



PIETERMARITZBURG
ECONOMIC JUSTICE & DIGNITY

Economic justice through the lens of human dignity



HOUSEHOLD AFFORDABILITY INDEX

MAY 2019

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For information and media enquiries contact:

Mervyn Abrahams on 079 398 9384 and mervyn@pmbejd.org.za

Julie Smith on 072 324 5043 and julie@pmbejd.org.za

Website: www.pmbejd.org.za

Facebook: www.Facebook.com/pmbejd

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About the Household Affordability Index

The Household Affordability Index has been designed in conversation with women living on low incomes in Pietermaritzburg. Its purpose is to provide a lens into the affordability crisis facing households living on low incomes by looking at wage and social grant levels and the costs of goods and services reasonably expected to be covered by this low income. It further provides a measure of inflation as experienced by households living on low incomes.

The research conversations, data collection and analysis are located in Pietermaritzburg however the Household Affordability Index may provide a reasonable sense of the affordability crisis and inflationary pressures for working class households across South Africa.

We release the Household Affordability Index monthly. We welcome its use and distribution and hope that it may be of value in the struggle for economic justice. We would also be open to feedback on how we might make the Household Affordability Index more accessible and useful. Please contact us should you wish to have a conversation, for media enquiries and for further information, data and analysis.

About the Pietermaritzburg Economic Justice & Dignity Group

The Pietermaritzburg Economic Justice & Dignity Group is a Civil Society initiative founded in July 2018. This initiative focusses on issues of economic justice, the low-wage regime and on the increasing household affordability and food price crisis, with its attendant nutritional deficiencies, health and developmental consequences, and the lack of imaginative policy and systemic responses to deal with this crisis.

The Pietermaritzburg Economic Justice & Dignity Group envisions and work towards *a society of solidarity, based on a politics of love and universality, and an economy which provides justice, equity, and dignity for all.*

In cooperation with the Heinrich Böll Foundation Southern Africa.



1. MAY Summary Data Reference Sheet

Summary of Pietermaritzburg Economic Justice & Dignity Household Affordability Index Data

National Minimum Wage in May 2019

| | | |
|---|------------------|------------------|
| <i>General workers at exemption level of R18/hr</i> | | R3 024,00 |
| 2 core expenses | % of wage | Rands |
| Transport to work (2 taxi RTN) | 36,1% | R1 092,00 |
| Prepaid electricity (350kWh) | 17,5% | 529,34 |
| Total: transport + electricity | 53,6% | R1 621,34 |
| <i>Money remaining to secure all other expenses</i> | | R1 402,66 |

Cost of Household Food Basket in May 2019

| | |
|---|------------------|
| Cost of Household Food Basket (7 members) | R3 051,11 |
| Month-on-month change | -0,8% |
| From June 2018 change | 0,0% |

Cost of VAT on Household Food Basket in May 2019

| | |
|---|----------------|
| % VAT on the Household Food Basket | 6,9% |
| Total VAT on the Household Food Basket | R209,36 |
| In May 2019, VAT equivalent to price of 32kg maize meal. | |

Cost of core foods in Household Food Basket: *these foods are bought first & essential to households*

| Core foods | Cost | Apr 2019 vs. May 2019 (%) |
|-------------------------------|-------------------|---------------------------|
| Maize meal (25kg + 10kg) | R 227,97 | -8% |
| Rice (10kg) | R 79,99 | -1% |
| Cake Flour (10kg) | R 69,99 | -5% |
| White sugar (10kg) | R 142,39 | 6% |
| Sugar beans (5kg) | R 85,39 | 0% |
| Samp (5kg) | R 29,39 | -3% |
| Cooking oil (5L) | R 80,79 | 3% |
| Salt (1kg) | R 14,79 | 2% |
| Potatoes (10kg) | R 62,42 | 25% |
| Onions (10kg) | R 51,47 | -2% |
| Frozen chicken pieces (10kg) | R 310,49 | -1% |
| Curry powder (200g) | R 27,59 | -4% |
| Stock cubes (24 cubes x2) | R 36,38 | -2% |
| Soup (400g x2) | R 27,18 | -1% |
| Tea (250g) | R 29,39 | -5% |
| Subtotal of core foods | R 1 275,62 | -0,9% |

Cost of Household Domestic and Personal Hygiene Products Basket

R647,09

Cost of feeding a family a basic nutritious diet per month

| | |
|---|------------------|
| Household size with 4 members | R2 473,75 |
| Household size with 5 members | R3 123,10 |
| Household size with 7 members | R4 325,38 |
| In May 2019, families with 7 members underspent on basic nutritious food by 29% (-R1 274,27) . | |

Cost of feeding a child a basic nutritious diet per month

| | |
|------------------------------|----------------|
| Small child aged 3-9 years | R563,50 |
| Small child aged 10-13 years | R606,43 |
| Girl child aged 14-18 years | R638,78 |
| Boy child aged 14-18 years | R707,97 |

In May 2019, the Child Support Grant is set **23%** below the food poverty line and **30%** below the cost to secure a basic nutritious diet for a small child aged 10-13 years.

Summary of Statistics South Africa's Economic and Social Data

| All South Africans | |
|--|-------------------|
| Population size | 57,7 million |
| Unemployment rate | 27,6% |
| Expanded unemployment rate | 38,0% |
| Numbers of people unemployed | 10 million |
| Numbers of people employed | 16,3 million |
| Number of people one wage supports | 3,5 people |
| The median wage | R3 300,00 |
| Median wage dispersed through a family | R932,23 |

| Black South Africans | |
|--|-------------------|
| Population size | 46,7 million |
| Unemployment rate | 31,1% |
| Expanded unemployment rate | 42,5% |
| Numbers of people unemployed | 9 million |
| Numbers of people employed | 12,2 million |
| Number of people one wage supports | 3,8 people |
| The median wage | R3 000,00 |
| Median wage dispersed through a family | R783,72 |

| White South Africans | |
|--|-------------------|
| Population size | 4,5 million |
| Unemployment rate | 6,6% |
| Expanded unemployment rate | 9,4% |
| Numbers of people unemployed | 194 000 |
| Numbers of people employed | 1,9 million |
| Number of people one wage supports | 2,4 people |
| The median wage | R12 500,00 |
| Median wage dispersed through a family | R5 277,77 |

