3 CHAPTER

DESCRIPTIVE RESULTS

3.1 Introduction

Chapter 1 included an introduction to the motivation, objectives and method of this study. Chapter 2 provided an overview of the private returns/earnings and costs of education, especially tertiary education and tertiary economic education considering both South African and International literature. It was determined that a multinomial logistic regression model is the most appropriate model for this study, since this study will make use of a single categorical dependent variable and several metric and categorical independent variables and, as a result, it will be the most suitable statistical model for both the NIDS and Alumni data sets.

In this chapter the rationale behind the questions which were asked in the questionnaire will be given as well as an analysis and description of the raw data for both sets of data, where the first data set was sourced from the National Income Dynamics Study (NIDS) and the second from the North-West University's 2009-2012 School of Economics alumni (Alumni).

3.2 The questionnaire

Firstly, the raw data obtained from the NIDS's adult wave 2 data set were sourced from a nationally representative sample of approximately 28 000 individuals across South Africa. Secondly, the raw data that was obtained from the Alumni data set entailed the distribution of a survey questionnaire to former bachelor's, honours, master's and Ph.D. degree students. The following section will focus on the questions which were asked in both the NIDS and Alumni questionnaires. Table 3-1 renders insight into the questions which were asked in both questionnaires.

Table 3-1: Analysis of questions for both the NIDS data set and the Alumni data set

Demographic information	
Question	**Explanation**
1. Gender	Demographic information was required to establish the profile of tertiary educated individuals in South Africa and those of the School of Economics at the North-West University's Potchefstroom campus. The answers to these questions will help to establish whether these different demographic aspects have an influence on a tertiary educated individual's income and, if so, to what extent? Questions 1 to 5 were based on both South African and international literature stating that these variables are determinants of an individual's income.
2. Age	
3. Population group	
4. Marital status	
5. Highest level of completed education	
6. Year of matriculation	
7. Field of study	
Employment and income information	
Question	**Explanation**
8. Were you employed while studying?	The years of work experience has been found to be the second most important determinant of an individual's income, after education (Salas-Velasco, 2006:426). An individual's occupation, hours worked per week, and location of employment are also important determinants of an individual's income. The monthly income bracket is the dependent variable of the earnings function and will also be used in determining the change in marginal income with each additional level of tertiary education or tertiary economic education that an individual obtained.
9. Total years of work experience	
10. Current primary occupation	
11. Average work week hours	
12. Province in which primary occupation is located	
13. Monthly income bracket (before tax and general deductions)	

Source: Author's (2013)

Following the analysis of the raw data, the results obtained from both the NIDS questionnaire and survey questionnaire will be discussed.

3.3 Data description

3.3.1 NIDS data set

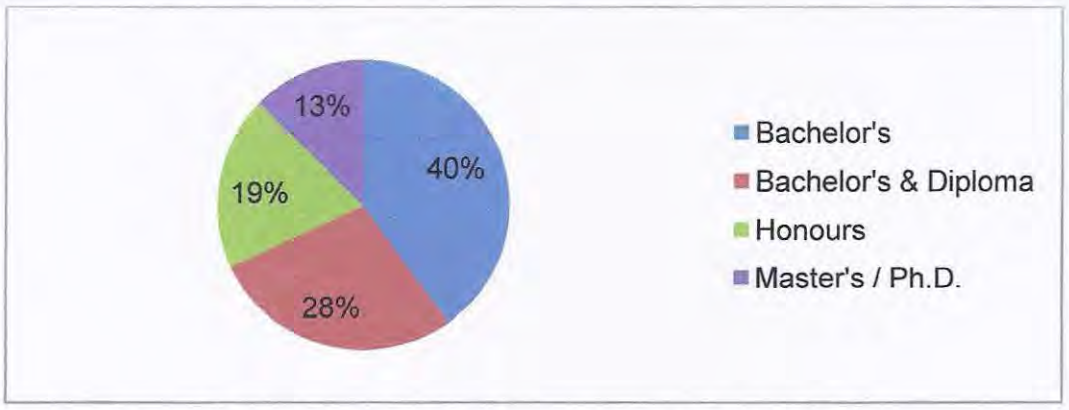
3.3.1.1 Demographic information

The demographic information discussed below is related to the key explanatory variables that were considered in the literature review. A wide variety of literature, both international and South African, have shown the importance of demographic variables in the estimation of an earnings function (Mincer, 1958; Bhorat, 2000; Rospabe, 2001).

Reference to the sample population refers to only those individuals within the National Income Dynamics Study's, 2010-2011, adult wave 2 dataset, who has completed a tertiary degree and have submitted their relevant income, employment and demographic information.

Figure 3-1 shows the percentage of the sample population according to the highest level of education obtained. As one would expect, higher levels of tertiary education make out a smaller percentage than lower levels of tertiary education. A lower supply of tertiary educated individuals with honours or master's/Ph.D. degrees in comparison to those with only a bachelor's degree with or without a diploma, should act as a signal that one would expect higher earnings for higher levels of tertiary education in comparison to lower levels of tertiary education.

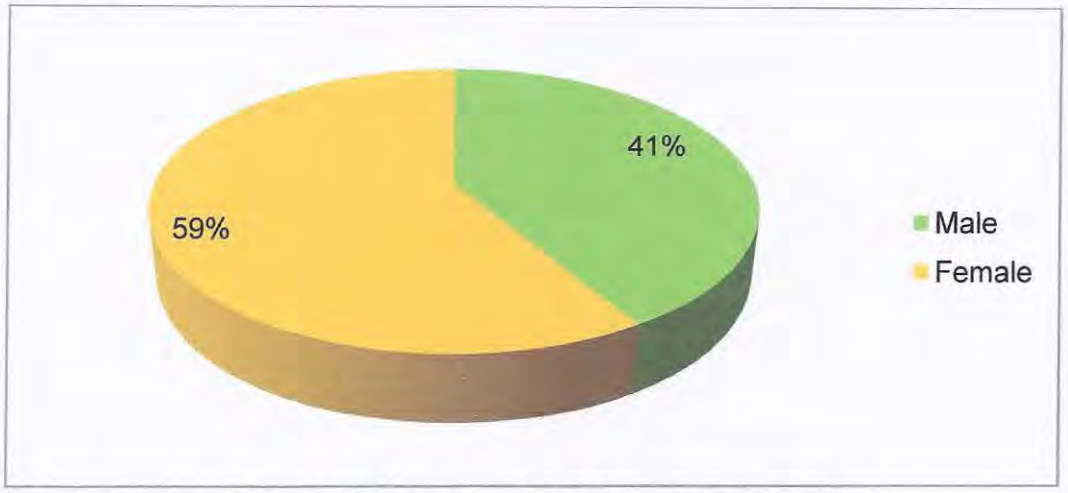
Figure 3-1: Individuals according to highest level of education obtained



Source: South African labour and development research unit (2012)

As can be seen from Figure 3-2, 59% of respondents were female, indicating that the supply of tertiary educated females is higher than that of tertiary educated males. Differences in the supply of female to male tertiary educated workers may influence the earnings between the two genders, since the return to education is sensitive to changes in the demand for, and supply of university graduates (Lewis, Daly & Fleming, 2004:235).

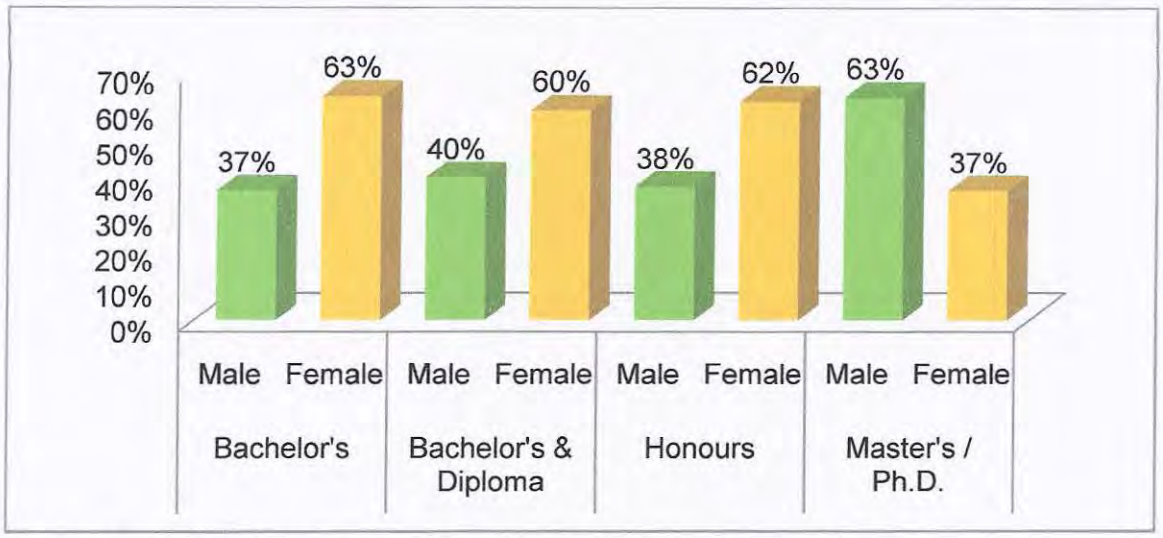
Figure 3-2: Gender of tertiary educated individuals



Source: South African labour and development research unit (2012)

