The scope and extent of home-based business income relative to employment earnings in financing basic household expenditures: A study in the sub-economic housing area of Kleinvlei in the Cape Metropole.

By:
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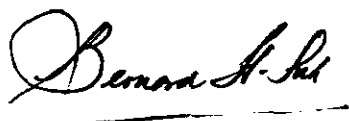
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DECLARATION

I, the undersigned, Bernard Pick, hereby declare that the work contained in this dissertation is

my own and that I have not previously in its entirety or in part submitted this document to

obtain an academic qualification at an institution of Higher Learning.

Signature:

ACKNOWLEDGEMENTS

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ABSTRACT

THE SCOPE AND EXTENT OF HOME-BASED BUSINESS INCOME RELATIVE TO EMPLOYMENT EARNINGS IN FINANCING BASIC HOUSEHOLD EXPENDITURES: A STUDY IN THE SUB-ECONOMIC HOUSING AREA OF KLEINVLEI IN THE CAPE METROPOLE.

The scope and extent of home-based businesses and the determination of the method by which the greater portion of household income is generated, in poor neighbourhoods, is the crux of this study.

The study was undertaken among the 2245 households in the Kleinvlei sub-economic housing area located in the Oostenberg municipal substructure within the Cape Metropole. According to the municipal statistics the average income among these households is R75 (Rands 75) per month and the educational level of the population is of a low standard. A random sample of 500 households was the basis of the research data.

The size, necessity and importance of self-generated (business-derived) income in augmenting primary employment-related (wage-based) earnings is the focus of this research study. Declared sources of income are verified by measuring the percentage spent on essential household goods and services. Ancillary objectives are determining the motivation for starting these businesses as well as measuring household wealth (assets) through observations.

The significance of this descriptive research is the determination of the relative contribution of business income and the magnitude of the levels of poverty. It provides the primary data (base information) for policy formulation relating to social and economic development in this sub-economic.

The results correlate with findings of national longitudinal studies. The level of job creation through businesses is minimal and the extent of unemployment is much greater than anticipated.

CHAPTER ONE

1   THE PURPOSE, OBJECTIVES AND ITS SETTING

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1.1   The framework of the investigation

The purpose of this study is to determine the scope (range) and extent (size) to which household income is derived from home-based businesses. Stated differently, to determine the ratio of home-based business income to wage earnings and the relative proportion it forms of household earnings. Furthermore, to establish what percentage of household expenses is financed by such income as well as to ascertain the necessity of home-based business earnings in augmenting primary employment (wage based) income. Household expenditure will serve as a measurement to verify the self-employment portion of income.

The study will be conducted amongst households in the sub-economic housing area of Kleinvlei, in the Metropole of Cape Town, South Africa. (See appendix 1 for the geographic location and size of the area).

1.2   The objectives

1.2.1   Sub-objective one (1)

The first sub-objective is to empirically determine the average size of total household socio-economic composition as well as the household income within the sub-economic area of Kleinvlei. Furthermore, to separate such household income into categories, namely, business-derived income (which includes self employment), wage-based (or employment-related) earnings, benefit receipts (which include state transfers (social pensions and grants) and unemployment and retirement related benefits (including capital income)). In summary what is the make-up of income of the households in this specific segment of the community?

1.2.2   Sub-objective two (2)

The second sub-objective is to determine the size of business-derived household income relative to employment (wage-based) earnings and relative to total household income in the stipulated sub-economic area.

1.3   The Hypotheses

Given the high unemployment rate[1] in this geographic area, the first hypothesis is that the majority of households would indeed be supplementing (in absolute terms) their wage-based earnings and unemployment and retirement benefits with income derived from some form of household business, no matter how small, to finance household expenditures.

The second hypothesis is that the relative amount of business-generated income forms a substantial component of total household income and therefore finances a significant proportion of household consumption (expenditure).

Finally it is suggested that the extent of home-based business can be related to entrepreneurship that is present in this community.

1.4   The Delimitations

The study will only cover a geographic area known as Kleinvlei in Eerste River, within the Metropole of Cape Town in the Western Cape Province of the Republic of South Africa. The area depicts a sub-economic housing area of over 2000 housing units.
A sample of at least 25% or 500 units will be selected.

The characteristics of the population of this study are:

- Householders with a relatively average educational level (standard) of schooling compared to the average educational levels of householders in the neighbouring housing areas;

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[1] Estimated at over 50% by the local community health care centre.

- Most of the householders are deemed to be unskilled or semi-skilled labourers. This assumption will be tested in the research; and
- The average household size is considered to be approximately 6 persons of whom all are not necessary related.

This study will not seek to define poverty, but rather to attempt to measure household resources.

Limitations

One of the limitations is that the study will only cover a sub-economic housing area with a small population size in the Cape urban area, which might indeed be different to other such urban areas and definitely different to impoverished rural areas.

Another limitation is that the residents are almost exclusively from one homogenous "racial" grouping.

However, it is suggested that this will not denigrate the essentials of the study.

The study will not consider or try to determine the political factors, which influence the levels of income and wealth accumulation.

1.5   The Definition of Terms

These are definitions important to the study.

Consumption expenditure. Refers to the value of all money expenditures on consumption goods and services and the value of goods and services received in kind and consumed. This includes rental value of housing.

Economically active population. Persons aged 15 years or more who are either employed or unemployed.

Employment-related earnings are wage-related income, such as salaries, wages and commission.

Extent. The degree to which households finance themselves in the referred way.

Home-based businesses. Businesses that originate from home as opposed to a demarcated commercial or industrial location. These could entail legal (as being in compliance with regulations and laws) or non-legal (non-conforming with regulations and laws) businesses.

Home-based business income. Income derived from home-based business described above.

Household. A person or group of persons, related or unrelated, who share a common dwelling and make some provision for food or other essentials of living.

Household expenditure. Includes consumption expenditure and non-consumption expenditure (for example, expenditure on durable household goods). Excluded are savings, loans granted and investments.

Household income. The sum of money income and money value of income in kind *(in gratuity)* derived from (a) employment related receipts (salaries and wages), (b) *self-employed business activity-related income (profits)*, (c) Investment related income (rent, interest and dividends), (d) non-employment related income such as grants, social security, pensions, alimony and (e) non periodic cash assistance.

Income in kind includes goods and services received from employment and home produced goods and home business goods consumed by the same household.

Non-consumption expenditure. The tax payments, pension and social security contributions, and insurance premiums.

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Purchasing power parity. The number of units of a country's currency which endows the holder with the same amount of purchasing power (command over goods and services) as a unit of the other country's currency.

Scope. The range of households.

Sub-economic housing area. A geographic segment locating dwellings which were historically built and let and controlled by the local authorities. Home ownership housing is referred to as economic housing units. Since 1980, the local authorities have embarked on a process of selling off these sub-economic dwellings.

Under-employed persons. Economically active persons who are not employed for the full duration of the work period.

Unemployed persons. Economically active persons, willing and able to perform work, and who has no work but are looking for work.

1.6   Assumption

The key assumption deals with the reliability of data provided by the interviewee because of the sensitiveness of the information. An attempt will be made to interview the major spender of the household income (presumed to be the mother of the household) rather than the major contributor to household income. (It is assumed that this may be one of the children in a number of cases).

1.7   The importance of the Study

The question often arises as to how the very low income-earners (referred to as the poor) can survive and at the same time be able to cover their basic cost of existence. The consideration is those low income-earners located in geographical pockets with no visible commercial and industrial activity, and having a high level of unemployment. The basic cost of existence is the cost of such items as food and clothing, housing and shelter, medical expenses and transport as well as the cost of the children's educational expenses.

Normally studies of this nature solely identify the extent of poverty or the extent of the income level. Income studies tend not to reflect the exact amount of income derived from home-based business activities and households are reluctant to declare such income because of fear of the compliance authorities whether they be the South African Revenue Services (SARS) or the Local Authority officials.

Other studies (Strassman:1987; Budlender:1995; Soldressen, Fiorito, He:1998) attempt to determine the extent of businesses or small- and micro businesses without linking these either to total household earnings or determining the extent to which they finance basic household expenditure.

This study sets a precedent in (a) separating employment-based earnings from home-based business earnings and (b) determining the extent to which business income finances household expenditure, thereby demonstrating its importance and the latent basic entrepreneurial skills partially imposed by low income levels and by the pressures of poverty and survival.

Determining the extent of such entrepreneurial activity may lay the foundation for future models to assist development organisations investing in activities and in people in order to stimulate entrepreneurial activities.

CHAPTER TWO

2. THE REVIEW OF THE RELATED LITERATURE

2.1 Introduction

Traditionally it is assumed that the levels of income in poor areas are the result of poor education and low skills levels. Furthermore, it is implied that geographic areas with high poverty levels are indicative of the low level of entrepreneurial talent and skills of people living in these areas. The opposite might well be true.

Levin (1994:101), in his report on employment creation, inversely links poverty and low levels of income with educational opportunities, services infrastructure and targeted employment schemes. He supports the notion of low educational levels in the impoverished areas. However he makes a case for a meaningful approach to poverty eradication and employment strengthening policies. He argues that employment creation could be stimulated through informal sector activities, a focus on self-employment and an improvement in the entrepreneurial climate.

2.2. Locality

The households under review in this study are situated in an impoverished area. Kleinvlei, a sub-economic housing area is located in Eerste River, a peri-urban suburb situated in the eastern area (previously known as Oostenberg municipality) of the Cape Metropole in the Western Cape Province of South Africa. Keiller (1997:2) puts the population of the Kleinvlei area at 25 826 persons. 12 628 in the Kleinvlei Annex and economic housing area and 12 208 in the conventional, sub-economic housing sector of Kleinvlei Central, comprising 2 180 units. The number of dwellings corresponds with the number of sets of black plastic refuse bags distributed to the residents (households). From Keiller's statistics one can deduce that a household averages 6 members in the sub-economic area.

2.3 Income sources

A relationship exists between income and expenditure. Bradbury (1996:1) argues that within the poor segments of the community, those with business income are in fact "poorer than what is estimated or assumed". This is contrary to the assumption propagated in this paper. The argument relates to levels of poverty and can be formulated as: Are the low-income self-employed (home-based business) category of households as poor as wage earning category of households, or poorer? This implies a lower or higher standard of living.

Leibbrandt, Woolard and Bhorat (2000:31-51) in decomposing total national income sources, usefully attempt to split the population into those above the poverty line and those below the poverty line. Their study focuses on inequality. However, certain information in their study relates to this study in that it shows the proportion of household income by source. The following is selected information (also rounded-off and reworked) from their tables:

Table 2.1: Income sources

Income Source	Wage Income	Self-employment	State transfers	Other	Total
BELOW POVERTY LINE					
Proportion of Households	0,50	0,04	0,49	0,32	
Mean Income (R per month)	308	17	207	102	**634**
ABOVE POVERTY LINE					
Proportion	0,79	0,11	0,26	0,30	
Mean (R per month)	2502	648	133	414	**3697**
ALL HOUSEHOLDS					
Proportion	0,70	0,09	0,33	0,31	
Mean (R per month)	1816	451	156	316	**2739**

Source: Leibbrandt, Woolard and Bhorat (2000)

Notes: Figures extracted from different tables in the article and reconstructed (reworked)

Figures rounded off

In line with Bradbury's arguments that those with business income are in fact poorer than those with wage income, table 2.1 reveals self-employment income to be the equivalent of 5,6% of wage income in the 'below poverty line' category[2] and the equivalent of 25,9% 'above the poverty line' category whereas of the total households it is 24,8%. Contrary to my premise, this shows that a small percentage of household income of the poor, which consists of all those below the poverty line and a proportion of those above the poverty line, is in fact derived from businesses.

The difference may arise from the fact that poverty researchers extract their information from comprehensive household databases such as the Project for Statistics on Living Standards and Development (PSLSD), the annual October Household surveys (OHS) and the five-yearly Income and Expenditure Survey (IES). May, Carter, Haddad and Maluccio (2000:567-581) discuss the problem of "cross sectional versus longitudinal data" extensively. Bhorat (1999:157-163) distinguishes further between the concept of individual and household data and its relevance.

2.4 Income studies

The literature review reveals that researchers such as Moser (1996) identify poverty through income measures. Others like Deininger and Squire (1996:565-591) examine the links between economic growth and income distribution. The authors further examine the dynamics of growth and poverty reduction on data relating to inequality.

Authors such as Leibbrandt, *et al.*, (2000:31-51) are concerned with income or consumption or rather the inequality in the distribution of income or consumption. The income distribution is commonly depicted by a Lorenz curve. A Lorenz curve is a graphic representation of the cumulative percentages of total income received against the cumulative number of recipients, commencing with the poorest segment of households.

Economists focus mostly on the degree of income inequality in the distribution as measured by the Gini co-efficient or index. The Gini index measures the extent to which

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[2] Calculation : (17 ÷ 308) percent

the distribution of income (can also be consumption) among segments of households within a nation or economy deviates from a perfectly equal distribution. A zero Gini index represents perfect equality whereas and index of 100 implies perfect inequality[3]. This, of course, outlines the broader parameter in which this study manifests itself.