The maximum value of the National Minimum Wage [NMW]: general workers R20 an hour
Level of NMW at 10% exemption R18 an hour

The value of the Child Support Grant [CSG] R420,00
The value of the Old-age Grant [OAG] R1 780,00

The number of children receiving a CSG 12,3 million
The number of pensioners receiving an OAG 3,5 million

The upper bound poverty line [UBPL] R1 183,00
The food poverty line [FPL] R547,00

% of people living below the UBPL (30,4m) 55,5%
% of people living below the FPL (13,8m) 25,2%
% of Black South Africans living below the UBPL (±29,9m) 64,2%

Stunting levels in *boy children under 5 years* 30%
Stunting levels in *girl children under 5 years* 25%

Estimated overall HIV prevalence rate among population (7,52m) 13,1%

Any errors in data entry or calculations are our own. See reference page 12 for Statistics South Africa data references.

All efforts are made to source the latest data.

2. MAY Household Food Index

| Foods tracked | Quantity tracked | Index 2018/19 | | | change in Rands | | change in % | |
|------------------------------------|------------------|------------------|------------------|------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | Jun_2018 | Apr_2019 | May_2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 |
| Maize meal | 25kg + 10kg | R 227,49 | R 248,48 | R 227,97 | -R 20,51 | R 0,48 | -8% | 0% |
| Rice | 10kg | R 74,32 | R 80,49 | R 79,99 | -R 0,50 | R 5,67 | -1% | 8% |
| Cake Flour | 10kg | R 70,82 | R 73,66 | R 69,99 | -R 3,67 | -R 0,83 | -5% | -1% |
| White sugar | 10kg | R 128,66 | R 134,66 | R 142,39 | R 7,73 | R 13,73 | 6% | 11% |
| Sugar beans | 5kg | R 96,82 | R 85,66 | R 85,39 | -R 0,27 | -R 11,43 | 0% | -12% |
| Samp | 5kg | R 30,99 | R 30,32 | R 29,39 | -R 0,93 | -R 1,60 | -3% | -5% |
| Cooking oil | 5L | R 72,66 | R 78,66 | R 80,79 | R 2,13 | R 8,13 | 3% | 11% |
| Salt | 1kg | R 13,74 | R 14,44 | R 14,79 | R 0,35 | R 1,05 | 2% | 8% |
| Potatoes | 10kg | R 50,94 | R 49,97 | R 62,42 | R 12,45 | R 11,49 | 25% | 23% |
| Onions | 10kg | R 64,75 | R 52,47 | R 51,47 | -R 1,00 | -R 13,28 | -2% | -21% |
| Frozen chicken portions | 10kg | R 327,98 | R 314,99 | R 310,49 | -R 4,51 | -R 17,50 | -1% | -5% |
| Curry powder | 200g | R 26,99 | R 28,66 | R 27,59 | -R 1,07 | R 0,60 | -4% | 2% |
| Stock cubes | 24 cubes x2 | R 32,31 | R 36,98 | R 36,38 | -R 0,60 | R 4,07 | -2% | 13% |
| Soup | 400g x2 | R 24,98 | R 27,48 | R 27,18 | -R 0,30 | R 2,20 | -1% | 9% |
| Tea | 250g | R 23,49 | R 30,82 | R 29,39 | -R 1,43 | R 5,90 | -5% | 25% |
| Maas | 4L | R 40,83 | R 41,66 | R 41,79 | R 0,13 | R 0,97 | 0% | 2% |
| Eggs | 60 eggs | R 97,99 | R 88,32 | R 85,99 | -R 2,33 | -R 12,00 | -3% | -12% |
| Chicken feet | 5kg | R 155,97 | R 119,00 | R 118,50 | -R 0,50 | -R 37,48 | 0% | -24% |
| Gizzards | 2kg | R 55,99 | R 52,25 | R 47,99 | -R 4,26 | -R 8,00 | -8% | -14% |
| Beef | 2kg | R 152,98 | R 136,99 | R 133,49 | -R 3,50 | -R 19,50 | -3% | -13% |
| Wors | 2kg | R 80,98 | R 78,74 | R 80,24 | R 1,50 | -R 0,75 | 2% | -1% |
| Inyama yangaphakathi | 2kg | R 49,44 | R 54,24 | R 48,24 | -R 6,00 | -R 1,21 | -11% | -2% |
| Tomatoes | 6kg | R 76,58 | R 72,66 | R 65,39 | -R 7,27 | -R 11,19 | -10% | -15% |
| Carrots | 5kg | R 33,00 | R 29,24 | R 31,99 | R 2,75 | -R 1,01 | 9% | -3% |
| Butternut | 10kg | R 40,94 | R 43,90 | R 52,90 | R 9,01 | R 11,96 | 21% | 29% |
| Spinach | 8 bunches | R 51,92 | R 55,92 | R 55,92 | R 0,00 | R 4,00 | 0% | 8% |
| Cabbage | 2 heads | R 25,32 | R 27,49 | R 25,32 | -R 2,17 | R 0,00 | -8% | 0% |
| Cremora | 800g | R 32,49 | R 31,82 | R 30,99 | -R 0,83 | -R 1,50 | -3% | -5% |
| Tinned pilchards | 400g x6 | R 87,32 | R 89,79 | R 90,17 | R 0,38 | R 2,86 | 0% | 3% |
| Canned beans | 410g x6 | R 55,48 | R 61,29 | R 63,17 | R 1,88 | R 7,69 | 3% | 14% |
| Bananas | 4kg | R 42,63 | R 47,29 | R 52,76 | R 5,47 | R 10,13 | 12% | 24% |
| Apples | 1.5kg | R 17,82 | R 16,16 | R 15,39 | -R 0,77 | -R 2,43 | -5% | -14% |
| Margarine | 1kg x2 | R 62,98 | R 67,58 | R 65,58 | -R 2,00 | R 2,60 | -3% | 4% |
| Peanut butter | 400g x2 | R 49,31 | R 54,31 | R 47,18 | -R 7,13 | -R 2,13 | -13% | -4% |
| Polony | 2.5kg | R 50,82 | R 58,99 | R 69,33 | R 10,34 | R 18,51 | 18% | 36% |
| Apricot jam | 900g x2 | R 49,31 | R 48,31 | R 52,38 | R 4,07 | R 3,07 | 8% | 6% |
| White bread | 25 loaves | R 247,00 | R 266,50 | R 259,85 | -R 6,65 | R 12,85 | -2% | 5% |
| Brown bread | 25 loaves | R 226,54 | R 246,58 | R 240,95 | -R 5,63 | R 14,41 | -2% | 6% |
| Total household food basket | | R3 050,58 | R3 076,76 | R3 051,11 | -R 25,64 | R 0,53 | -0,8% | 0,0% |

