

# Chapter 3

## Household income and expenditure

### 3.1 Sources of income

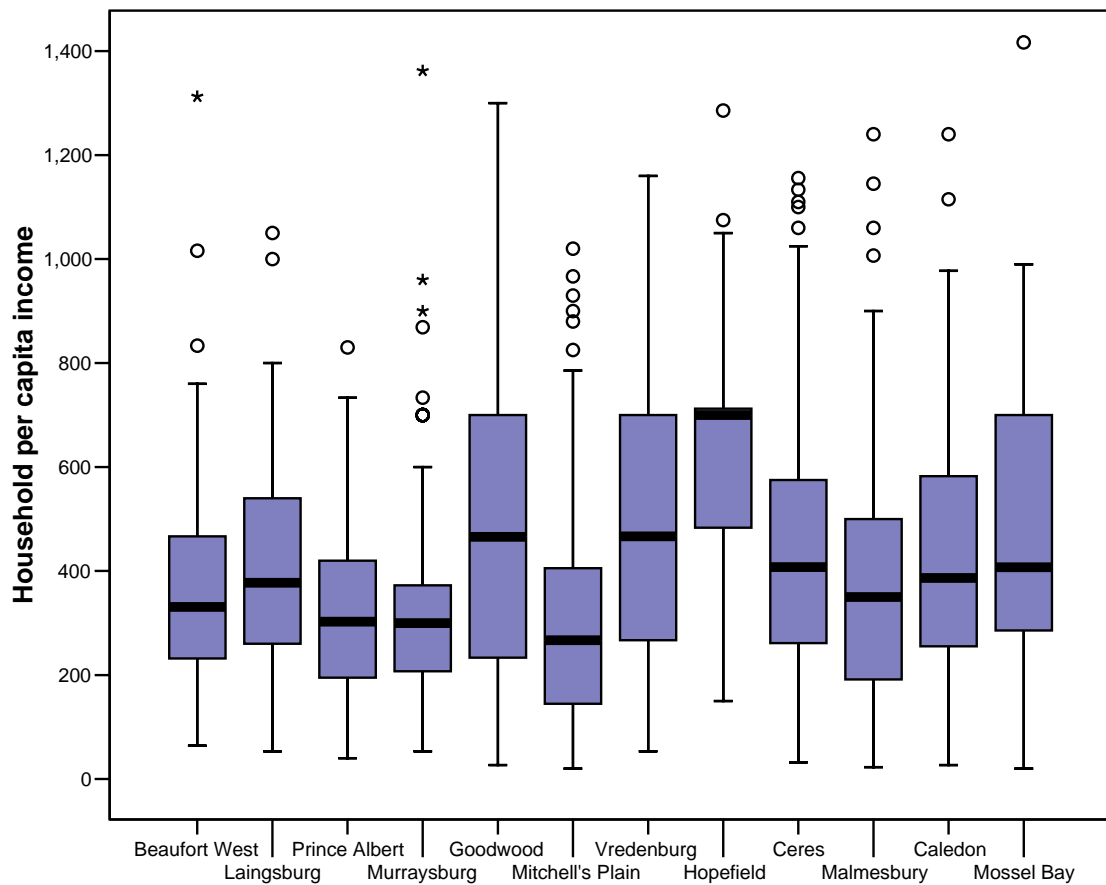
Many beneficiary households rely on state grants as their only source of income. The highest percentages of households with a social security grant as the only source of income are in Beaufort West (39%), Mossel Bay (38%), Goodwood (33%) and Murraysburg (33%). The lowest percentages are in Caledon (20%) and Ceres (22%) (Table 3.1). With the exception of Murraysburg (36%), Beaufort West (37%), Prince Albert (41%) and Mitchell's Plain (45%), more than half of the households in the other magisterial districts have a regular salary income. The highest percentages are in Caledon (68%) and Ceres (61%). Relatively few households get an income from irregular (odd) jobs, with Mitchell's Plain the highest (20%) and Hopefield (7%) the lowest. The highest percentage with an income from self-employment is also in Mitchell's Plain (20%) and the lowest in Malmesbury (3%) and Murraysburg (3%).

The percentage households that receives income from remittances is significantly higher in Murraysburg (19%) than in all other magisterial districts, where it is 8% or lower. Compared to other magisterial districts, the Karoo magisterial districts have a significantly bigger proportion of households that receive income from private maintenance for children (between 20% to 25%) to the lowest in Goodwood (8%). It is especially mothers living elsewhere who are sending money to their children staying with their grandmothers. Very few households reported income from other sources (highest in Vredenburg 5%, lowest in Murraysburg where nothing was reported) (Tables 3.2 and 3.3).

### 3.2 Income levels

The median monthly per capita income ranges from R267 in Mitchell's Plain to R700 in Hopefield (Table 3.4 and Figure 3.1). The poorest 25<sup>th</sup> households (based on 25<sup>th</sup> percentile values) are in the Mitchell's Plain magisterial district with a monthly per capita income of R144 or less, followed by Malmesbury with R182 or less and Prince Albert with R191 or less. The bottom 25% households with the highest income is in Hopefield (R467 or less), followed by Mossel Bay (R273 or less) and Vredenburg (R266 or less). The richest 25% (based on 75<sup>th</sup> percentile values) of households is in Hopefield (R725 or more), Vredenburg (R700 or more), Goodwood (R700 or more) and Mossel Bay (R700 or more). By comparing the median incomes of households with children and those with no children, households with children have statistically significantly lower median per capita incomes than those without children. The median per capita income for those households without children is R700 (i.e. on the OAG/DG amount), while for those households with children the median amount for all magisterial districts is R366 or lower (except Hopefield R550).

**Figure 3.1: Household per capita income\***



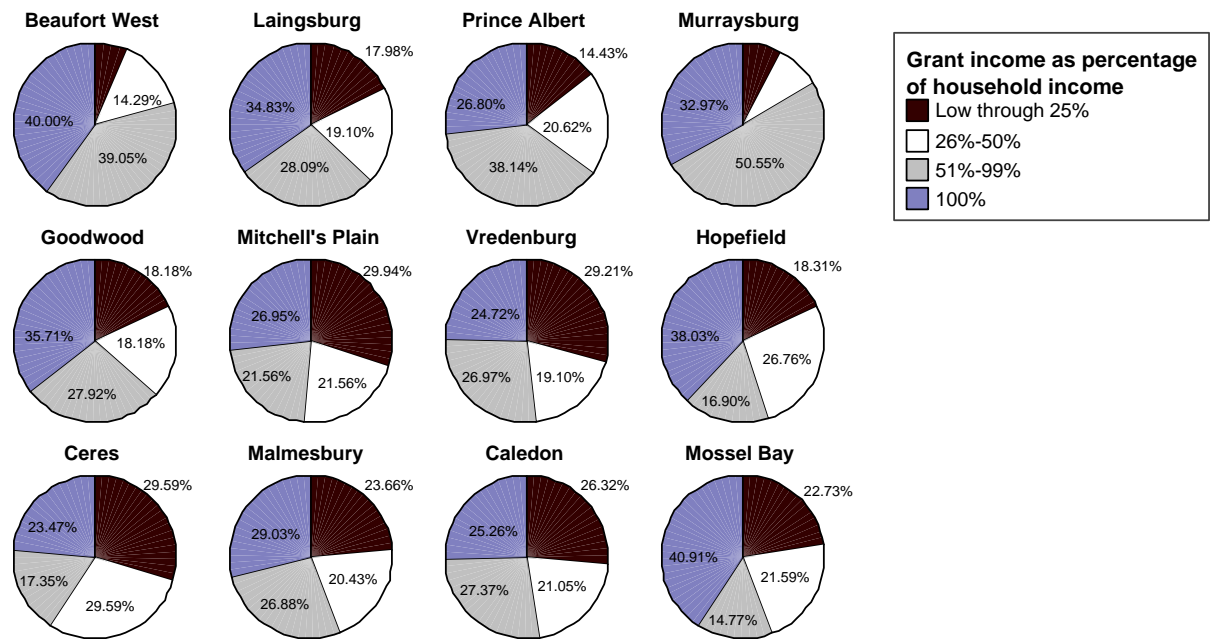
\* For a description of this graph (the box and whisker plot) see Appendix 4.

Households were also classified in terms of the gender/age composition of their adult members. The following categories were distinguished: adult women only, adult men only, adult women with younger men (18 to 25 years) and adult women with older men (with or without younger men). By comparing these groups, it seems that for grant beneficiary households, the common wisdom that women only households (with or without children) will be significantly poorer than households with both men and women does not hold true in five magisterial districts. In these magisterial districts those households with women and younger adult men have significantly lower median incomes than adult women (majority with children) only households. However, in Ceres and Caledon these households with younger adult men have a significantly higher income than those with women only, mainly due to higher employment rates in these magisterial districts. In households where there are also older men present, their income is higher than adult women only households, mainly due to income from grants.

### 3.3 Contribution of grants to household income

Without an income from grants, the majority of beneficiary households will be destitute. With the exception of Ceres and Mitchell's Plain where half of the households derive less than 50% of their income from grants, in all other magisterial districts 50% of the households derive more than half of their income from grants (Table 3.5 and Figures 3.2 and 3.3).

**Figure 3.2: Grant income as percentage of household income**

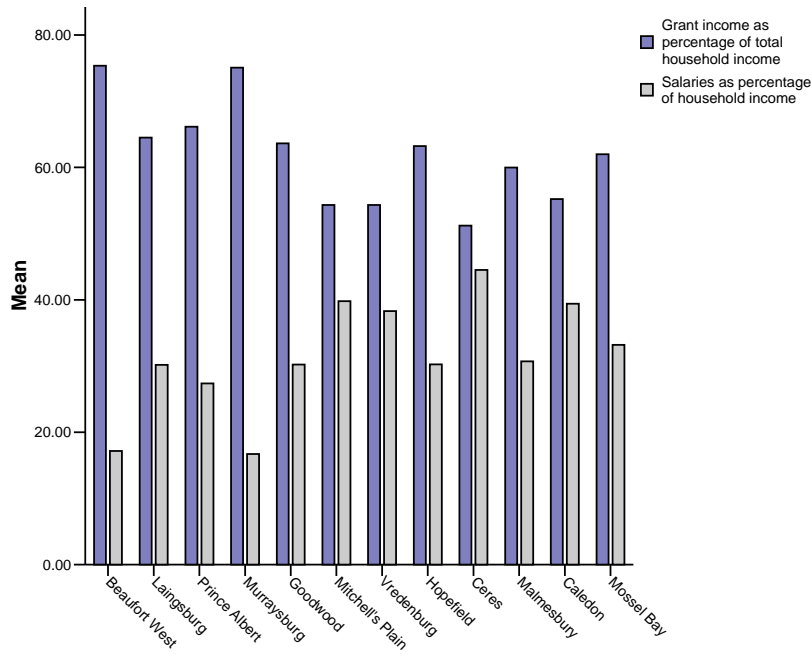


Based on the median percentage of income derived from grants, it seems that the contribution of grants to household income is the highest in the magisterial districts of Beaufort West (median 85%), Murraysburg (median 83%) and Prince Albert (median 73%).

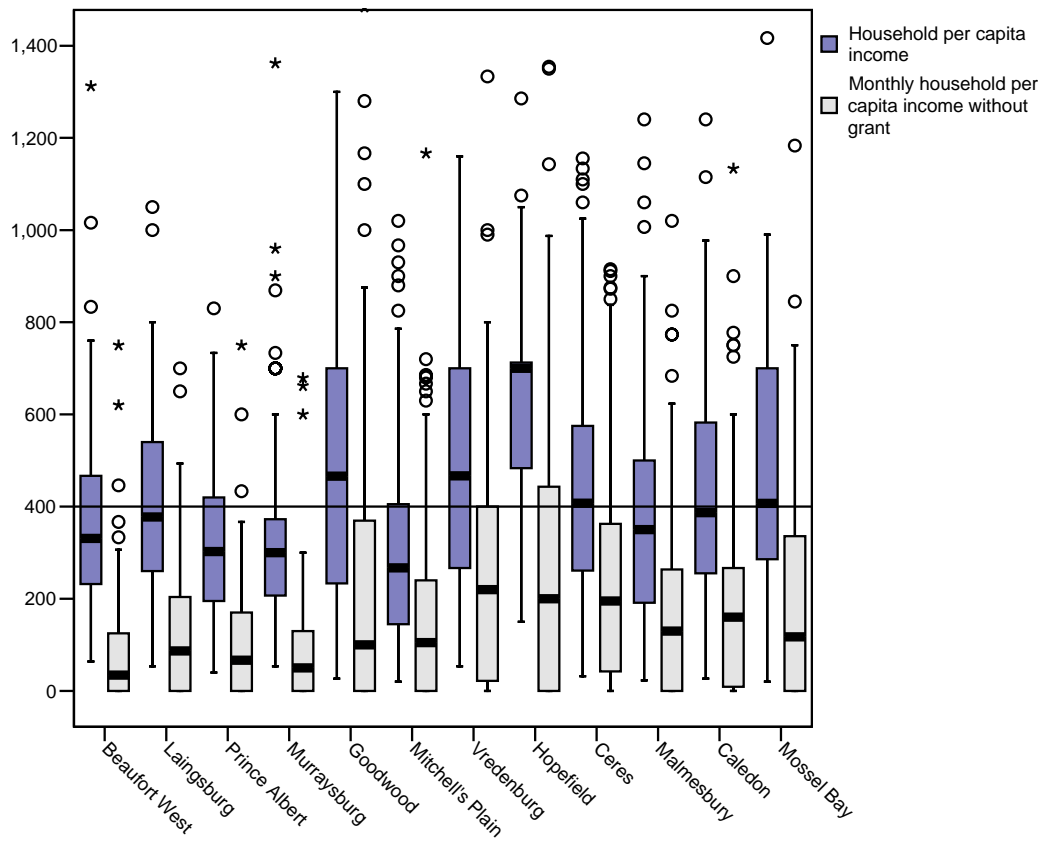
In six of the twelve magisterial districts 50% of households earned income through various types of employment, yet it does not contribute to more than 20% of household income. It is only in Mitchell's Plain, Ceres and Caledon where half of the households receive more than 40% of their income from employment.

With the exception of Vredenburg (R18) and Ceres (R40), the monthly per capita income of the bottom 25% of households will drop to R0 in all magisterial districts should beneficiary households not receive a grant income (Table 3.6 and Figure 3.4). The 'most well-off' 25% (based on 75<sup>th</sup> percentile values) of households without a grant income will be in Hopefield (R467 or more) and Vredenburg (R400 or more), followed by Ceres (R375 or more) and Goodwood (R371 or more).

