

ASSESSING EDUCATION AS A DETERMINANT OF TRUST IN SOUTH AFRICA

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A dissertation submitted in partial fulfilment of the requirements for the award of
the degree of Master of Commerce specialising in Economic Development.



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Abstract

It has been argued that one of the key benefits of raising the levels of education in a nation is the enhancement of trust. Trust has been found to be a critical driver of economic development and growth and is thus of particular value to South Africa. There has been rising literature, however, showing the ineffectiveness of education as a policy tool to increase trust levels. At times the impact of education has even been found to impair trust within a society. This present study sought to expand the research interrogating education as a determinant of interpersonal trust in South Africa by assessing the impact of education on various forms of trust. In this thesis, education as a determinant of trust in South Africa was assessed using the National Income Dynamics Wave 5 Cross-Sectional data set. As a primary focus, an analysis was undertaken to assess the relationship between education and trust by applying probit regression analysis in which the years of basic education obtained together with control variables was regressed against five variables of trust. In a secondary analysis, the household spillover effects of education on trust were also assessed.

The results of the study suggest that an additional year of basic education increases the likelihood of trusting in respect of only two forms of trust: trust of people that an individual knows and trust of one's own race group. Basic education was found to be an insignificant determinant of the other three forms of trust. The result for trust of one's own race group was further confirmed in the spillovers analysis. Here, the results suggested that education household spillovers that impact trust are present between the household head and the other members of the household. The spillover effects of education here were found to enhance in-group trust in terms of one's own race group on the one hand and to reduce out-group trust in terms of other race groups on the other hand. Notably, however, the impact of basic education on trust observed in both the primary and secondary analysis was quite minimal.

Evidence from this study therefore supports the sentiment expressed in the literature that the positive outcomes of education on trust are most certainly not universal. Rather, the nature of this relationship is variable as a consequence of a number of contextual dynamics within the society in question.

Chapter 1 Introduction

1.1 Trust and the South African context

Trust within a society is a critical driver of economic efficiency, development, and growth (Zak and Knack, 2001, Easterly *et al.*, 2006; Helliwell, Huang and Wang, 2017; Miniesy and AbdelKarim, 2021). It is described as the quality and ability of an individual “...to presume that different others share our fundamental beliefs and values, that they are part of our “moral community,” and that they will not seek to harm us or take undue advantage...” (Phan, 2008:27). The presence of trust among people (interpersonal trust) and towards institutions (institutional trust) has been found to be vital for fostering market participation and to ensure that citizens participate in institutions of accountability and good governance in nations. This in turn promotes or enables a greater level of social cohesion (Easterly *et al.*, 2006; Milligan, Moretti, and Oreopoulos 2004; Borgonovi, 2012; Njozela and Burns, 2019).

Trust however may be lost or broken at a micro and macro scale. The circumstance of broken trust is where many people in the world find themselves today, and the people of South Africa are no different (Fjeldstad, 2004; Wasserman and Madrid-Morales, 2019; Gouws and Schulz-Herzenberg, 2016; Mthembu, 2020). When considering that inequality and segregation are both identified as key drivers of mistrust in society (Uslaner, 2012), a strong argument can be made that the major cause of this trust deficit in South Africa was the system of apartheid. This is because the upshots of apartheid were racial and ethnic segregation and the economic exclusion of non-white South Africans leading to high levels of economic inequality (World Bank, 2018). Today, over 30 years into the democratic dispensation, South African society remains highly segregated with inequality fuelled by economic exclusion (Struass, 2019). The severity of the current state of entrenched inequality has resulted in South Africa becoming a world leader in global inequality rankings, with the nation being rated by the World Bank as the most unequal country in the world (World Bank, 2022).

However, not only are damaging consequences of apartheid still being endured today, but the nation must also grapple with another key driver of mistrust in societies – rising corruption (Frederiksen *et al.*, 2016; Shi, 2020; Güemes and Herreros, 2019). South Africa’s government and corporate institutions are increasingly being ravaged by corrupt dealings and poor levels of accountability. The recent greylisting (South African Government, 2023) and findings of the Zondo Commission of Inquiry on State Capture (2023) are proof of the very concerning state the country now finds itself, having failed to adequately deal with fraud and corruption at an institutional level.

These three dominant drivers of mistrust: segregation, inequality, and rising corruption, together create a society not only in which growth and social cohesion are significantly curtailed, but one which will ultimately fail if no interventions are provided. As such, policy solutions or interventions which will build trust in South African society are needed to help foster sustainable development and enable the nation's democracy and institutions to thrive.

There are several measures which can be employed to enhance the different forms of trust (i.e. institutional or interpersonal trust). These include interventions that enhance contract enforcement by increasing freedom of association and the strength of the institutions, as well as those that reduce income inequality (Knack and Zak, 2003). Increasing the levels of education has also been suggested to be a key tool for enhancing trust in society (Knack and Zak, 2003, Hooghe *et al.*, 2012, Mikulyuk and Braddock, 2018). Of particular interest for this present study is the impact of raising education levels on interpersonal trust in South Africa.

1.2 Justification and Objectives of the Study

1.2.1 Why focus on education?

The expediency in using education to foster trust in a nation may lie in the fact that studies show that through education, multiple forms of trust can be developed at the same time (Frederiksen *et al.*, 2016). It is therefore not surprising that a number of scholars and policymakers view the raising of education levels as a key instrument for improving poor levels of trust within a given society (Knack and Zak, 2003; World Bank Institute, 2006). Furthermore, interventions that utilize education to build trust can, arguably, be implemented more feasibly because they make use of existing infrastructure in many countries.

For South Africa however, the use of education as a tool to foster trust stirs particular interest because of the country's historical context. Under the apartheid system, schools were used to advance the government's segregationist policies through racially designated departments of education. In terms of the policies, schools under these departments were only to admit learners from the race which their department of education had jurisdiction over. Furthermore, resources from the government were allocated such that Whites-only schools would receive the maximum resources while Blacks-only schools would receive the least (Chisolm, 2012). Studies show that there is potential for trust to be damaged through education either as a consequence of the curriculum taught or the manner in which education is administered (Miah, 2012; Niedlich, 2021). Regrettably, therefore, the potential also exists for education in South Africa to have brought about undesirable mistrust outcomes.

In the last 30 years after the abolition of the system of apartheid at different levels of the education system there have been a number of interventions of redress that have been undertaken to promote non-discrimination (Woodrooffe, 2011; Chisholm, 2012). However, there has been limited quantitative research investigating whether education in South Africa has been an effective enabler of interpersonal trust, considering the various interventions applied to instil the values of equality and non-racialism enshrined in the Constitution.

In addition to the historical context, the raising of education levels as a measure to enhance interpersonal trust in South Africa is a subject of interest because of findings in various studies within the literature which demonstrate that the benefits of trust enhancement through education are not always present (Charrona and Rothsteina, 2016; Frederiksen et al., 2016; Niedlich, 2021). Notably, Frederiksen et al., (2016) include South Africa in their analysis and find that for South Africa, as far as generalised interpersonal trust is concerned, the effect of education on trust is absent (Frederiksen et al., 2016).

It is against the backdrop of the above context relating to the history of education in the country and the diverse findings of the effect of education on interpersonal trust that this present study seeks to expand the research assessing education as a determinant of interpersonal trust in South Africa. This will be done by analysing the effect of education on various forms of interpersonal trust in the country, namely, interracial trust (i.e., trust of people of other race groups); trust of one's own race group; trust of relatives; trust of other people whom an individual knows; and trust of other South Africans. This thesis therefore seeks to answer the question of how education in South Africa may have impacted the level of these forms of interpersonal trust in the nation.

The above question is crucial because trust plays such a vital role in a country's economic, political, and societal development at large. On this basis, it follows that policies or factors that allow for and encourage a greater level of trust in society must be implemented or continually reviewed. This is important for the necessary adjustments to measures or interventions that enable greater trust in society to be undertaken. It is therefore fitting that education, as a tool found to enhance trust, be thoroughly assessed for efficacy. This study adds to the body of work which will aid this assessment by providing a quantitative analysis of the efficacy of education as a determinant of trust in South Africa. This is especially pertinent in the South African context as there appears to be a lack of quantitative analyses which make this assessment.

1.2.2 The specific aims of the study

As already indicated the primary objective of this study is to assess the effectiveness of education as a determinant of trust in South Africa. The aim of this study is not only to make this assessment via

the analysis of the potential trust enhancement benefits of education for the individual but also seeks to ask the question of whether there are any potential education spillover benefits of trust enhancement for other household members. This second question is important because education has been found to carry spillover benefits or positive externalities across relationships within the household (Borgonovi and Burns, 2015; Kuziemko, 2014; Wei et al., 2020; Aguirre and Matta, 2021). An assessment of possible externalities will help to provide a more comprehensive understanding of the impact of education on trust. To illustrate the importance of this secondary analysis, statistics show that there has been a steady rise in the proportion of non-white students enrolling in tertiary education (Mabokela and Mlambo, 2017). In this regard, the percentage of Black students enrolling at university increased by about 10% in the 15 years between 1978 and 1994. However, enrolments of Black students increased by about 15% in the first 15 years of the democratic dispensation between 1994 and 2010 (Mabokela and Mlambo, 2017:789). It is possible therefore that in non-white South African households, there is an increasing number of people obtaining higher levels of education. Where education household spillovers that enhance trust are present, there is also therefore the potential for less educated household members to benefit from the higher level of education obtained by other more educated household members.

More succinctly put, there are two questions to be answered in this paper. In the first instance, the question asked is, “Does education increase trust in South Africa?”, and the second question (should the first be answered in the affirmative) is, “Is there a benefit of enhanced trust acquired through education spillovers within the household?”. To ascertain answers to the primary and the secondary question, a quantitative analysis of the impact of education on trust in South Africa will be undertaken using data collected via the fifth wave of the National Income Dynamics Study. The analysis of both these questions will be provided in two separate chapters. The first question which focuses on the relationship between interpersonal trust and education will be assessed mainly in Chapter 2 of the paper. This chapter will provide a literature review that sets out the foundational theoretical framework for the analysis as well as an assessment of studies conducted investigating the relationship between trust and education. A discussion of the data, the details of the methodology, the details of the measures to be applied for assessing this primary relationship between trust and education, and the descriptive statistics in respect of the measures will also be set out in Chapter 2. Finally, the results of the modelling of the data and an analysis of the results obtained will be provided in this chapter. Chapter 3 of the paper will follow a similar pattern in assessing the second question relating to education household spillovers. Here, the related literature on education spillovers will be provided with a discussion on how these spillovers may apply in the context of the trust and education relationship. A discussion of the methodology and measures which will be applied to make this

secondary analysis, together with the descriptive statistics will be similarly set out in Chapter 3. This chapter will end with an analysis of the results of the data modelled. Chapter 4 of the paper will present a discussion of the results obtained and highlight the key conclusions that can be drawn from the study.

Chapter 2 Trust and Education

2.1 Literature Review

2.1.1 Theoretical Underpinnings

Before assessing the relationship between trust and education, it is important to first give the conceptual framework of trust which will be applied to the analysis.

Trust, as a concept, largely has two main components: interpersonal trust and institutional trust. Institutional trust is essentially a measure of the extent to which the institution's performance meets people's expectations (Collet, 2017; Mishler and Rose, 2001; Hetherington, 1998; Coleman, 1990). Interpersonal trust relates to the trust of other individuals and is the component of trust which is of relevance to this study. Interpersonal trust is therefore explained in more detail below.

Interpersonal trust can be categorised under two broad themes – *social trust* and *particularized trust* (Phan, 2008; Freitag and Traunmüller, 2009). In the instance of "social trust", trust is understood as being dispersed, not oriented to any person or group of people, and normally placed in complete strangers (Govier, 1997; Phan, 2008). Social trust is sometimes also termed "generalised trust" which is the trust that is generally given to all individuals (Borgonovi, 2012; Charrona and Rothsteina, 2019; Yung, 2019). Particularized trust is founded on familiarity and confined within specific group boundaries such as kinship, race, gender, and class (Uslaner, 2012). A particularised "truster" is one who is characterized as having faith only in people like oneself (Uslaner, 2012). The distinction between particularised and generalised trust has also been described as "in-group" versus an "out-group" trust (Lei and Vesley, 2010; Abascal and Baldassarri, 2015). In-group trust is a trust in people who carry the same values and social norms or social identities. Out-group trust is trust of those outside of the social identities (Lei and Vesley, 2010). Additionally, a significant contrast between particularised and generalised trust is that particularised trust leads to greater group cooperation and group volunteerism, whereas social or generalised trust is more of a moral value leading to the solidarity of the greater community (Phan, 2008).

It is also important to note that population heterogeneity arising from different sources such as through dissimilarities within race, ethnicities, and religion as well as through income inequality have been found to have a negative impact on generalised trust (Putnam, 2000; Zak and Knack, 2001; Alesina and La Ferrara, 2002; and Costa and Kahn, 2003; Burns, 2004; Anderson, Mellor, and Milyo, 2006). A possible reason for this is that people tend to have less trust for those who are different

because diversity may be perceived to impose certain costs such as the possibility of being discriminated against, and greater difficulty in acquiring consensus (Alesina and La Ferrara, 2002; and Costa and Kahn, 2003). An example of the effect of heterogeneity on trust as far as income inequality is concerned is provided by Rothstein and Uslaner (2005) and Phan (2008). They argue that in economically unequal societies, particularized trust within bounded communities tends to be strong while social trust in the general community will tend to be weak because in unequal societies people will tend to stick to their own kind (Rothstein and Uslaner, 2005; Phan 2008).

Lastly, regarding the methods of evaluation, interpersonal trust is generally evaluated either through its attitudinal aspects or through its behavioural aspects (Brenkert, 1998; Lahno, 2004; Yang, 2019). Through the attitudinal aspects of trust, people's attitudes towards other people or institutions are assessed by looking into the dispossession or inclinations that people have to act in a certain manner because of a belief that they hold (Brenkert, 1998). Definitions of trust that capture attitudinal aspects include Sable's (1993) definition in which he states that "[t]rust is the mutual confidence that no party to an exchange will exploit another's vulnerabilities" (Sable, 1993: 1133); as well as the definition provided by Michalos (1990) who defines trust as "a relatively informed attitude or propensity to allow oneself and perhaps others to be vulnerable to harm in the interest of some perceived greater good" (Michalos, 1990: 619). Attitudinal aspects of interpersonal trust can be ascertained through surveys (Yang, 2019). Behavioural aspects of trust on the other hand relate to people's willingness to undertake action in which the risk that the other person acts in disadvantageous ways may ensue (Lahno, 2004). The behavioural aspects can be assessed in or outside of a controlled laboratory space (Yang, 2019). In this present study, the attitudinal aspects of trust will be assessed.

2.1.2 Trust and Education

Having provided some of the theoretical underpinnings of trust above, the relationship between trust and education must now be assessed. A review of the literature reveals that the relationship between trust and education may generally result in either of the following outcomes: the relationship may be a positive (Hooghe et al., 2012; Borgonovi 2012; Borgonovi and Burns 2015; Helliwell and Putnam 2007; Milligan, Moretti, and Oreopoulos 2004; Sturgis, Read, and Allum 2010; Zanin 2017); the relationship may be insignificant (Borgonovi 2012; Charrona and Rothsteina 2016; Frederiksen et al., 2016; Yang, 2019; Osterman, 2021); or the relationship may be a negative one (Charrona and Rothsteina 2016; Frederiksen et al., 2016; Wu and Shi, 2020). Studies show that the outcome largely depends on the form of trust being assessed as well as other factors within or outside the educational institution (Frederiksen et al., 2016). Thus, notwithstanding the many proponents of the view of education as a positive determinant of trust in society, the literature shows that the effect of this

variable on trust is not universal in its outcomes. Below, a discussion of the scholarly works relating to the debate on the effect of education on trust is set out.

i. Education as a positive determinant of trust

Proponents of education as a positive determinant of trust have highlighted that education results in improved social trust through a variety of mechanisms. In their finding, Hooghe et al. (2012) demonstrate that as far as generalised trust and political trust are concerned, education does not have a direct impact but instead fosters trust through secondary intermediary mechanisms. In this regard, they show that education develops greater levels of trust in society through increased cognitive ability and the increased occupational prestige arising from improved levels of education. Improved cognitive ability is argued to enhance trust by enabling rational persons to develop the insight that trust is necessary for our relations. This is in order to achieve certain desired goals as it facilitates cooperation (Gambetta, 1988; Hooghe et al., 2012). Occupational prestige is said to improve trust because the employed, with higher levels of financial independence, are argued to more easily trust the social arrangements that have allowed them to obtain a higher status (Hooghe et al., 2012).

Education has also been argued to enhance trust purely because of the potential for institutions of education to provide an environment of diversity for the people who participate in them. Institutions that have diverse participants (as either students or staff), create opportunities for contact between people of diverse backgrounds which can dispel any prejudices that may hinder the building of trust (Heyneman, 2003). This argument primarily stems from Allport's (1954) intergroup contact theory. According to Allport, intergroup contact has varying outcomes, some positive while others may be negative. However, Allport argued that there are four conditions that may enable intergroup contact situations to have positive outcomes in removing prejudice. The conditions are that there be (i) equal status of the groups in the situation; (ii) common goals among the different groups; (iii) intergroup cooperation; and (iv) the support of an authority (which can also be a law or custom). Several other studies have confirmed Allport's hypothesis, with the caution that the conditions must be viewed as facilitating positive outcomes rather than being essential for positive outcomes (Pettigrew, 1998; Pettigrew et. al, 2011). The theory nevertheless has also received criticism. Criticisms are namely that a selection bias limits the insights that can be drawn from cross-sectional studies when applying the theory; that the theory fails to address process; and that it does not specify how the effects generalize to other situations, or uninvolved outgroups (Pettigrew, 1998). Thus, these criticisms must be considered and addressed when studies are conducted for more robust results to be obtained. Notwithstanding these criticisms, a strong argument can be made that in the school context, the facilitating conditions of contact theory may more easily be incorporated. For instance, the first

condition of equal status can be incorporated by ensuring that people who come from different backgrounds are taught in the same class. The requirement for common goals can be accomplished by aiming for a common achievement (e.g. being the top school in the district) within the school context. There can also be intergroup cooperation between staff and students of different backgrounds through the day-to-day operations of the school or group work among students in class. Finally, this diversity can be supported by government policies or by governing or management structures within the school to satisfy the last condition of support of an authority.

Intergroup contact theory gives an understanding of the way education can socialise people to become more trusting. This potential that educational institutions carry to enable the kind of socialisation that fosters trust among individuals is termed the “training effect” by Niedlich (2021). Studies that demonstrate this potential training effect include Mikulyuk and Braddock (2018) in which the authors show using survey data from the United States of America (the US) that people who attended schools with higher levels of racial diversity display higher levels of interracial trust (i.e. trust of people of other races). It should be noted, however, that the Mikulyuk and Braddock (2018) study does not address the possibility that people with higher interracial trust may select schools with higher racial diversity. Thus, a significant limitation of the study is the potential for selection bias. Another example of the training effect is provided by Frederiksen et al. (2016) who also find, in their study that raising levels of education increases an individual’s trust of people of diverse backgrounds, but this time as far as other nationalities are concerned. These results of their study, they argue, may confirm the thesis that education has a positive effect on distant relationships. In this manner, the authors suggest that education increases one’s “radius” of trust. The notion of the radius of trust is a concept through which the level of interpersonal trust is determined by the closeness of a relationship, ranging from one’s immediate family and close friends to complete strangers (Frederiksen et al., 2016). The argument here therefore is that as education levels rise, one can increasingly expand one’s trust to those who fall outside of their inner circle of relationships.

In summary, the studies above show that education enhances trust more indirectly by enabling people who acquire education to develop certain competencies, knowledge, or resources that allow for trust to grow. Education also can enhance trust by potentially affording an environment of contact and relationship-building between people who would normally not relate with each other (such as people of different nationalities, races, and religious backgrounds) and thus can enable misconceptions or prejudices to be broken across different people groups.

ii. *Education as a negative or insignificant determinant of trust*

Various scholars have shown that the “training effect” of education in relation to trust is not in any way definitive in its outcomes. Several factors would result in education having a damaging or insignificant impact on trust.

The first is in pedagogical differentiation, which can be broadly understood as the adaptation of teaching methods to suit a student’s needs (Heacox, 2014). In this regard, Niedlich (2021) notes that pedagogical differentiation may adversely impact trust, particularly where it may be linked to segregation. Niedlich illustrates this by using the example of educational tracking, a form of pedagogical differentiation. Educational tracking refers to the practice of grouping students into their perceived abilities through indicators such as intelligence quotient or achievement levels (Zimmer 2003). Here, an adverse impact on trust may occur because of an overrepresentation of certain groups (perhaps based on race) in lower-status educational tracks (Niedlich, 2021). For South Africa, the risk of an impairment in trust may be especially high where tracking appears to be discriminatory along racial lines because of the country’s background of racial discrimination in the education system. Where an overrepresentation of non-white students in lower tracks occurs, even where it is completely coincidental, the perceived belief that this may have been a form of racial discrimination would lead to a detriment on trust levels. Education may therefore in this way negate any positive impact that the institution can offer as far as diversity is concerned.

Scholars also highlight corruption as a major factor that can dampen the positive impact of education on trust (Charrona and Rothsteina, 2016; Frederiksen et al. 2016; Güemes and Herreros, 2019; Wu and Shi, 2020). In this regard, Charrona and Rothsteina (2016) in their study found that the positive impact which education may have on trust is negligible in instances where there is corruption allowing for certain groups to be favoured more than others. The analysis related to corruption is further interrogated by Frederiksen et al. (2016) in their study. Here, the authors use the fifth wave of the World Values Survey data to show that a determining factor on whether education has a positive, an insignificant, or a negative relationship with generalised trust depends on whether a country is a low, medium, or high corruption country respectively. The study reveals that in high-corruption countries, increased levels of education have an adverse impact on generalised trust in that they lead to a decline in trust levels. In medium-corruption countries, they find that the impact of education on generalised trust is insignificant; and that only in low-corruption countries does education have a positive relationship with generalised trust.

One of the reasons attributed to this negative impact of education in societies where corruption is prevalent is the increase of risk awareness which may occur as an individual raises their level of

education (Güemes and Herreros, 2019; Wu and Shi, 2020). Wu and Shi (2020) highlight that the negative effect of risk awareness on trust is stronger among the better educated. The results of their study suggest that the increased possibility of negative outcomes for human interaction associated with high-corruption countries results in lower trust as education increases because higher education levels enable an individual to have a greater awareness of such risks. Güemes and Herreros (2019) also provide another compelling analysis regarding the reasons why increased education would lead to lower levels of trust in high-corruption countries. In their analysis, they find that increased education levels enable individuals to better distinguish people who are trustworthy (i.e. trustworthy types) from those who are untrustworthy (i.e. opportunistic types). Furthermore, the authors indicate that where there is a high level of corruption because of poor state institutions, there are insufficient means to protect the trustworthy types. The consequence of this is that the trustworthy types are crowded out by the opportunistic types in society. Under such conditions, increased education is expected to reduce trust levels. Furthermore, Güemes and Herreros (2019) provide a substantive analysis that highlights the role of state institutions in enabling or preventing corruption. Their study supports the findings from other literature that strong state institutions, particularly those that enforce contracts, are important for increasing trust in society (Knack and Zak, 2003).

There are other instances of particularised and generalised trust where education has been found to be an insignificant determinant (Borgonovi 2012; Frederiksen et al., 2016; Yang, 2019; Osterman, 2021). The reasons provided for the lack of impact on trust vary and may also depend on the form of interpersonal trust being assessed. For instance, in relation to the trust and tolerance of immigrants, Borgonovi (2012) finds that the probability that an individual will trust others and will be tolerant towards immigrants differs according to the contextual differences that create a level of diversity in that nation (namely economic, social, or religious differences). For generalised trust, many of the reasons behind the dampened effect of education leading to its statistical insignificance as a determinant of trust have already been discussed above and these include broader contextual factors outside of the education system such as the level of corruption (Charrona and Rothsteina, 2016; Frederiksen et al. 2016). This may also be directly linked to the way in which education is administered such as through the policy of educational tracking (Osterman, 2021; Niedlich, 2021).

2.1.3 Conclusion

In conclusion, it can be seen from the above discussion that the relationship between trust and education cannot be assumed to be a positive one. The outcome of this relationship depends on several factors. It is thus necessary to test this relationship across multiple forms of trust and to control for a variety of external factors in order to ascertain the direction and the significance of the effect of education on trust.

The next section describes the data, methods, and measures that will be used for this analysis as well as the descriptive statistics related to the measures applied.

2.2 Data, Methods, Measures and Descriptive Statistics

2.2.1 Data

To make the analysis in respect of the relationship between trust and education for the South African context, the current study applies cross-sectional data from the National Income Dynamics Study (NIDS) data set. The NIDS is a national household panel study in South Africa that ran between 2008 and 2017. The 5th wave (undertaken in 2017) applies a nationally representative sample of over 47055 individuals in 13719 households (Brophy *et al.*, 2018). The study consists of a core survey which was repeated continuously with these same household members every two to three years, with the latest interview round (or “wave”) being conducted in 2017. The study examines the livelihoods of individuals and households over time and provides information about how households cope with positive or negative shocks (NIDS, 2020). Although the NIDS data set consists of panel data from 5 different waves (starting in 2008), this study focuses only on wave 5 of the NIDS data sets which was conducted in 2017. This is because wave 5 is the only survey round in which the adult questionnaires include questions which are intended to directly assess several variables of trust.

In respect of the data collection methods applied, the NIDS applies a combination of individual-level and household questionnaires. The questionnaires which are of relevance to this study are the household questionnaires and the adult questionnaires. The surveys were conducted in person, with the household questionnaires being administered to the oldest woman in the household and/or another household member who is well-informed about the living arrangements and spending patterns of the household, while the adult questionnaires were administered to persons who were 15 years or older on the date when the interview was conducted (Brophy *et al.*, 2018).

The total number of observations that will be applied to the study is 19221 from a total of 23890¹ of the adult observations in the sample. The main reason for this reduction in sample size is because of the way the main independent education variable is derived. In this regard, changes made related to the NIDS data set education variable, termed the “Best education” variable (w5_best_edu). The “Best education” variable provides information relating to the education qualification or level attained by the respondents. This variable consists of over 30 codes for various educational qualifications (Southern Africa Labour and Development Research Unit, 2018). Some of these qualifications (e.g. NQF certificates) are not ordinarily obtained at a school. Therefore, to simplify the analysis, observations with qualifications which would not ordinarily be obtained in a school context are dropped from the sample. It also bears mentioning that a decision was made to exclude tertiary

¹ It should be noted that the sample size of 23890 results from merging the data sets required to form the cross-sectional data set applied to this analysis after all the adult observations which did not include information on trust were removed.

education from the analysis because the number of observations is far too small to make reasonable inferences regarding the impact of tertiary education on trust.² A further elaboration of the justifications and implications of the reduction in sample size is given in the discussion of the limitations set out in section 2.3 of this chapter.

2.2.2 Methods

The relationship between trust and education will be assessed using probit regression analysis. Here, basic education will be regressed against each trust variable in a bivariate regression. The analysis will then be extended by including the control variables and assessing their impact. Similar methodology has been applied by Charrona and Rothsteina (2016) and Frederiksen et al. (2016).³

Probit regression is applied because the dependent trust variables will be derived as binary variables with two categories – “trusting” and “mistrusting” (as will be explained more fully in the measures section). The robustness of these probit regressions will be tested through logistic regressions using the binary trust variables.

The estimation used in terms of the probit model is described as follows:

$$TRUST_i^* = \beta_0 + \beta_1 EDUCATION_i + \beta_2 CONTROLS_i + v_i \dots (1)$$

In the above estimation, $TRUST_i^*$ is the unobserved probability of an individual being found in the “trusting” category for a particular form of trust; $EDUCATION_i$ is an individual’s years of basic education obtained; $CONTROLS_i$ represents the control variables which will be included; and v_i is the standard normally distributed random error.

It must be noted that a convention that the statistically appropriate level of significance, that is economic significance, for the coefficients is less than 5% will be applied here. A measure which has a level of significance greater than a 5% level of significance is not considered as statistically significant for purposes of this analysis.

² It should be noted that regarding tertiary education, the decision was made to focus only on those observations of respondents who had completed a tertiary education qualification that would likely have been obtained at a university. This is because other tertiary qualifications may have been obtained in social settings or environments that may be difficult to draw inferences on. These qualifications may for example have been obtained through a Sector Education and Training Authority vocational programme or learnership. The total number of those who completed a qualification which would ordinarily be obtained from a university is 582. This constitutes 2.94% of the total sample.

³ These authors use logistic regression and ordinary least squares respectively. Logistic regressions will be applied to test the robustness of the results.

2.2.3 Measures

In this section, the variables for the primary analysis, being the analysis of the relationship between trust and education, are discussed. In this section, the relevant variables will be outlined and a discussion of how the variable was derived will also be provided where this applies.

i. The Dependent Variables:

The Trust of others known, Trust of relatives, Trust of own race group, Trust of other race groups, and Trust of other South Africans are the five trust variables in the data which will be assessed as dependent variables in separate regressions. Notably, trust is measured in a similar way as described in the table below in other studies, namely, Yang (2019) and Charrona and Rothsteina (2016). The Yang (2019) study applies the British Social Attitudes (BSA) survey series to assess the relationship between education and the three measures of trust—trust in people, trust in politicians, and trust in government. Here, the measure of trust in politicians is derived from the question: “How much do you trust politicians of any party in Britain to tell the truth when they are in a tight corner?” and there are four options provided: (1) Just about always; (2) Most of the time; (3) Only some of the time; (4) Almost never. A dummy variable is derived where ‘1’ is given if the respondent chooses one of the first three options. Charrona and Rothsteina (2016) use original survey data of 85,000 individuals in 24 European countries in a comparative analysis to test the hypothesis that higher levels of education improve generalised trust. Here a respondent was coded as ‘1’ if they answered, “Most people can be trusted” and ‘0’ if they answered, “Can’t be too careful”.

