q. C1 = code 1, 2, 3, 4) must have an income value for M12b (Personal Income) (DK, REF or NO Income is not allowed) AND an income value for M13 (Household Income) or a DK or REF response for M13 – but it cannot be 'No Income'.
4) If selected codes -1 to -8 selected in Q.M4 then cannot select 'NI', can only allow a DK or a REF.

This question must be an ASK ALL. NOT linked to M12a!

</div>

Q215 - MHI: M13. Monthly Household Income	Single coded

Not back

M13. Which of these best describes your **TOTAL MONTHLY <u>HOUSEHOLD</u> INCOME** before tax and other deductions? Please include all sources of income i.e. wages, grants, piecemeal work, salaries, pensions, income from investment, etc. This includes all income generated by everyone in the household.

<div style="border:1px solid green; text-align:center; color:green;">
SHOW SCREEN
SINGLE MENTION
</div>

Normal

1	A. No income
2	B. R1 - R999
3	C. R1,000 - R1,999
4	D. R2,000 - R2,999
5	E. R3,000 - R5,999
6	F. R6,000 - R7,999
7	G. R8,000 - R9,999
8	H. R10,000 - R11,999
9	I. R12,000 - R16,999
10	J. R17,000 - R24,999
11	K. R25,000 - R29,999
12	L. R30,000 - R39,999
13	M. R40,000 - R49,999
14	N. R50,000 - R59,999
15	O. R60,000 or more
16	REF
17	DK

<div style="border:1px solid purple; text-align:center; color:purple;">

Scripter notes: Show letter codes for each income break
Make REF and DK buttons

Logic checks:
1) Value in Q.M13. must be greater than or equal to value in Q.M12a and Q.M12b.
2) Any person that receives a social grant (Q. C1 = code 1, 2, 3, 4) must have an income value for M12a/M12b (Personal Income) AND an income value for M13 (Household Income) or a DK or REF response for M13 – but it cannot be 'No Income'
3) If respondent mentions earns any income in Q.C1 (any code, NOT -998) they may not be coded as "No Income/ NI" at M13.
4) If selected codes -1 to -8 selected in Q.M4 then cannot select 'NI', can only allow a DK or a REF.

</div>

B031 - B027: SECTION M: DEMOGRAPHICS	End block

B033 - B029: END OF SURVEY	Begin block

Q216 - RQC: Re-contact for Quality Control	Text

Not back

RQC. As a reminder, Kantar's quality control team will be conducting back checks up to 6 weeks after this interview and may contact you for quality purposes.

Q217 - FPP: FPP. Future participation Single coded

Not back

FPP. Would you be willing to take part in **other market research surveys** conducted by Kantar South Africa? If you agree, Kantar South Africa would hold on to your name, phone number, email address (if applicable), age, gender, ethnic group and province for one year. Kantar South Africa or our partners would only re-contact you for this purpose.
Do you agree?

Normal

1 Yes
2 No ➔ GO TO **Q220 - NMR**

Q218 - EMQ: EMQ. Email address incidence Single coded

Not back

EMQ. Do you have an email address?

Normal

1 Yes
2 No ➔ GO TO **Q220 - NMR**

Q219 - EMA: EMA. Email address Alpha

Not back

EMA. Please can you give me your email address?

Q220 - NMR: Name of respondent Alpha

Not back

Name of respondent:

Q221 - Address: Address Alpha

Not back

Address:

Please record as much detail as possible: House /unit number, Street name, Suburb, City, Postal Code

Q222 - Suburb: Suburb. Suburb Alpha

Not back

Suburb:

Q223 - HomePh: Home phone Single coded

Not back

Do you have a home phone number?

Normal

1 Yes
2 No ➔ GO TO **Q225 - WorkPh**

Q224 - HomePhNo: Home phone number   `Numeric`

Not back | Min = 100000000 | Max = 1111111111

Could you please confirm your home phone number?

