

SA PARENTS SPEAK

Phones, Social Media & the Tooth Fairy

2,780
school parents

2026
Responses in Mar - Apr



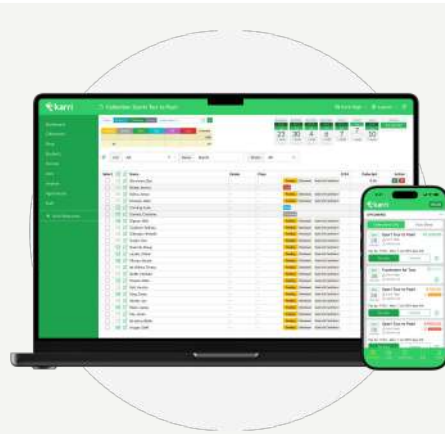
ABOUT KARRI



South Africa's leading school fintech platform

1,500+
schools

500k+
paying parents



Collections

Simple school payment for fees, tours fundraisers and more, collected via the Karri app.



Karri Card

A Mastercard that works like a regular youth card, with tighter parental controls.



Karri Cover

Financial protection for your child's education when you are no longer around*.

ABOUT THIS SURVEY



We asked parents what they really think.

Through the Karri app, parents told us where they stand on cell phones in schools, social media, education insurance and a few household money habits.

