



HOUSEHOLD AFFORDABILITY INDEX

SEPTHEMBA 2018

Usuku ekhishwe ngalo: 19 Septhemba 2018

Elandelayo: Okthoba 2018

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Ngokwe Household Affordability Index

I Household Affordability Index yakhiwe izingxoxo zomama baseMgungundlovu abaphila ngokuthola kancane. Inhoso ukunikeza isthombe kulabo abakwaziyo ukumelana nezimo emakhaya bebe bephila ngokuthola umholo omncane kanye nezibonelelo zikahulumeni kube nenani lezinto kanye nezinsiza zilindeleke ukuba zimbandakanywe kuyona lemali encane. Lokhu kuveza ukunyuka nokwehla kwamanani nokuguquka okubonwa abantu abahola kancane.

Ucwanningo, ukuqoqwa kwemibiko kwensiwe uMgungundlovu kodwa ke I Household Affordability Index ngaveza umqondo wokuthi labo abakwaziyo ukumelana nesimo esiguquguqukayo somnotho singabacindezel abasenzi abasebenza behola kancane eMzansi.

I Household Affordability Index ikhishwa njalo ngenyanga, wamkelekile ukuthi ungayisebenzia futhi uyidlulisele nakwabanye, siyathemba ukuthi izosiza kumzabalazo wezomnotho nobulungiswa. Singajabula ukuthola izincomo ngalomsebenzi ukuze siwenze ubengcono kunalokhu esiwenza ngayo.

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.*

1. SEPTHEMBA Umbiko ofinyeziwe

Umbiko ofinyeziwe oqoqwe yi Pietermaritzburg EJD Household Affordability Index Data

Isilinganiso somholo okumele utholwe wonke wonke.		
Umholo okumelwe umuntu awuthole ngo Septhemba	R3 040,00	
Izinto ezimbili eziwumogodla	% of wage	Rands
Imali yokugibela	18,8%	R572,00
Ukhadi likagesi (350kWh)	17,4%	529,34
Imali yokugibela nekhadi	36,2%	R1 101,34
Imali esele ukubhekelela zonke izidindo zomndeni		R1 938,66

Amanani kabhasikidi wasendlini wokudla.		
Amanani kabhasikidi wasendlini wokudla	R3 020,28	
Inyanga nenyanga	0,4%	R10,63
Ushintsho kusukela kuJuni	-1,0%	-R30,30

Amanani eVAT kabhasikidi wasendlini wokudla.		
% yeVAT kabhasikidi wasendlini wokudla		7,2%
Umphumela weVAT kabhasikidi wasendlini wokudla	R218,67	
NgoSeptemba eVAT esiyikhokhile ibingathenga 32kg wempuphu		

Amanani okudla ongeke uhlale kungekho endlini.		
Ukudla	Amanani	Aug vs. Sept (%)
Impuphu (25kg + 10kg)	R 239,32	0%
Ilayisi (10kg)	R 76,99	2%
Uflawa (10kg)	R 76,49	7%
Ushukela omhlophe (10kg)	R 123,82	-1%
Ubhontshisi (5kg)	R 89,32	-4%
Isitambu (5kg)	R 29,49	-1%
Ukalakateni (5L)	R 78,32	-1%
Usawoti (1kg)	R 13,91	1%
Amazambane (10kg)	R 48,09	-4%
Uanyansi (10kg)	R 68,80	3%
Amaphisisi enkukhu (10kg)	R 309,48	-8%
Khari (200g)	R 26,49	1%
Amaqhuzu eKnorrox (24 cubes x2)	R 32,65	3%
Isobho (400g x2)	R 24,65	-5%
Itiye (250g)	R 29,16	22%
Umphumela	R 1 266,97	-1,4%

Amanani kubhasikidi wasendlini nezinto zokuhlanza.	R648,75
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Inani likabhawkidi lokunikeza umdeni isiqalo sokudla okunomsoco ngenyanga.		
Umndeni wabantu abane (4)	R2 318,39	
Umndeni wabantu abahlanu (5)	R2 925,04	
Umndeni wabantu abayisikhombisa (7)	R4 050,39	
NgoSeptemba umndeni wabantu abantu abantu 7 uthenge ukudla okuyisiqalo sokudla okunomsoco ngaphansi ngo 25% (-R1030,11) .		