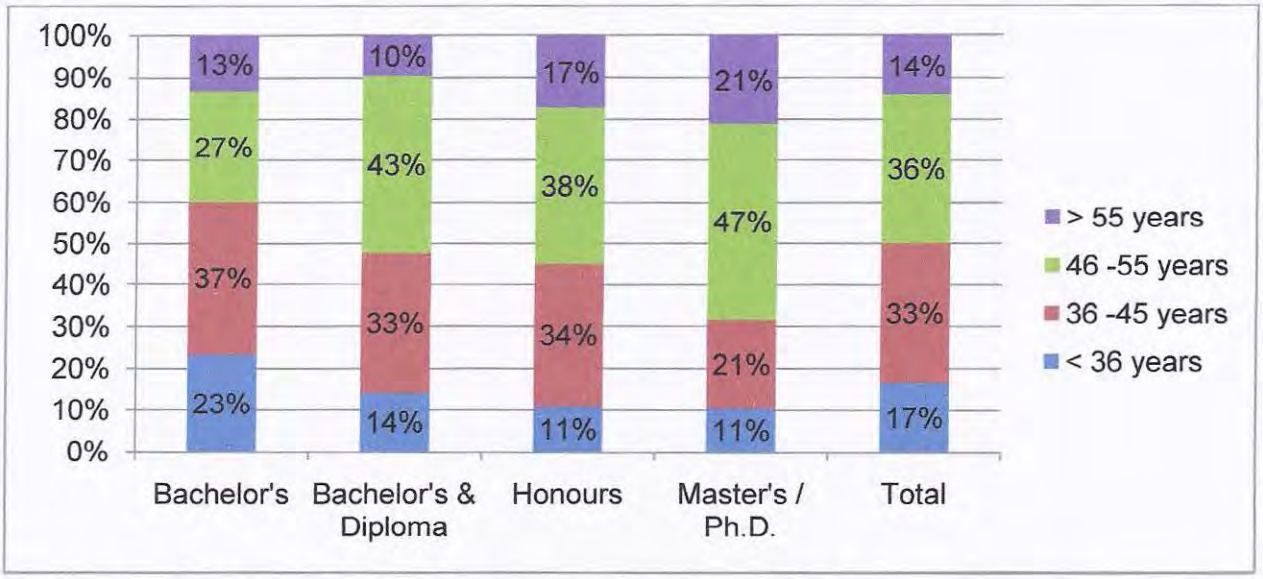
As indicated in Figure 3-3, females are in the majority for every level of tertiary education apart from master's/Ph.D. While the fluctuation in the male to female ratio (1:1,7) is very small between the first three levels of tertiary education, the ratio changes to the complete opposite (1:0,59) when considering master's/Ph.D. degrees. An assumption can thus be made that more females than males tend to complete their tertiary education at the end of their honours degree. Apart from the gap in tertiary education participation between the two genders, estimations surrounding the average earnings gap between males and females in South Africa amounted to 29%, where it is highest between white males and females, and African males and females (Rospabe, 2001:23).

Figure 3-3: Gender of individuals according to highest level of education obtained



Source: South African labour and development research unit (2012)

Figure 3-4: Age brackets of individuals according to highest level of education obtained



Source: South African labour and development research unit (2012)

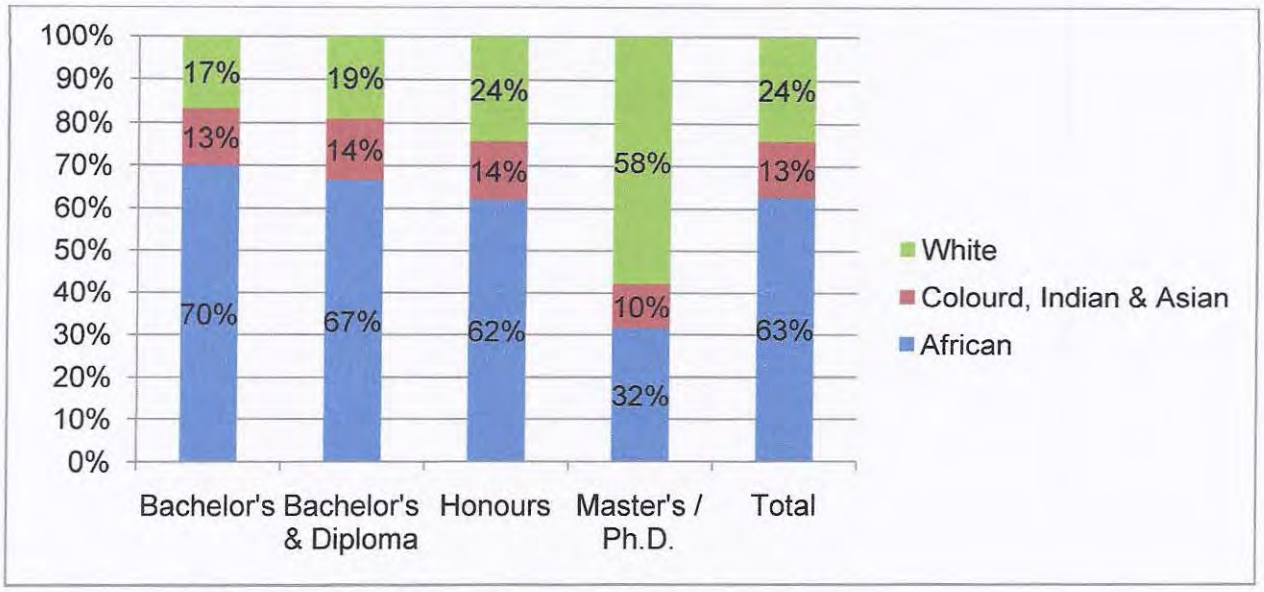
The importance of age as a determinant of income has been discussed in the literature overview given in chapter 2. One of the findings mentioned was that of Reed & Miller (1970:180), and indicated that age is more significantly associated with income for males with a bachelor's degree, than for males with a master's degree. As can be seen from Figure 3-4, 36% of the respondents were between the ages of 46 and 55, while

33% of respondents were between the ages of 36 and 45. For the bachelor's & diploma, honours and master's degrees, more than half of the respondents were older than 46 years of age. Since age and experience are closely related, especially in calculating potential experience, it may result in multicollinearity leading to spurious results (Asteriou & Hall, 2007:133). Age will thus be used as a determinant of income and not potential experience, since there is a high probability of multicollinearity.

When considering respondents' population group, Figure 3-5 shows that white individual's represent nearly a quarter and African individual's represent nearly two thirds of the total sample, while Asian, Indian and coloured individuals only represent 13% of the total sample. Figure 3-5 also indicates that white individuals as a percentage for each level of education increases, especially for master's/Ph.D. degrees where white individuals account for 58% of the sample population for master's/Ph.D. degrees. While white individuals as a percentage for each level of education increases, African individuals as a percentage for each level of education decreases. It should also be noted that, for this sample coloured, Indian and Asian individuals as a percentage of the population for each level of education remain relatively constant, apart from the master's/Ph.D. degree category where the specific populations declines by 4% from the previous level of education.

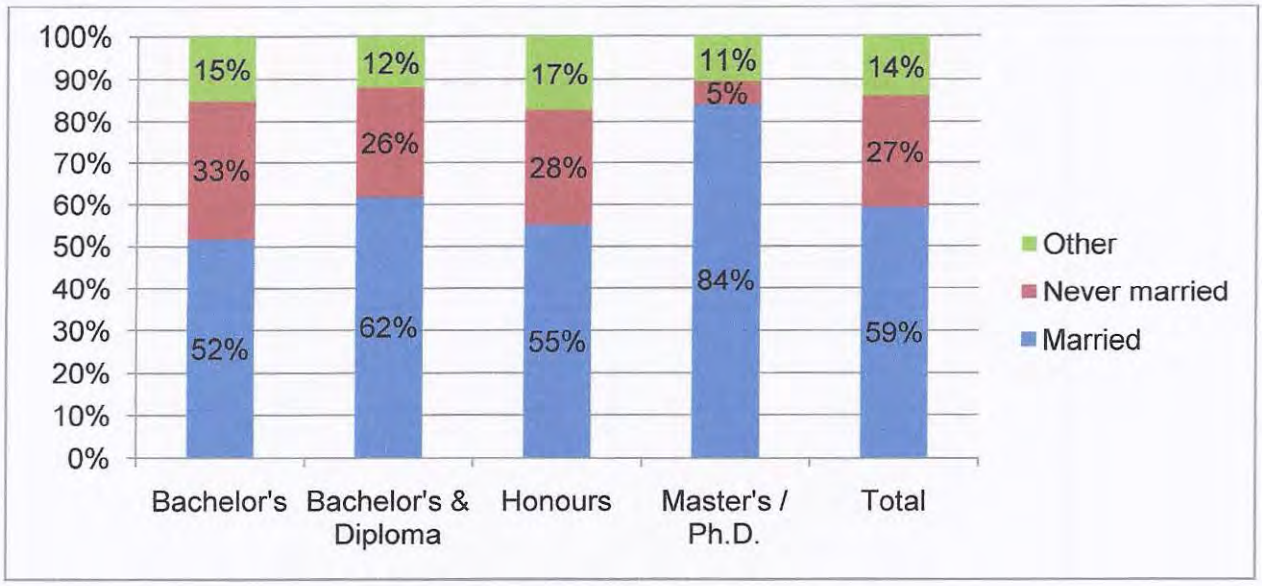
Figure 3-6 shows the differences in marital status between the different levels of education, where the total column represents the four levels of education combined. No distinct pattern comes to light, although those who were never married seem to decline with each level of tertiary education obtained. Married individuals are in the majority in all four levels of tertiary education and this is highest in the case of those individuals with a master's/Ph.D. degree. This can be seen as a positive indication, since married males have a greater chance of finding employment than single males (Rospabe, 2001:7). It should also be noted that the category referred to as "other", includes: divorced or separated individuals, widow/widower, or individuals who are currently living with a partner.