Month-on-month: The cost of the household food basket *decreased* by R25,64 (-0,8%) to R3 051,11 in May 2019.

From June 2018: The cost of the household food basket *increased* by R0,53 (0,0%) from R3 050,58 in June 2018 to R3 051,11 in May 2019.

The household food basket has been designed together with women living on low incomes in Pietermaritzburg. It includes the foods and the volumes of these foods which women living in a household with seven members (the average low-income household size in Pietermaritzburg) tell us they typically try and secure each month. Food prices are sourced from supermarkets (5)* and butcheries (4) that target the low-income market and which women identified as those they shop at. Food selection at the supermarket shelves mirrors how women themselves make decisions at the supermarket shelves viz. that the foods are chosen on relative affordability and reasonable quality. The date for data collection is between the 1st and 4th day of each month. There are 38 foods in the household food basket.

The household food index is designed with women living on low incomes to provide a sense of what the food baskets of low-income households cost in Pietermaritzburg and is specifically designed to measure food price inflation as experienced by households living on low incomes. Although located in Pietermaritzburg, the household food index may provide a picture into food price inflation as experienced by households living on low incomes in South Africa.

*Note that the HAI data is usually tracked on 6 supermarkets. In May 2019 one of the supermarkets was closed down.

3. MAY Household Food Index: zero-rated vs. VAT

| Foods tracked | Quantity tracked | Index 2018/19 | | | change in Rands | | change in % | |
|-------------------------------------|------------------|------------------|-------------------|-------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | Jun_2018 | Apr_2019 | May_2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 |
| Zero-rated foods | | | | | | | | |
| Maize meal | 25kg + 10kg | R 227,49 | R 248,48 | R 227,97 | -R 20,51 | R 0,48 | -8% | 0% |
| Rice | 10kg | R 74,32 | R 80,49 | R 79,99 | -R 0,50 | R 5,67 | -1% | 8% |
| Samp | 5kg | R 30,99 | R 30,32 | R 29,39 | -R 0,93 | -R 1,60 | -3% | -5% |
| Sugar beans | 5kg | R 96,82 | R 85,66 | R 85,39 | -R 0,27 | -R 11,43 | 0% | -12% |
| Cooking oil | 5L | R 72,66 | R 78,66 | R 80,79 | R 2,13 | R 8,13 | 3% | 11% |
| Maas | 4L | R 40,83 | R 41,66 | R 41,79 | R 0,13 | R 0,97 | 0% | 2% |
| Eggs | 60 eggs | R 97,99 | R 88,32 | R 85,99 | -R 2,33 | -R 12,00 | -3% | -12% |
| Potatoes | 10kg | R 50,94 | R 49,97 | R 62,42 | R 12,45 | R 11,49 | 25% | 23% |
| Onions | 10kg | R 64,75 | R 52,47 | R 51,47 | -R 1,00 | -R 13,28 | -2% | -21% |
| Tomatoes | 6kg | R 76,58 | R 72,66 | R 65,39 | -R 7,27 | -R 11,19 | -10% | -15% |
| Carrots | 5kg | R 33,00 | R 29,24 | R 31,99 | R 2,75 | -R 1,01 | 9% | -3% |
| Butternut | 10kg | R 40,94 | R 43,90 | R 52,90 | R 9,01 | R 11,96 | 21% | 29% |
| Spinach | 8 bunches | R 51,92 | R 55,92 | R 55,92 | R 0,00 | R 4,00 | 0% | 8% |
| Cabbage | 2 heads | R 25,32 | R 27,49 | R 25,32 | -R 2,17 | R 0,00 | -8% | 0% |
| Tinned pilchards | 400g x6 | R 87,32 | R 89,79 | R 90,17 | R 0,38 | R 2,86 | 0% | 3% |
| Bananas | 4kg | R 42,63 | R 47,29 | R 52,76 | R 5,47 | R 10,13 | 12% | 24% |
| Apples | 1.5kg | R 17,82 | R 16,16 | R 15,39 | -R 0,77 | -R 2,43 | -5% | -14% |
| Brown bread | 25 loaves | R 226,54 | R 246,58 | R 240,95 | -R 5,63 | R 14,41 | -2% | 6% |
| Cake Four* | 10kg | R 70,82 | R 73,66 | R 69,99 | -R 3,67 | -R 0,83 | -5% | -1% |
| Subtotal of zero-rated foods | | R1 429,67 | R 1 458,72 | R 1 445,98 | -R 12,73 | R 16,32 | -0,9% | 1,1% |
| VATable foods | | | | | | | | |
| White sugar | 10kg | R 128,66 | R 134,66 | R 142,39 | R 7,73 | R 13,73 | 6% | 11% |
| Frozen chicken portions | 10kg | R 327,98 | R 314,99 | R 310,49 | -R 4,51 | -R 17,50 | -1% | -5% |
| Chicken feet | 5kg | R 155,97 | R 119,00 | R 118,50 | -R 0,50 | -R 37,48 | 0% | -24% |
| Gizzards | 2kg | R 55,99 | R 52,25 | R 47,99 | -R 4,26 | -R 8,00 | -8% | -14% |
| Beef | 2kg | R 152,98 | R 136,99 | R 133,49 | -R 3,50 | -R 19,50 | -3% | -13% |
| Wors | 2kg | R 80,98 | R 78,74 | R 80,24 | R 1,50 | -R 0,75 | 2% | -1% |
| Inyama yangaphakathi | 2kg | R 49,44 | R 54,24 | R 48,24 | -R 6,00 | -R 1,21 | -11% | -2% |
| Salt | 1kg | R 13,74 | R 14,44 | R 14,79 | R 0,35 | R 1,05 | 2% | 8% |
| Stock cubes | 24 cubes x2 | R 32,31 | R 36,98 | R 36,38 | -R 0,60 | R 4,07 | -2% | 13% |
| Soup | 400g x2 | R 24,98 | R 27,48 | R 27,18 | -R 0,30 | R 2,20 | -1% | 9% |
| Curry powder | 200g | R 26,99 | R 28,66 | R 27,59 | -R 1,07 | R 0,60 | -4% | 2% |
| Tea | 250g | R 23,49 | R 30,82 | R 29,39 | -R 1,43 | R 5,90 | -5% | 25% |
| Cremora | 800g | R 32,49 | R 31,82 | R 30,99 | -R 0,83 | -R 1,50 | -3% | -5% |
| Canned beans | 410g x6 | R 55,48 | R 61,29 | R 63,17 | R 1,88 | R 7,69 | 3% | 14% |
| Margarine | 1kg x2 | R 62,98 | R 67,58 | R 65,58 | -R 2,00 | R 2,60 | -3% | 4% |
| Peanut butter | 400g x2 | R 49,31 | R 54,31 | R 47,18 | -R 7,13 | -R 2,13 | -13% | -4% |
| Polony | 2.5kg | R 50,82 | R 58,99 | R 69,33 | R 10,34 | R 18,51 | 18% | 36% |
| Apricot jam | 900g x2 | R 49,31 | R 48,31 | R 52,38 | R 4,07 | R 3,07 | 8% | 6% |
| White bread | 25 loaves | R 247,00 | R 266,50 | R 259,85 | -R 6,65 | R 12,85 | -2% | 5% |
| Subtotal of VATable foods | | R1 620,91 | R 1 618,05 | R 1 605,13 | -R 12,91 | -R 15,78 | -0,8% | -1,0% |
| Vatable foods (excl. VAT) | | R1 409,48 | R1 407,00 | R1 395,77 | -R 11,23 | -R13,72 | -0,8% | -1,0% |
| VAT total | | R211,42 | R211,05 | R209,36 | -R1,68 | -R2,06 | -0,8% | -1,0% |
| Total household food basket | | R3 050,58 | R3 076,76 | R3 051,11 | -R25,65 | R0,54 | -0,8% | 0,0% |