Inani likabhawkidi lokunikeza ingane isiqalo sokudla okunomsoco ngenyanga.		
Umtwana omncane oneminyaka 3-9	R526,98	
Umtwana omncane oneminyaka 10-13	R566,82	
Umtwana wentombazane oneminyaka 14-18	R598,37	
Umtwana womfana oneminyaka 14-18	R666,06	
NgoSeptemba isibonelelo sabantwana siwu 27% ngaphansi kwezinga lokuswela ukudla no 29% ngaphansi inani lokunikeza ingane eniminyaka esuka ku10-13 isiqalo sokudla okunomsoco ngenyanga.		

Umbiko ofinyeziwe okuqoqwe yi Statistics South Africa's Economic and Social Data

Bonke abasemzansi	
Isibalo nobukhulu	57,7 million
Izinga labangasebenzi	27,2%
Izinga labangasebenzi liqinisikiwe	37,2%
Isibalo sabantu abangasebenzi	9,6 million
Isibalo sabantu abasebenzayo	16,3 million
Isibalo sabantu abondliwa umholo owodwa	3,5 people
Umholo olinganisiwe	R3 300,00
Umholo olinganisiwe uhlukaniswa ngokomndeni	R942,86

Abantu abansundu basemzansi	
Isibalo nobukhulu	46,7 million
Izinga labangasebenzi	30,5%
Izinga labangasebenzi liqinisikiwe	41,5%
Isibalo sabantu abangasebenzi	8,6 million
Isibalo sabantu abasebenzayo	12,2 million
Isibalo sabantu abondliwa umholo owodwa	3,8 people
Umholo olinganisiwe	R3 000,00
Umholo olinganisiwe uhlukaniswa ngokomndeni	R789,47

Abantu abamhlophe basemzansi	
Isibalo nobukhulu	4,5 million
Izinga labangasebenzi	8,0%
Izinga labangasebenzi liqinisikiwe	11,7%
Isibalo sabantu abangasebenzi	245 000
Isibalo sabantu abasebenzayo	1,9 million
Isibalo sabantu abondliwa umholo owodwa	2,4 people
Umholo olinganisiwe	R12 500,00
Umholo olinganisiwe uhlukaniswa ngokomndeni	R5 208,33

Izinga lomholo okumele utholwe wonke wonke [National Minimum Wage, NMW] R20 ngehora

Izinga lesibonelelo sezingane [CSG]	R400,00
Izinga lempesheni [OAG]	R1 690,00
Isibalo sengane esithola isibonelelo [CSG]	12,2 million
Isibalo sabadala abathola impesheni [OAG]	3,4 million

Izinga lobumpofu lokudla [FPL]	R547,00
Izinga lobuphofu lokudla nezimye izinto [UBPL]	R1 183,00
% yabantu abaphila ngaphansi kwezinga lobumpofu UBPL (30,4m)	55,5%
% yabantu abaphila ngaphansi kwezinga lobumpofu FPL (13,8m)	25,2%
% yabantu abansundu abaphila ngaphansi kwezinga lobumpofu UBPL (±29,9m)	64,2%

Izinga labantwana abangabafana abangaphansi kweminyaka ewu 5 abangakhuli ngokujwayelekile 30%

Izinga labantwana abangamantbazane abangaphansi kweminyaka ewu 5 abangakhuli ngokujwayelekile	25%
Isibalo sabantu abaneHIV eMzansi (13,1%)	7,52 million

Noma iliphi iphutha ngokwezibalo elilapha elethu. Bheka ikhasi 10 lombiko wakwa Statistics South Africa labecaphune khona. Yonke imizamo yenzelwe ukuveza umbiko osanda kukhishwa.