Figure 3-5: Population group according to individuals' highest level of education obtained



Source: South African labour and development research unit (2012)

Figure 3-6: Marital status according to individuals' highest level of education obtained



Source: South African labour and development research unit (2012)

3.3.1.2 Employment and income information

As can be seen from Figure 3-7, for all levels of tertiary education, the main occupation classification is that of professionals, while managers and service and sales workers each only account for less than a tenth of the sample population. According to Rospabe (2001:21) and Bhorat (2000:5), professionals and managers have the highest significance associated with an individual's income. It therefore stands to reason that since a high percentage of the sample population for each level of tertiary education is that of professionals and managers, one would expect higher earnings.

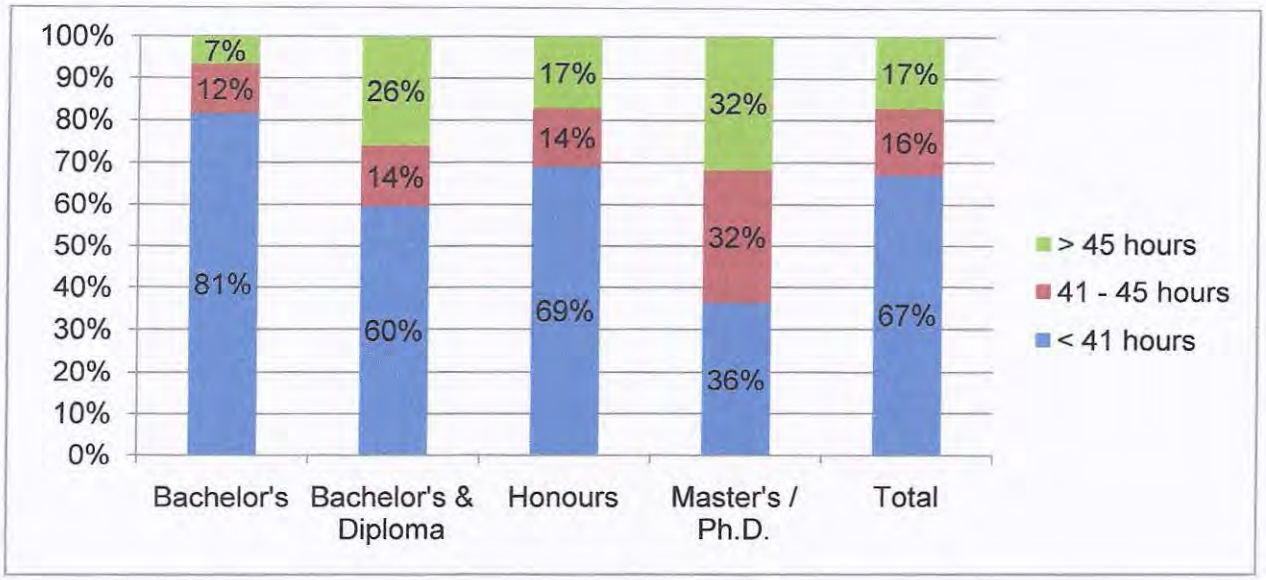
Figure 3-7: Occupation according to individuals' highest level of education obtained

Source: South African labour and development research unit (2012)

Figure 3-8 shows the hours worked per week, according to the highest level of education obtained. In all cases except for master's/Ph.D. degrees most of the sample population worked less than 41 hours per week, where up to 67% of the total sample population worked less than 41 hours per week. In the case of master's/Ph.D. degrees 64% of the sample population worked more than 41 hours per week. What this might imply is that those with a master's/Ph.D. degree have a higher probability of working more hours per week than any of the lower tertiary education levels. What also comes

to light is that the majority of those individuals who worked more than 45 hours per week have a master's/Ph.D. degree while the rest have an honours degree. Furthermore, it seems peculiar that those individuals who worked less than 41 hours per week are highest in the case of honours degrees, while they are lowest in the case of a master's/Ph.D. degree.

Figure 3-8: Average weekly work hours according to individuals' highest level of education obtained

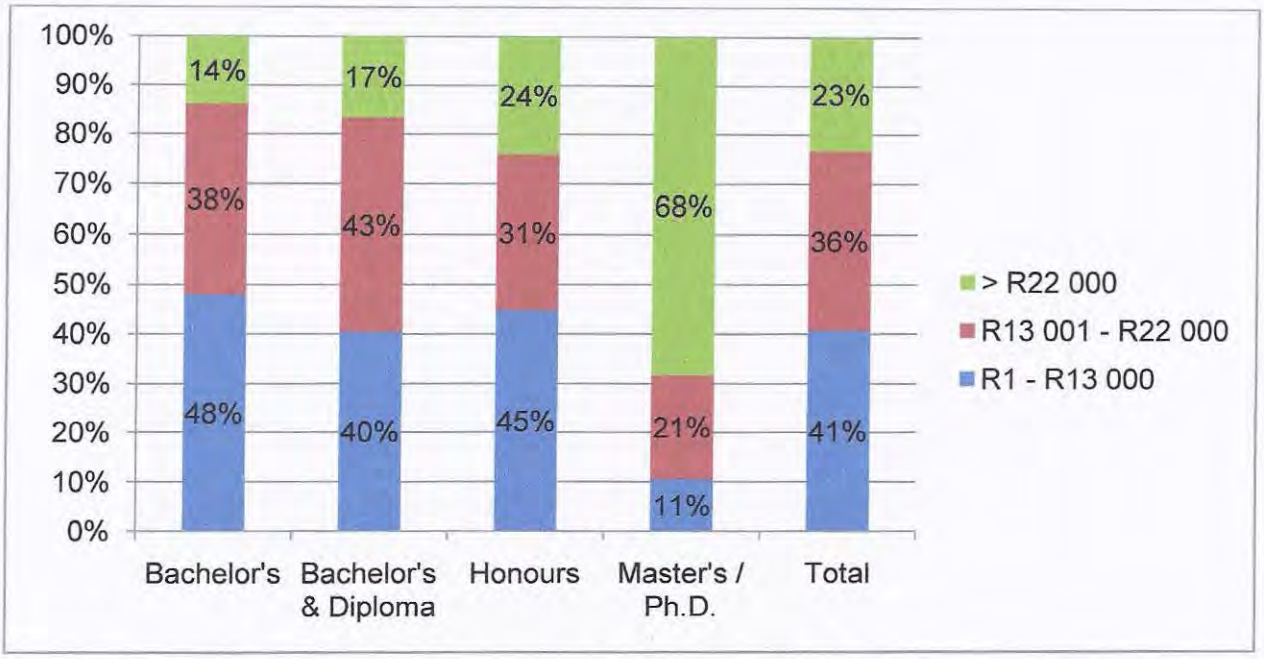


Source: South African labour and development research unit (2012)

When considering respondents' gross income bracket placement according to the level of tertiary education completed, one would expect to find that gross income would increase as the level of education increases. Figure 3-9 comes to show that this assumption can be applied in the case of this sample population, considering that 89% of those individuals with a master's/Ph.D. degree earn more than R13 000 per month, while only 55% of those with a honours degree and 52% of those with a bachelor's degree earn more than R10 000 per month. Furthermore, 68% of those individuals with a master's/Ph.D. degree earn more than R22 000 per month, while only 24% of those with a honours degree and 14% of those with a bachelor's degree earn more than R22 000 per month. What should also be noted is that more than a quarter of those individuals with a master's/Ph.D. degree earn more than R40 000 per month. It thus becomes evident that a master's/Ph.D. degree would be more significantly associated with higher earnings compared to any of the lower levels of tertiary education. The

percentage increase in the likelihood of obtaining higher earnings is most visible between a master's/Ph.D. degree and a bachelor's degree. The assumption that income increases as the level of education increases, can thus be shown from Figure 3-9.

Figure 3-9: Income according to individuals' highest level of education obtained



Source: South African labour and development research unit (2012)

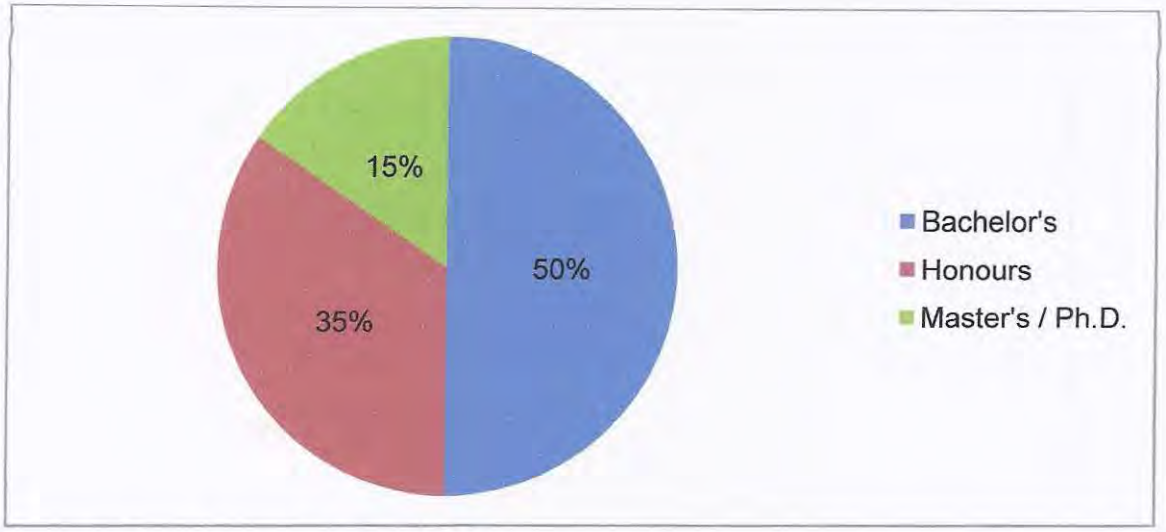
3.3.2 NWU School of Economics - Alumni questionnaire

3.3.2.1 Demographic information

As previously mentioned, the demographic information discussed below is related to the key explanatory variables which were considered in the literature review.