These trust variables are described as follows:

Table 1: Dependent Variables Explained

Variable	Explanation
Trust of others known	For this variable, the question that the respondents were asked is “How much do you trust other people you know?” The respondents were provided with the following options to respond: “Not at all”, “Just a little”, “I trust them somewhat”, “I trust them a lot”, “Refused”, and “Don’t know”. Here, the binary for this variable is derived as follows: if the individual reported “Just a little”, “I trust them somewhat”, and “I trust them a lot” they are labelled as “Trusting” and the responses are recoded with the number 1. If the individual reported “Not at all” they are labelled as “Mistrusting” and the response is recoded with the number 0. “Refused” and “Don’t know” are recoded as missing variables.
Trust of relatives	For this variable, the question which the respondents were asked is “How much do you trust your relatives?” The binary variable was derived in the same manner as the “Trust of others known” variable.
Trust of own race group	For this variable, the question that the respondents were asked was “How much do you trust people from your race group?” The binary variable was derived in the same manner as the “Trust of others known” variable
Trust of other race groups	For this variable, the question that the respondents were asked was “How much do you trust people from other race groups?” The binary variable was derived in the same manner as the “Trust of others known” variable
Trust of other South Africans	For this variable, the question that the respondents were asked was “How much do you trust other South Africans?” Here, the respondents were asked to respond on a scale of 1 to 8 where 1 means extremely little and 8 means a great deal. In order to derive a binary variable for this form of trust, responses between 1 and 3 were labelled as “Mistrusting” and recoded with a value of 0 and responses with values between 4 to 8 were labelled as “Trusting” and recoded with a value of 1. The rationale for the election of the cut-off point is discussed in the descriptive statistics in section 2.2.4.

ii. The Independent Variable – Years of Basic Education Obtained

The main independent variable is the years of basic education obtained. This variable is measured in terms of the years ordinarily required to achieve a specific grade and is coded such that each grade represents a year of education. Please note that for simplification, the variable will also be referred to as the basic education variable later in the thesis.

The classification of the variable is based on the governing structure of the South African education system. The education system in South Africa is governed by two separate departments – the

Department of Basic Education (DBE) and the Department for Higher Education and Training (DHET). The DBE governs education institutions which provide education at a primary and secondary/high school level. Primary schools ordinarily offer a grade 1-7 level of education, and secondary schools ordinarily offer a grade 8-12 level of education (South African Government, 2022). The DHET governs institutions which provide higher or tertiary education. These are institutions which administer education which enables individuals to acquire qualifications which are obtained above a grade 12 level of education (Higher Education Act, 1997). Therefore, the level of education which will be the focus of the study is termed “basic education” since only primary and secondary school are considered.

Finally, because the focus of this study is education obtained at the primary and high school level and because the variable is coded such that each grade represents a year of education, the variable has been termed “years of basic education obtained”. It should be noted that grade R is included in the measure of basic education but is coded under 0 (zero) years of basic education obtained to ensure that the first year of basic education obtained is accurately measured as grade 1. This is because there were no provisions which made grade R a prerequisite for grade 1 in the legal framework for basic education in the South African schooling system in respect of the data applied (South African Schools Act, 1996).

iii. The Control variables

The control variables consist of the log of household income, a binary variable for being religious,⁴ the age measured in years, a binary variable for living in an urban area, a binary variable for being female, a binary variable for being satisfied with life,⁵ a binary variable for being married, a binary variable for being employed, a binary variable for having perceived inequality,⁶ a binary variable for burglaries being perceived as common in your neighbourhood, a binary variable for gangsterism being perceived as common in your neighbourhood, a binary variable for murders, shootings or stabbings being perceived as common in your neighbourhood, a binary variable for sharing a neighbourhood toilet (as

⁴ For this variable, a binary variable was derived where being religious is the category for those who responded as having a religious affiliation of some kind, and is given a value of 1, and being non-religious (i.e. having no religious affiliation) is given a value of 0.

⁵ For this variable, each respondent was asked to indicate what their level of satisfaction in life is. There are 10 levels provided for responses, from 1 to 10 with 1 being “very dissatisfied” and 10 being “very satisfied”. To derive this binary variable, the cut-off point applied for the binary variable is at level 5. This level and the levels below 5 constitute approximately 53% of the sample responses. The binary variable derived therefore is one in which responses with levels 1-5 are given the value of 0 and 0 is categorised as life dissatisfaction; and the levels 6-10 are given a value of 1 whereby the 1 is categorised as life satisfaction.

⁶ For this variable, the respondents were asked the question “Please imagine a 6-step ladder where the poorest people in South Africa stand at the bottom (the first step) and the richest people in South Africa stand at the highest step (the sixth step). On which step do you expect to be 5 years from now?” A binary was derived where responses with the value of 1 were coded as 1 under the category “having perceived inequality” and those who responded with values from 2 to 6 are coded with a 0 under the category “not having a perceived inequality”.

a proxy variable for wealth), the mother's years of basic education obtained, the father's years of basic education obtained,⁷ race dummy variables, and province dummy variables.

2.2.4 Descriptive Statistics

In this section the descriptive statistics for the dependent variables in relation to the main independent variable and the control variables are provided. The section is separated into five parts starting with the descriptive statistics for the dependent variable of *Trust of others known*, then *Trust of relatives*, then *Trust of own race group*, then *Trust of other race groups*, and finally, *Trust of other South Africans*.

In each part, the data is presented first by looking at a percentage breakdown of the sample in respect of the categories of the level of trust alongside the level of basic education obtained (in terms of either primary or secondary schooling).⁸ Tables of the binary trust variable with its two categories as well as the variable with four categories of trust are presented. Breaking down the trust variable along the primary and the secondary school level of basic education is discussed to magnify any distinctions which may exist along the level of basic education as far as trust is concerned. After this analysis, each part will then set out a weighted means analysis for the independent and control variables in relation to each binary trust variable. Here, details of the weighted⁹ mean values of the main independent and control variables under each trust category ("mistrusting" or "trusting") will be provided and discussed. For this, three tables are provided: the first sets out the details for the education variables, the second sets out details for the control variables which reflect the respondents' individual characteristics, and the third sets out the details for the respondents' neighbourhood characteristics. In the first table, related to education variables, the weighted mean values for the individual and parent basic education variables are provided.

⁷ The mother and father's years of basic education obtained are coded such that each grade represents a year of education.

⁸ Basic education is categorised into two levels – those who have completed either of grades one to seven (primary schooling) and those who have completed either of grades eight to twelve (secondary schooling).

⁹ Calibration weights were applied in the determination of the weighted mean values in this thesis, with the specific variable in the data being w5_wgt and the label detailed as follows: Post stratified weight - including Top-Up.

2.2.4.1 Trust of Others Known

i. Assessing Trust of Others Known Per the Level of Basic Education:

Table 2: Percentage breakdown of trust category per level of basic education for the derived binary trust variable of Trust of others known

Trust category	Percentage of respondents in the sample per the level of basic education		Total sample size
	Primary schooling	Secondary schooling	
Mistrusting	17.97	18.94	3294
Trusting	82.03	81.06	14298
	3913	13697	Total sample size

Table 2 shows the binary category levels of trust in the first column being, mistrusting and trusting, and in the second and third columns set out the percentage of individuals who have a primary school education and a secondary school education under each level of trust. For trust of people whom the respondent knows, the percentage of people who fall in the mistrusting category is slightly higher in those who have obtained some level of secondary schooling (18.94%) when compared to those who only have a level of primary schooling (17.97%). The weighted mean difference between the trusting and mistrusting groups in respect of the level of basic education obtained, however, is not statistically significant with a p-value of 0.61.

Table 3: Percentage breakdown of trust category per level of basic education for the four-category variable of Trust of others known

Trust category	Percentage of respondents in the sample per the level of basic education		Total sample size
	Primary schooling	Secondary schooling	
Not at all	17.97	18.94	3294
Just a little	38.31	37.68	6653
I trust them somewhat	33.71	33.28	5871
I trust them a lot	10.02	10.10	1774
	3913	13679	Total sample size

Table 3 shows four categories of trust levels in the first column and sets out the percentage of respondents in the sample who fall under each category of trust for those who obtained some primary schooling (in the second column) and those who obtained some level of secondary schooling (in the third column). When comparing Tables 2 and 3, it appears from Table 2 that an overwhelming majority of the respondents fall in the trusting category (over 80% for both levels of basic education). However, from Table 3 what can be seen is that the highest number of trusting respondents fall under the “Just a little” trust category (38.31% and 37.68% for the primary and secondary school levels respectively), while the smallest number of respondents falls under the “I trust them a lot” category (10.02% and 10.10% for the primary and secondary school levels respectively).

ii. Weighted Mean Difference Analysis for Independent and Control Variables in relation to Trust of Others Known:

The tables below set out the weighted mean values for the independent and control variables of trusting and mistrusting individuals. The total sample size of the respondents who fall in the trusting category is 15656 and the total sample size of the respondents who fall in the mistrusting category is 3565.

Table 4: Education Variables

Variable	All	Trusting	Mistrusting	p-value
Years of Basic Education obtained	9.03	9.00	9.11	
Mother's Years of Basic Education obtained	4.22	4.28	3.99	
Father's Years of Basic Education obtained	4.03	4.07	3.86	

NOTE: Years of Basic Education obtained range from zero to twelve where twelve indicates completion of basic education. In addition, Years of Basic Education is coded such that each grade represents a year of education. Observations for maternal and paternal years of basic education obtained are lower than the observations detailed in the introductory paragraph of this section as a substantial number of individuals report "Don't know" to questions on parental education. Maternal education has 9,738 observations and paternal education has 10,187 compared to the total sample of 19,221. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

In assessing the descriptive statistics in Table 4 above, a few observations can be made with regard to the weighted mean values for trusting and mistrusting individuals as shown in the third and fourth columns respectively. First, the above results show that the average basic education level of adults (as defined here) for both trusting and mistrusting individuals is above the primary school level (which means it is above 7 years of basic education obtained). In this regard, the weighted mean value for the trusting individuals is 9 years of basic education obtained, and 9.11 years of basic education obtained for mistrusting individuals. With regards to parental basic education (shown through the variables for the mother's and father's years of basic education obtained), the average basic education level of each parent in both the trusting and mistrusting groups consists of only a primary school education (which means it is less than or equal to 7 years of basic education obtained). Furthermore, there is no statistically significant difference between the mistrusting and trusting groups in respect of the average basic education for individuals and the parents (paternal or maternal).

Table 5: Control Variables for Individual Characteristics

Variable	All	Trusting	Mistrusting	p-value
Household Income (in rands)	8 925.84	9 224.68	7 720.23	***
Religious	0.88	0.89	0.84	***
Age (in years)	36.82	37.10	35.69	***
Urban	0.62	0.60	0.68	***
Female	0.54	0.53	0.55	
Satisfied with life	0.45	0.45	0.42	*
Perceived inequality (poorest in 5 years time)	0.01	0.01	0.02	
Married	0.24	0.25	0.22	**
Employed	0.39	0.39	0.38	
Perceived health – poor	0.03	0.02	0.04	**
<i>Race</i>				
- African	0.84	0.82	0.89	***
- White	0.05	0.05	0.02	***
- Coloured	0.09	0.10	0.08	**
- Indian/Asian	0.02	0.02	0.01	*

NOTE: *** p<0.01, ** p<0.05, * p<0.1.

When assessing the individual characteristics in Table 5¹⁰ what can be seen in respect of the weighted mean values of the trusting and mistrusting individuals as shown in the third and fourth columns respectively is a difference between the mean household income of the trusting and mistrusting

¹⁰ Please note that the weighted mean differences for the provinces were determined but are not presented here. Please see Appendix 1 for the full set of variables.

groups where the trusting individuals have a mean household income which is about R1500 higher than that of mistrusting individuals. The religious persons constitute a high proportion of both the trusting and mistrusting groups with each group consisting of more than 80% of religious persons. The average age of both trusting and mistrusting groups is slightly above 35 years old. The percentage of sample respondents who live in urban areas is 60% and a little more than half are female. Less than 50% of the respondents from both the trusting and mistrusting groups are satisfied with life. Very few of the respondents believe that they will be the poorest in the country in the 5 years from when the survey was taken (less than 2%). With regards to marriage, 22% of the respondents in the mistrusting group are married while a slightly higher percentage of the trusting group (25%) is married. There also appears to be very little difference in the percentage of people employed in each of the trusting and mistrusting groups with 39% being employed in the trusting group and 38% employed in the mistrusting group. Very few people in the sample perceive their health to be poor with each of the trusting and mistrusting groups having less than 5% of individuals who perceive their health to be poor. The proportion of African individuals in the sample constitutes the majority for both trusting and mistrusting groups while Indian/Asian individuals constitute the smallest proportion of both groups. The weighted mean differences for most individual characteristic control variables are statistically significant except for the binary variables for being female, being satisfied with life, having perceived inequality, being employed, and being Indian/Asian (in terms of race).

Table 6: Control Variables for Neighbourhood Characteristics

Variable	All	Trusting	Mistrusting	p-value
Burglaries perceived as common in neighbourhood	0.54	0.53	0.60	***
Gangsterism perceived as common in neighbourhood	0.39	0.37	0.44	***
Murders, shootings, or stabbings perceived as common in neighbourhood	0.42	0.41	0.48	***
Wealth proxy (service delivery indicator)				
- Neighbourhood shared toilet	0.23	0.22	0.25	*

NOTE: The frequency of Burglaries, Gangsterism, Murders, shootings or stabbings in the neighbourhood are self-reported perceptions. ***

p<0.01, ** p<0.05, * p<0.1.

When assessing the neighbourhood characteristics in Table 6, the weighted mean values for the mistrusting groups in respect of all the binary variables are higher than for the trusting groups. In other words, more people in the mistrusting group live in neighbourhoods where burglaries, gangsterism, murders, shootings or stabbings are perceived as common and where they must share a neighbourhood toilet. The weighted mean differences between the trusting and mistrusting groups for all these binary variables are statistically significant. As far as the wealth proxy variable is concerned, although more people in the mistrusting group share a neighbourhood toilet, the weighted mean difference between the two groups is not statistically significant.

2.2.4.2 Trust of Relatives

i. Assessing Trust of Relatives Per the Level of Basic Education:

Table 7: Percentage breakdown of trust category per level of basic education for the derived binary trust variable of Trust of relatives

Level of trust	Percentage of respondents in the sample per the level of basic education		Total sample size
	Primary schooling	Secondary schooling	
Mistrusting	8.41	8.56	1500
Trusting	91.59	91.44	16092
	3913	13679	Total sample size

Table 7 shows the binary category levels of trust in the first column being, mistrusting and trusting, and in the second and the third column sets out the percentage of individuals who have a primary school education and a secondary school education under each level of trust. In respect of trust of relatives, the percentage of people who fall in the mistrusting category is slightly higher for those who have obtained some level of secondary schooling (8.56%) when compared to those who only have a level of primary schooling (8.41%). The weighted mean difference between the trusting and mistrusting groups as far as the level of education basic education obtained, however, is not statistically significant with a p-value of 0.41.

Table 8: Percentage breakdown of trust category per level of basic education for the four-category trust variable of Trust of relatives

Trust category	Percentage of respondents in the sample per the level of basic education		Total sample size
	Primary schooling	Secondary schooling	
Not at all	8.41	8.56	1500
Just a little	18.89	19.75	3440
I trust them somewhat	23.74	22.60	4021
I trust them a lot	48.96	49.09	8631
	3913	13679	Total sample size

Table 8 shows four categories of trust levels in the first column and sets out the percentage of respondents in the sample who fall under each category of trust for those who obtained some primary schooling (in the second column) and those who obtained some level of secondary schooling (in the third column). When comparing Tables 7 and 8, both tables show that there are high levels of trust. In this regard, the high levels of trust in Table 7 are demonstrated by over 90% of individuals who have obtained either primary or secondary schooling falling in the trusting category, while in Table 8 the largest percentage of individuals across both levels of basic education fall under the “I trust them a lot” category (48.96% and 49.09% for the primary and secondary school levels respectively).

ii. Weighted Mean Difference Analysis for Trust of Relatives:

The tables below set out the weighted mean values in respect of the independent and control variables for trusting and mistrusting individuals. For each variable, the level of significance for the mean differences between the two groups is also provided. The total sample size of the respondents who fall in the trusting category is 17599 and the total sample size of the respondents who fall in the mistrusting category is 1622.

Table 9: Education variables

Variable	All	Trusting	Mistrusting	p-value
Years of Basic Education obtained	9.03	9.03	9.02	
Mother's Years of Basic Education obtained	4.22	4.24	4.01	
Father's Years of Basic Education obtained	4.03	4.03	4.03	

NOTE: Years of Basic Education obtained range from zero to twelve where twelve indicates completion of basic education. In addition, Years of Basic Education is coded such that each grade represents a year of education. Observations for maternal and paternal years of basic education obtained are lower than the observations than those detailed in the introductory paragraph of this section as a substantial number of individuals report "Don't know" to questions on parental education. Maternal education has 9,738 observations and paternal education has 10,187 compared to the total sample of 19,221. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

In assessing the descriptive statistics in Table 9 above, a few observations can be made in respect of weighted mean values for trusting and mistrusting individuals as shown in the third and fourth columns. First, the above results show that the average basic education level of adults for both trusting and mistrusting individuals is above the primary school level. In this regard, the weighted mean value for the trusting individuals is 9.03 years of basic education obtained and 9.02 years of basic education obtained for mistrusting individuals. The average basic education level of each parent in both the trusting and mistrusting groups consists of only primary school education. Furthermore, there is no statistically significant difference in the average difference between the mistrusting and trusting groups in respect of the average basic education for individuals and of the parents.

Table 10: Control Variables for Individual Characteristics

Variable	All	Trusting	Mistrusting	p-value
Household Income (in rands)	8 925.84	9 081.44	7 476.54	***
Religious	0.88	0.88	0.87	
Age (in years)	36.82	36.82	36.76	
Urban	0.62	0.61	0.68	**
Female	0.54	0.53	0.55	
Satisfied with life	0.45	0.45	0.43	
Perceived inequality (poorest in 5 years' time)	0.01	0.01	0.02	**
Married	0.24	0.25	0.20	*
Employed	0.39	0.39	0.39	
Perceived health - poor	0.03	0.03	0.05	**
<i>Race</i>				
- African	0.84	0.83	0.90	**
- White	0.05	0.05	0.03	**
- Coloured	0.09	0.10	0.07	
- Indian/Asian	0.02	0.02	0.01	**

NOTE: *** p<0.01, ** p<0.05, * p<0.1.

When assessing the individual characteristics in Table 10¹¹ above, what can be seen in trusting and mistrusting individuals' weighted mean values shown in the third and fourth columns respectively first is a difference between the mean household income of the trusting and mistrusting groups. The average household income of trusting individuals is about R1600 higher than that of mistrusting individuals. Religious persons constitute a high proportion of both the trusting and mistrusting groups

¹¹ Please note that the weighted mean differences for the provinces were determined but are not presented here. Please see Appendix 2 for the full set of variables.

with each group consisting of more than 80% religious persons. The average age of both trusting and mistrusting groups is around 36 years old. A little over 60% of the sample respondents live in urban areas and a little more than half are female. Less than 50% of the respondents from both the trusting and mistrusting groups are satisfied with life. Very few of the respondents believe that they will be the poorest in the country in the 5 years from when the survey was taken (less than 3% in each of the trusting and mistrusting groups). In terms of marriage, 20% of the respondents in the mistrusting group are married and a slightly higher percentage of the trusting group (25%) is married. For this form of trust, the percentage of people employed in both the trusting and mistrusting groups is 39%. Very few people in the sample perceive their health to be poor with each of the trusting and mistrusting groups having less than 6% of individuals who perceive their health to be poor. The proportion of African individuals in the sample constitutes the majority for both trusting and mistrusting groups while Indian/Asian individuals constitute the smallest proportion of both groups. For this form of trust, there are fewer weighted mean differences that are statistically significant than for the previous form of trust assessed. Here, the only weighted mean differences which are statistically significant are the weighted mean differences in respect of household income, the binary variables for living in an urban area, for having perceived inequality, for perceiving one's health as being poor, and in terms of binary variables for race, only the weighted mean differences in respect of the variables for being African, White, and Indian/Asian are statistically significant.

Table 11: Control Variables for Neighbourhood Characteristics

Variable	All	Trusting	Mistrusting	p-value
Burglaries perceived as common in neighbourhood	0.54	0.54	0.58	
Gangsterism perceived as common in neighbourhood	0.39	0.38	0.44	*
Murders, shootings, or stabbings perceived as common in neighbourhood	0.42	0.42	0.44	
Wealth proxy (service delivery indicator)				
- Neighbourhood shared toilet	0.23	0.22	0.26	*

NOTE: The frequency of Burglaries, Gangsterism, Murders, shootings or stabbings in the neighbourhood are self-reported perceptions. ***

p<0.01, ** p<0.05, * p<0.1.

When assessing the neighbourhood characteristics, what can be seen is that the proportion of people in the mistrusting group who live in neighbourhoods where burglaries, gangsterism, murders, shootings or stabbings are perceived as common as well as those who share a neighbourhood toilet is higher than those of the trusting group. However, none of the weighted mean differences between the two groups are statistically significant.

2.2.4.3 Trust of Own Race Group

i. Assessing Trust of Own Race Group Per the Level of Basic Education:

Table 12: Percentage breakdown of trust category per level of basic education for the derived binary trust variable of Trust of own race group

Trust category	Percentage of respondents in the sample per the level of basic education		Total sample size
	Primary schooling	Secondary schooling	
Mistrusting	27.60	28.50	4979
Trusting	72.40	71.50	12613
	3913	13679	Total sample size

Table 12 shows the binary category levels of trust in the first column being, mistrusting and trusting, and in the second and the third columns shows the percentage of individuals who have a primary school education and a secondary school education respectively under each level of trust. In respect of trust of one's own race group, the percentage of people who fall in the mistrusting category is slightly higher for those who have obtained some level of secondary schooling (28.5%) when compared to those who only have a level of primary schooling (27.6%). The mean difference between the trusting and mistrusting groups as far as the level of education basic education obtained, however, is not statistically significant with a p-value of 0.22.

Table 13: Percentage breakdown of trust category per level of basic education for the four-category trust variable of Trust of own race group

Level of trust	Percentage of respondents in the sample per the level of basic education		Total sample size
	Primary schooling	Secondary schooling	
Not at all	27.60	28.50	4979
Just a little	41.22	40.04	7090
I trust them somewhat	26.45	26.29	4631
I trust them a lot	4.73	5.17	892
	3913	13679	Total sample size

Table 13 shows four categories of trust levels in the first column and sets out the percentage of respondents in the sample who fall under each category of trust for those who obtained some primary schooling (in the second column) and those who obtained some level of secondary schooling (in the third column). When comparing Tables 12 and 13, what can be seen is that although the majority of the respondents fall in the trusting category on Table 12 (over 70% for both levels of basic education), from Table 13 it is shown that the highest percentage of trusting respondents falls under the “Just a little” trust category (41.22% and 40.04% for the primary and secondary school levels respectively). The smallest number of respondents falls under the “I trust them a lot” category (4.73% and 5.17% for the primary and secondary school levels respectively).

ii. Weighted Mean Difference Analysis for Trust of Own Race Group:

The tables below set out the weighted mean values in respect of the independent and control variables for trusting and mistrusting individuals. The total sample size of the respondents who fall in the trusting category is 13780 and the total sample size of the respondents who fall in the mistrusting category is 5441.

Table 14: Education variables

Variable	All	Trusting	Mistrusting	p-value
Years of Basic Education obtained	9.03	8.99	9.12	
Mother's Years of Basic Education obtained	4.22	4.25	4.15	
Father's Years of Basic Education obtained	4.03	4.14	3.77	*

NOTE: Years of Basic Education obtained ranges from zero to twelve where twelve indicates completion of basic education. In addition, Years of Basic Education is coded such that each grade represents a year of education. Observations for maternal and paternal years of basic education obtained are lower than the observations detailed in the introductory paragraph of this section as a substantial number of individuals report "Don't know" to questions on parental education. Maternal education has 9,738 observations and paternal education has 10,187 compared to the total sample of 19,221. *** p<0.01, ** p<0.05, * p<0.1.

In assessing the descriptive statistics in Table 14 above, a few observations can be made for the weighted mean values for trusting and mistrusting individuals as shown in the third and fourth columns respectively. First, the above results show that the average basic education level of adults for both trusting and mistrusting individuals is above the primary school level. In this regard, the weighted mean for the trusting individuals is 8.99 years of basic education obtained and 9.12 years of basic education obtained for the mistrusting individuals. The average basic education level of each parent in both the trusting and mistrusting groups consists of only primary school education. There is no statistically significant difference in the average difference between the mistrusting and trusting groups in respect of the average basic education for individuals and of the parents.

Table 15: Control Variables for Individual Characteristics

Variable	All	Trusting	Mistrusting	p-value
Household Income (in rands)	8 925.84	9 410.73	7 807.83	***
Religious	0.88	0.89	0.85	***
Age (in years)	36.82	37.19	35.96	***
Urban	0.62	0.59	0.66	***
Female	0.54	0.53	0.56	**
Satisfied with life	0.45	0.46	0.41	***
Perceived inequality (poorest in 5 years' time)	0.01	0.01	0.01	
Married	0.24	0.25	0.22	***
Employed	0.39	0.40	0.39	
Perceived health – poor	0.03	0.03	0.03	
<i>Race</i>				
- African	0.84	0.81	0.90	***
- White	0.05	0.06	0.02	***
- Coloured	0.09	0.10	0.07	***
- Indian/Asian	0.02	0.03	0.01	***

NOTE: *** p<0.01, ** p<0.05, * p<0.1.

When assessing the individual characteristics in Table 15¹² above a difference between the mean household income of the trusting and mistrusting groups can be seen in the weighted mean values of trusting and mistrusting individuals shown in the third and fourth columns respectively. The average household income of trusting individuals is about R1600 higher than that of mistrusting individuals. Religious persons constitute a high proportion of both the trusting and mistrusting groups with each

¹² Please note that the weighted mean differences for the provinces were determined but are not presented here. Please see Appendix 3 for the full set of variables.

group consisting of more than 80% religious persons. The average age of both trusting and mistrusting groups is around 36 years old. Around 60% of the sample respondents live in urban areas and a little more than 50% are female. Less than half of the respondents from both the trusting and mistrusting groups are satisfied with life. Very few of the respondents believe that they will be the poorest in the country in the 5 years from when the survey was taken (less than 2% in each of the trusting and mistrusting groups). 22% of the respondents in the mistrusting group are married and a slightly higher percentage of the trusting group (25%) is married. For this form of trust, the percentage of people employed in the trusting group is slightly higher (40%) than that of the mistrusting group (39%). Very few people in the sample perceive their health to be poor with each of the trusting and mistrusting groups having less than 4% of individuals who perceive their health to be poor. The proportion of African individuals in the sample constitutes the majority for both trusting and mistrusting groups while Indian/Asian individuals constitute the smallest proportion of both groups. For this form of trust, the weighted mean differences between the trusting and mistrusting group for all the variables are statistically significant except in respect of the binary variables for having perceived inequality, for perceived health being poor, and for being employed.

Table 16: Control Variables for Neighbourhood characteristics

Variable	All	Trusting	Mistrusting	p-value
Burglaries perceived as common in neighbourhood	0.54	0.52	0.58	***
Gangsterism perceived as common in neighbourhood	0.39	0.37	0.43	***
Murders, shootings, or stabbings perceived as common in neighbourhood	0.42	0.41	0.47	***
<i>Wealth proxy (service delivery indicator)</i>				
- Neighbourhood shared toilet	0.23	0.22	0.24	

NOTE: The frequency of Burglaries, Gangsterism, Murders, shootings or stabbings in the neighbourhood are self-reported perceptions. *** p<0.01, ** p<0.05, * p<0.1.

When assessing the variables reflecting the neighbourhood characteristics in Table 16, the weighted mean values for the mistrusting group in respect of all the binary variables are higher than for the

trusting group. The weighted mean differences between the two groups in respect of each variable are all statistically significant except in respect of the mean difference values for the binary variable for having a neighbourhood shared toilet.

2.2.4.4 Trust of Other Race Groups

i. Assessing Trust of Other Race Groups Per the Level of Basic Education:

Table 17: Percentage breakdown of trust category per level of basic education for the derived binary trust variable of Trust of other race groups

Trust category	Percentage of respondents in the sample per the level of basic education		Total sample size
	Primary schooling	Secondary schooling	
Mistrusting	39.82	40.60	7111
Trusting	60.18	59.40	10481
	3913	13679	Total sample size

Table 17 shows the binary category levels of trust in the first column being, mistrusting and trusting, and the second and the third columns provide details of the percentage of individuals who have a primary school education and a secondary school education for each level of trust. In respect of trust of other race groups, the percentage of people who fall in the mistrusting category is slightly higher for those who have obtained some level of secondary schooling (40.6%) when compared to those who only have a level of primary schooling (39.82%). The mean difference between the trusting and mistrusting groups as far as the level of education basic education obtained, however, is not statistically significant with a p-value of 0.71.

Table 18: Percentage breakdown of trust category per level of basic education for the four-category trust variable of Trust of other race groups

Trust category	Percentage of respondents in the sample per the level of basic education		Total sample size
	Primary schooling	Secondary schooling	
Not at all	39.82	40.60	7111
Just a little	36.24	35.10	6219
I trust them somewhat	19.63	19.99	3502
I trust them a lot	4.32	4.32	760
	3913	13679	Total sample size

Table 18 shows four categories of trust levels in the first column and sets out the percentage of respondents in the sample who fall under each category of trust for those who obtained some primary schooling (in the second column) and those who obtained some level of secondary schooling (in the third column). When comparing Tables 17 and 18, from Table 17 a majority of the respondents fall in the trusting category (over 50% for both levels of basic education). Whereas, from Table 18 the highest number of trusting respondents fall under the “Just a little” trust category (36.24% and 35.10% for the primary and secondary school levels respectively), while the smallest number of respondents fall under the “I trust them a lot” category (4.32% for both the primary and secondary school level).

ii. Weighted Mean Difference Analysis for Trust of Other Race Groups:

The tables below set out the weighted mean values in respect of the independent and control variables for trusting and mistrusting individuals. The total sample size of the respondents who fall in the trusting category is 11421 and the total sample size of the respondents who fall in the mistrusting category is 7800.

Table 19: Education variables

Variable	All	Trusting	Mistrusting	p-value
Years of Basic Education obtained	9.03	9.05	8.99	
Mother's Years of Basic Education obtained	4.22	4.37	4.01	**
Father's Years of Basic Education obtained	4.03	4.28	3.68	***

NOTE: Years of Basic Education obtained ranges from zero to twelve where twelve indicates completion of basic education. In addition, Years of Basic Education is coded such that each grade represents a year of education. Observations for maternal and paternal years of basic education obtained are lower than the observations than those detailed in the introductory paragraph of this section as a substantial number of individuals report "Don't know" to questions on parental education. Maternal education has 9,738 observations and paternal education has 10,187 compared to the total sample of 19,221.*** p<0.01, ** p<0.05, * p<0.1.

In assessing the descriptive statistics in Table 19 above, the following observations of the weighted mean values for trusting and mistrusting individuals as shown in the third and fourth columns respectively are made. First, the above results show that the average basic education level of adults for both trusting and mistrusting individuals is above the primary school level. In this regard, the weighted mean for the trusting individuals is 9.05 years of basic education obtained and 8.99 years of basic education obtained for the mistrusting individuals. This is a slight change from the other trust variables assessed above, where the average years of basic education obtained for the trusting group were lower than the mistrusting group. Secondly, the average basic education level of each parent in both the trusting and mistrusting groups consists of only primary school education. Lastly, while there is no statistically significant difference between the mistrusting and trusting groups in respect of the weighted mean years of basic education obtained for individuals, there is a statistically significant difference in the weighted mean values of the parental basic education variable of both the mother and father between the mistrusting and trusting groups.

