



Household Code      DBOU06

## Household Information

<b>Area Type</b>	Peri-Rural	<b>First Interview Date</b>	22 November 2003
<b>Report Area</b>	Diepsloot	<b>Last Interview Date</b>	07 December 2004
<b>Dwelling Type</b>	House - Stand		

## Household Members

### Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	M	35	Employed - full time	Grade 12	08/10/2003	Has not left
Spouse / Partner	F	33	Employed - full time	Grade 7	08/10/2003	Has not left

### School-Going Children

Relationship	Gender	Age	Attending school	Education	Date Joined	Date Left
Biological Child	F	3	No	None	08/10/2003	18/06/2004
Biological Child	F	8	No	None	08/10/2003	26/06/2004
Biological Child	M	3	No	None	08/10/2003	18/06/2004
Cousin	F	17	Yes	Grade 8	19/07/2004	15/06/2004

## Description

Kenneth\* and Margaret\* are the epitome of an up and coming couple who are working hard and trying to build a life for their children. They worry most about paying for their children's education in the future. They live with their three children and a cousin in a bonded house in Diepsloot. The family has come a long way from the backyard shack they moved from three years ago. Both Kenneth and Margaret are working full time. Kenneth works for the South African Revenue Service and earns about R10,000 per month, while Margaret is a domestic worker who earns about R900 per month. Kenneth contributes to a provident fund, a retirement annuity, life insurance and medical aid. He pays the bond on the house by withdrawing money and paying it cash each month. He also pays R70 to a formal funeral plan via a debit order. They also belong to two burial societies, although they left one because it was badly organised. Margaret also left a stokvel recently because other members were unreliable. The couple also tries to save money in a fixed deposit account.

\*Names have been changed

## Living Conditions

Adult Meals per day	2
Child Meals per day	4
Days per week going to bed hungry	0
Source of water	Piped water into dwelling
Source of outgoing phone	Cell phone at container (Vodacom)

## Residence and Tenure

Number of rooms	4
Condition of rooms	Very good
Type of toilet	Flush toilet
Year moved to dwelling	2001
Permanent home	Permanently
Another home	No

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## Net Worth

## ASSETS

<b>Financial Assets</b>	<b>Start of Survey</b>	<b>End of Survey</b>
Bank Account	R 1,346.00	R 9,403.57
One on One - Lending	R 0.00	R 20.00
Other Insurance	R 0.00	R 0.00
Pension through Employer	R 44,245.03	R 50,863.90
Savings-in-house	R 0.00	R 2,215.00
Umgalelo - Saving Club	R 0.00	R -600.00
<b>Total Financial Assets</b>	<b><u>45591.03</u></b>	<b><u>61902.47</u></b>
<b>Physical Assets</b>		
Appliances And Electronics	R 6,120.00	R 6,320.00
Furniture	R 3,700.00	R 3,700.00
Housing	R 65,000.00	R 65,550.00
Other	R 200.00	R 200.00
Transportation	R 8,000.00	R 8,000.00
<b>Total Physical Assets</b>	<b><u>83020</u></b>	<b><u>83770</u></b>
<b>Cash on Hand</b>		
<b>Total Cash on Hand</b>	<b><u>90</u></b>	<b><u>80</u></b>
<b>Total Assets</b>	<b><u>128701.03</u></b>	<b><u>145752.47</u></b>
<b>LIABILITIES</b>		
<b>Financial Liabilities</b>		
Formal Loan	R 67,630.71	R 55,510.71
One on One - Borrowing	R 0.00	R 0.00
<b>Total Financial Liabilities</b>	<b><u>R 67,630.71</u></b>	<b><u>R 55,510.71</u></b>
<b>Total Liabilities</b>	<b><u>R 67,630.71</u></b>	<b><u>R 55,510.71</u></b>
<b>Net Worth (Assets - Liabilities)</b>	<b><u><u>R 61,070.32</u></u></b>	<b><u><u>R 90,241.76</u></u></b>