Month-on-month: The **zero-rated foods** in the household food basket **decreased** by R12,73 (-0,9%) to R1 445,98 in May 2019

From June 2018: The **zero-rated foods** in the household food basket **increased** by R16,32 (1,1%) from R1 429,67 in June 2018 to R1 445,98 in May 2019.

Month-on-month: The **foods subject to VAT** in the household food basket **decreased** by R12,91 (-0,8%) to R1 605,13 in May 2019.

From June 2018: The **foods subject to VAT** in the household food basket **decreased** by R15,78 (-1,0%) from R1 620,91 in June 2018 to R1 605,13 in May 2019.

19/38 foods in the total household food basket are subject to VAT. Foods subject to VAT make up **53%** of the total cost of the household food basket. VAT on the total household food basket came to **R209,36** in **May 2019**. This means that **6,9%** of the household food basket is made up of VAT. * Note that regulation on zero-rating cake flour was only effected in April 2019.

4. MAY Household Domestic & Personal Hygiene Index

| Products tracked | Quantity tracked | Index 2018/19 | | | change in Rands | | change in % | |
|--|------------------|-----------------|-----------------|-----------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | Jun_2018 | Apr_2019 | May_2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 |
| Green bar soap | 8 bars | R 44,81 | R 47,31 | R 43,18 | -R 4,13 | -R 1,63 | -9% | -4% |
| Washing powder | 3kg | R 61,32 | R 56,66 | R 58,99 | R 2,33 | -R 2,33 | 4% | -4% |
| Dishwashing liquid | 750ml | R 22,99 | R 26,32 | R 25,39 | -R 0,93 | R 2,40 | -4% | 10% |
| Handy Andy | 750ml | R 20,49 | R 22,16 | R 21,39 | -R 0,77 | R 0,90 | -3% | 4% |
| Jik | 750ml | R 21,99 | R 22,32 | R 22,39 | R 0,07 | R 0,40 | 0% | 2% |
| Jeyes Fluid | 500ml | R 34,66 | R 36,16 | R 35,79 | -R 0,37 | R 1,13 | -1% | 3% |
| Toilet paper | 24 rolls | R 82,32 | R 85,82 | R 86,99 | R 1,17 | R 4,67 | 1% | 6% |
| Bath soap | 500g x 2 | R 25,65 | R 27,65 | R 26,38 | -R 1,27 | R 0,73 | -5% | 3% |
| Toothpaste | 100ml x3 | R 34,47 | R 34,97 | R 36,38 | R 1,41 | R 1,91 | 4% | 6% |
| Vaseline | 500g | R 27,82 | R 28,49 | R 25,79 | -R 2,70 | -R 2,03 | -9% | -7% |
| Cream | big bottle x2 | R 35,31 | R 35,65 | R 37,18 | R 1,53 | R 1,87 | 4% | 5% |
| Roll-on deodorant | x4 | R 54,97 | R 66,63 | R 60,77 | -R 5,86 | R 5,79 | -9% | 11% |
| Spray-on deodorant | big spray x 3 | R 66,97 | R 76,97 | R 70,78 | -R 6,19 | R 3,81 | -8% | 6% |
| Sanitary pads* | 2 big packs | R 81,31 | R 71,98 | R 71,31 | -R 0,67 | -R 10,00 | -1% | -12% |
| Shoe Polish | 100ml | R 20,99 | R 26,59 | R 24,39 | -R 2,20 | R 3,40 | -8% | 16% |
| Total household domestic and hygiene products | | R 636,09 | R 665,67 | R 647,09 | -R 18,58 | R 11,01 | -2,8% | 1,7% |

Month-on-month: The cost of the household domestic and personal hygiene products basket *decreased* by R18,58 (-2,8%) to R647,09 in May 2019.