Robert (1997:21) in explaining the Gini co-efficients for South Africa for the period 1990 to 1995 argues that, although "...the overall level of income inequality fell from, 0,63 to 0,55..." which implies a movement in overall to a lesser unequal state, the Gini coefficient among Black households "...rose from 0.35 to 0,51..." depicting greater income disparity. It must be noted that a co-efficient above 0,5 depicts extreme instances of inequality. This line of reasoning is further elaborated on by Pearce (1999:21) who argues that the distribution of income is even "...more unequal today".

The majority of the Households in this study is considered to be within this category called the poor. Du Toit (1997:288-311) gives an extensive profile of the poor in South Africa.

Simkins, McGrath, Loots[4] and others have produced extensive research on inequality and income distributions in South Africa. However, it seems that most of this vast empirical literature focuses only on the income side and expenditure patterns rather than the size of the household expenditure compared to the income leaving a gap for studies such as this.

Others, such as Beiser (2000) are driven by concerns that development hurts the poor. They focus on the reason for self-employment and the characteristics of businesses amongst the poor and not the size and extent of home-based business income.

2.5 Household consumption or expenditure

Comparative studies are normally based on income levels. However, with the poor we know that their spending generally exceed their income. A good measure of total income obtained would be to determine the extent of household expenditures. The ability to generate income within the poorer grouping will be comparatively high given the low

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[3] For details on calculation of inequality co-efficients, see: Development indicators, World Bank.
[4] Respected academics, respectively at Witwatersrand University, Natal University and UWC

asset-base. To illustrate the point, a consumer expenditure survey (Bureau of Labour Statistics: 2001) in the United States shows the consumer units in the lowest outlay decile, receiving an average gross income of $7 202 but having an average total outlay of $8 391.

The point is made that a distinctive correlation exists between income derived and household expenditure incurred by those who have home-based business to augment their employment income. This is so irrespective of the income category.

In general, there are very few studies that properly document the extent of the level of home-based business income. The obvious sensitivity of this type of information and the diverse reasons for households not to disclose or to under-declare home-based business income may be the reason for the limited studies conducted. One of the main reasons for non-disclosure in the low-income categories is the fact that grants are issued to households on the expressed condition that no other income is being generated.

This study seeks to identify areas of research relating to household expenditure patterns rather than income distribution patterns. It also links with research relating to home based business income specifically in low-income segments of the population. Further literature scans to uncover studies directly related to the topic of this study are ongoing.

2.6 Expenditure

Focusing on the expenditure of households, specifically in the poorer groupings, will in all likelihood uncover larger expenditure values than income values. The consumption ability of households measured by the households' expenditures should reveal that those income sources other than grants or declared wage income do not match expenditures on household commodities.

The traditional approach of measuring the standard of living is based on income information. This research examines the importance of the study regarding expenditure levels. The research relates to the poor, their income and expenditures and the percentage that the different income source categories contribute – the extent, size and proportion of home-based business income relative to household expenditure.

2.7 Summary

In reviewing the literature, there are research studies that moderately link directly to the field of this study. However, this merely reveals the necessity for a more intensive literature search.

Contrary to what the figures of Leibbrandt, Woolard and Bhorat (2000:31-51), as reworked and presented on page eight (8), it is my premise that the percentage household income generated from wage earnings may well be absolute and relatively lower within the poorer segments of the population than the richer or middle class areas. However, on a comparative basis the earnings from business activity relative to employment (wage-related) activities might be higher (comparatively) in poorer areas although still lower in absolute terms.

CHAPTER THREE

3. RESEARCH APPROACH AND METHODOLOGY

3.1 Data Collection

The primary data used in this study was collected through a questionnaire. A copy of the questionnaire is appended (See Appendix 3).

The questionnaire reflects the following:

- Household details
- Household non-employment benefits
- Household wage-based earnings
- Household Business income
- Household expenditure
- Schooling/Skills levels information

The field workers were specially selected from middle aged women connected through social welfare services and the sampled community but were not residents of that specific community. Middle aged women were selected because they would be more empathetic and therefore more able to extract sensitive income information. The selection of persons outside of the community was to protect the sensitive information provided by the respondents and to create a greater degree of confidentially and trust, as no insiders were involved. Field workers were extensively briefed.

3.2 The Sample

A pilot study was conducted. The reason for this was to test the validity of the questions and the reliability of the solicited. It also provided fieldworkers direct exposure to the manner in which questionnaire information should be extracted.

The pilot study was conducted among 10 households randomly selected with a representative location bias. This implies that the area was divided into ten grids and one household was randomly selected from each grid. This was to ensure that the pilot study

could bring to the fore as many diverse difficulties that could be encountered and also determine if the population is likely to be universally the same.

The final sample, randomly selected, comprised approximately 20% of the population of the demarcated area of Kleinvlei. This amounted to 500 households being assisted in completing the questionnaire. Eight (8) fieldworkers, who worked in pairs were employed to do the fieldwork.

3.3   Criteria for admissibility of data

One criterion was that the person interviewed be older than 18, as well as being a senior person in the household. The preference was to interview the head of the household, his/her spouse, a major contributor of income within the household, or someone with sufficient power, authority in determining how household expenditures are effected.

Furthermore, the questionnaire had to be fully (100%) completed to be admissible. Twenty-one (21) questionnaires that were returned were considered incomplete and therefore inadmissible.

3.4   The Instruments

As with most Income and Expenditure surveys, the data was obtained by using a questionnaire in face-to-face interviews.

Computer based spreadsheets including the use of the computer-based Statistical Package for the Social Sciences (SPSS) were used to capture and manipulate the data captured from the questionnaires.

3.5   Administration

The following steps were followed in the execution of the study.
*   A questionnaire was drafted (See Appendix 3),
*   A covering letter explaining the purpose of the research conducted (See appendix 3),

- Spreadsheets for the capture of data, and
- The statistical package for manipulation of data and hypotheses testing.

3.6 The treatment of data

3.6.1 The first objective was to determine the extent of the different types of earnings, namely the employment-related wages and the home-based business-related income.

Nature of the data

The data required were a complete disclosure by respondents as to the approximate levels of earnings. Categories of earnings per week or per month or per year were completed.

Location of data

The data were located with respondents in the geographical area of the Kleinvlei sub-economic housing area.

Means to obtain the data

A questionnaire was distributed to randomly selected respondents. The questionnaire was completed by the fieldworker in face-to-face interviews with respondents.

Furthermore, the data were captured within a statistical package for manipulation and hypothesis testing and then transcribed onto an electronic spreadsheet.

3.6.2 The second objective relates to the correlation between business derived income, employed (wage-based) income and total household income. The aggregate amount of spending on household expenditures was also considered to verify income declaration.

Nature of the data

The data required were a complete disclosure by respondents of businesses conducted from home. The size of the profit and/or income derived from such businesses and an approximation of business expenses, as well as, the household expenditures grouped in categories. Participants were given a questionnaire outlining different categories of spending.

The location of data and means to obtain the data were the same as for the first objective.

CHAPTER FOUR

4   RESEARCH DESIGN AND PROCESS

4.1 Introduction

The research was a quantitative study with the main purpose to determine the relative size of business income as a proportion of total income to finance basic expenditure by households within a sub-economic housing area.

4.2 The research instrument

Discussions with academics at Stellenbosch University[5] led to the construction of a special grid-type questionnaire as the survey instrument. This grid-type instrument facilitated the tracking of the different categories of information of each individual of the household. In order to ensure that the information regarding household occupants were captured, the first information to be recorded were the number of people sleeping in each room. This base information ensured that neither respondent nor fieldworker were confused with the subsequent information required and supplied. It was also a means of verification of the information provided.

This descriptive research within humanities required a survey approach to the collection of primary data. This type of process demanded an in-depth, structured questionnaire even though the respondents were interviewed and the questionnaires filled in by the fieldworkers.

The questionnaire used for data collection were divided into the following sections:
- Biographical details including educational attainment and modes of transport used;
- Employment earnings;
- Benefits related data;
- Home-based business information; and
- Household expenditure data.

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[5] Of note is the discussions with Dr De Wet Schutte.

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A special observation sheet was designed and utilised to capture information about the wealth status of the household, such as, durable goods in the home and an estimation of their values. This was to verify and correlate to the size of income declared in the survey.

The covering letter, presented in the Annexure, was given to each respondent was in English and Afrikaans. This surveyed group was a predominantly Afrikaans community, although most would use English as a second language. The letter stressed the confidentiality of respondent's replies and made use of logos of the European Union and the Tertiary, Business Education in South Africa (Tabeisa) and the Peninsula Technikon. It is perceived that a poorer community in South Africa respond positively to such logos because of the association with the "struggle for political liberation" in the pre-democratic election (1994) period. This was also done because the study was supported and financed by these organisations.

Fieldworkers were extensively briefed about the importance of their introductions to assure complete co-operation from the respondents. Only four (4) selected households (of the sample) refused to participate in the field study. The community was experiencing "research fatigue" in that so many surveys are conducted in the area. A number of the respondents complained that (a) no reports on the research conducted are fed back to the community and (b) that the community do not derive any direct benefits from the research.

4.3 Research design

A random sample of 500 (n=500) were extracted from the 2245 (N=2245) Kleinvlei dwellings. This is a statistical significant unstratified random sample of 0,1 (p=0,1). Excluded from the population was municipal dwellings used for non-residential purposes and inhabitants in informal dwelling structures ("squatters").

Within the sample of 500 dwellings, there is the probability that more than one family would be located in a single dwelling. In these cases the combined families would be recorded as a single household. However, where families were living in separate dwellings on the same erf (plot), these were treated as separate households.

Data were collected from 485 households, a response rate of 97%. However, 27 were deemed incomplete, leaving 458 (92%) as admissible data.

The pilot study conducted from selected respondents outside the sample. This was done to check the issue of interpretation, degree of difficulty for the respondent and determine areas of improvement to facilitate the obtaining of information to be incorporated and to be shared with the fieldworkers.

The pilot run assisted greatly in briefing fieldworkers of the type of replies to expect, clarifying issues relating to employment and underemployment and identified the necessity to remove a question relating to the identity of the respondent.

4.4 Data processing

The sample was extracted using the SPSS statistical package. The population data were obtained from the Housing Evaluation Unit of the Oostenberg Administration of the Cape Metropolitan Council.

4.5 Concluding remarks

The research design was of a questionnaire survey type. The respondents answered to pre-determined questions, captured by the fieldworkers on the questionnaire. The questionnaire consisted of 43 closed-ended questions resulting in about 300 variables per questionnaire.

This validatory research was conducted primarily to establish the percentage business generated household income relative to wage income.

CHAPTER FIVE

5. RESEARCH FINDINGS, ANALYSIS AND INTERPRETATION

5.1 Introduction

The main focus of the research was to determine the magnitude of income generated from home-based businesses relative to wage or employment based earnings. A derivative would be the comparison of home-based business income to transfer receipts (non-wage household income) such as pensions, grants and other transfer benefits.

The research instrument was designed to ease respondents through the sensitive issues surrounding information about income and to gradually steer respondents into declaring business-related income.

The presentation of the data was in accordance with the format of the questionnaire. The overall setting of the households interviewed was outlined. This will provide a profile of the households within the Kleinvlei housing area.

The data and findings are presented in the following categories:
- Profile of demography and household structure;
  - Household size; and
  - Age & Gender breakdown.
- Educational level;
  - Educational background of adults; and
  - Educational data of scholars and students.
- Active population rates:
  - Unemployment and employments rates; and
  - Economically active population rates.
- Modes of transport utilisation; and
- Income data which includes
  - Earnings data;
  - Business data; and

- Comparative data.

5.2 Presentation and analysis of profile and demography

This section construes a demographic and social economic profile of the area so as to facilitate the interpretation and understanding of the research data.

5.2.1 Households

The area consists of 2 000 residential plots with household dwellings, as listed on the municipal housing list, obtained from the Oostenberg administration (Property Evaluation Department) of the Cape Metropolitan Council. As indicated earlier, a sample of 500 was randomly selected from the population of which 475 household questionnaires were completed through interviews. Of the completed questionnaires, 458 were utised as the database for this analysis.

Table 5.1: Household dwellings

	TOTAL	%	SUB-ECON	%	ECON	%
Sample Selected	500	100.0	420	84.0	80	16.0
Sample Completed	458	100.0	394	86.0	64	14.0
Completed %	91.6		93.8		80.0	

The completed questionnaires of the sample form the basis of the construction of the socio-economic profile of the Kleinvlei area.

The reason for selecting this area was that it could be deemed to be a sub-economic housing area by reason of the historical description. These are previously rented council-built dwellings specifically built for the very low income group. These are households who generally, are not able to obtain any form of mortgage loan.

The sample revealed 80 economic dwellings of which 64 were interviewed. These dwellings are generally of double the size (house and plot) of the sub-economic dwellings,

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built for persons within the middle income category. These would be first-time home-owners on the threshold of qualifying for mortgage loans.

The inclusion of the economic dwellings was purely accidental. However, it provided an added opportunity of making comparisons across economic boundaries within the demarcated impoverished township.

As a result, the findings of the research is presented and analysed within three categories, namely, sub-economic housing households, economic housing households, and the aggregate of the two economic groupings. The latter being the household finding for the whole demarcated geographic area.

The main area of interest is the households in the sub-economic dwellings.

Maps showing the location of the area within the Cape Metropole and the outlay of the of the plots within the township are appended. (Refer to Appendix 1).