Table 20: Control Variables for Individual Characteristics

Variable	All	Trusting	Mistrusting	p-value
Household Income (in rands)	8 925.84	9 698.77	7 888.24	***
Religious	0.88	0.90	0.85	***
Age (in years)	36.82	37.31	36.16	***
Urban	0.62	0.60	0.63	
Female	0.54	0.53	0.55	
Satisfied with life	0.45	0.46	0.43	**
Perceived inequality (poorest in 5 years' time)	0.01	0.01	0.01	
Married	0.24	0.26	0.21	***
Employed	0.39	0.40	0.38	
Perceived health - poor	0.03	0.02	0.03	*
<i>Race</i>				
- African	0.84	0.79	0.90	***
- White	0.05	0.07	0.02	***
- Coloured	0.09	0.11	0.07	***
- Indian/Asian	0.02	0.03	0.01	**

NOTE: *** p<0.01, ** p<0.05, * p<0.1.

When assessing the individual characteristics in Table 20¹³ above, a difference between the mean household income of the trusting and mistrusting groups can be seen in the weighted mean values of these two groups shown in the third and fourth columns respectively. In this regard, the trusting group

¹³ Please note that the weighted mean differences for the provinces were determined but are not presented here. Please see Appendix 4 for the full set of variables.

has a higher mean household income of about R1800. Religious persons constitute a high proportion of both the trusting and mistrusting groups with each group consisting of more than 80% of respondents being religious. The average age of both trusting and mistrusting groups is slightly above 36 years old. Around 60% of the sample respondents live in urban areas and a little more than 50% are female. Less than half of the respondents from both the trusting and mistrusting groups are satisfied with life. Very few of the respondents believe that they will be the poorest in the country in the next 5 years from when the survey was taken (less than 2%). 21% of the respondents in the mistrusting group are married and a slightly higher percentage of the trusting group (26%) is married. There also appears to be very little difference in the average of people employed in each of the trusting and mistrusting groups with 40% being employed in the trusting group and 38% employed in the mistrusting group. Very few people in the sample perceive their health to be poor with each of the trusting and mistrusting groups having less than 4% of individuals who perceive their health to be poor. The proportion of African individuals in the sample constitutes the majority for both trusting and mistrusting groups while Indian/Asian individuals constitute the smallest proportion of both groups. The weighted mean differences for the majority of individual characteristic control variables are statistically significant except for binary variables for living in an urban area, being female, having perceived inequality, being employed, and the binary for perceiving one's health to be poor.

Table 21: Control Variables for Neighbourhood Characteristics

Variable	All	Trusting	Mistrusting	p-value
Burglaries perceived as common in neighbourhood	0.54	0.52	0.57	***
Gangsterism perceived as common in neighbourhood	0.39	0.36	0.43	***
Murders, shootings, or stabbings perceived as common in neighbourhood	0.42	0.40	0.46	***
<i>Wealth proxy (service delivery indicator)</i>				
- Neighbourhood shared toilet	0.23	0.22	0.23	

NOTE: The frequency of Burglaries, Gangsterism, Murders, shootings or stabbings in the neighbourhood are self-reported perceptions. ***

p<0.01, ** p<0.05, * p<0.1.

When assessing the neighbourhood characteristics in Table 21 above, the weighted mean values for the mistrusting group (third column) in respect of all the binary variables are higher than for the trusting group (second column). Furthermore, the weighted mean differences in the mean values of the two groups for all the variables are statistically significant except for the binary variable for sharing a neighbourhood toilet.

2.2.4.5 Trust of Other South Africans

For trust of other South Africans, as already indicated, a scale between 1 to 8 was provided in the survey rather than four categories of trust as with the other trust variables. As such, in deriving a binary trust for the analysis, the distribution of the sample for the variable had to be assessed to ascertain the best point where the sample could be divided to create a binary variable with the mistrusting and trusting categories. The histogram for this assessment and discussion regarding how the variable was derived are provided below.

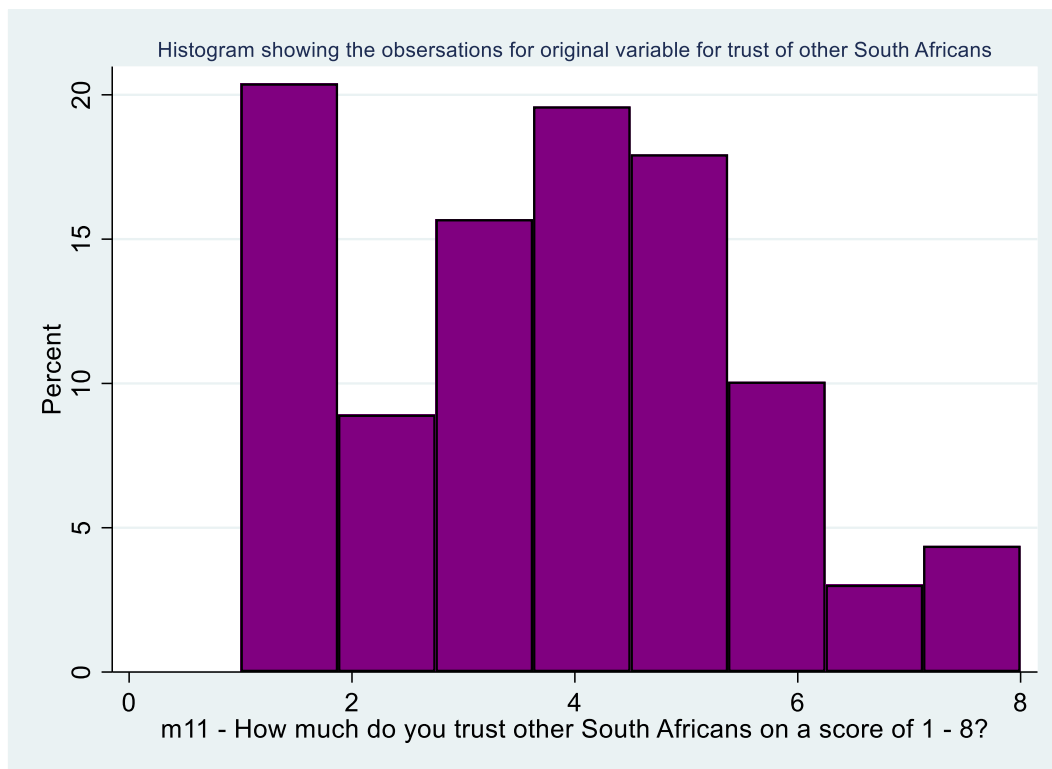


Figure 1: Histogram in respect of variable for trust of other South Africans. Sample size: 19220

Figure 1 highlights the responses given for trust of other South Africans and shows that the best cut-off point for the data is at a score of three. Here, there is an approximately 45%-55% split of the sample and therefore this is the closest to an equal division of the sample in terms of the responses provided. The variable here has therefore been derived such that values 1-3 constitute “mistrusting” and values 4-8 constitute “trusting”. Importantly, as will be shown in Tables 22 and 23 below, the percentage differences and weighted mean differences for each category of trust in relation to the level of basic education and the basic education variable are also comparable and thus, issues related to considerable differences in the variance are less of a concern for how the trust variable has been derived.

Table 22: Percentage breakdown of trust category per level of basic education for the derived binary trust variable of Trust of other South Africans

Trust category	Percentage of respondents in the sample per the level of basic education		Total sample size
	Primary schooling	Secondary schooling	
Mistrusting	46.26	44.70	7925
Trusting	53.74	55.30	9667
	3913	13679	Total sample size

Table 22 shows the binary variable category levels of trust in the first column being, mistrusting and trusting, as well as the percentage of individuals who have a level of primary school education and a level of secondary school education under each level of trust in the second and the third column respectively. In respect of trust of other South Africans, the percentage of people who fall in the mistrusting category is slightly higher for those who have obtained some level of secondary schooling (44.7%) when compared to those who only have a level of primary schooling (46.26%). The mean difference between the trusting and mistrusting groups as far as the level of basic education obtained, however, is not statistically significant with a p-value of 0.16.

i. Weighted Mean Difference Analysis for Trust of Other South Africans:

The tables below set out the weighted mean values for the independent and control variables in trusting and mistrusting individuals. The total sample size of the respondents who fall in the trusting category is 10571 and the total sample size of the respondents who fall in the mistrusting category is 8650.

Table 23: Education variables

Variable	All	Trusting	Mistrusting	p-value
Years of Basic Education obtained	9.03	9.09	8.95	*
Mother's Years of Basic Education obtained	4.22	4.22	4.22	
Father's Years of Basic Education obtained	4.03	4.22	3.81	**

NOTE: Years of Basic Education obtained ranges from zero to twelve where twelve indicates completion of basic education. In addition, Years of Basic Education is coded such that each grade represents a year of education. Observations for maternal and paternal years of basic education obtained are lower than the observations detailed in the introductory paragraph of this section as a substantial number of individuals report "Don't know" to questions on parental education. Maternal education has 9,738 observations and paternal education has 10,187 compared to the total sample of 19,221. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

In assessing the descriptive statistics in Table 23, two observations can be made in respect of the weighted mean values for trusting and mistrusting individuals as shown in the third and fourth columns respectively. First, the above results show that the average basic education level of adults for both trusting and mistrusting individuals is above the primary school level. In this regard, the weighted mean value for the trusting individuals is 9.09 years of basic education and is slightly lower for mistrusting individuals at 8.95 years of basic education. Second, the average basic education level of each parent in both the trusting and mistrusting groups consists of only primary school education. In this instance, only the variable for the Father's Years of Basic Education obtained weighted mean difference between trusting and mistrusting individuals is statistically significant.

Table 24: Control Variables for Individual Characteristics

Variable	All	Trusting	Mistrusting	p-value
Household Income (in rands)	8 925.84	9 884.77	7 812.80	***
Religious	0.88	0.89	0.87	**
Age (in years)	36.82	36.96	36.65	
Urban	0.62	0.61	0.62	
Female	0.54	0.53	0.55	*
Satisfied with life	0.45	0.54	0.34	***
Perceived inequality (poorest in 5 years' time)	0.01	0.01	0.01	*
Married	0.24	0.25	0.23	*
Employed	0.39	0.40	0.38	
Perceived health - poor	0.03	0.02	0.04	***
<i>Race</i>				
- African	0.84	0.81	0.87	***
- White	0.05	0.06	0.03	***
- Coloured	0.09	0.10	0.09	*
- Indian/Asian	0.02	0.03	0.01	***

NOTE: *** p<0.01, ** p<0.05, * p<0.1.

When assessing the individual characteristics in Table 24¹⁴ above what can be seen in trusting and mistrusting individuals as shown in the third and fourth columns respectively, is a difference between the mean household income of the two groups, with the weighted mean of trusting individuals being

¹⁴ Please note that the weighted mean differences for the provinces were determined but are not presented here. Please see Appendix 5 for the full set of variables.

about R2072 higher. The religious persons constitute a high proportion of both the trusting and mistrusting groups with each group consisting of more than 80% being religious persons. The average age of both trusting and mistrusting groups is around 36 years old. Around 60% of the sample respondents live in urban areas and a little more than 50% are female. 54% of the individuals in the trusting group are satisfied with life, while 34% of individuals in the mistrusting group are satisfied with life. Very few of the respondents believe that they will be the poorest in the country in 5 years from when the survey was taken (2% or less). In terms of marriage, 23% of the respondents in the mistrusting group are married and a slightly higher percentage of the trusting group (25%) is married. There also appears to be very little difference in the average of people employed in each of the trusting and mistrusting groups with 40% being employed in the trusting group and 38% employed in the mistrusting group. Very few people in the sample perceive their health to be poor with each of the trusting and mistrusting groups having less than 5% of individuals who perceive their health to be poor. The proportion of African individuals in the sample constitutes the majority for both trusting and mistrusting groups, while Indian/Asian individuals constitute the smallest proportion of both groups. The weighted mean differences for most individual characteristic control variables are all statistically significant except for the weighted mean difference for age, the binary variables for being female, living in urban areas, having perceived inequality, being married, being employed, and being Coloured (in terms of race).

Table 25: Control Variables for Neighbourhood characteristics

Variable	All	Trusting	Mistrusting	p-value
Burglaries perceived as common in neighbourhood	0.54	0.50	0.58	***
Gangsterism perceived as common in neighbourhood	0.39	0.36	0.42	***
Murders, shootings, or stabbings perceived as common in neighbourhood	0.42	0.38	0.47	***
<i>Wealth proxy (service delivery indicator)</i>				
- Neighbourhood shared toilet	0.23	0.22	0.24	

NOTE: The frequency of Burglaries, Gangsterism, Murders, shootings or stabbings in the neighbourhood are self-reported perceptions. ***

p<0.01, ** p<0.05, * p<0.1.

Lastly, when assessing the neighbourhood characteristics in Table 25 above, the weighted mean values for the mistrusting groups in respect of all the binary variables are higher than for the trusting group. All the weighted mean differences between the two groups for the variables reflecting neighbourhood characteristics are statistically significant except for the wealth proxy variable being the binary variable for sharing a neighbourhood toilet.

2.3 Modelling and Results

In this section, the regression results will be discussed in four parts. The first part outlines the major analysis which focuses on analysing the results pertaining to years of basic education obtained as the independent variable and the dependent trust variables. The second part introduces a discussion of the control variables. The third part of this section consists of a sub-sample analysis of two variables - race and gender. Lastly, a discussion of the limitations of the regression analysis will be provided as the fourth and final part of this section.

With regards to the years of basic education obtained and trust analysis, the regression results will be segmented to first show the coefficients of the years of basic education obtained variable in the instance where the controls are excluded and then in the instance where the controls have been included. For simplicity, the years of basic education obtained variable are referred to as the “basic education” variable. In the second part of this section, the discussion of the control variables, only the results that appear to contradict the intuitive understanding of what would be expected will be discussed. For the subsample analysis, the justifications for the election of the sampling variables are provided together with a discussion of the results.

2.3.1 Analysing the main dependent and independent variables – Years of Basic Education Obtained and Trust

Table 26 below shows five different sets of regression results for the basic education variable in respect of each trust variable - first where controls have been excluded; second where controls have been included but the controls for parent years of basic education obtained have been excluded; third where all the control variables are included; fourth where all the controls are included except the father’s years of basic education obtained; and fifth where all the controls are included except the mother’s years of basic education obtained. The reason for segmenting the regression results in this manner is because the inclusion of parent years of basic education obtained reduces the sample size to a little over a third of the sample size of the model without parent basic education variables as controls. The reduction in sample size introduces a greater level of bias to the estimators and thus results in an inferior model. Notwithstanding the limitation of the reduction in sample size, the results for all the different regression models are provided for completeness and to show the changes in the coefficient results based on the inclusion of controls without parent basic education variables on the one hand, and with the inclusion of the parent basic education variables on the other hand. However, only the results of the more robust model which includes all the controls except the parent basic education control variables will be the focus of the analysis.

Table 26: Probit Regression results of Marginal Effects¹⁵ - Years of Basic Education Obtained

Main independent variable	Trust dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South African
Without control variables					
Years of basic education obtained	-0.002** (0.001)	-0.001 (0.001)	-0.001 (0.001)	0.001 (0.001)	0.002* (0.001)
Sample size	19,221	19,221	19,221	19,221	19,221
With all controls variables excluding parent basic education variables as controls					
Years of basic education obtained	0.002** (0.001)	0.001 (0.001)	0.003** (0.001)	0.003* (0.001)	0.001 (0.001)
Sample size	18,270	18,270	18,270	18,270	18,270
With all control variables ¹⁶					
Years of basic education obtained	0.001 (0.002)	-0.000 (0.001)	0.001 (0.002)	0.001 (0.002)	0.000 (0.002)
Sample size	6,538	6,538	6,538	6,538	6,538
With all control variables excluding Father's Years of Basic Education obtained					
Years of basic education obtained	0.001 (0.001)	0.000 (0.001)	0.002 (0.002)	0.000 (0.002)	0.002 (0.002)
Sample size	9,243	9,243	9,243	9,243	9,243
With all control variables excluding Mother's Years of Basic Education obtained					
Years of basic education obtained	0.002 (0.001)	-0.000 (0.001)	0.003* (0.002)	0.003* (0.002)	-0.000 (0.002)
Sample size	9,703	9,703	9,703	9,703	9,703

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

¹⁵ Marginal effects at the average are provided.

¹⁶ Including parent basic education as a control (both mother and father)

From table 26, the coefficients on columns two to six show the percentage point increase or decrease in the likelihood of trusting which results from an additional year of basic education obtained for each variable of trust. As already indicated, the results are segmented based on the exclusion and inclusion of control variables. In the first instance, where no controls have been included, the only coefficient of the basic education independent variable that is statistically significant is in respect of trust of others known. When including controls, except for the years basic education obtained variable of each parent, the basic education variable in relation to trust of others known and trust of own race groups are statistically significant. However, when the parent basic education variables are included as controls, none of the basic education variables coefficients are statistically significant. This result is observed even when either of the parent years of basic education obtained (mother or father) has been excluded as a control variable.

As already indicated, the only model which will be the focus of the primary analysis in this chapter is the model which includes all control variables except the parent basic education variables. For this model, the coefficients of the basic education variable in all the regressions undertaken estimating the five trust variables are positive. This outcome of the probit regressions shows that an additional year of basic education obtained results in a percentage point increase in the likelihood of trusting. However, the only statistically significant basic education variable coefficients are regressions for the undertaken in respect of *Trust of others known* and *Trust of own race group*. The results show that an additional year of basic education obtained increases the likelihood of trusting people that an individual knows and increases the likelihood of trusting people from one's own race group by 0.1 and 0.3 percentage points respectively. Both coefficients are statistically significant at the 5% level of significance and are thus economically significant.

When assessing these results through the lens of the literature surveyed more cursorily, what can be observed is that although the majority of the coefficients are not statistically significant, these findings appear to be consistent observations presented in a number of studies related to the impact of education on trust in medium to high corrupt countries such as South Africa (Charrona and Rothsteina, 2016; Güemes and Herreros, 2019). Of course, it must also be recognised that in these studies, the insights regarding corruption are largely based on an assessment of generalised trust and thus may not fully explain the results seen here. The Frederiksen *et al.* (2016) study findings in respect trust in family are also instructive as they show similar results to the current analysis for trust of relatives. In this regard, their study showed that the coefficient for the education variable was positive but not statistically significant. There seems to be an inconsistency, however, as far as the trust of others known is concerned. In the Frederiksen *et al.* (2016) study, the authors conclude that education does not appear to be an important variable in determining trust of people personally known. Instead, the

results of this present study show that an additional year of basic education increases the likelihood of trusting people whom an individual knows by 0.1 percentage points. It should also be noted, nevertheless, that although the result is significant, it is quite a trivial change in the likelihood of trust.

A more in-depth analysis will therefore be made relating to the impact of basic education on trust of others known and trust of one's own race group as these are the only trust variables for which the years of basic education obtained coefficients are statistically significant.

i. Classification of Forms of Trust

In assessing the possible reasons for the relationship between basic education and the trust of people whom an individual knows on the one hand, as well as the relationship between basic education and trust of one's own race group on the other, these forms of trust will first be placed or classified within the theoretical framework provided in the literature. For this classification, the initial aspect to be highlighted is that these forms of trust are interpersonal because they relate to the trust of other persons (as opposed to institutions).

A further classification entails assessing whether the trust forms fall under generalised or particularised trust. It is clear that the kinds of trust forms being assessed are not provided indiscriminately to all people (i.e. generalised trust). Rather, these forms of trust are given to specific groups of people. Trusting in one's own race group falls more appropriately in the category of particularised trust as it is a trust based on persons like oneself. There is more uncertainty, however, regarding where the second form of trust analysed can be placed. Trust in people whom an individual knows is unlike a form of particularised trust (trust on a basis of similarity). Arguably, this form of trust falls in a completely separate category which appears to not have been provided for more explicitly in the theoretical framework for trust and requires further interrogation. The discussion provided in the Frederiksen *et al.* (2016) study is helpful in this instance. According to the insights provided in that study, this form of trust could be conceptualised in terms of a relational "radius" of trust based on social relationships (Delhey *et al.*, 2011; Frederiksen, 2012; Frederiksen *et al.* 2016). This conceptualisation of trust is based on the understanding that intimate knowledge or familiarity with an individual through relationships enables trust to strengthen. Thus, the relational radius of trust usually constitutes a person's immediate family relationships (being the closest relationships) forming the inner most part of one's social circle and where trust is strongest. While complete strangers will be found on the outermost part of one's social circle and where trust is the lowest (Frederiksen *et al.* 2016). Through this trust conceptualisation, a variable that leads to an increased likelihood of trusting persons who fall outside of the inner circle of family relationships is said to increase one's radius of

trust. Thus, trust of others whom an individual knows will be analysed through this concept of the relational radius of trust rather than through the particularised versus generalised trust framework.

This preliminary analysis is important as it can provide more insight in explaining inconsistent or differing outcomes from similar studies conducted. It also allows for inferences regarding the reasons for the results to be made when analysing the relationship between basic education and these forms of trust. The possible reasons for the relationship between basic education and the two trust variables highlighted here will now form the focus of the rest of the discussion. The analysis will constitute an assessment of both the reasons for the existence of a positive significant relationship between education and each form of trust as well as the possible explanations for the magnitude of the impact being quite trivial.

ii. *Basic Education and Trust of One's Own Race Group*

As already indicated, trusting in one's own race is a form of particularised trust. The next important question that must follow is, why would this form of particularised trust be present in South Africa, and subsequent to that, why would basic education increase the likelihood of an individual having this form of trust, albeit the impact being quite minimal?

In attempting to answer the first question outlined above, the insights of Uslaner (2018) are instructive. According to Uslaner (2018), in societies characterised by segregation, particularised trust tends to be strong while generalised trust tends to be weak. This segregation can be the consequence of high levels of income inequality or even institutionalised segregation. When one looks at South Africa, such segregation is inevitable. The country has the highest level of inequality in the world (World Bank, 2022) and pre-1994 South Africa was characterized by institutionalised racial and ethnic segregation through the system of apartheid. This context presents a strong rationale for the possible presence of a high degree of particularized forms of trust among the people in this country.

The above analysis, however, is incomplete because, although it provides some explanation for why particularised trust may be present in South Africa, it fails to provide reasons for the association between basic education and the form of particularised form trust in question. For this analysis, we must look to the factors within the basic education system in South Africa that would foster or promote trust in one's own race group.

It is important to discuss here how the system of apartheid used education and particularly, education within the school setting to inculcate racial segregation and inequality in South African society as noted earlier in this thesis. Under apartheid, schools were organised in four different departments of education which were racially distinguished. The Blacks-only schools were under the Department of

Education and Training (DET); the Whites-only schools were under the House of Assembly (HOA); the Coloureds-only schools were under the House of Representatives (HOR); and the Indian-only schools were under the House of Delegates (HOD) (Chisholm and Mohammad, 2006). Whites-only schools enjoyed the greatest part of the government's expenditure with Blacks-only schools receiving the least. This distribution of state resources was undergirded by an explicit aim of maintaining white superiority and dominance over the economy and state (Chisholm, 2012).

The impact on South African society has been severe. Notwithstanding the desegregation of schools which was phased-in in 1991 (Christie, 1995), South African schools remain largely characterised by inequality and are largely racially segregated, with poor quality of education persisting for the majority of non-whites (Chisolm, 2012). It is also likely that most schools remained segregated until non-discriminatory admission in schools was officialised by the South African Schools Act of 1996. Furthermore, because of the poor state of Blacks-only schools, it is likely, that racial integration did not occur in those schools thus leaving a huge majority of schools lacking racial integration despite desegregationist policy reforms.

Nevertheless, the inferences drawn above should not in any way be seen to disregard the importance and value of desegregation reforms in schools either from a human rights perspective or in assessing these reforms as interventions to help enhance interracial trust in South African society. This is especially the case in light of findings from the literature that desegregation of schools results in strengthened relationships across racial groups and in the expunging of racial prejudice (Mickelson, Nkomo, and Wimberly (2012); Gordon and Reber, 2017; Mikulyuk and Braddock, 2018). What the regression results do suggest, however, is that the impact of school desegregation on interracial trust can at times be obscure for a myriad of reasons. Other studies that highlight this obscurity include the Miah (2012) study. In this study, it was found that school desegregation has, in certain instances, led to amplified racial attacks and conflict. It has also been found that the racial integration achieved through desegregationist reforms may be severely compromised by two main occurrences: "resegregation" within the school and "white flight". Resegregation is a phenomenon in which people of different races interact only with people of their own race in instances where there is choice (e.g. at the cafeteria during lunch) despite the space itself being formally desegregated (Ramiah *et al.*, 2015). White flight describes the trends of non-enrolment or exiting of white students from desegregated schools. In the US these trends were observed quite starkly in schools where desegregation was adopted (Reber, 2005; Baum-Snow and Lutz, 2011; Clotfelter, 2001).

It is therefore reasonable to infer that because of the historical context of segregationist policies in education and how the impact of these policies persists within the democratic dispensation, acquiring

basic education in South Africa could possibly lead to enhanced levels of in-group trust in relation to one's own race group. Furthermore, the results here suggest that this impact could possibly be present despite the racial integration which occurred in South African schools through the desegregation reforms of the early 90s.

iii. Basic Education and Trust of Others Known

As already mentioned, the classification of this form of trust is slightly more complex. Rather than placing trust of other people known within the "partialized versus generalised" trust framework, this form of trust is better conceptualised through the notion of the variation of trust on one's relational radius.

For this analysis, the first consideration is where one would place the category of the group of people relevant to this form of trust - people that an individual knows - on the relationship radius. It can be reasonably postulated that relationships with such people lie between a person's family relationship and complete strangers. The rationale here, is that the relationship that one would have with their family appears more intimate than with people whom an individual knows. On the other hand, strangers are people whom an individual does not know and thus it seems reasonable that people whom an individual knows would lie between family and strangers on the relationship radius.

When conceptualising the level of trust based on a relational radius, the results show that an additional year of basic education obtained leads to a 0.2 percentage point increase in the likelihood of trusting other people which an individual knows. This suggests that basic education is a variable which increases, albeit marginally, the relational radius of an individual's trust in South Africa.

It should, however, be noted that these results differ slightly from other similar studies conducted. Notably, in Frederiksen *et al.* (2016) study, education is found to have a positive but insignificant impact on trust of people an individual knows personally. There are two possible reasons for this difference. The first reason for the difference may lie in the measure of education applied in that study, which differs from the measure applied here.¹⁷ The second is that the study consists of a cross country analysis as opposed to a study of a single country (as is the case presently).

The impact of basic education in South Africa shown in the results for this form of trust may possibly be explained by the role which education has in socialising individuals and in particular, the manner in which schools can enable the development of rules of social engagement which foster respect and tolerance for people outside of one's family inner circle. As already discussed in the literature review outlined in this chapter, the impact of education administered in the school context can explained

¹⁷ See page 269 for the explanation of the measure.

through the rationale given in contact theory. Heyneman's (2002) analysis gives insights into the mechanisms through which the trust outcomes predicted in terms of contact theory are enabled in the school context as far as social cohesion is concerned. In the first instance, Heyneman (2002) indicates that within the school context, socialisation regarding the rules of interpersonal and political engagement occurs. According to Heyneman, (2002) this socialisation entails inculcating "...social and legal principles underpinning good citizenship, obligations of political leaders, behaviour expected of citizens, and consequences for not adhering to these principles." (2002:2245). The second way is through the proximity of engagement which this institution can afford to different people groups. Those operating within the institution are provided with an opportunity to engage with individuals of different origins in a setting of decreased "distance" which the school or institution of learning can potentially offer. In this way the institution affords people an opportunity to practice the various rules and principles of engagement taught in a context of diversity. This diversity can be expressed in different ways such as through people with different cultures, views and opinions, genders, and economic class. The third significant manner in which Heyneman (2002) suggests that schools may foster tolerance for others, is through the incorporation of interests of many different groups while at the same time attempting to provide a common foundation for citizenship. Naturally, these conflicting interests lead to disagreements which must be adjudicated. Adjudication can be accomplished through the establishment of forums created for adjudication and decision making. These forums will therefore succeed through applying mechanisms that will allow for greater consensus and thus contributing to societal cohesion (Heyneman, 2002).

The mechanisms described above demonstrate how being educated in a school can build greater levels of trust in people outside of one's inner circle of family relationships. This is because these mechanisms show how the school context serves as an environment where individuals can build an aptitude and appreciation for engaging meaningfully and in mutually beneficial ways with people outside their family relationships. Therefore, in this way, basic education may have contributed to the increased likelihood of individuals growing their radius of trust in South Africa.

iv. The Corruption Effect

The above discussions set out possible explanations for the positive relationship between the years of basic education obtained and the two forms of trust for which the basic education variable coefficients were statistically significant. What has not been addressed is a possible explanation for the very low percentage point change that basic education is shown to have on these forms of trust notwithstanding the statistical significance of the relationship. The percentage point changes in the

likelihood of trusting effected by an additional year of basic education obtained are quite small (less than 1%) for all the forms of trust in this study.

A possible explanation for this trivial impact discussed in the literature is the effect of corruption on trust. As is already noted in the literature review section, the prevalence of corruption has been found to either lead to education having an insignificant positive impact, or even cause education to have a harmful impact of on trust. An explanation posited for this effect is that a society with a prevalence of corruption is one in which untrustworthy persons have crowded out those who are trustworthy. Under such circumstances, higher levels of education lead to lower levels of trust because education allows an individual to better distinguish between those who are trustworthy from those who are not (Güemes and Herreros, 2019).

According to the Güemes and Herreros' (2019) findings, the prevalence of corruption in South Africa would mean a large number of untrustworthy people have crowded out the trustworthy types. It is therefore possible that in this manner, the prevalence of corruption in South Africa may explain the effect of basic education (while being positive) to be statistically insignificant for certain forms of trust. Additionally, this corruption effect may also explain basic education having a trivial impact on those forms of trust for which a positive statistically significant relationship exists.

2.3.2 Control Variables

In this part of the regression analysis, three tables that set out the coefficients for the control variables are provided in relation to each dependent trust variable.¹⁸ The first table sets out the coefficients of the control variables reflecting the respondents' individual characteristics; the second sets out the coefficients for the controls reflecting the neighbourhood characteristics; and the last table sets out the coefficients for the controls of parent years of basic education obtained. The focus of the discussion here will be those control variables that have statistically significant coefficients but where the result differs from what would be expected from intuitive reasoning and those that contradict findings in the literature. However, because the assessment of these variables falls outside of the scope of this study, they are simply highlighted as areas of further investigation in the future. In this regard, the only control variables that will be discussed are household income; the dummy variable for perceived inequality; the wealth proxy variable in respect of service delivery being the dummy variable for a neighbourhood shared toilet; and parent basic education variables.

