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### Introduction

The FinMark Trust insight2impact Covid-19 Livelihoods Tracking Survey will run over a 10-week period across 7 African countries from April 2020 until June 2020. Week one surveying commenced in 3 sub-Saharan African countries, namely South Africa, Kenya and Nigeria. In each country an opt in panel and random digit dial (RDD) sample of people aged 18+ were interviewed between 8 and 16 April via computer aided telephone interviews (CATI). The surveys were then rake weighted to represent the national 18+ adult populations of each country. Multilevel regression with post stratification was used to produce the subgroup weights.

The tables below show the rake weighted row percentage for each question across the 3 countries.

Table 1: Age											
		Q1: In what year were you born?									
Row percent (weighted)	Base	18-24	25-34	35-44	45-54	55+					
Kenya	1034	23	30	21	14	12					
Nigeria	1837	11	36	26	15	12					
South Africa	933	11	11	30	15	32					

Table 2: Gender					
		Q2: Are you a woman or a man?			
Row percent (weighted)	Base	Man	Woman		
Kenya	1034	48	52		
Nigeria	1837	50	50		
South Africa	933	48	52		

Table 3: Urban / Rural										
		Q9: Do you currently live in a city, u area or rural area?								
Row percent (weighted)	Base	City	Urban area	Rural area						
Kenya	1034	9	32	59						
Nigeria	1837	16	20	64						
South Africa	933	5	57	40						

Table 4: Marital status	Table 4: Marital status											
		Q14: Are	you currently	y?								
Row percent (weighted)	Base	Married	Not married but in a relationship	Single – not in a relationship	Don't know	Refused						
Kenya	1034	65	5	29	-	1						
Nigeria	1837	79	9	12	-	2						
South Africa	933	50	34	16	-	-						

Table 5: Educational att	Table 5: Educational attainment											
		Q13: What is your highest level of schooling?										
Row percent (weighted)	Base	No formal education	Any primary education	Any Secondary education	Any higher education	Religious / Other / Don't know / Refused						
Kenya	1034	9	46	30	15	-						
Nigeria	1837	9	19	45	17	9						
South Africa	933	1	5	78	16	-						

			Q18: H	Q18: How many children under 5 years old are there in your home?											
Row percent (weighted)	Base	0	1	2	3	4	5	6	7	8	9	10	More than 10	Don't know	Refused
Kenya	1034	56	23	14	6	1	1	-	-	-	-	-	-	-	-
Nigeria	1837	40	17	26	13	3	1	-	-	-	-	-	-	-	-
South Africa	933	54	38	9	-	-	-	-	-	-	-	-	-	-	-

Table 7: Main incor	ne earner										
		Q21: Who is usually the main income earner in your household? By this we mean the person in the household who contributes the most income to the household, whether man or woman.  Is the main income earner									
Row percent (weighted)	Base	You	Your spouse	Other family	Other	You and someone else equally	Don't know	Refused			
Kenya	1034	56	17	15	1	11	-	-			
Nigeria	1837	47	32	15	1	6	-	-			
South Africa	933	54	21	20	1	4	-	1			

Table 8: Ma	in inco	ne earner j	ob										
		Q23: Which of the following best describes the way the main income earner made money before March 1st?										lst?	
Row percent (weighted)	Base	Farming - horticultu re or raising livestock	Casual labour	Running own business / self employed	Wage or salary job	Money from Government / NGO	Renting land - house / rooms or equipme nt	Money from Spouse / Friends or Family	Invest ments	Pension	Other	Don't know	Refused
Kenya	1034	19	23	24	26	1	-	1	1	1	3	-	-
Nigeria	1837	21	14	36	20	1	1	2	2	2	2	-	-
South Africa	933	5	10	3	38	-	-	-	14	9	-	7	13

Table 9: Farm work	ers		the past 7 days,		•	_	
Row percent (weighted)	Base	More	The same	Less	Don't hire workers	Don't know	Missing
Kenya	186	2	11	28	57	-	2
Nigeria	244	8	14	24	41	-	14
South Africa	45*	-	74	26	-	-	-

Table 10: Difficu	Table 10: Difficulty selling crops												
		Q26: Com	Q26: Compared to the same season last year, how difficult is it to sell your crops or livestock? Is it										
Row percent (weighted)	Base	Much easier	Some- what easier	The same	Some- what more difficult	Much more difficult	Don't know	Missing	Nett easier**	Nett difficult**			
Kenya	186	3	6	10	36	41	-	5	9	77			
Nigeria	244	1	14	14	41	29	-	-	15	70			
South Africa	45*	-	4	80	16	-	-	-	4	16			