2. SEPTHEMBA Ukushintshashintsha kokudla ekhaya

ukudla esikubhekayo	iskali esikubhekayo	Index 2018			ukushintsha kweRand		ukushintsha kwe%	
		Jun_2018	Aug_2018	Sep_2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018
Impuphu	25kg + 10kg	R 227,49	R 239,16	R 239,32	R 0,17	R 11,84	0%	5%
Ilayisi	10kg	R 74,32	R 75,49	R 76,99	R 1,50	R 2,67	2%	4%
Uflawa	10kg	R 70,82	R 71,66	R 76,49	R 4,83	R 5,67	7%	8%
Ushukela omhlophe	10kg	R 128,66	R 124,49	R 123,82	-R 0,67	-R 4,83	-1%	-4%
Ubontshisi	5kg	R 96,82	R 92,66	R 89,32	-R 3,33	-R 7,50	-4%	-8%
Isitambu	5kg	R 30,99	R 29,66	R 29,49	-R 0,17	-R 1,50	-1%	-5%
Ukalakateni	5L	R 72,66	R 79,16	R 78,32	-R 0,83	R 5,67	-1%	8%
Usawoti	1kg	R 13,74	R 13,74	R 13,91	R 0,17	R 0,17	1%	1%
Amazambane	10kg	R 50,94	R 50,23	R 48,09	-R 2,15	-R 2,85	-4%	-6%
Anyanisi	10kg	R 64,75	R 66,54	R 68,80	R 2,26	R 4,04	3%	6%
Amaphisisi enkukhu	10kg	R 327,98	R 334,98	R 309,48	-R 25,50	-R 18,50	-8%	-6%
Khari	200g	R 26,99	R 26,16	R 26,49	R 0,33	-R 0,50	1%	-2%
Amaqhuzu eKnorrox	24 cubes x2	R 32,31	R 31,65	R 32,65	R 1,00	R 0,33	3%	1%
Isobho	400g x2	R 24,98	R 25,98	R 24,65	-R 1,33	-R 0,33	-5%	-1%
Itiye	250g	R 23,49	R 23,99	R 29,16	R 5,17	R 5,67	22%	24%
Amasi	4L	R 40,83	R 39,16	R 41,32	R 2,17	R 0,50	6%	1%
Amaqanda	60 eggs	R 97,99	R 95,66	R 94,16	-R 1,50	-R 3,84	-2%	-4%
Amanqina	5kg	R 155,97	R 140,97	R 144,72	R 3,75	-R 11,25	3%	-7%
Izingila zenkukhu	2kg	R 55,99	R 47,48	R 46,48	-R 1,00	-R 9,51	-2%	-17%
Inyama yenkomu	2kg	R 152,98	R 145,48	R 143,98	-R 1,50	-R 9,00	-1%	-6%
Vosi	2kg	R 80,98	R 77,98	R 85,48	R 7,50	R 4,50	10%	6%
Inyama yangaphakathi	2kg	R 49,44	R 50,49	R 60,48	R 10,00	R 11,04	20%	22%
Tamatisi	6kg	R 76,58	R 68,38	R 51,00	-R 17,38	-R 25,58	-25%	-33%
Kherothi	5kg	R 33,00	R 14,67	R 25,60	R 10,94	-R 7,40	75%	-22%
Bhathanathi	10kg	R 40,94	R 61,90	R 68,27	R 6,37	R 27,33	10%	67%
Isipinashi	8 bunches	R 51,92	R 55,92	R 47,92	-R 8,00	-R 4,00	-14%	-8%
Iklabishi	2 heads	R 25,32	R 22,33	R 21,99	-R 0,34	-R 3,33	-2%	-13%
Ubisi oluyimpuphu	800g	R 32,49	R 33,66	R 33,99	R 0,33	R 1,50	1%	5%
Ikopi likafishi	400g x6	R 87,32	R 89,97	R 93,96	R 3,99	R 6,64	4%	8%
Ikopi likabhontshisi	410g x6	R 55,48	R 57,30	R 60,96	R 3,66	R 5,48	6%	10%
Ubhanna	4kg	R 42,63	R 39,96	R 35,29	-R 4,67	-R 7,34	-12%	-17%
Ama-aphula	1.5kg	R 17,82	R 17,16	R 14,49	-R 2,67	-R 3,33	-16%	-19%
Majarini	1kg x2	R 62,98	R 62,65	R 62,65	R 0,00	-R 0,33	0%	-1%
Peanut butter	400g x2	R 49,31	R 47,98	R 51,98	R 4,00	R 2,67	8%	5%
Upholoni	2.5kg	R 50,82	R 52,16	R 57,49	R 5,33	R 6,67	10%	13%
Ujamu	900g x2	R 49,31	R 44,31	R 49,65	R 5,33	R 0,34	12%	1%
Isinkwa esimphlophe	25 loaves	R 247,00	R 241,17	R 242,00	R 0,83	-R 5,00	0%	-2%
Isinkwa esinsundu	25 loaves	R 226,54	R 217,42	R 219,46	R 2,04	-R 7,08	1%	-3%
Umphumela kabhasikidi		R3 050,58	R3 009,65	R3 020,28	R 10,63	-R 30,30	0,4%	-1,0%