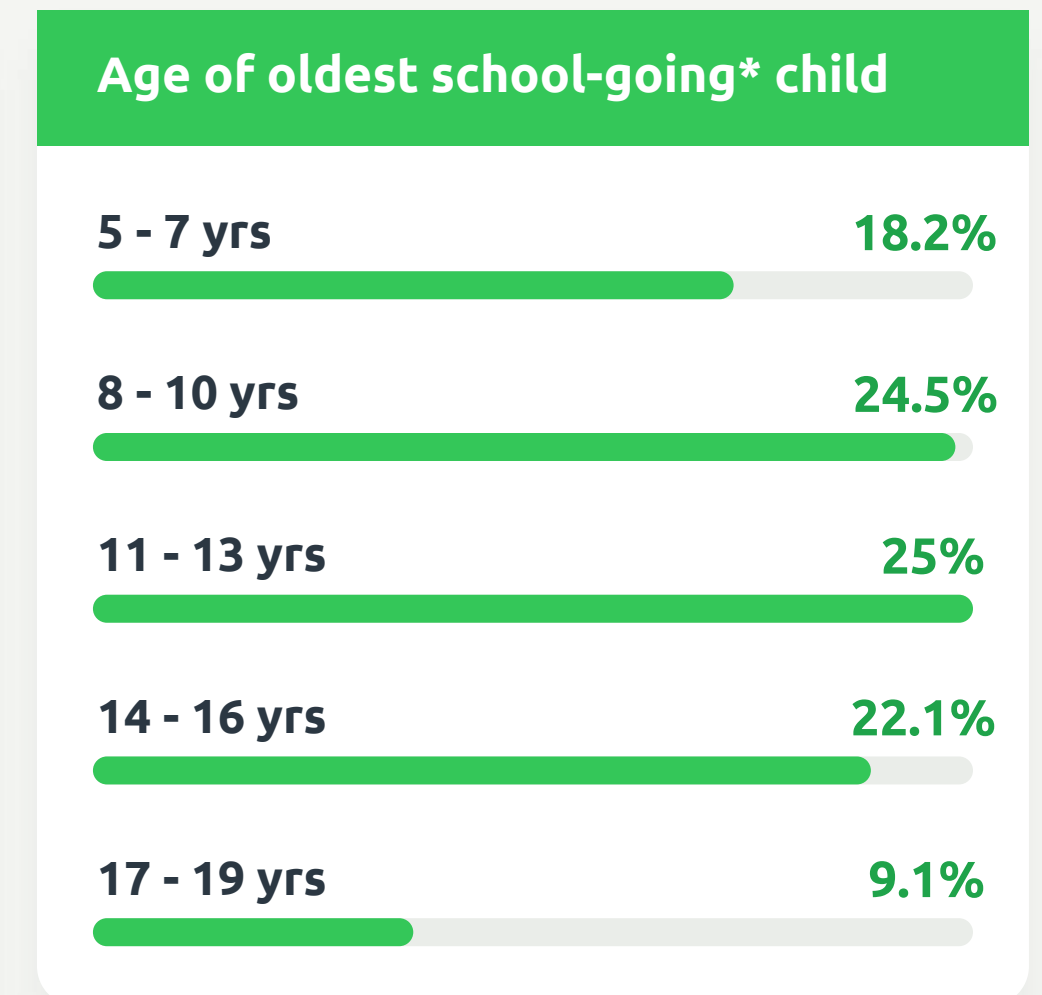
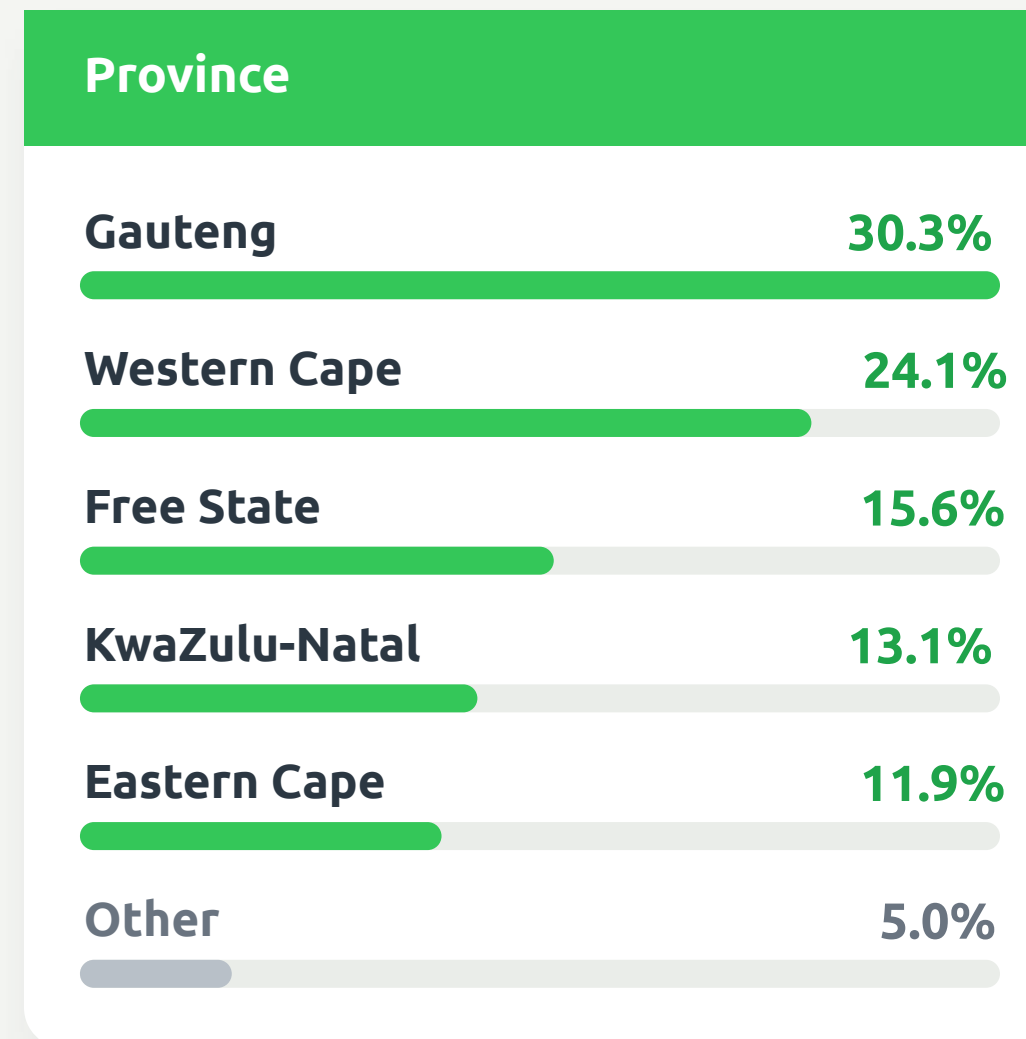
2,780 parents replied, covering **4,751+** school-going children across all nine provinces.

2,780

parents responded

4,751+

school-going children



Note: Respondents are Karri app users, primarily representing urban, economically active households. Different respondents were served different questions at random, resulting in the sample size variations from question to question.

What parents told us

PHONES AT SCHOOL

91%

want controls on phones at school, with 37% saying ban entirely, 54% locked away during the day.

