



Household Code D66N02

Household Information

Area Type	Peri-Rural	First Interview Date	27 November 2003
Report Area	Diepsloot	Last Interview Date	11 December 2004
Dwelling Type	Settlement Shack		

Household Members

Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	M	41	Self employed	Grade 10	20/10/2003	Has not left
Spouse / Partner	F	35	Seeking work	Grade 12	20/10/2003	Has not left
Other Family	M	23	Seeking work	Grade 10	27/07/2004	Has not left

School-Going Children

Relationship	Gender	Age	Attending school	Education	Date Joined	Date Left
Biological Child	M	18	Yes	Grade 10	20/10/2003	Has not left
Biological Child	F	5	No	None	20/10/2003	Has not left

Description

Joseph* and Sophie* are a young couple who live with their two children and a nephew in a shack in Diepsloot. They are fairly well off compared to their neighbours. Joseph runs a spaza shop that is starting to show a profit, and he recently started a new job as a security guard. He left his other job because the new one pays much more – he earns R1824 per month. PLUS (and this is a big bonus) he doesn't need to pay for transport to work because he can walk. Sophie also works at a restaurant and earns about R1400 per month, cash. Joseph has a number of financial instruments. He has a retirement annuity into which he contributes R45 per month via a debit order from his bank account. He also has a provident fund from an old employer, from which he has still not been paid out, even though he left the job in 2002. Joseph's main goal right now is to build a house in Limpopo and he has started sending money home and taking credit for building materials to make this happen.

*Names have been changed

Living Conditions

Adult Meals per day	2
Child Meals per day	2
Days per week going to bed hungry	0
Source of water	Water carrier/tanker
Source of outgoing phone	At public phone

Residence and Tenure

Number of rooms	1
Condition of rooms	Good condition
Type of toilet	Chemical toilet
Year moved to dwelling	2003
Permanent home	Temporary
Another home	No

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Net Worth

ASSETS

Financial Assets	Start of Survey	End of Survey
Bank Account	R 6,460.00	R 14,180.00
Giving Credit	R 0.00	R 0.00
Savings-in-house	R 0.00	R 100.00
Total Financial Assets	<u>6460</u>	<u>14280</u>

Physical Assets

Appliances And Electronics	R 8,575.00	R 9,274.00
Capital Equipment	R 3,500.00	R 3,500.00
Finished Goods For Sale	R 435.03	R 435.03
Furniture	R 7,400.00	R 7,400.00
Housing	R 8,000.00	R 8,000.00
Other	R 2,760.00	R 2,760.00
Total Physical Assets	<u>30670.03</u>	<u>31369.03</u>

Cash on Hand

Total Cash on Hand	<u>257</u>	<u>120</u>
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<u>Total Assets</u>	<u>37387.03</u>	<u>45769.03</u>
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LIABILITIES

Financial Liabilities

Credit (Account)	R 0.00	R 0.00
Credit Card	R 1,540.00	R 1,719.00
Total Financial Liabilities	<u>R 1,540.00</u>	<u>R 1,719.00</u>

<u>Total Liabilities</u>	<u>R 1,540.00</u>	<u>R 1,719.00</u>
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<u>Net Worth (Assets - Liabilities)</u>	<u>R 35,847.03</u>	<u>R 44,050.03</u>
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End of survey bank account balances include remittances and wages received shortly before the end of the study. Therefore the bank account balance does not necessarily reflect amounts accumulated by respondents.

Pension balances at the beginning of the study was estimated based on date contributions started and the current contribution amount. No capital appreciation was assumed.

A negative Umgalelo – Saving Club balance reflects a rotating arrangement where the respondent has received more cash than they paid in by the end of the study.

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Typical Monthly Income and Expenditure

Business Profits	<u>Average per month</u>	<u>% of Income</u>
Business Expenses	R 277.42	13
Business Inventory	R 5,333.43	13
Business Revenues	R 7,239.48	13
Total Business Profit Income	R 1,629.00	42.0%
Income		
Regular Wages	R 2,166.24	55.8%
Remittances Received	R 83.76	2.2%
Total Non-Business Income	R 2,250.00	58.0%
Total Income	R 3,879.00	100%
Expenditure	<u>Average per month</u>	<u>% of Expenditure</u>
Bedding/towels	R 32.74	1.7%
Cell phone (rental, airtime)	R 11.12	0.6%
Church Fees/donations	R 1.52	0.1%
Clothing - Not for school	R 71.96	3.8%
Clothing - School Uniforms	R 12.87	0.7%
Contributions to school buildings	R 0.38	0.0%
Electricity	R 0.00	0.0%
Food	R 540.43	28.5%
Home Maintenance	R 3.43	0.2%
Hospital fees	R 1.52	0.1%
Household Products	R 76.68	4.1%
Lotto / Gambling	R 19.42	1.0%
Medicines and supplies	R 3.58	0.2%
Newspapers, stationary etc	R 37.76	2.0%
Other Energy Forms	R 61.69	3.3%
Outside Phone	R 29.16	1.5%
Penalties / Fines	R 6.04	0.3%
Personal (haircut, etc.)	R 6.47	0.3%
Remittances Given	R 270.30	14.3%
School books	R 4.95	0.3%
School fees-senior/high school	R 11.42	0.6%
School fees-tertiary school	R 456.85	24.1%
Shoes	R 43.40	2.3%

Transport to School	R 13.71	0.7%
Transport to Shopping	R 14.85	0.8%
Transport to Work	R 102.11	5.4%
Travel (Far distance)	R 47.21	2.5%
UIF	R 7.69	0.4%
Union Fees	R 3.73	0.2%
Total Expenditure	R 1,892.97	100%

The above tables are for a " typical" month which requires an abstraction from actual data. Average per month is equal to total for time interviewed divided by number of months interviewed. This calculation assumes that large expenditures (such as clothing or school fees) are distributed evenly throughout the year.

Note that income may not equal expenditure as financial expenditures and incomes are considered separately.

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Financial Instrument Usage

Transaction Accounts

<u>Type of Financial Instrument</u>	<u>Type of Cashflow</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Turnover</u>
Bank Account	Withdrawal	2	R 1,691.88	30%
Savings-in-house	Take Money	1	R 788.07	14%
Bank Account	Deposit	2	R 2,604.06	46%
Savings-in-house	Put Money In	1	R 631.98	11%
Total Average Turnover			R 5,715.99	100%

Insurance

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total premium</u>
Burial Plan (Funeral Insurance)	1	R 44.54	34%
Burial Plan (Umasinedane)	1	R 47.97	37%
Other Insurance	1	R 38.68	29%
Total Average Premium		R 131.19	100%

Informal Savings

None

Formal Savings

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Turnover</u>
Retirement Annuity	1	R 44.54	100%
Total Average Formal Saving		R 44.54	100%

Credit

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Payment</u>
Credit (Account)	2	R 373.10	52%
Credit Card	1	R 341.12	48%
Total Average Payment		R 714.21	100%

Providing Financial Service

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Given</u>
Giving Credit	2	R 13.63	100%
Total Average Given		R 13.63	100%

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Major Events

None