From June 2018: The cost of the household domestic and personal hygiene products basket *increased* by R11,01 (1,7%) from R636,09 in June 2018 to R647,09 in May 2019.

Domestic and personal hygiene products are critical expenses for safe food preparation and overall household health, well being and for dignity. It means that, like food, these must be secured every month. Women living on low incomes tell us that the money needed to secure domestic and personal hygiene products are sourced from within the food budget. It means that these products compete with the food budget. Because of this, a more realistic cost of the monthly household food basket should add domestic and personal hygiene products to the food costs.

* Note that regulation on zero-rating sanitary pads was effected in April 2019.

5. MAY Basic Nutritional Food Index: families

| By number of family members | Index 2018/19 | | | change in Rands | | change in % | |
|-----------------------------|---------------|-----------|-----------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Jun_2018 | Apr_2019 | May_2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 |
| Four (4) | R2 382,64 | R2 428,62 | R2 473,75 | R 45,13 | R 91,11 | 1,9% | 3,8% |
| Five (5) | R3 006,46 | R3 066,38 | R3 123,10 | R 56,72 | R 116,64 | 1,8% | 3,9% |
| Seven (7) | R4 163,65 | R4 246,05 | R4 325,38 | R 79,33 | R 161,73 | 1,9% | 3,9% |

Month-on-month: The cost of the **basic nutritional food basket for a family of 7 members increased** by R79,33 (1,9%) to R4 325,38 in May 2019.

From June 2018: The cost of the **basic nutritional food basket for a family of 7 members increased** by R161,73 (3,9%) from R4 163,65 in June 2018 to R4 325,38 in May 2019.

In **May 2019** the difference in cost between the foods which families living on low incomes try and buy each month (the household food basket) and the foods which families would like to buy and should buy to meet basic nutrition (the basic nutritional food basket) was **R3 051,11 vs. R4 325,38** (-R1 274,27).

It means that in **May 2019**, families with seven members underspent on basic nutritional food by **29%** (R1 274,27).

6. MAY Basic Nutritional Food Index: children

| By age of child | Index 2018/19 | | | change in Rands | | change in % | |
|------------------------------|---------------|----------|----------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Jun_2018 | Apr_2019 | May_2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 |
| Small child aged 3-9 years | R542,96 | R551,45 | R563,50 | R 12,05 | R 20,54 | 2,2% | 3,8% |
| Small child aged 10-13 years | R583,39 | R594,60 | R606,43 | R 11,83 | R 23,04 | 2,0% | 3,9% |
| Girl child aged 14-18 years | R614,24 | R628,22 | R638,78 | R 10,56 | R 24,54 | 1,7% | 4,0% |
| Boy child aged 14-18 years | R682,49 | R697,51 | R707,97 | R 10,46 | R 25,48 | 1,5% | 3,7% |

Month-on-month: The cost of a feeding a **small child aged 10-13 years a basic nutritious diet increased** by R11,83 (2,0%) to R606,43 in May 2019.

From June 2018: The cost of a feeding a **small child aged 10-13 years a basic nutritious diet increased** by R23,04 (3,9%) from R583,39 in June 2018 to R606,43 in May 2019.

As children grow older, their nutritional requirements increase. It means that the cost of feeding a child increases in price as a child grows older and is also different for teenage girls and boys.

The annual Government Child Support Grant increase was **R10** effected on the 1st of April 2019. The Child Support Grant is **R420** per month. This is a fixed value and does not increase as a child grows older.

The food poverty line calculated by Statistics South Africa is **R547** per capita per month (latest April 2018).

In **May 2019** it cost **R606,43** to feed a small child aged 10-13 years a basic nutritious diet per month.

The Child Support Grant of R420 per month is set **below** the food poverty line and **further below** the cost to secure a basic nutritious diet for a small child.

In **May 2019**, the Child Support Grant is **23%** below the food poverty line and **30%** below the cost to secure a basic nutritious diet for a small child. This percentage deficit is higher for older children.

7. MAY Basic Nutritional Food Index: adults

| By sex, activity level & lifestage | Index 2018/19 | | | change in Rands | | change in % | |
|--|---------------|----------|----------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Jun_2018 | Apr_2019 | May_2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 | Apr 2019 vs. May 2019 | Jun 2018 vs. May 2019 |
| Adult women and Elderly women >65 yrs | R583,39 | R594,60 | R606,43 | R 11,83 | R 23,04 | 2,0% | 3,9% |
| Very active women, Adult men and Elderly men >65 yrs | R614,24 | R628,22 | R638,78 | R 10,56 | R 24,54 | 1,7% | 4,0% |
| Very active men and Pregnant & lactating women | R682,49 | R697,51 | R707,97 | R 10,46 | R 25,48 | 1,5% | 3,7% |

8. MAY Household Affordability Scenarios

Number of working days in May 2019 = 21 days

Affordability, in its simplest form, is relative to income levels and the cost of goods and services (expenses). Workers work to support their families. Workers, reasonably expect to cover the costs of goods and services needed for dignity and household functionality off their wages. In most Black South African households, only one family member works. This one wage must support, a reductive average of 3,8 persons in May 2019. The baseline wages remunerated to most Black South African workers are very low. Divided by 4 persons, the wage becomes a poverty wage. The National Minimum Wage, coming into effect on 1st January 2019, set at R20 an hour for general workers, R18 for farmworkers and R15 for domestic workers is not going to be enough to change the low-wage trajectory.