SOCIAL MEDIA

74%

say kids should be 16 or older before social media, and 30% say 18+.

KARRI TOOTH FAIRY INDEX

R47

average payment per tooth in 2026.



YOUTH BANKING

Safety & overspending

Parents' top worries: keeping kids' money safe and keeping spending in check.



EDUCATION INSURANCE

75%

have no education insurance, even though education expenses rival that of housing and motor vehicles.



2,780

parents across all 9 provinces.

Karri Parent Survey 2026 • March - April

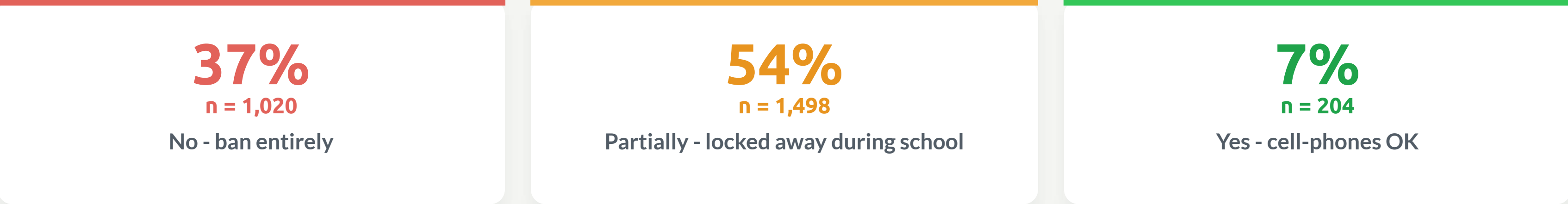
01

Phones & Social Media

Rules, not a ban

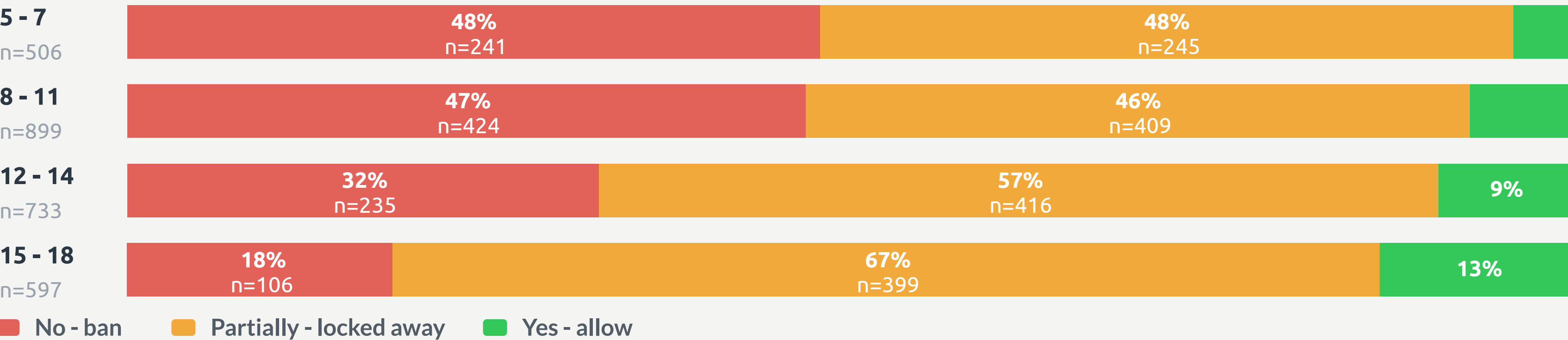
Most parents land in the middle: allow phones, but lock them away during the school day. An outright ban is also popular. Unrestricted access is a minority view.

Do you think cell-phones should be allowed at school?