<sup>\*</sup>Caution low base size

<sup>\*\*</sup> This table includes a top and bottom 2 box nett i.e. the nett of much easier and somewhat easier and the nett of much more difficult and somewhat more difficult

Table 11 Ma	in incon	ne earnei	rs busine	SS												
		Q27: W	hich of th	nese are	eas is the r	main ear	ner's b	usiness	in? Is it	t						
Row percent (weighted)	Base	Trans- port	Farm- ing or raising live- stock	Tour- ism	Services (barber / braiding hair etc)	Market or selling goods	Educ- ation	Secur -ity	Gov- ern- ment	Health and social work	Profess ional e.g. lawyer	Cooking /cleaning /baby- sitting	Cater- ing	Other	Don't know	Ref- used
Kenya	799	8	8	1	15	28	5	1	6	4	5	2	2	17	2	1
Nigeria	1,056	12	7	-	18	41	5	5	14	1	4	5	2	4	-	-
South Africa	556	10	2	2	10	26	4	8	13	1	5	11	2	3	1	7

Table 12: B	usines	s challenge:	S											
		Q28: Whic	h of the fo	llowing is	the bigge	est challeng	e for this b	usiness s	since Marc	h 1st?				
Row percent (weighted)	Base	No challenges	Unable to get supplies / cost of supplies increased	Workers are not coming to work	Markets are closed	Cannot leave the house / Travel and transport restrictions	Fewer customers	Unable to pay staff wages	Unable to pay other expenses	Clients are late paying invoiced work / services already provided	Unable to access the needed funds to support your operations or obligations	Other	Don't know	Refused
Kenya	250	-	9	-	14	5	58	-	5	1	5	3	1	-
Nigeria	711	7	5	1	21	22	35	-	1	-	1	-	7	-
South Africa	50*	-	1	1	36	5	58	-	-	-	-	-	-	-

<sup>\*</sup>Caution low base size

Table 13: Main income earner job change										
		Q29: Has the	main earner	changed jobs since N	March 1st?					
Row percent (weighted)	Base	Yes	No	Don't know	Refused					
Kenya	1034	4	94	-	-					
Nigeria	1837	5	94	-	-					
South Africa	933	-	100	-	-					

		Q30: Wł	nich of the	se area	s was the m	nain earn	er's prev	ious jo	b in? Was	it						
Row percent (weighted)	Base	Trans- port	Farming or raising livestock	Tour- ism	Services (barber / braiding hair etc)	Market or selling goods	Educ- ation	Sec- urity	Govern- ment		Professi onal e.g. lawyer	Cooking /clean- ing/ Baby- sitting	Cat- ering	Other	Don't know	Ref- used
Kenya	34*	17	32	-	3	5	10	2	-	-	1	-	-	17	12	2
Nigeria	90	2	6	-	30	19	2	19	8	-	2	15	-	-	-	-
South Africa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

<sup>\*</sup>Caution low base size

Table 15: Income v	s. 1 year ago	0									
Q35: How does the amount of money you earned in the past 7 days compare the amount you made this time last year? Is it											
Row percent (weighted)	Base	Bigger	Stayed the same	Smaller	Don't make any	Don't know / Refused					
Kenya	1034	3	4	42	45	7					
Nigeria	1837	5	15	48	32	1					
South Africa	933	2	52	6	38	2					

Table 16: Cost of medicine												
		Q39: Compa	ared to before	e March 1st	, how much	does it cost t	o buy medicine? Is	it a				
Row percent	Base	Lot more	Little more	The same	Little less	Much less	Don't know /	Nett more*	Nett less*			
(weighted)							Refused					
Kenya	1034	18	24	18	3	1	36	42	4			
Nigeria	1837	20	30	28	7	5	10	50	12			
South Africa	933	-	5	81	3	-	10	5	3			

<sup>\*</sup>This table includes a top and bottom 2 box nett i.e. the nett of lot more and little more and the nett of much less and little less

Table 17: Needed medicine past 7 days										
Q40: Have you needed medicine in the past 7 days and council not get it?										
Row percent (weighted)	Total	Yes	No	Don't know / Refused						
Kenya	1034	14	81	5						
Nigeria	1837	14	85	1						
South Africa	933	-	99	1						