5.2.2 Household size and population

The average household size was 5.5 persons per household. There was only an immaterial fractional difference in the household sizes between the sub-economic housing and the economic housing categories.

The household numbers and the population size are as follows:

Table 5.2: Population per Households

	Total		Sub-economic	Economic
Female	1375	54.7%	1189 54.6%	186 55.0%
Male	1141	45.3%	989 45.4%	152 45.0%
Total	2516	100.0%	2178 86.6%	338 13.4%
Persons Per Household	5.5		5.5	5.3

The household size of the bottom 20% of the households, specifically among the sub-economic housing inhabitants, are substantially smaller than the top 20% of inhabitants. 4.19 members per household compared to 6.35 members per household. The top quintile has 51% more members within the household. The households are ranked according to household income.

Table 5.3: Household sizes according income quintiles

Household size	
Quintiles	**Size**
Bottom	4.19
2Quintile	5.32
3Quintile	5.72
4Quintile	5.65
Top	6.35
Average	5.446

Furthermore, there is nearly no difference in the female to male ratios within the economic and sub-economics households, namely about 55% female to 45% males. The national population gender breakdown has the same tendency. The relationship is depicted in the illustration shown in figure 2 below:

Figure 5.1: Gender breakdown

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The age related information within households are:

Table 5.4: The age categories within households

	TOTAL	SUB-ECON	ECON
Mean	27.4	27.4	27.0
Mode	10	10	9
Median	23	23	24
Highest	87	87	78

The mean (also understood as the average) age of the total households is 27.4. This reflects the international tendency of developing communities who has a very youthful population. The trend of a young population is further reflected in the mode which shows that the category of 10 years old persons being the biggest age frequency. Given this mode it is natural that the central tendency or the median will be well below the mean, in this case 23 years old.

A further illustration of the averages relating to age distribution is depicted in figure 5.2 below.

Figure 5.2: Further illustration of age categories

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A further illustration of the averages relating to age distribution is depicted in figure 5.2 below.

Figure 5.2: Further illustration of age categories

24

The oldest person within the economic households was 78 years old compared to the 87 years of the oldest citizen among the sub-economic grouping. (The harsher social economic conditions existing within the sub-economic grouping could be a contributing factor to the longevity).

Figure 5.3: The age categories within households
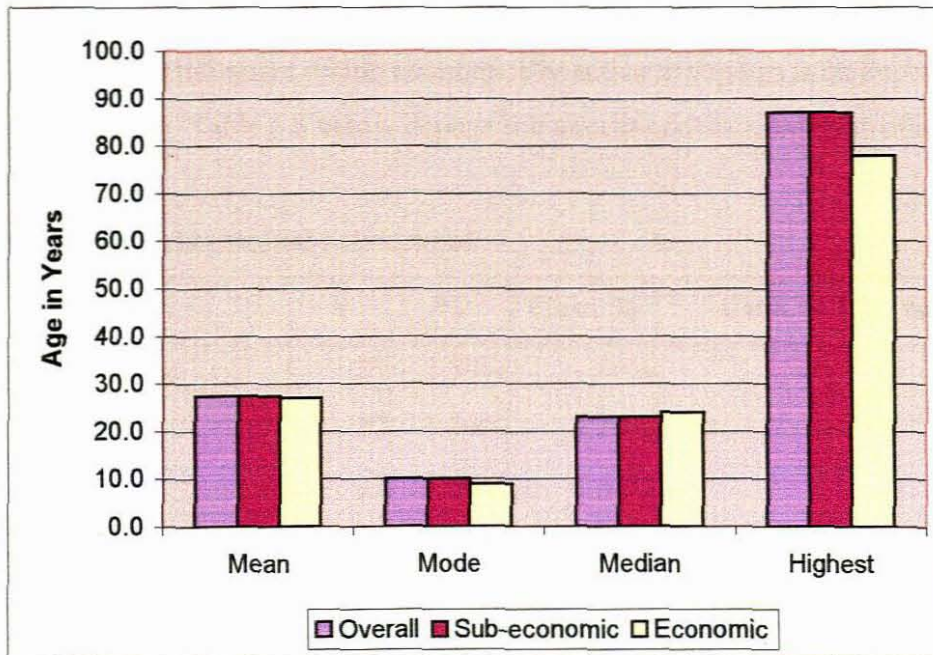
It should be noted that the number of persons per household is 5.5, 5.2 and 5.4 respectively for the sub-economic, economic and total groupings. The marital status is reflected in the following table:

Table 5.5: The marital status within households

	Total		Sub-economic		Economic	
Single	1 691	68.7%	1 482	69.6%	209	62.6%
Married	614	24.9%	512	24.0%	102	30.5%
Divorced	69	2.8%	54	2.5%	15	4.5%
Widowed	89	3.6%	81	3.8%	8	2.4%
	2 463	100.0%	2 129	100.0%	334	100.0%

Should the married, divorced and windowed groupings be aggregated (to be called house parents) then the ratio of single persons to 'house parents' would be 3.8 : 1.6 in the sub-

economic grouping and 3.4 : 1.9 in the economic grouping. This shows a greater number of single parent households in the sub-economic grouping. It is deduced that 20 percent of the households (within the sub-economic grouping) are single parent households compared to 5 percent within the economic housing sector households.

5.3 Educational attributes of Kleinvlei

Educational attainment within economically active groupings is an important indicator of employability. Table 5.6 below depicts the educational attainment profile for the area.

Table 5.6: Educational attainment

	#	%	Cum %	Cum % (Reversed)
No schooling	29	1.80%	1.80%	100.00%
Grade 1	22	1.30%	3.10%	98.20%
Grade 2	25	1.50%	4.60%	96.90%
Grade 3	53	3.20%	7.90%	95.40%
Grade 4	66	4.00%	11.90%	92.10%
Grade 5	101	6.20%	18.10%	88.10%
Grade 6	99	6.00%	**24.10%**	81.90%
Grade 7	188	11.50%	35.60%	75.90%
Grade 8	201	12.30%	47.90%	64.40%
Grade 9	221	13.50%	61.40%	52.10%
Grade 10	239	14.60%	76.00%	38.60%
Grade 11	142	8.70%	84.70%	24.00%
Grade 12	241	14.70%	99.40%	**15.30%**
N4	1	0.10%	99.50%	0.60%
Certificate	2	0.10%	99.60%	0.50%
Diploma	7	0.40%	100.00%	0.40%
SUBTOTAL	1637	66.50%		
Scholars & Students	679	27.60%		
Not specified	145	5.90%		

The emphasis of this section was the educational level of the non-studying (excluding scholars and students) population. As previously indicated, the educational level attained impacts on the degree of employability.

The statistics reflect that one comma eight percent (1.8%) of the non-schooling population had no formal school education. Should one define functional literacy as having at least schooling up to grade 7 (standard 5), then thirty-five percent (35%) of the population not studying are functionally literate.

Given the present high level of unemployment in the country, the demand for labour could dictate that employability criteria include a minimum of a grade 12 education. Should this criterion be applied within this population segment then only fifteen percent (15%) of the economically active will be employable.

It is also noteworthy that about sixty percent (60%) attained a minimum qualification of Grade 9, the legislative compulsory school-going grade. The employment rate in the area is determined at forty percent (40%).

In the population presently at school, there were 646 scholars of which 65.3% were at primary school and 34.7% at secondary school level. Only 6 of these learners attended private schools (inclusive of Model C schools). There were 3 adult workers attending evening school.

There were 33 students attending tertiary educational institutions.

5.4 The size and extent of employment and unemployment

The data and findings on the employed were critical in determining the extent of unemployment and under-employment. These were factors within the employment environment that could contribute to households or individual's electing to start a business. There was always the expectancy, given the nature of the area, that the unemployment figure would be high. The results from the observations reveal that there

was a strong feature of underemployment and non-gainful[6] employment within the households.

In the classification of the data, those operating or involved in the home business were regarded as employed, albeit self-employed. The unemployed were meticulously recorded and coded, even though, in many instances, the nature of the business is such, that it represents a condition of unemployment or under-employment.

Many of those operating businesses were unemployable, receive no transfer benefits, and would rather be employed than eek out a living out of self-employment. In isolated cases those employed would also be drawing unemployment benefits.

Table 5.7: The magnitude of employment and unemployment

	TOTAL	%	SUB-ECON	%	ECON	%
Econ. inactive	1 148	46	980	45	168	49
Econ. Active	1 361	54	1 188	55	173	51
Employed	711	52	610	51	101	58
Unemployed	650	48	578	49	72	42

Five (5) of the unemployed, less than one percent (1%) derived benefits from the unemployment insurance fund (UIF). Forty-six percent (46%) of the population was economically inactive. This relates to the fact that it was a youthful population with the highest frequency (mode) being the ten (10) year old category. The unemployment rate for the whole area was forty-eight percent (48%). This was very high for a peri-urban area. The unemployment rate within the economic sector was seven (7) percentage points lower than the sub-economic sector. The unemployment figures within this study included new job entrants.

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[6] Non-gainful employment is doing work which is well below ones ability and competency for the sake of earning some wages and which does not enhance ones self worth.

The unemployment figures are illustrated graphically below in figure 5.4.

Figure 5.4: Economically active and inactive ratios
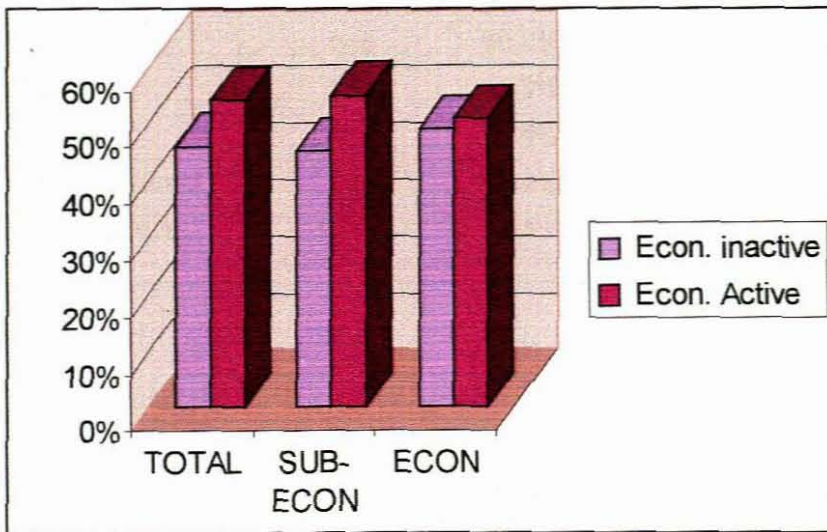
The unemployment figures are depicted below in figure 5.5.

Figure 5.5: Breakdown of economically active population
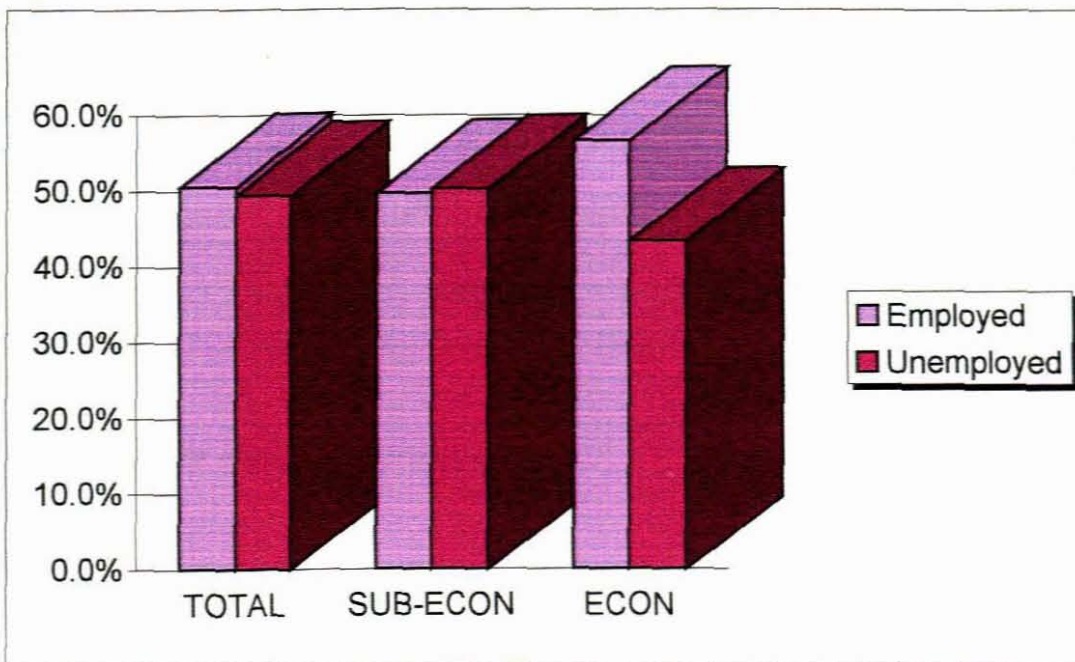
Added to the tables is the breakdown of the economically non-active population.