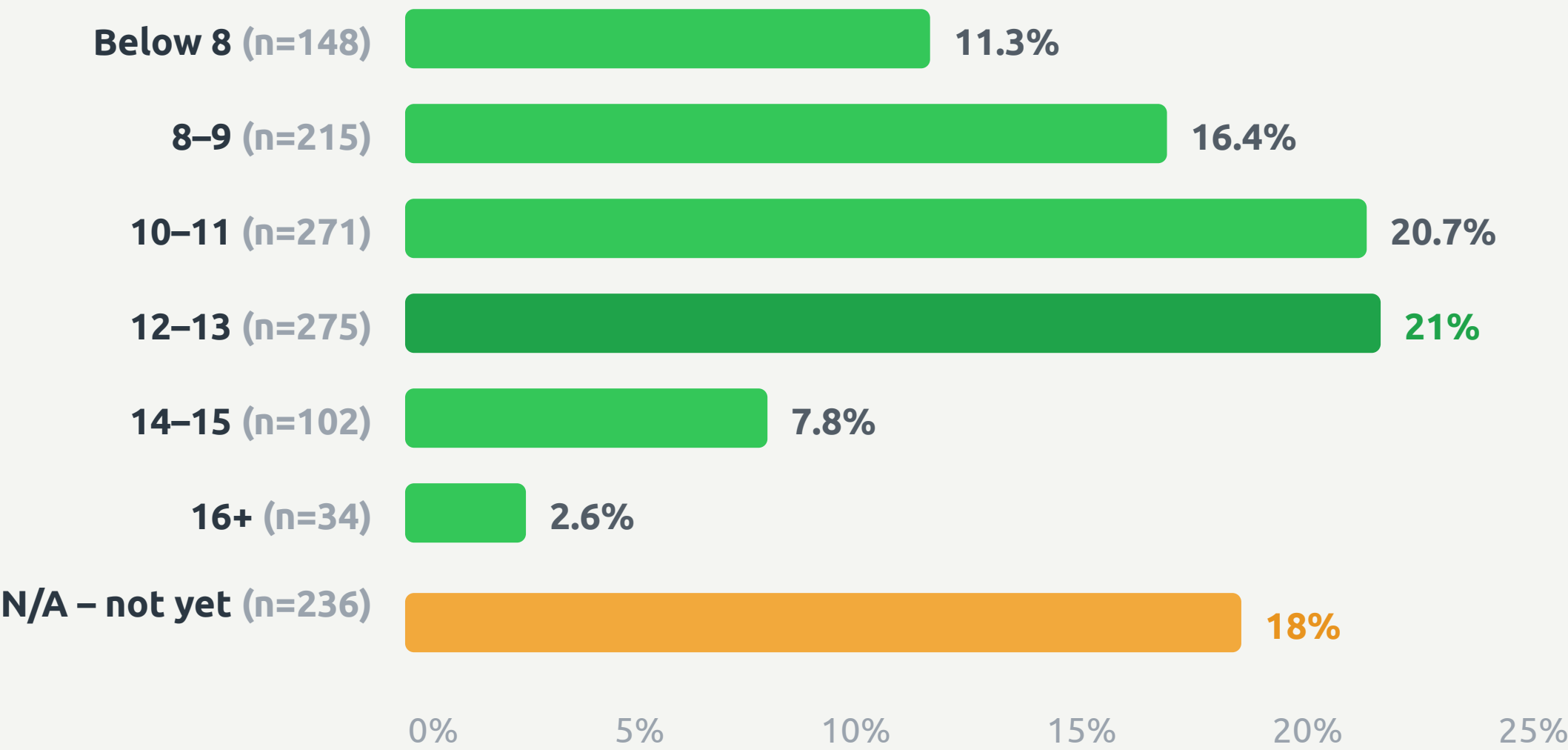
Remaining 2% gave varied text answers (n = 58)

Answers by child's age group (age of oldest school-going child)



The first phone arrives early

At what age did you get a SIM card and mobile phone for your child or children?



10 - 13

Most common age range

42% of respondents

At what age should children get social media accounts?