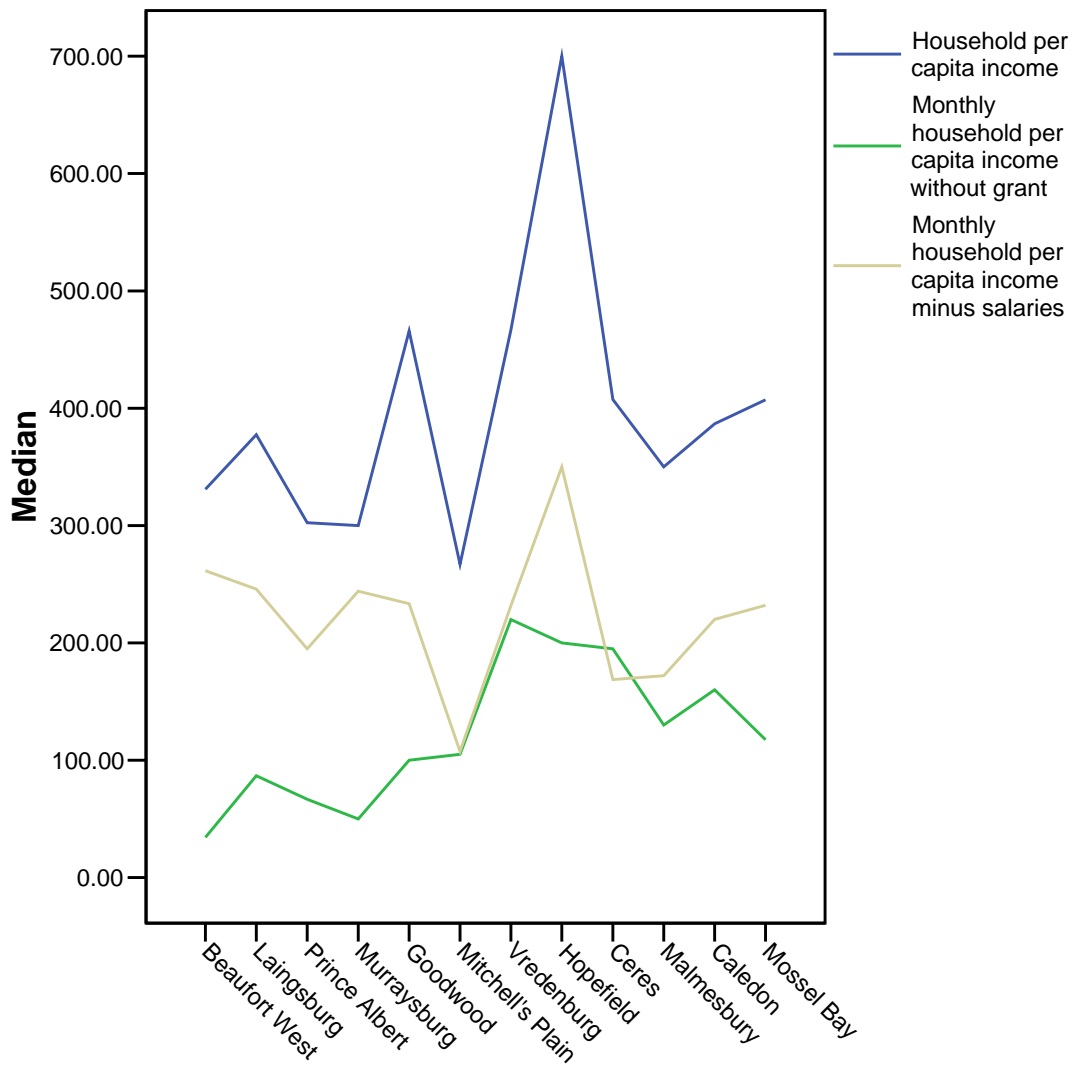
**Figure 3.3: Grant and salary incomes as percentage of household income (medians)**



**Figure 3.4: Monthly household income with and without grant**



**Figure 3.5: Per capita income and the contribution of grants and salaries (medians)**



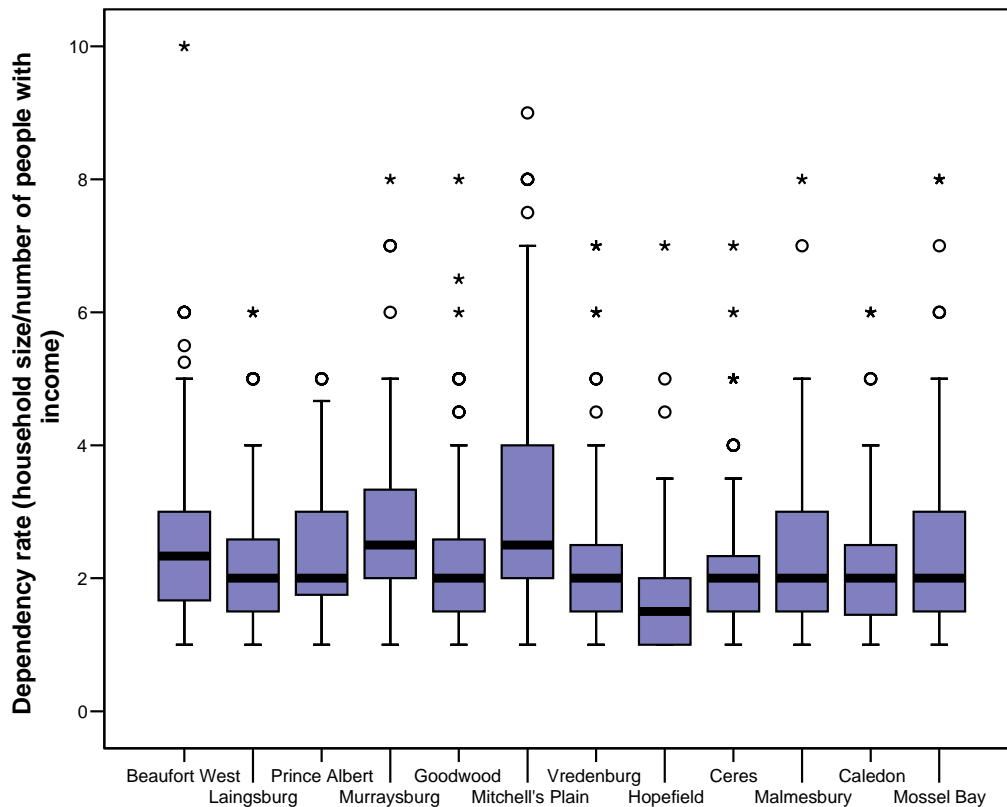
### 3.4 Economic dependency

Economic dependency rate has been defined as the number of persons in the household per person with an income. Based on information from focus group discussions and remarks by respondents concerning children’s demands on their household’s budgets, it was decided not to transform children to adult equivalents but to treat adults and children as equals concerning consumption.

In all magisterial districts the majority of households have a dependency rate of two or more (Table 3.7 and Figure 3.6). Of all magisterial districts the median dependency rates in Murraysburg and Mitchell’s Plain are the highest at 2,5. The only magisterial district with a median below two is Hopefield at 1,5. 25% of households in Beaufort West, Prince Albert, Murraysburg, Malmesbury, Mitchell’s Plain and Mossel Bay have a dependency rate of three or higher. In Mitchell’s Plain it is the highest – 25% have a rate of four or

higher. There is no statistical significant relationship between dependency rate and absolute poverty (whether the household had to go without meals or not) (Table 3.8). Households with children have a statistical significantly higher dependency rate than those without children (Table 3.9). The same is true for households with only adult women (with children) as members compared to those with both adult women and men (Table 3.10).

**Figure 3.6: Dependency – number of persons per person with an income**

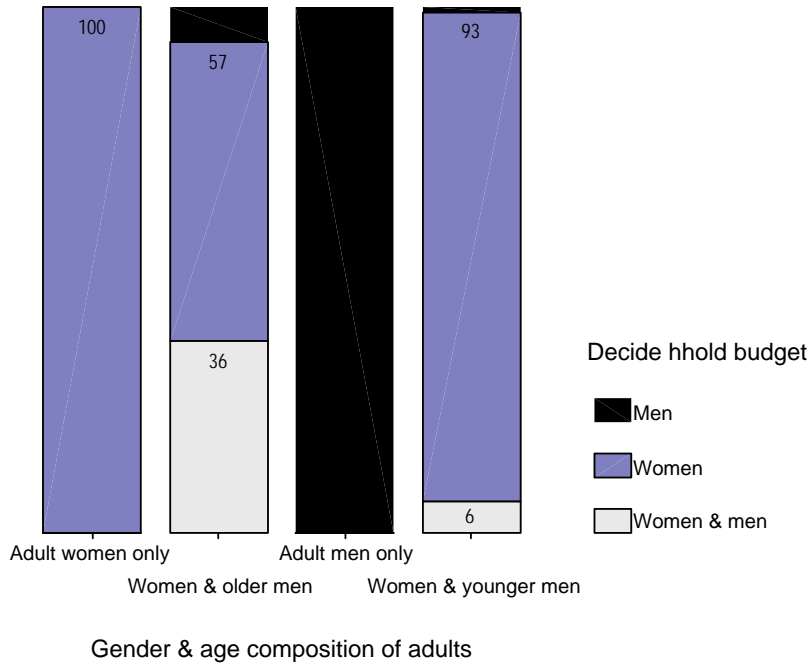


### 3.5 Decision-making on household budget

In the majority of households women are involved in decision-making concerning the household budget. In many instances where adult men are members of the household, women still reported that they are the sole decision-makers (Figure 3.7). However, where older married men are household members, the decision-making power of women is in many instances limited to the demands these men make on 'their income' – leaving women to make ends meet with an even smaller budget. Although income is pooled, in nearly all households it does happen that some members (especially men) hold back some of their money as 'pocket money'. During piloting of questionnaires for previous studies, it seemed that it is very difficult to get a reliable indication of exactly how much people contribute to the household (also through buying certain items, paying bills, etc.) and how much they keep for personal use.

The first item bought and on what they spend most of their money is not dependent on gender of decision-makers.

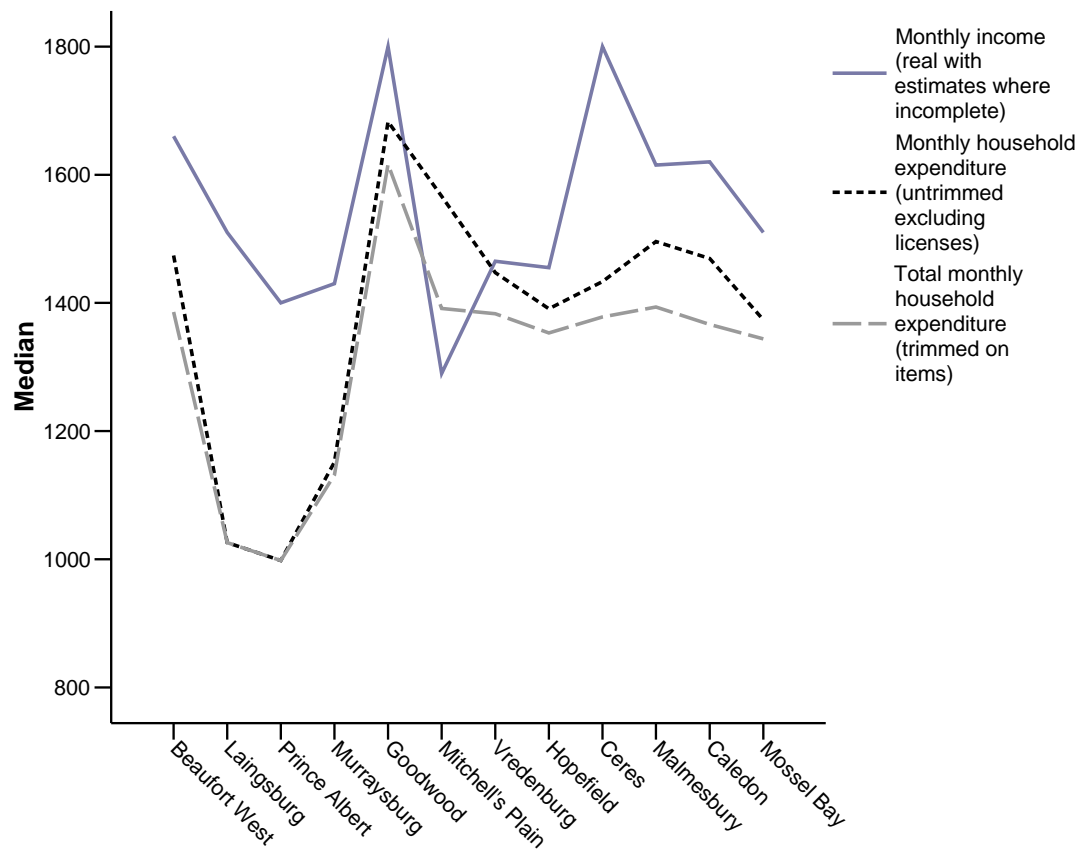
**Figure 3.7: Gender-age and decision-making in household**



### 3.6 Expenditure

For all magisterial districts total expenditure recorded in the study is significantly lower than income, except for Goodwood where the distributions of the two variables are nearly the same and Mitchell's Plain where estimates of expenditure exceeds income (Table 3.11 and Figure 3.8). Fieldworkers reported that the majority of respondents appeared to be quite certain what income their households got, while many struggled to indicate/estimate expenditure on certain items. When comparing income and expenditure data in terms of median and mean values, it seems that respondents from Laingsburg and Prince Albert made especially low estimates of their expenditure. This is also true when comparing per capita monthly incomes and expenditure. However, expenditure items covered expenses for the last month (where it is not a monthly expense, the annual amount was indicated and converted to a monthly amount). It will not be possible to make assumptions about the reliability of the survey data on income and expenditure.

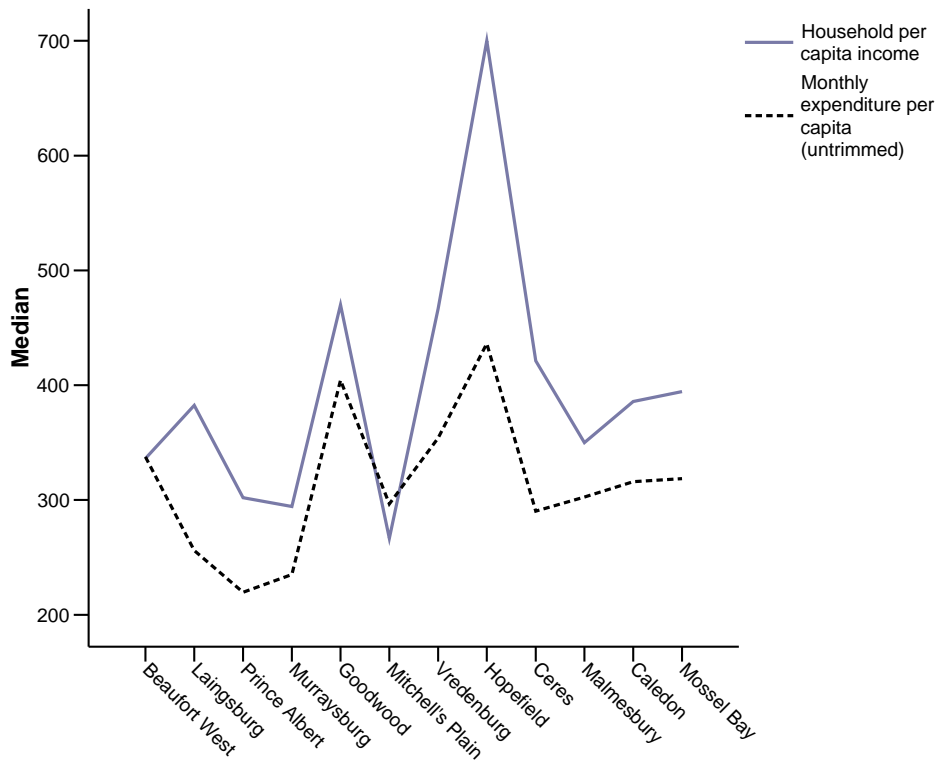
**Figure 3.8: Household income and expenditure (trimmed and untrimmed)**



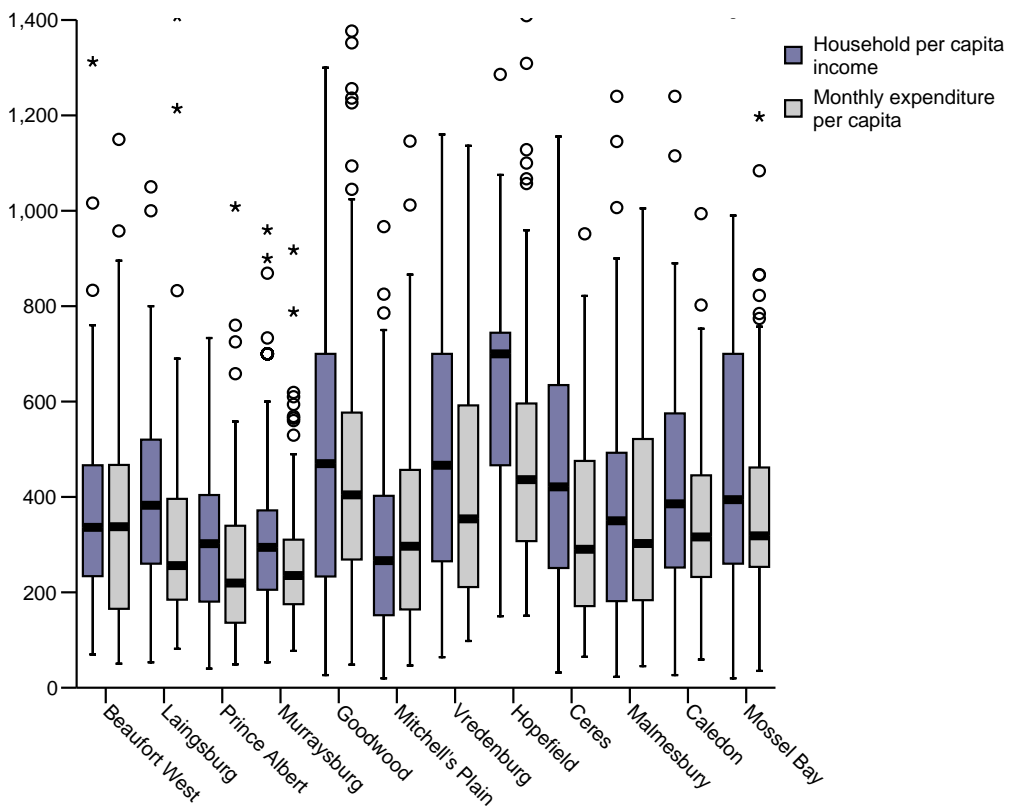
However, when comparing income and expenditure, those households with the lowest income also have the lowest expenditure – indicating at least some consistency (Tables 3.11 to 3.13 and Figures 3.8 to 3.10). Murraysburg and Prince Albert have the lowest per capita income and lowest expenditure (in terms of mean, median and bottom and top quartile values), while households in Hopefield and Goodwood rank highest in terms of these measures of central tendency. It is only in Mitchell’s Plain (especially Khayelitsha), where expenditure exceeds income in terms of all appropriate measures of distribution and central tendency. Looking at median (R267) and mean (R331) per capita income, Mitchell’s Plain has the lowest figure (with the bottom 25% of households having R144 or less per month), but it is ranked sixth in terms of median expenditure. The lowest median expenditure was recorded in Prince Albert (R217) and Murraysburg (R234), while the highest was recorded in Hopefield (R407) and Goodwood (R397). The top 25% of households have the highest per capita income (R725) and second highest expenditure (R557), while the same group in Goodwood has the second highest per capita income (R700) and highest expenditure (R570). The ‘most well-off’ 25% households in Murraysburg rate the lowest both in terms of per capita income (R380) and expenditure (R312). In terms of a five percent trim of all income and expenditure data, the same discrepancies exist. When discussing expenditure it was therefore decided not to focus on the exact amounts per expenditure item, but rather to look at the ranking of various items in terms of total expenditure.