Table 5.8: Breakdown of non-active population

	TOTAL		SUB-ECONOMIC		ECON	
6 and Under	303	26.4%	261	26.6%	42	25.0%
Scholars	646	56.3%	561	57.2%	85	50.6%
Students	33	2.9%	20	2.0%	13	7.7%
Pension	122	10.6%	100	10.2%	22	13.1%
Phys. Impaired	44	3.8%	38	3.9%	6	3.6%
Econ inactive	1148	46.6%	980	46.0%	168	50.3%

This is graphically illustrated in figure 5.6 below:

Figure 5.6: Economic Inactive population breakdown
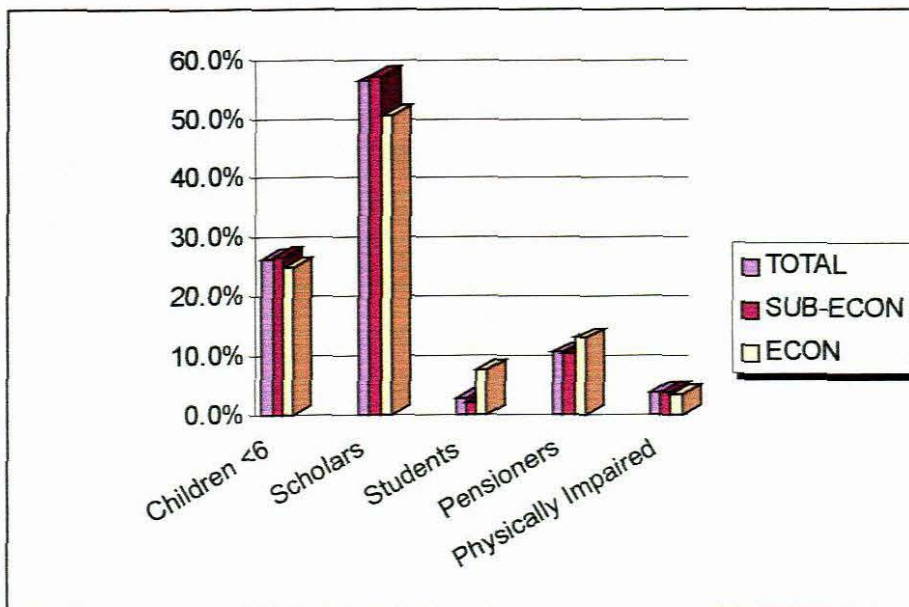
5.5 Utilisation of modes of transport

The mode of transport utilised shows a correlation to income earnings, specifically in South Africa. The public transport mode and public taxis are highly utilised by low income earners whereas utilisation of car transport is reflective of the mode of transport of middle and upper income groups. The same tendencies were reflected in this research. This aspect was manifested in the different economic household groupings.

Only 35% of the population of the sub-economic dwellers used transport whereas 67% of the economic dwellers utilised a mode of transport. In relative terms it meant that the number of transport users was 91% higher within the economic sector compared to the sub-economic sector. It is significant that 54.4% of the sub-economic sector compared to 25.2% of the economic sector utilised the public railways as their main mode of transport. Furthermore, the public taxi service was the second most favoured mode of transport.

Table 5.9 below reflects the utilisation of the different modes of transport or travel.

Table 5.9: Mode of transport

	Mode of transport					
	Total		Sub-econ		Econ	
	Pop	Users	Pop	Users	Pop	Users
	%		%		%	
Train	19.9	50.6%	19.0	54.4%	25.2	37.7%
Taxi	7.9	20.2%	6.2	17.6%	19.2	28.7%
Car	5.5	14.0%	4.1	11.7%	14.4	21.5%
Bus	1.7	4.3%	1.6	4.6%	2.4	3.6%
Motorcycle	0.2	0.6%	0.2	0.7%	0.3	0.4%
Bicycle	0.2	0.4%	0.2	0.5%	0.0	0.0%
Other	3.9	9.9%	3.7	10.5%	5.4	8.1%
TOTAL	39	100%	35	100%	67	100%

The utilisation of the different transport modes is graphically illustrated on the next page in figure 5.7.

Figure 5.7: Transport utilisation
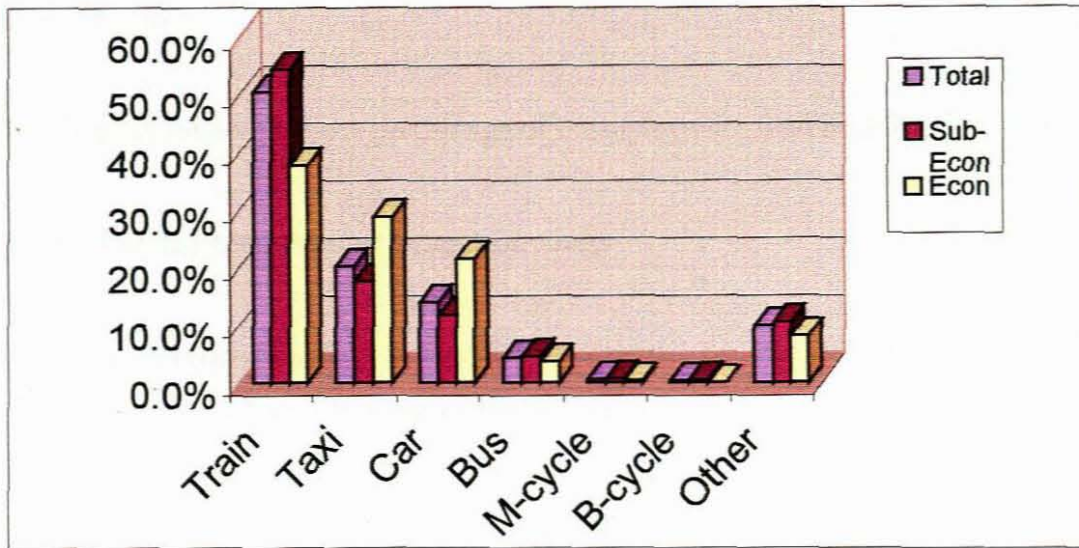
5.6 Income data

Each classification of income data is discussed hereunder.

5.6.1 Type of transfer benefits received

The dependency of household on the type of income was evident from the number of households receiving transfer benefits. An important observation was that only five (5) persons in the sample receive unemployment benefits. The table below depicts the different types of transfer income received.

Table 5.10: Breakdown of transfer benefits

	TOTAL			Sub-economic			Economic		
	#	%	%	#	%	%	#	%	%
UIF benefits	5	1.7		4	1.6		1	2.9	
Social (Govt) pension	106	36.2		96	37.2		10	28.6	
Social (Govt) grant	108	36.9	73	99	38.4	76	9	25.7	54.3
Private pension	16	5.5		14	5.4		2	5.7	
Private grant	18	6.1	12	17	6.6	12	1	2.9	8.6
Other benefits	40	13.7		28	10.9		12	34.3	

In nearly all cases the other benefits category consists of child maintenance payments. In the case of the sub-economic households, three quarters of their transfer benefits originate from the state.

The findings reflect that low percentage of unemployment fund beneficiaries.

5.6.2 Employment-related (wage) earnings

Employment-related earnings or simply wages remain the major contributor to income. On an average the portion of income attributed to employment earnings (wages) was eighty-one percent (81%). There was very little differential between economic and sub-economic households. The mean wages was well above the household subsistence level (HSL). However, neither the mean, nor the quintiles illustrate that seventeen percent (17%) of all households had no wage earnings. The bottom decile reflected a zero amount of wage earnings.

The table 5.11 below reflected the earnings relative to transfer benefits and proportionate to total income. The wage earnings are shown in quintiles and deciles to illustrate the households with no wage income.

Furthermore, the data reveal that the bottom twenty percent (20%) of the total households (based on income) earn, on average less from employment than they receive through transfers. The mean wage income of the bottom quintile is fifty-three Rand (R53) per month compared to the six hundred and thirty-six Rand (R636) mean benefit income per month.

The bottom ten percent (bottom decile) of the total households receive no wage income but has a mean benefit income of two hundred and eighty-two Rand (R282) per month. A decrease in the average transfer receipts occurs as the wage earnings increase.

Table 5.11: Wage comparisons

	All households		Wages%	Sub-econ		Wages%
	Benefits	Wages	of Tot-earn	Benefits	Wages	of Tot-earn
Mean	349	2328	81.8%	349	2120	81.5%
Mode	0	0		0	0	
Median	0	1992		0	1800	
Max	5000	19000		5000	16120	
Min	0	0		0	0	

	All households		Wages%	Sub-econ		Wages%
Quintiles	Benefits	Wages	of Tot-earn	Benefits	Wages	of Tot-earn
Bottom	636	53	5.6%	650	46	5.2%
Second	339	1023	69.1%	328	972	69.0%
Third	332	1903	82.3%	369	1817	79.9%
Fourth	194	2923	88.7%	201	2738	88.6%
Top	242	5730	92.7%	200	5029	94.0%
Mean	349	2326	81.8%	350	2120	81.5%

	All households		Wages%	Sub-econ		Wages%
Deciles	Benefits	Wages	of Tot-earn	Benefits	Wages	of Tot-earn
Bottom	282	0	0.0%	317	0	0.0%
Second	982	104	8.5%	975	102	8.2%
Third	350	734	57.2%	394	714	52.2%
Fourth	329	1305	78.0%	352	1275	77.7%
Fifth	388	1702	80.7%	265	1641	83.9%
Sixth	278	2099	83.7%	381	2010	79.8%
Seventh	190	2601	88.0%	167	2468	86.4%
Eighth	198	3238	89.3%	239	3023	90.4%
Ninth	282	4298	90.8%	197	3948	93.6%
Top	202	7147	93.9%	203	6110	94.2%
Ave	348	2323	81.8%	349	2129	81.5%

5.6.3 Business related income

In presenting the data of business, the most important findings relate to the income derived from business. In other words, the profit obtained from business. In this regard, the notes entered on the questionnaire by the fieldworkers were very valuable in determining the profit.

All the questionnaires had entries relating to business expenditure. Where no expenditure was declared, the profit amount was revealed. The assumption was made that most of the home-based business income would be understated. However, in this survey, when correlating the household expenditure with incomes declared by households with business, it appeared that the respondents were accurate in their income declared.

The different kinds of businesses have been categorised into 5 groupings, namely, entertainment, food outlets, transport-related, building and engineering and personal services. A "rapper", music maker, has been listed separately because of the uniqueness of this service. Within the entertainment category three declared illegal liquor traders, commonly known as "shebeens", were observed. The average profitability of the "shebeens" is higher than the other businesses in this category. The "shebeens" only operate in the sub-economic area. The average of the building and engineering category was boosted by the air-conditioning, sub-contracting and house renovations businesses. The house renovation business and air-conditioning businesses have high turnovers because of the unique contract that they are presently engaged in. The likelihood of these contracts being repeated was remote according to the owners.

The highly profitable engineering category of business is located among the economic dwelling households. On average, the income derived by the sub-economic dwelling households, from business' profit among are just over one thousand Rand (R1 000) per month.

Table 5.12, on the next page, illustrates in detail the weighted average profit per business type and business category.

Table 5.12: Weighted average profit per business type

Business Description	ALL HOUSEHOLDS #	TOTAL	Monthly AVE	Group AVE	SUB-ECONOMIC ONLY #	TOTAL	Monthly AVE	Group AVE
Entertainment	**6**			**726**	**5**			**1 673**
Video games	1	300	300		1	300	300	
Games shop	1	1 300	1 300		1	1 300	1 300	
Sports Café	1	500	500		0			
Shebeen (Liquor outlet)	3	6 767	2 256		3	6 767	2 256	
Food Outlets	**27**			**307**	**25**			**971**
Vegetables	2	867	433		2	867	433	
Selling: Hampers	1	3 000	3 000		1	3 000	3 000	
Tuck-shop	21	21 762	1 036		20	19 595	980	
Catering	1	217	217		1	217	217	
Butchery	1	3 000	3 000		0			
Chicken & Clothing	1	600	600		1	600	600	
Transport & related	**3**			**1 889**	**2**			**1 083**
Transport	2	2 167	1 083		2	2 167	1 083	
Driving school	1	3 500	3 500		0			
Building & Engineering	**10**			**2 357**	**5**			**1 740**
Mechanical repairs	1	2 500	2 500		1	2 500	2 500	
Repairing of bikes	1	1 000	1 000		1	1 000	1 000	
House renovations	1	6 500	6 500		0			
Bricklayer	1	867	867		0			
Plumber	2	1 367	683		1	867	867	
Subcontractor	1	4 333	4 333		1	4 333	4 333	
Electrical Eng.	1	0	0		1		0	
Furniture Repairs	1	1 000	1 000		0			
Air-conditioning	1	6 000	6 000		0			
Personal Services	**13**			**581**	**12**			**593**
Hair	5	4 983	997		5	4 983	997	
Dressmaking	1	450	450		1	450	450	
Day-care	5	1 033	207		5	1 033	207	
Curtains	2	1 083	542		1	650	650	
Rappers (Music)	1	1 265	1 265	1 265	1	1 265	1 265	1 265
TOTAL	**60**	**76 361**		**1 273**	**50**	**51 894**		**1 038**

63 businesses were reported in 60 households. The main ratios are tabled and illustrated below in table 5.13 and figure 5.8. This table shows that the business income averages were less in the sub-economic grouping compared to the economic grouping. The income (profit) from businesses in total was more than twice that of the sub-economic housing sector. The business profit was as low as fifty Rand (R50) per month.