*The introduction of a 10% reduction in the NMW via an exemption process, will make it even less likely for the NMW to change the lives of South African workers and their families. The affordability crisis faced by Black South African households will continue to deepen. **Where exemptions are granted, the R20 an hour for general workers will be reduced to R18 an hour; the R18 for farmworkers will be reduced to R16,20 an hour; and the R15 for domestic workers will be reduced to R13.50 an hour.***

The tables below provide various income scenarios for households with persons receiving a social grant and/or for workers remunerated at various wage and National Minimum Wage levels for different categories of workers, as well as for different number of days and hours worked. Because of our largely unchanged apartheid geography, the costs of transport to get to work and back home eats away at the value of the low wage, leaving very little money to secure food and other critical expenses. Prepaid electricity costs also are a major household expense. Both services have increased markedly, with Pietermaritzburg taxi fares increasing by ±8,3% in August 2018 and electricity costs increasing by 6,84% in July 2018. By subtracting transport to work and electricity costs, we are then able to see the money remaining to secure other essential goods and services costs [highlighted in tables as *money remaining to*

Households do not prioritise paying for food first out of the remaining goods and services which households need to secure. However we include food costs in the calculations because all other critical expenses, some of which households deem non-negotiable like debt servicing, scholar transport and education and burial insurances, and other important expenses like those of household domestic and personal hygiene products all compete viciously for the money remaining in the household purse. The last row in the tables highlights the *minimum surplus/shortfall on food costs*: **it is this figure which shows the extent of the shortfall in wages because in most of the scenarios shown in the tables below, workers and their families do not earn enough money to secure enough nutritious food to eat, let alone all the other critical expenses which we have excluded from our calculations.** The percentages shown as *minimum food shortfall* mean that households will be spending far less on food because other expenses must also be paid out of this remaining money. If households are not able to secure even food out of the money remaining than it is a stark indication of the deficiencies in low baseline wages and grants.

The data in the tables are derived from the latest available Pietermaritzburg-based costs for expenses, relevant as at May 2019.

9. National Minimum Wage Scenarios

General Workers (all, excluding NMW defined workers)

Both scenario tables below calculate transport to work on 2 taxi fare, return (R13x4). The electricity charge is based on Msunduzi Municipality's prepaid tariffs (R1,51 per kWh). The first table provides scenarios for the NMW at R20 an hour and the second table provides scenarios for the NMW at the 10% exemption rate at R18 an hour.

General Workers: at NMW

R20 an hour

| Income | Wage scenario 1 | Wage scenario 2 | Wage scenario 3 |
|------------------------|------------------|------------------|------------------|
| Number of days worked | 21 | 15 | 15 |
| Number of hours worked | 8 | 8 | 5 |
| Remuneration rate | R20,00 | R20,00 | R20,00 |
| Wage income | R3 360,00 | R2 400,00 | R1 500,00 |

| | Wage scenario 1 | Wage scenario 2 | Wage scenario 3 |
|--|------------------------|--------------------------|--------------------------|
| Wage income | R3 360,00 | R2 400,00 | R1 500,00 |
| Household expenses | | | |
| | % of wage | % of wage | % of wage |
| Transport to work (2 taxi, return) | R1 092,00 32,5% | R780,00 32,5% | R780,00 52,0% |
| Prepaid electricity (350kWh) | R529,34 15,8% | R529,34 22,1% | R529,34 35,3% |
| Total for transport + electricity | R1 621,34 48,3% | R1 309,34 54,6% | R1 309,34 87,3% |
| Money remaining to secure all other expenses | R1 738,66 | R1 090,66 | R190,66 |
| Subtract: food (4 persons) | R2 473,75 | R2 473,75 | R2 473,75 |
| Minimum surplus/shortfall on food costs | -R735,09 -29,7% | -R1 383,09 -55,9% | -R2 283,09 -92,3% |

General Workers: at NMW exemption rate of 10%

R18 an hour

| Income | Wage scenario 1 | Wage scenario 2 | Wage scenario 3 |
|------------------------|------------------|------------------|------------------|
| Number of days worked | 21 | 15 | 15 |
| Number of hours worked | 8 | 8 | 5 |
| Remuneration rate | R18,00 | R18,00 | R18,00 |
| Wage income | R3 024,00 | R2 160,00 | R1 350,00 |

| | Wage scenario 1 | Wage scenario 2 | Wage scenario 3 |
|--|--------------------------|--------------------------|--------------------------|
| Wage income | R3 024,00 | R2 160,00 | R1 350,00 |
| Household expenses | | | |
| | % of wage | % of wage | % of wage |
| Transport to work (2 taxis, return) | R1 092,00 36,1% | R780,00 36,1% | R780,00 57,8% |
| Prepaid electricity (350kWh) | R529,34 17,5% | R529,34 24,5% | R529,34 39,2% |
| Total for transport + electricity | R1 621,34 53,6% | R1 309,34 60,6% | R1 309,34 97,0% |
| Money remaining to secure all other expenses | R1 402,66 | R850,66 | R40,66 |
| Subtract: food (4 persons) | R2 473,75 | R2 473,75 | R2 473,75 |
| Minimum surplus/shortfall on food costs | -R1 071,09 -43,3% | -R1 623,09 -65,6% | -R2 433,09 -98,4% |

Farmworkers

Both scenario tables below exclude transport to work costs but include 'other' transport costs which farmworkers will have to pay for to access supermarkets and public health care services. The electricity charge is based on Umngeni Municipality's prepaid tariffs (R1,31 per kWh). The food costs may be more than reflected as farmworkers will buy more food in local towns and from local suppliers, which will be more expensive than those prices tracked in Pietermaritzburg. The first table provides scenarios for the NMW at R18 an hour and the second table provides