Figure 3-10 comes to show the percentage of the sample population according to the highest level of education obtained. As expected, for each additional level of education, the number of students enrolled decreases. Both the NIDS and Alumni primary data follow the same path with respect to decreasing enrolment as the level of education increases. Due to the marginal decrease in enrolment, the supply of workers with higher levels of education would thus be lower than that of lower levels of education and, as such, it is expected that income would increase as the level of education increases.

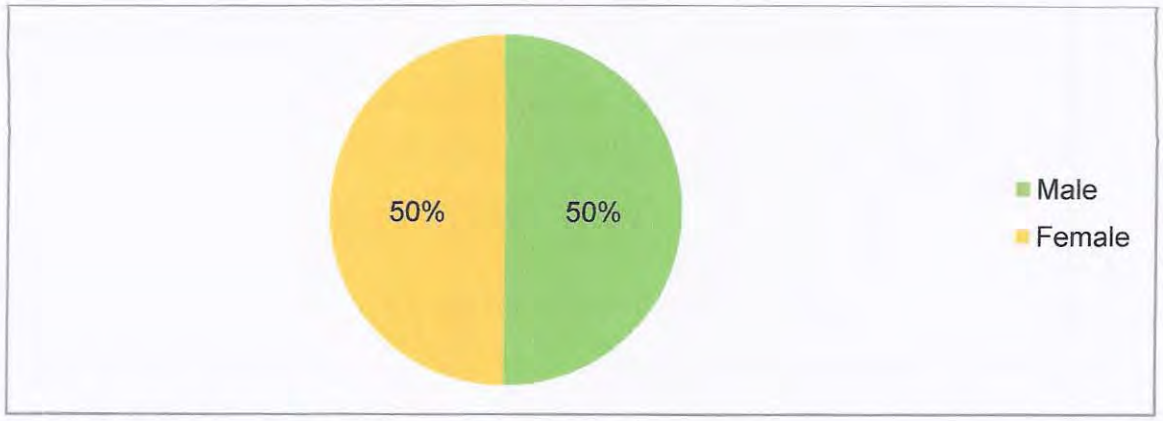
Figure 3-10: Individuals according to highest level of education obtained



Source: Alumni survey data set (2013)

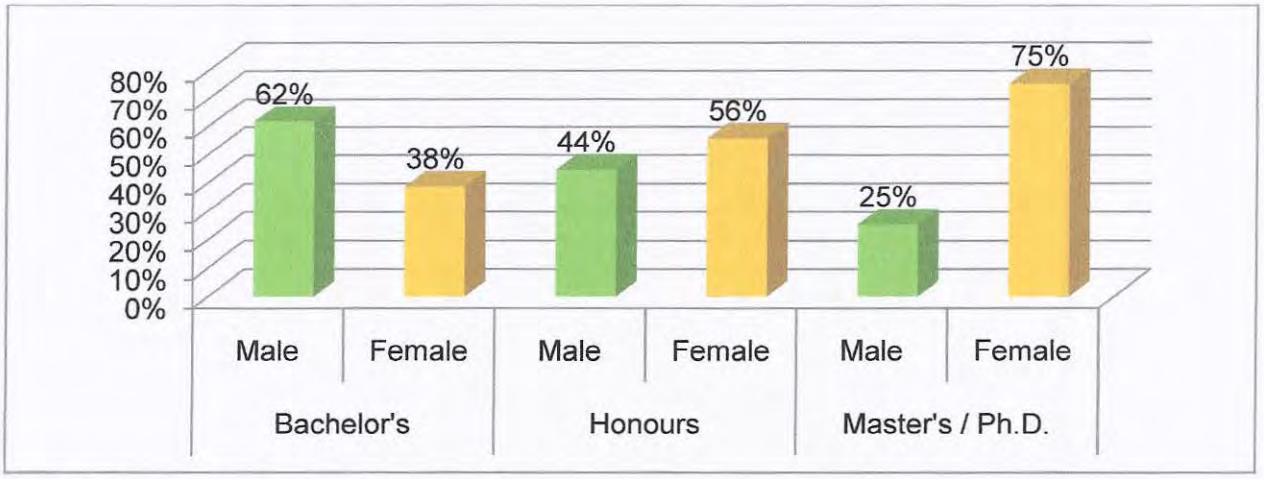
As can be seen from Figure 3-11, half of the Alumni sample population is male and the other half female. This is unusual considering that it was expected that females would be in the majority, yet this could be the result of males being more willing to complete the Alumni survey than females. Although both genders represent half of the entire sample population, it is not the case when considering each level of education in isolation from the rest. In the case of the different levels of tertiary education, the percentage of females increases and the percentage of males decreases. According to Chang & Huang (2005:2107) the significance of gender as a determinant of income decreases as the level of education obtained increases, where females earn significantly less than males for each level. Similarly, Psacharopoulos & Patrinos, (2004:129) found that the difference in the rate of return to education between the genders decreases as the level of education increases, for primary, secondary and tertiary education. Such findings could assist in explaining Figure 3-12, since females would be more inclined to obtain higher levels of education because gender becomes less significant for higher levels, resulting in higher marginal increases in income for females.

Figure 3-11: Gender of tertiary educated individuals



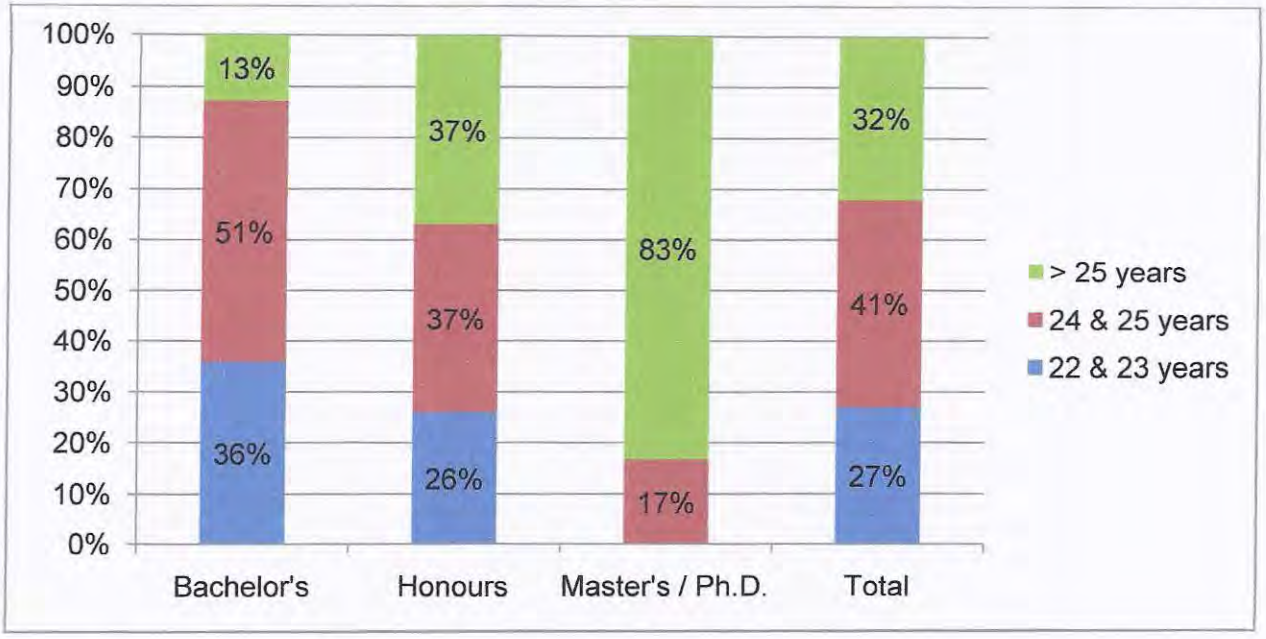
Source: Alumni survey data set (2013)

Figure 3-12: Gender of individuals according to highest level of education obtained



Source: Alumni survey data set (2013)

Figure 3-13: Age brackets of individuals according to highest level of education obtained



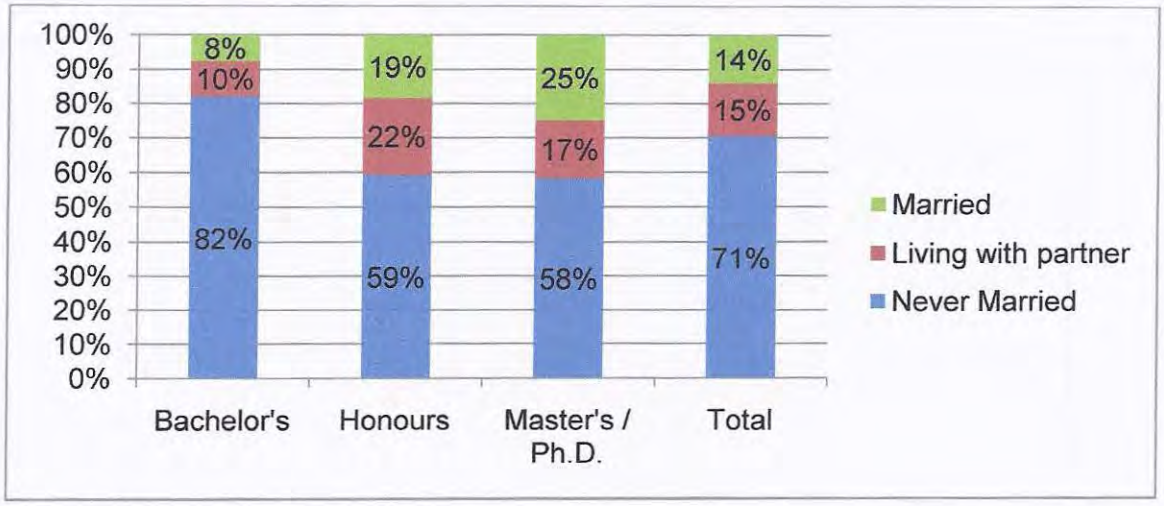
Source: Alumni survey data set (2013)

From Figure 3-13 it is evident that the majority (41%) of respondents where either 24 or 25 years of age, while those who were either 22 or 23 years of age are in the minority within the Alumni sample. There is also a definite increase in age as the level of education increases, but this result is expected since obtaining a degree requires time. Approximately 83% of those with a master's/Ph.D. degree are 26 years of age and older, while only 37% of those with a honours degree and 13% of those with a bachelor's degree are 26 years of age and over.