¹⁸ Provinces are excluded here but are reflected in Appendix 6,7,8 and 9 showing the regression results with all controls and without parent basic education as a control variable.

Table 27: Probit Regression results of Marginal Effects¹⁹ - Individual Characteristics

Control Variables	Trust dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South African
Log of household Income	-0.008** (0.004)	0.002 (0.002)	-0.015*** (0.004)	-0.009* (0.005)	0.001 (0.005)
Religious affiliation	0.092*** (0.011)	0.033*** (0.007)	0.130*** (0.013)	0.149*** (0.013)	0.044*** (0.013)
Age (in years)	-0.001 (0.001)	-0.003*** (0.001)	-0.001 (0.001)	-0.002 (0.001)	-0.000 (0.001)
Age squared	0.000* (0.000)	0.000*** (0.000)	0.000** (0.000)	0.000** (0.000)	0.000 (0.000)
Urban	-0.047*** (0.007)	-0.011** (0.005)	-0.083*** (0.009)	-0.051*** (0.010)	-0.046*** (0.010)
Female	-0.021*** (0.006)	-0.005 (0.004)	-0.025*** (0.007)	-0.024*** (0.008)	-0.010 (0.008)
Satisfied with life	0.021*** (0.006)	0.011*** (0.004)	0.033*** (0.007)	0.004 (0.008)	0.220*** (0.007)
Perceived inequality (poorest in 5 years' time)	0.022 (0.024)	-0.049** (0.021)	0.031 (0.030)	0.065** (0.033)	-0.022 (0.034)
Married	0.005 (0.008)	0.013*** (0.004)	0.011 (0.009)	0.009 (0.010)	0.005 (0.010)
Employed	-0.012* (0.007)	0.000 (0.004)	-0.003 (0.008)	0.015* (0.009)	0.002 (0.009)
Perceived health – poor	-0.017 (0.017)	-0.008 (0.011)	-0.007 (0.020)	0.007 (0.022)	-0.102*** (0.023)
<i>Race (African)</i>					
- White	0.123*** (0.010)	0.033*** (0.008)	0.199*** (0.013)	0.300*** (0.015)	0.098*** (0.025)
- Coloured	0.088*** (0.009)	0.026*** (0.006)	0.144*** (0.011)	0.181*** (0.013)	0.001 (0.016)
- Indian/Asian	0.045** (0.021)	0.018 (0.016)	0.121*** (0.022)	0.170*** (0.026)	0.197*** (0.028)

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

¹⁹ Marginal effects at the average are provided.

The regression results in the second column of Table 27 above show that a 1% increase in household income reduces the likelihood of trusting people whom an individual knows by 0.008 percentage points, with a coefficient that is significant at the 5% level of significance. Additionally, in the fourth column, the results show that a 1% increase in household income also reduces the likelihood of trusting people from one's own race group by 0.015 percentage points, with the coefficient having a 1% level of significance. This is an unexpected result because people who have higher household incomes would be anticipated to be more trusting as they are likely to find themselves in circles of people who would benefit from an assumption of being trustworthy (e.g. highly educated people and the wealthy). There are a number of studies that have found a significant positive relationship between generalised trust and income (Ananyev and Guriev, 2018; Charrona and Rothsteina, 2015; Frederiksen *et al.* 2016). It is thus not clear why increased household income would result in a decreased likelihood of trusting in respect of these trust variables.

Another surprising outcome is in relation to the binary variable for having perceived inequality. The results in the fifth column show that having perceived inequality leads to a 6.5 percentage point increase in the likelihood of trusting persons of other race groups. Intuitively, an argument can be made that perceiving oneself as being disenfranchised from benefiting from the economic system would lead to a reduction rather than an increase in the likelihood of trust. It is therefore not clear why those who would view themselves as disadvantaged economically in this manner would have a greater level of out-group trust.

Table 28: Probit Regression results of Marginal Effects²⁰ – Neighbourhood Characteristics

Control Variables	Trust dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South African
- Burglaries perceived as common in neighbourhood	-0.018*** (0.007)	-0.001 (0.004)	-0.015* (0.008)	-0.021** (0.009)	-0.046*** (0.009)
- Gangsterism perceived as common	-0.014* (0.007)	-0.017*** (0.005)	-0.017* (0.009)	-0.016 (0.010)	-0.016 (0.010)
- Murders, shootings or stabbings perceived as common	-0.025*** (0.007)	-0.005 (0.005)	-0.020** (0.009)	- 0.032*** (0.010)	-0.062*** (0.010)
<i>Wealth proxy (service delivery indicator)</i>					
- Neighbourhood shared toilet	-0.003 (0.008)	-0.004 (0.005)	-0.001 (0.010)	0.021** (0.010)	-0.018* (0.011)

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

With regard to the wealth proxy of the use of a shared neighbourhood toilet dummy variable in Table 28, the results show another result that is not expected. Wealth, like household income would be expected to increase the likelihood of trusting. Again, this is because the communities that a wealthy individual would find themselves in have individuals who carry traits that allow them to benefit from an assumption of being trustworthy. Intuitively, therefore, the inverse should also apply - a lack of wealth is likely to result in an individual being less trusting because poorer communities are associated with other ills such as high levels of violence and crime. People from these communities would be expected to feel more disenfranchised as a result of poor service delivery and expected to assume that those around them are untrustworthy. Here, however, there are results that are contrary to this

²⁰ Marginal effects at the average are provided.

reasoning. For this wealth proxy, the results in the fifth column show that sharing a neighbourhood toilet would lead to a 2.2 percentage point increase in the likelihood of trusting people from other race groups.

Table 29: Probit Regression results of Marginal Effects – Parental Years of Basic Education Obtained

Control variables	Trust dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South African
With parent basic education as controls (both mother and father) ²¹					
Mother's Years of Basic Education obtained	0.002 (0.002)	0.001 (0.001)	0.000 (0.002)	-0.002 (0.002)	-0.005** (0.002)
Father's Years of Basic Education obtained	0.001 (0.002)	0.000 (0.001)	0.001 (0.002)	0.004* (0.002)	0.003 (0.002)
With mother's years of basic education obtained included as the only parental basic education variable ²²					
Mother's Years of Basic Education obtained	0.002 (0.001)	0.000 (0.001)	0.000 (0.001)	0.001 (0.002)	-0.004*** (0.002)
With father's years of basic education obtained included as the only parental basic education variable ²³					
Father's Years of Basic Education obtained	0.000 (0.001)	0.000 (0.001)	-0.000 (0.001)	0.000 (0.001)	0.000 (0.002)

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

In respect of parental basic education, the results in Table 29 above show that only the mother's years of basic education obtained is significant where it is included as a control variable in the regression relating to trust of other South Africans. In this regard, the results for the model where both parent basic education variables are included as controls show that an additional year of basic education

²¹ The results for the other control variables are included in Appendix 9 of this paper.

²² The results for the other control variables are included in Appendix 7 of this paper.

²³ The results for the other control variables are included in Appendix 8 of this paper.

obtained by a person's mother, reduces that person's likelihood of trusting other South Africans by 0.4 percentage points. In the model where the mother's years of basic education obtained is the only parent basic education variable included in the controls, the results show that an additional year of basic education obtained by a person's mother reduces that person's likelihood of trusting other South Africans by 0.5 percentage points. It is unclear, however, why this would be the case in the instance of trusting other South Africans.

2.3.3 Subsampling Analysis

For South Africa, the importance of race and gender when considering trust outcomes cannot be emphasised enough. The justification for this assessment is the existence of factors in the South African context which would possibly lead to these groups having different outcomes on how much they trust the people around them. South Africa's historical context of institutionalised racial segregation and discrimination is a dominant factor for the potential differences in the levels of trust of the different race groups. In respect of gender, one of the factors that could contribute to different levels of trust for males and females in South Africa is the level of gender-based violence. For instance, when considering the statistics of sexual assault, South Africa has been found to have one of the highest rape statistics in the world (Gouws, 2022). What this shows is that, although crime does affect the general public, there is a greater vulnerability for women which would likely impact their social interactions and consequently their levels of trust. The results in Table 27 above already show that being African changes the likelihood of trusting for the various forms of trust assessed and the same goes for being female. As such, an analysis of the impact of basic education on these different groups is necessary to provide further insights regarding how basic education can be tailored to enhance trust when applied to these various groups in South African society.

Table 30: Sub-sampling by race²⁴

The main independent variable and controls	Trust dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South African
<i>African</i>					
Years of basic education obtained	0.002 (0.001)	0.001 (0.001)	0.003* (0.001)	0.002 (0.002)	0.000 (0.002)
Sample size	14,911	14,911	14,911	14,911	14,911
<i>Coloured</i>					
Years of Basic Education obtained	0.002 (0.003)	0.001 (0.002)	0.003 (0.003)	0.003 (0.004)	0.010** (0.004)
Sample size	2,546	2,463	2,546	2,546	2,550
<i>Indian/Asian</i>					
Years of basic education obtained	0.006 (0.006)	0.000 (0.000)	0.009 (0.009)	0.022** (0.011)	0.015 (0.011)
Sample size	280	216	280	284	285
<i>White</i>					
Years of basic education obtained	0.011 (0.007)	0.008 (0.005)	0.016 (0.010)	0.032*** (0.010)	0.015 (0.017)
Sample size	476	455	480	499	494

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

²⁴ Marginal effects at the average are provided.

When looking at the impact of years of basic education obtained across the different race groups on Table 30²⁵ what can be seen is that for Africans or Black people, basic education is not a significant factor in increasing the likelihood of trusting. In this regard, none of the basic education variable coefficients are statistically significant. For the other three race groups, basic education has a significant impact on only one of the trust variables. For people falling in the Coloured race group, an additional year of basic education obtained increases the likelihood of trusting other South Africans by 1 percentage point (at a 5% level of significance). For people falling in the Indian/Asian and White race categories, an additional year of basic education obtained increases the likelihood of trusting other race groups by 2.2 percentage points (at a 5% level of significance) and 3.2 percentage points (at a 1% level of significance) respectively. Notably, the findings in respect of the impact of basic education on interracial trust for Indian/Asian and White race categories seem to support the notion that racial integration would have been more prevalent in schools formerly designated for these race groups as they were better resourced.

Table 31: Sub-sampling by gender²⁶

Main independent variable	Trust dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South African
<i>Female</i>					
Own basic education obtained	0.001 (0.001)	0.000 (0.001)	0.003* (0.002)	0.004** (0.002)	0.002 (0.002)
Sample size	10,838	10,838	10,838	10,838	10,838
<i>Male</i>					
Own Basic Education obtained	0.004** (0.002)	0.002** (0.001)	0.003 (0.002)	0.001 (0.002)	-0.000 (0.002)
Sample size	7,432	7,432	7,432	7,432	7,432

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

²⁵ See Appendix 10, 11, 12, and 13 for the results of the full set of variables for the subsample regressions of African, Coloured, Indian/Asian, White categories respectively. Parent basic education variables have been excluded.

²⁶ Marginal effects at the average are provided.

When subsampling along gender, the results also vary. The results on Table 31²⁷ show that for females, an additional year of basic education obtained increases the likelihood of trusting one's own race group by 0.4 percentage points (at a 5 % level of significance). On the other hand, for males, an additional year of basic education increases the likelihood of trusting other people who an individual knows and of trusting one's relatives by 0.4 percentage points (at a 1% level of significance) and 0.2 percentage points (at a 1% level of significance) respectively.

2.3.4 Limitations

It is important to mention the factors that limit the ability to more accurately determine the potential causes for the regression results discussed in this section.

The first major limitation is in the formulation of the years of basic education obtained variable. This study uses a crude measure of basic education to simplify the analysis. As already highlighted earlier in this chapter, individuals who obtained qualifications which would not ordinarily be obtained at a school are excluded from the analysis. The decision to exclude these observations was made because these qualifications may be obtained from a variety of institutions which may differ in the manner in which education is administered in the more widespread school setting that the majority of people would be exposed to. Some of these institutions could include specialized institutions such as Technical-Vocational Education and Training college and sector education and training authorities. These institutions would have varied implications as far as human interaction is concerned. It is also worth mentioning that certain qualifications which were excluded may very well be equivalents to the basic education obtained at a school. For instance, persons who obtained an NQF level 1 qualification, which means that they have a qualification that is equivalent to grade 9 (DBE, 2005) were excluded from the sample. The basic education variable therefore does not take into account the full effects of basic education.

One could envisage that the limitation described above could potentially lead to a sample that is possibly more trusting. This is because those who would choose an alternative path to education obtained in the school context would possibly be less trusting, having been part of a more obscure or lesser-known path, and thus view themselves less advantaged in society.

Conversely, notwithstanding the exclusion of those qualifications that would not ordinarily be obtained at a school, an assumption was made that those who have completed a specific grade and accordingly, the year of basic education obtained, have done so within the school context. This assumption was incorporated in the analysis because including the school identifier variable as a

²⁷ See Appendix 14 and Appendix 15 for the results of the full set of variables for the subsample regressions of female and male categories respectively. Parent basic variables have been excluded.

control would have reduced the sample size considerably.²⁸ The assumption, however, may not hold for all persons who have completed a specific grade. An example here is a person who undertook their years of schooling as a homeschooling student. The home-school dynamic would be vastly different from that of a typical school context. The possibility that the assumption may not hold does bring into question the validity of inferences that have been drawn from the results, particularly those based on the benefits of the school context in increasing one's radius of trust. The number of people who have obtained basic education in a setting other than a school context is, however, likely to be quite small in South Africa and thus, the inferences drawn are nevertheless defensible despite the possibility of the assumption that basic education was obtained in a school environment not holding.

Another limitation is the possibility of reverse causality. In this regard, an argument can be made that individuals who are more trusting are more likely to engage more fervently within the educational institution because, for example, they have a greater openness to different kinds of learning techniques, and to students and teachers of more diverse backgrounds. Thus, they may engage within the education system or institution of learning for a longer period and/or have a more comprehensive learning experience obtaining better education outcomes.

There is also the problem of repeated grades. The survey only asks a small number of people about repeated grades. Notably, the only persons asked about repeated grades were those who were below the age of 30 when the survey was undertaken or those who were enrolled as part of the wave four data set.²⁹ As such, a decision was made to not include the variable for repeated grades as a control because the sample would be reduced quite considerably. Therefore, the analysis is made assuming that each grade was obtained over a single year of education. In other words, there is an assumption that there is a 1:1 ratio between the grade and the years of basic education obtained. Arguably, including age as a control does address this limitation to an extent. However, age does not always capture accurately the effect of repeated grades. At times, such as in the home-schooling context, a pace may simply be slower or faster than the yearly rhythms that would ordinarily be expected in a school environment. In the homeschool environment, the pace would depend, for example, on the modules the student can cover at a specific time though a grade may not have necessarily been repeated. Where the 1:1 ratio assumption does not hold and an individual has in fact repeated a grade, the estimator less accurately reflects the impact of education on trust, in that the percentage point change resulting from a single year of basic education obtained would be higher than it ought to be.

²⁸ Just over 5000 observations would have been dropped from the analysis if the school identifier was included as one of the controls.

²⁹ See skip pattern on page 34 of the NIDS Wave 5 questionnaire.

This is an area of further study and other research in this area will need a more rigorous approach to ensure that persons who have repeated a grade are better accounted for.

Finally, the methodology applied in deriving the trust variables should also be noted. As already indicated, in this study a similar approach to the Yang (2019) study is taken. To assess the robustness of the binary trust variables, logistic regressions were undertaken in respect of the main model applied to the analysis (where all control variables are included except parent basic education variables). When comparing the coefficients and p-values of the coefficients for the basic education variable in the probit and logistic models, the differences are quite minor.³⁰ The table below sets out these values as well as for the ordinary least squares (OLS) regression results related to the output for the basic education variable:

Table 32: Comparison of basic education variables for different models

Main independent variable	Trust dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South African
Probit					
Years of basic education obtained coefficient	0.002	0.001	0.003	0.003	0.001
P-values	0.041	0.212	0.023	0.052	0.314
Logistic					
Years of basic education obtained coefficient	0.002	0.001	0.003	0.003	0.001
P-values	0.060	0.317	0.030	0.058	0.316
OLS					
Years of basic education obtained coefficient	0.002	0.001	0.003	0.002	0.001
P-values	0.051	0.298	0.028	0.065	0.337

Notably the coefficients of all models are equal (when rounded up) with the exception of the slightly lower coefficient for trust of other races in the OLS regression results. There are also very minor differences in the p-values of each model. Therefore, the methodology appears to not have been a hurdle for the study

³⁰ See Appendix 6, 16, 17 of this thesis for the probit and logit and OLS models respectively to compare the regression results of the different models.

Chapter 3 Household Education Spillovers and Trust

3.1 Introduction

In Chapter 2 it was shown that there is a significant positive relationship between measures of trust and the years of basic education obtained. In this chapter, the possibility of education having a spillover impact of trust enhancement for other members of the household will be assessed. In this chapter an exploratory study will be undertaken applying probit regression analysis as with the previous chapter. The introduction will be followed by a review of the literature relating to education spillovers in the household. As there appears to be a limited amount of literature analysing education household spillovers where the outcome is trust enhancement, a brief analysis of the possible hypotheses which can be drawn if the literature discussed here were to be applied in the assessment of trust will be provided. Following the literature review, the details of the measures and methodology are provided, together with the descriptive statistics. In the final section the model results are provided and discussed before the limitations are provided.

3.2 Literature Review

For purposes of the present study only the education spillovers that may occur within the *household* will be discussed, although numerous studies have been conducted to assess the presence of education spillover benefits in other institutions that facilitate human interaction. From the literature reviewed, the main relationships highlighted where spillovers can occur within the household are the parent-to-child relationship (Berniella et al., 2013; Borgonovi and Burns, 2015; Wu and Shi, 2020; Wei et al. 2020) and the sibling-to-sibling relationship (Aguirre and Matta, 2021; Nicoletti and Rabe, 2021). In addition, there are three directions in which these spillovers can occur: from the parent to the child (Borgonovi and Burns, 2015; Wu and Shi, 2020), from the child to the parent (Berniella et al., 2013; Wei et al. 2020) and from the older sibling to the younger sibling (Aguirre and Matta, 2021; Nicoletti and Rabe, 2021). The literature review discussion is themed according to the direction of these spillovers.

As already mentioned earlier, from the literature search conducted for the present analysis, there appears to be no study relating to education household spillovers which impact trust in the household except for the limited literature found relating to parent-to-child education spillovers. Nevertheless, there are studies which assess education spillovers across other relationships within the household and inferences can then be drawn on how education spillovers may impact the trust of household members using the findings of these studies. An assessment of the hypotheses which can be made when applying the literature in the context of trust is also provided in this section.

3.2.1 Parent-to-child household education spillovers

There are studies which provide insight to the parent-to-child education spillovers for trust enhancement, but these appear to be quite limited from the literature search undertaken for this study. In this regard, it has been found that both an individual's own educational attainment and the educational attainment of the individual's parents are important for the enhancement of interpersonal trust (Borgonovi and Burns, 2015). In other instances, however, parent education can have an insignificant impact on an individual's level of trust (Wu and Shi, 2020).

As regards the mechanisms through which the parental education impacts trust, Borgonovi and Burns (2015) argue that the primary mechanism by which parental education enhances interpersonal trust "...is by increasing the chances that children will achieve different [and presumably higher] levels of education [to those of their parents]." (2015:27). It is worth mentioning here, as was seen in the previous chapter, other research suggests that a low corruption environment is an important precondition for a positive outcome of trust enhancement when levels of education increase.

Where the impact of the parent's education is insignificant as shown in the Wu and Shi (2020) study, it is not clear what mechanisms apply there. In the study, the variables for a mother and father's education level are included as controls and found to be insignificant determinants of generalised trust. However, these do not form the core part of the analysis and are thus not discussed in their study.

3.2.2 Child-to-parent household education spillovers

From the literature search undertaken for this study, there seems to be no analyses for education spillovers for trust enhancement found in the "upward" direction from child to parent. Nevertheless, studies have been undertaken which show other spillover benefits of education which flow in this direction as far as health education is concerned (Berniella et al., 2013; Wei et al. 2020). Such studies reveal that children's health education has a spillover benefit of improved parental health. The primary mechanism of the spillover is the enhanced health consciousness of the parent which results in better health behaviours (Wei et al. 2020). Thus, in this instance, there is effectively a knowledge transfer from child to parent which results in a parent's health awareness and ultimately behavioural change towards better health behaviours. Additional insights from the literature are that health education spillovers from child to parent vary depending on a parent's sex and the parent's own level of education (Berniella et al., 2013). In this regard, the results of the Berniella et al. (2013) study show that the health education of the child increases the probability of fathers engaging in physical activity, but that the likelihood of increased physical activity for mothers appears to be unaffected.

Furthermore, the authors find that these spillovers have a larger impact where the parents have a low level of education.

3.2.3 Sibling-to-sibling household education spillovers

In respect of sibling-to-sibling spillovers, there are two main spillover effects highlighted in the literature reviewed here. The first is in the choice of educational institution (Aguirre and Matta, 2021). In their study, Aguirre and Matta (2021) show that having an older sibling enrolled at a tertiary institution increases the probability of the younger sibling enrolling in that institution by 42%. However, they found that no similar effect exists in relation to the majors chosen. An important driver of the spillover effect identified in that study related to college choice is the younger sibling's desire to spend time with the older sibling (Aguirre and Matta, 2021).

The second education spillover among siblings highlighted in the literature relates to academic performance outcomes. In this regard, Nicoletti and Rabe (2017) in their study find evidence of positive spillover effects from older to younger siblings which are revealed through children's test scores across subjects at ages 11 and 16. According to the authors, the evidence suggests that "...older siblings are effective teachers or important role models for their younger siblings especially when they perform well in school...". As such, the possible mechanisms of the spillover highlighted here are both the older sibling's ability to help (or teach) the younger sibling as well as their influence as a role model to the younger sibling.

3.2.4 Concluding remarks

The literature above presents an optimistic picture of the potential of household education spillovers which could impact trust. In the context of the spillovers from parent to child, despite there being a varied result, the studies outlined here suggest that parents' education has the potential to impact the interpersonal trust of their children. As regards spillovers from the child to the parent and spillovers among siblings, the literature provides a basis through which hypotheses relating to household education spillovers for trust enhancement can be made.

To draw a hypothesis relating to a child to parent education spillover effect, the mechanism of child to parent spillovers as well as those that can enable trust enhancement through education must first be outlined. Regarding the spillovers from child to parent related to health education, the studies show there is effectively a knowledge transfer from child to parent which results in a parent's health awareness and ultimately behavioural change towards better health behaviours. On other hand, studies discussed in the previous chapter show that education can enhance trust through enabling

rational persons to develop the insight that trust is necessary for our relations to achieve certain desired goals as it facilitates cooperation. The literature discussed in Chapter 2 also shows that trust enhancement could occur through increased contact with a diverse group of people outside of one's inner circle of family relationships. Based on these findings, the following can be hypothesised in the context of a child's education and its impact on a parent's level of trust:

household education spillovers may occur from child to parent through knowledge transfer where the child can -

- i. enable their parent to develop the cognitive insights that trust is necessary for our relations to achieve certain desired goals; or
- ii. transfer the anti-prejudicial attitudes toward those outside their inner circle of relationships.

When looking at the literature related to sibling-to-sibling education spillovers, the following observations which can form the basis of a hypothesis can be made. The first is that sibling-to-sibling spillovers relating to academic achievement can occur because of the older sibling's role in teaching the younger sibling (i.e. knowledge transfer). The second mechanism is through the older sibling's ability to be an effective role model. Considering these findings, a similar hypothesis to the child to parent spillovers can be made as follows: it can be hypothesised that there will be household education spillovers for trust enhancement from older sibling to younger sibling where -

- i. the older sibling can, through knowledge transfer, enable the younger sibling to develop the cognitive insights that trust is necessary for our relations to achieve certain desired goals;
- ii. the older sibling can conscientize the younger sibling on an anti-prejudicial attitude toward those outside their inner circle of relationships; or
- iii. the older sibling can be an effective role model for the younger sibling in trusting those outside of one's inner circle.

The second spillover in the sibling-to-sibling relationship discussed above was related to the older sibling's ability to influence the younger sibling's choice of tertiary institution. A possible link between a person's ability to influence another on their choice of educational institution and the trust outcomes of the person influenced cannot be reasonably demonstrated in the literature assessed here. This is because this spillover is driven by the younger sibling's desire to spend time with the older sibling. As such, no hypothesis can be reasonably made regarding the household education spillover related to an older sibling's ability to influence a younger sibling's choice of tertiary institution.

Based on the above discussion, the literature has given important insights regarding how education may possibly produce positive externalities for trust enhancement within the household. Although the

studies which focus on enhanced trust as a household spillover of education appear to be limited based on the literature surveyed here, it is nevertheless instructive to see that other non-trust spillover benefits exist. Thus, the drivers of these externalities can be applied when assessing whether or not household education spillovers for trust enhancement exist.

3.3 Methods, Measures and Descriptive Statistics

3.3.1 Methods and Measures

The secondary analysis relating to education household spillovers is an exploratory study assessing whether there are any education spillovers which enhance trust within South African households. Regarding the relationships within the household where the spillovers could potentially lie, it is important to note that South African households do not always resemble a traditional Western household which aligns with a Western nuclear family structure. A Western nuclear family structure would ordinarily have a parent as an authority figure or household head and the non-household head members of the household would likely be the children (Williams, 2011; Barnhardt et. al, 2023). It is therefore not surprising that the literature on household spillovers is assessed along the parent-to-child relationship and the sibling-to-sibling relationship. In contrast, South African household heads can constitute a variety of family members including grandparents and siblings (Posel, 2001; Hall, 2023), while other non-household head members can include relatives such as aunts, uncles, and cousins (Hall and Makomane, 2018).

To take this variety into account while also simplifying the analysis, the present analysis will not identify or make an assessment of household spillovers along the familial relationships between the household members (e.g. child and parent, sibling to sibling, grandparent to grandchild, uncle to niece, cousin to cousin). Rather, the study will simply make the household spillover analysis along the lines of authority in the household. In the present analysis, the assessment of household education spillovers will be made first between the person who is identified in the data set as the head of the household and the members of the household who are not household heads (i.e. household head-to-household member spillovers). Second, the spillover assessment will also be made among those who have not been identified as the household heads within each household to the exclusion of the household head (i.e household member-to-household member spillovers). This is in contrast to the household spillover analysis in the literature discussed, where the spillover analysis is made along clear family relationships, that is between parents and children on the one hand and among siblings on the other hand. In the present study, the actual relational connection of these individuals is not identified.

Similar methodology to the previous chapter will be applied in modelling the data through probit regressions. In this instance, three independent probit regressions will be done applying two new variables which have been derived to assess household education spillovers. These independent variables are the household head's years of basic education obtained (which will be referred to simply as the "Hh head basic education" variable); and the non-household head members' average total years of basic education obtained (which will be referred to as the "non-Hh head basic education" variable). The first variable, Hh head basic education, is a measure of the household head's years of basic education obtained which has been coded such that each grade represents a year of education. The non-Hh head basic education variable is an average of the total years of basic education obtained by all the non-household head members of each household where each year is also coded such that each grade represents a year of education.

The three regressions will assess the direction of the spillover effects as follows: i) from household head to non-household head members; ii) from non-household head members to the household head; and iii) from a non-household head member to other non-household head members. Furthermore, in each regression, a person's trust is determined by that person's own years of basic education obtained on the one hand, and then to show the spillover effect, the second independent variable which is applied to the regression is the years of basic education obtained by other members of the household. These three regressions will be modelled in the following manner:

- i. To assess whether the household head's basic education has trust enhancement benefits for the rest of the household, an individual's level of trust (with the individual here being a non-household head member of a household) will be estimated *inter alia* by applying the Hh head basic education variable as an independent variable in addition to an individual's own basic education variable. The estimation is noted as follows:

$$TRUST_i^* = \gamma_0 + \gamma_1 EDUCATION_i + \gamma_2 Hh\ HEAD\ EDUCATION_i + \gamma_3 CONTROLS_i + v_i \dots (2)$$

In the above estimation, $TRUST_i^*$ is the likelihood of a non-household head member falling in the trusting category of the relevant trust variable (that is the unobserved probability of being found in the "trusting" category for a particular form of trust); $EDUCATION_i$ is the basic education variable of a non-household head member whose likelihood of trust is being estimated; and $Hh\ HEAD\ EDUCATION_i$ is the Hh head basic education variable; $CONTROLS_i$ are all the controls which were applied in the Chapter 2 regressions with the exception of parent basic education variables and v_i is the standard error.

- ii. To assess whether the non-household head members' basic education has trust enhancement benefits for the household head, the household head's level of trust will be estimated *inter alia* by applying the non-Hh head basic education variable as an independent variable in addition to the Hh head basic education variable. The estimation is noted as follows:

$$TRUST_i^* = \alpha_0 + \gamma Hh\ HEAD\ EDUCATION_i + \alpha_1 NON\ Hh\ HEAD\ EDUCATION_i + \alpha_2 CONTROLS_i + v_i \dots (3)$$

In the above estimation, $TRUST_i^*$ is the likelihood of a household head falling in the trusting category of the relevant trust variable; $Hh\ HEAD\ EDUCATION_i$ is household head's basic education variable; and $NON\ Hh\ HEAD\ EDUCATION_i$ is the non-Hh head basic education variable; $CONTROLS_i$ are all the controls which were applied in the Chapter 2 regressions with the exception of parent basic education variables and v_i is the standard error.

- iii. To assess whether the basic education obtained by each non-household head member has trust enhancement benefits for other non-household head members within each respective household, a non-household head member's likelihood of trusting will be estimated *inter alia* by applying the non-Hh head basic education variable as an independent variable in addition to a non-household head member's own basic education variable. Notably, the non-Hh head basic education variable here, is derived such that it excludes the years of basic education obtained of the individual whose trust is being assessed.

The estimation in terms of the probit model can therefore be noted as follows:

$$TRUST_i^* = \psi_0 + \gamma EDUCATION_i + \psi_1 NON\ Hh\ HEAD\ EDUCATION\ EXC_i + \psi_2 CONTROLS_i + v_i \dots (4)$$

In the above estimation, $TRUST_i^*$ is the likelihood of a non-household head member falling in the trusting category of the relevant trust variable; $EDUCATION_i$ is the basic education variable of a non-household head member whose likelihood of trust is being estimated; and $NON\ Hh\ HEAD\ EDUCATION\ EXC_i$ is the non-Hh head basic education variable which has been derived such that it excludes the years of basic education obtained of the individual whose trust is being assessed; $CONTROLS_i$ are all the controls which were applied in the Chapter 2 regressions with exception of parent basic education variables and v_i is the standard error.

To clearly outline the purpose of each of the estimations described above, a summary of the estimations is provided in a narrative form in Table 33. The summary table identifies the estimation in

the first column, while the nature of the spillover effect being assessed is described in the second column. The relevant dependent variable for the estimation is outlined in the third column and the last two columns outline the main independent variables for the assessment. The main independent variables consist of the years of basic education obtained by the person whose trust is being assessed (that is a person's own years of basic education obtained) as well as the years of basic education obtained by other members of the household whose trust is not being assessed (that is the basic education variable showing the spillover effect).