Table 18: Rea	sons fo	r not access	sing medicine	•							
		Q41: Why	could you no	t get medicin	e? Is it beca	use					
Row percent (weighted)	Base	You did not have enough money	Medicines were unavail- able	Hospital / clinic / pharmacy was closed	Travel is currently prohib- ited	Hospital / clinic / pharmac y was too crowded	Was scared to go to purchase it	Too sick to travel	Other	Don't know	Refused
Kenya	34*	59	31	12	3	-	-	-	2		
Nigeria	193	62	21	2	3	10	15	6	-		
South Africa	-										

Table 19: Food a	vailability													
			Q42: Compared to this season last year, would you say the amount of food needed to prepare common meals that's available at your local market is a?											
Row percent (weighted)	Base	Lot more	Little more	The same	Little less	Much less	Don't know / Refused	Nett more	Nett less					
Kenya	1034	13	13	13	30	28	3	26	58					
Nigeria	1837	38	22	16	16	8	1	60	24					
South Africa	933	16	29	50	-	-	5	45	-					

<sup>\*</sup>Caution low base size

Table 20: Skipp	ed meals													
				(43: How many days in the past 7 days have you or any household member eaten fewer neals in a day because there was not enough food?										
Row percent (weighted)	Base	0	1	2	3	4	5	6	7+	Don't know / Refused	Mean	Standard deviation		
Kenya	1034	64	4	9	7	4	4	-	8	-	1.36			
Nigeria	1837	39	4	16	12	11	6	1	11	-	2.29	2.35		
South Africa	933	100									0	0		

Table 21: Sold assets								
		-	: Since March 1st, has anyone in your househol assets from your house?					
Row percent (weighted)	Base	Yes	No	Don't know	Refused			
Kenya	1034	14	86	-	-			
Nigeria	1837	22	78	-	-			
South Africa		3	96	-	1			

Table 22: Financia	al health							
		Q45: How po	ssible is it for y	ou to come u	p with 1/20 <sup>th</sup> G	NI per capita i	n 7 days for a s	sudden need?
Row percent (weighted)	Base	Very possible	Somewhat possible	Not very possible	Not at all possible	Don't know / Refused	Nett possible*	Nett not possible*
Kenya	1034	3	7	19	71	-	10	90
Nigeria	1837	4	13	34	49	-	17	83
South Africa	933	-	8	38	54	1	8	92

<sup>\*</sup>This table includes a top and bottom 2 box nett i.e. the nett of very possible and somewhat possible and the nett of not at all possible and not very possible

Table 23: Fi	nancial h	nealth sou	rces												
			Q46: V	What would be your main source of funds?											
Row percent (weighted)	Base	Loan from friends / family	Sav- ings	Work -ing more	Reg- ular earn- ings	Borrow from financial institutio n	Loan from empl- oyer	Loan from Savings group	Gift from friends / family	Loan from money -lender	Selling or pawn- ing assets	Loan from shopk eeper	Oth -er	Don't know	Ref- used
Kenya	173	40	19	6	11	5	3	1	4	4	1	-	7	-	-
Nigeria	377	5	38	11	14	-	15	3	6	1	5	3	-	-	-
South Africa	72	9	27	-	-	18	5	3	-	25	1	11	-	-	-

Table 24: Emergency government support – food											
		Q47: During the past 30 days, have you or anyone in your househo received emergency government support in the form of food?									
Row percent (weighted)	Base	Yes	No	Don't know	Refused						
Kenya	1034	-	99	1	-						
Nigeria	1837	13	87	-	-						
South Africa	933	2	95	3	-						

		anyone in	t 30 days, h sehold rece sent suppor	•		
Row percent (weighted)	Base	Yes	No	Don't know	Refused	
Kenya	1034	-	99	-	-	
Nigeria	1837	8	91	-	-	
South Africa	933	-	100	-	-	

<b>Table 26: Accessing governme</b>	nt support							
		Q49: Have you or anyone in your household had difficult accessing any type of government support?						
Row percent (weighted)	Base	Yes	No	Not applicable	Don't know	Refused		
Kenya	1034	13	50	31	5	-		
Nigeria	1837	27	35	35	4	-		
South Africa 933 - 98 1 1								

		_	Q50: Do people in your community need to pay bribes, gifts or favours to get emergency government support? Would you say this is?									
Row percent (weighted)	Base	Always	Often	Sometimes	Never	There is no emergency government support	Don't know	Refused				
Kenya	1034	8	5	15	16	45	11	-				
Nigeria	1837	3	6	9	22	38	22	-				
South Africa	933	-	2	2	68	16	11	-				

