



Household Code L31U03

Household Information

Area Type	Urban	First Interview Date	08 November 2003
Report Area	Langa	Last Interview Date	11 December 2004
Dwelling Type	Settlement Shack		

Household Members

Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	F	39	Employed: full time	Grade 8	24/08/2003	Has not left
Nephew / Niece	F	26	Seeking work	Grade 12	24/08/2003	Has not left
Nephew / Niece	F	18	Unemployed	Grade 8	24/08/2003	15/12/2003
Nephew / Niece	M	28	Unemployed	Grade 12	24/08/2003	Has not left

School-Going Children

Relationship	Gender	Age	Attending school	Education	Date Joined	Date Left
Nephew / Niece	M	2	No	None	24/08/2003	15/12/2003
Nephew / Niece	M	20	Yes	Grade 11	24/08/2003	Has not left

Description

Winnie* lives with her two nephews and niece in a settlement shack in Langa. One of the nephews is in high school, while the other two older adult children are unemployed. Winnie is a domestic worker and she is paid about R900 per month, plus R90 for her train ticket. She belongs to two stokvels. She pays in R50 per month to the first, and R300 per month to the second. They are all savings stokvels and they will pay for feasts and house renovations when she goes home to the Eastern Cape for Christmas. Because these stokvels take up so much of her monthly income, Winnie's manages her money very tightly. Once or twice, her employer paid her late and she had to borrow from a mashonisa to make her month end stokvel payments.

*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	Public tap
Source of outgoing phone	Cell phone at container (Vodacom)

Residence and Tenure

Number of rooms	3
Condition of rooms	Slightly dilapidated
Type of toilet	Bucket toilet
Year moved to dwelling	1997
Permanent home	Permanently
Another home	No

Household Code L31U03

Net Worth

ASSETS

Financial Assets	Start of Survey	End of Survey
Income Arrears	R 0.00	R 0.00
Mashionisa Loan	R 0.00	R 250.00
One on One - Lending	R 0.00	R 120.00
Savings-in-house	R 0.00	R 0.00
Umgalelo - Saving Club	R 200.00	R 2,800.00
Total Financial Assets	<u>R 200.00</u>	<u>R 3,170.00</u>
Physical Assets		
Appliances And Electronics	R 200.00	R 200.00
Furniture	R 1,019.00	R 1,019.00
Housing	R 1,500.00	R 1,500.00
Total Physical Assets	<u>R 2,719.00</u>	<u>R 2,719.00</u>
Cash on Hand		
Total Cash on Hand	<u>R 0.00</u>	<u>R 0.00</u>
<u>Total Assets</u>	<u>R 2,919.00</u>	<u>R 5,889.00</u>

LIABILITIES

Financial Liabilities		
Credit (Account)	R 0.00	R 449.00
Mashionisa Loan	R 0.00	R 0.00
One on One - Borrowing	R 0.00	R 350.00
Total Financial Liabilities	<u>R 0.00</u>	<u>R 799.00</u>
<u>Total Liabilities</u>	<u>R 0.00</u>	<u>R 799.00</u>

Net Worth (Assets - Liabilities)**R 2,919.00****R 5,090.00**

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

L31U03

Typical Monthly Income and Expenditure

Business Profits	<u>Average per month</u>	<u>% of Income</u>
None		
Income		
Regular Wages	R 1,056.90	90.9%
Remittances Received	R 105.33	9.1%
Total Non-Business Income	R 1,162.23	100.0%
Total Income	R 1,162.23	100%
Expenditure	<u>Average per month</u>	<u>% of Expenditure</u>
Church Fees/donations	R 3.63	0.4%
Clothing - Not for school	R 10.90	1.3%
Clothing - School Uniforms	R 10.90	1.3%
Doctor, dentist, nurses, clinic	R 19.61	2.3%
Electricity	R 50.74	6.0%
Food	R 312.49	36.7%
Home Maintenance	R 41.40	4.9%
Hospital fees	R 10.90	1.3%
Household Products	R 26.77	3.1%
Other Energy Forms	R 35.05	4.1%
Outside Phone	R 5.02	0.6%
Personal (haircut, etc.)	R 2.91	0.3%
Remittances Given	R 145.28	17.1%
School books	R 3.63	0.4%
School fees - senior/high school	R 21.79	2.6%
Shoes	R 1.45	0.2%
Transport to Shopping	R 6.94	0.8%
Transport to Work	R 87.60	10.3%
Travel (Far distance)	R 53.75	6.3%
Total Expenditure	R 850.76	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

L31U03

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>
Savings-in-house	Take Money	1	R 65.38	50%
Savings-in-house	Put Money In	1	R 65.38	50%
Total Average Turnover			R 130.75	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 26.88	100%
Total Average Premium		R 26.88	100%

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	2	R 395.88	100%
Total Average Pay in		R 395.88	100%

Formal Savings

None

Credit

<u>Type of Financial Instrument</u>	<u>No. of Instruments</u>	<u>Monthly Average</u>	<u>% of Payment</u>
Credit (Account)	1	R 25.42	24%
Mashionisa Loan	5	R 54.48	51%
One on One - Borrowing	3	R 27.24	25%
Total Average Payment		R 107.14	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	1	R 8.72	100%
Total Average Given		R 8.72	100%

Household Code

L31U03

Major Events

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Birth	22/07/2003	R 330.00	Borrow money
Death of a relative	03/06/2003	R 50.00	Take from income- enough left over to meet expense