Table 33: Summary of Education Household Spillover Estimations

Equation	The spillover effect being assessed	The dependent variable	Main independent variables	
			A person's own years of basic education	The basic education variable showing the spillover effect
(2)	The spillover effect of the household head's basic education on the level of trust of the other members of the household	The trust of a member of the household who is not a household head	The years of basic education obtained by an individual within a household who is not a household head	The years of basic education obtained by the household head
(3)	The spillover effect of the basic education obtained by household members who are not household heads on the household head's level of trust	The trust of household head	The years of basic education obtained by the household head	The total average of years of basic education obtained by the members of the household who are not household heads
(4)	The spillover effect of the basic education obtained by household members who are not household heads on other household members who are not household heads	The trust of a member of the household who is not a household head	The years of basic education obtained by an individual within a household who is not a household head	The total average of years of basic education obtained by the members of the household who are not household heads excluding the years of basic education obtained by the person whose trust is being determined

3.3.2 Descriptive Statistics

The descriptive statistics for this chapter consist of the weighted mean values derived for the Hh head basic education variable and the non-Hh head basic education variable in relation to each trust variable. As with Chapter 2, here the weighted mean for each category of the trust variable (“mistrusting” or “trusting”) is provided in the third and fourth columns together with the weighted mean across both binaries in the second column. Finally, in the last two columns, the p-values showing the level of significance of the mean differences and the sample size are provided.

Table 34: Descriptive Statistics for the spillover effect variables

Variable	All	Trusting	Mistrusting	p-value	Sample size
Trust of Others Known					
Non-Hh head basic education	9,43	9,44	9,40		11639
Hh head basic education	8,55	8,50	8,77		7583
Trust of Relatives					
non-Hh head basic education	9,43	9,42	9,50		11639
Hh head basic education	8,55	8,56	8,49		7583
Trust of Own Race Group					
non-Hh head basic education	9,43	9,41	9,47		11639
Hh head basic education	8,55	8,48	8,70		7583
Trust of Other Race Groups					
non-Hh head basic education	9,43	9,42	9,45		11639
Hh head basic education	8,55	8,62	8,45		7583
Trust of Other South Africans					
non-Hh head basic education	9,43	9,47	9,39		11639
Hh head basic education	8,55	8,66	8,42		7583

NOTE: Years of Basic Education obtained range from zero to twelve where twelve indicates completion of basic education. In addition, Years of Basic Education is coded such that each grade represents a year of education. *** p<0.01, ** p<0.05, * p<0.1.

In the above descriptive statistics, none of the mean differences for the basic education variables are statistically significant. This suggests that education household spillover effects may possibly be absent in as far as trust is concerned. The question of the presence of education household spillovers

for trust enhancement will therefore be investigated further in the next section where the results of the probit regressions will be provided.

3.4 Modelling and Results

The regression analysis below is separated into three parts. In 3.4.1 three tables which set out the regression results are provided for the three directions that household spillover relationships could potentially occur, and an analysis of these results is given. In 3.4.2 the sub-sample analysis whereby the regression results for subsampling in respect of race categories as well as a discussion of the results will be provided. Finally, 3.4.3 will set out the limitations of this exploratory study.

3.4.1 Household Spillover Analysis

Here, the regression results are split into three parts relating to the direction that the education spillover could occur. In each separate part, a table which sets out the regression results and an analysis of the results will be provided. In the first part, the direction of the spillover relationship assessed is from the household head to the non-household head members. In the second part, the direction of the spillover relationship assessed is from the non-household head members to the household head. Finally, in the third part, the direction of the spillover relationship assessed is from non-household head member to non-household head member. In the analysis, the focus of the discussion will be those coefficients which reflect the spillover effect (found in the third row of each table) ³¹ and where the coefficient for the spillover effect variable is statistically significant.

³¹ The results of the control variables for the regressions reported on tables 35, 36 and 37 are included in Appendix 18,19, and 20 of this paper.

i. *Household Head to Non-household Head Members Education Household Spillovers Analysis*

Table 35: Probit Regression results of Marginal Effects³² - Household Head to Non-household Head Members Education Spillovers

Independent variables	Trust Dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South Africans
Years of basic education obtained ³³	0.003* (0.002)	-0.000 (0.001)	0.003 (0.002)	0.002 (0.002)	-0.000 (0.002)
Hh head basic education (the spillover effect)	0.002* (0.001)	0.001* (0.001)	0.004** (0.002)	0.002 (0.002)	0.001 (0.002)
Number of observations	8,844	8,844	8,844	8,844	8,844

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

Table 35 above provides the regression results for household head to non-household head members education spillovers for trust enhancement. The coefficients in the second row reflect the change in the likelihood of trusting resulting from an additional year in the non-household head member's own years of basic education obtained. The coefficients on the third row reflect the change in the likelihood trusting of because of an additional year in the household head's years of basic education obtained (the spillover effect).

According to the regression outputs above, the spillover effect variable is only statistically significant in the instance of trust of one's own race group. Here the results show that an additional year in the household head's years of basic education obtained results in a 0.4 percentage point increase in the likelihood of a non-household head member trusting their own race group. The nature of the spillover effect which is seen here seems to be consistent with the rationale of a strong presence of in-group trust or particularised trust in South Africa.

The possible explanations for why basic education would lead to strong forms of particularised trust in South Africa, especially where race is concerned, have been discussed extensively in the previous chapter. Additionally, however, these results suggest that the years of basic education obtained by

³² Marginal effects at the average are provided.

³³ For a non-household head member.

the household head, who can also be seen as the main authority figure within the household, may possibly further strengthen the in-group trust of the other members of the household as far as race is concerned. Arguably, and notwithstanding the actual nature of the relationship not having been identified, the results here seem to align with studies which have found that increasing the levels of education for parents will strengthen a child's level of interpersonal trust. The basis of the proposed alignment is because, in traditional Western households where much of the literature discussed here has been drawn, the parents are likely to be the main authority figures within the household. Children will likely be the non-household head members of the household. The results for the direction of spillovers here are therefore similar to such studies. In other words, the results appear to be consistent with studies which show that increasing the education levels of an authority figure in the household can have positive trust spillovers for more junior members for that household.

ii. *Non-household head Members to Household head Education Household Spillovers Analysis*

Table 36: Probit Regression results of Marginal Effects:³⁴ - Non-household head Members to Household head Education Spillovers

Independent variables	Trust Dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South Africans
Hh head basic education	0.003 (0.002)	0.002 (0.001)	0.006*** (0.002)	0.006** (0.002)	0.004 (0.003)
non-Hh head basic education (the spillover effect)	-0.003 (0.002)	-0.002 (0.002)	-0.003 (0.003)	-0.008** (0.003)	-0.001 (0.003)
Number of observations	4,478	4,403	4,478	4,478	4,478

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

Table 36 provides the regression results for non-household head members to household head education spillovers for trust enhancement. The coefficients in the second row reflect the change in the likelihood of trusting resulting from an additional year of the household head's own years of basic education obtained. The coefficients on the third row reflect the change in the likelihood of trusting

³⁴ Marginal effects at the average are provided.

because of an additional year in the non-household head members' average total years of basic education obtained (the spillover effect).

The results above show that an additional year in the average basic education obtained by non-household head members reduces the household head's likelihood of trusting people of other races by 0.8 percentage points. No other coefficient for the non-Hh head basic education variable is statistically significant.

The spillover effect here suggests that the basic education obtained by those members of the household who are more junior weakens the household head's out-group trust as far as race is concerned. Notably the spillover variable here does not enhance trust but rather reduces it.

The possible explanations for this spillover effect are not obvious in the literature but may lie in the racial contention that would have occurred in the context of the apartheid racially segregated system as well as within the context of desegregation reforms post-apartheid in the school context. In the apartheid era, students' increased contention with the system of apartheid and white minority rule was evidenced by a rise in student riots and unrest against the system from the 1960s (Oxlund, 2016). However, in the post-apartheid era (or under democracy), as already indicated in the previous chapter, notwithstanding the benefits of racial integration, desegregationist reforms may have negative unintended consequences. These negative consequences can arise from the racial conflict or tensions which are said to persist in South African schools (Chisolm, 2006; Williams, 2022). Under these circumstances, authority figures in a household, who are likely to carry a duty to protect members of their household, may be negatively impacted by these experiences as far as their trust of other race groups is concerned. In this way, increasing the years of basic education of non-household head members could possibly lead to a reduction in the household head's likelihood of trusting other race groups.

iii. *Non-household head Members to Non-household head Members Education Household Spillovers Analysis*

Table 37: Probit Regression results of Marginal Effects³⁵ - Non-household head Members Education Spillovers

Independent variables	Trust Dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South Africans
Years of basic education obtained ³⁶	-0.001 (0.005)	-0.004 (0.003)	0.001 (0.006)	0.009 (0.006)	-0.003 (0.007)
non-Hh head basic education ³⁷ (the spillover effect)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	-0.001 (0.000)	0.000 (0.000)
Number of observations	11,117	11,117	11,117	11,117	11,117

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

Table 37 provides the regression results for non-household head members to non-household members education spillovers for trust enhancement. The coefficients in the second row reflect the change in the likelihood of trusting resulting from an additional year in a non-household head member's own years of basic education obtained. The coefficients on the third row reflect the change in the likelihood of trusting because of an additional year in the other non-household head members' average total years of basic education obtained (the spillover effect). The results suggest that education spillovers which impact trust are not present among the non-household head members as none of the coefficients of the non-Hh head basic education variable are statistically significant.

3.4.2 Subsample Analysis

For this section, the only variable which will be applied for the subsampling analysis is race and not gender. This is because although households can be grouped by race in South Africa, the same seems less likely for gender. Single-gendered households may exist, but this is likely to be the exception rather than the rule. Furthermore, since the samples for White and Indian/Asian race groups are far

³⁵ Marginal effects at the average are provided.

³⁶ This is a measure for a non-household head member.

³⁷ This measures the average of the total years of basic education obtained for the non-household head members to the exclusion of the non-household head member whose trust is being estimated.

too small to draw any reasonable inferences from, the only race groups assessed here are the African and Coloured race groups.

*i. African*³⁸

*Table 38: Household head to non-household head Members Education Spillovers*³⁹

Independent variables	Trust Dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South Africans
Years of basic education obtained	0.003 (0.002)	-0.001 (0.001)	0.002 (0.002)	0.000 (0.003)	-0.003 (0.003)
Hh head basic education (the spillover effect)	0.002 (0.001)	0.001* (0.001)	0.004** (0.002)	0.001 (0.002)	0.001 (0.002)
Number of observations	7,315	7,315	7,315	7,315	7,315

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

³⁸ The results of the other control variables for the result on tables 38, 39 and 40 can be found on Appendix 21, 22, and 23 of this paper respectively.

³⁹ Marginal effects at the average are provided.

Table 39: Non-household head Members to Household head Education Spillovers⁴⁰

Independent variables	Trust Dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South Africans
Hh head basic education	0.002 (0.002)	0.002 (0.001)	0.006** (0.003)	0.006** (0.003)	0.002 (0.003)
non-Hh head basic education (the spillover effect)	-0.004 (0.003)	-0.002 (0.002)	-0.005 (0.003)	-0.007** (0.003)	-0.002 (0.003)
Number of observations	3,669	3,669	3,669	3,669	3,669

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

Table 40: Non-household head Members Education Spillovers⁴¹

Independent variables	Trust Dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South Africans
Years of Basic Education obtained	0.000 (0.006)	-0.005 (0.004)	0.003 (0.007)	0.010 (0.007)	-0.008 (0.007)
non-Hh head basic education (the spillover effect)	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	-0.001* (0.000)	0.001 (0.000)
Number of observations	9,029	9,029	9,029	9,029	9,029

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

⁴⁰ Marginal effects at the average are provided.

⁴¹ Marginal effects at the average are provided.

When looking at the results for the African group in Tables 38, 39, and 40, it can be seen that for Africans, the largest race group in South Africa, the results are largely the same as the original results including all race groups in 3.4.1. The results in table 38 show that an additional year in the household head's basic education obtained increases a non-household head member's likelihood of trusting their own race group by 0.4 percentage points. The results also show that an additional year in the total average of the years of basic education obtained by non-household head members reduces the household head's likelihood of trusting other race groups by 0.7 percentage points. These are the only statistically significant spillover effects.

ii. *Coloured*⁴²

*Table 41: Household head to non-household head Members Education Spillovers*⁴³

Independent variables	Trust Dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South Africans
Years of Basic Education obtained	0.003 (0.004)	0.002 (0.002)	0.003 (0.005)	0.008 (0.006)	0.009 (0.006)
Hh head basic education (the spillover effect)	0.005 (0.003)	0.000 (0.002)	0.009** (0.005)	0.011** (0.005)	0.007 (0.006)
Number of observations	1,287	1,231	1,287	1,287	1,290

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

⁴² The results of the other control variables for the result on tables 41, 42 and 43 can be found on Appendix 24, 25, and 26 of this paper respectively.

⁴³ Marginal effects at the average are provided.

Table 42: Non-household head Members to Household head Education Spillovers

Independent variables	Trust Dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South Africans
Hh head basic education	0.004 (0.005)	-0.002 (0.003)	0.007 (0.006)	0.000 (0.007)	0.012 (0.008)
non-Hh head basic education (the spillover effect)	0.001 (0.005)	0.002 (0.003)	0.003 (0.007)	-0.007 (0.008)	0.009 (0.009)
Number of observations	624	590	626	630	637

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

Table 43: Non-household head Members Education Spillovers⁴⁴

Independent variables	Trust Dependent variables				
	Trust of others known	Trust of relatives	Trust of own race group	Trust of other races	Trust of other South African
Years of basic education obtained	-0.002 (0.010)	-0.002 (0.006)	0.000 (0.013)	0.010 (0.016)	0.037** (0.017)
non-Hh head basic education (the spillover effect)	0.000 (0.001)	0.000 (0.000)	0.000 (0.001)	-0.000 (0.001)	-0.002 (0.001)
Number of observations	1,642	1,572	1,642	1,642	1,645

Notes: *** p<0.01, ** p<0.05, * p<0.1. Robust standard errors reported in parentheses.

When looking at the results for the Coloured group in Tables 41, 42, and 43, the results differ from the initial regression in 3.4.1 with all race groups included. In respect of the regression for the household

⁴⁴ Marginal effects at the average are provided.

head to non-household head members' education spillovers relationship, the results in Table 41 show that an additional year of basic education obtained by the household head increases the non-household head member's likelihood of trusting both their own race group as well as other race groups by 0.9 and 1.1 percentage points respectively. There are no other statistically significant coefficients in the other regression results in Tables 42 and 43. Therefore, it appears that, for Coloured households, the education spillovers on trust exist in only one relationship and in one direction: from the household head to the non-household head members.

3.4.3 Limitations

The limitations in respect of the data and variables used for the study have already been discussed at length in the previous chapter. Naturally, the limitations discussed there, do apply here as well. However, in addition to those limitations, other issues also need to be highlighted for the regression analysis in this chapter. A major limitation in this analysis is that the only spillovers assessed are in the context of households where there is one identifiable household head. This may not necessarily be the case in every South African household. For instance, where the persons within the household are friends living together, there may be no identifiable household head. This therefore introduces a bias to the estimators as the spillover effects reflected are only for households where there is an identifiable head.

Similarly, the analysis also does not address households where persons could consider that there is more than one identifiable household head depending on how the person perceives a household head to be defined. For example, it is possible to have the view that authority lies among two people - one could be an income provider and the other a decision maker from a cultural perspective - and therefore conclude that there is more than one household head. These complexities are not accounted for and therefore may result in a level of endogeneity in the estimators.

It is not immediately apparent what the implications arising from the sample applied in the present analysis are for the dependent trust variables and the main independent basic education variables. However, these limitations nevertheless mean that the sample is less reflective of South African households on the whole. Thus, the question of how households which do not identify one household head fare in respect of education spillovers for trust enhancement, remains a question for further investigation.

Chapter 4 Discussion and Conclusion

It has been a little over 30 years from that watershed moment back in 1994 when the country elected its first democratic government after a dark night of a looming civil war that would have led to a bloodbath and loss of many lives. The nation was able to break through this trying time and emerge on the other side with a bright light of hope for unity in the rainbow nation. Because of the wretched history of a nation that was marred by an oppressive regime, tattered families, and dreams and a nation that was structured for a segregated and divided destiny, one would have imagined that trust among its people would have been completely shattered. Yet, there appeared to be an overwhelming hope and optimism that the dream of a nation healed, and trust restored among a reconciled people would be actualised. Today, the bright light of that moment seems to have been dimmed in the latter part of our democratic dispensation by rising economic inequality, rising levels of corruption and crime, a stagnant economy, high levels of unemployment, and increasing political instability shown in a lack of longevity in multiparty coalition governments, some of which have been unable to last longer than a year of their 5-year term. With this context, it is easy to see that the question of how trust can be built in South Africa is as important, if not more important, today as it was at the watershed moment 30 years ago.

This thesis attempted to answer this crucial question, however, with a limited focus on education. The primary question asked here was – is education a determinant of trust in South Africa? After this primary question, the secondary question asked (where the primary question was answered in the affirmative), was whether there were any education spillovers within the household that enhanced trust. This secondary question was asked in order for a more comprehensive assessment of the impact of education on trust to be made. To answer the primary question, the study applied probit regressions where five different forms of interpersonal trust were estimated by the years of basic education obtained together with control variables. The five forms of interpersonal trust assessed were: i) trust of one's relatives, ii) trust of others whom a person knows, iii) trust of one's own race group, iv) trust of other race groups, and v) trust of other South Africans. To analyse the secondary question posed in this thesis, a spillover variable was introduced as an independent variable to the regression. For these regressions, the trust of an individual in a household was estimated through, *inter alia*, the years of basic education obtained by other members of the same household.

Concerning the primary question, the findings of this study suggest that an additional year of basic education obtained increases the likelihood of an individual trusting only for two out of the five forms of trust assessed here. Those two forms of trust were trust of one's own race group, and trust of other people whom an individual knows. The significant positive impact of basic education on these forms of

trust was however quite minimal as far as the percentage point change in the likelihood of trusting is concerned.

Possible explanations which could provide a basis for the results shown were drawn from the literature. An argument was put forward that the observed presence of trust of one's own race group, being a particularised form of trust, may be a reflection of the high levels of inequality and the continued legacy of racial segregation which characterises South African society. It was argued further that basic education, more especially, would lead to an increased likelihood of trusting one's own race group possibly because of how historically it was used as an instrument to advance racial segregation. In respect trusting others known, a point was made that education, especially in the school setting, has several attributes which may very well lead to a greater acceptance, tolerance, and ultimately, a greater trust for people outside of a person's inner circle of family relationships. In this manner, basic education could be seen as an instrument that could increase one's radius of trust. The low percentage point change resulting from an additional year of basic education obtained which was observed for both forms of trust was posited to be the result possibly of the level of corruption in South Africa which would diminish the impact that education has on trust as shown in the literature.

When assessing the presence of education household spillovers that impact trust in the secondary analysis, evidence from the study suggested that spillover effects between the household head and non-household head members were present. However, none could be found among the non-household head members exclusively. Interestingly, the regression results did suggest that the direction of the spillover varied the results when looking at the impact on trust. In this regard, the results revealed that a household head's years of basic education obtained have a positive impact in a non-household head member's trust of their own race group. However, the results for the spillover effects in the direction of the non-household head members to the household head revealed that an increase in the non-household head members' average total years of basic education obtained reduces the likelihood of a household head's trust of other race groups. In this manner, it would seem that education household spillovers have a reinforcing impact on particularised or in-group trust as far as race is concerned.

The reasons for this effect on trust were not obvious especially because the nature of relationships between the household head and other non-household head members was not identified. The literature, nevertheless, did suggest that the level of education of a parent (who could potentially take the role of a household head), would likely increase the trust of the child (who could potentially be a non-household head member) and thus these results appear to be consistent with the literature. Furthermore, regarding the possible grounds for the reduction in interracial trust seen through the

spillover effect of the basic education variable of the junior members of the household on the household head's level of trust, it was argued this could be the result of interracial tensions in the school context which would potentially accentuate the household head's distrust of other race groups.

The analysis made here, however, was not without limitations. The limitations of the study were discussed in each chapter outlining the model results. More generally these limitations were those which resulted from the manner in which the years of basic education obtained variable was derived as well as the dropping of observations from the sample for several reasons. Examples of observations dropped include where persons did not provide answers to questions related to the variables, in the instance where persons who had obtained education qualifications which would not ordinarily be obtained in a school context, and in respect of the secondary analysis, the dropping of observations of those who did not have one identifiable household head.

The major consequence of the limitations outlined for the analysis, overall, is that the sample used is not reflective of the South African population at large and thus there are gaps that this study does not address which further research on the subject matter could tackle. A few main areas of further research identified are first investigating how persons with qualifications that are equivalent to a basic education but not obtained in a school setting fare in terms of trust. The second area of further research is in incorporating persons who are not able to answer questions related to trust in the survey format applied to obtain the data for this study. Thus, further research could consider behavioural methodologies for assessing trust. Finally, as far as the spillover analysis is concerned, researchers who seek to further analyse this area could investigate education spillovers for households that do not have a single household head. While another area of research for the spillovers analysis would be a more in-depth look at the spillovers in relation to actual relationships within the households.

Notwithstanding, the limitations of this study, the findings of the study do confirm inferences made in the literature related to similar analyses undertaken and ultimately demonstrate that the relationship between education and trust is a complex one. Consistent with this sentiment expressed in the literature, this study also confirms that positive outcomes of education on trust are most certainly not universal but rather, are variable as a consequence of a number of contextual dynamics of the society in question. These dynamics include the level of corruption and the kind of heterogeneity which exists. The study is therefore instructive for policymakers who seek to apply education as a tool for the enhancement of trust or even to assess its impact.

In conclusion, this study has shown that education can be an effective policy tool to enhance trust in South Africa. However, the degree and the type of impact will require careful consideration of the context for the desired impact on trust to be obtained. This study suggests that a key contextual factor

that will possibly need to be addressed to enhance the degree of the impact of education on trust is the level of corruption in the nation. The study also suggests that where particularised forms of trust are present, increasing education may possibly strengthen in-group trust. Thus, the underlying causes which lead to greater levels of particularised trust such as economic inequality and persistent racial segregation, will also need to be addressed should greater outgroup trust be desired.

Finally, and most importantly, the need to grow the level of trust is of such critical concern and building greater levels of trust of such complexity, that it cannot be left alone to policymakers to provide solutions for trust enhancement in a nation. Other actors such as civil society groups, religious organisations, and individual families have a pivotal role in a broader sense to provide solutions that address both mechanisms of trust within education and those which lie outside of the sphere of education. All these different role players in South African society must be play their part in building a nation where trust is enhanced and as such, where the prosperity of the nation can be catalysed.

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Appendices

Appendix 1 - Descriptive statistics - trust of others known

Variables	Weighted mean for all	Weighted mean for trusting individuals	Weighted mean for mistrusting individuals	Significance: *** p<0.01, ** p<0.05, * p<0.1.	P-Value	Number of observations
Years of Basic Education obtained	9.03	9.00	9.11		0.29	19221
Household Income (in rands)	8 925.84	9 224.68	7 720.23	***	0.00	19221
Religious	0.88	0.89	0.84	***	0.00	19163
Age (in years)	36.82	37.10	35.69	***	0.01	19220
Urban	0.62	0.60	0.68	***	0.00	19221
Female	0.54	0.53	0.55		0.16	19207
Satisfied with life	0.45	0.45	0.42	*	0.09	19165
Perceived inequality (poorest in 5 years' time)	0.01	0.01	0.02		0.21	19219
Married	0.24	0.25	0.22	**	0.02	19209
Employed	0.39	0.39	0.38		0.48	19206
Perceived health - poor	0.03	0.02	0.04	**	0.05	19208
Burglaries perceived as common in neighbourhood	0.54	0.53	0.60	***	0.00	19156
Gangsterism perceived as common in neighbourhood	0.39	0.37	0.44	***	0.00	19052
Murders, shootings, or stabbings perceived as common in neighbourhood	0.42	0.41	0.48	***	0.00	19160
Neighbourhood shared toilet	0.23	0.22	0.25	*	0.07	18643
Mother's years of basic education obtained	4.22	4.28	3.99		0.16	9738
Father's years of basic education obtained	4.03	4.07	3.86		0.33	10187
African	0.84	0.82	0.89	***	0.00	19221
White	0.05	0.05	0.02	***	0.00	19221
Coloured	0.09	0.10	0.08	**	0.02	19221
Indian/Asian	0.02	0.02	0.01	*	0.07	19221
Western Cape	0.12	0.12	0.09	**	0.03	19221
Eastern Cape	0.12	0.13	0.08	***	0.00	19221
Northern Cape	0.03	0.03	0.04	*	0.08	19221
Free State	0.05	0.05	0.08	***	0.00	19221
Kwa-Zulu Natal	0.21	0.23	0.12	***	0.00	19221
North West	0.06	0.05	0.09	***	0.00	19221
Gauteng	0.24	0.23	0.30	***	0.00	19221
Mpumalanga	0.09	0.09	0.09		0.98	19221
Limpopo	0.09	0.09	0.11	*	0.07	19221

Appendix 2 - Descriptive statistics - trust of relatives

Variables	Weighted mean for all	Weighted mean for trusting individuals	Weighted mean for mistrusting individuals	Significance: *** p<0.01, ** p<0.05, * p<0.1.	P-Value	Number of observations
Years of Basic Education obtained	9.03	9.03	9.02		0.96	19221
Household Income (in rands)	8 925.84	9 081.44	7 476.54	***	0.01	19221
Religious	0.88	0.88	0.87		0.59	19163
Age (in years)	36.82	36.82	36.76		0.91	19220
Urban	0.62	0.61	0.68	**	0.03	19221
Female	0.54	0.53	0.55		0.40	19207
Satisfied with life	0.45	0.45	0.43		0.47	19165
Perceived inequality (poorest in 5 years' time)	0.01	0.01	0.02	**	0.02	19219
Married	0.24	0.25	0.20	*	0.06	19209
Employed	0.39	0.39	0.39		0.80	19206
Perceived health - poor	0.03	0.03	0.05	**	0.01	19208
Burglaries perceived as common in neighbourhood	0.54	0.54	0.58		0.26	19156
Gangsterism perceived as common in neighbourhood	0.39	0.38	0.44	*	0.08	19052
Murders, shootings, or stabbings perceived as common in neighbourhood	0.42	0.42	0.44		0.66	19160
Neighbourhood shared toilet	0.23	0.22	0.26	*	0.07	18643
Mother's years of basic education obtained	4.22	4.24	4.01		0.41	9738
Father's years of basic education obtained	4.03	4.03	4.03		0.99	10187
African	0.84	0.83	0.90	**	0.03	19221
White	0.05	0.05	0.03	**	0.02	19221
Coloured	0.09	0.10	0.07		0.34	19221
Indian/Asian	0.02	0.02	0.01	**	0.02	19221
Western Cape	0.12	0.12	0.05	***	0.00	19221
Eastern Cape	0.12	0.13	0.05	***	0.00	19221
Northern Cape	0.03	0.03	0.04		0.21	19221
Free State	0.05	0.05	0.08	***	0.01	19221
Kwa-Zulu Natal	0.21	0.22	0.07	***	0.00	19221
North West	0.06	0.05	0.13	***	0.00	19221
Gauteng	0.24	0.23	0.37	***	0.00	19221
Mpumalanga	0.09	0.09	0.09		0.57	19221
Limpopo	0.09	0.09	0.12	**	0.04	19221

Appendix 3 - Descriptive statistics - trust of own race

Variables	Weighted mean for all	Weighted mean for trusting individuals	Weighted mean for mistrusting individuals	Significance: *** p<0.01, ** p<0.05, * p<0.1.	P-Value	Number of observations
Years of Basic Education obtained	9.03	8.99	9.12		0.18	19221
Household Income (in rands)	8 925.84	9 410.73	7 807.83	***	0.00	19221
Religious	0.88	0.89	0.85	***	0.00	19163
Age (in years)	36.82	37.19	35.96	***	0.01	19220
Urban	0.62	0.59	0.66	***	0.00	19221
Female	0.54	0.53	0.56	**	0.03	19207
Satisfied with life	0.45	0.46	0.41	***	0.00	19165
Perceived inequality (poorest in 5 years' time)	0.01	0.01	0.01		0.28	19219
Married	0.24	0.25	0.22	***	0.01	19209
Employed	0.39	0.40	0.39		0.57	19206
Perceived health - poor	0.03	0.03	0.03		0.26	19208
Burglaries perceived as common in neighbourhood	0.54	0.52	0.58	***	0.00	19156
Gangsterism perceived as common in neighbourhood	0.39	0.37	0.43	***	0.00	19052
Murders, shootings, or stabbings perceived as common in neighbourhood	0.42	0.41	0.47	***	0.00	19160
Neighbourhood shared toilet	0.23	0.22	0.24		0.23	18643
Mother's years of basic education obtained	4.22	4.25	4.15		0.59	9738
Father's years of basic education obtained	4.03	4.14	3.77	*	0.06	10187
African	0.84	0.81	0.90	***	0.00	19221
White	0.05	0.06	0.02	***	0.00	19221
Coloured	0.09	0.10	0.07	***	0.00	19221
Indian/Asian	0.02	0.03	0.01	***	0.01	19221
Western Cape	0.12	0.12	0.10		0.20	19221
Eastern Cape	0.12	0.13	0.11		0.39	19221
Northern Cape	0.03	0.03	0.03	*	0.09	19221
Free State	0.05	0.05	0.07	***	0.01	19221
Kwa-Zulu Natal	0.21	0.23	0.15	***	0.00	19221
North West	0.06	0.05	0.07		0.13	19221
Gauteng	0.24	0.22	0.29	***	0.00	19221
Mpumalanga	0.09	0.10	0.06	***	0.00	19221
Limpopo	0.09	0.08	0.12	***	0.00	19221