Inyanga nenyanga: Inani likabhasikidi wasendlini wokudla **unyuke** ngo R10,63 (0,4%) kuya ku R3 020,28 ngoSepthemba 2018.

Ushintsho kusukela kuJuni: Inani likabhasikidi wasendlini wokudla **lele** ngo -R30,30 (-1,0%) kusuka R3 050,58 ngoJuni 2018 kuya ku R3 020,28 ngoSepthemba 2018.

Lobhasikidi uhlanganiswe omama abahlala eMgungundlovu abahola kancane. Kufakwe ukudla nesikali salokhu kudla ngokomndeni onabantu abawu 7 (isilinganiso sabahola kancane eMgungundlovu). Basitshela ukuthi bazama kanjani ukuvikela njalo ngenyanga amanani atholwa kumasuphamakethe awu 6 kanye nezilahha eziwu 4 (lamasuphamakethe ahlonza omama abahola kancane). Ilezizindawo omama abathe izona abazihlonzayo ukuthi izona abathenga kuzona. Ukhethwa kokudla kumasuphamakethe ikona okukhombisa ukuthi bona omama bazithatha kanjani izinqumo njengokuthi ukudla bakukhetha ngokusondelana kanye nokucabangela ikhwalithi. Ukuqoqwa kwalombiko kwenziwa phakathi komhlaka 1 kuya ku 4 ngenyanga. Kunezinhlobo eziwu 38 zokudla kulobhasikidi.

Lobhasikidi uhlanganiswe omama abahola kancane ukunikeza imibono ngamanani nokushintsha kulobhasikidi wokudla njalo ngenyanga eMgungundlovu. Yize noma utholakala eMgungundlovu lobhasikidi ungakhombisa isthombe sokudla ngokwenyuka njengoba bezibonela abahola kancane abahlala eMzansi.

