



Household Code D66U01

Household Information

Area Type	Peri-Rural	First Interview Date	25 November 2003
Report Area	Diepsloot	Last Interview Date	09 December 2004
Dwelling Type	Settlement Shack		

Household Members

Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	M	45	Employed - full time	Grade 12	25/09/2003	24/07/2004
Spouse / Partner	F	42	Self employed	Grade 7	25/09/2003	Has not left

School-Going Children

Relationship	Gender	Age	Attending school	Education	Date Joined	Date Left
Biological Child	M	10	Yes	Grade 1	25/09/2003	01/08/2004
Biological Child	F	15	Yes	Grade 7	25/09/2003	01/08/2004

Description

When we first met Eunice* she was living with her partner William* and her two children in a settlement shack in Diepsloot. Halfway through the study year, William fell sick and died within a month. During the mourning period, we learned that William had actually had a wife in the rural areas. After he died, his family came to Johannesburg to collect the body and took his things (including his car) from Eunice's shack. She did go to his funeral and bought a wreath (R80). Not only did she lose her partner, she now also had to get by without him. William had been earning R500 per week and earning an additional income from transporting commuters in his car. She sent her children home to her family, so she could just support herself. Around the time of William's death, her neighbours were extremely supportive, giving her money and food. With the help of one of the neighbours, she found domestic work for one day a week. When we left her, she was still only working one day a week, and still mourning the loss of her partner.

*Names have been changed

Living Conditions

Adult Meals per day	3
Child Meals per day	4
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	1
Condition of rooms	Reasonable
Type of toilet	Chemical toilet
Year moved to dwelling	2003
Permanent home	Temporary
Another home	Yes

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Net Worth

ASSETS

Financial Assets	Start of Survey	End of Survey
Bank Account	R 0.00	R 0.00
Giving Credit	R 0.00	R 20.00
One on One - Lending	R 0.00	R 220.00
Savings-in-house	R 800.00	R 504.00
Umgalelo - Saving Club	R 0.00	R 0.00
Using Money Guard	R 0.00	R 400.00
Total Financial Assets	<u>800</u>	<u>1144</u>

Physical Assets

Appliances And Electronics	R 2,000.00	R 2,000.00
Finished Goods For Sale	R 12.00	R 12.00
Furniture	R 2,751.00	R 2,751.00
Housing	R 20,500.00	R 20,500.00
Transportation	R 5,000.00	R 0.00
Total Physical Assets	<u>30263</u>	<u>25263</u>

Cash on Hand

Total Cash on Hand	<u>190</u>	<u>100</u>
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Total Assets

<u>31253</u>	<u>26507</u>
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LIABILITIES

Financial Liabilities

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

Total Liabilities

<u>R 0.00</u>	<u>R 0.00</u>
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Net Worth (Assets - Liabilities)

<u>R 31,253.00</u>

<u>R 26,507.00</u>

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 2.13	1
Business Inventory	R 60.91	1
Business Revenues	R 210.91	8
Total Business Profit Income	R 148.00	8.9%

Income

Regular Wages	R 1,332.49	80.0%
Remittances Received	R 185.71	11.1%
Total Non-Business Income	R 1,518.20	91.1%

Total Income

R 1,666.20	100%
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Expenditure

	<u>Average per month</u>	<u>% of Expenditure</u>
Actual Funeral	R 6.09	0.4%
Bedding/towels	R 15.99	1.1%
Beer, wine, spirits	R 38.03	2.6%
Car Maintenance	R 216.72	15.0%
Cell phone (rental, airtime)	R 2.21	0.2%
Cigarettes, tobacco	R 27.30	1.9%
Clothing - Not for school	R 54.44	3.8%
Clothing - School Uniforms	R 57.11	4.0%
Doctor, dentist, nurses, clinic	R 31.22	2.2%
Domestic workers	R 19.80	1.4%
Food	R 268.76	18.7%
Hospital fees	R 8.22	0.6%
Household Products	R 43.83	3.0%
Kitchen equipment	R 23.45	1.6%
Lotto / Gambling	R 3.96	0.3%
Newspapers, stationary etc	R 3.13	0.2%
Other Energy Forms	R 25.55	1.8%
Outside Phone	R 7.61	0.5%
Own Vehicle Fuel	R 314.41	21.8%
Remittances Given	R 181.22	12.6%
School books	R 4.57	0.3%
Shoes	R 13.71	1.0%
Traditional Feast / Initiation	R 15.23	1.1%

Transport to Shopping	R 24.37	1.7%
Transport to Work	R 18.58	1.3%
Travel (Far distance)	R 15.23	1.1%
Total Expenditure	R 1,440.72	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	1	R 304.57	27%
Savings-in-house	Take Money	1	R 247.46	22%
Bank Account	Deposit	1	R 304.57	27%
Savings-in-house	Put Money In	1	R 281.12	25%
Total Average Turnover			R 1,137.72	100%

Insurance

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total premium</u>
Burial Plan (Umasincedane)	1	R 5.94	100%
Total Average Premium		R 5.94	100%

Informal Savings

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Pay in</u>
Using Money Guard	1	R 30.46	24%
Salary Timing	1	R 68.53	55%
Umgalelo - Saving Club	1	R 26.65	21%
Total Average Pay in		R 125.63	100%

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	7	R 70.05	100%
Total Average Payment		R 70.05	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	4	R 22.08	67%
Giving Credit	4	R 10.66	33%
Total Average Given		R 32.74	100%

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Major Events

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Death of a relative	26/06/2004	R 100.00	Take from income
Death of a relative	17/08/2003	R 150.00	Take from income
Lost Cash	10/04/2004	R 100.00	Go without food
Death of a household member	24/07/2004	R 80.00	Receive gift/donation of money
Loss of regular job	15/12/2002	R 0.00	No action taken
Death of a relative	24/09/2003	R 250.00	Take from income
Death of a relative	06/04/2004	R 0.00	No financial impact
Serious injury/illness	15/07/2004	R 0.00	No financial impact