Appendix 4 - Descriptive statistics - trust of other race groups

Variables	Weighted mean for all	Weighted mean for trusting individuals	Weighted mean for mistrusting individuals	Significance: *** p<0.01, ** p<0.05, * p<0.1.	P-Value	Number of observations
Years of Basic Education obtained	9.03	9.05	8.99		0.50	19221
Household Income (in rands)	8 925.84	9 698.77	7 888.24	***	0.00	19221
Religious	0.88	0.90	0.85	***	0.00	19163
Age (in years)	36.82	37.31	36.16	***	0.01	19220
Urban	0.62	0.60	0.63		0.22	19221
Female	0.54	0.53	0.55		0.17	19207
Satisfied with life	0.45	0.46	0.43	**	0.03	19165
Perceived inequality (poorest in 5 years' time)	0.01	0.01	0.01		0.48	19219
Married	0.24	0.26	0.21	***	0.00	19209
Employed	0.39	0.40	0.38		0.14	19206
Perceived health - poor	0.03	0.02	0.03	*	0.07	19208
Burglaries perceived as common in neighbourhood	0.54	0.52	0.57	***	0.00	19156
Gangsterism perceived as common in neighbourhood	0.39	0.36	0.43	***	0.00	19052
Murders, shootings, or stabbings perceived as common in neighbourhood	0.42	0.40	0.46	***	0.00	19160
Neighbourhood shared toilet	0.23	0.22	0.23		0.61	18643
Mother's years of basic education obtained	4.22	4.37	4.01	**	0.04	9738
Father's years of basic education obtained	4.03	4.28	3.68	***	0.00	10187
African	0.84	0.79	0.90	***	0.00	19221
White	0.05	0.07	0.02	***	0.00	19221
Coloured	0.09	0.11	0.07	***	0.00	19221
Indian/Asian	0.02	0.03	0.01	**	0.01	19221
Western Cape	0.12	0.12	0.11		0.55	19221
Eastern Cape	0.12	0.12	0.12		0.81	19221
Northern Cape	0.03	0.03	0.03		0.30	19221
Free State	0.05	0.05	0.06	*	0.07	19221
Kwa-Zulu Natal	0.21	0.24	0.16	***	0.00	19221
North West	0.06	0.05	0.07	**	0.02	19221
Gauteng	0.24	0.22	0.26	*	0.09	19221
Mpumalanga	0.09	0.10	0.07	***	0.00	19221
Limpopo	0.09	0.08	0.11	**	0.01	19221

Appendix 5 - Descriptive statistics - trust of other South Africans

Variables	Weighted mean for all	Weighted mean for trusting individuals	Weighted mean for mistrusting individuals	Significance: *** p<0.01, ** p<0.05, * p<0.1.	P-Value	Number of observations
Years of Basic Education obtained	9.03	9.09	8.95	*	0.08	19221
Household Income (in rands)	8 925.84	9 884.77	7 812.80	***	0.00	19221
Religious	0.88	0.89	0.87	**	0.02	19163
Age (in years)	36.82	36.96	36.65		0.43	19220
Urban	0.62	0.61	0.62		0.40	19221
Female	0.54	0.53	0.55	*	0.06	19207
Satisfied with life	0.45	0.54	0.34	***	0.00	19165
Perceived inequality (poorest in 5 years' time)	0.01	0.01	0.01	*	0.08	19219
Married	0.24	0.25	0.23	*	0.08	19209
Employed	0.39	0.40	0.38		0.21	19206
Perceived health - poor	0.03	0.02	0.04	***	0.00	19208
Burglaries perceived as common in neighbourhood	0.54	0.50	0.58	***	0.00	19156
Gangsterism perceived as common in neighbourhood	0.39	0.36	0.42	***	0.00	19052
Murders, shootings, or stabbings perceived as common in neighbourhood	0.42	0.38	0.47	***	0.00	19160
Neighbourhood shared toilet	0.23	0.22	0.24		0.40	18643
Mother's years of basic education obtained	4.22	4.22	4.22		0.99	9738
Father's years of basic education obtained	4.03	4.22	3.81	**	0.04	10187
African	0.84	0.81	0.87	***	0.00	19221
White	0.05	0.06	0.03	***	0.00	19221
Coloured	0.09	0.10	0.09	*	0.08	19221
Indian/Asian	0.02	0.03	0.01	***	0.01	19221
Western Cape	0.12	0.14	0.09	***	0.00	19221
Eastern Cape	0.12	0.11	0.14		0.15	19221
Northern Cape	0.03	0.02	0.03	***	0.00	19221
Free State	0.05	0.05	0.06	*	0.07	19221
Kwa-Zulu Natal	0.21	0.23	0.18	**	0.02	19221
North West	0.06	0.06	0.05		0.56	19221
Gauteng	0.24	0.22	0.27	*	0.09	19221
Mpumalanga	0.09	0.09	0.08	**	0.03	19221
Limpopo	0.09	0.09	0.10		0.12	19221

Appendix 6 - Regression results with all controls but no parent education

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of basic education obtained	0.002** (0.001)	0.001 (0.001)	0.003** (0.001)	0.003* (0.001)	0.001 (0.001)
Log of household Income	-0.008** (0.004)	0.002 (0.002)	-0.015*** (0.004)	-0.009* (0.005)	0.001 (0.005)
Religious affiliation	0.092*** (0.011)	0.033*** (0.007)	0.130*** (0.013)	0.149*** (0.013)	0.044*** (0.013)
Age (in years)	-0.001 (0.001)	-0.003*** (0.001)	-0.001 (0.001)	-0.002 (0.001)	-0.000 (0.001)
Age squared	0.000* (0.000)	0.000*** (0.000)	0.000** (0.000)	0.000** (0.000)	0.000 (0.000)
Urban	-0.047*** (0.007)	-0.011** (0.005)	-0.083*** (0.009)	-0.051*** (0.010)	-0.046*** (0.010)
Female	-0.021*** (0.006)	-0.005 (0.004)	-0.025*** (0.007)	-0.024*** (0.008)	-0.010 (0.008)
Satisfied with life	0.021*** (0.006)	0.011*** (0.004)	0.033*** (0.007)	0.004 (0.008)	0.220*** (0.007)
Perceived inequality (poorest in 5 years' time)	0.022 (0.024)	-0.049** (0.021)	0.031 (0.030)	0.065** (0.033)	-0.022 (0.034)
Married	0.005 (0.008)	0.013*** (0.004)	0.011 (0.009)	0.009 (0.010)	0.005 (0.010)
Employed	-0.012* (0.007)	0.000 (0.004)	-0.003 (0.008)	0.015* (0.009)	0.002 (0.009)
Perceived health – poor	-0.017 (0.017)	-0.008 (0.011)	-0.007 (0.020)	0.007 (0.022)	-0.102*** (0.023)
Burglaries perceived as common in neighbourhood	-0.018*** (0.007)	-0.001 (0.004)	-0.015* (0.008)	-0.021** (0.009)	-0.046*** (0.009)
Gangsterism perceived as common in neighbourhood	-0.014* (0.007)	-0.017*** (0.005)	-0.017* (0.009)	-0.016 (0.010)	-0.016 (0.010)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.025*** (0.007)	-0.005 (0.005)	-0.020** (0.009)	-0.032*** (0.010)	-0.062*** (0.010)
Neighbourhood shared toilet	-0.003 (0.008)	-0.004 (0.005)	-0.001 (0.010)	0.021** (0.010)	-0.018* (0.011)
White	0.123*** (0.010)	0.033*** (0.008)	0.199*** (0.013)	0.300*** (0.015)	0.098*** (0.025)
Coloured	0.088*** (0.009)	0.026*** (0.006)	0.144*** (0.011)	0.181*** (0.013)	0.001 (0.016)
Indian/Asian	0.045** (0.021)	0.018 (0.016)	0.121*** (0.022)	0.170*** (0.026)	0.197*** (0.028)
Eastern Cape	-0.003 (0.015)	-0.003 (0.011)	-0.032* (0.018)	-0.002 (0.019)	-0.139*** (0.019)
Northern Cape	-0.166*** (0.019)	-0.131*** (0.018)	-0.160*** (0.019)	-0.119*** (0.018)	-0.231*** (0.017)
Free State	-0.135*** (0.022)	-0.128*** (0.021)	-0.084*** (0.022)	-0.073*** (0.022)	-0.213*** (0.021)
Kwazulu Natal	0.037*** (0.013)	0.018* (0.009)	0.042*** (0.016)	0.066*** (0.017)	-0.079*** (0.018)
North Ws=est	-0.207*** (0.023)	-0.201*** (0.025)	-0.147*** (0.023)	-0.104*** (0.022)	-0.127*** (0.023)
Gauteng	-0.100*** (0.018)	-0.116*** (0.018)	-0.056*** (0.018)	-0.034* (0.019)	-0.141*** (0.019)
Mpumalanga	-0.042** (0.018)	-0.053*** (0.016)	0.048*** (0.018)	0.098*** (0.020)	-0.043* (0.022)
Limpopo	-0.121*** (0.021)	-0.101*** (0.019)	-0.159*** (0.022)	-0.088*** (0.022)	-0.177*** (0.021)
Observations	18,270	18,270	18,270	18,270	18,270

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 7 - Regression results with all controls except father's years of basic education obtained

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of Basic Education Obtained	0.001 (0.001)	0.000 (0.001)	0.002 (0.002)	0.000 (0.002)	0.002 (0.002)
Mother's Years of Basic Education obtained	0.002 (0.001)	0.000 (0.001)	0.000 (0.001)	0.001 (0.002)	-0.004*** (0.002)
Log of household Income	-0.008 (0.005)	0.002 (0.003)	-0.012* (0.006)	-0.007 (0.007)	-0.001 (0.007)
Religious affiliation	0.074*** (0.016)	0.031*** (0.011)	0.126*** (0.018)	0.155*** (0.019)	0.055*** (0.019)
Age (in years)	0.001 (0.001)	-0.004*** (0.001)	-0.001 (0.001)	-0.002 (0.002)	-0.001 (0.002)
Age squared	0.000 (0.000)	0.000*** (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)
Urban	-0.046*** (0.010)	-0.009 (0.007)	-0.069*** (0.012)	-0.045*** (0.014)	-0.042*** (0.014)
Female	-0.018** (0.008)	-0.001 (0.005)	-0.023** (0.010)	-0.024** (0.011)	-0.017 (0.012)
Satisfied with life	0.017** (0.008)	0.004 (0.005)	0.018* (0.010)	-0.015 (0.011)	0.218*** (0.011)
Perceived inequality (poorest in 5 years' time)	0.014 (0.033)	-0.041 (0.029)	-0.033 (0.046)	-0.017 (0.050)	-0.069 (0.049)
Married	0.002 (0.009)	0.016*** (0.006)	0.013 (0.011)	0.011 (0.013)	0.010 (0.013)
Employed	-0.013 (0.009)	0.007 (0.006)	0.005 (0.011)	0.032*** (0.012)	0.009 (0.013)
Perceived health – poor	-0.017 (0.021)	-0.013 (0.014)	0.003 (0.024)	0.024 (0.026)	-0.119*** (0.029)
Burglaries perceived as common in neighbourhood	-0.024*** (0.009)	-0.004 (0.006)	-0.025** (0.011)	-0.037*** (0.012)	-0.036*** (0.013)
Gangsterism perceived as common in	-0.012 (0.010)	-0.018*** (0.007)	-0.010 (0.012)	-0.014 (0.014)	-0.032** (0.014)
Murders, shootings or stabbings perceived as common in	-0.033*** (0.010)	-0.006 (0.006)	-0.025** (0.012)	-0.038*** (0.013)	-0.071*** (0.014)
Neighbourhood shared toilet	0.007 (0.010)	-0.014* (0.007)	-0.001 (0.013)	0.030** (0.014)	-0.000 (0.015)
White	0.129*** (0.012)	0.034*** (0.011)	0.189*** (0.018)	0.300*** (0.020)	0.128*** (0.033)
Coloured	0.087*** (0.013)	0.022** (0.009)	0.136*** (0.016)	0.178*** (0.019)	0.008 (0.024)
Indian/Asian	0.027 (0.029)	0.015 (0.021)	0.101*** (0.031)	0.158*** (0.035)	0.214*** (0.036)
Eastern Cape	-0.009 (0.023)	-0.005 (0.016)	-0.019 (0.026)	0.023 (0.027)	-0.119*** (0.028)
Northern Cape	-0.156*** (0.029)	-0.141*** (0.029)	-0.167*** (0.029)	-0.127*** (0.028)	-0.247*** (0.026)
Free State	-0.142*** (0.033)	-0.113*** (0.031)	-0.119*** (0.033)	-0.072** (0.033)	-0.215*** (0.031)
Kwazulu Natal	0.022 (0.020)	0.010 (0.014)	0.016 (0.024)	0.054** (0.026)	-0.087*** (0.027)
North West	-0.189*** (0.035)	-0.183*** (0.037)	-0.143*** (0.034)	-0.084** (0.033)	-0.100*** (0.034)
Gauteng	-0.115*** (0.027)	-0.112*** (0.026)	-0.077*** (0.028)	-0.038 (0.028)	-0.134*** (0.028)
Mpumalanga	-0.045* (0.027)	-0.065*** (0.025)	0.019 (0.027)	0.087*** (0.028)	-0.051 (0.032)
Limpopo	-0.138*** (0.031)	-0.122*** (0.031)	-0.173*** (0.032)	-0.113*** (0.031)	-0.130*** (0.031)
Observations	9,243	9,243	9,243	9,243	9,243

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 8 - Regression results with all controls except mother's years of basic education obtained

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of Basic ducation Obtained	0.002 (0.001)	-0.000 (0.001)	0.003* (0.002)	0.003* (0.002)	-0.000 (0.002)
Father's Years of Basic obtained	0.000 (0.001)	0.000 (0.001)	-0.000 (0.001)	0.000 (0.001)	0.000 (0.002)
Log of household Income	-0.009* (0.005)	0.003 (0.003)	-0.014** (0.006)	-0.011 (0.007)	0.002 (0.007)
Religious affiliation	0.076*** (0.015)	0.020** (0.009)	0.117*** (0.018)	0.136*** (0.018)	0.045** (0.018)
Age (in years)	0.001 (0.001)	-0.002*** (0.001)	-0.001 (0.001)	-0.001 (0.002)	-0.000 (0.002)
Age squared	0.000 (0.000)	0.000*** (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)
Urban	-0.057*** (0.010)	-0.008 (0.007)	-0.085*** (0.012)	-0.054*** (0.014)	-0.031** (0.014)
Female	-0.015* (0.008)	-0.002 (0.005)	-0.020** (0.010)	-0.020* (0.011)	-0.016 (0.011)
Satisfied with life	0.018** (0.008)	0.004 (0.005)	0.025*** (0.009)	-0.006 (0.010)	0.237*** (0.010)
Perceived inequality (poorest in 5 years' time)	0.024 (0.030)	-0.035 (0.026)	-0.004 (0.041)	0.005 (0.046)	-0.073 (0.047)
Married	0.008 (0.009)	0.016*** (0.006)	0.020* (0.011)	0.017 (0.013)	0.019 (0.013)
Employed	0.000 (0.009)	0.003 (0.006)	0.003 (0.011)	0.032*** (0.012)	0.007 (0.012)
Perceived health – poor	-0.019 (0.021)	-0.019 (0.014)	-0.002 (0.025)	0.009 (0.027)	-0.113*** (0.029)
Burglaries perceived as common	-0.018** (0.009)	-0.006 (0.006)	-0.029*** (0.011)	-0.031** (0.012)	-0.050*** (0.012)
Gangsterism perceived as common in neighbourhood	-0.016* (0.010)	-0.015** (0.006)	-0.009 (0.012)	-0.015 (0.013)	-0.007 (0.013)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.027*** (0.010)	-0.007 (0.006)	-0.020* (0.012)	-0.028** (0.013)	-0.062*** (0.013)
Neighbourhood shared toilet in neighbourhood	-0.002 (0.011)	-0.010 (0.007)	0.004 (0.013)	0.024 (0.015)	-0.013 (0.015)
White	0.126*** (0.012)	0.037*** (0.010)	0.194*** (0.017)	0.300*** (0.020)	0.105*** (0.033)
Coloured	0.090*** (0.012)	0.028*** (0.008)	0.148*** (0.015)	0.173*** (0.019)	-0.007 (0.024)
Indian/Asian	0.040 (0.028)	0.031* (0.018)	0.130*** (0.028)	0.146*** (0.035)	0.189*** (0.037)
Eastern Cape	-0.011 (0.022)	-0.000 (0.015)	-0.035 (0.026)	0.005 (0.027)	-0.135*** (0.028)
Northern Cape	-0.193*** (0.029)	-0.136*** (0.028)	-0.184*** (0.029)	-0.129*** (0.028)	-0.250*** (0.026)
Free State	-0.114*** (0.031)	-0.093*** (0.028)	-0.073** (0.031)	-0.057* (0.032)	-0.225*** (0.031)
Kwazulu Natal	0.029 (0.020)	0.023* (0.013)	0.027 (0.023)	0.058** (0.025)	-0.088*** (0.027)
North Ws=est	-0.196*** (0.034)	-0.170*** (0.035)	-0.158*** (0.033)	-0.100*** (0.033)	-0.122*** (0.033)
Gauteng	-0.119*** (0.027)	-0.114*** (0.026)	-0.080*** (0.028)	-0.056** (0.028)	-0.159*** (0.029)
Mpumalanga	-0.048* (0.026)	-0.054** (0.023)	0.035 (0.026)	0.095*** (0.028)	-0.058* (0.032)
Limpopo	-0.143*** (0.030)	-0.112*** (0.029)	-0.165*** (0.031)	-0.086*** (0.031)	-0.141*** (0.031)
Observations	9,703	9,703	9,703	9,703	9,703

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 9 - Regression results with all controls

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of Basic Education Obtained	0.001 (0.002)	-0.000 (0.001)	0.001 (0.002)	0.001 (0.002)	0.000 (0.002)
Mother's Years of Basic Education Obtained	0.002 (0.002)	0.001 (0.001)	0.000 (0.002)	-0.002 (0.002)	-0.005** (0.002)
Father's Years of Basic Education Obtained	0.001 (0.002)	0.000 (0.001)	0.001 (0.002)	0.004* (0.002)	0.003 (0.002)
Log of household Income	-0.007 (0.006)	0.003 (0.004)	-0.011 (0.007)	-0.006 (0.008)	0.001 (0.009)
Religious affiliation	0.072*** (0.019)	0.017 (0.011)	0.112*** (0.022)	0.141*** (0.023)	0.048** (0.023)
Age (in years)	0.002 (0.002)	-0.003** (0.001)	-0.001 (0.002)	-0.001 (0.002)	0.000 (0.002)
Age squared	-0.000 (0.000)	0.000*** (0.000)	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)
Urban	-0.050*** (0.012)	-0.004 (0.008)	-0.080*** (0.015)	-0.057*** (0.016)	-0.037** (0.017)
Female	-0.013 (0.010)	-0.001 (0.006)	-0.012 (0.012)	-0.016 (0.014)	-0.012 (0.014)
Satisfied with life	0.014 (0.009)	-0.001 (0.006)	0.015 (0.011)	-0.024* (0.013)	0.229*** (0.012)
Perceived inequality (poorest in 5 years' time)	0.033 (0.033)	-0.044 (0.032)	-0.051 (0.050)	-0.023 (0.055)	-0.069 (0.054)
Married	0.001 (0.010)	0.018*** (0.006)	0.021 (0.013)	0.022 (0.014)	0.022 (0.015)
Employed	-0.009 (0.011)	0.004 (0.007)	0.011 (0.013)	0.044*** (0.014)	0.013 (0.015)
Perceived health – poor	-0.017 (0.022)	-0.016 (0.015)	0.003 (0.026)	0.021 (0.029)	-0.113*** (0.031)
Burglaries perceived as common in neighbourhood	-0.025** (0.011)	-0.007 (0.007)	-0.033** (0.013)	-0.047*** (0.014)	-0.046*** (0.015)
perceived as common in neighbourhood	-0.012 (0.012)	-0.017** (0.008)	-0.011 (0.014)	-0.015 (0.016)	-0.030* (0.016)
or stabbings perceived as common in neighbourhood	-0.029** (0.012)	-0.006 (0.007)	-0.012 (0.014)	-0.019 (0.016)	-0.073*** (0.016)
Neighbourhood shared toilet	0.010 (0.012)	-0.015* (0.009)	0.012 (0.016)	0.036** (0.017)	0.010 (0.018)
White	0.128*** (0.013)	0.034*** (0.012)	0.190*** (0.020)	0.300*** (0.022)	0.099*** (0.039)
Coloured	0.098*** (0.014)	0.022** (0.011)	0.155*** (0.018)	0.186*** (0.024)	-0.012 (0.030)
Indian/Asian	0.031 (0.033)	0.016 (0.025)	0.110*** (0.034)	0.143*** (0.041)	0.190*** (0.043)
Eastern Cape	-0.006 (0.027)	-0.002 (0.019)	-0.032 (0.032)	0.018 (0.033)	-0.125*** (0.035)
Northern Cape	-0.197*** (0.037)	-0.147*** (0.036)	-0.216*** (0.036)	-0.149*** (0.034)	-0.267*** (0.031)
Free State	-0.108*** (0.039)	-0.080** (0.034)	-0.099** (0.040)	-0.057 (0.040)	-0.217*** (0.038)
Kwazulu Natal	0.033 (0.024)	0.020 (0.016)	0.007 (0.030)	0.053* (0.032)	-0.098*** (0.033)
North West	-0.162*** (0.042)	-0.162*** (0.043)	-0.132*** (0.041)	-0.060 (0.040)	-0.111*** (0.042)
Gauteng	-0.110*** (0.034)	-0.103*** (0.031)	-0.094*** (0.035)	-0.043 (0.035)	-0.139*** (0.035)
Mpumalanga	-0.025 (0.031)	-0.058** (0.029)	0.009 (0.034)	0.079** (0.035)	-0.060 (0.039)
Limpopo	-0.126*** (0.037)	-0.115*** (0.036)	-0.182*** (0.039)	-0.104*** (0.038)	-0.142*** (0.038)
Observations	6,538	6,538	6,538	6,538	6,538

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 10 - Africans

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of basic education obtained	0.002 (0.001)	0.001 (0.001)	0.003* (0.001)	0.002 (0.002)	0.000 (0.002)
Log of household Income	-0.008* (0.004)	0.002 (0.003)	-0.018*** (0.005)	-0.011** (0.005)	-0.002 (0.005)
Religious affiliation	0.083*** (0.012)	0.034*** (0.008)	0.126*** (0.014)	0.145*** (0.014)	0.032*** (0.014)
Age (in years)	-0.001 (0.001)	-0.003*** (0.001)	-0.002* (0.001)	-0.002 (0.001)	-0.000 (0.001)
Age squared	0.000** (0.000)	0.000*** (0.000)	0.000** (0.000)	0.000* (0.000)	0.000 (0.000)
Urban	-0.052*** (0.009)	-0.013** (0.006)	-0.080*** (0.010)	-0.039*** (0.011)	-0.041*** (0.011)
Female	-0.025*** (0.007)	-0.005 (0.004)	-0.028*** (0.008)	-0.027*** (0.009)	-0.006 (0.009)
Satisfied with life	0.023*** (0.007)	0.010** (0.004)	0.033*** (0.008)	0.007 (0.008)	0.237*** (0.008)
Perceived inequality (poorest in 5 years' time)	0.012 (0.028)	-0.055** (0.024)	0.013 (0.035)	0.066* (0.036)	-0.036 (0.037)
Married	0.001 (0.009)	0.014*** (0.005)	0.009 (0.011)	0.010 (0.012)	0.011 (0.012)
Employed	-0.014* (0.008)	0.001 (0.005)	0.001 (0.009)	0.018* (0.010)	-0.001 (0.010)
Perceived health – poor	-0.031 (0.021)	-0.022 (0.014)	-0.016 (0.023)	0.004 (0.025)	-0.115*** (0.026)
Burglaries perceived as common in neighbourhood	-0.021*** (0.008)	-0.002 (0.005)	-0.010 (0.009)	-0.017* (0.010)	-0.041*** (0.010)
Gangsterism perceived as common in neighbourhood	-0.004 (0.008)	-0.017*** (0.005)	-0.015 (0.010)	-0.015 (0.011)	-0.025** (0.011)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.026*** (0.008)	-0.004 (0.005)	-0.021** (0.010)	-0.029*** (0.010)	-0.071*** (0.011)
Neighbourhood shared toilet	0.006 (0.009)	-0.001 (0.006)	0.016 (0.011)	0.036*** (0.012)	-0.019 (0.012)
Eastern Cape	-0.008 (0.022)	-0.007 (0.016)	0.032 (0.023)	0.099*** (0.026)	-0.155*** (0.027)
Northern Cape	-0.209*** (0.033)	-0.182*** (0.036)	-0.048* (0.029)	0.033 (0.031)	-0.266*** (0.027)
Free State	-0.154*** (0.029)	-0.148*** (0.031)	-0.025 (0.026)	0.018 (0.028)	-0.246*** (0.026)
Kwazulu Natal	0.032 (0.020)	0.012 (0.014)	0.113*** (0.022)	0.172*** (0.024)	-0.098*** (0.026)
North Ws=est	-0.229*** (0.031)	-0.226*** (0.036)	-0.077*** (0.027)	-0.003 (0.029)	-0.151*** (0.029)
Gauteng	-0.120*** (0.025)	-0.136*** (0.027)	0.000 (0.023)	0.053** (0.026)	-0.162*** (0.026)
Mpumalanga	-0.055** (0.025)	-0.063*** (0.023)	0.115*** (0.021)	0.194*** (0.023)	-0.050* (0.029)
Limpopo	-0.140*** (0.028)	-0.118*** (0.028)	-0.080*** (0.027)	0.024 (0.028)	-0.197*** (0.027)
Observations	14,911	14,911	14,911	14,911	14,911

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 11 - Coloured

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of basic education obtained	0.002 (0.003)	0.001 (0.002)	0.003 (0.003)	0.003 (0.004)	0.010** (0.004)
Log of household Income	-0.014* (0.008)	-0.002 (0.005)	-0.007 (0.011)	0.011 (0.013)	-0.004 (0.014)
Religious affiliation	0.187*** (0.044)	0.039 (0.027)	0.239*** (0.048)	0.223*** (0.049)	0.199*** (0.047)
Age (in years)	0.000 (0.002)	-0.001 (0.001)	0.004 (0.003)	0.001 (0.003)	-0.000 (0.003)
Age squared	-0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	0.000 (0.000)
Urban	-0.033* (0.019)	-0.010 (0.013)	-0.049** (0.024)	-0.046 (0.029)	-0.085*** (0.031)
Female	-0.002 (0.013)	0.001 (0.008)	-0.021 (0.016)	-0.021 (0.019)	-0.031 (0.021)
Satisfied with life	0.024* (0.013)	0.019** (0.009)	0.035** (0.017)	-0.018 (0.019)	0.129*** (0.021)
Perceived inequality (poorest in 5 years' time)	0.063* (0.035)	-0.030 (0.046)	0.142*** (0.032)	0.131* (0.069)	0.183** (0.079)
Married	0.019 (0.015)	0.004 (0.010)	0.014 (0.020)	-0.001 (0.024)	-0.017 (0.026)
Employed	-0.006 (0.015)	0.004 (0.009)	-0.024 (0.018)	-0.001 (0.021)	-0.000 (0.023)
Perceived health – poor	0.031 (0.030)		0.062* (0.037)	-0.000 (0.053)	-0.033 (0.059)
Burglaries perceived as common in neighbourhood	0.003 (0.016)	0.010 (0.010)	-0.033 (0.020)	-0.026 (0.024)	-0.105*** (0.026)
Gangsterism perceived as common in neighbourhood	-0.039** (0.019)	-0.002 (0.012)	-0.016 (0.024)	0.015 (0.027)	0.100*** (0.029)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.002 (0.018)	-0.016 (0.013)	0.010 (0.023)	-0.053** (0.027)	-0.020 (0.029)
Neighbourhood shared toilet	-0.049** (0.020)	-0.028** (0.014)	-0.058** (0.024)	-0.026 (0.027)	-0.025 (0.029)
Eastern Cape	-0.017 (0.027)	-0.013 (0.020)	-0.018 (0.032)	-0.055 (0.037)	-0.170*** (0.038)
Northern Cape	-0.112*** (0.019)	-0.075*** (0.015)	-0.191*** (0.022)	-0.177*** (0.023)	-0.194*** (0.024)
Free State	-0.126* (0.069)	-0.106* (0.059)	0.041 (0.059)	-0.049 (0.073)	-0.003 (0.078)
Kwazulu Natal	-0.005 (0.051)	-0.012 (0.039)	-0.025 (0.062)	0.040 (0.065)	-0.306*** (0.066)
North West	-0.306* (0.159)	-0.357** (0.172)	-0.335** (0.151)	-0.309** (0.145)	-0.052 (0.157)
Gauteng	-0.115** (0.058)	-0.201*** (0.062)	-0.111* (0.064)	-0.007 (0.063)	-0.160** (0.068)
Mpumalanga	-0.349 (0.307)	-0.390 (0.269)	-0.275 (0.304)	-0.462* (0.237)	-0.014 (0.290)
Limpopo					-0.146 (0.244)
Observations	2,546	2,463	2,546	2,546	2,550
Robust standard errors in parentheses					

*** p<0.01, ** p<0.05, * p<0.1

Appendix 12 - Indian/Asian

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of basic education obtained	0.006 (0.006)	0.000 (0.000)	0.009 (0.009)	0.022** (0.011)	0.015 (0.011)
Log of household Income	-0.011 (0.019)	0.000 (0.000)	0.008 (0.028)	-0.017 (0.035)	0.078** (0.037)
Religious affiliation	0.263** (0.114)	0.000 (0.000)	0.209* (0.111)	0.204* (0.116)	-0.067 (0.076)
Age (in years)	0.001 (0.004)	0.000 (0.000)	-0.000 (0.007)	0.006 (0.009)	-0.008 (0.009)
Age squared	-0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)
Urban	0.027 (0.054)		-0.109*** (0.039)	-0.148** (0.058)	0.003 (0.069)
Female	0.011 (0.026)	-0.000 (0.000)	0.035 (0.046)	0.052 (0.055)	-0.018 (0.051)
Satisfied with life	-0.037 (0.028)	-0.000 (0.000)	-0.041 (0.040)	-0.067 (0.051)	0.177*** (0.051)
Perceived inequality (poorest in 5 years' time)				0.073 (0.117)	
Married	-0.025 (0.034)	0.000 (0.000)	-0.031 (0.047)	-0.082 (0.059)	-0.022 (0.057)
Employed	0.002 (0.028)	-0.000 (0.000)	-0.036 (0.051)	-0.015 (0.061)	0.119** (0.051)
Burglaries perceived as common in neighbourhood	-0.051 (0.034)	-0.000 (0.000)	-0.088* (0.045)	-0.088 (0.054)	-0.029 (0.055)
Gangsterism perceived as common in neighbourhood	-0.115* (0.067)	-0.005 (0.012)	-0.057 (0.058)	-0.135 (0.089)	-0.152 (0.107)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.073 (0.058)	-0.000 (0.000)	-0.050 (0.059)	0.002 (0.081)	0.052 (0.080)
Neighbourhood shared toilet	0.015 (0.038)	-0.000 (0.000)	0.004 (0.074)	0.070 (0.081)	0.005 (0.095)
Kwa-Zulu Natal	0.115 (0.187)	0.879*** (0.158)	-0.031 (0.124)	-0.108 (0.135)	0.506*** (0.191)
North West	-0.021 (0.137)		-0.012 (0.190)	-0.105 (0.276)	0.110 (0.091)
Gauteng	0.002 (0.108)	0.000 (0.000)	0.006 (0.169)	-0.063 (0.257)	0.171*** (0.047)
Perceived health - poor					-0.172 (0.246)
Observations	280	216	280	284	285