Table 5.13: Business Income ratios

	TOTAL	SUB-ECONOMIC	ECONOMIC
Mean	2103	1023	2447
Mode	217	217	500
Median	500	433	1583
Minimum	50	50	533
Maximum	6500	4333	6500

Figure 5.8 : Illustration of Business Income ratios
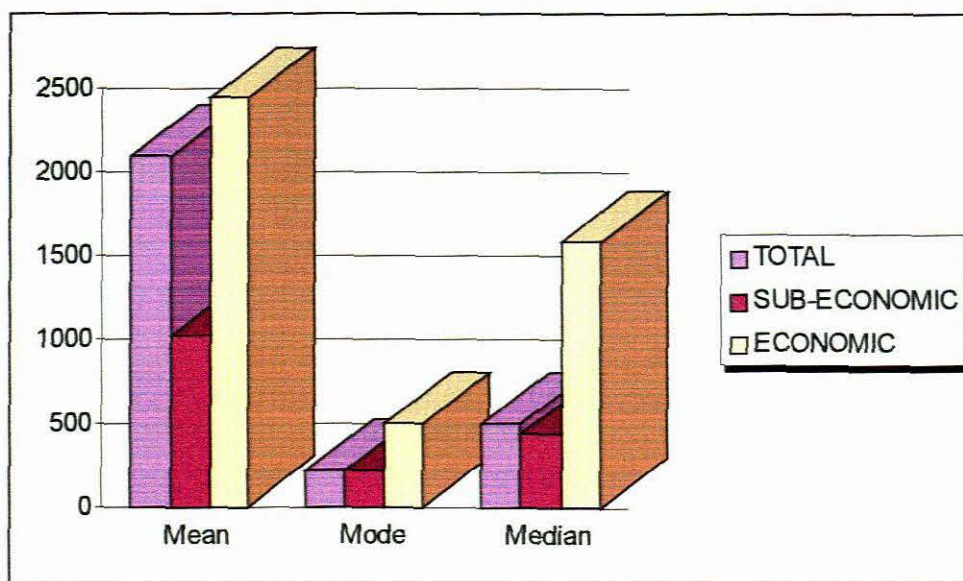
The mean reflected in each category of income was the mean per total number of recipients within that particular category as opposed to the average per household. The mean per household would require an additional calculation where the ratio of the number of recipients per income category to number of households is considered.

The table and graph below reflect these ratios:

Table 5.14: Participants per household ratios

	Per Household Ratios		
	TOTAL	SUB-ECONOMIC	ECONOMIC
Transfer Beneficiaries	0.62	0.63	0.53
Wage Earners	1.45	1.45	1.47
Businesses	0.13	0.13	0.16

It can be observed that there was very little difference in the household participation rate of both types of households. This was graphically illustrated in figure 5.9. Further analysis will require consideration and comparison of the household sizes.

Figure 5.9: Graphic illustration of household participation rates
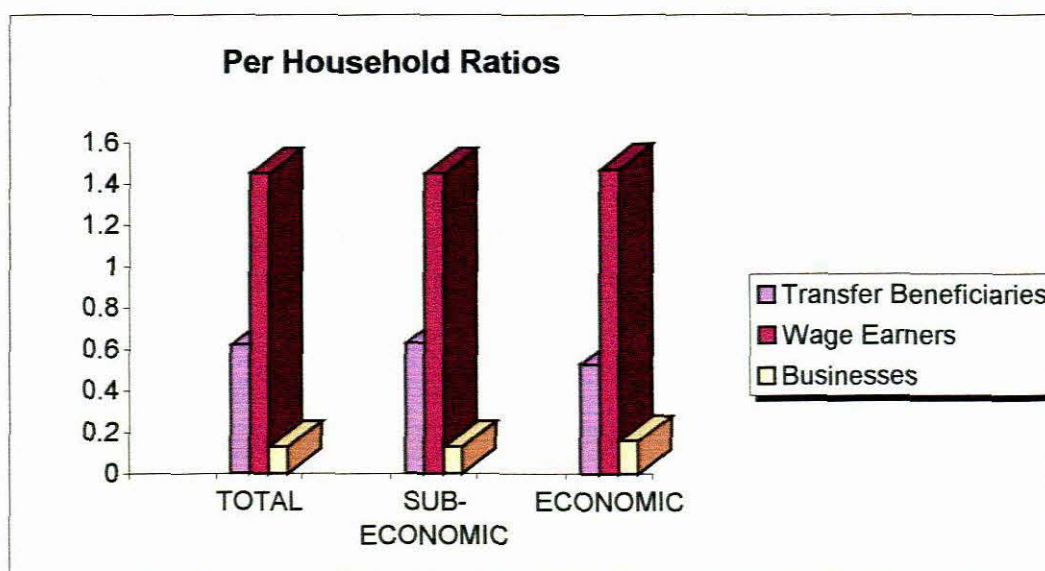
The measures of central tendency within each economic grouping and across the three types of income, namely, transfer receipts (benefits), wage or employment earnings (earnings) and business income or profit (business) are illustrated in table 5.15 on the next page.

Table 5.15: Income Comparisons by Type of Income & Households

		Maximum	Minimum	Mean per Income Category	Mean per Household	Mode	Median
TOTAL	Benefits	3 400		579	357	620	620
	Earnings	15 000		1 590	2 309	1 200	1 400
	Business	**6 500**	**50**	**1 273**	**167**	**217**	**550**
SUB - ECONOMIC	Benefits	3 000		563	356	620	620
	Earnings	15 000		1 463	2 120	1 200	1 300
	Business	**4 333**	**50**	**1 038**	**133**	**217**	**433**
ECONOMIC	Benefits	3 400		703	374	620	620
	Earnings	10 000		2 327	3 418	2 000	1 550
	Business	**6 500**	**433**	**2 447**	**382**	**500**	**1 583**

The average home-based household business income relative to wage earnings per household are shown in table 5.16 below:

Table 5.16: Business Income Mean Relative to Wage Earnings Mean

	TOTAL	SUB-ECONOMIC	ECONOMIC
Household business Income Mean			
As a % H/H Wage Income	7.2%	6.3%	11.2%
As a % H/H Wage& Transfer Income	7.2%	6.3%	11.2%
As a % Total Income	5.9%	5.1%	9.2%
Transfer Income as a % Total Income	12.6%	13.7%	9.0%

The household business mean income is just over 7% of Waged-based earnings income. Within the sub-economic sector it is 6.3 % compared to the 11.2 % of the economic sector.

Per household, the percentage contribution of transfer income (12.6%) is twice that of the percentage of business income (5.9%). The economic sector has appropriate and equal percentage contribution in both segments of income, however the sub-economic sector

shows disparities of contribution, per income segment. This is illustrated in figure 5.10 below:

Figure 5.10: Relative contribution per income category within sub-economic households
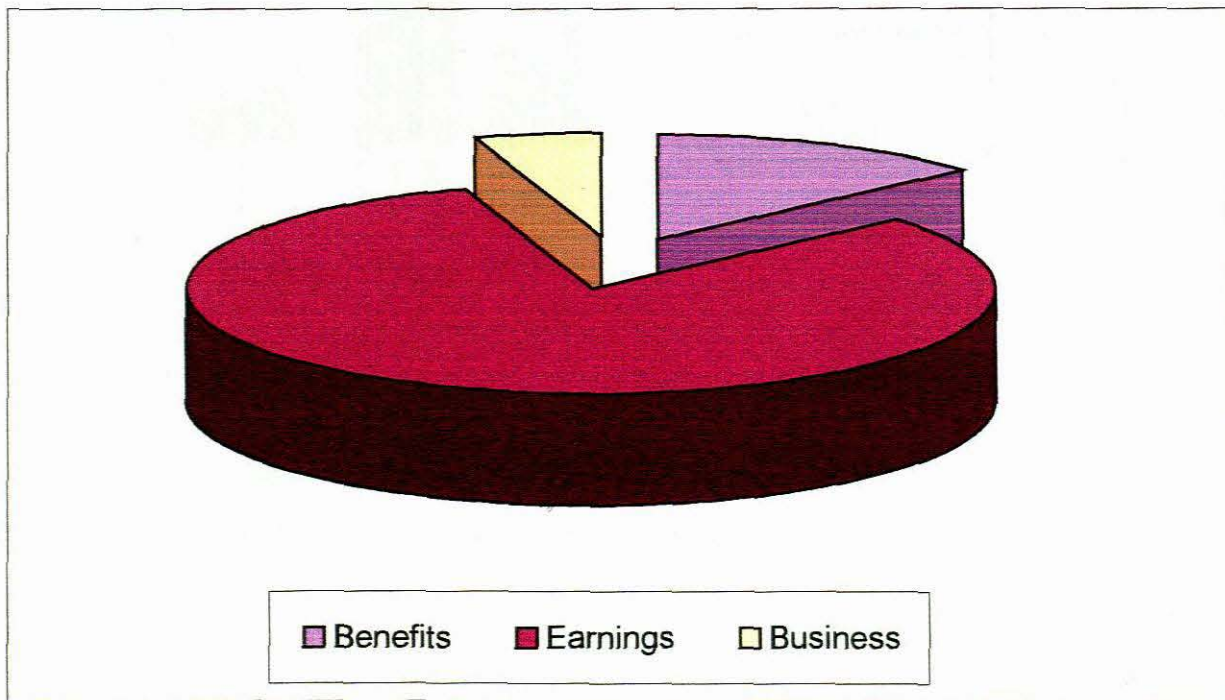
The absolute mean comparisons within and across categories are illustrated below in figure 5.11 and on the next page in figure 5.12.

Figure 5.11: Mean comparisons per economic grouping
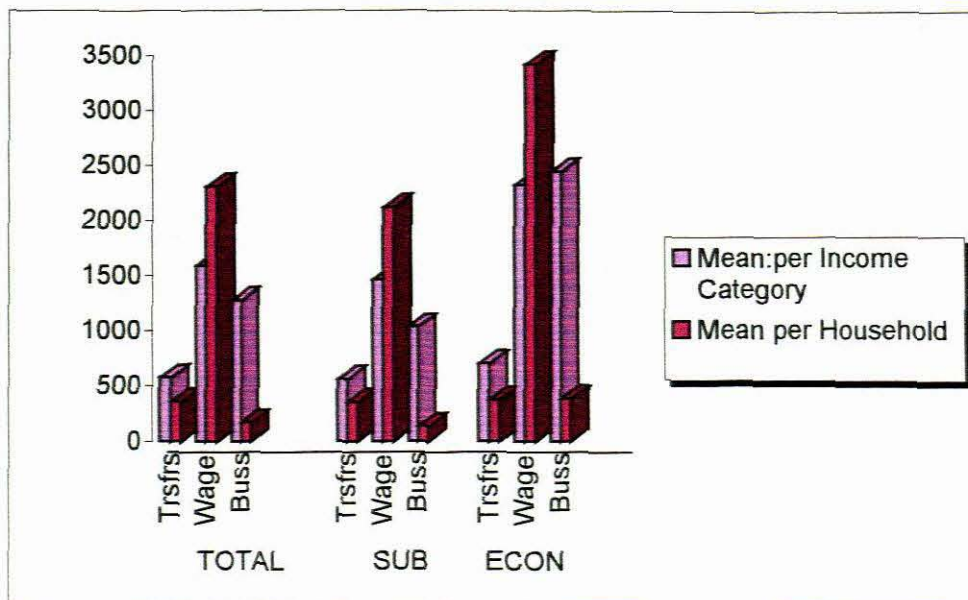
Figure 5.12: Mean comparisons per income category
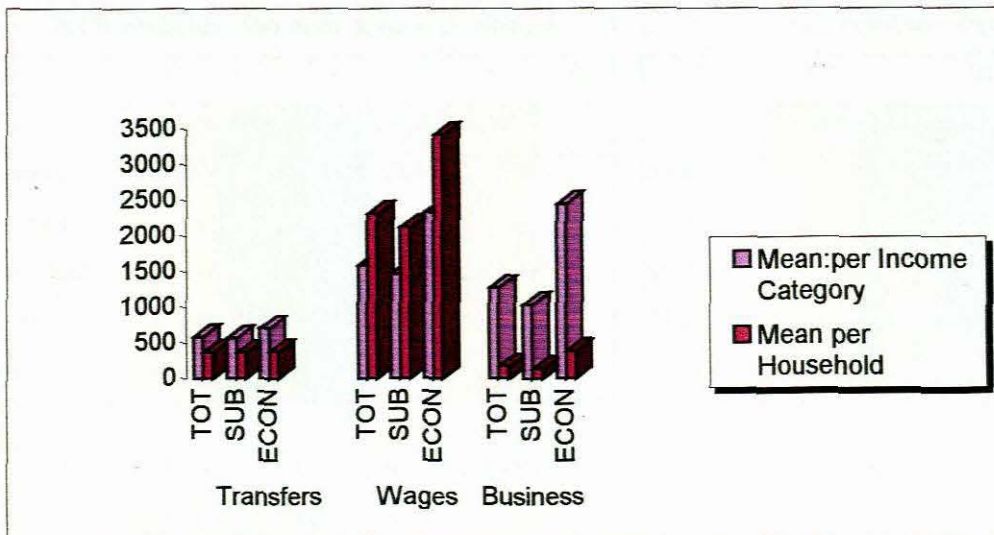
In summary, table 5.17 on the next page summarises the measures of central tendency as well as the distributions of income generated. This summary is for the total households (all households) and for the sub-economic dwelling households only.