3. SEPTHEMBA Ukushintshashintsha kokudla ekhaya: okunengenayo VAT nokune VAT

Ukudla esikubhekayo	Iskali esikubhekayo	Index 2018			ukushintsha kweRand		ukushintsha kwe%	
		Jun_2018	Aug_2018	Sep_2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018
Ukudla okungenayo VAT								
Impuphu	25kg + 10kg	R 227,49	R 239,16	R 239,32	R 0,17	R 11,84	0%	5%
Ilayisi	10kg	R 74,32	R 75,49	R 76,99	R 1,50	R 2,67	2%	4%
Isitambu	5kg	R 30,99	R 29,66	R 29,49	-R 0,17	-R 1,50	-1%	-5%
Ubhontshisi	5kg	R 96,82	R 92,66	R 89,32	-R 3,33	-R 7,50	-4%	-8%
Ukalakateni	5L	R 72,66	R 79,16	R 78,32	-R 0,83	R 5,67	-1%	8%
Amasi	4L	R 40,83	R 39,16	R 41,32	R 2,17	R 0,50	6%	1%
Amaqanda	60 eggs	R 97,99	R 95,66	R 94,16	-R 1,50	-R 3,84	-2%	-4%
Amazambane	10kg	R 50,94	R 50,23	R 48,09	-R 2,15	-R 2,85	-4%	-6%
Anyanisi	10kg	R 64,75	R 66,54	R 68,80	R 2,26	R 4,04	3%	6%
Tamatisi	6kg	R 76,58	R 68,38	R 51,00	-R 17,38	-R 25,58	-25%	-33%
Kherothi	5kg	R 33,00	R 14,67	R 25,60	R 10,94	-R 7,40	75%	-22%
Bhathanathi	10kg	R 40,94	R 61,90	R 68,27	R 6,37	R 27,33	10%	67%
Isipinashi	8 bunches	R 51,92	R 55,92	R 47,92	-R 8,00	-R 4,00	-14%	-8%
Iklabishi	2 heads	R 25,32	R 22,33	R 21,99	-R 0,34	-R 3,33	-2%	-13%
Ikopi likafishi	400g x6	R 87,32	R 89,97	R 93,96	R 3,99	R 6,64	4%	8%
Ubhanana	4kg	R 42,63	R 39,96	R 35,29	-R 4,67	-R 7,34	-12%	-17%
Ama-aphula	1.5kg	R 17,82	R 17,16	R 14,49	-R 2,67	-R 3,33	-16%	-19%
Isinkwa esinsundu	25 loaves	R 226,54	R 217,42	R 219,46	R 2,04	-R 7,08	1%	-3%
Umphumela wokudla okungenayo VAT		R1 358,85	R 1 355,38	R 1 343,78	-R 11,60	-R 15,07	-0,9%	-1,1%
Ukudla okune VAT								
Uflawa	10kg	R 70,82	R 71,66	R 76,49	R 4,83	R 5,67	7%	8%
Ushukela omhlophe	10kg	R 128,66	R 124,49	R 123,82	-R 0,67	-R 4,83	-1%	-4%
Amaphisisi enkukhu	10kg	R 327,98	R 334,98	R 309,48	-R 25,50	-R 18,50	-8%	-6%
Amanqina	5kg	R 155,97	R 140,97	R 144,72	R 3,75	-R 11,25	3%	-7%
Izingila zenkukhu	2kg	R 55,99	R 47,48	R 46,48	-R 1,00	-R 9,51	-2%	-17%
Inyama yenkomu	2kg	R 152,98	R 145,48	R 143,98	-R 1,50	-R 9,00	-1%	-6%
Vosi	2kg	R 80,98	R 77,98	R 85,48	R 7,50	R 4,50	10%	6%
Inyama yangaphakathi	2kg	R 49,44	R 50,49	R 60,48	R 10,00	R 11,04	20%	22%
Usawoti	1kg	R 13,74	R 13,74	R 13,91	R 0,17	R 0,17	1%	1%
Amaqhuza eKnorrox	24 cubes x2	R 32,31	R 31,65	R 32,65	R 1,00	R 0,33	3%	1%
Isobho	400g x2	R 24,98	R 25,98	R 24,65	-R 1,33	-R 0,33	-5%	-1%
Khari	200g	R 26,99	R 26,16	R 26,49	R 0,33	-R 0,50	1%	-2%
Itiye	250g	R 23,49	R 23,99	R 29,16	R 5,17	R 5,67	22%	24%
Ubisi oluyimpuphu	800g	R 32,49	R 33,66	R 33,99	R 0,33	R 1,50	1%	5%
Ikopi likabhontshisi	410g x6	R 55,48	R 57,30	R 60,96	R 3,66	R 5,48	6%	10%
Majarini	1kg x2	R 62,98	R 62,65	R 62,65	R 0,00	-R 0,33	0%	-1%
Peanut butter	400g x2	R 49,31	R 47,98	R 51,98	R 4,00	R 2,67	8%	5%
Upholoni	2.5kg	R 50,82	R 52,16	R 57,49	R 5,33	R 6,67	10%	13%
Ujamu	900g x2	R 49,31	R 44,31	R 49,65	R 5,33	R 0,34	12%	1%
Isinkwa esimhlophe	25 loaves	R 247,00	R 241,17	R 242,00	R 0,83	-R 5,00	0%	-2%
Umphumela wokudla okune VAT		R1 691,73	R 1 654,27	R 1 676,50	R 22,23	-R 15,23	1,3%	-0,9%
Umphumela wokudla okungayifaki VAT		R1 471,07	R1 438,49	R1 457,82	R 19,33	-R13,25	1,3%	-0,9%
Umphumela we VAT		R220,66	R215,77	R218,67	R2,90	-R1,99	1,3%	-0,9%
Umphumela kabhasikidi		R3 050,58	R3 009,65	R3 020,28	R10,63	-R30,30	0,4%	-1,0%