**Figure 3.9: Household per capita income and per capita expenditure**

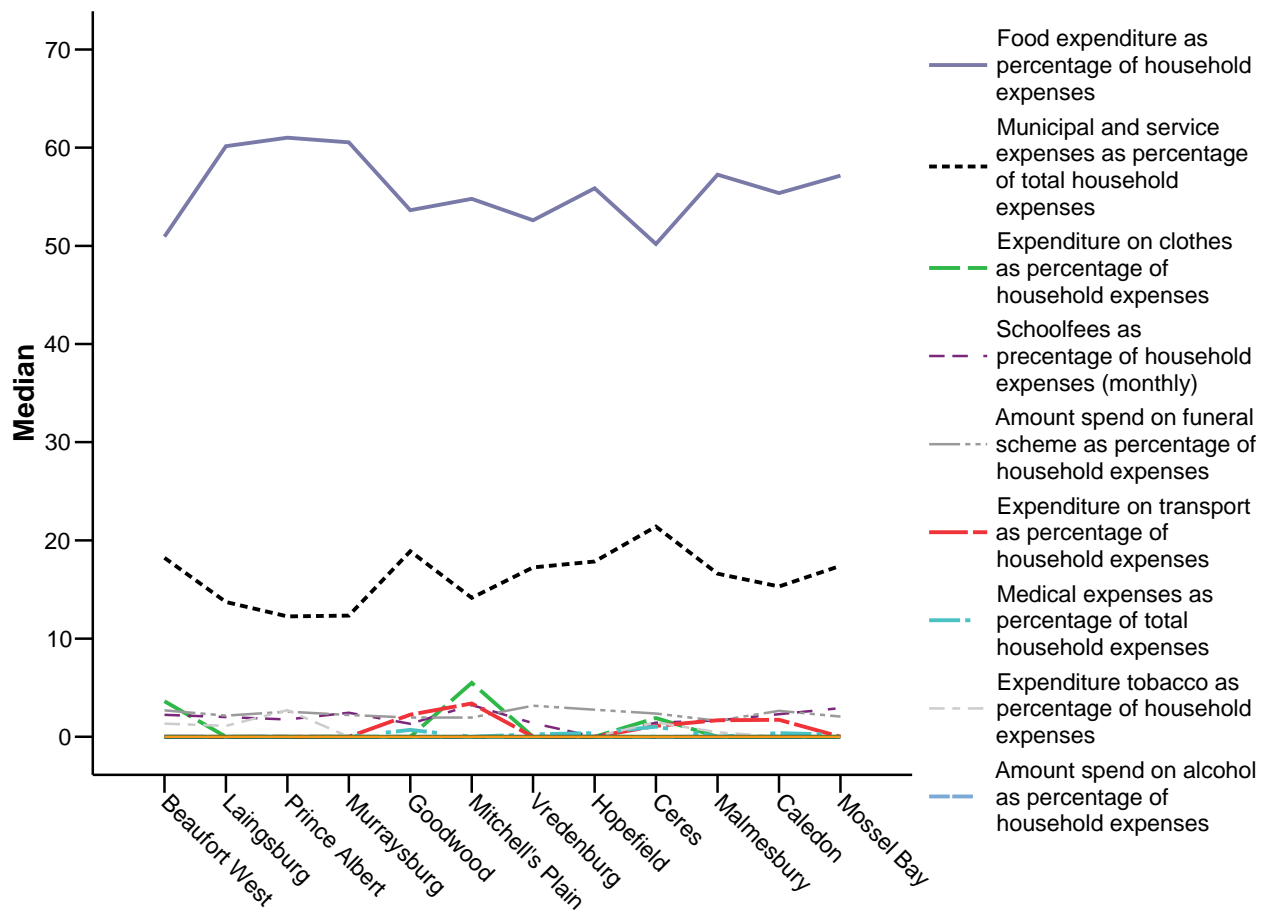


**Figure 3.10: Distribution of per capita income and per capita expenditure**

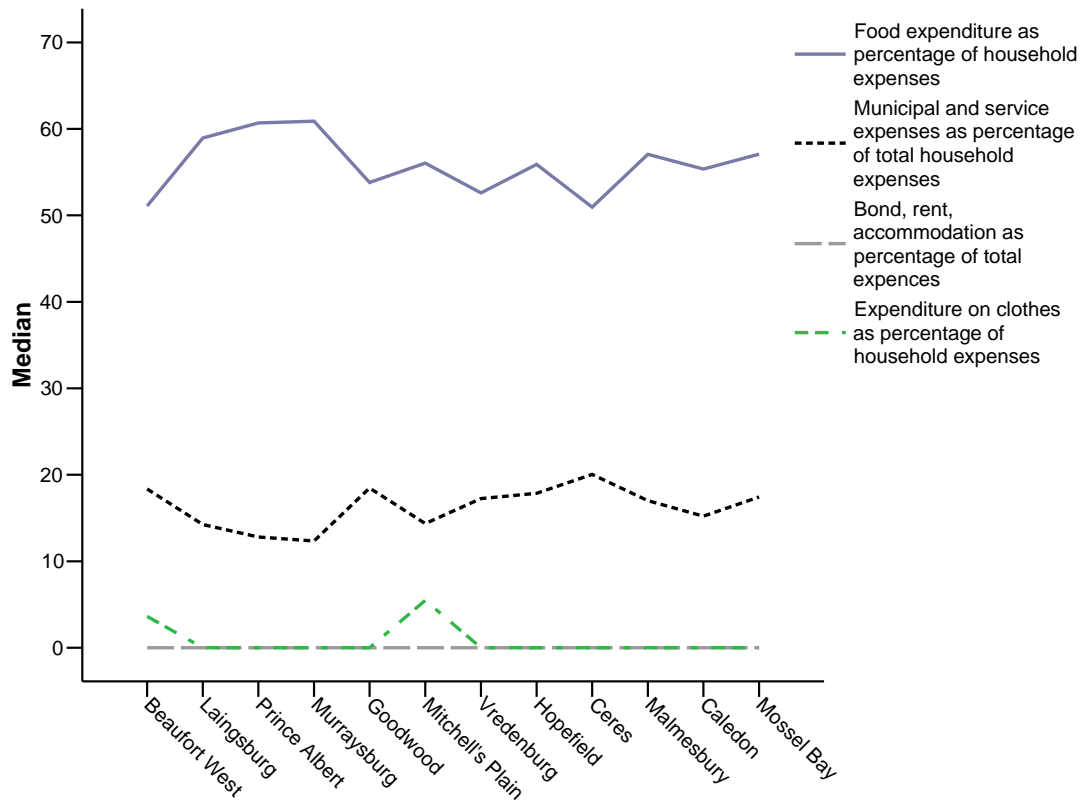


All beneficiary households spend most of their income on food. In all magisterial districts just over half of their income is spent on food (highest in terms of median percentage 60% in Murraysburg, Laingsburg and Prince Albert respectively and lowest in Beaufort West and Ceres 51% and Vredenburg 52%) (Table 3.14 and Figures 3.11 to 3.12). Although much lower, municipality bills and services (including electricity) rate second with the lowest recorded median percentage in Murraysburg (12%) and the highest in Ceres (20%). By looking at the multiple line plot it seems that in terms of median percentages spent over all magisterial districts, all other expenditure items do not represent individually more than six percent of total household expenditure. The highest median value for expenditure on clothing is six percent in Mitchell's Plain and four percent in Beaufort West.

**Figure 3.11: Main expenditure items**



**Figure 3.12: Food, housing and clothing expenditure**

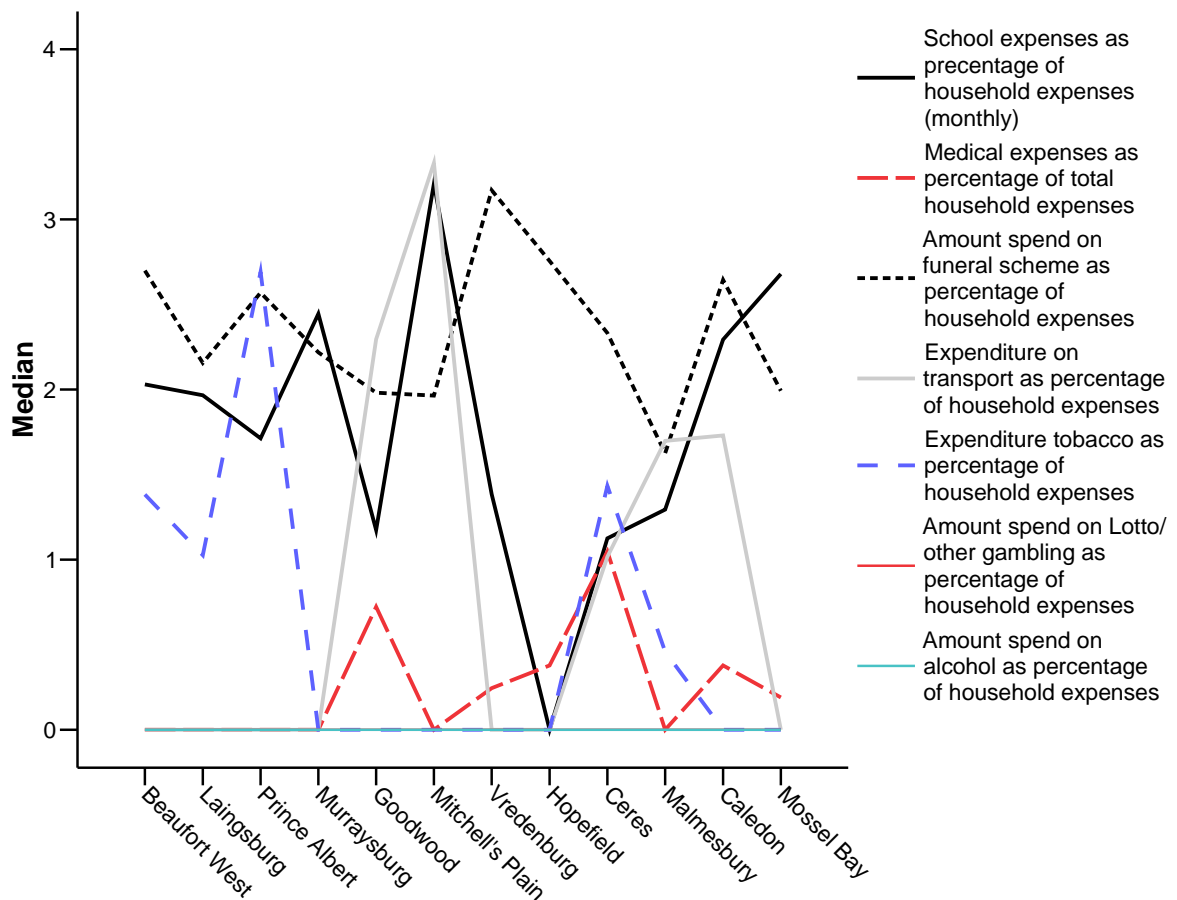


Expenditure on funeral schemes represents a significant expense for most households (Table 3.15). Based on the median percentage of household expenditure it seems that 50% of households in all magisterial districts spend two percent or more of their income on funeral schemes. The highest median percentages are in Vredenburg (4%) and Hopefield (4%). 25% of households in these magisterial districts spend six percent or more of their income on these schemes.

In the Karoo magisterial districts and Vredenburg and Hopefield 50% of households spend nothing on transport, while the highest median percentage expenditure on transport is in Mitchell's Plain (3%) and Goodwood (2%). 25% of households in Mitchell's Plain spend seven percent or more of their income on transport (Table 3.15).

In 75% of beneficiary households bond repayments and rent (not municipal housing) represent less than one percentage point of household expenditure. The mean percentage spent on bond repayments is the highest in Mitchell's Plain (3%) and the lowest in Murraysburg (0%) (Table 3.14).

**Figure 3.13: Expenditure items (median < 4%)**



In 50% of households in the Karoo magisterial districts, Mitchell's Plain and Malmesbury, medical expenses do not represent a percentage point of household expenditure. In the other magisterial districts 50% of households spend not more than one percent on medical expenses. The highest percentage of expenditure on medical costs is in Goodwood where 25% (75<sup>th</sup> percentile) of households spend four percent or more on this item, followed by Ceres where the figure is three percent or more (Table 3.15).

In households with children, the highest median percentage of household income spent on school fees is in Mitchell's Plain (4%) and Mossel Bay (4%) and the lowest (2%) is in Prince Albert, Hopefield, Ceres and Malmesbury (Table 3.15).

Expenditure on tobacco as a percentage of household income is the highest in Prince Albert, where 50% of households spend 3% or more of their income on tobacco and 25% spend five percent or more. In five of the twelve magisterial districts expenditure on tobacco represents more than one percentage point of household expenditure (Table 3.16 and Figure 3.13).

In a study of this nature spending on alcohol has been underreported. This was also confirmed by fieldworkers. In 75% of households in all magisterial districts no spending on alcohol was reported. It is only in Prince Albert where 25% of households reported spending on alcohol, but it still represents less than one percent of household expenditure. However, when being asked whether someone in their household spends too much money on alcohol, the highest percentage affirmative answers came from Beaufort West, Ceres and Prince Albert magisterial districts. The magisterial districts with the highest reported percentage of households with consumers of alcohol are in Goodwood (49%), Malmesbury (46%) and Ceres and Mossel Bay (33%). The lowest percentages are in Hopefield (8%) and Vredenburg and Murraysburg (20%).