Farmworkers: at NMW

R18 an hour

| Income | Wage scenario 1 | Wage scenario 2 | Wage scenario 3 |
|------------------------|------------------|------------------|------------------|
| Number of days worked | 21 | 15 | 15 |
| Number of hours worked | 9 | 9 | 5 |
| Remuneration rate | R18,00 | R18,00 | R18,00 |
| Wage income | R3 402,00 | R2 430,00 | R1 350,00 |

| | Wage scenario 1 | | Wage scenario 2 | | Wage scenario 3 | |
|---|------------------|------------------|------------------|------------------|-------------------|------------------|
| Wage income | R3 402,00 | | R2 430,00 | | R1 350,00 | |
| Household expenses | | % of wage | | % of wage | | % of wage |
| Transport other | R246,00 | 7,2% | R246,00 | 10,1% | R246,00 | 18,2% |
| Prepaid electricity (350kWh) | R458,16 | 13,5% | R458,16 | 18,9% | R458,16 | 33,9% |
| Total for transport + electricity | R704,16 | 20,7% | R704,16 | 29,0% | R704,16 | 52,2% |
| <i>Money remaining to secure all other expenses</i> | R2 697,84 | | R1 725,84 | | R645,84 | |
| Subtract: food (4 persons) | R2 473,75 | | R2 473,75 | | R2 473,75 | |
| Minimum surplus/shortfall on food costs | R224,09 | 9,1% | -R747,91 | -30,2% | -R1 827,91 | -73,9% |

Farmworkers: at NMW exemption rate of 10%

R16,20 an hour

| Income | Wage scenario 1 | Wage scenario 2 | Wage scenario 3 |
|------------------------|------------------|------------------|------------------|
| Number of days worked | 21 | 15 | 15 |
| Number of hours worked | 9 | 9 | 5 |
| Remuneration rate | R16,20 | R16,20 | R16,20 |
| Wage income | R3 061,80 | R2 187,00 | R1 215,00 |

| | Wage scenario 1 | | Wage scenario 2 | | Wage scenario 3 | |
|---|------------------|------------------|------------------|------------------|-------------------|------------------|
| Wage income | R3 061,80 | | R2 187,00 | | R1 215,00 | |
| Household expenses | | % of wage | | % of wage | | % of wage |
| Transport other | R246,00 | 8,0% | R246,00 | 11,2% | R246,00 | 20,2% |
| Prepaid electricity (350kWh) | R458,16 | 15,0% | R458,16 | 20,9% | R458,16 | 37,7% |
| Total for transport + electricity | R704,16 | 23,0% | R704,16 | 32,2% | R704,16 | 58,0% |
| <i>Money remaining to secure all other expenses</i> | R2 357,64 | | R1 482,84 | | R510,84 | |
| Subtract: food (4 persons) | R2 473,75 | | R2 473,75 | | R2 473,75 | |
| Minimum surplus/shortfall on food costs | -R116,11 | -4,7% | -R990,91 | -40,1% | -R1 962,91 | -79,3% |

Domestic workers

Both scenario tables below calculate transport to work on 2 taxi fares, return (R13x4). The electricity charge is based on Msunduzi Municipality's prepaid tariffs (R1,51 per kWh). The first table provides scenarios for the NMW at R15 an hour and the second table provides scenarios for the NMW at the 10% exemption rate at R13,50 an hour.

Domestic workers: at NMW

R15 an hour

| Income | Wage scenario 1 | Wage scenario 2 | Wage scenario 3 |
|------------------------|------------------|------------------|------------------|
| Number of days worked | 21 | 15 | 15 |
| Number of hours worked | 8 | 8 | 5 |
| Remuneration rate | R15,00 | R15,00 | R15,00 |
| Wage income | R2 520,00 | R1 800,00 | R1 125,00 |

| | Wage scenario 1 | Wage scenario 2 | Wage scenario 3 |
|--|--------------------------|--------------------------|---------------------------|
| Wage income | R2 520,00 | R1 800,00 | R1 125,00 |
| Household expenses | | | |
| | % of wage | % of wage | % of wage |
| Transport to work (2 taxi, return) | R1 092,00 43,3% | R780,00 43,3% | R780,00 69,3% |
| Prepaid electricity (350kWh) | R529,34 21,0% | R529,34 29,4% | R529,34 47,1% |
| Total for transport + electricity | R1 621,34 64,3% | R1 309,34 72,7% | R1 309,34 116,4% |
| Money remaining to secure all other expenses | R898,66 | R490,66 | -R184,34 |
| Subtract: food (4 persons) | R2 473,75 | R2 473,75 | R2 473,75 |
| Minimum surplus/shortfall on food costs | -R1 575,09 -63,7% | -R1 983,09 -80,2% | -R2 658,09 -107,5% |

Domestic workers: at NMW exemption rate of 10%

R13,50 an hour

| Income | Wage scenario 1 | Wage scenario 2 | Wage scenario 3 |
|------------------------|------------------|------------------|------------------|
| Number of days worked | 21 | 15 | 15 |
| Number of hours worked | 8 | 8 | 5 |
| Remuneration rate | R13,50 | R13,50 | R13,50 |
| Wage income | R2 268,00 | R1 620,00 | R1 012,50 |

| | Wage scenario 1 | Wage scenario 2 | Wage scenario 3 |
|--|--------------------------|--------------------------|---------------------------|
| Wage income | R2 268,00 | R1 620,00 | R1 012,50 |
| Household expenses | | | |
| | % of wage | % of wage | % of wage |
| Transport to work (2 taxis, return) | R1 092,00 48,1% | R780,00 48,1% | R780,00 77,0% |
| Prepaid electricity (350kWh) | R529,34 23,3% | R529,34 32,7% | R529,34 52,3% |
| Total for transport + electricity | R1 621,34 71,5% | R1 309,34 80,8% | R1 309,34 129,3% |
| Money remaining to secure all other expenses | R646,66 | R310,66 | -R296,84 |
| Subtract: food (4 persons) | R2 473,75 | R2 473,75 | R2 473,75 |
| Minimum surplus/shortfall on food costs | -R1 827,09 -73,9% | -R2 163,09 -87,4% | -R2 770,59 -112,0% |

10. Social Grant Scenarios

Pensioners and mothers caring for children

The first scenario includes a household receiving an old-age grant (R1 780) and two child support grants (R420x2); and the second scenario includes just an old-age grant. Under expenses we have included burial insurance and transport costs to town to collect grant monies, shop and access public health care services.