74%

chose 16 or older

30%

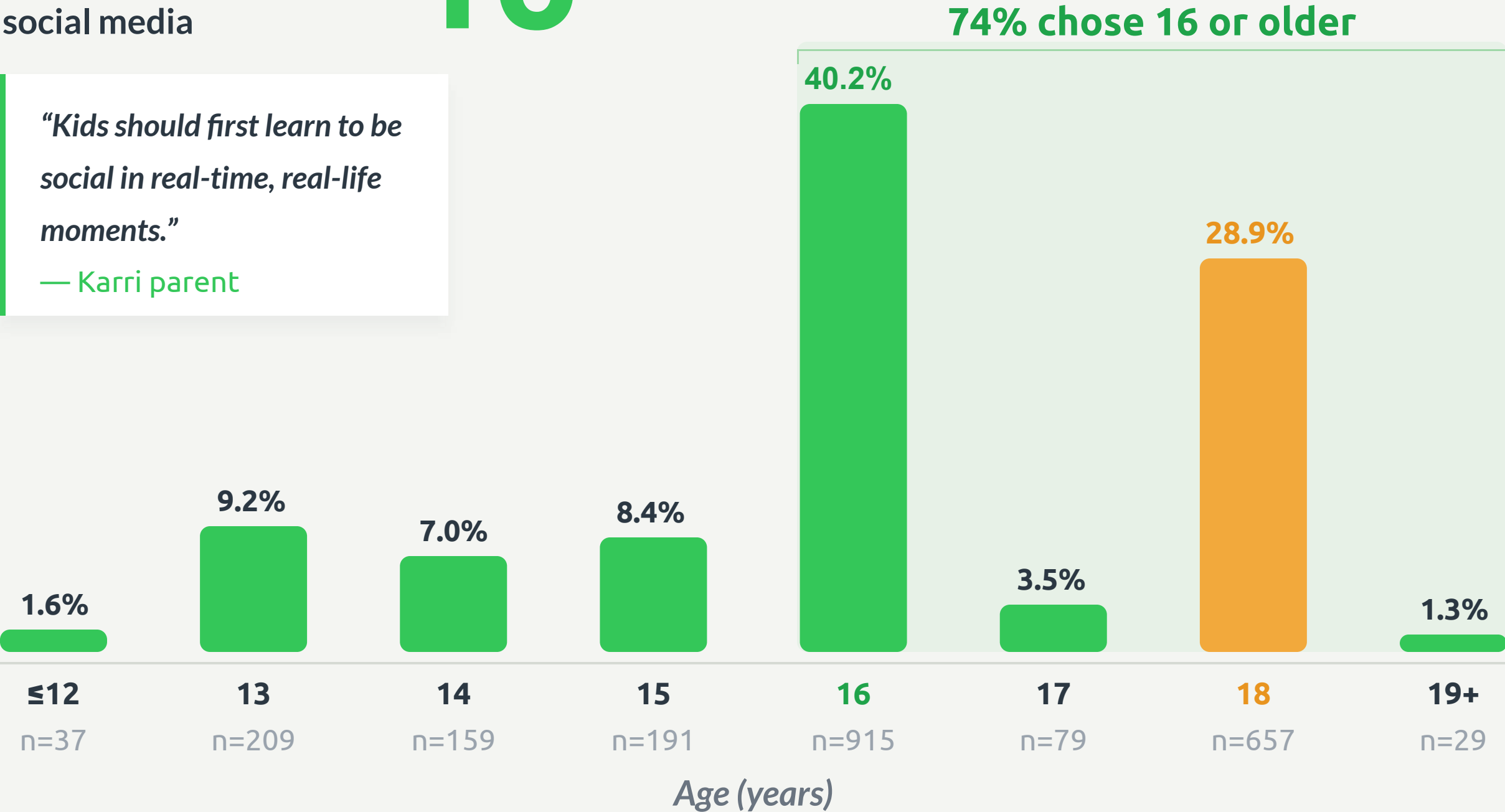
chose 18 or older

n = 2,276 responses

Median & mean recommended age for social media

16

“Kids should first learn to be social in real-time, real-life moments.”
— Karri parent



Why? Parents' reasons for their chosen age

MOST CITED REASON

43%

Maturity & readiness

Old enough to understand the risks and act responsibly.

NEXT MOST CITED

31%

Safety & online dangers

Predators, scams and harmful content.