The table illustrates for all households the three categories of income, namely transfer receipts (column 1), employment earnings (column 2) and business profits (column 3) , and the ratio or percentage of business income to wages income (column 5) as well as the ratio or percentage of business income to total income (column 6).

It also illustrates for all households the three categories of income, namely transfer receipts (column 8), employment earnings (column 9) and business profits (column 10) , and the ratio or percentage of business income to wages income (column 12) as well as the ratio or percentage of business income to total income (column13).

The quintiles and deciles show the distribution of income for the different types on income. This is presented primarily for the purpose of making comparisons. However, it is also useful to illustrate the depth and width of poverty.

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Table 5.17: Summary: Business income relative to Wage earnings

All households (Sub-econ & econ dwellings)						
	1	2	3	4	5	6
	Trsfers	Wages	Bus	Total	B:W	
mean	349	2328	168	2844	7.2%	
mode	0	0	0	620		
median	0	1992	0	2370		
max	5000	19000	6500	22000		
min	0	0	0	0		

Sub-economic dwellings only						
7	8	9	10	11	12	13
	Trsfers	Wages	Bus	Total	B:W	
mean	349	2120	132	2601	6.2%	
mode	0	0	0	620		
median	0	1800	0	2210		
Max	5000	16120	4333	16370		
Min	0	0	0	0		

All households (Sub-econ & econ dwellings)						
Quintiles	Trsfers	Wages	Bus	Total	B:W	B:Tot
Bottom	636	53	259	948	488.7%	27.3%
2Quintile	339	1023	119	1481	11.6%	8.0%
3Quintile	332	1903	76	2311	4.0%	3.3%
4Quintile	194	2923	179	3296	6.1%	5.4%
Top	242	5730	206	6178	3.6%	3.3%
Mean	349	2326	168	2843	7.2%	5.9%

Sub-economic dwellings only						
Quintiles	Trsfers	Wages	Bus	Total	B:W	B:Tot
Bottom	650	46	192	888	417.4%	21.6%
2Quintile	328	972	108	1408	11.1%	7.7%
3Quintile	369	1817	89	2275	4.9%	3.9%
4Quintile	201	2738	151	3090	5.5%	4.9%
Top	200	5029	122	5351	2.4%	2.3%
Mean	350	2120	132	2602	6.2%	5.1%

All households (Sub-econ & econ dwellings)						
Deciles	Trsfers	Wages	Bus	Total	B:W	B:Tot
Bottom	282	0	383	665	a	57.6%
2	982	104	137	1223	131.7%	11.2%
3	350	734	200	1284	27.2%	15.6%
4	329	1305	40	1674	3.1%	2.4%
5	388	1702	20	2110	1.2%	0.9%
6	278	2099	131	2508	6.2%	5.2%
7	190	2601	165	2956	6.3%	5.6%
8	198	3238	192	3628	5.9%	5.3%
9	282	4298	153	4733	3.6%	3.2%
Top	202	7147	259	7608	3.6%	3.4%
Ave	348	2323	168	2839	7.2%	5.9%

Sub-economic dwellings only						
Deciles	Trsfers	Wages	Bus	Total	B:W	B:Tot
Bottom	317	0	216	533	a	40.5%
2	975	102	162	1239	158.8%	13.1%
3	394	714	260	1368	36.4%	19.0%
4	352	1275	13	1640	1.0%	0.8%
5	265	1641	49	1955	3.0%	2.5%
6	381	2010	129	2520	6.4%	5.1%
7	167	2468	223	2858	9.0%	7.8%
8	239	3023	82	3344	2.7%	2.5%
9	197	3948	72	4217	1.8%	1.7%
Top	203	6110	173	6486	2.8%	2.7%
Ave	349	2129	138	2616	6.5%	5.3%

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CHAPTER SIX

6. CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

In order to draw conclusions and make recommendations, certain findings of this study will have to be re-iterated. The subjects of the research were located in a predominantly sub-economic, dwelling area (as per the historical definition of municipal council rented dwellings), within the perimeters of the Cape Metropole. A small section of the sample included economic-dwelling households who were included in this study.

6.2 Synopsis of the research

This study determined the scope (range) and extent (size) to which household income was derived from home-based businesses. The amount of profit (or net business income) was extracted and extrapolated (inferred estimation) from the income and expenditure data provided by the respondents. The business income was used as the basis for determining the ratio of home-based business income to wage earnings and the proportion it represents of household earnings.

A profile of the households was derived from the data. The demographic data gathered is deemed to be extensive.

To establish the necessity of home-based business earnings in augmenting primary employment (wage based) income, additional data was collected, although not analysed in the findings, of household expenses and expenditure patterns. This data was used to validate the self-employment proportion of income.

6.3 Concluding analysis

Household information

Although the average household size was 5.5 persons, the higher deciles of income tended to have about fifty percent (50%) more persons within the household than the lower income deciles. The difference in household size between the top quintile and bottom quintile 6.35 to 4.19 was due to the fact that the higher income category are more dependant of numbers within the household to boost income levels. A strong element present in extended family units.

A significant number of the bottom end income earners were transfer income-dependent. These were pensioners and mostly single income, single parent (specifically single female parent) households.

The average age of the population was 27 years, with the mode (highest number of frequencies) being 10 years old and the mean being 24 years old. This reflects a youthful population. However, it would appear that the older population was quite strong, probably due to the hardships endured. The highest age within the sample was 87 years old, nine years older than the oldest in the economic household grouping.

The community revealed low educational attainment levels associated with high unemployment. Except for the fact that two percent (2%) of the economically active had no formal schooling, only fifteen percent (15%) had attained grade twelve (standard 10) or beyond. Only 38% had attained grade 10 (standard 8), and 52% had attained grade 9 which was the officially legislative minimum compulsory school attendance grade for those aged sixteen and below.

There was a co-incidental correlation between the fifty two percent (52 %) employment figure of the economically active and the fifty two percent (52%) having attained grade nine.

A small percentage of unemployed, nought point seven percent (0.7%) or just one percent (1%) of households derive unemployment benefits.

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This significantly small portion is illustrated relative to other relevant variables, in the table below:

Table 6.1: Unemployment- relative percentages

	SUB- ECON	ALL HOUSEHOLDS
# UNEMPLOYED (U)	4	5
# Transfer income recipients	258	294
U as a Percentage of	1.6%	1.7%
# Unemployed	578	650
U as a Percentage of	0.7%	0.8%
# Economically active	1 188	1 366
U as a Percentage of	0.3%	0.4%
# Residents	2 178	2 516
U as a Percentage of	0.2%	0.2%
# Households	394	458
U as a Percentage of	1.0%	1.1%

Only four (4) of the unemployed derive benefits from the unemployment insurance fund (UIF), which reflected the extensive duration of the unemployment. Included in this unemployment figure were the first time job seekers.

Commensurate with unemployment was the mode of transport utilised. Sixteen percent (16%) of the population of the sub-economic dwellers utilise any transport means is indicative of the condition of poverty and entrapment. Significantly, a large percentage of the population walk to their required destinations. This reflects that transport (public or private) is deemed a luxury. In South Africa, it is the poorer communities who utilises public transport mostly, especially rail transport. The fact that more than fifty percent, 54.4%, of those who use transport use the rail transport, are in itself indicative of the type of households.

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The contradiction within the groups is quite evident with most of the upper groupings using cars as their predominant means of transport and nearly forty two percent (42%) compared to the approximately sixteen percent (16%) using a mode of transport.

The numbers expressed above represent effectively just over eight percent (8%) of the entire sub-economic dwellings community. Furthermore, this reveals that the lack of exposure to other influences which could include work opportunities. Basically this is a scenario of poverty entrapment. This reflects that the greater number of the population is trapped within the Kleinvlei area, decreasing the scope of growth, employment and other stimuli.

Income levels

The values of the different categories of income, relating to the first stated objective are expressed in the table 6.2 below. It is evident that wage earnings are by far the major contributor (81.5%) to total household followed by transfer benefits (13.4%).
The income quintiles reveal a high dependency on transfer benefits (73.2%) by the bottom 20% of the population while the top 40% derive about 80% and greater of their income through wage earnings.

The income deciles reveal the finer details regarding the income groups. The bottom decile has no wage earnings while the top decile derives 94% of their income from wage earnings.

Table 6.2: Contribution Household income per income category

	Sub-economic dwellings only						
	Transfers	**Wages**		**Business**		**Total**	
Mean	349 13.4%	2 120	81.5%	132	5.1%	2 601	100%
Mode	0	0		0		620	
Median	0	1 800		0		2 210	
Max	5 000	16 120		4 333		16 370	
Min	0	0		0		0	

Sub-economic dwellings only							
Quintiles	Transfers		Wages		Business		Total	

Sub-economic dwellings only								
Quintiles	**Transfers**		**Wages**		**Business**		**Total**	
Bottom	650	73.2%	46	5.2%	192	21.6%	888	100%
2Quintile	328	23.3%	972	69.0%	108	7.7%	1 408	100%
3Quintile	369	16.2%	1 817	79.9%	89	3.9%	2 275	100%
4Quintile	201	6.5%	2 738	88.6%	151	4.9%	3 090	100%
Top	200	3.7%	5 029	94.0%	122	2.3%	5 351	100%
	350	13.5%	2120	81.5%	132	5.1%	2 602	100%

Sub-economic dwellings only								
Deciles	**Transfers**		**Wages**		**Business**		**Total**	
Bottom	317	59.5%	0	0.0%	216	40.5%	533	100%
2	975	78.7%	102	8.2%	162	13.1%	1 239	100%
3	394	28.8%	714	52.2%	260	19.0%	1 368	100%
4	352	21.5%	1 275	77.7%	13	0.8%	1 640	100%
5	265	13.6%	1 641	83.9%	49	2.5%	1 955	100%
6	381	15.1%	2 010	79.8%	129	5.1%	2 520	100%
7	167	5.8%	2 468	86.4%	223	7.8%	2 858	100%
8	239	7.1%	3 023	90.4%	82	2.5%	3 344	100%
9	197	4.7%	3 948	93.6%	72	1.7%	4 217	100%
Top	203	3.1%	6 110	94.2%	173	2.7%	6 486	100%
Ave	349	13.3%	2 129	81.4%	138	5.3%	2 616	100%

Poverty levels

The most common "poverty-line" measurement used in South Africa is the Household Subsistence Level (HSL) calculated by the Institute of for Development Planning Research of the University of Port Elizabeth. (Potgieter:1993). The HSL is a spending line and represents the minimum level of spending needed to meet the basic needs of a family. The minimum level of income needed for an urban family of 2 adults and 3 children, household of five (5), was estimated at R825,10 per month in September 1993. If this figure is adjusted by the annual inflation rates to September 2002 then the HSL value

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would be R1 571,57[7]. This figure would place more than 30% of the sub-economic households below the poverty-line.

The bottom 30% of the population has an average total income of R1 368 per month. The bottom decile has a mean income of R533 which is less than the 1993 HSL of R825,10 per month. Using the $1 per day,[8] per capita, as the minimum poverty level (R 1 500 for household of 5), then the same percentage (just above 30%) will be categorised at an income level below the poverty line.

What the table does not reveal is the amount of abject poverty. Thirteen (13) of the households in the sub-economic dwelling category have no income at all and sixty-five (65) have no wage earnings. The following table illustrate the relevance of these figures.

Table 6.3: Households in abject poverty.

		No Income	No Wage
	SUB-ECON HOUSEHOLDS		
1.1	**No. of Households with Income**	13	
1.2	**No. of Residents* with no Income**	7.15	
2.1	**No. of Households with Wage earnings**		65
2.2	**No. of Residents* with no Wage earnings**		357.5
3.1	**No. of Unemployed (U)**	578	578
3.2	**No. of Households (HHs) in sample**	394	394
4.1	**Households with no income as a % of HHs**	3.3%	
4.2	**Households with no wage income as a % of HHs**		16.5%
4.3	**No Wage** recipients as a % of U**	12.40%	22.49%

* For "no income" based on 5.5 residents per household
** For "no wage" based on 2 economically active persons per household

The expression of "no wage" recipients as a percentage of the unemployed is to inversely show the high reliance on transfer benefits (excluding the UIF benefits). This reveals that a substantial number of households are totally reliant on the income of pensioners and grant income.

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[7] For detailed calculation, refer to appendix 4
[8] The use of the exchange rate of R10=$1 is a crude measurement, but adequate for the discussion here . The purchasing power parity index should in fact be used.

The "no-income" residents survive through direct non-monetary assistance and support from neighbours, community organisations and family outside of the neighbourhood. Many of the poor households "... are poor because they contain clusters of no-earners and low-earners...". (Bhorat, et.al.,2001:19).

Business income

The second research objective is the comparisons of business income to wage earning and total income.

Analysis of the business data relates to the income derived from business. In other words, the profit obtained from business. The notes entered on the questionnaire by the fieldworkers facilitated the determination of the profit.

Almost all the questionnaires had entries relating to business expenditure and income. Where no expenditure was declared, the profit amount was revealed. It was assumed that most of the home-based business income would be understated. However, in this survey, when correlating the household expenditure with incomes declared by households with business, it appears that the respondents were meticulous in cross checking their income declared.