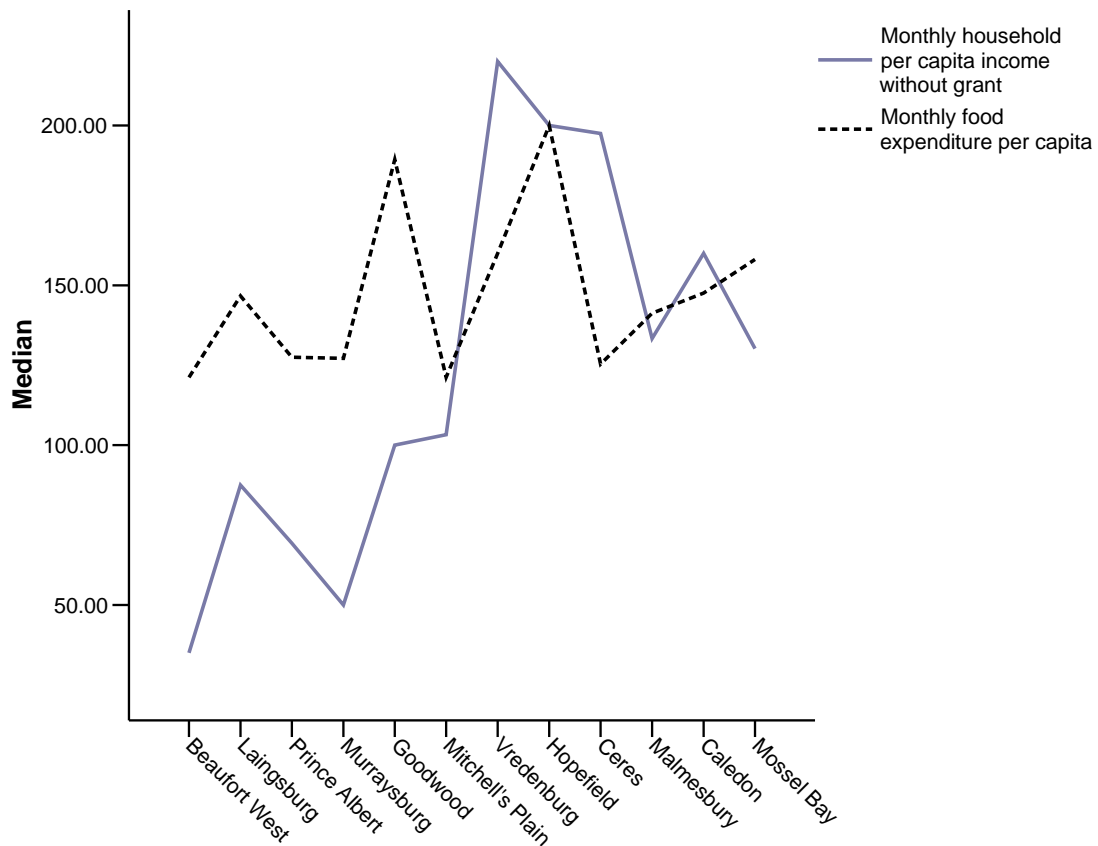
Very few households participate in gambling activities other than the Lotto. In nearly all magisterial districts, spending on these activities does not feature as an expenditure item. It is only in Ceres where 25% of households reported to spend just less than one percent or more of their income on gambling activities (predominantly the Lotto being played by employed people). In no magisterial district is the mean percentage expenditure higher than 0,5% (Ceres highest 0,45%). The percentage of households participating in the Lotto (and/or very few in other activities) is the highest in Goodwood (45%) and Malmesbury (44%) and the lowest in Murraysburg (9%) and Vredenburg (15%). Very few respondents felt that there was someone in their household who spends too much on Lotto (and/or other gambling activities) (one person each in Mitchell's Plain, Goodwood and Malmesbury and two persons each in Ceres and Caledon).

Savings do not feature as an item households allocate money to and in 75% of all households no amount for savings was recorded ([Table 3.17](#)).

### **3.7 Expenditure and grant income**

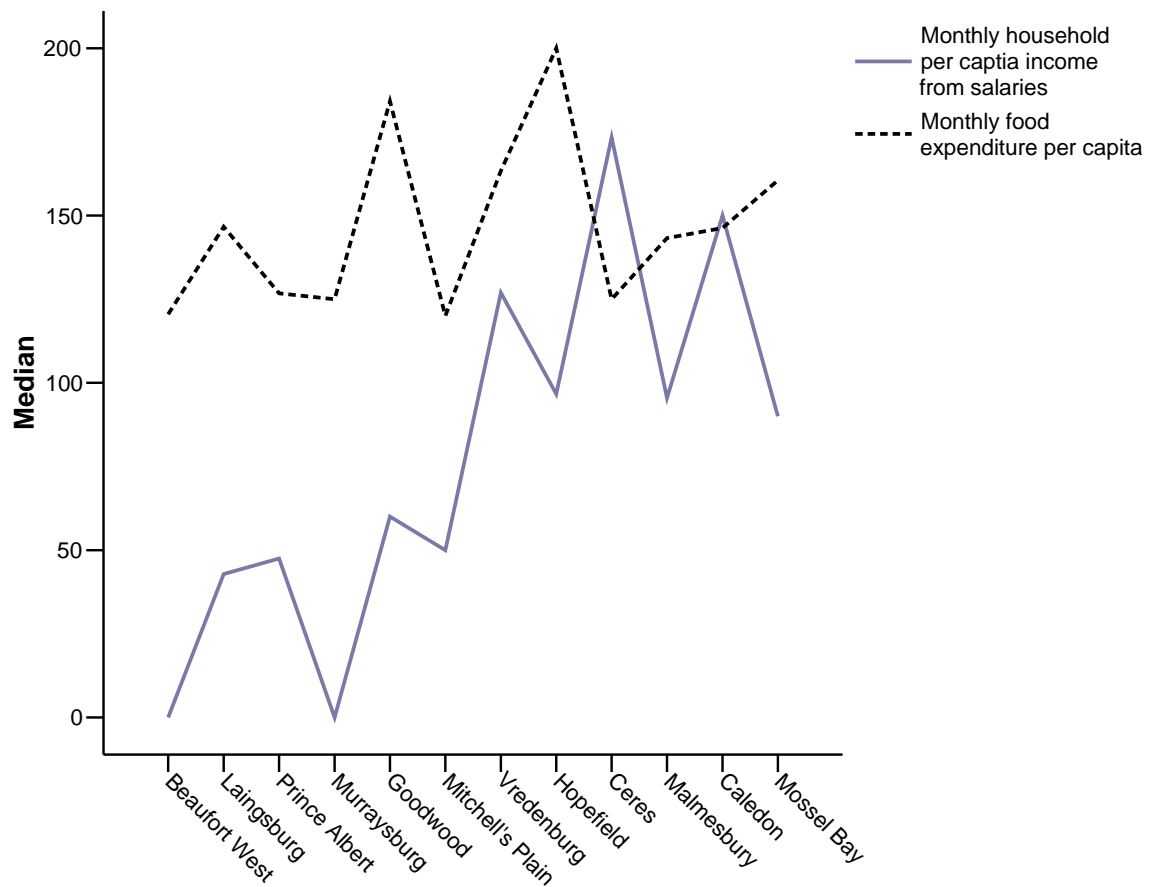
As indicated on p50, households derive much, in some cases even all their income from social security grants. Should the grant income of household members be terminated, the majority of all beneficiary households will be unable to cover their expenditure on food and other groceries, not taking other expenditure into consideration ([Table 3.18](#) and [Figure 3.14](#)).

**Figure 3.14: Per capita grant income and food expenditure**



From Figure 3.14 it seems that the effect will be the most devastating in the Karoo magisterial districts, Goodwood and Mitchell's Plain. In households in Vredenburg, Ceres and Caledon other income will at least meet expenditure on food and groceries, that is to say should food expenditure not be underreported and/or income be over reported. However, should other expenses be added, the majority of these households will also be unable to make ends meet. In Murraysburg the median expenditure on food and other groceries amounts to R126 per capita, while median per capita income without grants will drop to R50. More than 75% of households in the Karoo magisterial districts will be unable to merely cover their expenditure on food should grant income fall away. Considering that expenditure was most probably more underreported in these magisterial districts the situation can even be more serious. However, one does not know what type of items were the most underreported. Based on median values it seems that only in Ceres and Caledon will income from salaries cover food expenditure in 50% of households (Table 3.19 and Figure 3.15). Even by looking at the top quartile of households, it seems that in all Karoo magisterial districts salaries will in the majority of cases also not cover food expenditure. In the other magisterial districts the incomes from salaries will cover food expenditure of the top quartile.

**Figure 3.15: Per capita food expenditure and income from employment**



### 3.8 Absolute poverty

Even with grants, households suffer to make ends meet. The month prior to fieldwork, members in some households had to go without meals because there was not enough money to buy food (Table 3.20). The highest reporting was in Malmesbury and Mitchell's Plain, where a third of households did not always have enough money to buy food, while the lowest reporting was in Laingsburg (9%) and Hopefield (9%). Analysing all magisterial districts together, households that went without a meal had a significantly lower per capita income than those who did not go without food.

### 3.9 Informal financial/material assistance

Many respondents acknowledged that they struggle from time to time to make ends meet. In times of need the majority first turn to either family or friends or neighbours for material assistance. However, during interviews some respondents indicated that their relatives and friends also struggle to make ends meet and therefore they have no other option but to buy food on credit (highest percentage in Laingsburg) (Table 3.21). It is especially in the Karoo magisterial districts where households resort to credit/loans in times of need.

### 3.10 Debt

During interviews it appeared that many grant beneficiaries purchase certain items cash for their households immediately after they have received their grants. However, depending on their cash flow, especially closer to the next payout date, some households tend to buy household necessities on credit.

Respondents were asked what their method of payment for food was. In Laingsburg, Prince Albert and Murraysburg half of the households buy food both cash and on credit (Tables 3.22 and 3.23). In these magisterial districts the highest percentages were also recorded for households owing money to shopkeepers. However, relatively low percentages in these magisterial districts were in arrears with their payments to shopkeepers (highest 17% in Murraysburg). In all other magisterial districts, the majority of households buy food cash (lowest in Malmesbury 59% and highest in Mossel Bay 88%). From focus group discussions it appears that after beneficiaries have bought food, they pay their debt at the local butcher, grocery store and municipality and pay their burial society fees. Participants in a focus group in Ceres mentioned that many OAG beneficiaries buy meat and other food on credit at mobile shops in their neighbourhood. Very few households buy food on credit only (highest percentage in Murraysburg 5%). An OAG beneficiary in Ceres referred to the fact many beneficiaries resort to debt to make ends meet. She explained that apart from spending R260 on groceries every month, she has to cover her debt at the local butchery, pay her burial society fees, contribute money to the church and buy 'many other small things'. She said *"Jy moet skuld maak; sonder skuld kan jy nie lewe nie"*.

Beneficiaries in a focus group said that they cannot afford to buy clothes cash; they make lay-byes at one of the stores in town. There is hardly any money left after they have covered all these expenses. Following this discussion, one of the participants asked the rest of the group "When last could you afford to buy new panties?" One of the participants mentioned how she would love to buy herself new stockings and special toiletries, but she just cannot afford to do so. Another said: *"My water en my huurgeld kom eerste. Dan betaal ek my doodsgenootskap. Na dit het ek R300 oor, waarmee ek dan kos gaan koop. Daai geld is so gou op."* Participants referred to the pressure of making difficult decisions regarding their budgets. *"Ek betaal eers my skuld by die bank. Dan betaal ek my ander skuld, soos die munisipaliteit. Ek moet ook deur die maand by die mobile op die boek koop. Die meel en die vleis is die duurste."*

Many households owe money to local authorities (highest in Beaufort West 60% and lowest in Mitchell's Plain 17%). The much lower figure in Mitchell's Plain is due to many households living in informal areas in Khayelitsha and not necessarily having to pay fees to local authorities. Many households are in arrears with payments. The highest figure is in Murraysburg (76%) and the lowest in Hopefield (18%).



Except for households in the magisterial districts of Hopefield (30%), Ceres (39%) and Mossel Bay (45%), the majority of those households that have to pay school fees are in arrears. The highest percentages in arrears are in the Malmesbury (83%), Murraysburg (71%) and Laingsburg (72%) magisterial districts.

Relatively few households have members who have loans at micro lenders. The highest percentages are in Prince Albert (13%), Beaufort West (8%) and Caledon (8%), while in Hopefield there are no loans reported. Many of these household members are in arrears with their loans. In many instances micro-lenders keep identity documents of their clients (Figure 3.16). The highest incidence is in Beaufort West (24%) and Laingsburg (23%), while it was not reported in Hopefield.

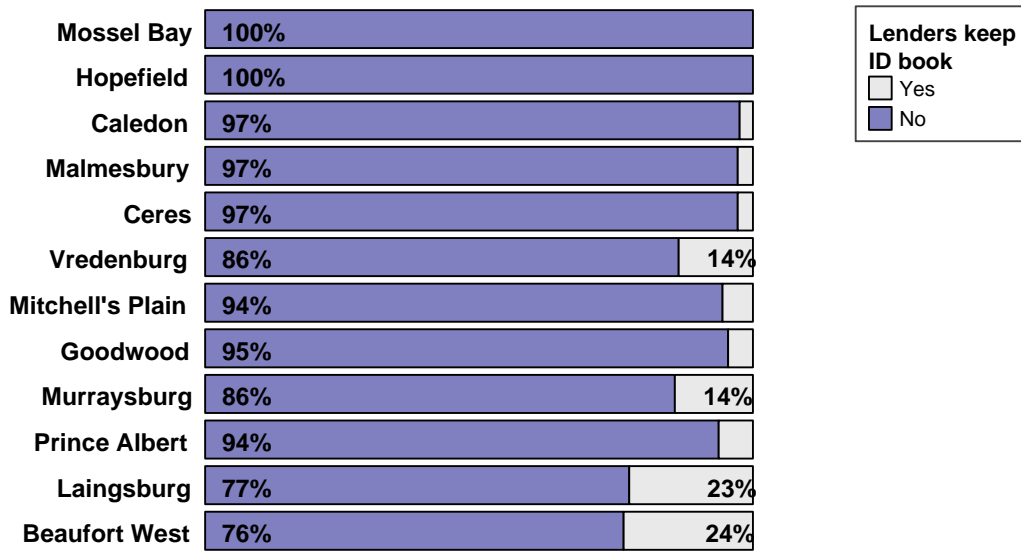
The highest percentages of households with hire-purchase accounts are in Vredenburg (41%), Murraysburg (39%) and Laingsburg (37%). Almost a third of these households are in arrears with their accounts. The lowest percentages with hire-purchase accounts are in Goodwood (18%), Mitchell's Plain (18%) and Malmesbury (20%). During the past two years, there are in all magisterial districts, households whose hire-purchase items have been repossessed. The highest percentages are in Malmesbury (21%), Caledon (21%) and Ceres (17%) and the lowest in Murraysburg (4%) and Hopefield (5%) (Figure 3.17).

A quarter or less of households have accounts at clothing stores (highest percentages in Beaufort West 28% and Vredenburg 26% and lowest percentages in Murraysburg 12%, Prince Albert 14% and Mossel Bay 14%). A third or less of the accounts per magisterial district is in arrears (lowest in Prince Albert 0% and highest in Ceres 33%).

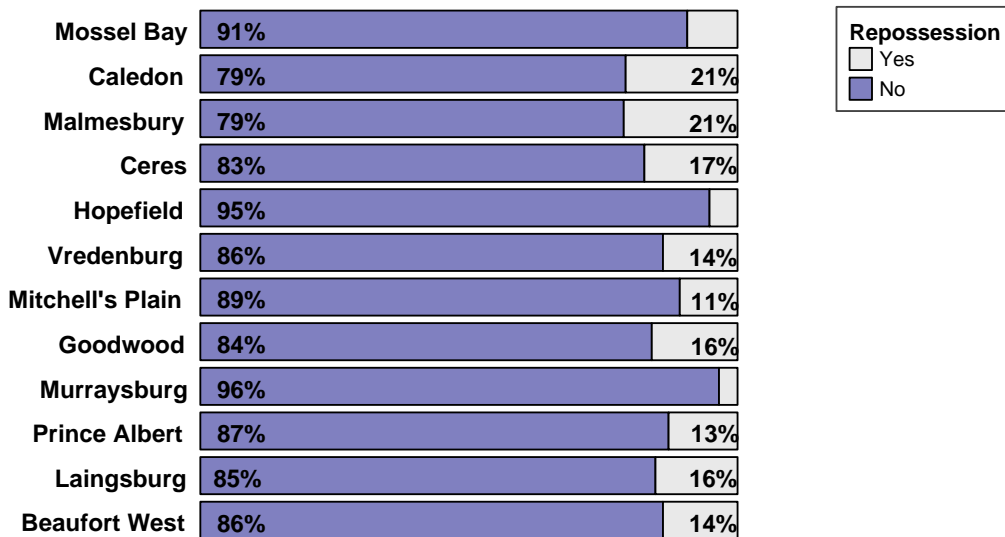
Very few beneficiaries owe money to employers (highest in Ceres 4%) or landlords/landladies (highest in Goodwood 7%). The percentage of households owing money to relatives/friends is the highest in Malmesbury. Thirteen percent or less of households owe money to burial societies (highest in Mitchell's Plain 13% and lowest in Prince Albert 1%).