Scripter notes: Ensure that number is 10-digits long

Q225 - WorkPh: Work phone   `Single coded`

Not back

Do you have a work phone number?

Normal

1	Yes	
2	No	➔ GO TO **Q227 - Cellphone**

Q226 - WorkPhNo: Work phone number   `Numeric`

Not back | Min = 100000000 | Max = 1111111111

Could you please confirm your work phone number?

Scripter notes: Ensure that number is 10-digits long

Q227 - Cellphone: Cellphone   `Single coded`

Not back

Do you have a cellphone number?

Normal

1	Yes	
2	No	➔ GO TO **Q229 - AltPhNo**

Q228 - CellphoneNo: Cellphone number   `Numeric`

Not back | Min = 100000000 | Max = 1111111111

Could you please confirm your cellphone number?

Scripter notes: Ensure that number is 10-digits long

Ask only if **Q223 - HomePh**,2 and **Q225 - WorkPh**,2 and **Q227 - Cellphone**,2

Q229 - AltPhNo: Alternative phone number   `Numeric`

Not back | Min = 100000000 | Max = 1111111111

Please can you provide another number on which we can contact you if necessary?

ENSURE THAT AT LEAST <u>ONE</u> CONTACT NUMBER IS PROVIDED

Scripter notes: Ensure that number is 10-digits long

Q230 - Thanks: Thank respondent   **Text**

Not back

Thank you for taking part in this study. You can access Kantar's website for additional information on our data privacy policy including complaints procedure, how to contact the data protection officer or request removal of your personal information.

> GIVE WEBSITE ADDRESS TO RESPONDENT IF REQUIRED: www2.kantar.com/za-privacy-capi.pdf

---

Q231 - DayOfWeek: Day of week   **Single coded**

Not back | Dummy

Normal

1	Monday
2	Tuesday
3	Wednesday
4	Thursday
5	Friday
6	Saturday
7	Sunday

> **Scripter notes:** Autofill day of week

Q232 - TimeOfDay: Time of day   **Single coded**

Not back | Dummy

Normal

1	Morning (Before 12:00)
2	Afternoon (12:01 - 17:00)
3	Evening (17:01 or later)

> **Scripter notes:** Autofill time of day

Q233 - IntEnd: Interview end time   **Numeric**

Not back | Min = 0 | Max = 2359 | Dummy

> **Scripter notes:** Autofill end time (for online only)

Q234 - EndTime2: Interview end time 2   **Numeric**

Not back | Min = 0 | Max = 2359

> RECORD INTERVIEW END TIME

Q235 - DUR: DUR. Duration   **Numeric**

Not back | Min = 0 | Max = 2359 | Dummy

> **Scripter notes:** Please calculate duration of interview = INTSTART - INTEND

Q236 - LOI: TimeinSec   **Numeric**

Not back | Min = 0 | Max = 2359 | Dummy

[Time calculation between start and end time - duration in seconds]

> **Scripter notes:** Please calculate duration of interview = INTSTART - INTEND

B034 - B060: HIT RATE SHEET INFORMATION	Begin block

Q237 - HRI: HRI. Hit Rate Introduction	Text

Not back

> PLEASE NOW CAPTURE ALL HIT RATE INFORMATION RELATED TO THIS COMPLETED CASE.

B035 - B061: HIT RATE INFORMATION - VISIT PARTICULARS	Begin repeater block

Normal

1	Initial visit
2	First recall
3	Second recall
4	Third recall
5	Substitute 1 – initial visit
6	Substitute 1 – first recall
7	Substitute 1 – second recall
8	Substitute 1 – third recall
9	Substitute 2 – initial visit
10	Substitute 2 – first recall
11	Substitute 2 – second recall
12	Substitute 2 – third recall
13	Substitute 3 – initial visit
14	Substitute 3 – first recall
15	Substitute 3 – second recall
16	Substitute 3 – third recall