ALSO CITED

21%

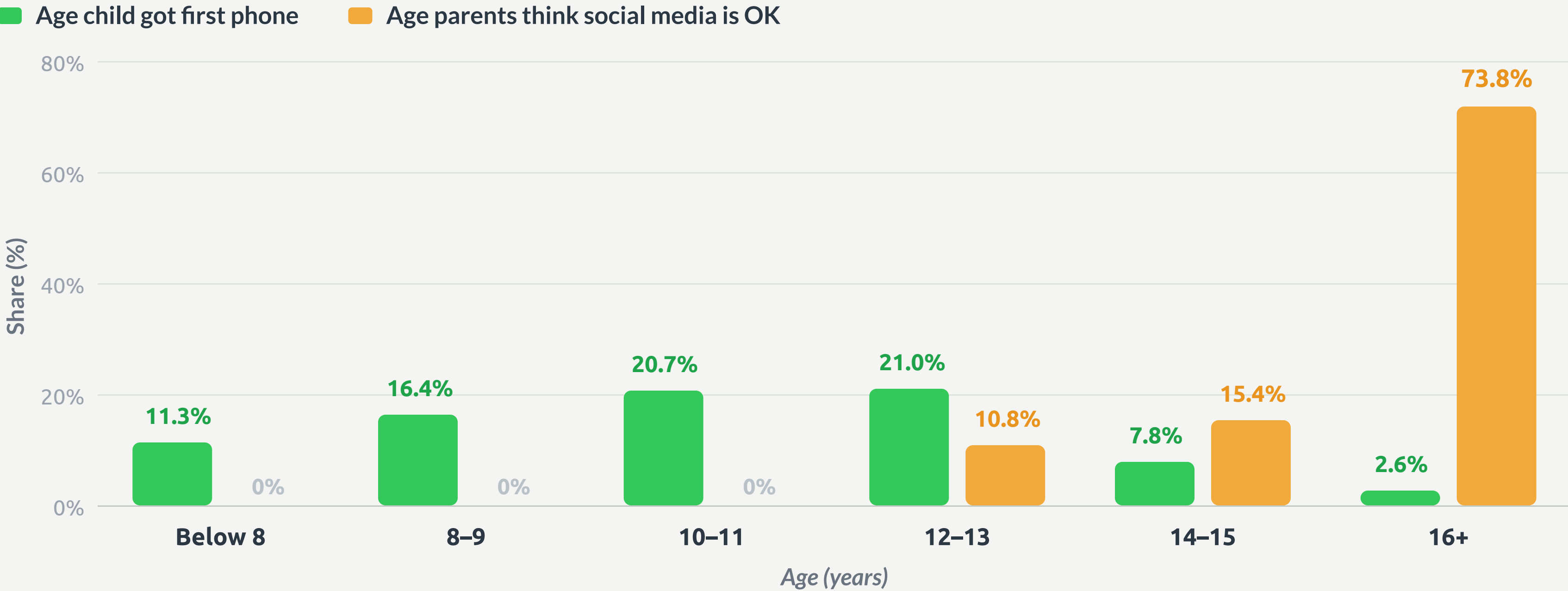
Mental health & negative influence

Bullying, comparison, addiction and self-esteem.

% of parents raising each theme - many gave more than one reason

A phone is not the open internet

Children get phones years before parents think social media is appropriate.



02

Youth Banking & Education Insurance

What worries parents most about youth banking

The two leading worries are about **control and safety** - keeping money secure and spending in check - rather than cost.

LEADING WORRY

Keeping money secure

Theft, loss and unauthorised use of a child's money.

LEADING WORRY

Keeping spending in check

Overspending and a lack of day-to-day control.

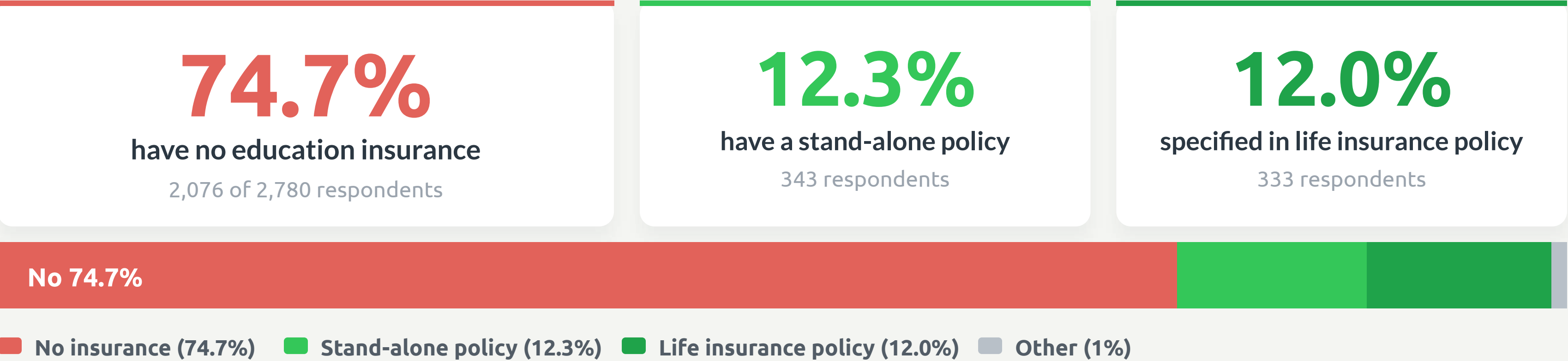
RAISED AS WELL

Cost & affordability

Losing the card

Insurance cover for education

Do you currently have insurance for education costs for your child or children?