In nine of the twelve magisterial districts close to a quarter of households borrowed money to service their debt during the past year (Figure 3.18). The highest percentages were recorded in Prince Albert (28%), Malmesbury (28%), Murraysburg (25%) and Laingsburg (24%), while the lowest percentages were in Hopefield (16%), Beaufort West (18%) and Vredenburg (19%).

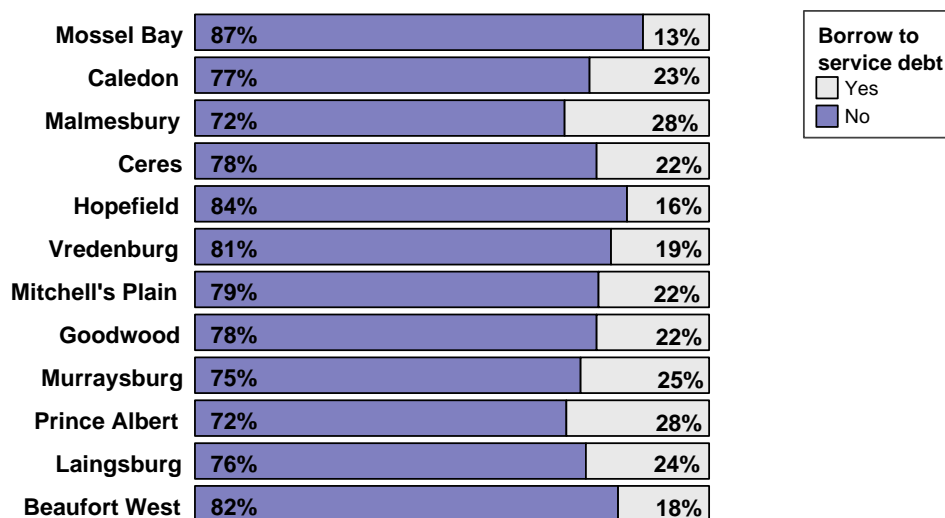
**Figure 3.16: Micro-lenders keep identity documents**



**Figure 3.17: Hire-purchase repossessed**



**Figure 3.18: Borrowing money to service debt**



**Table 3.1: Combination of income sources**

Magisterial district	Income sources							Total
	Grant only	Grant & regular salary	Grant, regular salary & other	Grant, regular salary & maintenance	Grant & odd jobs	Grant, self-employment or odd jobs and other	Grants, remittances or maintenance	Count
	Row %	Row %	Row %	Row %	Row %	Row %	Row %	
Beaufort West	39.2%	20.8%	12.5%	3.3%	5.0%	6.7%	12.5%	120
Laingsburg	32.0%	31.0%	11.0%	11.0%	5.0%	2.0%	8.0%	100
Prince Albert	29.0%	26.0%	5.0%	10.0%	7.0%	10.0%	13.0%	100
Murraysburg	33.0%	22.0%	11.0%	3.0%	7.0%	4.0%	20.0%	100
Goodwood	33.0%	39.0%	12.0%	4.0%	3.5%	4.5%	4.0%	200
Mitchell's Plain	24.5%	31.5%	10.0%	3.0%	9.0%	17.5%	4.5%	200
Vredenburg	26.0%	37.0%	13.0%	4.0%	6.0%	7.0%	7.0%	100
Hopefield	31.0%	41.0%	6.0%	9.0%	6.0%	5.0%	2.0%	100
Ceres	21.7%	41.7%	10.0%	9.2%	7.5%	5.8%	4.2%	120
Malmesbury	25.0%	37.5%	15.0%	4.2%	3.3%	3.3%	11.7%	120
Caledon	20.0%	41.7%	20.0%	6.7%	5.0%	4.2%	2.5%	120
Mossel Bay	38.0%	35.0%	13.0%	6.0%	2.0%	4.0%	2.0%	100

**Table 3.2: Sources of income in terms of presence of regular salary**

		Income sources: presence of regular salary			Total
		Grant only	Grant & regular salary (sometimes with other)	Grant & other, no regular salary	Count
Magisterial district	Beaufort West	39.2%	36.7%	24.2%	120
	Laingsburg	32.0%	53.0%	15.0%	100
	Prince Albert	29.0%	41.0%	30.0%	100
	Murraysburg	33.0%	36.0%	31.0%	100
	Goodwood	33.0%	55.0%	12.0%	200
	Mitchell's Plain	24.5%	44.5%	31.0%	200
	Vredenburg	26.0%	54.0%	20.0%	100
	Hopefield	31.0%	56.0%	13.0%	100
	Ceres	21.7%	60.8%	17.5%	120
	Malmesbury	25.0%	56.7%	18.3%	120
	Caledon	20.0%	68.3%	11.7%	120
Mossel Bay	38.0%	54.0%	8.0%	100	

**Table 3.3: Income sources (not combined) (a to f)**

**a. Regular salary**

		Regular salary income		Total
		No	Yes	Count
		Row %	Row %	
Magisterial district	Beaufort West	63.3%	36.7%	120
	Laingsburg	47.0%	53.0%	100
	Prince Albert	59.0%	41.0%	100
	Murraysburg	64.0%	36.0%	100
	Goodwood	45.0%	55.0%	200
	Mitchell's Plain	55.5%	44.5%	200
	Vredenburg	46.0%	54.0%	100
	Hopefield	44.0%	56.0%	100
	Ceres	39.2%	60.8%	120
	Malmesbury	43.3%	56.7%	120
	Caledon	31.7%	68.3%	120
Mossel Bay	46.0%	54.0%	100	

**b. Odd jobs**

		Income from odd jobs		Total
		No	Yes	Count
		Row %	Row %	
Magisterial district	Beaufort West	90.0%	10.0%	120
	Laingsburg	92.0%	8.0%	100
	Prince Albert	86.0%	14.0%	100
	Murraysburg	89.0%	11.0%	100
	Goodwood	89.0%	11.0%	200
	Mitchell's Plain	80.0%	20.0%	200
	Vredenburg	91.0%	9.0%	100
	Hopefield	93.0%	7.0%	100
	Ceres	87.5%	12.5%	120
	Malmesbury	84.2%	15.8%	120
	Caledon	84.2%	15.8%	120
Mossel Bay	90.0%	10.0%	100	

**c. Self-employment**

		Income from self-employment		Total
		No	Yes	Count
		Row %	Row %	
Magisterial district	Beaufort West	90.0%	10.0%	120
	Laingsburg	93.0%	7.0%	100
	Prince Albert	92.0%	8.0%	100
	Murraysburg	97.0%	3.0%	100
	Goodwood	91.5%	8.5%	200
	Mitchell's Plain	80.5%	19.5%	200
	Vredenburg	87.0%	13.0%	100
	Hopefield	94.0%	6.0%	100
	Ceres	90.8%	9.2%	120
	Malmesbury	96.7%	3.3%	120
	Caledon	92.5%	7.5%	120
Mossel Bay	93.0%	7.0%	100	

#### d. Remittances

		Income from remittances		Total
		No	Yes	Count
		Row %	Row %	
Magisterial district	Beaufort West	93.3%	6.7%	120
	Laingsburg	96.0%	4.0%	100
	Prince Albert	95.0%	5.0%	100
	Murraysburg	81.0%	19.0%	100
	Goodwood	93.5%	6.5%	200
	Mitchell's Plain	93.5%	6.5%	200
	Vredenburg	94.0%	6.0%	100
	Hopefield	93.0%	7.0%	100
	Ceres	96.7%	3.3%	120
	Malmesbury	93.3%	6.7%	120
	Caledon	91.7%	8.3%	120
	Mossel Bay	98.0%	2.0%	100

#### e. Private maintenance

		Income private maintenance		Total
		No	Yes	Count
		Row %	Row %	
Magisterial district	Beaufort West	78.3%	21.7%	120
	Laingsburg	80.0%	20.0%	100
	Prince Albert	78.0%	22.0%	100
	Murraysburg	76.0%	24.0%	100
	Goodwood	92.0%	8.0%	200
	Mitchell's Plain	90.5%	9.5%	200
	Vredenburg	89.0%	11.0%	100
	Hopefield	90.0%	10.0%	100
	Ceres	83.3%	16.7%	120
	Malmesbury	80.8%	19.2%	120
	Caledon	85.8%	14.2%	120
	Mossel Bay	85.0%	15.0%	100

**f. Other sources**

		Income from other sources		Total
		No	Yes	Count
		Row %	Row %	
<b>Magisterial district</b>	<b>Beaufort West</b>	95.8%	4.2%	120
	<b>Laingsburg</b>	96.0%	4.0%	100
	<b>Prince Albert</b>	97.0%	3.0%	100
	<b>Murraysburg</b>	100.0%	.0%	100
	<b>Goodwood</b>	99.0%	1.0%	200
	<b>Mitchell's Plain</b>	97.5%	2.5%	200
	<b>Vredenburg</b>	95.0%	5.0%	100
	<b>Hopefield</b>	99.0%	1.0%	100
	<b>Ceres</b>	98.3%	1.7%	120
	<b>Malmesbury</b>	98.3%	1.7%	120
	<b>Caledon</b>	96.7%	3.3%	120
	<b>Mossel Bay</b>	97.0%	3.0%	100

**Table 3.4: Household per capita income and per capita income from grants (descriptive statistics)**

		Mean	Median	Percentile 25	Percentile 75	Count	
<b>Magisterial district</b>	<b>Beaufort West</b>	Household per capita income	367.36	330.94	231.00	466.67	120
		Per capita household income from grant	272.77	226.33	123.96	372.50	120
	<b>Laingsburg</b>	Household per capita income	401.83	377.50	260.00	543.33	100
		Per capita household income from grant	251.86	179.50	68.00	350.00	100
	<b>Prince Albert</b>	Household per capita income	335.08	302.50	190.83	422.50	100
		Per capita household income from grant	224.24	172.00	80.00	336.00	100
	<b>Murraysburg</b>	Household per capita income	346.08	300.00	205.50	380.25	100
		Per capita household income from grant	253.10	215.00	135.92	308.33	100
	<b>Goodwood</b>	Household per capita income	520.10	465.83	233.33	700.00	200
		Per capita household income from grant	265.02	215.00	116.67	350.00	200
	<b>Mitchell's Plain</b>	Household per capita income	331.43	266.90	144.43	406.46	200
		Per capita household income from grant	149.65	100.00	40.00	200.00	200
	<b>Vredenburg</b>	Household per capita income	544.28	466.67	265.89	700.00	100
		Per capita household income from grant	243.58	175.00	100.00	350.00	100
	<b>Hopefield</b>	Household per capita income	649.78	700.00	466.67	725.00	100
		Per capita household income from grant	329.10	233.33	140.00	472.92	100
	<b>Ceres</b>	Household per capita income	453.13	407.50	260.00	600.00	120
		Per capita household income from grant	200.96	162.38	73.02	284.17	120
	<b>Malmesbur</b>	Household per capita income	391.34	350.00	181.75	500.00	120
		Per capita household income from grant	195.01	158.00	64.00	266.67	120
<b>Caledon</b>	Household per capita income	446.24	386.67	252.00	590.00	120	
	Per capita household income from grant	221.08	172.00	80.00	259.58	120	
<b>Mossel Bay</b>	Household per capita income	463.23	407.14	272.86	700.00	100	
	Per capita household income from grant	242.89	175.00	89.63	350.00	100	



**Table 3.5: Salaries and grant income as percentage of household income (descriptive statistics)**

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Beaufort West</b>	Grant as percentage of household income	75.34	85.22	55.79	100.00	120
		Salaries as percentage of household income	17.19	.00	.00	33.59	120
	<b>Laingsburg</b>	Grant as percentage of household income	64.49	66.29	34.06	100.00	100
		Salaries as percentage of household income	30.17	12.50	.00	64.49	100
	<b>Prince Albert</b>	Grant as percentage of household income	66.14	72.68	38.96	100.00	100
		Salaries as percentage of household income	27.37	15.69	.00	52.61	100
	<b>Murraysburg</b>	Grant as percentage of household income	75.05	83.09	59.27	100.00	100
		Salaries as percentage of household income	16.54	.00	.00	26.86	100
	<b>Goodwood</b>	Grant as percentage of household income	63.62	62.25	32.20	100.00	200
		Salaries as percentage of household income	30.22	15.90	.00	62.96	200
	<b>Mitchell's Plain</b>	Grant as percentage of household income	54.31	45.21	21.05	100.00	200
		Salaries as percentage of household income	39.79	42.17	.00	76.42	200
	<b>Vredenburg</b>	Grant as percentage of household income	54.33	50.94	20.33	90.33	100
		Salaries as percentage of household income	38.28	39.57	.00	74.07	100
	<b>Hopefield</b>	Grant as percentage of household income	63.22	63.64	32.93	100.00	100
		Salaries as percentage of household income	30.25	21.54	.00	61.30	100
	<b>Ceres</b>	Grant as percentage of household income	51.21	44.04	21.88	84.44	120
		Salaries as percentage of household income	44.52	55.17	.00	76.67	120
	<b>Malmesbury</b>	Grant as percentage of household income	59.99	61.48	29.65	100.00	120
		Salaries as percentage of household income	30.70	17.65	.00	60.21	120
<b>Caledon</b>	Grant as percentage of household income	55.22	52.76	25.00	100.00	120	
	Salaries as percentage of household income	39.41	41.46	.00	67.46	120	
<b>Mossel Bay</b>	Grant as percentage of household income	61.99	54.90	26.47	100.00	100	
	Salaries as percentage of household income	33.20	23.81	.00	69.70	100	

**Table 3.6: Total monthly household per capita income with and without grant (descriptive statistics)**

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Beaufort West</b>	Household per capita income	367.36	330.94	231.00	466.67	120
		Household per capita income without grant	85.39	34.17	.00	125.00	120
	<b>Laingsburg</b>	Household per capita income	401.83	377.50	260.00	543.33	100
		Household per capita income without grant	137.56	86.67	.00	204.78	100
	<b>Prince Albert</b>	Household per capita income	335.08	302.50	190.83	422.50	100
		Household per capita income without grant	112.35	66.67	.00	172.50	100
	<b>Murraysburg</b>	Household per capita income	346.08	300.00	205.50	380.25	100
		Household per capita income without grant	87.86	50.00	.00	131.50	100
	<b>Goodwood</b>	Household per capita income	520.10	465.83	233.33	700.00	200
		Household per capita income without grant	233.67	100.00	.00	371.20	200
	<b>Mitchell's Plain</b>	Household per capita income	331.43	266.90	144.43	406.46	200
		Household per capita income without grant	182.19	104.97	.00	240.00	200
	<b>Vredenburg</b>	Household per capita income	544.28	466.67	265.89	700.00	100
		Household per capita income without grant	298.78	219.83	18.39	400.00	100
	<b>Hopefield</b>	Household per capita income	649.78	700.00	466.67	725.00	100
		Household per capita income without grant	274.31	200.00	.00	466.67	100
	<b>Ceres</b>	Household per capita income	453.13	407.50	260.00	600.00	120
		Household per capita income without grant	256.19	195.00	40.00	375.00	120
	<b>Malmesbury</b>	Household per capita income	391.34	350.00	181.75	500.00	120
		Household per capita income without grant	194.08	130.00	.00	265.15	120
<b>Caledon</b>	Household per capita income	446.24	386.67	252.00	590.00	120	
	Household per capita income without grant	215.69	160.00	.00	266.67	120	
<b>Mossel Bay</b>	Household per capita income	463.23	407.14	272.86	700.00	100	
	Household per capita income without grant	208.88	117.50	.00	367.86	100	

**Table 3.7: Economic dependency**

		Dependency: number of persons per person with income				Total	
		Low (1,00 - 1,49)	1,50 - 2,00	2,01 - 3,00	High (> 3,00)	Count	Row %
		Row %	Row %	Row %	Row %		
Magisterial district	Beaufort West	13.3%	30.8%	36.7%	19.2%	120	
	Laingsburg	20.0%	43.0%	24.0%	13.0%	100	
	Prince Albert	13.0%	42.0%	26.0%	19.0%	100	
	Murraysburg	13.0%	26.0%	35.0%	26.0%	100	
	Goodwood	24.5%	39.5%	24.0%	12.0%	200	
	Mitchell's Plain	10.0%	24.0%	34.5%	31.5%	200	
	Vredenburg	21.0%	44.0%	23.0%	12.0%	100	
	Hopefield	44.0%	37.0%	13.0%	6.0%	100	
	Ceres	22.5%	45.8%	19.2%	12.5%	120	
	Malmesbury	17.5%	40.0%	22.5%	20.0%	120	
	Caledon	25.0%	40.0%	29.2%	5.8%	120	
Mossel Bay	23.0%	38.0%	20.0%	19.0%	100		