Figure 3-14 shows the marital status for each level of education as well as for the entire sample. It is evident that, as the level of education increases, the percentage of married individuals increases. While those who are classified as never married are in the majority for all levels of education and only decreases from a bachelor's degree to an honours degree. When considering the entire sample population, it is apparent that 71% of the individuals are classified as never married, while those who are married and those who are living with a partner are relatively similar in size. The fact that the majority of the population is not married was expected, since the sample population is young and only includes graduates from 2009 to 2012. Since married individuals have a greater probability of receiving a higher income (Rospabe, 2001:21), it is expected that

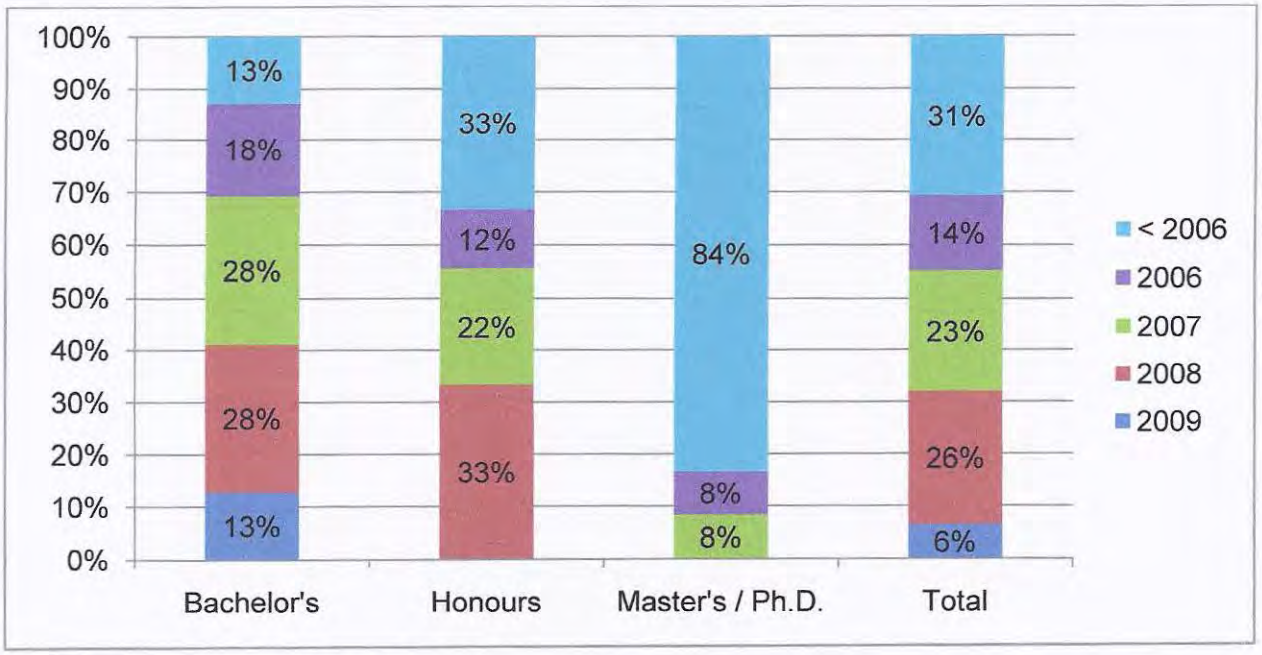
the majority of the sample population will earn relatively less than those who are married. It should also be noted that these results are in contrast to the results of the NIDS data set, where the majority of the sample population is married.

Figure 3-14: Marital status according to individuals' highest level of education obtained



Source: Alumni survey data set (2013)

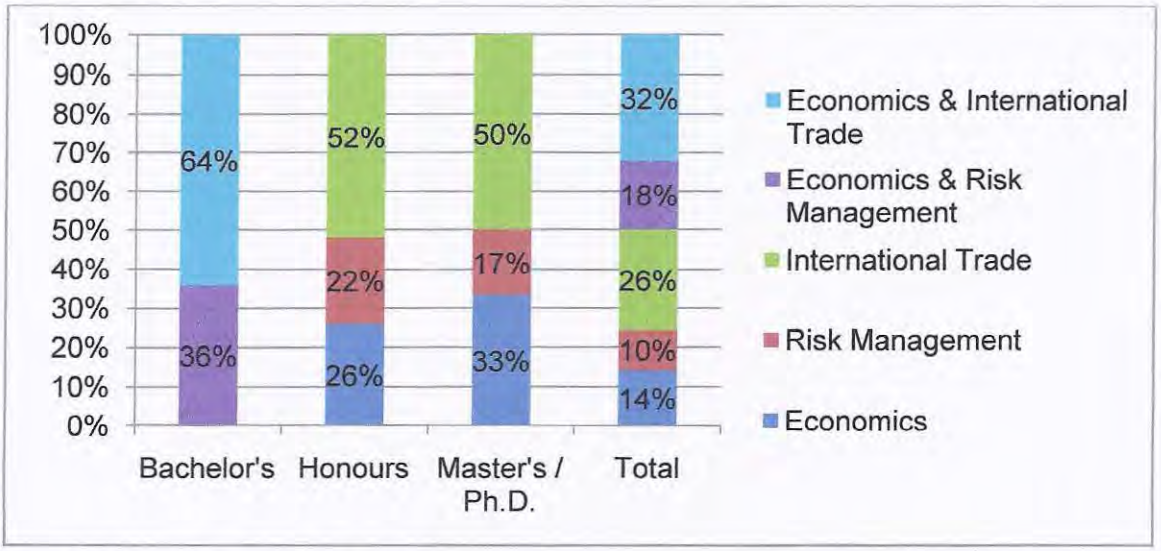
Figure 3-15: Year of matriculation according to individuals' highest level of education obtained



Source: Alumni survey data set (2013)

Figure 3-15 indicates the year of matriculation according to the level of education obtained. From the figure it is evident that as the level of education increases the year of matriculation moves further away, this result is expected since those who have finished a master's degree will most probably be older than those who have completed a bachelor's degree. It should also be noted that the master's degree sample population mostly considers individuals who have matriculated in 2005 and earlier. The year of matriculation could also be a significant indicator since the South African education system has changed over time, where those who matriculated in 2008 and after fall under the "new curriculum" system (32% of the total sample), while those who matriculated in 2007 and earlier fall under the "old curriculum" system (68% of the total sample).

Figure 3-16: Field of study according to individuals' highest level of education obtained



Source: Alumni survey data set (2013)

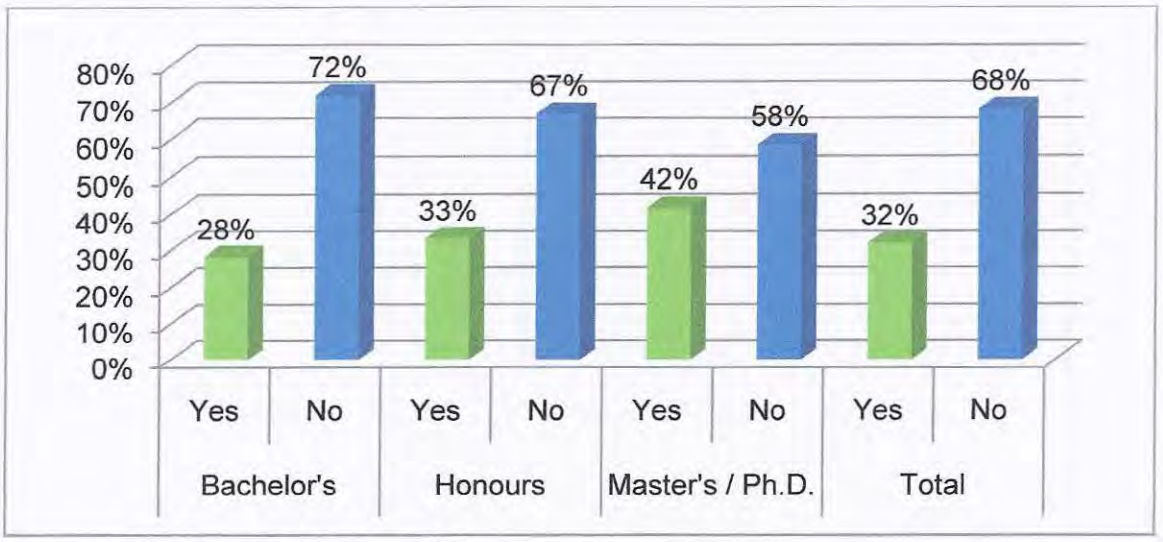
The North-West University's School of Economics has two major fields of study for those with a bachelor's degree. These are economics & international trade, and economics & risk management. Post graduate degrees include three fields of study which comprise economics, risk management and international trade. According to Figure 3-16, 64% of those individuals with a bachelor's degree studied economics & international trade, while 36% studied economics & risk management. More than half of those individuals with an honours degree studied international trade, while 22% and 26% studied risk management and economics, respectively. When considering those

individuals with a master's degree, Figure 3-16 shows that half of the sample individuals studied international trade, while a third studied economics and only 22% studied risk management. The total Alumni sample which is represented by the total column indicated that economics (32%) & international trade and international trade (26%) are the main fields of study, while risk management (10%) is least represented in this study.