Table 28: Emergency gove	Table 28: Emergency government support preference												
Q52: If the government were to provide you support, would													
Row percent (weighted)	Base	7 days worth of	Equivalent	Indifferent /	Don't know	Missing							
		food staple	value in cash	Don't mind									
Kenya	1034	12	47	34	7	-							
Nigeria	1837	21	65	14	-	-							
South Africa	933	7	80	13	-	-							

Table 29: Money agent open						
		Q55: Is your preferred local bank or money agent currently closed for business or short of cash?				
Row percent (weighted)	Base	Yes	No	Don't know / Refused		
Kenya	1034	7	72	22		
Nigeria	1837	35	55	10		
South Africa	933	4	87	9		

Table 30: Money age	ent fees						
		fees ch	he bank oı	before March 1st, how have the e bank or mobile money agent anged? Is this			
Row percent (weighted)	Base	More	The same	Less	Don't use agent	Don't know / Refused	
Kenya	1034	2	35	44	9	10	
Nigeria	1837	19	59	2	18	2	
South Africa	933	-	50	12	37	1	

Table 31: Difficulty sending	Q57: Have you had any difficulties sendi receiving cash through your preferred lobank or money agent in the past 14 days							
Row percent (weighted)	Base	Yes	No	Don't do this	Don't know / Refused			
Kenya	1034	5	76	11	8			
Nigeria	1837	25	55	16	3			
South Africa	933	1	99	-	-			

Table 32: Borrowed past 14 days										
		Q58: Have 14 days?	ved money in the past							
Row percent (weighted)	Base	Yes	No	Don't know / Refused						
Kenya	1034	17	70	13						
Nigeria	1837	20	79	1						
South Africa	933	4	95	-						

Table 33: Bor	rowed fi	rom												
		Q59: Where d	Q59: Where did you borrow from?											
Row percent (weighted)	Base	Friends / family / community	Money- lender	Shop- keeper	Digital app lender	Empl- oyer	Bank	Sacco / Coop- erative	Govern- ment	Micro- finance	Savings group	Other	Don't know	Ref- used
Kenya	228	52	14	10	14	-	2	1	1	-	2	10	-	-
Nigeria	297	75	12	1	5	5	1	3	-	-	10	-	_	-
South Africa	40*	95	3	-	-	-	-	-	-	-	-	-	-	-

Table 34: Stopped paying lo	ans							
		Q60: Have you missed a loan repayment or stop paying a loan in the past 14 days?						
Row percent (weighted)	Base	Yes	No	Not applicable	Don't know	Refused		
Kenya	1034	19	58	24	-	-		
Nigeria	1837	3	47	50	-	-		
South Africa	933	-	96	4	-	-		

<sup>\*</sup>Caution low base size

Table 35: Cou	ntry									
		Q61: Why	did you mis	s a payment? Is t	his because					
Row percent (weighted)	Base	You needed money for essentials	Self or other house- hold member lost income	You prioritised other loan payments	Government says you don't need to repay loans	Interest payments went up	Loan was forgiven	Other	Don't know	Refused
Kenya	195	63	19	22	3	1	-	26	-	-
Nigeria	64	70	9	3	2	1	13	6	-	-
South Africa	-	-	-	-	-	-	-	-	-	-

Table 36: Banked / Mobile Money										
		Q62: Do you have a (key financial account type) in your own name?								
Row percent (weighted)	Base	Yes	No	Don't know / Refused						
Kenya	1034	80	20	-						
Nigeria	1837	40	59	1						
South Africa	933	79	21	-						

Table 37: Account use patte	rns					
		ed your (key financial account type) rs?				
Row percent (weighted)	Base	Yes	No	Don't know	Refused	
Kenya	898	80	20	-	-	
Nigeria	1642	77	23	-	-	
South Africa	906	77	23	-	-	

Table 38: Travelled out of town									
		Q64: In the past 14 days have you travelle outside your town, village or city?							
Row percent (weighted)	Base	Yes	No	Don't know / Refused					
Kenya	1034	7	82	11					
Nigeria	1837	12	88	-					
South Africa	933	4	96	-					

Table 39: Travel restrictions						
		Q65: Are there currently any official travel restrictions that prevent you from leaving your town, village or city?				
Row percent (weighted)	Base	Yes	No	Don't know / Refused		
Kenya	1034	48	39	13		
Nigeria	1837	69	30	1		
South Africa	933	89	11	-		