Q238 - HR2: HR2. Day	Single coded

Not back

> RECORD DAY OF **[VISIT PARTICULARS]**

Normal

1	Monday
2	Tuesday
3	Wednesday
4	Thursday
5	Friday
6	Saturday
7	Sunday

Q239 - HR3: HR3. Date	Numeric

Not back | Min = 0 | Max = 31129999

> RECORD DATE OF **[VISIT PARTICULARS]** (DD/MM/YYYY)

Q240 - HR4: HR4.   `Single coded`

Not back

Start Time of Visit

RECORD TIME OF **[VISIT PARTICULARS]**

Normal

1	00:01 - 11:59
2	12:00 - 13:59
3	14:00 - 14:59
4	15:00 - 15:59
5	16:00 - 16:59
6	17:00 - 17:59
7	18:00 - 18:59
8	19:00 - 19:59
9	20:00 - 20:59
10	21:00 - 24:00

Q241 - HR6: HR6. Response   `Single coded`

Not back

RECORD RESPONSE FOR **[VISIT PARTICULARS]**

Normal

1	Interview completed	➔ GO TO SKIP REPETITION
2	Revisit - Appointment made	
3	Revisit - Selected respondent not at home	
4	Revisit - Nobody at home	
13	Revisit - Access denied by security guards at complex /security guards at boomed areas etc	
5	Do not qualify (HH substitution) - Vacant house/flat/stand/not a house or flat	
6	Do not qualify (HH substitution) - No person qualifies according to the survey specifications	
7	Refusals (HH substitution) - Respondent is physically/mentally not fit to be interviewed	
8	Refusals (HH substitution) - Respondent cannot communicate with interviewer because of language	
9	Refusals (HH substitution) - Contact person refused	
10	Refusals (HH substitution) - Interview refused by selected respondent	
11	Refusals - (HH substitution) - Interview refused by parent	
12	Refusals (HH substitution) - Access denied by body corporate/ estate or complex management	

Q242 - Q861: Hit rate: First time completes   `Single coded`

Not back

Normal

1	1. Yes
2	2. No

Scripter notes: Please hide this question - to be auto coded in the background To be coded Yes (code -1) if R061 Visit particulars = 1 (First visit) and Q859 Response = code -1 (Complete) All others to be coded as code -2 (No) This will allow us to easily identify first time completes and keep track of them as field work is underway.

B035 - B061: HIT RATE INFORMATION - VISIT PARTICULARS	**End repeater block**

B034 - B060: HIT RATE SHEET INFORMATION	End block

Q243 - Verify: Verification code	Single coded

Not back

[VNumber]

> TRANSFER THIS CODE ONTO THE HIT RATE SHEET.
> NOTE THAT THIS INTERVIEW WILL ONLY BE COUNTED AS A SUCCESSFUL LIVE INTERVIEW AFTER YOU SELECT **CONTINUE**

Normal

1	Continue

Q244 - VCode: Verification code	Numeric

Min = 0 | Max = 9999999 | Dummy

Verification Code

Q245 - V9998: Termination: Screen Out	Single coded

Not back

Thank you for your willingness to participate, but due to the sample requirements, we are not able to conduct the interview.

> RESPONDENT SCREENED OUT OF INTERVIEW. PLEASE RECORD ON HIT RATE SHEET.

Normal

1	END

Q246 - V9997: Termination: Refusal	Single coded

Not back

Thank you for your time.

> RESPONDENT SCREENED OUT OF INTERVIEW. PLEASE RECORD ON HIT RATE SHEET.

Normal

1	END

B033 - B029: END OF SURVEY	End block

Q247 - Q860: IC Feedback	Open

Not back

Are there any details about this interview or respondent that would have an impact on how we analyse the data? For example a unique living situation or difficulties experienced during the interview? Please record the details here and be as specific as possible.

> IC to record details in full.