



Household Code LOFU02

## Household Information

<b>Area Type</b>	Urban	<b>First Interview Date</b>	30 October 2003
<b>Report Area</b>	Langa	<b>Last Interview Date</b>	09 December 2004
<b>Dwelling Type</b>	Flat in Block		

## Household Members

### Adults

Relationship	Gender	Age	Employment	Education	Date Joined	Date Left
Resident Head	M	49	Employed: full time	Grade 8	27/07/2003	Has not left

### School-Going Children

None

## Description

Alfred\* is a 49 year old single man living in a flat in Langa. He has two children who live with his former girlfriend elsewhere in Langa, and another child living with his sister in Phillipi. He works as a crane driver and earns a gross salary of R700 per week, or more if he works overtime. He has a provident fund and medical insurance through his employer, and he is paid into a bank account. He gives money to his uncle every month because he is not working. His key priority is paying support for his children. He has R150 deducted from his gross wages every week for child support. He is worried because his kids still come to him at his flat asking him for money, and he thinks that perhaps they don't receive his child support from their mother. He also found that his bank card was missing after they had visited one time, and he thought they might have stolen it. He had to take a day off from work to replace it. Despite having to support his children and uncle, Alfred managed to save a substantial amount of money in the bank over the study year (about R12,500!) by not withdrawing his entire salary every week.

\*Names have been changed

## Living Conditions

Adult Meals per day	3
Child Meals per day	Not applicable
Days per week going to bed hungry	0
Source of water	Piped water on site/yard
Source of outgoing phone	Telkom line in dwelling

## Residence and Tenure

Number of rooms	1
Condition of rooms	Slightly dilapidated
Type of toilet	Flush toilet
Year moved to dwelling	1992
Permanent home	Permanently
Another home	No

## Household Code LOFU02

## Net Worth

## ASSETS

<b>Financial Assets</b>	<b>Start of Survey</b>	<b>End of Survey</b>
Bank Account	R 655.40	R 12,433.52
One on One - Lending	R 0.00	R 50.00
Pension through Employer	R 267.84	R 2,278.86
Savings-in-house	R 0.00	R 50.00
<b>Total Financial Assets</b>	<b><u>R 923.24</u></b>	<b><u>R 14,812.38</u></b>
<b>Physical Assets</b>		
Appliances And Electronics	R 2,230.00	R 2,230.00
Furniture	R 350.00	R 350.00
Transportation	R 0.00	R 350.00
<b>Total Physical Assets</b>	<b><u>R 2,580.00</u></b>	<b><u>R 2,930.00</u></b>
<b>Cash on Hand</b>		
<b>Total Cash on Hand</b>	<b><u>R 20.00</u></b>	<b><u>R 100.00</u></b>
<b><u>Total Assets</u></b>	<b><u>R 3,523.24</u></b>	<b><u>R 17,842.38</u></b>

## LIABILITIES

<b>Financial Liabilities</b>		
Credit (Account)	R 0.00	R 0.00
Rent Arrears	R 0.00	R 20.00
<b>Total Financial Liabilities</b>	<b><u>R 0.00</u></b>	<b><u>R 20.00</u></b>
<b><u>Total Liabilities</u></b>	<b><u>R 0.00</u></b>	<b><u>R 20.00</u></b>

**Net Worth (Assets - Liabilities)****R 3,523.24****R 17,822.38**

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

LOFU02

## 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 3,268.70	97.7%
Remittances Received	R 78.57	2.3%
<b>Total Non-Business Income</b>	<b>R 3,347.27</b>	<b>100.0%</b>
<b>Total Income</b>	<b>R 3,347.27</b>	<b>100%</b>
<b>Expenditure</b>	<u>Average per month</u>	<u>% of Expenditure</u>
Actual Funeral	R 7.14	0.4%
Beer, wine, spirits	R 0.79	0.0%
Child Support	R 557.14	31.4%
Church Fees/donations	R 0.71	0.0%
Clothing - Not for school	R 62.71	3.5%
Clothing - School Uniforms	R 9.29	0.5%
Electricity	R 52.86	3.0%
Entertainment (cinema, etc)	R 19.21	1.1%
Food	R 320.82	18.1%
Home Maintenance	R 8.57	0.5%
Household Products	R 16.80	0.9%
Medicines and supplies	R 5.35	0.3%
Other Energy Forms	R 1.10	0.1%
Outside Phone	R 2.25	0.1%
PAYE	R 263.27	14.8%
Personal (haircut, etc.)	R 0.75	0.0%
Remittances Given	R 309.29	17.4%
School books	R 5.71	0.3%
School fees - primary school	R 7.14	0.4%
Tax	R 10.07	0.6%
Transport to Shopping	R 23.75	1.3%
UIF	R 37.64	2.1%
Union Fees	R 52.68	3.0%

**Total Expenditure****R 1,775.05****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

LOFU02

## 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 1,313.01	37%
Savings-in-house	Take Money	1	R 14.29	0%
Bank Account	Deposit	1	R 2,199.69	62%
Savings-in-house	Put Money In	1	R 17.86	1%
<b>Total Average Turnover</b>			<b>R 3,544.84</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>
Other Insurance	1	R 109.68	100%
<b>Total Average Premium</b>		<b>R 109.68</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 162.78	100%
<b>Total Average Formal Saving</b>		<b>R 162.78</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)	2	R 50.71	80%
Rent Arrears	1	R 12.86	20%
<b>Total Average Payment</b>		<b>R 63.57</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 3.57	100%
<b>Total Average Given</b>		<b>R 3.57</b>	<b>100%</b>

Household Code

LOFU02

**Major Events**

<u>Event</u>	<u>Event Date</u>	<u>Cost</u>	<u>Main Strategy</u>
Theft of household property	08/07/2004	R 250.00	Use savings
Death of a relative	15/07/2004	R 100.00	Take from income