Inyanga nenyanga: **Ukudla okungenayo iVAT** kulo bhasikidi wasendlini wokudla **kwehle** ngo -R11,60 (-0,9%) kuya ku R1 343,78 ngoSepthemba 2018.

Kusuka kuJuni 2018: **Ukudla okungenayo iVAT** kulo bhasikidi wasendlini wokudla **lehle** ngo -R15,07 (-1,1%) kusuka R1 358,85 ngoJuni 2018 kuya ku R1 343,78 ngoSepthemba 2018.

Inyanga nenyanga: **Ukudla okuneVAT** kulo bhasikidi wasendlini wokudla **kunyuke** ngo R22,23 (1,3%) kuya ku R1 676,50 ngoSepthemba 2018.

Kusuka kuJuni 2018: **Ukudla okuneVAT** kulo bhasikidi wasendlini wokudla **lehle** ngo -R15,23 (-0,9%) kusuka R1 691,73 ngoJuni 2018 kuya ku R1 676,50 ngoSepthemba 2018.

Ekudleni okungu **38** okungu **20** sekuhlangene kulobhasikidi kuneVAT. Ukudla okune VAT kwenza **56%** womphumela sekuhlangene kulobhasikidi wokudla. Umphumela weVAT kubhasikidi ufinyelele ku **R218,67** ngoSepthemba. NgoSepthemba 2018 lokho kusho ukuthi **7,2%** walobhasikidi wenziwe yiVAT.

4. SEPTHEMBA Ukushintshashintsha kwezinto zokuhlanza indlu kanye nezokugeza

Izinto esizibhekayo	Iskali esikubhekayo	Index 2018			ukushintsha kweRand		ukushintsha kwe%	
		Jun_2018	Aug_2018	Sep_2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018
Izingodo zensipho	8 bars	R 44,81	R 49,98	R 46,65	-R 3,33	R 1,83	-7%	4%
Insipho eyimpuphu	3kg	R 61,32	R 62,66	R 63,16	R 0,50	R 1,84	1%	3%
Insipho yokugeza izitsha	750ml	R 22,99	R 21,66	R 24,32	R 2,67	R 1,33	12%	6%
Handy Andy	750ml	R 20,49	R 21,99	R 21,82	-R 0,17	R 1,33	-1%	7%
Jik	750ml	R 21,99	R 21,49	R 20,82	-R 0,67	R 1,17	-3%	-5%
Ushibhoshi	500ml	R 34,66	R 34,82	R 34,82	R 0,00	R 0,17	0%	0%
Tishu	24 rolls	R 82,32	R 82,49	R 82,49	R 0,00	R 0,17	0%	0%
Insipho yokugeza	500g x 2	R 25,65	R 22,31	R 25,65	R 3,33	R 0,00	15%	0%
Umuthi wokuxubha	100ml x3	R 34,47	R 31,97	R 32,97	R 1,00	-R 1,50	3%	-4%
Vaseline	500g	R 27,82	R 25,82	R 26,99	R 1,17	-R 0,83	5%	-3%
Ukhilimu	big bottle x2	R 35,31	R 35,31	R 37,31	R 2,00	R 2,00	6%	6%
Roll-on	x4	R 54,97	R 56,63	R 58,63	R 2,00	R 3,66	4%	7%
Spray	big spray x 3	R 66,97	R 68,98	R 71,97	R 3,00	R 5,00	4%	7%
Pads	2 big packs	R 81,31	R 80,31	R 80,31	R 0,00	-R 1,00	0%	-1%
Pholishi	100ml	R 20,99	R 20,82	R 20,82	R 0,00	-R 0,17	0%	-1%
Umphumela wezihlanzi zasendlini kanye nezokugeza		R 636,09	R 637,25	R 648,75	R 11,50	R 12,66	1,8%	2,0%

Inyanga nenyanga: Inani ubhasikidi wasendlini nezinto zokuhlanza **kunyuke** ngo R11,50 (1,8%) kuya ku R648,75 ngo Septhemba 2018.