Table 40: Changed location						
		Q66: Do you now live in a different town, village or city than you lived on March 1st?				
Row percent (weighted)	Base	Yes	No	Don't know / Refused		
Kenya	1034	5	83	12		
Nigeria	1837	3	96	1		
South Africa	933	-	100	-		

Table 41: Und	erstandiı	ng of COVID	-19									
		Q68: As far as you know, what would you say Coronavirus or Covid-19 or Corona is?										
Row percent (weighted)	Base	Base Illness or V disease		Punish- ment from God	A weapon	Conspiracy	Not real	Other	Don't know	Refused		
Kenya	1034	49	41	6	4	2	1	6	13	-		
Nigeria	1837	61	51	15	4	5	1	4	1	-		
South Africa	933	12	88	1	4	3	-	-	-	-		

Table 42: CO	OVID-19	behavio	ur char	ige												
		Q69: H	ow have	you ch	nanged y	our beha	viour s	ince learı	ning about	Corona	virus or	Covid-19	or Coron	a?		
Row percent (weighted)	Base	Wash hands more	Stay home more	Wear face mask	Limit contact with other people	Avoid big groups	Use hand sanit- izer more	Travel outside home less	Cover mouth when cough Or sneeze	Go to work less	Stock up on food	Avoid the clinic or hospital	Avoid elderly	Oth -er	Don't know	Ref- used
Kenya	1034	78	40	35	32	27	26	13	11	8	2	1	-	8	-	-
Nigeria	1837	58	51	20	32	29	28	12	26	17	23	4	-	-	-	-
South Africa	933	95	95	94	95	97	98	92	96	97	93	96	-	-	-	-

Table 43: Care for others									
		Q70: Is anyone in your household caring for others during the day as a result of Coronavirus or Covid-19 or Corona?							
Row percent (weighted)	Base	Yes	No	No more than usual	Don't know	Refused			
Kenya	1034	23	62	15	1	-			
Nigeria	1837	8	88	3	-	-			
South Africa	933	-	100	-	-	-			

Table 44: Access chronic health	care						
		_	•	ed the way you get care for Chronic TB, diabetes, high blood pressure?			
Row percent (weighted)	Base	Yes	No	Not applicable	Don't know	Refused	
Kenya	1034	30	33	34	3	-	
Nigeria	1837	10	39	51	1	-	
South Africa	933	2	73	25	-	-	

Table 45: Access contraceptives								
		Q74: In your community, is it easier, the same or harder to get family planning tools such as condoms, birth control pills or injections than it was before March 1st?						
Row percent (weighted)	Base	Easier	The same	Harder	Don't know	Refused		
Kenya	1034	18	28	15	39	-		
Nigeria	1837	8	44	17	31	-		
South Africa	933	-	77	5	18	-		

		Q75: How likely would you be to seek medical care for coronavirus if you had mild symptoms such as cough or fever? Would you be							
Row percent (weighted)	Base	Very likely	Little likely	Not at all likely	Don't know / Refused				
Kenya	1034	73	18	8	2				
Nigeria	1837	54	32	12	2				
South Africa	933	40	53	7	-				

Table 47: Nur	Table 47: Number of contacts with children under 16 years														
		Q78: H	B: How many contacts did you have yesterday with Children younger than 16 years?												
Row percent (weighted)	Base	0	1	2	3	4	5	6	7	8	9	10	11-15	More than 15	Mean
Kenya	1034	32	8	17	13	9	9	3	1	1	-	6	-	1	2.8
Nigeria	1726	11	5	20	16	13	10	6	4	4	1	5	6	-	4.2
South Africa	932	43	2	20	21	3	9	-	1	-	-	-	-	-	1.8

Table 48: Nun	Table 48: Number of contacts with Adults aged between 16 and 65 years														
				How ears?	many	cont	acts d	lid yo	u havo	e yest	erday	with	Adults a	ged betwe	een 16 and
Row percent (weighted)	Base	0	1	2	3	4	5	6	7	8	9	10	11-15	More than 15	Mean
Kenya	1034	20	3	9	10	11	13	4	2	3	2	9	6	8	6.7
Nigeria	1729	3	4	9	15	11	17	6	2	11	5	4	8	5	6.2
South Africa	931	40	1	7	13	1	21	3	1	13	-	1	1	-	3.1