Key insight

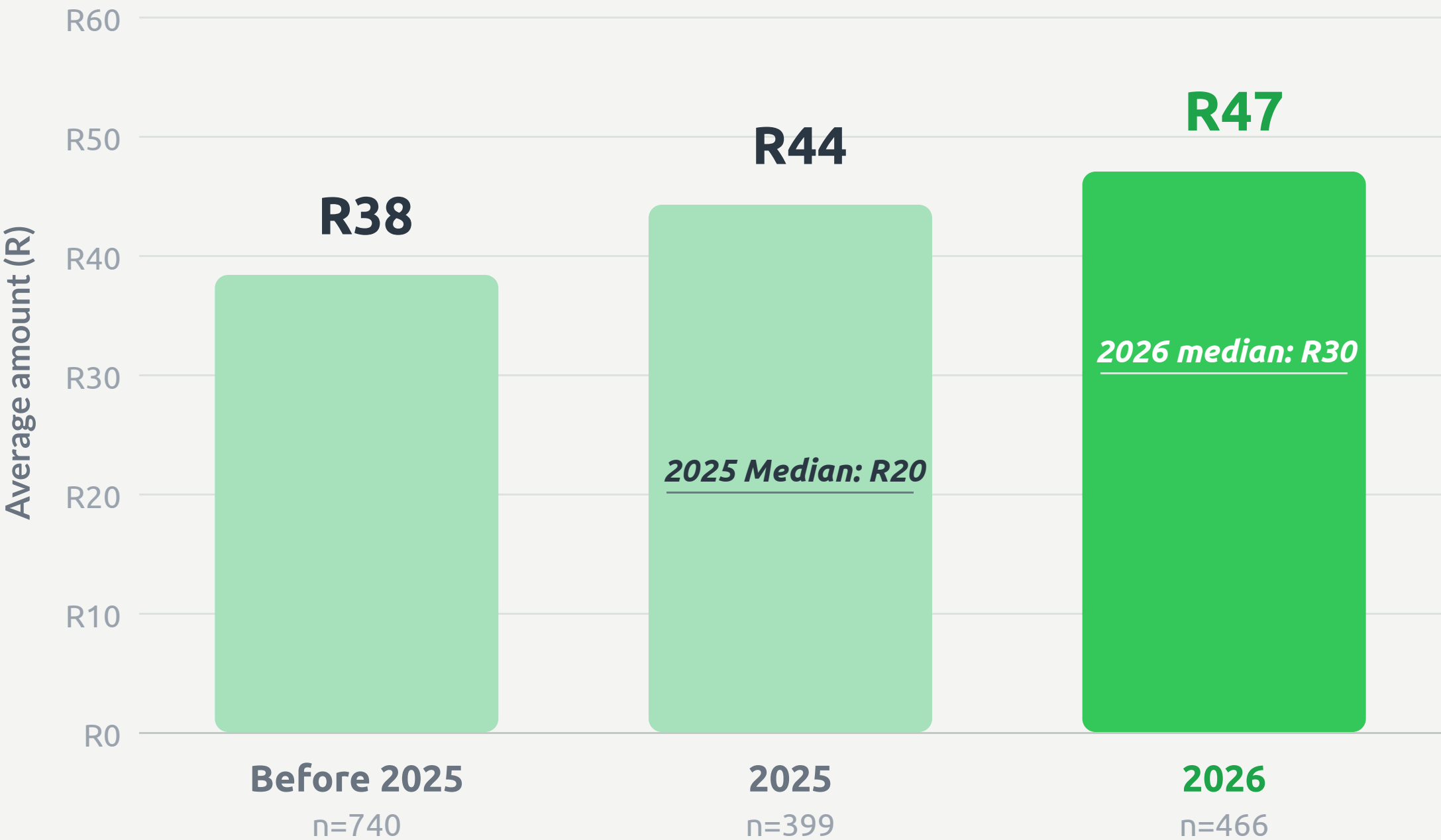
3 in 4 respondents have no insurance for education costs, even though education expenses rival that of housing and motor vehicles.