Kusuka kuJuni 2018: Inani ubhasikidi wasendlini nezinto zokuhlanza **unyuke** ngo R12,66 (2,0%) kusuka R636,09 ngo Juni 2018 kuya ku R648,75 ngo Septhemba 2018.

Kumele ukukhokhele ukuba nezinto zokuhlanza indlu kanye nawe njengokuba bupalulekile ukulungiselela ukudla endaweni ephophile, lokho kukwenza uhlale unempilo nesithunzi. Okusho ukuthi njengokudla lezizinto kumele zibekhona njalo ngenyanga, Kuleyomali encane abayitholayo abesifazane basitshеле ukuthi kumele bathenge nalezinto zokuhlanza izindlu kanye nabo. Njengalokhu kuqinisekisiwe ukuthi inani kulobhasikidi wokudla kumele zihlanganiswe nenani lezinto zokuhlanza ikhaya kanye nathi.

5. SEPTHEMBA Ukushintshashintsha kokudla kwesiqalo okunomsoco ekhaya: *kwiminden*

Ngokwezinamba ngamalunga omndeni	Index 2018			ukushintsha kweRand		ukushintsha kwe%	
	Jun_2018	Aug_2018	Sep_2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018
Abantu abane (4)	R2 382,64	R2 330,96	R2 318,39	-R 12,57	-R 64,25	-0,5%	-2,7%
Abantu abahlau (5)	R3 006,46	R2 940,43	R2 925,04	-R 15,39	-R 81,42	-0,5%	-2,7%
Abantu abayisikhombisa (7)	R4 163,65	R4 072,38	R4 050,39	-R 21,99	-R 113,26	-0,5%	-2,7%

Inyanga nenyanga: Inani likabhaskidi lokunikeza umdeni isiqalo sokudla okunomsoco kumdeni wabantu abawu7 lehle ngo -R21,99 (-0,5%) kuya ku R4 050,39 ngoSepthemba 2018.

Kusuka kuJuni 2018: Inani likabhaskidi lokunikeza umdeni isiqalo sokudla okunomsoco kumdeni wabantu abawu7 lehle ngo -R113,26 (-2,7%) kusuka R4 163,65 ngoJuni kuya ku R4 050,39 ngoSepthemba 2018.

Umehluko okhona phakathi kwenani likabhaskidi onokudla okunomsoco nobhaskidi onokudla ongeke uphile kwaphandle kwakho ngoSepthemba 2018, inani lawo libe **R1 030,11** (R3 020,28 vs. R4 050,39).

Okusho ukuthi ngoSepthemba 2018 umndeni wabantu abantu abawu7 uthenge ngaphansi ukudla okunomsoco ngo **25%** (R1 030,11).

6. SEPTHEMBA Ukushintshashintsha kokudla kwesiqalo okunomsoco ekhaya: *kwizingane*

Ngokweminyaka yengane	Index 2018			ukushintsha kweRand		ukushintsha kwe%	
	Jun_2018	Aug_2018	Sep_2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018
Umtwana omncane oneminyaka 3-9.	R542,96	R530,48	R526,98	-R 3,50	-R 15,98	-0,7%	-2,9%
Umtwana omncane oneminyaka 10-13 .	R583,39	R569,98	R566,82	-R 3,16	-R 16,57	-0,6%	-2,8%
Umtwana wentombazane oneminyaka 14-18.	R614,24	R601,47	R598,37	-R 3,10	-R 15,87	-0,5%	-2,6%
Umtwana womfana oneminyaka 14-18.	R682,49	R668,53	R666,06	-R 2,47	-R 16,43	-0,4%	-2,4%

Inyanga nenyanga: Inani likabhaskidi lokunikeza ingane eniminyaka esuka ku 10-13 isiqalo sokudla okunomsoco ngenyanga sehle ngo -R3,16 (-0,6%) kuya ku R566,82 ngoSepthemba 2018.