**Table 3.8: Economic dependency and absolute poverty**

		Dependency: number of persons per person with income				Total	
		Low (1,00 - 1,49)	1,50 - 2,00	2,01 - 3,00	High (> 3,00)	Count	Row %
		Row %	Row %	Row %	Row %		
Did household go without food in the last month?	Yes	10.0%	33.4%	29.1%	27.4%	299	100.0%
	No	22.6%	37.7%	25.4%	14.3%	1181	100.0%

**Table 3.9: Economic dependency and children in household**

		Dependency: number of persons per person with income				Total	
		Low (1,00 - 1,49)	1,50 - 2,00	2,01 - 3,00	High (> 3,00)	Count	Row %
		Row %	Row %	Row %	Row %		
Composition of household	Household with children	6.1%	40.4%	32.4%	21.1%	1168	100.0%
	Household without children	72.4%	23.4%	2.9%	1.3%	312	100.0%

**Table 3.10: Economic dependency and gender composition of household**

		Dependency: number of persons per person with income				Total	
		Low (1,00 - 1,49)	1,50 - 2,00	2,01 - 3,00	High (> 3,00)	Count	Row %
		Row %	Row %	Row %	Row %		
<b>Gender composition (adults) of household</b>	<b>Adult women only</b>	21.6%	29.8%	27.2%	21.3%	305	100.0%
	<b>Adult women &amp; men</b>	18.1%	39.3%	26.5%	16.2%	1145	100.0%
	<b>Adult men only</b>	80.0%	13.3%	3.3%	3.3%	30	100.0%

**Table 3.11: Monthly income and monthly expenditure (descriptive statistics)**

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Beaufort West</b>	Monthly income	1720	1635	1020	2215	120
		Monthly expenditure	1687	1474	925	2240	120
	<b>Laingsburg</b>	Monthly income	1733	1530	860	2140	100
		Monthly expenditure	1255	1026	724	1530	100
	<b>Prince Albert</b>	Monthly income	1515	1400	910	2048	100
		Monthly expenditure	1146	998	684	1519	100
	<b>Murraysburg</b>	Monthly income	1648	1500	990	2270	100
		Monthly expenditure	1287	1152	778	1572	100
	<b>Goodwood</b>	Monthly income	2316	1860	1180	3100	200
		Monthly expenditure	2106	1687	1110	2663	200
	<b>Mitchell's Plain</b>	Monthly income	1582	1300	720	2000	200
		Monthly expenditure	1760	1571	902	2289	200
	<b>Vredenburg</b>	Monthly income	2177	1500	1000	2668	100
		Monthly expenditure	1647	1447	933	2126	100
	<b>Hopefield</b>	Monthly income	2219	1500	1025	2743	100
		Monthly expenditure	1681	1399	990	1926	100
	<b>Ceres</b>	Monthly income	2258	1875	1147	2978	120
		Monthly expenditure	1720	1433	892	2254	120
	<b>Malmesbury</b>	Monthly income	1866	1560	1015	2166	120
		Monthly expenditure	1839	1496	1013	2214	120
<b>Caledon</b>	Monthly income	1959	1625	1185	2411	120	
	Monthly expenditure	1597	1469	1010	1890	120	
<b>Mossel Bay</b>	Monthly income	2062	1560	700	2656	100	
	Monthly expenditure	1680	1359	1001	1980	100	

**Table 3.12: Monthly household income and expenditure (untrimmed and top 5% trimmed)**

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Beaufort West</b>	Monthly income (with estimates where incomplete)	1720	1635	1020	2215	120
		Monthly household expenditure (untrimmed)	1687	1474	925	2240	120
		Total monthly household expenditure (trimmed on items)	1477	1364	901	2003	120
	<b>Laingsburg</b>	Monthly income (with estimates where incomplete)	1733	1530	860	2140	100
		Monthly household expenditure (untrimmed)	1255	1026	724	1530	100
		Total monthly household expenditure (trimmed on items)	1174	1006	677	1503	100
	<b>Prince Albert</b>	Monthly income (with estimates where incomplete)	1515	1400	910	2048	100
		Monthly household expenditure (untrimmed)	1146	998	684	1519	100
		Total monthly household expenditure (trimmed on items)	1102	990	693	1509	100
	<b>Murraysburg</b>	Monthly income (with estimates where incomplete)	1648	1500	990	2270	100
		Monthly household expenditure (untrimmed)	1287	1152	778	1572	100
		Total monthly household expenditure (trimmed on items)	1224	1088	760	1542	100
	<b>Goodwood</b>	Monthly income (with estimates where incomplete)	2316	1860	1180	3100	200
		Monthly household expenditure (untrimmed)	2106	1687	1110	2663	200
		Total monthly household expenditure (trimmed on items)	1778	1633	1096	2317	200

... continued

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Mitchell's Plain</b>	Monthly income (with estimates where incomplete)	1582	1300	720	2000	200
		Monthly household expenditure (untrimmed)	1760	1571	902	2289	200
		Total monthly household expenditure (trimmed on items)	1459	1316	850	1952	200
	<b>Vredenburg</b>	Monthly income (with estimates where incomplete)	2177	1500	1000	2668	100
		Monthly household expenditure (untrimmed)	1647	1447	933	2126	100
		Total monthly household expenditure (trimmed on items)	1460	1383	901	1991	100
	<b>Hopefield</b>	Monthly income (with estimates where incomplete)	2219	1500	1025	2743	100
		Monthly household expenditure (untrimmed)	1681	1399	990	1926	100
		Total monthly household expenditure (trimmed on items)	1465	1353	930	1894	100
	<b>Ceres</b>	Monthly income (with estimates where incomplete)	2258	1875	1147	2978	120
		Monthly household expenditure (untrimmed)	1720	1433	892	2254	120
		Total monthly household expenditure (trimmed on items)	1433	1380	893	1755	120
	<b>Malmesbury</b>	Monthly income (with estimates where incomplete)	1866	1560	1015	2166	120
		Monthly household expenditure (untrimmed)	1839	1496	1013	2214	120
		Total monthly household expenditure (trimmed on items)	1471	1365	909	1846	120
	<b>Caledon</b>	Monthly income (with estimates where incomplete)	1959	1625	1185	2411	120
		Monthly household expenditure (untrimmed)	1597	1469	1010	1890	120
		Total monthly household expenditure (trimmed on items)	1406	1351	1006	1720	120

... continued

		Mean	Median	Percentile 25	Percentile 75	Count
<b>Mossel Bay</b>	Monthly income (with estimates where incomplete)	2062	1560	700	2656	100
	Monthly household expenditure (untrimmed)	1680	1359	1001	1980	100
	Total monthly household expenditure (trimmed on items)	1450	1333	990	1797	100



**Table 3.13: Per capita income and expenditure (descriptive statistics)**

		Mean	Median	Percentile 25	Percentile 75	Count	
<b>Magisterial district</b>	<b>Beaufort West</b>	Household per capita income	367.36	330.94	231.00	466.67	120
		Monthly expenditure per capita	360	338	167	455	120
	<b>Laingsburg</b>	Household per capita income	401.83	377.50	260.00	543.33	100
		Monthly expenditure per capita	323	257	156	426	100
	<b>Prince Albert</b>	Household per capita income	335.08	302.50	190.83	422.50	100
		Monthly expenditure per capita	260	217	136	340	100
	<b>Murraysburg</b>	Household per capita income	346.08	300.00	205.50	380.25	100
		Monthly expenditure per capita	265	234	167	312	100
	<b>Goodwood</b>	Household per capita income	520.10	465.83	233.33	700.00	200
		Monthly expenditure per capita	474	397	267	570	200
	<b>Mitchell's Plain</b>	Household per capita income	331.43	266.90	144.43	406.46	200
		Monthly expenditure per capita	370	322	176	484	200
	<b>Vredenburg</b>	Household per capita income	544.28	466.67	265.89	700.00	100
		Monthly expenditure per capita	472	354	215	581	100
	<b>Hopefield</b>	Household per capita income	649.78	700.00	466.67	725.00	100
		Monthly expenditure per capita	477	407	288	557	100
	<b>Ceres</b>	Household per capita income	453.13	407.50	260.00	600.00	120
		Monthly expenditure per capita	343	279	174	470	120
	<b>Malmesbury</b>	Household per capita income	391.34	350.00	181.75	500.00	120
		Monthly expenditure per capita	373	301	198	514	120
<b>Caledon</b>	Household per capita income	446.24	386.67	252.00	590.00	120	
	Monthly expenditure per capita	381	321	240	473	120	
<b>Mossel Bay</b>	Household per capita income	463.23	407.14	272.86	700.00	100	
	Monthly expenditure per capita	390	322	252	474	100	

**Table 3.14: Expenditure per item (descriptive statistics)**

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Beaufort West</b>	Food expenditure % household expenses	53.19	51.13	44.57	61.26	120
		Municipal & service expenses % household expenses	19.46	18.51	13.69	25.67	120
		Bond, rent, accommodation % household expenses	1	0	0	0	120
		Expenditure on clothes % household expenses	5.87	3.62	.00	9.89	120
	<b>Laingsburg</b>	Food expenditure % household expenses	60.38	59.56	52.71	68.30	100
		Municipal & service expenses % household expenses	15.72	14.33	9.78	19.87	100
		Bond, rent, accommodation % household expenses	1	0	0	0	100
		Expenditure on clothes % household expenses	4.36	.00	.00	6.31	100
	<b>Prince Albert</b>	Food expenditure % household expenses	59.78	60.66	50.36	69.41	100
		Municipal & service expenses % household expenses	14.88	13.30	9.52	19.60	100
		Bond, rent, accommodation % household expenses	1	0	0	0	100
		Expenditure on clothes % household expenses	3.43	.00	.00	4.53	100
	<b>Murraysburg</b>	Food expenditure % household expenses	61.51	60.54	52.86	70.76	100
		Municipal & service expenses % household expenses	13.42	12.34	8.91	17.29	100
		Bond, rent, accommodation % household expenses	0	0	0	0	100
		Expenditure on clothes % household expenses	3.43	.00	.00	1.99	100

... continue

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Goodwood</b>	Food expenditure % household expenses	53.60	53.72	44.70	62.04	200
		Municipal & service expenses % household expenses	19.61	18.42	13.69	24.63	200
		Bond, rent, accommodation % household expenses	2	0	0	0	200
		Expenditure on clothes % household expenses	2.66	.00	.00	4.50	200
	<b>Mitchell's Plain</b>	Food expenditure % household expenses	54.26	56.03	45.80	61.37	200
		Municipal & service expenses % household expenses	14.90	14.36	10.29	18.81	200
		Bond, rent, accommodation % household expenses	3	0	0	0	200
		Expenditure on clothes % household expenses	6.95	5.77	.00	12.12	200
	<b>Vredenburg</b>	Food expenditure % household expenses	51.29	52.59	42.08	59.76	100
		Municipal & service expenses % household expenses	19.00	17.27	11.40	23.17	100
		Bond, rent, accommodation % household expenses	0	0	0	0	100
		Expenditure on clothes % household expenses	4.62	.00	.00	7.39	100
	<b>Hopefield</b>	Food expenditure % household expenses	55.53	55.89	47.44	63.93	100
		Municipal & service expenses % household expenses	19.93	17.98	13.55	26.38	100
		Bond, rent, accommodation % household expenses	2	0	0	0	100
		Expenditure on clothes % household expenses	2.60	.00	.00	3.47	100

... continued

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Ceres</b>	Food expenditure % household expenses	52.82	51.10	44.16	61.48	120
		Municipal & service expenses % household expenses	19.52	20.05	10.31	28.34	120
		Bond, rent, accommodation % household expences	1	0	0	0	120
		Expenditure on clothes % household expenses	4.24	.00	.00	6.89	120
	<b>Malmesbury</b>	Food expenditure % household expenses	56.67	57.04	47.25	67.08	120
		Municipal & service expenses % household expenses	17.94	17.01	10.89	23.96	120
		Bond, rent, accommodation % household expences	1	0	0	0	120
		Expenditure on clothes % household expenses	3.43	.00	.00	5.13	120
	<b>Caledon</b>	Food expenditure % household expenses	54.83	55.36	46.96	63.96	120
		Municipal & service expenses % household expenses	16.39	15.55	9.17	22.61	120
		Bond, rent, accommodation % household expences	2	0	0	0	120
		Expenditure on clothes % household expenses	4.37	.00	.00	7.87	120
	<b>Mossel Bay</b>	Food expenditure % household expenses	56.67	57.07	49.08	65.23	100
		Municipal & service expenses % household expenses	17.02	17.42	11.42	21.49	100
		Bond, rent, accommodation % household expences	1	0	0	0	100
		Expenditure on clothes % household expenses	3.03	.00	.00	4.32	100

**Table 3.15: Expenditure continued (descriptive statistics)**

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Beaufort West</b>	School fees % household expenses	3	2	0	5	120
		Expenditure on transport % household expenses	1.27	.00	.00	1.24	120
		Medical expenses % total household expenses	2.31	.00	.00	2.69	120
		Amount spent on funeral scheme % household expenses	3.42	2.78	.00	5.70	120
	<b>Laingsburg</b>	School fees % household expenses	3	2	0	4	100
		Expenditure on transport % household expenses	.43	.00	.00	.00	100
		Medical expenses % total household expenses	1.27	.00	.00	.85	100
		Amount spent on funeral scheme % household expenses	2.86	2.32	1.02	4.36	100
	<b>Prince Albert</b>	School fees % household expenses	2	2	0	3	100
		Expenditure on transport % household expenses	.50	.00	.00	.00	100
		Medical expenses % total household expenses	1.41	.00	.00	1.34	100
		Amount spent on funeral scheme % household expenses	2.97	2.46	.13	4.50	100
	<b>Murraysburg</b>	School fees % household expenses	3	2	0	5	100
		Expenditure on transport % household expenses	.27	.00	.00	.00	100
		Medical expenses % total household expenses	1.50	.00	.00	1.31	100
		Amount spent on funeral scheme % household expenses	2.96	1.95	.00	4.71	100

... continued

			Mean	Median	Percentile 25	Percentile 75	Count
	<b>Goodwood</b>	School fees % household expenses	3	1	0	5	200
		Expenditure on transport % household expenses	3.31	2.30	.00	5.31	200
		Medical expenses % total household expenses	3.14	.73	.00	3.52	200
		Amount spent on funeral scheme % household expenses	3.09	1.98	.00	4.56	200
	<b>Mitchell's Plain</b>	School fees % household expenses	6	3	0	8	200
		Expenditure on transport % household expenses	4.44	3.47	.00	6.87	200
		Medical expenses % total household expenses	1.13	.00	.00	.98	200
		Amount spent on funeral scheme % household expenses	2.81	2.18	.00	4.43	200
	<b>Vredenburg</b>	School fees % household expenses	4	1	0	6	100
		Expenditure on transport % household expenses	.94	.00	.00	1.29	100
		Medical expenses % total household expenses	1.37	.32	.00	1.31	100
		Amount spent on funeral scheme % household expenses	3.99	3.17	1.35	5.73	100
	<b>Hopefield</b>	School fees % household expenses	3	0	0	3	100
		Expenditure on transport % household expenses	1.45	.00	.00	1.80	100
		Medical expenses % total household expenses	1.34	.38	.00	1.24	100
		Amount spent on funeral scheme % household expenses	3.93	2.55	.43	6.15	100

