



Household Code L24U01

## Household Information

<b>Area Type</b>	Urban	<b>First Interview Date</b>	31 January 2004
<b>Report Area</b>	Langa	<b>Last Interview Date</b>	02 December 2004
<b>Dwelling Type</b>	Shared room		

## Household Members

### Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	F	47	Employed: full time	Grade 7	07/08/2003	Has not left

### School-Going Children

Relationship	Gender	Age	Attending school	Education	Date Joined	Date Left
Biological Child	F	21	Yes	Grade 11	07/08/2003	Has not left
Biological Child	F	14	Yes	Grade 7	07/08/2003	Has not left
Grandchild	F	6	No	None	07/08/2003	Has not left

## Description

Mamyira\* is a 47 year old woman living with her two older children and one grandchild in a hostel in Langa. She receives a child grant and she is also full time employed, receiving about R1600 in gross wages every month. Mamyira has her salary paid into her account every month on the 25th. She then withdraws most of her money, leaving a small amount over the month for further withdrawals. The balance clears to R0 every month. Twice over the study year she took loans from her employer (one to pay for a funeral and another to go to the Eastern Cape) and paid back via salary deduction. She also took a loan from Capitec of about R1000 in June 2004 to pay for her nephew's initiation in the Eastern Cape. These payments paid via salary deduction. She has store cards with both Edgars and Foshini. She still owes about R2500 on the Edgars account.

\*Names have been changed

## Living Conditions

Adult Meals per day	2
Child Meals per day	2
Days per week going to bed hungry	1
Source of water	Piped water into dwelling
Source of outgoing phone	Cell phone at container (Vodacom)

## Residence and Tenure

Number of rooms	1
Condition of rooms	Slightly dilapidated
Type of toilet	Flush toilet
Year moved to dwelling	1990
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 20.00	R 0.00
One on One - Lending	R 0.00	R 500.00
Pension through Employer	R 2,651.90	R 3,286.05
Savings-in-house	R 0.00	R 690.00
<b>Total Financial Assets</b>	<b><u>R 2,671.90</u></b>	<b><u>R 4,476.05</u></b>
<b>Physical Assets</b>		
Appliances And Electronics	R 4,115.00	R 7,680.00
Furniture	R 750.00	R 750.00
Housing	R 0.00	R 300.00
<b>Total Physical Assets</b>	<b><u>R 4,865.00</u></b>	<b><u>R 8,730.00</u></b>
<b>Cash on Hand</b>		
<b>Total Cash on Hand</b>	<b><u>R 100.00</u></b>	<b><u>R 0.00</u></b>
<b><u>Total Assets</u></b>	<b><u>R 7,636.90</u></b>	<b><u>R 13,206.05</u></b>

## LIABILITIES

<b>Financial Liabilities</b>		
Credit (Account)	R 3,000.00	R 4,381.00
Credit Card	R 0.00	R 2,860.00
Formal Loan	R 1,500.00	R 100.00
One on One - Borrowing	R 0.00	R 0.00
Rent Arrears	R 500.00	R 400.00
<b>Total Financial Liabilities</b>	<b><u>R 5,000.00</u></b>	<b><u>R 7,741.00</u></b>
<b><u>Total Liabilities</u></b>	<b><u>R 5,000.00</u></b>	<b><u>R 7,741.00</u></b>

**Net Worth (Assets - Liabilities)****R 2,636.90****R 5,465.05**

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 and Retirement Annuity balances at the beginning of the study was estimated based on date contribution 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>
Business Inventory	R 17.83	4
Business Revenues	R 19.65	3
<b>Total Business Profit Income</b>	<b>R 2.00</b>	<b>0.1%</b>
<b>Income</b>		
Child Grant	R 157.50	8.2%
Regular Wages	R 1,620.41	84.2%
Remittances Received	R 145.69	7.6%
<b>Total Non-Business Income</b>	<b>R 1,923.60</b>	<b>99.9%</b>
<b>Total Income</b>	<b>R 1,925.60</b>	<b>100%</b>
<b>Expenditure</b>	<u>Average per month</u>	<u>% of Expenditure</u>
Cell phone (rental, airtime)	R 2.81	0.3%
Clothing - Not for school	R 13.59	1.3%
Crèche	R 61.88	6.0%
Doctor, dentist, nurses, clinic	R 33.75	3.3%
Electricity	R 48.75	4.7%
Entertainment (cinema, etc)	R 10.78	1.0%
Extra mural fees/school outings	R 19.69	1.9%
Food	R 380.41	37.0%
Household Products	R 31.69	3.1%
Medicines and supplies	R 4.13	0.4%
Other Energy Forms	R 15.25	1.5%
Outside Phone	R 5.57	0.5%
Personal (haircut, etc.)	R 13.59	1.3%
Rent	R 14.06	1.4%
School books	R 6.56	0.6%
School fees - primary school	R 1.41	0.1%
School fees - senior/high school	R 18.75	1.8%
Shoes	R 15.00	1.5%
Traditional Feast / Initiation	R 93.75	9.1%
Transport to Shopping	R 1.88	0.2%
Transport to Work	R 154.78	15.0%
Travel (Far distance)	R 66.56	6.5%
UIF	R 14.86	1.4%

**Total Expenditure**

**R 1,029.50**

**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 1,576.48	48%
Savings-in-house	Take Money	1	R 23.44	1%
Bank Account	Deposit	1	R 1,574.60	48%
Savings-in-house	Put Money In	1	R 88.13	3%
<b>Total Average Turnover</b>			<b>R 3,262.64</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 (Umasincedane)	1	R 16.88	100%
<b>Total Average Premium</b>		<b>R 16.88</b>	<b>100%</b>

**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>
Pension through Employer	1	R 59.45	100%
<b>Total Average Formal Saving</b>		<b>R 59.45</b>	<b>100%</b>

**Credit**

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Payment</u>
Credit (Account)	1	R 204.75	25%
Credit Card	2	R 145.31	18%
Formal Loan	3	R 407.44	50%
One on One - Borrowing	3	R 45.00	6%
Rent Arrears	1	R 9.38	1%
<b>Total Average Payment</b>		<b>R 811.88</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	1	R 46.88	100%
<b>Total Average Given</b>		<b>R 46.88</b>	<b>100%</b>

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**Major Events**

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Fire/destruction of property	01/06/2003	R 500.00	Receive gift/donation of goods other than money
Death of a relative	30/04/2003	R 1,000.00	Borrow money
Death of a relative	28/09/2003	R 1,000.00	Borrow money
Wedding	28/02/2003	R 1,500.00	Borrow money
Initiation	30/06/2003	R 500.00	Borrow money