Although business profit might generally be understated, it is also true that a number of the business are seasonal and therefore the profit would be overstated as they are not annualised. Furthermore, personal drawings (or direct consumption) from the businesses were distinctly excluded from the data collected. However, it must also be stated that many businesses were only in operation to "keep the pot boiling".

What is important is that the mean of 7% income derived from business correlates with longitudinal surveys. The hypothesis that business income would be in excess of seven percent (7%) as predicted in longitudinal studies because of the push from unemployment and the lack of other income within such a poor community, was not proved.

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The business income in the poorer sector is less than anticipated and those with businesses in the lower deciles are poorer than estimated by the researcher. This supports the view propagated by Bradbury (1996:1).

Table 6.4: Business Income mean.

Household business Income Mean	TOTAL	SUB-ECONOMIC
As a % H/H Wage Income	7.2%	6.3%
As a % H/H Wage& Transfer Income	7.2%	6.3%
As a % Total Income	5.9%	5.1%
Transfer Income as a % Total Income	12.6%	13.7%

From the table above, one observes that the household business income mean for the whole area is just over seven percent (7%) of waged-based earnings income but less than seven percent (6.3%) within the sub-economic sector. This correlates well with national surveys. As the business income in the poorer segment is less than the total area mean, substantiates Bradbury's (1996:1) point that those with business income in the "... poorer communities are in fact poorer than..." first estimates.

6.4 Social and political considerations and inferences

Firstly, the data of this study could form the basis for some longitudinal studies of the area.

Furthermore, this study should be considered by the Cape Metropolitan Council as the basis for research framework identifying the depth of poverty, especially abject poverty. Cognisance should be taken of the extent and level of unemployment. This does not compare favourably with both the figures the rest of the Western Cape and South Africa, especially considering that the 60 households with business are classified under those employed and not the unemployed, even though their business income is minimal. The

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depth of under-employment is determinable from the income earned, however, suffice it to indicate, presently, that this in itself might be an element for further study and research.

Health indicators are not measured in this study but the occurrence of tuberculosis and HIV are high in this area and severely impact on the resources of the area. The impact could add some more strain on this fragile community who might heighten the aspect of social exclusion and risk of becoming poorer. Social exclusion includes not having sufficient, information, knowledge and representation to influence process such as those at local government level or other spheres of government or factors influencing ones livelihood. Social exclusion is aptly discussed in the Department of Social Development's 200 report (National population: 2001), also relating poverty and vulnerability to globalisation.

6.5 Conclusions

The fact that the transfer income by far exceeds the home-business income, as illustrated in figure 5.11, shows the little impact on household expenditures of home-based business. The competition from major retail outlets are in close proximity of householders might be a factor to ascribe to the minimal success of home-based businesses.

The data illustrated in figure 5.12 and table 6.4 show that the actual households who derive income from conducting home-based business do derive a distinct benefit from conducting the business but that the absolute condition towards improving the overall standard of living index of the community is minimal.

The lack of Unemployment Insurance Fund benefits recipients is indicative of the fact that the unemployed has been unemployed for longer than one year, which exceeds the UIF benefit window.

Our first hypothesis, sketches the unemployment rate at around fifty percent. The 48% percent finding, closely approximates this hypothesis. A derivative of this hypothesis is the necessity of the majority of households to supplement (or augment), in absolute terms, their wage-based earnings and transfer benefits with income derived from some form of household business, no matter how small, to finance household expenditures.

The second hypothesis that home-based business income will be in excess of the seven percent (7%) mark predicted in longitudinal studies was not proved. The calculated contribution is 6.9% which closely approximates the 7%.

Given the data in this research, it is possible for local government to set explicit targets to eradicate inequality and poverty. The bureaucrats should be able to identify the element of poverty entrapment. Also acknowledging and to some extent conceding that that most of the present business development and income derived from it are to satisfy consumption needs rather than generating infra-structural investment. This limits the natural inner growth and development potential. A similar scenario to this exists within the South African macro-economy regarding long-term foreign direct investments due to the lack of domestic savings.

With reference to the fact that aid (in Africa) has produce very little socio-economic development, it is absolutely necessary to intently and circumspectly analyse the contributing factors of poverty manifested in sub-economic dwelling areas, such as these, to determine the type of investment needed to develop an environment conducive to raising consumption income and savings for re-investment through incentives. Basic to this is educational attainment and employment opportunities firstly, and thereafter assistance (informational, educational, training and mentoring) in business development. Especially important is turn-around strategy for liberation from locational (geographic) economic entrapment.

There is no doubt that this would require huge amount of non-local investment required to get this geographic economy to grow fast in order to create more jobs. The need for non-local investment stems from the fact that the geographic domestic savings is virtually nil, as most of the income is used for consumption purposes.

An extension of this research could well be the formulation of such and investment strategy. A further extension would be to reproduce this survey in similar type of areas in the Western Cape and other parts in South Africa and do some comparative analyses.

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8. APPENDICES

Appendix 1: Locality map of Kleinvlei

LOCAL LOCALITY 2

SCALE 1:12500

★ ERF 900

Appendix 2 Locality map of Eerste River- Oostenberg area, Cape Metropole

Cape Metro boundaries

Legend:
- NORTHERN
- TYGERBERG
- EASTERN
- HELDERBERG
- SOUTHERN
- CENTRAL

EERSTERIVER

Map: BOB GRIERSON, The Argus

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OLD CAPE / PAARL DIVISIONAL COUNCIL BOUNDARY

N1

DURBANVILLE

DURBANVILLE MUNICIPAL BOUNDARY

KRAAIFONTEIN

BLOEKOMBOS

NORTHPINE

SCOTTSDENE

N1

BRACKENFELL

BELLVILLE

VOORTREKKER

OUTER METRO BOUNDARY

R300

KUILSRIVIER

RUSTDAL

BLACKHEATH

EERSTERIVIER

BLUE DOWNS

Hindle

PENHILL

Nooiensfontein

EERSTERIVIER

RAITHBY

N2

R102

N2

EASTERN SUBSTRUCTURE

3

Appendix 4: Cover letters

6 September 2002
Dear Householder

QUESTIONNAIRE TO DETERMINATION THE LEVELS OF HOME-BASED HOUSEHOLD INCOME, EMPLOYMENT-BASED EARNINGS AND HOUSEHOLD EXPEDITURES IN THE KLEINVLEI AREA

This survey could have a significant influence on further research relating to development within the Kleinvlei area. Subsequent publications based on this information could have an influence on decision-making regarding investments in the area.

This is not a survey in any way related to the selling of any product or time –share.

The survey is being conducted by Mr Bernard Pick an academic at the Peninsula Technikon as part of the fulfilment towards a Master's degree. The Technical and Business Initiative of South Africa (TABEISA), a European Union originated initiative is funding this field study.

The survey is threefold:
   (a) a householder component which will be completed by the field worker with your
      assistance.
   (b) A wealth observation sheet which will be completed by the field worker.
   (c) A focus group meeting to which you will be invited if you indicate so.

Your response will be treated with the **strictest CONFIDENTIALITY** and will only be used for the purpose of this study.

With your assistance, the completion of the questionnaire should only take 30 minutes of your time.

We are very grateful for your co-operation.

Thank you.

Yours faithfully
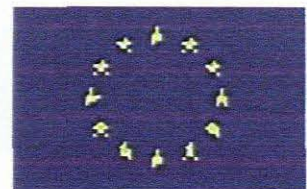
Bernard Pick
Phone: (021) 9596428 (w) 9051583 (h) 0822007081(cell)

8 Briar Avenue, BLACKHEATH 7580 Cape Metropole, Western Cape, RSA
Ph: +27+21+9051583 Fx:+27+21+ 9596097 Cell: 0822007081 PickB@.Pentech.AC.ZA

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6 September 2002
Geagte Huisbewoner

VRAELYS OM DIE VLAK VAN HUIS-GEBASEERDE INKOMSTE IN DIE KLEINVLEI AREA TE BEPAAL

Hierdie ondersoek kan toekomstige navorsing rakende ontwikkeling binne die Kleivlei woonbuurt, sterk bëinvloed. Publikasies wat uit hierdie studie vloei kan toekomstige beleggingsbesluite beïnvloed.

Die ondersoek is nie verwant aan enige verkoopsprogram of tydsdeelverkope nie.

Die ondersoek word geloods deur Mnr Bernard Pick, 'n akademikus aan die Skiereilandse Technikon, as deel van sy Messtersgraadprogram. TABEISA, 'n Europeanse Unie organisasie is verantwoordelik vir die finansiëring van die studie..

Die studie bestaan uit:
   (a) 'n huishouer gedeelte wat deur die veldwerker voltooi sal word,
   (b) 'n welvaart observasie-vel, en
   (c) 'n fokusgroep vergadering waarvan u deel kan wees.

U antwoorde is belangrik en sal met die **grootste VETROULIKHEID** hanteer word.

Met u hulp behoort die voltooing van die vraelys 30 minute te neem.

Ons is dankbaar vir u samewerking.

Dankie.

Die uwe
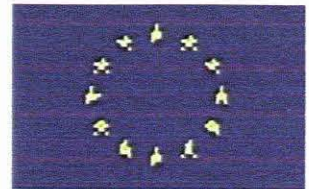
Bernard Pick

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8 Briar Avenue, BLACKHEATH 7580 Cape Metropole, Western Cape, RSA
Ph: +27+21+9051583 Fx:+27+21+ 9596097 Cell: 0822007081 PickB@Pentech.AC.ZA

QUESTIONNAIRE: The determination of levels of home-based household income, employment-based earnings and household expenditures in the Kleinvlei area

[Kindly circle ∪ tick ✓ or fill in where appropriate]

100   **BASIC DETAILS**

110   Questionnaire Number:

120   Locality:

Stand #:

Street:

Street #:

130   Name of Respondent:

135   Respondent's position in Household:

Head of H/H	Spouse	Child	Family	Boarder	Other

If family, stipulate relationship:

140   Dwelling: Own   Rented

150   Fieldworker Details

Name:

Date of Interview:

Signature:

Processed by: Date:

210: How many people regularly sleep in this house?

210 Room Details

	No	Person 1 Gender M	Person 1 Gender F	Person 1 Age	Person 2 Gender M	Person 2 Gender F	Person 2 Age	Person 3 Gender M	Person 3 Gender F	Person 3 Age	Person 4 Gender M	Person 4 Gender F	Person 4 Age
	#	M	F		M	F		M	F		M	F	
Bedroom1	11	M	F		M	F		M	F		M	F	
	11	M	F		M	F		M	F		M	F	
Bedroom 2	12	M	F		M	F		M	F		M	F	
	12	M	F		M	F		M	F		M	F	
Bedroom 3	13	M	F		M	F		M	F		M	F	
	13	M	F		M	F		M	F		M	F	
Bedroom 4	14	M	F		M	F		M	F		M	F	
	14	M	F		M	F		M	F		M	F	
Lounge/Front	21	M	F		M	F		M	F		M	F	
	21	M	F		M	F		M	F		M	F	
Bathroom	31	M	F		M	F		M	F		M	F	
	31	M	F		M	F		M	F		M	F	
Kitchen	41	M	F		M	F		M	F		M	F	
	41	M	F		M	F		M	F		M	F	
Outside 1	51	M	F		M	F		M	F		M	F	
	51	M	F		M	F		M	F		M	F	
Outside 2	52	M	F		M	F		M	F		M	F	
	52	M	F		M	F		M	F		M	F	
Outside 3	53	M	F		M	F		M	F		M	F	
	53	M	F		M	F		M	F		M	F	
Other 1	61	M	F		M	F		M	F		M	F	
	61	M	F		M	F		M	F		M	F	
Other 2	62	M	F		M	F		M	F		M	F	
	62	M	F		M	F		M	F		M	F	
Other 3	63	M	F		M	F		M	F		M	F	
	63	M	F		M	F		M	F		M	F	
TOTALS													

300: Provide the following details of each home dweller.

300   Household Details

		Rm	Gender		Age	Status	Qualification	Employed		Benefits	
			M	F		SmDw		Y	N	Y	N
Respondent	01		M	F				Y	N	Y	N
Spouse	02		M	F				Y	N	Y	N
Own Child 1	11		M	F				Y	N	Y	N
Own Child 2	12		M	F				Y	N	Y	N
Own Child 3	13		M	F				Y	N	Y	N
Own Child 4	14		M	F				Y	N	Y	N
Own Child 5	15		M	F				Y	N	Y	N
Own Child 6	16		M	F				Y	N	Y	N
Grandchild 1	21		M	F				Y	N	Y	N
Grandchild 2	22		M	F				Y	N	Y	N
Grandchild 3	23		M	F				Y	N	Y	N
Grandchild 4	24		M	F				Y	N	Y	N
Grandchild 5	25		M	F				Y	N	Y	N
Grandchild 6	26		M	F				Y	N	Y	N
Family 1	31		M	F				Y	N	Y	N
Family 2	32		M	F				Y	N	Y	N
Family 3	33		M	F				Y	N	Y	N
Family 4	34		M	F				Y	N	Y	N
Family 5	35		M	F				Y	N	Y	N
Family 6	36		M	F				Y	N	Y	N
Friend 1	41		M	F				Y	N	Y	N
Friend 2	42		M	F				Y	N	Y	N
Friend 3	43		M	F				Y	N	Y	N
Friend 4	44		M	F				Y	N	Y	N
Friend 5	45		M	F				Y	N	Y	N
Friend 6	46		M	F				Y	N	Y	N
Other 1	51		M	F				Y	N	Y	N
Other 2	52		M	F				Y	N	Y	N
Other 3	53		M	F				Y	N	Y	N
Other 4	54		M	F				Y	N	Y	N
Other 5	55		M	F				Y	N	Y	N
Other 6	56		M	F				Y	N	Y	N
TOTALS		Persons	Males		Females		Persons	Males		Females	
<7 | 7-12											
13-16 | 17-21											
22-55 | 56-60											
>60											

310 : Which ones are at school? Provide details.