... continued

			Mean	Median	Percentile 25	Percentile 75	Count
	<b>Ceres</b>	School fees % household expenses	3	1	0	4	120
		Expenditure on transport % household expenses	2.24	1.19	.00	3.24	120
		Medical expenses % total household expenses	2.73	1.04	.00	2.99	120
		Amount spent on funeral scheme % household expenses	3.17	2.33	.00	4.86	120
	<b>Malmesbury</b>	School fees % household expenses	4	1	0	5	120
		Expenditure on transport % household expenses	3.08	1.64	.00	5.09	120
		Medical expenses % total household expenses	2.01	.00	.00	2.05	120
		Amount spent on funeral scheme % household expenses	2.82	1.72	.00	4.09	120
	<b>Caledon</b>	School fees % household expenses	3	2	0	4	120
		Expenditure on transport % household expenses	2.59	1.66	.00	4.22	120
		Medical expenses % total household expenses	2.23	.40	.00	2.53	120
		Amount spent on funeral scheme % household expenses	3.20	2.69	.60	4.58	120
<b>Mossel Bay</b>	School fees % household expenses	5	2	0	6	100	
	Expenditure on transport % household expenses	2.56	.00	.00	4.26	100	
	Medical expenses % total household expenses	2.06	.19	.00	1.93	100	
	Amount spent on funeral scheme % household expenses	2.36	1.95	.00	3.81	100	

**Table 3.16: Expenditure continued (descriptive statistics)**

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Beaufort West</b>	Medical expenses % total household expenses	2.31	.00	.00	2.69	120
		Expenditure tobacco % household expenses	2.62	1.36	.00	4.21	120
		Expenditure alcohol % household expenses	.81	.00	.00	.00	120
		Expenditure Lotto/ other gambling % household expenses	.28	.00	.00	.00	120
	<b>Laingsburg</b>	Medical expenses % total household expenses	1.27	.00	.00	.85	100
		Expenditure tobacco % household expenses	2.85	1.49	.00	4.79	100
		Expenditure alcohol % household expenses	.72	.00	.00	.00	100
		Expenditure Lotto/ other gambling % household expenses	.21	.00	.00	.00	100
	<b>Prince Albert</b>	Medical expenses % total household expenses	1.41	.00	.00	1.34	100
		Expenditure tobacco % household expenses	3.53	2.70	.00	5.21	100
		Expenditure alcohol % household expenses	1.17	.00	.00	.57	100
		Expenditure Lotto/ other gambling % household expenses	.22	.00	.00	.00	100
	<b>Murraysburg</b>	Medical expenses % total household expenses	1.50	.00	.00	1.31	100
		Expenditure tobacco % household expenses	1.99	.53	.00	3.03	100
		Expenditure alcohol % household expenses	.37	.00	.00	.00	100
		Expenditure Lotto/ other gambling % household expenses	.13	.00	.00	.00	100

... continued



			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Goodwood</b>	Medical expenses % total household expenses	3.14	.73	.00	3.52	200
		Expenditure tobacco % household expenses	2.72	.00	.00	5.02	200
		Expenditure alcohol % household expenses	.19	.00	.00	.00	200
		Expenditure Lotto/ other gambling % household expenses	.30	.00	.00	.37	200
	<b>Mitchell's Plain</b>	Medical expenses % total household expenses	1.13	.00	.00	.98	200
		Expenditure tobacco % household expenses	1.64	.00	.00	2.34	200
		Expenditure alcohol % household expenses	.28	.00	.00	.00	200
		Expenditure Lotto/ other gambling % household expenses	.22	.00	.00	.00	200
	<b>Vredenburg</b>	Medical expenses % total household expenses	1.37	.32	.00	1.31	100
		Expenditure tobacco % household expenses	2.66	.00	.00	4.07	100
		Expenditure alcohol % household expenses	.27	.00	.00	.00	100
		Expenditure Lotto/ other gambling % household expenses	.15	.00	.00	.00	100
	<b>Hopefield</b>	Medical expenses % total household expenses	1.34	.38	.00	1.24	100
		Expenditure tobacco % household expenses	2.78	.00	.00	3.10	100
		Expenditure alcohol % household expenses	.18	.00	.00	.00	100
		Expenditure Lotto/ other gambling % household expenses	.23	.00	.00	.00	100

... continued

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Ceres</b>	Medical expenses % total household expenses	2.73	1.04	.00	2.99	120
		Expenditure tobacco % household expenses	2.31	1.42	.00	3.17	120
		Expenditure alcohol % household expenses	.70	.00	.00	.00	120
		Expenditure Lotto/ other gambling % household expenses	.45	.00	.00	.71	120
	<b>Malmesbury</b>	Medical expenses % total household expenses	2.01	.00	.00	2.05	120
		Expenditure tobacco % household expenses	2.22	.00	.00	3.57	120
		Expenditure alcohol % household expenses	.21	.00	.00	.00	120
		Expenditure Lotto/ other gambling % household expenses	.37	.00	.00	.39	120
	<b>Caledon</b>	Medical expenses % total household expenses	2.23	.40	.00	2.53	120
		Expenditure tobacco % household expenses	2.36	.00	.00	4.40	120
		Expenditure alcohol % household expenses	.43	.00	.00	.00	120
		Expenditure Lotto/ other gambling % household expenses	.28	.00	.00	.20	120
	<b>Mossel Bay</b>	Medical expenses % total household expenses	2.06	.19	.00	1.93	100
		Expenditure tobacco % household expenses	2.80	.00	.00	5.10	100
		Expenditure alcohol % household expenses	.19	.00	.00	.00	100
		Expenditure Lotto/ other gambling % household expenses	.24	.00	.00	.00	100

**Table 3.17: Expenditure continued (descriptive statistics)**

			<b>Mean</b>	<b>Median</b>	<b>Percentile 25</b>	<b>Percentile 75</b>	<b>Count</b>
<b>Magisterial district</b>	<b>Beaufort West</b>	Savings % household expences	1	0	0	0	120
	<b>Laingsburg</b>	Savings % household expences	1	0	0	0	100
	<b>Prince Albert</b>	Savings % household expences	0	0	0	0	100
	<b>Murraysburg</b>	Savings % household expences	0	0	0	0	100
	<b>Goodwood</b>	Savings % household expences	0	0	0	0	200
	<b>Mitchell's Plain</b>	Savings % household expences	1	0	0	0	200
	<b>Vredenburg</b>	Savings % household expences	1	0	0	0	100
	<b>Hopefield</b>	Savings % household expences	1	0	0	0	100
	<b>Ceres</b>	Savings % household expences	1	0	0	0	120
	<b>Malmesbury</b>	Savings % household expences	0	0	0	0	120
	<b>Caledon</b>	Savings % household expences	0	0	0	0	120
	<b>Mossel Bay</b>	Savings % household expences	1	0	0	0	100

**Table 3.18: Per capita grant income and food expenditure (descriptive statistics)**

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Beaufort West</b>	Monthly household per capita income without grant	85.39	34.17	.00	125.00	120
		Monthly food expenditure per capita	158.05	121.75	86.83	200.00	120
	<b>Laingsburg</b>	Monthly household per capita income without grant	137.56	86.67	.00	204.78	100
		Monthly food expenditure per capita	172.93	146.67	93.05	216.00	100
	<b>Prince Albert</b>	Monthly household per capita income without grant	112.35	66.67	.00	172.50	100
		Monthly food expenditure per capita	139.07	127.50	84.86	176.67	100
	<b>Murraysburg</b>	Monthly household per capita income without grant	87.86	50.00	.00	131.50	100
		Monthly food expenditure per capita	149.04	125.83	91.80	173.94	100
	<b>Goodwood</b>	Monthly household per capita income without grant	233.67	100.00	.00	371.20	200
		Monthly food expenditure per capita	202.36	183.33	120.00	266.67	200
	<b>Mitchell's Plain</b>	Monthly household per capita income without grant	182.19	104.97	.00	240.00	200
		Monthly food expenditure per capita	157.39	129.88	80.73	202.36	200
	<b>Vredenburg</b>	Monthly household per capita income without grant	298.78	219.83	18.39	400.00	100
		Monthly food expenditure per capita	211.78	163.33	100.00	263.75	100
	<b>Hopefield</b>	Monthly household per capita income without grant	274.31	200.00	.00	466.67	100
		Monthly food expenditure per capita	222.52	196.17	141.67	272.05	100
	<b>Ceres</b>	Monthly household per capita income without grant	256.19	195.00	40.00	375.00	120
		Monthly food expenditure per capita	147.54	125.00	83.79	188.38	120
	<b>Malmesbury</b>	Monthly household per capita income without grant	194.08	130.00	.00	265.15	120
		Monthly food expenditure per capita	163.68	139.56	103.31	224.00	120
<b>Caledon</b>	Monthly household per capita income without grant	215.69	160.00	.00	266.67	120	
	Monthly food expenditure per capita	175.31	149.18	116.42	221.50	120	
<b>Mossel Bay</b>	Monthly household per capita income without grant	208.88	117.50	.00	367.86	100	
	Monthly food expenditure per capita	188.98	160.00	105.63	235.83	100	

**Table 3.19: Per capita food expenditure and income from employment (descriptive statistics)**

			Mean	Median	Percentile 25	Percentile 75	Count
<b>Magisterial district</b>	<b>Beaufort West</b>	Monthly food expenditure per capita	158.05	121.75	86.83	200.00	120
		Monthly household per captia income from salaries	64	0	0	87	120
	<b>Laingsburg</b>	Monthly food expenditure per capita	172.93	146.67	93.05	216.00	100
		Monthly household per captia income from salaries	121	40	0	193	100
	<b>Prince Albert</b>	Monthly food expenditure per capita	139.07	127.50	84.86	176.67	100
		Monthly household per captia income from salaries	94	45	0	170	100
	<b>Murraysburg</b>	Monthly food expenditure per capita	149.04	125.83	91.80	173.94	100
		Monthly household per captia income from salaries	53	0	0	82	100
	<b>Goodwood</b>	Monthly food expenditure per capita	202.36	183.33	120.00	266.67	200
		Monthly household per captia income from salaries	204	60	0	292	200
	<b>Mitchell's Plain</b>	Monthly food expenditure per capita	157.39	129.88	80.73	202.36	200
		Monthly household per captia income from salaries	165	50	0	212	200
	<b>Vredenburg</b>	Monthly food expenditure per capita	211.78	163.33	100.00	263.75	100
		Monthly household per captia income from salaries	239	125	0	375	100
	<b>Hopefield</b>	Monthly food expenditure per capita	222.52	196.17	141.67	272.05	100
		Monthly household per captia income from salaries	225	60	0	400	100
	<b>Ceres</b>	Monthly food expenditure per capita	147.54	125.00	83.79	188.38	120
		Monthly household per captia income from salaries	227	170	0	324	120
	<b>Malmesbury</b>	Monthly food expenditure per capita	163.68	139.56	103.31	224.00	120
		Monthly household per captia income from salaries	155	88	0	229	120
<b>Caledon</b>	Monthly food expenditure per capita	175.31	149.18	116.42	221.50	120	
	Monthly household per captia income from salaries	209	150	8	250	120	
<b>Mossel Bay</b>	Monthly food expenditure per capita	188.98	160.00	105.63	235.83	100	
	Monthly household per captia income from salaries	186	70	0	309	100	

**Table 3.20: Absolute poverty**

		Did household go without food in the last month		Total
		Yes	No	Count
		Row %	Row %	
<b>Magisterial district</b>	<b>Beaufort West</b>	18.3%	81.7%	120
	<b>Laingsburg</b>	9.0%	91.0%	100
	<b>Prince Albert</b>	19.0%	81.0%	100
	<b>Murraysburg</b>	13.0%	87.0%	100
	<b>Goodwood</b>	17.0%	83.0%	200
	<b>Mitchell's Plain</b>	33.0%	67.0%	200
	<b>Vredenburg</b>	21.0%	79.0%	100
	<b>Hopefield</b>	9.0%	91.0%	100
	<b>Ceres</b>	18.3%	81.7%	120
	<b>Malmesbury</b>	33.3%	66.7%	120
	<b>Caledon</b>	21.7%	78.3%	120
	<b>Mossel Bay</b>	18.0%	82.0%	100

**Table 3.21: First person/ organisation turned to for financial/material assistance**

First organisation/ person household will turn to for help		Magisterial district											
		Beaufort West	Laingsburg	Prince Albert	Murraysburg	Goodwood	Mitchell's Plain	Vredenburg	Hopefield	Ceres	Malmesbury	Caledon	Mossel Bay
Not applicable - doesn't struggle to make ends meet	Col %	24.2%	24.0%	21.0%	29.0%	29.5%	16.5%	20.0%	30.0%	27.5%	18.3%	35.0%	22.0%
Family (other than household)	Col %	29.2%	23.0%	31.0%	33.0%	48.0%	42.5%	47.0%	42.0%	40.8%	45.0%	33.3%	44.0%
Neighbours, friends or other non-family community members	Col %	23.3%	20.0%	15.0%	17.0%	12.0%	29.0%	20.0%	10.0%	20.0%	23.3%	20.8%	23.0%
Church or other religious organisation	Col %	2.5%	2.0%	.0%	.0%	3.0%	1.5%	1.0%	.0%	1.7%	2.5%	.0%	3.0%
CBO / NGO	Col %	.0%	.0%	.0%	.0%	.5%	.5%	.0%	.0%	.8%	.0%	.0%	.0%
Department of Social Services and Poverty Alleviation	Col %	.0%	.0%	1.0%	.0%	.5%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Buy food on credit at shop	Col %	10.0%	21.0%	14.0%	11.0%	2.5%	5.0%	8.0%	15.0%	5.0%	5.8%	8.3%	3.0%
Take a loan	Col %	7.5%	4.0%	15.0%	7.0%	4.0%	4.5%	3.0%	1.0%	3.3%	3.3%	.8%	4.0%
Employer	Col %	.8%	5.0%	2.0%	3.0%	.0%	.0%	.0%	2.0%	.8%	.8%	.8%	1.0%
Other	Col %	2.5%	1.0%	1.0%	.0%	.0%	.5%	1.0%	.0%	.0%	.8%	.8%	.0%
<b>Total count</b>		120	100	100	100	200	200	100	100	120	120	120	100

**Table 3.22: Method of payment for food**

		Usual household payment method for food			Total
		Cash	On the book/credit	Both	Count
		Row %	Row %	Row %	
<b>Magisterial district</b>	<b>Beaufort West</b>	73.3%	3.3%	23.3%	120
	<b>Laingsburg</b>	48.0%	2.0%	50.0%	100
	<b>Prince Albert</b>	48.0%	2.0%	50.0%	100
	<b>Murraysburg</b>	42.0%	5.0%	53.0%	100
	<b>Goodwood</b>	80.0%	4.5%	15.5%	200
	<b>Mitchell's Plain</b>	82.5%	1.5%	16.0%	200
	<b>Vredenburg</b>	80.0%	.0%	20.0%	100
	<b>Hopefield</b>	66.0%	1.0%	33.0%	100
	<b>Ceres</b>	65.8%	1.7%	32.5%	120
	<b>Malmesbury</b>	59.2%	4.2%	36.7%	120
	<b>Caledon</b>	63.3%	1.7%	35.0%	120
	<b>Mossel Bay</b>	88.0%	1.0%	11.0%	100



**Table 3.23: Debt situation per item (a to m)**

**a. Community saving scheme**

		Does household have a loan at gooi- gooi/ stokvel		Total	Is household in arrears with payment to gooi-gooi/ stokvel		Total
		Yes Row %	No Row %	Count	Yes Row %	No Row %	Count
<b>Magisterial district</b>	<b>Beaufort West</b>	1.7%	98.3%	120	50.0%	50.0%	2
	<b>Laingsburg</b>	.0%	100.0%	100	.0%	.0%	0
	<b>Prince Albert</b>	.0%	100.0%	100	.0%	.0%	0
	<b>Murraysburg</b>	.0%	100.0%	100	.0%	.0%	0
	<b>Goodwood</b>	1.0%	99.0%	200	.0%	100.0%	2
	<b>Mitchell's Plain</b>	4.5%	95.5%	200	33.3%	66.7%	9
	<b>Vredenburg</b>	3.0%	97.0%	100	.0%	100.0%	3
	<b>Hopefield</b>	.0%	100.0%	100	.0%	.0%	0
	<b>Ceres</b>	.0%	100.0%	120	.0%	.0%	0
	<b>Malmesbury</b>	.8%	99.2%	120	100.0%	.0%	1
	<b>Caledon</b>	1.7%	98.3%	120	100.0%	.0%	2
	<b>Mossel Bay</b>	3.0%	97.0%	100	33.3%	66.7%	3