| | Wage scenario 1 | Wage scenario 2 |
|--|------------------------|--------------------------|
| | 1 OAG + 2 CSGs | 1 OAG |
| Wage income | R2 620,00 | R1 780,00 |
| Household expenses | | |
| | % of wage | % of wage |
| Burial insurance | R250,00 9,5% | R250,00 14,0% |
| Transport other | R143,00 5,5% | R143,00 8,0% |
| Prepaid electricity (350kWh) | R529,34 20,2% | R529,34 29,7% |
| Total for insurance + transport + electricity | R922,34 35,2% | R922,34 51,8% |
| Money remaining to secure all other expenses | R1 697,66 | R857,66 |
| Subtract: food costs (4 persons) | R2 473,75 | R2 473,75 |
| Minimum surplus/shortfall on food costs | -R776,09 -31,4% | -R1 616,09 -65,3% |

11. Other Wage Scenarios

For households with a worker who is paid at the median wage for Black South Africans, or a higher rate than the NMW, or for households with more than one worker, or for households with multiple income streams

| | Wage scenario 1 | | Wage scenario 2 | | Wage scenario 3 | |
|---|-------------------|------------------|------------------|------------------|------------------|------------------|
| Wage income | R3 000,00 | | R3 500,00 | | R4 500,00 | |
| Household expenses | | % of wage | | % of wage | | % of wage |
| Transport to work (2 taxi, return) | R1 092,00 | 36,4% | R1 092,00 | 31,2% | R1 092,00 | 24,3% |
| Prepaid electricity (350kWh) | R529,34 | 17,6% | R529,34 | 15,1% | R529,34 | 11,8% |
| Total for transport + electricity | R1 621,34 | 54,0% | R1 621,34 | 46,3% | R1 621,34 | 36,0% |
| <i>Money remaining to secure all other expenses</i> | R1 378,66 | | R1 878,66 | | R2 878,66 | |
| Subtract: food (4 persons) | R2 473,75 | | R2 473,75 | | R2 473,75 | |
| Minimum surplus/shortfall on food costs | -R1 095,09 | -44,3% | -R595,09 | -24,1% | R404,91 | 16,4% |

| | Wage scenario 4 | | Wage scenario 5 | | Wage scenario 6 | |
|---|------------------|------------------|------------------|------------------|-------------------|------------------|
| Wage income | R6 000,00 | | R8 000,00 | | R12 500,00 | |
| Household expenses | | % of wage | | % of wage | | % of wage |
| Transport to work (1 taxi, return) | R1 092,00 | 18,2% | R1 092,00 | 13,7% | R1 092,00 | 8,7% |
| Prepaid electricity (350kWh) | R529,34 | 8,8% | R529,34 | 6,6% | R529,34 | 4,2% |
| Total for transport + electricity | R1 621,34 | 27,0% | R1 621,34 | 20,3% | R1 621,34 | 13,0% |
| <i>Money remaining to secure all other expenses</i> | R4 378,66 | | R6 378,66 | | R10 878,66 | |
| Subtract: food (4 persons) | R2 473,75 | | R2 473,75 | | R2 473,75 | |
| Minimum surplus/shortfall on food costs | R1 904,91 | 77,0% | R3 904,91 | 157,9% | R8 404,91 | 339,8% |

12. Expenses for Households Living on Low incomes

The scenarios in the previous pages used a few limited expenses (transport, electricity and food) to show the deficiencies in low baseline wages and social grants. In the NMW and Social Grant scenarios most households could not secure food whilst also securing the typically non-negotiable expenses of transport and electricity. However, the affordability crisis facing households is worse than reflected in the NMW and Social Grant scenarios because households require a myriad of other goods and services to live at a dignified level. It means that if there is a shortfall on food costs, then for sure the money available to be spent on food will be much lower than reflected in the scenario tables as all other expenses have to compete with the remaining money after transport to work and prepaid electricity tokens have been paid, and only some of this money will be allocated to secure food.

Women living on low incomes have told us that expenses are relative to the needs and dreams of individual families, viz. families have different priorities on how they spend their money. However, women agreed that there are a number of expenses which are typically common to most families living on low incomes. Here women identified and prioritised what they said were typical non-negotiable expenses, these include: transport (to work, for scholar transport to school, to go to town to shop, and to access public health care services), electricity (to cook food, keep the lights on, keep warm and for security), education for children (so children can have a brighter future than their parents experienced), burial insurance (so that at least in death there can be a semblance of dignity) and the repayment of debt because households cannot get through the month on the level of income coming into the home and so servicing debt is critical to secure credit going forward. After these expenses, there are a myriad of other essential expenses which households must cover, not least of all food and domestic and personal hygiene products.

Below we provide several Pietermaritzburg-based costs of a range of goods and services expenses which households on low incomes may typically be expected to cover. The cost data is not complete and excludes many potential expenses. Its purpose is however to provide a sense of what some important household expenses cost in Pietermaritzburg for households living on low incomes and further provides insight into what level of income households living on low incomes may require to live at a basic level of dignity.

The table below provides a picture of what a more extensive expense list may look like and cost for a family of four (4) members living on a low income in Pietermaritzburg for **May 2019**.

| Several typical household expenses | For | Cost |
|---|---------|------------------|
| Burial insurance | Family | R250,00 |
| Transport to work (2 taxi, return) | 1 Adult | R1 092,00 |
| Transport to shops and to access public health services | Family | R143,00 |
| Transport to school (omalume) | 1 Child | R550,00 |
| Prepaid electricity (350kWh) | Family | R529,34 |
| Debt servicing on food (minimum) | Family | R300,00 |
| School fees (reasonable quality primary school) | 1 Child | R1 000,00 |
| Water (flat rate, unmetered households) | Family | R120,06 |
| Food | Family | R2 473,75 |
| Domestic and personal hygiene products | Family | R647,09 |
| Airtime | Family | R300,00 |
| 'Savings' into stokvels/mholiswano, stamps etc. | Family | R200,00 |
| Total for typical expenses | | R7 605,24 |

The tally of the cost of some typical monthly household expenses which households living on low incomes tell us they reasonably expect to cover is **R7 605,24** in **May 2019**. It is clear that on low wages and low grants, these expense costs are well beyond the affordability capacity of most households living on low incomes. Households take on debt to cover expense shortfalls.

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