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 13 - White

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of basic education obtained	0.011 (0.007)	0.008 (0.005)	0.016 (0.010)	0.032*** (0.010)	0.015 (0.017)
Log of household Income	0.025** (0.012)	0.019** (0.008)	0.028* (0.016)	0.009 (0.018)	0.090*** (0.030)
Religious affiliation	0.023 (0.051)	-0.016 (0.020)	-0.041 (0.044)	0.002 (0.063)	0.103 (0.097)
Age (in years)	0.004 (0.003)	0.002 (0.002)	-0.005 (0.004)	-0.008* (0.004)	0.010 (0.007)
Age squared	-0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	0.000* (0.000)	-0.000 (0.000)
Urban	0.046 (0.079)		-0.062 (0.044)	-0.098*** (0.027)	-0.038 (0.108)
Female	-0.014 (0.019)	-0.006 (0.014)	0.009 (0.026)	-0.004 (0.028)	0.010 (0.044)
Satisfied with life	0.008 (0.021)	0.017 (0.018)	0.010 (0.028)	-0.006 (0.030)	0.204*** (0.051)
Married	0.028 (0.021)	0.013 (0.015)	0.049* (0.028)	0.048 (0.032)	-0.071 (0.051)
Employed	-0.061** (0.028)	-0.037* (0.019)	-0.062* (0.034)	-0.024 (0.036)	-0.013 (0.052)
Perceived health - poor	-0.004 (0.058)	0.003 (0.031)	-0.099 (0.113)	0.073* (0.041)	0.040 (0.118)
Burglaries perceived as common in neighbourhood	-0.003 (0.022)	0.003 (0.014)	0.004 (0.028)	0.029 (0.029)	0.035 (0.047)
Gangsterism perceived as common in neighbourhood	-0.127* (0.076)	-0.090 (0.058)	-0.003 (0.059)	-0.197* (0.103)	-0.360*** (0.091)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.010 (0.041)	0.007 (0.021)	-0.054 (0.069)	0.067 (0.041)	0.066 (0.071)
Neighbourhood shared toilet	-0.088 (0.067)	-0.016 (0.028)	-0.198** (0.089)	-0.198** (0.089)	-0.296*** (0.102)
Eastern Cape	-0.019 (0.044)	-0.035 (0.049)	-0.131 (0.083)	0.033 (0.051)	-0.133 (0.086)
Northern Cape	-0.048 (0.074)	-0.028 (0.063)	-0.248* (0.150)	-0.230* (0.136)	0.038 (0.113)
KwaZulu Natal	-0.043 (0.090)		-0.283** (0.137)	-0.266** (0.125)	
Gauteng	-0.023 (0.031)	-0.033 (0.030)	-0.080* (0.045)	-0.057 (0.044)	-0.166*** (0.062)
Mpumalanga	-0.032 (0.053)	-0.122 (0.085)	-0.169* (0.088)	-0.056 (0.071)	-0.352*** (0.090)
Limpopo	-0.037 (0.067)	-0.170 (0.121)	-0.410*** (0.139)	-0.279** (0.130)	-0.027 (0.111)
Free State		-0.095 (0.124)			0.062 (0.127)
Perceived inequality (poorest in 5 years' time)			-0.163 (0.234)	-0.433* (0.255)	-0.187 (0.228)
North West Province				0.020 (0.088)	0.094 (0.111)
Observations	476	455	480	499	494

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 14 - Female

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of basic education obtained	0.001 (0.001)	0.000 (0.001)	0.003* (0.002)	0.004** (0.002)	0.002 (0.002)
Log of household Income	-0.006 (0.005)	0.001 (0.003)	-0.020*** (0.006)	-0.013** (0.006)	0.005 (0.006)
Religious affiliation	0.122*** (0.019)	0.039*** (0.012)	0.174*** (0.021)	0.171*** (0.021)	0.075*** (0.021)
Age (in years)	-0.000 (0.001)	-0.003*** (0.001)	-0.002 (0.001)	-0.002 (0.001)	-0.000 (0.001)
Age squared	0.000 (0.000)	0.000*** (0.000)	0.000* (0.000)	0.000* (0.000)	0.000 (0.000)
Urban	-0.040*** (0.010)	0.002 (0.006)	-0.075*** (0.012)	-0.042*** (0.013)	-0.041*** (0.013)
Satisfied with life	0.013* (0.008)	0.009* (0.005)	0.027*** (0.009)	-0.002 (0.010)	0.213*** (0.010)
Perceived inequality (poorest in 5 years' time)	0.045 (0.029)	-0.027 (0.026)	0.091*** (0.035)	0.143*** (0.039)	0.005 (0.045)
Married	0.015 (0.009)	0.015*** (0.006)	0.029** (0.011)	0.017 (0.013)	0.012 (0.013)
Employed	-0.024** (0.009)	-0.004 (0.006)	-0.021* (0.011)	0.002 (0.012)	0.002 (0.012)
Perceived health – poor	-0.011 (0.021)	-0.003 (0.013)	-0.006 (0.024)	0.017 (0.027)	-0.106*** (0.028)
Burglaries perceived as common in neighbourhood	-0.019** (0.009)	-0.004 (0.006)	-0.012 (0.010)	-0.024** (0.012)	-0.046*** (0.012)
Gangsterism perceived as common in neighbourhood	-0.009 (0.010)	-0.021*** (0.006)	-0.011 (0.011)	-0.016 (0.013)	-0.008 (0.013)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.026*** (0.009)	-0.005 (0.006)	-0.021* (0.011)	-0.034*** (0.012)	-0.077*** (0.013)
Neighbourhood shared toilet	0.006 (0.010)	-0.000 (0.007)	0.000 (0.013)	0.025* (0.014)	-0.018 (0.014)
Coloured	0.094*** (0.011)	0.022*** (0.008)	0.155*** (0.014)	0.190*** (0.017)	-0.006 (0.021)
Indian/Asian	0.051* (0.028)	-0.002 (0.024)	0.130*** (0.029)	0.184*** (0.034)	0.174*** (0.038)
White	0.125*** (0.013)	0.033*** (0.011)	0.220*** (0.014)	0.315*** (0.018)	0.102*** (0.033)
Eastern Cape	0.003 (0.019)	0.001 (0.014)	-0.020 (0.023)	0.005 (0.024)	-0.114*** (0.025)
Northern Cape	-0.176*** (0.025)	-0.148*** (0.026)	-0.158*** (0.025)	-0.132*** (0.024)	-0.229*** (0.023)
Free State	-0.141*** (0.029)	-0.143*** (0.029)	-0.080*** (0.028)	-0.092*** (0.029)	-0.197*** (0.028)
Kwazulu Natal	0.038** (0.017)	0.015 (0.012)	0.066*** (0.020)	0.079*** (0.023)	-0.072*** (0.024)
North West	-0.228*** (0.031)	-0.222*** (0.034)	-0.151*** (0.030)	-0.119*** (0.029)	-0.121*** (0.030)
Gauteng	-0.116*** (0.024)	-0.151*** (0.026)	-0.071*** (0.025)	-0.046* (0.026)	-0.143*** (0.026)
Mpumalanga	-0.053** (0.024)	-0.057*** (0.022)	0.056** (0.023)	0.105*** (0.026)	-0.044 (0.029)
Limpopo	-0.128*** (0.027)	-0.109*** (0.026)	-0.159*** (0.029)	-0.095*** (0.028)	-0.165*** (0.028)
Observations	10,838	10,838	10,838	10,838	10,838

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 15

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of basic education obtained	0.004** (0.002)	0.002** (0.001)	0.003 (0.002)	0.001 (0.002)	-0.000 (0.002)
Log of household Income	-0.011** (0.005)	0.003 (0.004)	-0.009 (0.007)	-0.003 (0.007)	-0.002 (0.008)
Religious affiliation	0.074*** (0.014)	0.029*** (0.009)	0.106*** (0.016)	0.136*** (0.017)	0.022 (0.017)
Age (in years)	-0.002 (0.001)	-0.003*** (0.001)	-0.002 (0.002)	-0.001 (0.002)	-0.002 (0.002)
Age squared	0.000* (0.000)	0.000*** (0.000)	0.000* (0.000)	0.000 (0.000)	0.000 (0.000)
Urban	-0.057*** (0.011)	-0.029*** (0.007)	-0.092*** (0.013)	-0.064*** (0.015)	-0.053*** (0.016)
Satisfied with life	0.032*** (0.009)	0.013** (0.006)	0.041*** (0.011)	0.013 (0.012)	0.230*** (0.012)
Perceived inequality (poorest in 5 years' time)	-0.014 (0.039)	-0.083** (0.036)	-0.058 (0.051)	-0.050 (0.055)	-0.069 (0.053)
Married	-0.013 (0.014)	0.011 (0.008)	-0.027 (0.017)	-0.005 (0.018)	-0.019 (0.018)
Employed	0.006 (0.010)	0.007 (0.007)	0.022* (0.012)	0.032** (0.014)	0.006 (0.014)
Perceived health – poor	-0.027 (0.032)	-0.014 (0.020)	-0.006 (0.037)	-0.014 (0.040)	-0.093** (0.042)
Burglaries perceived as common in neighbourhood	-0.018* (0.010)	0.004 (0.006)	-0.020 (0.012)	-0.017 (0.014)	-0.047*** (0.014)
Gangsterism perceived as common in neighbourhood	-0.020* (0.012)	-0.012 (0.007)	-0.025* (0.014)	-0.016 (0.015)	-0.028* (0.016)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.023** (0.012)	-0.005 (0.007)	-0.016 (0.014)	-0.028* (0.015)	-0.039** (0.015)
Neighbourhood shared toilet	-0.016 (0.012)	-0.010 (0.008)	-0.007 (0.014)	0.012 (0.016)	-0.018 (0.016)
Coloured	0.081*** (0.014)	0.031*** (0.009)	0.130*** (0.017)	0.170*** (0.021)	0.013 (0.025)
Indian/Asian	0.038 (0.032)	0.042** (0.017)	0.112*** (0.034)	0.155*** (0.040)	0.229*** (0.039)
White	0.120*** (0.016)	0.032** (0.014)	0.165*** (0.023)	0.280*** (0.025)	0.092** (0.038)
Eastern Cape	-0.015 (0.024)	-0.008 (0.017)	-0.052* (0.028)	-0.014 (0.029)	-0.176*** (0.029)
Northern Cape	-0.155*** (0.028)	-0.108*** (0.026)	-0.165*** (0.029)	-0.103*** (0.028)	-0.235*** (0.027)
Free State	-0.129*** (0.033)	-0.110*** (0.030)	-0.094*** (0.034)	-0.049 (0.035)	-0.235*** (0.032)
Kwazulu Natal	0.035* (0.020)	0.021 (0.014)	0.008 (0.025)	0.050* (0.027)	-0.086*** (0.028)
North West	-0.176*** (0.035)	-0.171*** (0.036)	-0.144*** (0.035)	-0.084** (0.035)	-0.133*** (0.035)
Gauteng	-0.081*** (0.027)	-0.076*** (0.023)	-0.038 (0.028)	-0.017 (0.029)	-0.137*** (0.030)
Mpumalanga	-0.032 (0.027)	-0.050** (0.024)	0.034 (0.029)	0.087*** (0.031)	-0.040 (0.034)
Limpopo	-0.109*** (0.032)	-0.089*** (0.028)	-0.154*** (0.034)	-0.075** (0.034)	-0.189*** (0.033)
Observations	7,432	7,432	7,432	7,432	7,432

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 16 - Logit regression without parent education as controls

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of basic education obtained	0.002* (0.001)	0.001 (0.001)	0.003** (0.001)	0.003* (0.001)	0.001 (0.001)
Log of household Income	-0.007** (0.003)	0.002 (0.002)	-0.015*** (-0.004)	-0.009* (0.005)	0.001 (0.005)
Religious affiliation	0.089*** (0.011)	0.031*** (0.007)	0.130*** (0.013)	0.150*** (0.013)	0.045*** (0.013)
Age (in years)	-0.001 (0.001)	-0.003*** (0.001)	-0.001 (0.001)	-0.002 (0.001)	-0.000 (0.001)
Age squared	0.000* (0.000)	0.000*** (0.000)	0.000* (0.000)	0.000** (0.000)	0.000 (0.000)
Urban	-0.045*** (0.007)	-0.008* (0.005)	-0.081*** (0.009)	-0.051*** (0.010)	-0.047*** (0.010)
Female	-0.021*** (0.006)	-0.005 (0.003)	-0.026*** (0.007)	-0.025*** (0.008)	-0.010 (0.008)
Satisfied with life	0.021*** (0.006)	0.009*** (0.003)	0.034*** (0.007)	0.005 (0.008)	0.221*** (0.008)
Perceived inequality (poorest in 5 years' time)	0.019 (0.023)	-0.042** (0.019)	0.033 (0.029)	0.067** (0.033)	-0.024 (0.035)
Married	0.004 (0.007)	0.011** (0.004)	0.010 (0.009)	0.009 (0.010)	0.005 (0.011)
Employed	-0.010 (0.007)	0.001 (0.004)	-0.003 (0.008)	0.016* (0.009)	0.002 (0.009)
Perceived health – poor	-0.017 (0.017)	-0.007 (0.010)	-0.006 (0.020)	0.006 (0.022)	-0.104*** (0.024)
Burglaries perceived as common in neighbourhood	-0.018*** (0.006)	-0.001 (0.004)	-0.014* (0.008)	-0.020** (0.009)	-0.046*** (0.009)
Gangsterism perceived as common in neighbourhood	-0.013* (0.007)	-0.016*** (0.004)	-0.017* (0.009)	-0.016* (0.010)	-0.017 (0.010)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.025*** (0.007)	-0.005 (0.004)	-0.020** (0.009)	-0.033*** (0.010)	-0.064*** (0.010)
Neighbourhood shared toilet	-0.002 (0.008)	-0.002 (0.005)	-0.001 (0.009)	0.021** (0.011)	-0.018* (0.011)
White	0.117*** (0.010)	0.031*** (0.008)	0.194*** (0.012)	0.298*** (0.014)	0.101*** (0.025)
Coloured	0.084*** (0.008)	0.025*** (0.005)	0.139*** (0.010)	0.179*** (0.013)	0.002 (0.016)
Indian/Asian	0.042** (0.021)	0.017 (0.016)	0.117*** (0.022)	0.169*** (0.026)	0.201*** (0.027)
Eastern Cape	-0.006 (0.015)	-0.004 (0.011)	-0.034* (0.018)	-0.002 (0.019)	-0.144*** (0.019)
Northern Cape	-0.175*** (0.021)	-0.141*** (0.022)	-0.162*** (0.020)	-0.119*** (0.019)	-0.236*** (0.017)
Free State	-0.138*** (0.023)	-0.134*** (0.025)	-0.084*** (0.022)	-0.073*** (0.023)	-0.218*** (0.021)
Kwazulu Natal	0.036*** (0.013)	0.018** (0.009)	0.043*** (0.016)	0.068*** (0.018)	-0.085*** (0.019)
North Ws=est	-0.213*** (0.025)	-0.208*** (0.030)	-0.149*** (0.023)	-0.104*** (0.023)	-0.131*** (0.023)
Gauteng	-0.103*** (0.019)	-0.121*** (0.021)	-0.057*** (0.019)	-0.034* (0.020)	-0.146*** (0.020)
Mpumalanga	-0.043** (0.019)	-0.053*** (0.017)	0.049*** (0.018)	0.100*** (0.020)	-0.042* (0.023)
Limpopo	-0.124*** (0.022)	-0.104*** (0.022)	-0.159*** (0.023)	-0.087*** (0.022)	-0.182*** (0.021)
Observations	18,270	18,270	18,270	18,270	18,270
Robust standard errors in parentheses					
*** p<0.01, ** p<0.05, * p<0.1					

Appendix 17 – OLS regression without parent education as controls					
VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of basic education obtained	0.002* (0.001)	0.001 (0.001)	0.003** (0.001)	0.002* (0.001)	0.001 (0.001)
Log of household Income	-0.007** (0.004)	0.002 (0.003)	-0.015*** (0.004)	-0.008* (0.005)	0.001 (0.005)
Religious affiliation	0.090*** (0.011)	0.038*** (0.008)	0.126*** (0.012)	0.144*** (0.013)	0.041*** (0.012)
Age (in years)	-0.001 (0.001)	-0.003*** (0.001)	-0.001 (0.001)	-0.002 (0.001)	-0.000 (0.001)
Age squared	0.000* (0.000)	0.000*** (0.000)	0.000* (0.000)	0.000** (0.000)	0.000 (0.000)
Urban	-0.045*** (0.008)	-0.009* (0.005)	-0.079*** (0.009)	-0.049*** (0.009)	-0.042*** (0.009)
Female	-0.021*** (0.006)	-0.006 (0.004)	-0.025*** (0.007)	-0.023*** (0.007)	-0.009 (0.007)
Satisfied with life	0.022*** (0.006)	0.011*** (0.004)	0.033*** (0.007)	0.005 (0.007)	0.213*** (0.007)
Perceived inequality (poorest in 5 years’	0.019 (0.025)	-0.060** (0.024)	0.030 (0.030)	0.064** (0.032)	-0.022 (0.032)
Married	0.003 (0.007)	0.013** (0.005)	0.009 (0.009)	0.009 (0.010)	0.004 (0.010)
Employed	-0.011 (0.007)	0.001 (0.005)	-0.003 (0.008)	0.015* (0.009)	0.002 (0.009)
Perceived health – poor	-0.019 (0.018)	-0.013 (0.014)	-0.008 (0.020)	0.005 (0.021)	-0.096*** (0.022)
Burglaries perceived as common in neighbourhood	-0.017** (0.007)	-0.001 (0.005)	-0.013 (0.008)	-0.019** (0.008)	-0.042*** (0.008)
Gangsterism perceived as common in neighbourhood	-0.014* (0.008)	-0.020*** (0.005)	-0.017* (0.009)	-0.016* (0.009)	-0.016* (0.009)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.025*** (0.007)	-0.005 (0.005)	-0.019** (0.008)	-0.031*** (0.009)	-0.059*** (0.009)
Neighbourhood shared toilet	-0.001 (0.008)	-0.003 (0.006)	0.000 (0.010)	0.021** (0.010)	-0.017* (0.010)
White	0.151*** (0.015)	0.046*** (0.012)	0.231*** (0.017)	0.319*** (0.019)	0.089*** (0.023)
Coloured	0.104*** (0.012)	0.034*** (0.009)	0.161*** (0.014)	0.188*** (0.015)	0.002 (0.015)
Indian/Asian	0.042** (0.019)	0.012 (0.011)	0.118*** (0.022)	0.165*** (0.026)	0.183*** (0.026)
Eastern Cape	0.014 (0.013)	0.009 (0.009)	-0.016 (0.016)	0.004 (0.017)	-0.129*** (0.018)
Northern Cape	-0.130*** (0.013)	-0.088*** (0.010)	-0.132*** (0.016)	-0.107*** (0.017)	-0.218*** (0.017)
Free State	-0.116*** (0.018)	-0.096*** (0.013)	-0.071*** (0.020)	-0.068*** (0.021)	-0.200*** (0.021)
Kwazulu Natal	0.050*** (0.013)	0.024*** (0.008)	0.058*** (0.015)	0.074*** (0.017)	-0.073*** (0.017)
North Ws=est	-0.176*** (0.018)	-0.156*** (0.014)	-0.125*** (0.020)	-0.095*** (0.021)	-0.115*** (0.021)
Gauteng	-0.083*** (0.015)	-0.091*** (0.011)	-0.043** (0.017)	-0.028 (0.018)	-0.130*** (0.018)
Mpumalanga	-0.019 (0.016)	-0.027** (0.011)	0.065*** (0.018)	0.105*** (0.020)	-0.035* (0.020)
Limpopo	-0.089*** (0.016)	-0.066*** (0.012)	-0.133*** (0.019)	-0.079*** (0.020)	-0.164*** (0.020)
Constant	0.838*** (0.038)	0.940*** (0.028)	0.762*** (0.044)	0.542*** (0.049)	0.575*** (0.049)
Observations	18,270	18,270	18,270	18,270	18,270
R-squared	0.062	0.054	0.060	0.055	0.085

Robust standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Appendix 18 - Household Head to Non-household Head Members Education Spillovers

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of Basic Education Obtained	0.003* (0.002)	-0.000 (0.001)	0.003 (0.002)	0.002 (0.002)	-0.000 (0.002)
Hh head basic education	0.002* (0.001)	0.001* (0.001)	0.004** (0.002)	0.002 (0.002)	0.001 (0.002)
Log of household Income	-0.012* (0.006)	0.002 (0.004)	-0.021*** (0.008)	-0.015 (0.009)	0.008 (0.010)
Religious affiliation	0.087*** (0.017)	0.033*** (0.010)	0.123*** (0.019)	0.141*** (0.020)	0.021 (0.021)
Age (in years)	-0.002 (0.001)	-0.003*** (0.001)	-0.003* (0.002)	-0.004** (0.002)	0.001 (0.002)
Age squared	0.000* (0.000)	0.000*** (0.000)	0.000** (0.000)	0.000*** (0.000)	-0.000 (0.000)
Urban	-0.050*** (0.013)	-0.018** (0.008)	-0.098*** (0.016)	-0.053*** (0.018)	-0.047** (0.019)
Female	-0.026*** (0.009)	-0.011** (0.005)	-0.020** (0.010)	-0.027** (0.011)	0.001 (0.011)
Satisfied with life	0.016* (0.009)	0.003 (0.005)	0.021* (0.011)	-0.005 (0.013)	0.224*** (0.013)
Perceived inequality (poorest in 5 years' time)	0.043 (0.033)	-0.022 (0.026)	0.118*** (0.039)	0.143*** (0.049)	0.031 (0.059)
Married	0.007 (0.014)	0.009 (0.008)	0.003 (0.017)	0.010 (0.018)	-0.000 (0.019)
Employed	-0.019* (0.011)	-0.003 (0.007)	-0.010 (0.013)	0.023* (0.014)	-0.019 (0.014)
Perceived health – poor	-0.049 (0.031)	-0.011 (0.018)	-0.037 (0.035)	-0.021 (0.038)	-0.064 (0.040)
Burglaries perceived as common in neighbourhood	-0.024** (0.011)	-0.001 (0.007)	-0.027* (0.015)	-0.028* (0.016)	-0.067*** (0.017)
Gangsterism perceived as common in neighbourhood	-0.017 (0.013)	-0.016** (0.008)	-0.005 (0.016)	-0.006 (0.017)	-0.010 (0.018)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.018 (0.012)	-0.005 (0.007)	-0.022 (0.015)	-0.027 (0.017)	-0.064*** (0.018)
Neighbourhood shared toilet	-0.008 (0.015)	-0.002 (0.009)	-0.025 (0.019)	0.007 (0.021)	-0.036 (0.022)
White	0.137*** (0.017)	0.040*** (0.012)	0.189*** (0.026)	0.266*** (0.035)	0.049 (0.059)
Coloured	0.088*** (0.015)	0.032*** (0.009)	0.141*** (0.020)	0.171*** (0.024)	-0.022 (0.028)
Indian/Asian	-0.003 (0.039)	-0.005 (0.027)	0.053 (0.040)	0.119** (0.050)	0.254*** (0.044)
Eastern Cape	-0.004 (0.026)	0.002 (0.017)	-0.050 (0.034)	-0.016 (0.035)	-0.181*** (0.035)
Northern Cape	-0.170*** (0.032)	-0.118*** (0.031)	-0.163*** (0.035)	-0.102*** (0.034)	-0.255*** (0.029)
Free State	-0.128*** (0.037)	-0.094*** (0.032)	-0.075** (0.037)	-0.084** (0.039)	-0.241*** (0.037)
Kwazulu Natal	0.050** (0.023)	0.032** (0.014)	0.045 (0.029)	0.084*** (0.032)	-0.120*** (0.034)
North West	-0.229*** (0.042)	-0.201*** (0.045)	-0.171*** (0.044)	-0.108** (0.042)	-0.148*** (0.043)
Gauteng	-0.107*** (0.033)	-0.118*** (0.033)	-0.071** (0.036)	-0.041 (0.037)	-0.179*** (0.036)
Mpumalanga	-0.026 (0.030)	-0.021 (0.022)	0.065** (0.031)	0.120*** (0.034)	-0.045 (0.042)
Limpopo	-0.096*** (0.035)	-0.083*** (0.031)	-0.154*** (0.041)	-0.069* (0.040)	-0.220*** (0.039)
Observations	8,844	8,844	8,844	8,844	8,844

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 19 - Regression for Non-household head Members to Household head Education Spillovers

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Hh head basic education	0.003 (0.002)	0.002 (0.001)	0.006*** (0.002)	0.006** (0.002)	0.004 (0.003)
non-Hh head basic education	-0.003 (0.002)	-0.002 (0.002)	-0.003 (0.003)	-0.008** (0.003)	-0.001 (0.003)
Log of household Income	-0.011 (0.008)	0.003 (0.005)	-0.015 (0.010)	0.007 (0.011)	-0.002 (0.011)
Religious affiliation	0.059** (0.025)	0.030* (0.017)	0.140*** (0.030)	0.144*** (0.031)	0.090*** (0.030)
Age (in years)	0.004** (0.002)	-0.001 (0.002)	0.004 (0.003)	0.004 (0.003)	0.002 (0.003)
Age squared	-0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)
Urban	-0.028* (0.015)	0.001 (0.010)	-0.072*** (0.018)	-0.052** (0.020)	-0.041* (0.021)
Female	0.003 (0.013)	0.019* (0.010)	0.014 (0.016)	0.011 (0.018)	-0.019 (0.018)
Satisfied with life	0.036*** (0.012)	0.028*** (0.008)	0.054*** (0.014)	0.020 (0.016)	0.226*** (0.015)
Perceived inequality (poorest in 5 years' time)	-0.002 (0.044)	-0.044 (0.039)	-0.054 (0.058)	0.069 (0.058)	-0.020 (0.062)
Married	0.006 (0.013)	0.022** (0.009)	0.017 (0.016)	0.002 (0.018)	-0.009 (0.018)
Employed	-0.002 (0.013)	0.002 (0.009)	0.015 (0.016)	0.035* (0.018)	0.008 (0.018)
Perceived health – poor	0.032 (0.023)	0.002 (0.017)	0.037 (0.030)	0.028 (0.035)	-0.130*** (0.037)
Burglaries perceived as common in neighbourhood	-0.007 (0.013)	-0.000 (0.009)	-0.008 (0.016)	-0.018 (0.018)	-0.044** (0.018)
Gangsterism perceived as common in neighbourhood	-0.019 (0.015)	-0.014 (0.010)	-0.036** (0.018)	-0.020 (0.019)	-0.016 (0.020)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.033** (0.015)	-0.014 (0.010)	-0.026 (0.018)	-0.045** (0.019)	-0.072*** (0.020)
Neighbourhood shared toilet	-0.014 (0.017)	-0.009 (0.012)	-0.002 (0.020)	0.023 (0.022)	-0.012 (0.023)
White	0.093*** (0.028)	0.007 (0.029)	0.117*** (0.040)	0.276*** (0.038)	0.038 (0.060)
Coloured	0.086*** (0.018)	0.009 (0.015)	0.131*** (0.023)	0.147*** (0.028)	-0.018 (0.033)
Indian/Asian	0.066* (0.038)		0.150*** (0.040)	0.214*** (0.049)	0.158*** (0.059)
Eastern Cape	-0.008 (0.031)	-0.028 (0.026)	-0.037 (0.036)	-0.020 (0.039)	-0.143*** (0.039)
Northern Cape	-0.151*** (0.038)	-0.147*** (0.039)	-0.167*** (0.039)	-0.137*** (0.037)	-0.245*** (0.034)
Free State	-0.174*** (0.046)	-0.215*** (0.051)	-0.131*** (0.046)	-0.132*** (0.046)	-0.228*** (0.043)
Kwazulu Natal	0.033 (0.027)	-0.011 (0.021)	0.003 (0.034)	0.006 (0.037)	-0.116*** (0.038)
North West	-0.228*** (0.048)	-0.251*** (0.053)	-0.203*** (0.048)	-0.177*** (0.045)	-0.194*** (0.044)
Gauteng	-0.129*** (0.040)	-0.178*** (0.043)	-0.115*** (0.041)	-0.123*** (0.041)	-0.194*** (0.039)
Mpumalanga	-0.059 (0.038)	-0.089* (0.038)	-0.013 (0.040)	0.024 (0.043)	-0.093** (0.045)
Limpopo	-0.133*** (0.043)	-0.142*** (0.044)	-0.204*** (0.046)	-0.160*** (0.044)	-0.211*** (0.042)
Observations	4,478	4,403	4,478	4,478	4,478

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 20 - Regression for Non-household head Members Education Spillovers