310   Schooling Details

	Scholar		Primary		Secondary		Grade	Public	Private	School name
	Y	N	Y	N	Y	N		Y	Y	
01	Y	N	Y	N	Y	N		Y	Y	
02	Y	N	Y	N	Y	N		Y	Y	
11	Y	N	Y	N	Y	N		Y	Y	
12	Y	N	Y	N	Y	N		Y	Y	
13	Y	N	Y	N	Y	N		Y	Y	
14	Y	N	Y	N	Y	N		Y	Y	
15	Y	N	Y	N	Y	N		Y	Y	
16	Y	N	Y	N	Y	N		Y	Y	
21	Y	N	Y	N	Y	N		Y	Y	
22	Y	N	Y	N	Y	N		Y	Y	
23	Y	N	Y	N	Y	N		Y	Y	
24	Y	N	Y	N	Y	N		Y	Y	
25	Y	N	Y	N	Y	N		Y	Y	
26	Y	N	Y	N	Y	N		Y	Y	
31	Y	N	Y	N	Y	N		Y	Y	
32	Y	N	Y	N	Y	N		Y	Y	
33	Y	N	Y	N	Y	N		Y	Y	
34	Y	N	Y	N	Y	N		Y	Y	
35	Y	N	Y	N	Y	N		Y	Y	
36	Y	N	Y	N	Y	N		Y	Y	
41	Y	N	Y	N	Y	N		Y	Y	
42	Y	N	Y	N	Y	N		Y	Y	
43	Y	N	Y	N	Y	N		Y	Y	
44	Y	N	Y	N	Y	N		Y	Y	
45	Y	N	Y	N	Y	N		Y	Y	
46	Y	N	Y	N	Y	N		Y	Y	
51	Y	N	Y	N	Y	N		Y	Y	
52	Y	N	Y	N	Y	N		Y	Y	
53	Y	N	Y	N	Y	N		Y	Y	
54	Y	N	Y	N	Y	N		Y	Y	
55	Y	N	Y	N	Y	N		Y	Y	
56	Y	N	Y	N	Y	N		Y	Y	
TOTALS		Gr	0	1	2	3	4	5	6	
			12	11	10	9	8	7	6	
Primary										
Secondary										
Other										
Pre-school										

320 : *Which ones are studying beyond school level? Provide details.*

320   Tertiary & Further Education

	Student		College		Technikon		University	Yr 1	Yr 2	Yr 3	Y4	Yr 5	>5	Name of
	Y	N	Y	N	Y	N								Studies
01	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
02	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
11	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
12	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
13	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
14	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
15	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
16	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
21	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
22	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
23	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
24	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
25	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
26	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
31	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
32	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
33	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
34	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
35	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
36	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
41	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
42	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
43	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
44	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
45	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
46	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
51	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
52	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
53	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
54	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
55	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
56	Y	N	Y	N	Y	N		Y	Y	Y	Y	Y	Y	
TOTALS College			0	1	2		3	5		6				
Technikon														
University														
Other														

410: What mode of transport do they use?

410   **Transport**

	Taxi	Bus	Train	Car	Cycle Bike	Motor	Other	Total Cost ®	D	W	M	Y
01	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
02	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
11	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
12	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
13	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
14	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
15	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
16	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
21	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
22	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
23	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
24	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
25	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
26	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
31	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
32	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
33	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
34	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
35	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
36	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
41	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
42	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
43	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
44	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
45	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
46	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
51	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
52	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
53	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
54	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
55	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
56	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y
TOTALS			Taxi	Bus	Train	Car	Bicycle	Motorbike		Other		
Cost perday												
Cost per week												
Cost per month												
Cost per annum												

510: Who receives benefits and what type of benefits?

510 — Type of benefits Received

	Unemployment UIF	Social Pension	Private Pension	Social Grant	Private Grant	Other	Name
01	Y	Y	Y	Y	Y	Y	
02	Y	Y	Y	Y	Y	Y	
11	Y	Y	Y	Y	Y	Y	
12	Y	Y	Y	Y	Y	Y	
13	Y	Y	Y	Y	Y	Y	
14	Y	Y	Y	Y	Y	Y	
15	Y	Y	Y	Y	Y	Y	
16	Y	Y	Y	Y	Y	Y	
21	Y	Y	Y	Y	Y	Y	
22	Y	Y	Y	Y	Y	Y	
23	Y	Y	Y	Y	Y	Y	
24	Y	Y	Y	Y	Y	Y	
25	Y	Y	Y	Y	Y	Y	
26	Y	Y	Y	Y	Y	Y	
31	Y	Y	Y	Y	Y	Y	
32	Y	Y	Y	Y	Y	Y	
33	Y	Y	Y	Y	Y	Y	
34	Y	Y	Y	Y	Y	Y	
35	Y	Y	Y	Y	Y	Y	
36	Y	Y	Y	Y	Y	Y	
41	Y	Y	Y	Y	Y	Y	
42	Y	Y	Y	Y	Y	Y	
43	Y	Y	Y	Y	Y	Y	
44	Y	Y	Y	Y	Y	Y	
45	Y	Y	Y	Y	Y	Y	
46	Y	Y	Y	Y	Y	Y	
51	Y	Y	Y	Y	Y	Y	
52	Y	Y	Y	Y	Y	Y	
53	Y	Y	Y	Y	Y	Y	
54	Y	Y	Y	Y	Y	Y	
55	Y	Y	Y	Y	Y	Y	
56	Y	Y	Y	Y	Y	Y	

TOTALS		Private	Social	Other		
UIF						
Pensions						
Grants						
Other						

520: What is the value (Rands) of the benefits?

520   Value of benefits

	Amount	Per				100	200	300	400	500	600	700	800	900	1000	1100	1200	1300	1400	1500	2000	>	per week
	(R)	D	w	M	y	437	870	1303	1737	2170	2603	3037	3470	3904	4337	4770	5203	5636	6070	6503	8670	>	Per Month
01		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
02		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
11		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
12		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
13		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
14		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
15		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
16		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
21		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
22		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
23		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
24		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
25		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
26		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
31		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
32		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
33		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
34		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
35		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
36		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
41		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
42		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
43		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
44		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
45		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
46		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
51		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
52		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
53		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
54		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
55		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
56		D	w	M	y	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
TOTALS																							
Earnings:																							
Female																							
Male																							

610: Those who work, what do they earn (or contribute to the household?

610 Earnings

	Earnings (R)	Per				Deduct		100	200	300	400	500	600	700	800	900	1000	1100	1200	1300	1400	1500	2000	>	per week
		D	w	M	y	B	a	437	870	1303	1737	2170	2603	3037	3470	3904	4337	4770	5203	5638	6070	6503	8670	>	Per Month
01		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
02		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
11		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
12		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
13		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
14		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
15		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
16		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
21		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
22		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
23		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
24		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
25		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
26		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
31		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
32		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
33		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
34		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
35		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
36		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
41		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
42		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
43		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
44		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
45		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
46		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
51		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
52		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
53		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
54		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
55		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	13	13	14	15	20	>	
56		D	w	M	y	B	a	1	2	3	4	5	6	7	8	9	10	11	12	12	13	14	15	>	
TOTALS																									
Earnings:																									
Female																									
Male																									

710: Is anyone involve in any business/selling? (Irrespective how small)

710	Involved in	Organise	Manage	Formal	Informal	Ad Hoc	Kind of Business Description	Retail	manufacture	Service
		Business								
01	Y	Y	Y	Y	Y	Y		Y	Y	Y
02	Y	Y	Y	Y	Y	Y		Y	Y	Y
11	Y	Y	Y	Y	Y	Y		Y	Y	Y
12	Y	Y	Y	Y	Y	Y		Y	Y	Y
13	Y	Y	Y	Y	Y	Y		Y	Y	Y
14	Y	Y	Y	Y	Y	Y		Y	Y	Y
15	Y	Y	Y	Y	Y	Y		Y	Y	Y
16	Y	Y	Y	Y	Y	Y		Y	Y	Y
21	Y	Y	Y	Y	Y	Y		Y	Y	Y
22	Y	Y	Y	Y	Y	Y		Y	Y	Y
23	Y	Y	Y	Y	Y	Y		Y	Y	Y
24	Y	Y	Y	Y	Y	Y		Y	Y	Y
25	Y	Y	Y	Y	Y	Y		Y	Y	Y
26	Y	Y	Y	Y	Y	Y		Y	Y	Y
31	Y	Y	Y	Y	Y	Y		Y	Y	Y
32	Y	Y	Y	Y	Y	Y		Y	Y	Y
33	Y	Y	Y	Y	Y	Y		Y	Y	Y
34	Y	Y	Y	Y	Y	Y		Y	Y	Y
35	Y	Y	Y	Y	Y	Y		Y	Y	Y
36	Y	Y	Y	Y	Y	Y		Y	Y	Y
41	Y	Y	Y	Y	Y	Y		Y	Y	Y
42	Y	Y	Y	Y	Y	Y		Y	Y	Y
43	Y	Y	Y	Y	Y	Y		Y	Y	Y
44	Y	Y	Y	Y	Y	Y		Y	Y	Y
45	Y	Y	Y	Y	Y	Y		Y	Y	Y
46	Y	Y	Y	Y	Y	Y		Y	Y	Y
51	Y	Y	Y	Y	Y	Y		Y	Y	Y
52	Y	Y	Y	Y	Y	Y		Y	Y	Y
53	Y	Y	Y	Y	Y	Y		Y	Y	Y
54	Y	Y	Y	Y	Y	Y		Y	Y	Y
55	Y	Y	Y	Y	Y	Y		Y	Y	Y
56	Y	Y	Y	Y	Y	Y		Y	Y	Y
TOTALS										
			Business							

Type of business income

Kindly note: business includes anything made and sold (e.g. knitted jerseys, wood), or bought and sold (e.g. sweets), or service delivered (child care from home). Even illegal product sold and services delivered.

720: What amount of business income is generated ?

720	Business Income																
	(R)	Turnover Sales				Cash				Profit				Debtors			
		D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	01-50	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	51-100	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	101-200	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	201-300	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	301-400	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	401-500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	501-600	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	601-700	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	701-800	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	801-900	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	901-1000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	1001-1500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	1501-2000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	2001-2500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	2501-3000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	3001-3500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	3501-4000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	4001-4500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	4501-5000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	5001-5500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	5501-6000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	6001-6500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	6501-7000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	7001-7500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	7501-8000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	8001-8500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	8501-9000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	9001-9500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	9501-10000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R	10001 +	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
		D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
		D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y

TOTALS

730: *How much is spent in the business(es)?*

730   **Business Expenses**

(R)	Total Spent				Cash Spent				Goods Purchased				Labour Cost			
	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 01-50	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 51-100	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 101-200	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 201-300	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 301-400	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 401-500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 501-600	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 601-700	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 701-800	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 801-900	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 901-1000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 1001-1500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 1501-2000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 2001-2500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 2501-3000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 3001-3500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 3501-4000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 4001-4500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 4501-5000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 5001-5500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 5501-6000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 6001-6500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 6501-7000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 7001-7500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 7501-8000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 8001-8500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 8501-9000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 9001-9500	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 9501-10000	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y
R 10001 +	D	w	M	y	D	w	M	y	D	w	M	y	D	w	M	y

TOTALS

810: How much is spent on the following? (Accept estimates)

810   **Household Expenditure**

	Amount (R)	D	w	M	y
Rent		D	w	M	y
Electricity		D	w	M	y
Water		D	w	M	y
Food(Groceries)		D	w	M	y
Gas		D	w	M	y
Paraffin		D	w	M	y
Candles		D	w	M	y
Transport		D	w	M	y
Petrol		D	w	M	y
Car Repairs		D	w	M	y
On Schooling		D	w	M	y
Clothing		D	w	M	y
School Clothes		D	w	M	y
Entertainment		D	w	M	y
Liquor		D	w	M	y
Drugs		D	w	M	y
Gambling		D	w	M	y
Parties		D	w	M	y
Clinic & Doctor		D	w	M	y
Alt-medicine		D	w	M	y
Sangoma		D	w	M	y
Total spent on all things (guess)		D	w	M	y
		D	w	M	y
		D	w	M	y
		D	w	M	y
		D	w	M	y
		D	w	M	y
		D	w	M	y
		D	w	M	y
TOTALS					

900 Are you prepared to be part of a focus group?

Yes	
No	

If Yes, kindly supply:

Surname:		Forenames:	
Title:		Call Name:	
Address			
Telephone #s				