



Household Code D66P04

Household Information

Area Type	Peri-Rural	First Interview Date	20 November 2003
Report Area	Diepsloot	Last Interview Date	14 December 2004
Dwelling Type	Settlement Shack		

Household Members

Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	M	27	Casual employment	Grade 12	07/10/2003	Has not left
Spouse / Partner	F	23	Housewife	Grade 11	07/10/2003	Has not left

School-Going Children

Relationship	Gender	Age	Attending school	Education	Date Joined	Date Left
Biological Child	M	3	No	None	07/10/2003	Has not left

Description

Sipho* and Thembeke* are a young couple in their 20's living in a shack settlement in Diepsloot. Sipho has a regular job and earns R300 per week as a construction labourer. However, he does not get paid when it rains as they don't work. In March and April 2004, he earned no money because it was raining. During that time, his mother lent them money to buy food. Thembeke had had a few casual jobs, but nothing regular. She has tried to get a grant for their young child living with them, but she's had trouble because she uses Sipho's surname and he lost his ID. Thembeke opened a bank account in August 2004 and she tries to make deposits every now and then.

*Names have been changed

Living Conditions

Adult Meals per day	2
Child Meals per day	3
Days per week going to bed hungry	0
Source of water	Water carrier/tanker
Source of outgoing phone	Cell phone at container (Vodacom)

Residence and Tenure

Number of rooms	2
Condition of rooms	Reasonable
Type of toilet	Chemical toilet
Year moved to dwelling	2003
Permanent home	Permanently
Another home	No

Household Code D66P04

Net Worth

ASSETS

Financial Assets	Start of Survey	End of Survey
Bank Account	R 0.00	R 800.00
One on One - Lending	R 0.00	R 50.00
Savings-in-house	R 420.00	R 154.00
Total Financial Assets	<u>420</u>	<u>1004</u>
Physical Assets		
Appliances And Electronics	R 1,270.00	R 1,360.00
Furniture	R 1,490.00	R 1,490.00
Total Physical Assets	<u>2760</u>	<u>2850</u>
Cash on Hand		
Total Cash on Hand	<u>10</u>	<u>15</u>
<u>Total Assets</u>	<u>3190</u>	<u>3869</u>

LIABILITIES

Financial Liabilities		
One on One - Borrowing	R 0.00	R 0.00
Wage advance Taken	R 0.00	R 0.00
Total Financial Liabilities	<u>R 0.00</u>	<u>R 0.00</u>
<u>Total Liabilities</u>	<u>R 0.00</u>	<u>R 0.00</u>

Net Worth (Assets - Liabilities)**R 3,190.00****R 3,869.00**

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.

Household Code

D66P04

Typical Monthly Income and Expenditure

Business Profits	<u>Average per month</u>	<u>% of Income</u>
None		
Income		
Regular Wages	R 862.65	82.0%
Remittances Received	R 189.21	18.0%
Total Non-Business Income	R 1,051.86	100.0%
Total Income	R 1,051.86	100%
Expenditure	<u>Average per month</u>	<u>% of Expenditure</u>
Actual Funeral	R 37.13	3.9%
Bedding/towels	R 14.11	1.5%
Beer, wine, spirits	R 2.45	0.3%
Cell phone (rental, airtime)	R 2.23	0.2%
Cigarettes, tobacco	R 58.63	6.1%
Clothing - Not for school	R 56.06	5.8%
Crèche	R 22.28	2.3%
Doctor, dentist, nurses, clinic	R 8.91	0.9%
Electricity	R 0.00	0.0%
Food	R 306.44	31.8%
Home Maintenance	R 37.13	3.9%
Household Products	R 65.57	6.8%
Kitchen equipment	R 2.08	0.2%
Newspapers, stationary etc	R 0.71	0.1%
Other Energy Forms	R 41.06	4.3%
Outside Phone	R 2.08	0.2%
Personal (haircut, etc.)	R 4.46	0.5%
Remittances Given	R 37.13	3.9%
Shoes	R 31.78	3.3%
Transport to Shopping	R 18.64	1.9%
Transport to Work	R 136.19	14.1%
Travel (Far distance)	R 62.75	6.5%
Wedding	R 14.85	1.5%

Total Expenditure

R 962.65

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.

Household Code

D66P04

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 51.98	14%
Savings-in-house	Take Money	1	R 112.20	30%
Bank Account	Deposit	2	R 111.39	30%
Savings-in-house	Put Money In	1	R 93.94	25%
Total Average Turnover			R 369.50	100%

Insurance

None

Informal Savings

None

Formal Savings

None

Credit

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Payment</u>
One on One - Borrowing	2	R 4.08	24%
Wage advance Taken	2	R 12.62	76%
Total Average Payment		R 16.71	100%

Providing Financial Service

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Given</u>
One on One - Lending	2	R 7.43	100%
Total Average Given		R 7.43	100%

Household Code

D66P04

Major Events

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Serious injury/illness	01/10/2004	R 150.00	Receive gift/donation of money
Death of a relative	12/06/2004	R 400.00	Take from income
Wedding	15/05/2004	R 200.00	Take from income
Death of a relative	14/04/2003	R 100.00	Take from income