3.3.3 Employment and income information

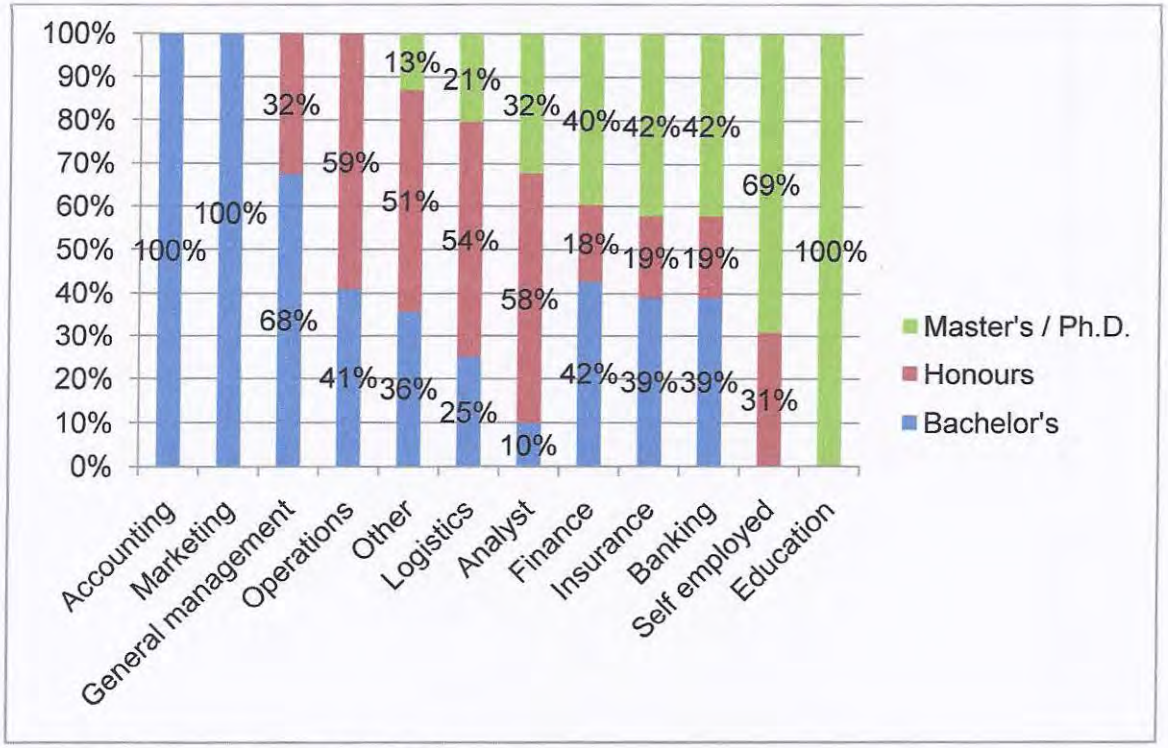
According to Figure 3-17, it is apparent that, as the level of education increases, the percentage of individuals who worked while studying increases. This result is expected since students may need additional funding in order to obtained higher levels of education. Only one third of the entire sample population worked while studying, where 42% of those with a master's/Ph.D. degree worked while studying.

Figure 3-17: Employed while studying according to individuals' highest level of education obtained



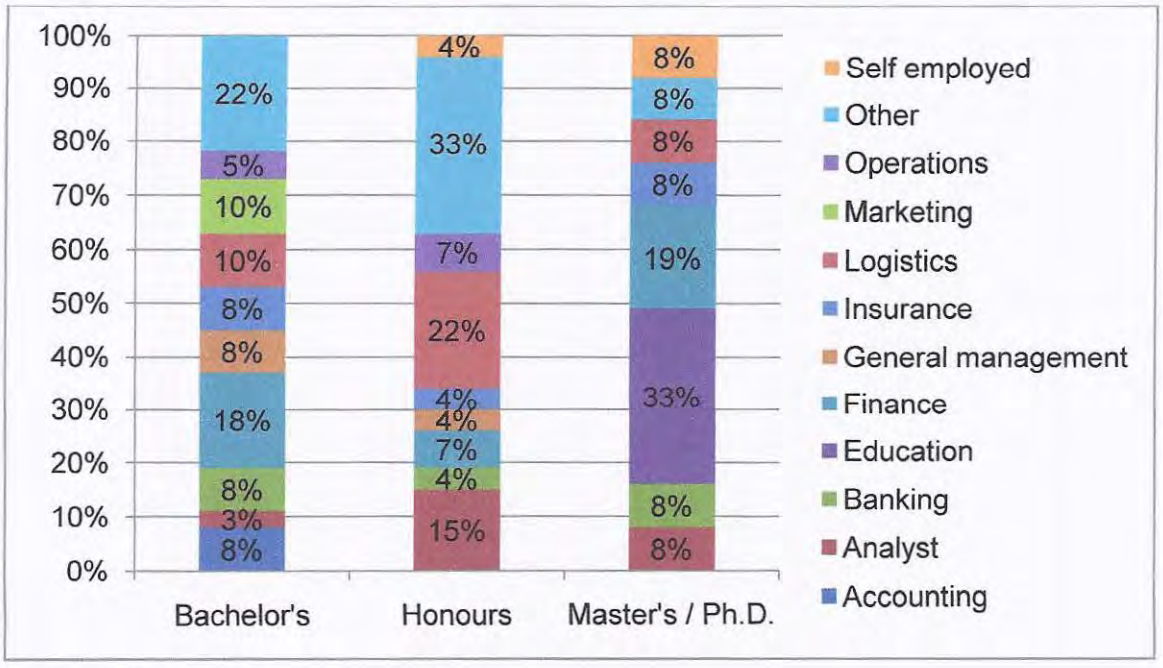
Source: Alumni survey data set (2013)

Figure 3-18: Occupation according to individuals' highest level of education obtained



Source: Alumni survey data set (2013)

Figure 3-19: Occupation according to individuals' highest level of education obtained

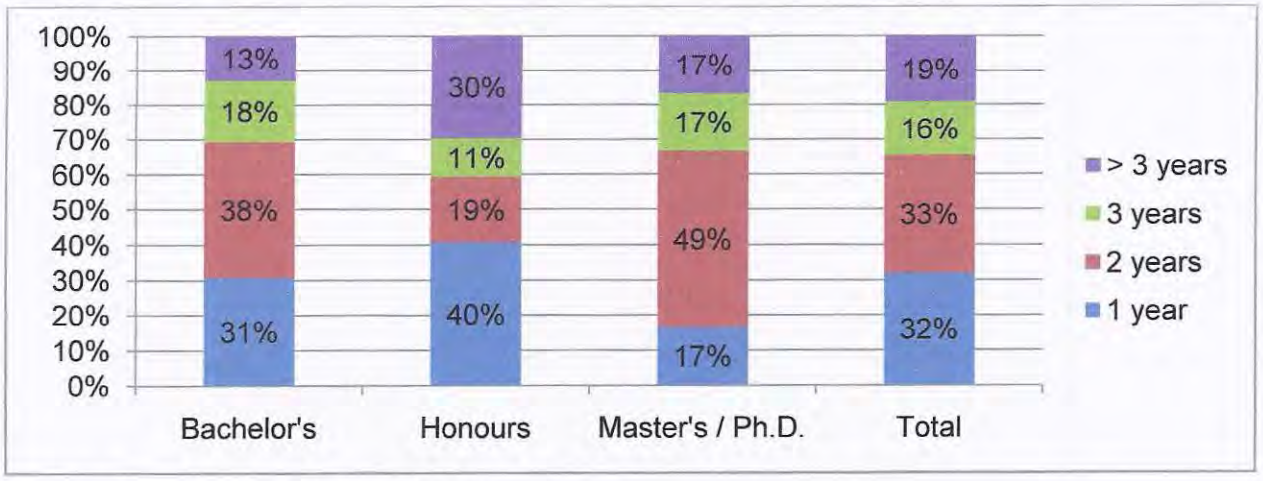


Source: Alumni survey data set (2013)

Figures 3-18 and 3-19 both show occupation according to the highest level of education obtained. From Figure 3-18, it is evident that those in the accounting and marketing occupations are all bachelor's graduates, while those in the education occupation are all master's/Ph.D. graduates. An interesting result is that of those who are self-employed, 69%, have a master's/Ph.D. degree while those with a honours degree only constitute 31%. Those individuals with a master's/Ph.D. degree are in the majority in the education, self-employed, banking and insurance occupations. Those with a bachelor's degree are in the majority in the accounting, marketing, general management and finance occupations. Those with an honours degree are in the majority in the operations, logistics, and analyst occupations.

From Figure 3-19, it is apparent that education and finance are the main occupations for those with a master's/Ph.D. degree, while all the other occupations each represent 8% of the master's/Ph.D. degree sample population. In the case of those with an honours degree, 22% are in the logistics occupation and 15% are listed as analysts, while 33% listed their occupation as other. When considering those individuals with a bachelor's degree, 18% and 10% are in the finance and logistics/marketing occupations, while 22% listed their occupation as other.