Table 49: N	Table 49: Number of contacts with Adults aged between 16 and 65 years														
			Q80: H	80: How many contacts did you have yesterday with Adults aged 65 years and older?											
Row percent (weighted)	Base	0	1	2	3	4	5	6	7	8	9	10	11-15	More than 15	Mean
Kenya	1034	67	16	7	5	1	2	1	-	-	-	1	-	1	0.8
Nigeria	1765	30	20	23	7	6	6	1	1	2	3	1	1	-	2.2
South Africa	932	44	8	39	6	-	3	-	-	-	-	-	-	-	1.2

		Q81: Whe	ere do yo	ur children	mainly st	ay during t	the day whe	en schools are	e closed?		
Row percent (weighted)	Base	You have no children	At home with parent	At home with relative or friend	At home by them- selves	Outside the home with friend or relative	Go with family member to work	Day-care / Childcare	Other	Don't know	Refused
Kenya	1034	25	56	4	6	1	2	-	5	-	-
Nigeria	1837	24	37	19	12	1	-	-	1	6	-
South Africa	933	8	88	3	1	-	-	-	-	-	-

Table 51: Conce	Table 51: Concern for wellbeing												
		Q83: On a scale of 1 to 5 where 1 is not at all and 5 is extremely worried, how worried are you about your personal safety and the safety of your family?											
Row percent (weighted)	Base	1 – Not at all worried	2	3	4	5 – Extremely worried	Don't know Refused	Nett not worried	Nett worried				
Kenya	1034	9	7	11	21	47	6	16	68				
Nigeria	1837	1	7	35	28	30	-	8	58				
South Africa	933	-	-	5	24	70	-	-	94				

<sup>\*</sup>This table includes a top and bottom 2 box nett i.e. the nett of 1- Not at all worried and 2 and the nett of 5 - Extremely worried and 4

Table 52: Concern about crime	2							
		Q84: Has crime increased, stayed the same or decreased in the past 14 days?						
Row percent (weighted)	Base	Increased	The same	Decreased	Don't know	Refused		
Kenya	1034							
Nigeria	1837	45	45	7	-	-		
South Africa	933	3	48	42	8	-		

# Selected unweighted demographics

Table 1: Unweighted age											
		Q1: In what year were you born?									
Row percent (unweighted)	Unweighted Base	18-24	25-34	35-44	45-54	55+					
Kenya	1034	34	25	19	13	9					
Nigeria	1837	22	33	21	14	11					
South Africa	933	15	26	27	15	16					

Table 2: Unweighted gender											
		woman or a man?									
Row percent (unweighted)	Unweighted Base	Man	Woman								
Kenya	1034	47	53								
Nigeria	1837	49	51								
South Africa	933	47	53								

Table 3: Urban / Rural										
		Q9: Do you currently live in a city, urban area or rural area?								
Row percent (unweighted)	Base	City	Urban area	Rural area						
Kenya	1034	11	23	65						
Nigeria	1837	23	25	52						
South Africa	933	4	49	48						

Table 4: Education	Table 4: Educational attainment										
		Q13: What is your highest level of schooling?									
Row percent	Base	No formal	Any primary	Any	Any	Religious					
(unweighted)		education	education	Secondary	higher	/ Other /					
				education	education	Don't					
						know /					
						Refused					
Kenya	1034	1	19	34	45	1					
Nigeria	1837	-	7	6	38	1					
South Africa	933	-	4	84	12	-					

Table 5: Main income earner												
		Q21: Who is usually the main income earner in your household? By this we mean the person in the household who contributes the most income to the household, whether man or woman.  Is the main income earner										
Row percent (unweighted)	Base	You	Your spouse	Other family	Other	You and someone else equally	Don't know	Refused				
Kenya	1034	51	15	23	1	10	-	-				
Nigeria	1837	47	27	17	2	6	-	-				
South Africa	933	47	11	37	1	4	-	-				

### Want to know more:

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#### **About insight2impact**

insight2impact is a resource centre that aims to catalyse the provision and use of data by private and public-sector actors to improve financial inclusion through evidence-based, data-driven policies and client-centric product design. nsight2impact is funded by the Bill & Melinda Gates Foundation in partnership with The MasterCard Foundation. For more information, visit www.i2ifacility.org

#### **About FinMark Trust**

FinMark Trust is an independant non-profit trust. Its purpose is "Making markets work for the poor, by promoting financial inclusion and regional financial integration". Its programmes aim to unlock financial inclusion and sector development through a symbiotic relationship between rigorous data collection and research activities. Its work can be found in South Africa, throughout the SADC region and the global arena. For more information, visit www.finmark.org.za

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