**b. Municipality**

		Does household owe money to local authority		Total	Is household in arrears with payment to government/ local authority			Total
		Yes	No	Count	Yes	No	Don't know	Count
		Row %	Row %		Row %	Row %	Row %	
<b>Magisterial district</b>	<b>Beaufort West</b>	60.8%	39.2%	120	61.6%	38.4%	.0%	73
	<b>Laingsburg</b>	38.0%	62.0%	100	23.7%	76.3%	.0%	38
	<b>Prince Albert</b>	30.0%	70.0%	100	53.3%	46.7%	.0%	30
	<b>Murraysburg</b>	46.0%	54.0%	100	76.1%	23.9%	.0%	46
	<b>Goodwood</b>	33.0%	67.0%	200	56.1%	37.9%	6.1%	66
	<b>Mitchell's Plain</b>	17.0%	83.0%	200	67.6%	32.4%	.0%	34
	<b>Vredenburg</b>	52.0%	48.0%	100	40.4%	59.6%	.0%	52
	<b>Hopefield</b>	40.0%	60.0%	100	17.5%	82.5%	.0%	40
	<b>Ceres</b>	44.2%	55.8%	120	54.7%	45.3%	.0%	53
	<b>Malmesbury</b>	42.5%	57.5%	120	58.8%	41.2%	.0%	51
	<b>Caledon</b>	44.2%	55.8%	120	54.7%	45.3%	.0%	53
	<b>Mossel Bay</b>	35.0%	65.0%	100	51.4%	48.6%	.0%	35

**c. NGO/CBO/FBO**

		Does household have a loan at NGO/ CBO/ FBO		Total  Count	Is household in arrears with payment to NGO/ CBO/ FBO		Total  Count
		Yes	No		Yes	No	
		Row %	Row %	Row %	Row %		
<b>Magisterial district</b>	<b>Beaufort West</b>	19.2%	80.8%	120	17.4%	82.6%	23
	<b>Laingsburg</b>	11.0%	89.0%	100	.0%	100.0%	11
	<b>Prince Albert</b>	15.0%	85.0%	100	20.0%	80.0%	15
	<b>Murraysburg</b>	17.0%	83.0%	100	17.6%	82.4%	17
	<b>Goodwood</b>	3.5%	96.5%	200	14.3%	85.7%	7
	<b>Mitchell's Plain</b>	3.5%	96.5%	200	57.1%	42.9%	7
	<b>Vredenburg</b>	11.0%	89.0%	100	9.1%	90.9%	11
	<b>Hopefield</b>	16.0%	84.0%	100	18.8%	81.3%	16
	<b>Ceres</b>	14.2%	85.8%	120	23.5%	76.5%	17
	<b>Malmesbury</b>	12.5%	87.5%	120	33.3%	66.7%	15
	<b>Caledon</b>	11.7%	88.3%	120	28.6%	71.4%	14
	<b>Mossel Bay</b>	7.0%	93.0%	100	28.6%	71.4%	7

d. School

		Does household owe money on school fees		Total	Is household in arrears with payment for school fees			Total
		Yes	No	Count	Yes	No	Don't know	Count
		Row %	Row %		Row %	Row %	Row %	
Magisterial district	Beaufort West	32.5%	67.5%	120	64.1%	35.9%	.0%	39
	Laingsburg	39.0%	61.0%	100	71.8%	28.2%	.0%	39
	Prince Albert	36.0%	64.0%	100	58.3%	41.7%	.0%	36
	Murraysburg	42.0%	58.0%	100	71.4%	26.2%	2.4%	42
	Goodwood	28.0%	72.0%	200	55.4%	41.1%	3.6%	56
	Mitchell's Plain	25.5%	74.5%	200	60.8%	39.2%	.0%	51
	Vredenburg	34.0%	66.0%	100	67.6%	32.4%	.0%	34
	Hopefield	23.0%	77.0%	100	30.4%	69.6%	.0%	23
	Ceres	32.5%	67.5%	120	38.5%	59.0%	2.6%	39
	Malmesbury	43.3%	56.7%	120	82.7%	17.3%	.0%	52
	Caledon	30.0%	70.0%	120	66.7%	33.3%	.0%	36
	Mossel Bay	31.0%	69.0%	100	45.2%	54.8%	.0%	31

e. Bank

		Does household have a loan at Bank/ Building Society		Total	Is household in arrears with payment to Bank/ Building Society			Total
		Yes	No	Count	Yes	No	Don't know	Count
		Row %	Row %		Row %	Row %	Row %	
Magisterial district	Beaufort West	1.7%	98.3%	120	.0%	100.0%	.0%	2
	Laingsburg	6.0%	94.0%	100	33.3%	66.7%	.0%	6
	Prince Albert	2.0%	98.0%	100	50.0%	50.0%	.0%	2
	Murraysburg	1.0%	99.0%	100	.0%	100.0%	.0%	1
	Goodwood	7.5%	92.5%	200	13.3%	73.3%	13.3%	15
	Mitchell's Plain	9.0%	91.0%	200	22.2%	77.8%	.0%	18
	Vredenburg	5.0%	95.0%	100	20.0%	80.0%	.0%	5
	Hopefield	4.0%	96.0%	100	25.0%	75.0%	.0%	4
	Ceres	6.7%	93.3%	120	12.5%	87.5%	.0%	8
	Malmesbury	4.2%	95.8%	120	100.0%	.0%	.0%	5
	Caledon	1.7%	98.3%	120	.0%	50.0%	50.0%	2
Mossel Bay	2.0%	98.0%	100	.0%	100.0%	.0%	2	

**f. Micro lender**

		Does household have a loan at micro lender		Total	Is household in arrears with payment to micro lender			Total
		Yes	No	Count	Yes	No	Don't know	Count
		Row %	Row %		Row %	Row %	Row %	
<b>Magisterial district</b>	<b>Beaufort West</b>	7.5%	92.5%	120	44.4%	55.6%	.0%	9
	<b>Laingsburg</b>	6.0%	94.0%	100	16.7%	83.3%	.0%	6
	<b>Prince Albert</b>	13.0%	87.0%	100	38.5%	61.5%	.0%	13
	<b>Murraysburg</b>	3.0%	97.0%	100	33.3%	66.7%	.0%	3
	<b>Goodwood</b>	4.0%	96.0%	200	50.0%	50.0%	.0%	8
	<b>Mitchell's Plain</b>	4.0%	96.0%	200	62.5%	37.5%	.0%	8
	<b>Vredenburg</b>	3.0%	97.0%	100	33.3%	66.7%	.0%	3
	<b>Hopefield</b>	.0%	100.0%	100	.0%	.0%	.0%	0
	<b>Ceres</b>	3.3%	96.7%	120	50.0%	50.0%	.0%	4
	<b>Malmesbury</b>	7.5%	92.5%	120	77.8%	22.2%	.0%	9
	<b>Caledon</b>	2.5%	97.5%	120	.0%	100.0%	.0%	3
<b>Mossel Bay</b>	5.0%	95.0%	100	40.0%	40.0%	20.0%	5	

**g. Hire-purchase**

		Does household have hire-purchase debt		Total	Is household in arrears with payment to hire-purchase debt			Total
		Yes	No	Count	Yes	No	Don't know	Count
		Row %	Row %		Row %	Row %	Row %	
<b>Magisterial district</b>	<b>Beaufort West</b>	26.7%	73.3%	120	25.0%	75.0%	.0%	32
	<b>Laingsburg</b>	37.0%	63.0%	100	32.4%	67.6%	.0%	37
	<b>Prince Albert</b>	33.0%	67.0%	100	24.2%	75.8%	.0%	33
	<b>Murraysburg</b>	39.0%	61.0%	100	33.3%	66.7%	.0%	39
	<b>Goodwood</b>	17.5%	82.5%	200	34.3%	62.9%	2.9%	35
	<b>Mitchell's Plain</b>	18.0%	82.0%	200	22.2%	77.8%	.0%	36
	<b>Vredenburg</b>	41.0%	59.0%	100	26.8%	73.2%	.0%	41
	<b>Hopefield</b>	30.0%	70.0%	100	16.7%	83.3%	.0%	30
	<b>Ceres</b>	29.2%	70.8%	120	37.1%	60.0%	2.9%	35
	<b>Malmesbury</b>	20.0%	80.0%	120	37.5%	62.5%	.0%	24
	<b>Caledon</b>	33.3%	66.7%	120	30.0%	67.5%	2.5%	40
	<b>Mossel Bay</b>	26.0%	74.0%	100	38.5%	61.5%	.0%	26

## h. Clothing store

		Does household owe money to clothing store		Total	Is household in arrears with payment to clothing store			Total
		Yes	No	Count	Yes	No	Don't know	Count
		Row %	Row %		Row %	Row %	Row %	
Magisterial district	Beaufort West	27.5%	72.5%	120	30.3%	69.7%	.0%	33
	Laingsburg	18.0%	82.0%	100	11.1%	88.9%	.0%	18
	Prince Albert	14.0%	86.0%	100	.0%	100.0%	.0%	14
	Murraysburg	12.0%	88.0%	100	16.7%	83.3%	.0%	12
	Goodwood	22.0%	78.0%	200	22.7%	77.3%	.0%	44
	Mitchell's Plain	23.5%	76.5%	200	31.9%	68.1%	.0%	47
	Vredenburg	26.0%	74.0%	100	26.9%	73.1%	.0%	26
	Hopefield	20.0%	80.0%	100	10.0%	90.0%	.0%	20
	Ceres	22.5%	77.5%	120	33.3%	63.0%	3.7%	27
	Malmesbury	19.2%	80.8%	120	21.7%	78.3%	.0%	23
	Caledon	20.0%	80.0%	120	16.7%	83.3%	.0%	24
Mossel Bay	14.0%	86.0%	100	28.6%	64.3%	7.1%	14	



**i. Shopkeeper**

		Does household owe money to shopkeeper		Total	Is household in arrears with payment to shopkeeper			Total
		Yes	No	Count	Yes	No	Don't know	Count
		Row %	Row %		Row %	Row %	Row %	
<b>Magisterial district</b>	<b>Beaufort West</b>	17.5%	82.5%	120	19.0%	76.2%	4.8%	21
	<b>Laingsburg</b>	35.0%	65.0%	100	11.4%	88.6%	.0%	35
	<b>Prince Albert</b>	37.0%	63.0%	100	10.8%	89.2%	.0%	37
	<b>Murraysburg</b>	47.0%	53.0%	100	17.0%	83.0%	.0%	47
	<b>Goodwood</b>	10.0%	90.0%	200	60.0%	30.0%	10.0%	20
	<b>Mitchell's Plain</b>	8.5%	91.5%	200	29.4%	70.6%	.0%	17
	<b>Vredenburg</b>	9.0%	91.0%	100	44.4%	55.6%	.0%	9
	<b>Hopefield</b>	18.0%	82.0%	100	5.6%	94.4%	.0%	18
	<b>Ceres</b>	15.8%	84.2%	120	15.8%	73.7%	10.5%	19
	<b>Malmesbury</b>	22.5%	77.5%	120	25.9%	74.1%	.0%	27
	<b>Caledon</b>	23.3%	76.7%	120	32.1%	64.3%	3.6%	28
<b>Mossel Bay</b>	6.0%	94.0%	100	.0%	100.0%	.0%	6	

j. Employer

		Does household owe money to employer		Total	Is household in arrears with payment to employer			Total
		Yes	No	Count	Yes	No	Don't know	Count
		Row %	Row %		Row %	Row %	Row %	
Magisterial district	Beaufort West	1.7%	98.3%	120	100.0%	.0%	.0%	2
	Laingsburg	2.0%	98.0%	100	.0%	100.0%	.0%	2
	Prince Albert	2.0%	98.0%	100	50.0%	50.0%	.0%	2
	Murraysburg	3.0%	97.0%	100	.0%	100.0%	.0%	3
	Goodwood	.5%	99.5%	200	.0%	100.0%	.0%	1
	Mitchell's Plain	2.0%	98.0%	200	.0%	100.0%	.0%	4
	Vredenburg	2.0%	98.0%	100	.0%	100.0%	.0%	2
	Hopefield	1.0%	99.0%	100	.0%	100.0%	.0%	1
	Ceres	4.2%	95.8%	120	.0%	80.0%	20.0%	5
	Malmesbury	1.7%	98.3%	120	50.0%	50.0%	.0%	2
	Caledon	.8%	99.2%	120	100.0%	.0%	.0%	1
Mossel Bay	2.0%	98.0%	100	.0%	100.0%	.0%	2	

**k. Relative/friend**

		Does household owe money to a relative/ friend		Total	Is household in arrears with payment to a relative/ friend			Total
		Yes	No	Count	Yes	No	Don't know	Count
		Row %	Row %		Row %	Row %	Row %	
<b>Magisterial district</b>	<b>Beaufort West</b>	7.5%	92.5%	120	33.3%	66.7%	.0%	9
	<b>Laingsburg</b>	3.0%	97.0%	100	.0%	100.0%	.0%	3
	<b>Prince Albert</b>	10.0%	90.0%	100	20.0%	80.0%	.0%	10
	<b>Murraysburg</b>	17.0%	83.0%	100	23.5%	76.5%	.0%	17
	<b>Goodwood</b>	11.0%	89.0%	200	27.3%	68.2%	4.5%	22
	<b>Mitchell's Plain</b>	11.0%	89.0%	200	40.9%	59.1%	.0%	22
	<b>Vredenburg</b>	11.0%	89.0%	100	36.4%	63.6%	.0%	11
	<b>Hopefield</b>	4.0%	96.0%	100	25.0%	75.0%	.0%	4
	<b>Ceres</b>	7.5%	92.5%	120	44.4%	55.6%	.0%	9
	<b>Malmesbury</b>	16.7%	83.3%	120	40.0%	60.0%	.0%	20
	<b>Caledon</b>	17.5%	82.5%	120	38.1%	61.9%	.0%	21
<b>Mossel Bay</b>	9.0%	91.0%	100	44.4%	55.6%	.0%	9	

**I. Burial services**

		Does household owe money to burial services		Total	Is household in arrears with payment to burial services			Total
		Yes	No		Yes	No	Don't know	
		Row %	Row %	Count	Row %	Row %	Row %	Count
<b>Magisterial district</b>	<b>Beaufort West</b>	5.0%	95.0%	120	16.7%	83.3%	.0%	6
	<b>Laingsburg</b>	5.0%	95.0%	100	40.0%	60.0%	.0%	5
	<b>Prince Albert</b>	1.0%	99.0%	100	.0%	100.0%	.0%	1
	<b>Murraysburg</b>	2.0%	98.0%	100	50.0%	50.0%	.0%	2
	<b>Goodwood</b>	4.5%	95.5%	200	33.3%	66.7%	.0%	9
	<b>Mitchell's Plain</b>	13.0%	87.0%	200	34.6%	65.4%	.0%	26
	<b>Vredenburg</b>	6.0%	94.0%	100	16.7%	83.3%	.0%	6
	<b>Hopefield</b>	5.0%	95.0%	100	40.0%	60.0%	.0%	5
	<b>Ceres</b>	12.5%	87.5%	120	33.3%	66.7%	.0%	15
	<b>Malmesbury</b>	10.0%	90.0%	120	16.7%	83.3%	.0%	12
	<b>Caledon</b>	10.8%	89.2%	120	38.5%	61.5%	.0%	13
	<b>Mossel Bay</b>	13.0%	87.0%	100	.0%	92.3%	7.7%	13

**m. Landlord/landlady**

		Does household have a loan at landlord/landlady		Total	Is household in arrears with payment to their landlord/landlady		Total
		Yes	No	Count	Yes	No	Count
		Row %	Row %		Row %	Row %	
<b>Magisterial district</b>	<b>Beaufort West</b>	2.5%	97.5%	120	33.3%	66.7%	3
	<b>Laingsburg</b>	1.0%	99.0%	100	.0%	100.0%	1
	<b>Prince Albert</b>	3.0%	97.0%	100	33.3%	66.7%	3
	<b>Murraysburg</b>	3.0%	97.0%	100	33.3%	66.7%	3
	<b>Goodwood</b>	7.1%	92.9%	198	64.3%	35.7%	14
	<b>Mitchell's Plain</b>	3.5%	96.5%	200	28.6%	71.4%	7
	<b>Vredenburg</b>	.0%	100.0%	100	.0%	.0%	0
	<b>Hopefield</b>	1.0%	99.0%	100	.0%	100.0%	1
	<b>Ceres</b>	2.5%	97.5%	119	100.0%	.0%	3
	<b>Malmesbury</b>	5.0%	95.0%	120	50.0%	50.0%	6
	<b>Caledon</b>	1.7%	98.3%	120	50.0%	50.0%	2
	<b>Mossel Bay</b>	3.0%	97.0%	100	33.3%	66.7%	3