Figure 3-20: Years of work experience according to individuals' highest level of education obtained

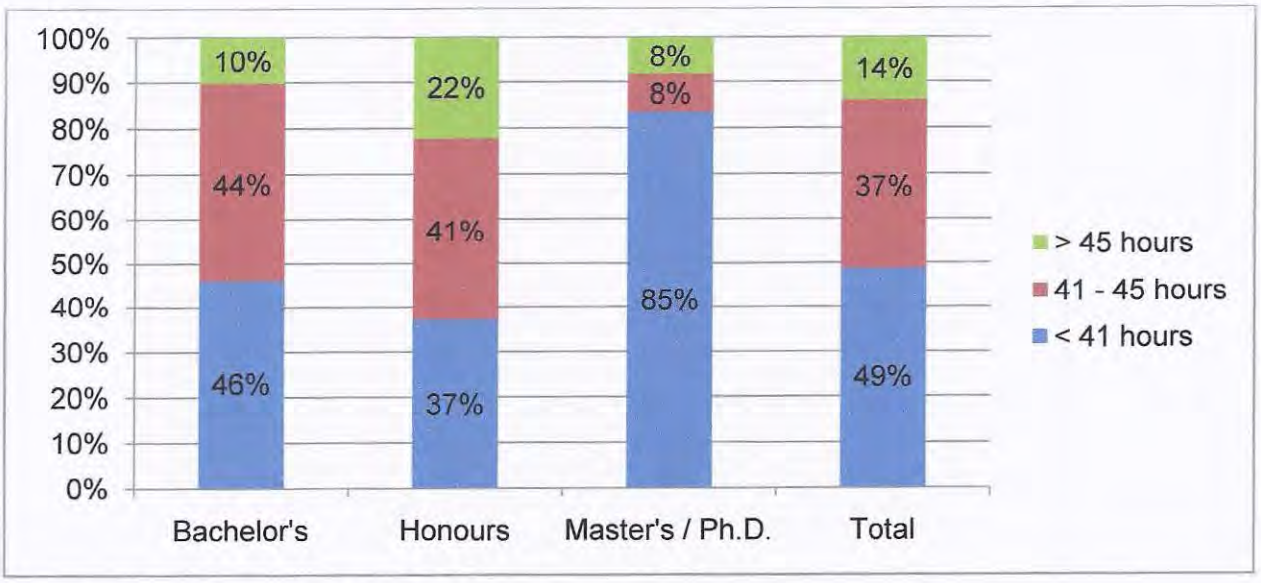


Source: Alumni survey data set (2013)

The years of work experience for the sample individuals are represented in Figure 3-20, approximately a third of the individuals have one year of work experience, another third have two years of work experience and 35% have three years and more work

experience. Of those individuals in the sample with a bachelor's degree, 38% have two years of work experience, and 31% have one year's work experience. While 41% of those with a honours degree have one year of work experience, only 17% of those with a master's/Ph.D. degree have one year of work experience. It should also be noted that half of those individuals in the sample with a master's/Ph.D. degree only have two years of work experience. This study primarily focuses on the first four years of an individual's work experience, this will come to show how well tertiary educated individuals fare economically when considering monthly income obtained at the starting phase of their careers. According to a wide variety of literature, income increases as work experience increases (Rospabe, 2001:22; Keswell & Poswell, 2004:836; Salas-Velasco, 2006:426), and therefore it should be noted that the majority of the individuals who have taken part in this study are expected to earn lower levels of income in comparison to individuals with more prominent years of work experience.

Figure 3-21: Average weekly work hours according to individuals' highest level of education obtained

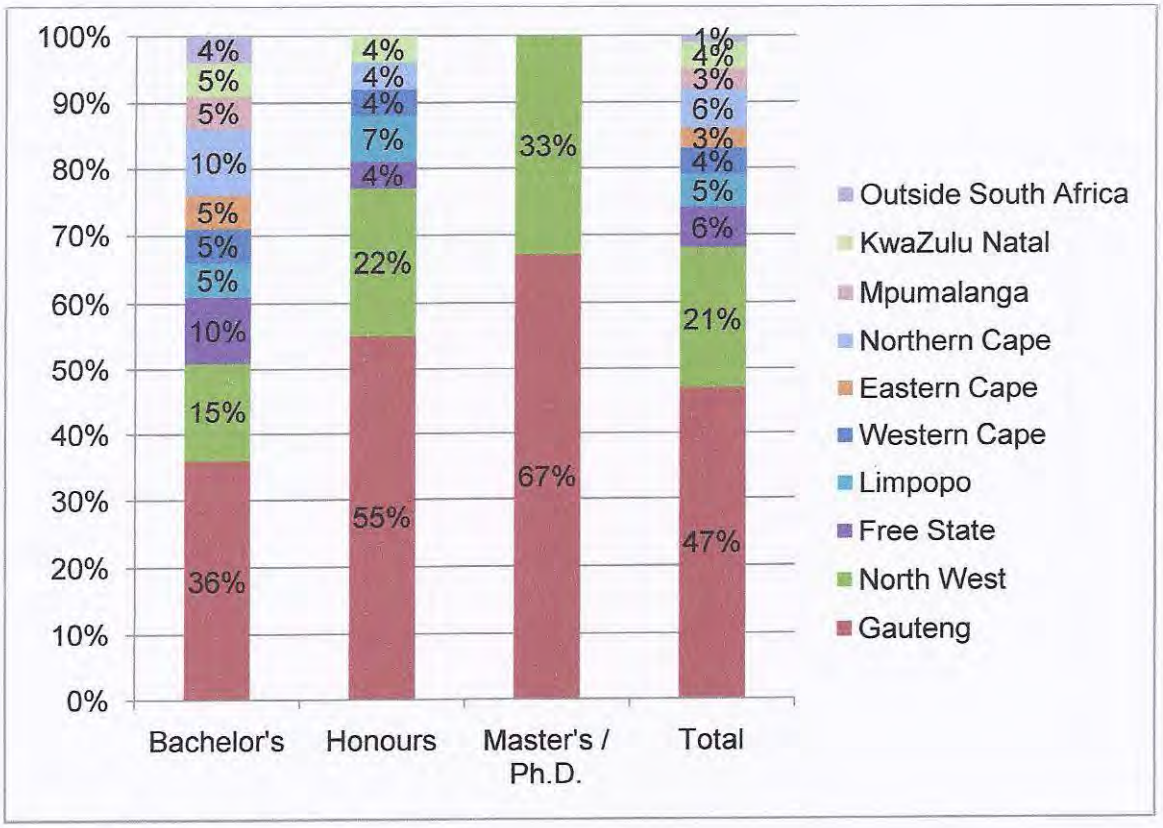


Source: Alumni survey data set (2013)

Figure 3-21 shows the average weekly work hours for each level of tertiary education as well as the entire sample in the total column. It is apparent that the numbers of individuals who work less than 41 hours a week increase drastically when compared to those with a bachelor's degree and those with a master's/Ph.D. degree. Those who work more than 45 hours a week firstly increase between those with a bachelor's and

those with a honours degree and, secondly decreases between those with a honours degree and those with a master's/Ph.D. degree, while it should be noted that those who work more than 50 hours take a larger cut out of the sample population of above 46 hours for each additional level of education. Those who work less than 41 hours per week are in the majority for each level of education apart from those with an honours degree, and comprise 49% of the total sample population. It should also be noted that only a small fraction (5%) of the sample population work less than 30 hours per week.

Figure 3-22: Province of employment according to individuals' highest level of education obtained

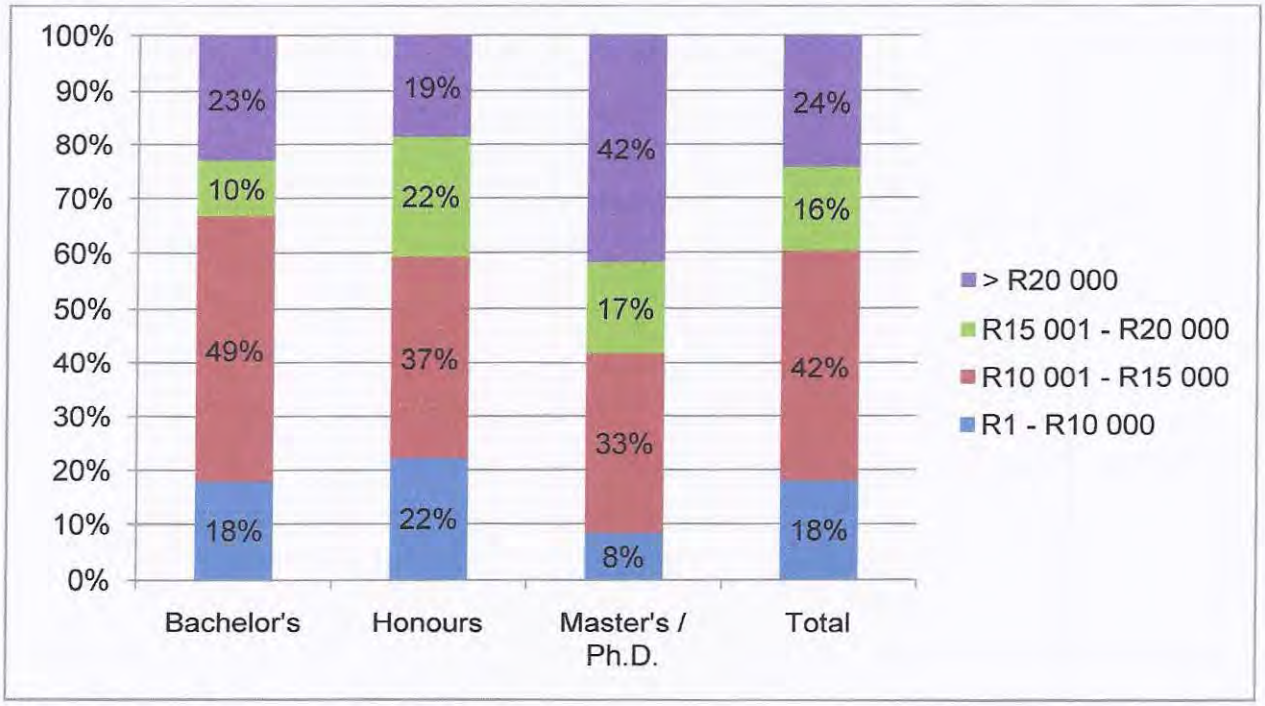


Source: Alumni survey data set (2013)