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of Basic Education Obtained	-0.001 (0.005)	-0.004 (0.003)	0.001 (0.006)	0.009 (0.006)	-0.003 (0.007)
hheduc_nohead_mean	0.000 (0.000)	0.000 (0.000)	0.000 (0.000)	-0.001 (0.000)	0.000 (0.000)
Log of household Income	-0.005 (0.005)	0.004 (0.003)	-0.015** (0.007)	-0.009 (0.008)	0.008 (0.008)
Religious affiliation	0.103*** (0.015)	0.036*** (0.010)	0.131*** (0.017)	0.145*** (0.018)	0.029 (0.019)
Age (in years)	-0.002* (0.001)	-0.003*** (0.001)	-0.003** (0.001)	-0.003** (0.002)	-0.000 (0.002)
Age squared	0.000** (0.000)	0.000*** (0.000)	0.000** (0.000)	0.000*** (0.000)	0.000 (0.000)
Urban	-0.043*** (0.011)	-0.016** (0.007)	-0.085*** (0.014)	-0.048*** (0.015)	-0.049*** (0.016)
Female	-0.024*** (0.008)	-0.010** (0.005)	-0.025*** (0.009)	-0.029*** (0.010)	-0.004 (0.010)
Satisfied with life	0.018** (0.008)	0.003 (0.005)	0.025*** (0.010)	-0.000 (0.011)	0.215*** (0.011)
Perceived inequality (poorest in 5 years' time)	0.041 (0.031)	-0.036 (0.027)	0.103*** (0.037)	0.138*** (0.045)	0.014 (0.055)
Married	0.010 (0.012)	0.011* (0.007)	0.004 (0.014)	0.006 (0.016)	0.005 (0.016)
Employed	-0.014 (0.010)	-0.002 (0.006)	-0.005 (0.011)	0.017 (0.012)	-0.022* (0.013)
Perceived health – poor	-0.047* (0.028)	-0.009 (0.016)	-0.033 (0.032)	-0.012 (0.035)	-0.057 (0.036)
Burglaries perceived as common in neighbourhood	-0.020** (0.010)	0.001 (0.006)	-0.018 (0.013)	-0.029** (0.014)	-0.053*** (0.015)
Gangsterism perceived as common in neighbourhood	-0.017 (0.011)	-0.022*** (0.007)	-0.006 (0.014)	-0.007 (0.015)	-0.015 (0.016)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.023** (0.011)	-0.002 (0.007)	-0.024* (0.014)	-0.031** (0.015)	-0.064*** (0.016)
Neighbourhood shared toilet	-0.003 (0.013)	-0.000 (0.008)	-0.018 (0.017)	0.013 (0.018)	-0.046** (0.019)
White	0.132*** (0.013)	0.034*** (0.011)	0.206*** (0.017)	0.296*** (0.023)	0.114*** (0.037)
Coloured	0.092*** (0.013)	0.031*** (0.008)	0.149*** (0.017)	0.182*** (0.020)	-0.005 (0.024)
Indian/Asian	0.025 (0.030)	-0.003 (0.022)	0.098*** (0.031)	0.153*** (0.040)	0.238*** (0.036)
Eastern Cape	-0.006 (0.023)	-0.001 (0.016)	-0.052* (0.029)	-0.023 (0.030)	-0.168*** (0.031)
Northern Cape	-0.184*** (0.030)	-0.124*** (0.028)	-0.175*** (0.032)	-0.124*** (0.030)	-0.247*** (0.026)
Free State	-0.128*** (0.032)	-0.101*** (0.029)	-0.071** (0.032)	-0.075** (0.034)	-0.225*** (0.033)
Kwazulu Natal	0.045** (0.020)	0.029** (0.013)	0.047* (0.025)	0.084*** (0.028)	-0.099*** (0.029)
North West	-0.214*** (0.036)	-0.195*** (0.039)	-0.166*** (0.038)	-0.110*** (0.037)	-0.128*** (0.037)
Gauteng	-0.105*** (0.027)	-0.111*** (0.027)	-0.055* (0.029)	-0.035 (0.030)	-0.159*** (0.031)
Mpumalanga	-0.037 (0.026)	-0.031 (0.021)	0.061** (0.027)	0.118*** (0.030)	-0.041 (0.036)
Limpopo	-0.105*** (0.030)	-0.087*** (0.027)	-0.155*** (0.035)	-0.076** (0.035)	-0.206*** (0.034)
Observations	11,117	11,117	11,117	11,117	11,117

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 21 - African - Household Head to Non-household Head Members Education Spillovers

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of Basic Education Obtained	0.003 (0.002)	-0.001 (0.001)	0.002 (0.002)	0.000 (0.003)	-0.003 (0.003)
Hh head basic education	0.002 (0.001)	0.001* (0.001)	0.004** (0.002)	0.001 (0.002)	0.001 (0.002)
Log of household Income	-0.010 (0.007)	0.003 (0.004)	-0.022** (0.009)	-0.017* (0.010)	0.007 (0.011)
Religious affiliation	0.076*** (0.017)	0.035*** (0.011)	0.117*** (0.020)	0.140*** (0.021)	0.005 (0.022)
Age (in years)	-0.001 (0.002)	-0.002** (0.001)	-0.003* (0.002)	-0.004* (0.002)	0.001 (0.002)
Age squared	0.000 (0.000)	0.000** (0.000)	0.000** (0.000)	0.000** (0.000)	-0.000 (0.000)
Urban	-0.059*** (0.015)	-0.022** (0.010)	-0.101*** (0.019)	-0.040** (0.020)	-0.046** (0.021)
Female	-0.035*** (0.010)	-0.014** (0.006)	-0.025** (0.011)	-0.030** (0.012)	0.009 (0.013)
Satisfied with life	0.020** (0.010)	0.003 (0.006)	0.017 (0.012)	0.000 (0.014)	0.242*** (0.014)
Perceived inequality (poorest in 5 years' time)	0.043 (0.038)	-0.018 (0.028)	0.119*** (0.044)	0.155*** (0.054)	0.036 (0.064)
Married	0.008 (0.016)	0.007 (0.009)	-0.001 (0.019)	0.009 (0.021)	0.015 (0.021)
Employed	-0.024* (0.013)	-0.002 (0.008)	-0.004 (0.015)	0.027* (0.016)	-0.026 (0.017)
Perceived health – poor	-0.092** (0.038)	-0.032 (0.024)	-0.057 (0.040)	-0.022 (0.043)	-0.072 (0.045)
Burglaries as common in neighbourhood	-0.022* (0.013)	0.000 (0.008)	-0.023 (0.016)	-0.022 (0.017)	-0.060*** (0.018)
Gangsterism perceived as common in neighbourhood	-0.010 (0.014)	-0.019** (0.009)	-0.006 (0.017)	-0.018 (0.019)	-0.028 (0.020)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.019 (0.014)	-0.001 (0.008)	-0.019 (0.017)	-0.013 (0.018)	-0.068*** (0.019)
Neighbourhood shared toilet	0.003 (0.016)	0.005 (0.009)	0.002 (0.021)	0.038* (0.022)	-0.045* (0.025)
Eastern Cape	-0.029 (0.044)	-0.009 (0.033)	0.017 (0.047)	0.137*** (0.049)	-0.206*** (0.051)
Northern Cape	-0.249*** (0.065)	-0.162** (0.070)	-0.047 (0.055)	0.115** (0.054)	-0.274*** (0.050)
Free State	-0.158*** (0.055)	-0.114** (0.058)	-0.004 (0.048)	0.072 (0.052)	-0.272*** (0.048)
Kwazulu Natal	0.024 (0.039)	0.023 (0.028)	0.119*** (0.043)	0.245*** (0.047)	-0.148*** (0.051)
North Ws=est	-0.276*** (0.061)	-0.237*** (0.077)	-0.091* (0.055)	0.055 (0.055)	-0.175*** (0.055)
Gauteng	-0.145*** (0.052)	-0.142** (0.060)	0.000 (0.046)	0.110** (0.049)	-0.193*** (0.050)
Mpumalanga	-0.061 (0.048)	-0.038 (0.041)	0.128*** (0.038)	0.254*** (0.040)	-0.064 (0.056)
Limpopo	-0.141** (0.055)	-0.110* (0.056)	-0.072 (0.053)	0.100* (0.053)	-0.249*** (0.051)
Observations	7,315	7,315	7,315	7,315	7,315

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 22 - African - Non-household head Members to Household head Education Spillovers

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Hh head basic education	0.002 (0.002)	0.002 (0.001)	0.006** (0.003)	0.006** (0.003)	0.002 (0.003)
Non-Hh head basic education	-0.004 (0.003)	-0.002 (0.002)	-0.005 (0.003)	-0.007** (0.003)	-0.002 (0.003)
Log of household Income	-0.015 (0.009)	0.001 (0.006)	-0.027** (0.011)	-0.006 (0.012)	-0.011 (0.012)
Religious affiliation	0.040 (0.027)	0.029 (0.019)	0.135*** (0.032)	0.137*** (0.033)	0.070** (0.032)
Age (in years)	0.003 (0.002)	-0.000 (0.002)	0.002 (0.003)	0.002 (0.003)	0.002 (0.003)
Age squared	-0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)	-0.000 (0.000)
Urban	-0.028 (0.017)	-0.000 (0.012)	-0.066*** (0.021)	-0.044** (0.022)	-0.052** (0.023)
Female	0.010 (0.016)	0.018 (0.011)	0.016 (0.019)	0.006 (0.020)	-0.022 (0.021)
Satisfied with life	0.040*** (0.013)	0.025*** (0.009)	0.057*** (0.016)	0.019 (0.017)	0.246*** (0.017)
Perceived inequality (poorest in 5 years' time)	-0.022 (0.053)	-0.062 (0.047)	-0.084 (0.066)	0.055 (0.064)	-0.047 (0.066)
Married	0.008 (0.015)	0.023** (0.010)	0.024 (0.018)	0.005 (0.020)	-0.007 (0.021)
Employed	-0.006 (0.016)	-0.004 (0.011)	0.018 (0.018)	0.039** (0.020)	0.007 (0.020)
Perceived health – poor	0.031 (0.027)	-0.008 (0.020)	0.035 (0.034)	0.022 (0.038)	-0.133*** (0.040)
Burglaries perceived as common in neighbourhood	-0.013 (0.015)	-0.010 (0.010)	-0.002 (0.018)	-0.017 (0.020)	-0.051*** (0.020)
Gangsterism perceived as common in neighbourhood	-0.009 (0.017)	-0.009 (0.011)	-0.029 (0.020)	-0.011 (0.021)	-0.020 (0.022)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.030* (0.017)	-0.018* (0.011)	-0.037* (0.020)	-0.055*** (0.021)	-0.073*** (0.021)
Neighbourhood shared toilet	-0.012 (0.020)	-0.007 (0.014)	0.009 (0.023)	0.018 (0.025)	-0.007 (0.026)
Eastern Cape	-0.032 (0.048)	-0.128 (0.079)	0.034 (0.047)	0.018 (0.055)	-0.149*** (0.056)
Northern Cape	-0.188*** (0.068)	-0.352*** (0.120)	-0.023 (0.058)	-0.071 (0.064)	-0.284*** (0.055)
Free State	-0.213*** (0.063)	-0.377*** (0.114)	-0.053 (0.054)	-0.092 (0.059)	-0.238*** (0.054)
Kwazulu Natal	0.019 (0.041)	-0.088 (0.056)	0.093** (0.045)	0.058 (0.053)	-0.129** (0.054)
North Ws=est	-0.264*** (0.065)	-0.420*** (0.115)	-0.114** (0.058)	-0.133** (0.059)	-0.215*** (0.056)
Gauteng	-0.147*** (0.055)	-0.320*** (0.104)	-0.034 (0.050)	-0.079 (0.055)	-0.192*** (0.053)
Mpumalanga	-0.083 (0.054)	-0.201** (0.097)	0.076* (0.046)	0.075 (0.056)	-0.085 (0.059)
Limpopo	-0.166*** (0.061)	-0.294*** (0.108)	-0.103* (0.057)	-0.101* (0.059)	-0.228*** (0.055)
Observations	3,669	3,669	3,669	3,669	3,669

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 23 - African - Non-household head Members Education Spillovers

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of Basic Education Obtained	0.000 (0.006)	-0.005 (0.004)	0.003 (0.007)	0.010 (0.007)	-0.008 (0.007)
Non-Hh head basic education	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	-0.001* (0.000)	0.001 (0.000)
Log of household Income	-0.002 (0.006)	0.005 (0.004)	-0.014* (0.008)	-0.010 (0.008)	0.008 (0.009)
Religious affiliation	0.093*** (0.016)	0.038*** (0.010)	0.125*** (0.018)	0.144*** (0.019)	0.019 (0.020)
Age (in years)	-0.002 (0.001)	-0.003*** (0.001)	-0.003** (0.002)	-0.003 (0.002)	0.000 (0.002)
Age squared	0.000** (0.000)	0.000*** (0.000)	0.000** (0.000)	0.000* (0.000)	-0.000 (0.000)
Urban	-0.049*** (0.013)	-0.018** (0.008)	-0.083*** (0.016)	-0.032* (0.017)	-0.043** (0.018)
Female	-0.031*** (0.009)	-0.011** (0.005)	-0.029*** (0.010)	-0.032*** (0.011)	0.001 (0.011)
Satisfied with life	0.020** (0.009)	0.002 (0.005)	0.023** (0.011)	0.004 (0.012)	0.232*** (0.012)
Perceived inequality (poorest in 5 years' time)	0.040 (0.036)	-0.038 (0.030)	0.099** (0.044)	0.140*** (0.052)	-0.003 (0.060)
Married	0.007 (0.014)	0.011 (0.008)	-0.003 (0.017)	0.005 (0.018)	0.015 (0.019)
Employed	-0.013 (0.011)	0.003 (0.007)	0.003 (0.013)	0.024 (0.014)	-0.024 (0.015)
Perceived health – poor	-0.088** (0.036)	-0.027 (0.022)	-0.058 (0.037)	-0.011 (0.040)	-0.066 (0.042)
Burglaries perceived as common in neighbourhood	-0.021* (0.011)	0.002 (0.007)	-0.014 (0.015)	-0.024 (0.015)	-0.044*** (0.016)
Gangsterism perceived as common in neighbourhood	-0.009 (0.013)	-0.025*** (0.008)	-0.007 (0.016)	-0.015 (0.017)	-0.031* (0.018)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.026** (0.012)	0.001 (0.008)	-0.021 (0.016)	-0.021 (0.016)	-0.072*** (0.018)
Neighbourhood shared toilet	0.010 (0.014)	0.006 (0.008)	0.005 (0.018)	0.039** (0.019)	-0.056** (0.022)
Eastern Cape	-0.020 (0.036)	-0.000 (0.026)	0.009 (0.041)	0.108** (0.044)	-0.213*** (0.043)
Northern Cape	-0.252*** (0.053)	-0.152*** (0.056)	-0.066 (0.049)	0.069 (0.049)	-0.295*** (0.042)
Free State	-0.156*** (0.045)	-0.106** (0.046)	-0.013 (0.042)	0.046 (0.046)	-0.279*** (0.040)
Kwazulu Natal	0.029 (0.031)	0.028 (0.023)	0.115*** (0.036)	0.220*** (0.041)	-0.144*** (0.042)
North Ws=est	-0.250*** (0.049)	-0.207*** (0.060)	-0.098** (0.048)	0.025 (0.048)	-0.172*** (0.047)
Gauteng	-0.145*** (0.042)	-0.125*** (0.046)	-0.003 (0.039)	0.078* (0.042)	-0.203*** (0.041)
Mpumalanga	-0.061 (0.039)	-0.034 (0.033)	0.124*** (0.033)	0.239*** (0.036)	-0.078* (0.047)
Limpopo	-0.138*** (0.044)	-0.092** (0.043)	-0.080* (0.045)	0.069 (0.046)	-0.248*** (0.043)
Observations	9,029	9,029	9,029	9,029	9,029

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 24 - Coloured - Household Head to Non-household Head Members Education Spillovers

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of Basic Education obtained	0.003 (0.004)	0.002 (0.002)	0.003 (0.005)	0.008 (0.006)	0.009 (0.006)
Hh Head Basic Education	0.005 (0.003)	0.000 (0.002)	0.009** (0.005)	0.011** (0.005)	0.007 (0.006)
Log of household Income	-0.027* (0.015)	-0.009 (0.010)	-0.031 (0.021)	-0.025 (0.024)	-0.017 (0.025)
Religious affiliation	0.203*** (0.071)	0.025 (0.032)	0.250*** (0.080)	0.215*** (0.074)	0.243*** (0.069)
Age (in years)	-0.003 (0.003)	-0.003 (0.002)	0.001 (0.004)	-0.003 (0.005)	0.002 (0.005)
Age squared	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)
Urban	-0.016 (0.033)	-0.010 (0.018)	-0.052 (0.042)	-0.061 (0.049)	-0.082 (0.052)
Female	0.013 (0.020)	0.001 (0.013)	-0.026 (0.023)	-0.032 (0.027)	-0.043 (0.030)
Satisfied with life	0.014 (0.021)	0.003 (0.012)	0.040 (0.027)	-0.028 (0.031)	0.144*** (0.033)
Perceived inequality (poorest in 5 years' time)	0.042 (0.057)	-0.054 (0.076)	0.117* (0.060)	0.074 (0.108)	0.133 (0.136)
Married	0.010 (0.027)	0.005 (0.016)	0.000 (0.034)	0.003 (0.039)	-0.054 (0.043)
Employed	-0.003 (0.022)	-0.001 (0.014)	-0.038 (0.026)	0.008 (0.031)	-0.015 (0.033)
Perceived health – poor	0.073** (0.035)		0.060 (0.054)	-0.047 (0.085)	-0.028 (0.094)
Burglaries perceived as common in neighbourhood	-0.033 (0.026)	0.001 (0.014)	-0.048 (0.035)	-0.065 (0.041)	-0.146*** (0.042)
Gangsterism perceived as common in neighbourhood	-0.022 (0.031)	0.004 (0.017)	0.002 (0.038)	0.097** (0.043)	0.147*** (0.046)
Murders, shootings or stabbings perceived as common in neighbourhood	0.007 (0.028)	-0.028 (0.018)	-0.011 (0.037)	-0.096** (0.043)	-0.033 (0.048)
Neighbourhood shared toilet	-0.068* (0.037)	-0.042 (0.028)	-0.123** (0.050)	-0.113** (0.054)	-0.023 (0.050)
Eastern Cape	-0.021 (0.045)	-0.003 (0.026)	-0.008 (0.056)	-0.032 (0.060)	-0.203*** (0.064)
Northern Cape	-0.117*** (0.031)	-0.078*** (0.024)	-0.212*** (0.040)	-0.174*** (0.042)	-0.242*** (0.038)
Free State	-0.284** (0.117)	-0.161 (0.101)	-0.045 (0.080)	-0.146 (0.100)	-0.099 (0.121)
Kwazulu Natal	0.045 (0.072)		-0.020 (0.104)	-0.034 (0.114)	-0.244** (0.105)
North West	-0.313 (0.223)	-0.229 (0.222)	-0.235 (0.222)	-0.289 (0.227)	-0.318* (0.186)
Gauteng	-0.149 (0.112)	-0.183 (0.117)	-0.193 (0.149)	-0.065 (0.124)	-0.365*** (0.094)
Limpopo					-0.002 (0.172)
Observations	1,287	1,231	1,287	1,287	1,290

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 25 - Coloured - Non-household head Members to Household head Education Spillovers

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of Basic Education Obtained	0.004 (0.005)	-0.002 (0.003)	0.007 (0.006)	0.000 (0.007)	0.012 (0.008)
Hh head basic education	0.001 (0.005)	0.002 (0.003)	0.003 (0.007)	-0.007 (0.008)	0.009 (0.009)
Log of household Income	-0.004 (0.015)	0.008 (0.009)	0.038* (0.022)	0.089*** (0.029)	0.034 (0.032)
Religious affiliation	0.139 (0.086)	0.041 (0.049)	0.221** (0.102)	0.201** (0.101)	0.280*** (0.094)
Age (in years)	0.008* (0.004)	-0.003 (0.003)	0.015** (0.006)	0.016** (0.008)	0.005 (0.009)
Age squared	-0.000* (0.000)	0.000 (0.000)	-0.000** (0.000)	-0.000** (0.000)	-0.000 (0.000)
Urban	-0.043 (0.030)	-0.020 (0.015)	-0.028 (0.047)	-0.034 (0.059)	-0.031 (0.068)
Female	-0.010 (0.024)	0.018 (0.016)	-0.003 (0.032)	0.014 (0.041)	-0.038 (0.045)
Satisfied with life	0.031 (0.024)	0.042** (0.016)	0.030 (0.031)	0.012 (0.038)	0.145*** (0.042)
Married	0.012 (0.024)	0.007 (0.015)	-0.006 (0.035)	-0.008 (0.043)	-0.037 (0.047)
Employed	-0.007 (0.027)	0.022 (0.016)	-0.019 (0.034)	-0.015 (0.044)	-0.010 (0.048)
Perceived health – poor	0.015 (0.047)		0.091* (0.049)	0.047 (0.086)	-0.072 (0.098)
Burglaries perceived as common in neighbourhood	0.054** (0.026)	0.044** (0.019)	-0.020 (0.038)	0.022 (0.047)	-0.076 (0.052)
Gangsterism perceived as common in neighbourhood	-0.086** (0.037)	-0.056* (0.029)	-0.091* (0.049)	-0.122** (0.056)	0.040 (0.059)
Murders, shootings or stabbings perceived as common in neighbourhood	-0.027 (0.033)	0.022 (0.018)	0.055 (0.040)	0.033 (0.052)	-0.040 (0.059)
Neighbourhood shared toilet	-0.028 (0.035)	-0.026 (0.024)	-0.010 (0.042)	0.081* (0.048)	-0.030 (0.057)
Eastern Cape	0.009 (0.042)	0.003 (0.023)	0.015 (0.058)	0.018 (0.070)	-0.225*** (0.080)
Northern Cape	-0.117*** (0.034)	-0.036 (0.022)	-0.209*** (0.043)	-0.150*** (0.048)	-0.226*** (0.049)
Kwazulu Natal	-0.035 (0.091)		-0.053 (0.115)	0.063 (0.106)	-0.363*** (0.120)
Gauteng	-0.447*** (0.155)	-0.511*** (0.150)	-0.415*** (0.152)	-0.221 (0.148)	-0.253* (0.149)
Mpumalanga	-0.599** (0.270)	-0.726*** (0.262)	-0.470 (0.323)		-0.185 (0.318)
Free State		-0.043 (0.082)		0.063 (0.149)	0.092 (0.242)
North West			-0.299 (0.316)	-0.226 (0.322)	
Perceived inequality (poorest in 5 years' time)					0.277** (0.135)
Observations	624	590	626	630	637

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 26 - Coloured - Non-household head Members Education Spillovers

VARIABLES	Trust of Others Known	Trust of Relatives	Trust of Own Race Group	Trust of Other Race Groups	Trust of Other South Africans
Years of Basic Education Obtained	-0.002 (0.010)	-0.002 (0.006)	0.000 (0.013)	0.010 (0.016)	0.037** (0.017)
Non-Hh head basic education	0.000 (0.001)	0.000 (0.000)	0.000 (0.001)	-0.000 (0.001)	-0.002 (0.001)
Log of household Income	-0.024 (0.015)	-0.009 (0.010)	-0.027 (0.019)	-0.017 (0.021)	-0.025 (0.021)
Religious affiliation	0.224*** (0.066)	0.031 (0.032)	0.278*** (0.073)	0.250*** (0.067)	0.218*** (0.064)
Age (in years)	-0.003 (0.003)	-0.001 (0.002)	0.001 (0.004)	-0.003 (0.004)	-0.002 (0.004)
Age squared	0.000 (0.000)	0.000 (0.000)	-0.000 (0.000)	0.000 (0.000)	0.000 (0.000)
Urban	-0.021 (0.028)	-0.009 (0.017)	-0.065* (0.035)	-0.063 (0.041)	-0.128*** (0.046)
Female	0.008 (0.017)	0.001 (0.012)	-0.025 (0.020)	-0.039* (0.024)	-0.034 (0.027)
Satisfied with life	0.016 (0.019)	0.008 (0.012)	0.036 (0.024)	-0.028 (0.027)	0.135*** (0.029)
Perceived inequality (poorest in 5 years' time)	0.049 (0.046)	-0.036 (0.060)	0.119** (0.050)	0.110 (0.091)	0.195* (0.105)
Married	0.020 (0.021)	0.002 (0.014)	0.024 (0.027)	0.015 (0.033)	-0.019 (0.037)
Employed	-0.015 (0.019)	-0.009 (0.012)	-0.036 (0.022)	-0.006 (0.027)	-0.029 (0.029)
Perceived health – poor	0.075*** (0.029)		0.075 (0.047)	-0.027 (0.074)	0.008 (0.081)
Burglaries perceived as common in neighbourhood	-0.019 (0.022)	0.002 (0.013)	-0.032 (0.031)	-0.048 (0.036)	-0.136*** (0.037)
Gangsterism perceived as common in neighbourhood	-0.020 (0.026)	0.010 (0.014)	0.015 (0.032)	0.085** (0.036)	0.136*** (0.039)
Murders, shootings or stabbings perceived as common in neighbourhood	0.004 (0.024)	-0.031* (0.017)	-0.018 (0.033)	-0.091** (0.039)	-0.023 (0.041)
Neighbourhood shared toilet	-0.059* (0.031)	-0.035 (0.024)	-0.081* (0.043)	-0.067 (0.047)	-0.018 (0.045)
Eastern Cape	-0.037 (0.040)	-0.027 (0.028)	-0.015 (0.048)	-0.069 (0.052)	-0.153*** (0.056)
Northern Cape	-0.121*** (0.029)	-0.087*** (0.024)	-0.199*** (0.036)	-0.187*** (0.037)	-0.203*** (0.034)
Free State	-0.220** (0.103)	-0.136 (0.091)	-0.007 (0.073)	-0.068 (0.092)	-0.024 (0.109)
Kwazulu Natal	0.061 (0.054)		0.037 (0.080)	0.040 (0.095)	-0.237** (0.101)
North West	-0.460** (0.203)	-0.462* (0.242)	-0.404** (0.200)	-0.417** (0.183)	-0.375** (0.159)
Gauteng	-0.040 (0.066)	-0.108 (0.075)	-0.056 (0.086)	0.040 (0.079)	-0.188** (0.094)
Limpopo					0.070 (0.154)
Observations	1,642	1,572	1,642	1,642	1,645

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Appendix 27 - Weighted mean differences for each highest grade attained binary variable in respect of trust of others known

Variable	All	Trusting	Mistrusting	p-value of mean difference
Highest Grade Attained: Grade 0	0.06	0.06	0.05	
Highest Grade Attained: Grade 1	0	0	0	
Highest Grade Attained: Grade 2	0.01	0.01	0.01	
Highest Grade Attained: Grade 3	0.01	0.01	0.01	
Highest Grade Attained: Grade 4	0.02	0.02	0.02	*
Highest Grade Attained: Grade 5	0.03	0.02	0.03	
Highest Grade Attained: Grade 6	0.03	0.03	0.04	
Highest Grade Attained: Grade 7	0.06	0.06	0.06	
Highest Grade Attained: Grade 8	0.08	0.08	0.09	
Highest Grade Attained: Grade 9	0.12	0.13	0.12	
Highest Grade Attained: Grade 10	0.15	0.15	0.16	
Highest Grade Attained: Grade 11	0.17	0.16	0.19	
Highest Grade Attained: Grade 12	0.25	0.25	0.24	

Note: Each "Highest Grade Attained" binary variable reflects the highest grade attained at the time of interview and includes individuals who have yet to complete all 12 grades of basic education. *** p<0.01, ** p<0.05, * p<0.1.

Appendix 28 - Weighted mean differences for each highest grade attained binary variable in respect of trust of relatives

Variable	All	Trusting	Mistrusting	p-value of mean difference
Highest Grade Attained: Grade 0	0,06	0,06	0,06	
Highest Grade Attained: Grade 1	0,00	0,00	0,00	
Highest Grade Attained: Grade 2	0,01	0,01	0,01	
Highest Grade Attained: Grade 3	0,01	0,01	0,01	***
Highest Grade Attained: Grade 4	0,02	0,02	0,02	
Highest Grade Attained: Grade 5	0,03	0,03	0,02	
Highest Grade Attained: Grade 6	0,03	0,03	0,04	
Highest Grade Attained: Grade 7	0,06	0,06	0,06	
Highest Grade Attained: Grade 8	0,08	0,08	0,10	
Highest Grade Attained: Grade 9	0,12	0,12	0,12	
Highest Grade Attained: Grade 10	0,15	0,15	0,15	
Highest Grade Attained: Grade 11	0,17	0,17	0,17	
Highest Grade Attained: Grade 12	0,25	0,25	0,24	

Note: Each "Highest Grade Attained" binary variable reflects the highest grade attained at the time of interview and includes individuals who have yet to complete all 12 grades of basic education. *** p<0.01, ** p<0.05, * p<0.1.

Appendix 29 - Weighted mean differences for each highest grade attained binary variable in respect of trust of own race group

Variable	All	Trusting	Mistrusting	p-value of mean difference
Highest Grade Attained: Grade 0	0,06	0,06	0,05	
Highest Grade Attained: Grade 1	0,00	0,00	0,00	
Highest Grade Attained: Grade 2	0,01	0,01	0,00	**
Highest Grade Attained: Grade 3	0,01	0,01	0,01	
Highest Grade Attained: Grade 4	0,02	0,02	0,02	
Highest Grade Attained: Grade 5	0,03	0,02	0,03	
Highest Grade Attained: Grade 6	0,03	0,04	0,03	
Highest Grade Attained: Grade 7	0,06	0,06	0,06	
Highest Grade Attained: Grade 8	0,08	0,09	0,08	
Highest Grade Attained: Grade 9	0,12	0,13	0,12	
Highest Grade Attained: Grade 10	0,15	0,15	0,17	**
Highest Grade Attained: Grade 11	0,17	0,16	0,18	
Highest Grade Attained: Grade 12	0,25	0,25	0,24	

Note: Each "Highest Grade Attained" binary variable reflects the highest grade attained at the time of interview and includes individuals who have yet to complete all 12 grades of basic education. *** p<0.01, ** p<0.05, * p<0.1.

Appendix 30 - Weighted mean differences for each highest grade attained binary variable in respect of trust of other race groups

Variable	All	Trusting	Mistrusting	p-value of mean difference
Highest Grade Attained: Grade 0	0,06	0,06	0,06	
Highest Grade Attained: Grade 1	0,00	0,00	0,00	
Highest Grade Attained: Grade 2	0,01	0,01	0,01	
Highest Grade Attained: Grade 3	0,01	0,01	0,01	
Highest Grade Attained: Grade 4	0,02	0,02	0,02	
Highest Grade Attained: Grade 5	0,03	0,02	0,03	
Highest Grade Attained: Grade 6	0,03	0,04	0,03	
Highest Grade Attained: Grade 7	0,06	0,06	0,06	
Highest Grade Attained: Grade 8	0,08	0,09	0,08	
Highest Grade Attained: Grade 9	0,12	0,13	0,12	
Highest Grade Attained: Grade 10	0,15	0,14	0,16	*
Highest Grade Attained: Grade 11	0,17	0,16	0,18	
Highest Grade Attained: Grade 12	0,25	0,26	0,23	**

Note: Each "Highest Grade Attained" binary variable reflects the highest grade attained at the time of interview and includes individuals who have yet to complete all 12 grades of basic education. *** p<0.01, ** p<0.05, * p<0.1.

Appendix 31 - Weighted mean differences for each highest grade attained binary variable in respect of trust of other South Africans

Variable	All	Trusting	Mistrusting	p-value of mean difference
Highest Grade Attained: Grade 0	0,06	0,06	0,06	
Highest Grade Attained: Grade 1	0,00	0,00	0,00	
Highest Grade Attained: Grade 2	0,01	0,01	0,01	
Highest Grade Attained: Grade 3	0,01	0,01	0,01	
Highest Grade Attained: Grade 4	0,02	0,02	0,02	*
Highest Grade Attained: Grade 5	0,03	0,02	0,03	*
Highest Grade Attained: Grade 6	0,03	0,03	0,03	
Highest Grade Attained: Grade 7	0,06	0,06	0,06	
Highest Grade Attained: Grade 8	0,08	0,08	0,09	
Highest Grade Attained: Grade 9	0,12	0,12	0,13	
Highest Grade Attained: Grade 10	0,15	0,15	0,15	
Highest Grade Attained: Grade 11	0,17	0,16	0,17	
Highest Grade Attained: Grade 12	0,25	0,27	0,22	***

Note: Each "Highest Grade Attained" binary variable reflects the highest grade attained at the time of interview and includes individuals who have yet to complete all 12 grades of basic education. *** p<0.01, ** p<0.05, * p<0.1.