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

<b>Business Profits</b>	<u>Average per month</u>	<u>% of Income</u>
None		
<b>Income</b>		
Regular Wages	R 12,043.82	99.2%
Remittances Received	R 101.77	0.8%
<b>Total Non-Business Income</b>	<b>R 12,145.5</b>	<b>100.0%</b>
<b>Total Income</b>	<b>R 12,145.59</b>	<b>100%</b>
<b>Expenditure</b>	<u>Average per month</u>	<u>% of Expenditure</u>
Actual Funeral	R 163.44	2.4%
Bedding/towels	R 22.78	0.3%
Beer, wine, spirits	R 0.38	0.0%
Car Maintenance	R 47.39	0.7%
Cell phone (rental, airtime)	R 45.57	0.7%
Church Fees/donations	R 7.59	0.1%
Clothing - Not for school	R 257.54	3.8%
Clothing - School Uniforms	R 61.44	0.9%
Crèche	R 37.97	0.6%
Doctor, dentist, nurses, clinic	R 21.27	0.3%
Domestic workers	R 392.66	5.8%
Electricity	R 18.99	0.3%
Entertainment (cinema, etc)	R 5.32	0.1%
Extra mural fees/school outings	R 2.73	0.0%
Food	R 1,471.69	21.9%
Home Maintenance	R 465.57	6.9%
Hospital fees	R 5.32	0.1%
Household Products	R 240.15	3.6%
Kitchen equipment	R 2.28	0.0%
Lotto / Gambling	R 0.76	0.0%
Medicines and supplies	R 3.42	0.1%
Other Energy Forms	R 76.03	1.1%
Outside Phone	R 16.14	0.2%
Own Vehicle Fuel	R 471.61	7.0%
PAYE	R 1,771.29	26.4%
Personal (haircut, etc.)	R 55.06	0.8%
Remittances Given	R 437.47	6.5%
School fees-pre-primary school	R 6.84	0.1%

School fees-primary school	R 222.53	3.3%
School fees-tertiary school	R 27.80	0.4%
Shoes	R 58.03	0.9%
Traditional healer fees	R 14.43	0.2%
Transport to School	R 123.92	1.8%
Transport to Shopping	R 7.52	0.1%
Travel (Far distance)	R 83.54	1.2%
UIF	R 35.07	0.5%
Union Fees	R 35.39	0.5%
<b>Total Expenditure</b>	<b>R 6,716.92</b>	<b>100%</b>

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	3	R 6,617.16	46%
Savings-in-house	Take Money	2	R 138.23	1%
Bank Account	Deposit	3	R 7,269.08	51%
Savings-in-house	Put Money In	2	R 282.15	2%
<b>Total Average Turnover</b>			<b>R 14,306.63</b>	<b>100%</b>

**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 70.63	8%
Burial Plan (Umasincedane)	2	R 43.29	5%
Other Insurance	3	R 750.68	87%
<b>Total Average Premium</b>		<b>R 864.61</b>	<b>100%</b>

**Informal Savings**

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Pay in</u>
Umgalelo - Saving Club	1	R 41.77	100%
<b>Total Average Pay in</b>		<b>R 41.77</b>	<b>100%</b>

**Formal Savings**

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Total Turnover</u>
Pension through Employer	1	R 545.61	66%
Retirement Annuity	1	R 274.97	34%
<b>Total Average Formal Saving</b>		<b>R 820.58</b>	<b>100%</b>

**Credit**

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Payment</u>
Formal Loan	1	R 997.22	92%
One on One - Borrowing	3	R 91.14	8%
<b>Total Average Payment</b>		<b>R 1,088.35</b>	<b>100%</b>

**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	3	R 1.52	100%
<b>Total Average Given</b>		<b>R 1.52</b>	<b>100%</b>

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**Major Events**

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Death of a relative	20/11/2004	R 150.00	Use savings
Death of a relative	05/06/2004	R 0.00	Did not need to contribute
Death of a relative	04/09/2004	R 2,020.00	Take from income
Death of a relative	17/11/2004	R 102.00	Use savings
Death of a relative	15/11/2003	R 120.00	Take from income
Death of a relative	10/07/2004	R 50.00	Take from income