The location of employment is an important factor to consider, since large industries tend to be strategically placed within a particular country (Coe, Hess, Yeungt, Dicken & Henderson, 2004). According to Figure 3-22, it is evident that Gauteng is the most popular location of employment at all levels of tertiary education, and this increases as the level of education increases. Of those individuals who have a master's/Ph.D. degree, 67% work in the Gauteng province, while the second most popular is the North-West province which also increases as the level of education increases. It should be

noted that those with a master's/Ph.D. degree only consist of individuals who are employed in Gauteng and North-West, while 49% and 23% of those individuals with a bachelor's and an honours degree are employed in other provinces, respectively. The fact that almost half of the sample population is employed in the Gauteng province is a positive indicator, since Gauteng is the most significant province associated with higher wages in South Africa (Rogerson, 1996:168; Bhorat, 2000:7).

Figure 3-23: Monthly income bracket according to individuals' highest level of education obtained



Source: Alumni survey data set (2013)

Figure 3-23 indicates the monthly income of individuals before tax and general deductions. From the figure, it is evident that income increases as the level of education increases within this sample population. Within this sample, 42% of those with a master's/Ph.D. degree earn a wage above R20 000, while only 19% and 23% of those with a honours and bachelor's degree earn more than R20 000, respectively. From this figure, it becomes apparent that the level of education has some impact on income, since it can be seen from Figure 3-23 that higher levels of education are more associated with higher income brackets than lower levels of education. Although those individuals with an honours degree are less likely to earn above R20 000, than those with only a bachelor's degree, there does seem to be an increase in likelihood when

considering earnings above R15 000. It should also be noted that 12% of the sample population earns between R1 and R5 000, of which the bachelor's group has the highest share of those individuals.

Furthermore, 92% of those with a master's/Ph.D. degree earn above R10 001, while only 78% and 62% of those with a honours and bachelor's degree earn more than R10 000, respectively. When considering the total sample population it is observable from the fourth column that 82% of the entire sample earn above R10 000 per month, while only 40% earn above R15 000. From this it can be concluded that the level of tertiary education seems to have some impact on the individuals' income, it can therefore be expected that the level of education will be positively associated with income.

3.4 Conclusion

As previously mentioned, this study considers two primary data samples, the first of which is that of the National Income Dynamics Study's (NIDS) adult wave 2 and, secondly, the North-West University, School of Economics' Alumni survey (Alumni). In both primary data sets the number of individuals decreases with each additional level of education where those with a master's/Ph.D. degree are in the minority and those with a bachelor's degree are in the majority. This result is expected since the number of student enrolments decrease as the level of education increases. In the case of the NIDS data set, 59% of the population is female while in the case of the Alumni data set, it is 50% for both genders. The Alumni data set primarily considers individuals aged between 23 and 26 years of age, while the NIDS data set mainly considers individuals aged between 25 and 65 years of age. It is therefore expected that the individuals found in the Alumni data set would earn relatively lower wages in comparison to the individuals found in the NDIS data set, since age is positively associated with income (Willis, 1985:539; Rospabe, 2001:7). The majority of individuals (63%) considered in the NIDS data set are African. White individuals increase as the level of education increases from 17% at bachelor's to 58% at master's level. African individuals tend to decrease as the level of education increases from 70% to 32%.

When considering the Alumni data set, the majority of individuals are listed as never married (71%), while in the case of the NIDS data set the majority of individuals are listed as married (59%). In both data sets it is evident that income increases as the level

of education increases, where the largest difference is most apparent between an honours and a master's/Ph.D. degree. A summary of the results obtained from the raw data of both data sets are given in Table 3-2 below.

Table 3-2: Summary of results

Data set	Degree	Bachelor's	Bachelor's & Diploma	Honours	Master's/Ph.D.	Total
	Variable	Gender				
NIDS	Male	37%	40%	38%	63%	41%
	Female	63%	60%	62%	37%	59%
Alumni	Male	62%	N/A	44%	25%	50%
	Female	38%	N/A	56%	75%	50%
	Variable	Age				
NIDS	< 36 years	23%	14%	11%	11%	17%
	36 - 45 years	37%	33%	34%	21%	33%
	46 - 55 years	27%	43%	38%	47%	36%
	> 55 years	13%	10%	17%	21%	14%
Alumni	22 and 23 years	36%	N/A	26%	0%	27%
	24 and 25 years	51%	N/A	37%	17%	41%
	> 25 years	13%	N/A	37%	83%	32%
	Variable	Population group				
NIDS	African	70%	67%	62%	31%	63%
	Coloured/Asian/Indian	13%	14%	14%	11%	13%
	White	17%	19%	24%	58%	24%
	Variable	Marital status				
NIDS	Married	52%	62%	55%	84%	59%
	Never married	33%	26%	28%	5%	27%
	Other	15%	12%	17%	11%	14%
Alumni	Never Married	82%	N/A	59%	58%	71%
	Living with partner	10%	N/A	22%	17%	15%
	Married	8%	N/A	19%	25%	14%
	Variable	Highest level of completed education				
NIDS		40%	28%	19%	13%	100%
Alumni		50%	N/A	15%	15%	100%
	Variable	Year of matriculation				
Alumni	2009	13%	N/A	0%	0%	6%
	2008	28%	N/A	33%	0%	26%
	2007	28%	N/A	22%	8%	23%
	2006	18%	N/A	11%	8%	14%
	< 2006	13%	N/A	34%	84%	31%
	Variable	Field of study				
Alumni	Economics	N/A	N/A	26%	33%	14%
	Risk Management	N/A	N/A	22%	17%	10%
	International Trade	N/A	N/A	52%	50%	26%

	Economics & Risk Management	36%	N/A	N/A	N/A	18%
	Economics & International Trade	64%	N/A	N/A	N/A	32%
	Variable	Employed while studying				
Alumni	Yes	28%	N/A	33%	42%	32%
	No	72%	N/A	67%	58%	68%
	Variable	Total years of work experience				
Alumni	1 years	31%	N/A	40%	17%	32%
	2 years	38%	N/A	19%	50%	33%
	3 years	18%	N/A	11%	17%	15%
	> 3 years	13%	N/A	30%	16%	20%
	Variable	Current primary occupation				
NIDS	Managers	8%	10%	10%	11%	9%
	Professionals	70%	76%	79%	67%	73%
	Service and sales workers	7%	7%	4%	11%	7%
	Other	15%	7%	7%	11%	11%
Alumni	Accounting	8%	N/A	0%	0%	4%
	Analyst	3%	N/A	15%	8%	8%
	Banking	8%	N/A	4%	8%	6%
	Education	0%	N/A	0%	33%	5%
	Finance	18%	N/A	7%	19%	24%
	General management	8%	N/A	4%	0%	4%
	Insurance	8%	N/A	4%	8%	5%
	Logistics	10%	N/A	22%	8%	14%
	Marketing	10%	N/A	0%	0%	14%
	Operations	5%	N/A	7%	0%	5%
	Other	22%	N/A	33%	8%	5%
	Self employed	0%	N/A	4%	8%	6%
	Variable	Average work week hours				
NIDS	< 41 hours	81%	60%	69%	36%	67%
	41 - 45 hours	12%	14%	14%	32%	16%
	> 45 hours	7%	26%	17%	32%	17%
Alumni	< 41 hours	46%	N/A	37%	84%	48%
	41 - 45 hours	44%	N/A	41%	8%	37%
	> 45 hours	10%	N/A	22%	8%	15%

	Variable	Province in which primary occupation is located				
Alumni	Gauteng	36%	N/A	55%	67%	47%
	North-West	15%	N/A	22%	33%	21%
	Free State	10%	N/A	4%	0%	6%
	Limpopo	5%	N/A	7%	0%	5%
	Western Cape	5%	N/A	4%	0%	4%
	Eastern Cape	5%	N/A	0%	0%	3%
	Northern Cape	10%	N/A	4%	0%	6%
	Mpumalanga	5%	N/A	0%	0%	3%
	KwaZulu Natal	5%	N/A	4%	0%	4%
	Outside South Africa	4%	N/A	0%	0%	1%
	Variable	Monthly income bracket (before tax and general deductions)				
NIDS	R1 – R13 000	48%	40%	45%	11%	41%
	R13 001 – R22 000	38%	43%	31%	21%	36%
	> R22 000	14%	17%	24%	68%	23%
Alumni	R1 - R10 000	18%	N/A	22%	8%	18%
	R10 001 - R15 000	49%	N/A	37%	33%	42%
	R15 001 - R20 000	10%	N/A	22%	17%	16%
	> R20 000	23%	N/A	19%	42%	24%

Source: Author's (2013)