03

The Karri Tooth Fairy Index

The Karri Tooth Fairy Index

Average Tooth Fairy Payment by Year of Last Visit • n = 1,605

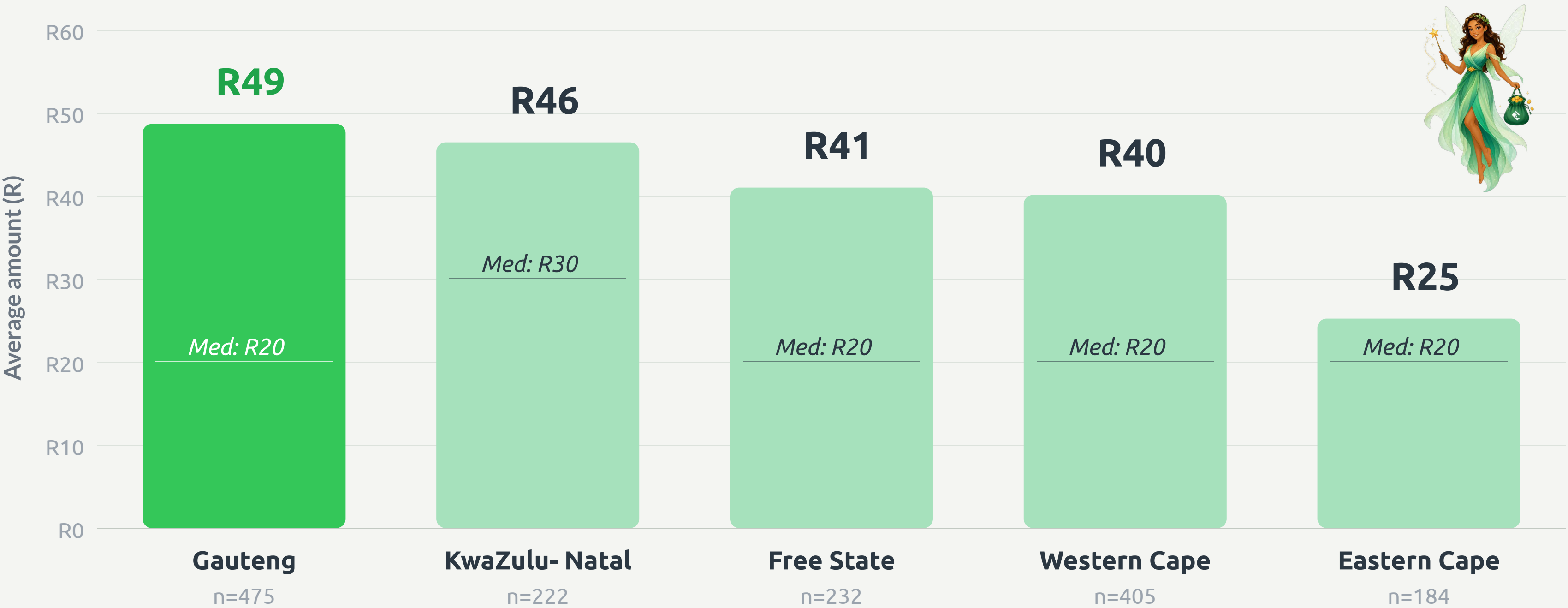


Questions:

- In what year did the tooth fairy last visit your household?
- How much money did the tooth fairy give for 1 tooth on the last visit to your household?

Tooth Fairy Payments by Province

5 provinces with n > 100 shown • Median (Med) shown on each bar





THANK YOU

So simple, granny can use it 🧓

One app, three products - loved by parents and grandparents alike.

84

Net Promoter Score

from parents in this survey -
squarely in world-class territory.



Collections

School payments,
sorted.



Card

Kids' youth card,
managed by parents.



Cover

Education insurance
for your loved ones*.

Get in touch

support@karri.co.za

www.karripay.com

WHAT GRANDPARENTS TELL US

"Lyle was amazing at guiding this old Gogo through the app. I can't thank him enough!"

Gail L.
Karri grandparent

"Nomvuyo was exceptionally good at helping a 73-year-old lady, with all the patience in the world."

Nomalungelo K.
Karri grandparent

Download the Karri app in your app store

**Karri Cover is underwritten
by Guardrisk Life Limited.*



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