Kusuka kuJuni 2018: Inani likabhaskidi lokunikeza ingane eniminyaka esuka ku 10-13 isiqalo sokudla okunomsoco ngenyanga sehle ngo -R16,57 (-2,8%) kusuka R583,39 ngoJuni kuya ku R566,82 ngoSepthemba 2018.

Ngesikhathi izingane zikhula izinga lokudla okunomsoco nalo liyenysuka. Okusho ukuthi inani lokuphakela ingane liyenysuka njengoba ingane ikuhla. Kuba kunomehluko phakathi kwabafana namantombazane ngesikhathi bekhula.

Isibonelelo sezingane sika hulumeni siwu R400 ngenyanga uma uiyihola esikhumngweni kanti uma uhola ebhange uthola engaphansi kwalena enikeziwe. Lena imali nje ayibekile akandaba nokuthi ingane iyakhula.

Izinga lobumpofu lokudla ngokusho kwabaka Statistics South Africa lingu **R547** ngokomuntu njalo ngenyanga (lokhu kwakuqondaniswe no April 2018).

NgoSepthemba 2018 inani ukuphakela ingane eno 10-13 ukudla okuyisiqalo okunomsoco kube wu **R566,82**.

Isibonelelo sezingane sika R400 ngenyanga sibekwe ngaphansi kwezinga lobumpofu lokudla okudlulele ngaphansi kwenani lokuvikela isiqalo sokudla kwengane encane.

NgoSepthemba 2018, isibonelelo sezingane siwu **27%** ngaphansi kwezinga lobumpofu lokudla no **29%** ngaphansi kwenani lokuvukela isiqalo sokudla okunenomsoco kwengane encane. Izingane liyenysuka ngesikhathi ingane ikuhla.

7. SEPTHEMBA Ukushintshashintsha kokudla kwesiqalo okunomsoco ekhaya: *kwabadala*

Ngokobulili, izinto ngokushiyana kwazo nendlela yokuphila	Index 2018			ukushintsha kweRand		ukushintsha kwe%	
	Jun_2018	Aug_2018	Sep_2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018	Aug 2018 vs. Sep 2018	Jun 2018 vs. Sep 2018
Umntu wesifazane omdala okhulile, umuntu wesifazane oneminyaka engaphezulu kuka65.	R583,39	R569,98	R566,82	-R 3,16	-R 16,57	-0,6%	-2,8%
Umntu wesifazane okhuthele, nomdala wesilisa okhulile, umuntu wesilisa oneminyaka engaphezulu kuka65.	R614,24	R601,47	R598,37	-R 3,10	-R 15,87	-0,5%	-2,6%
Umntu wesilisa okuthele, nokhulelwesifazana noma oncelisayo.	R682,49	R668,53	R666,06	-R 2,47	-R 16,43	-0,4%	-2,4%

8. SEPTHEMBA Isigigaba ngezinto okwazi ukuzenzela ikhaya

Isibalo sezinsuku zokusebenza ngoSepthemba 2018 = 19 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 August 2018. 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, currently in the process of implementation, 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 affordability crisis faced by Black South African households will continue to deepen.

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 (*which are hypothetical as the NMW has not yet been implemented*) 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 secure all other expenses*].

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.

lombiko ongenzansi uthathwe emgungundlovu, kuqinisekisiwe ukuhi uthathwe ngoSepthemba 2018.

9. Izigameko zomholo ngokukazwelone (loni ngumholo okumele uwuthole uma umthetho kazwelone usuqualile).

Umsebenzi ojwayelekile	R20 ngehora		
Umholo ongenayo	Isigameko somholo 1	Isigameko somholo 2	Isigameko somholo 3
Izinsuku asisebenzile	19	15	15
Amahora awasebenzile	8	8	5
Imali ayiholayo ngehora	R20,00	R20,00	R20,00
Umholo awutholayo	R3 040,00	R2 400,00	R1 500,00

The first table includes scenarios which calculate transport to work on 1 taxi fare, return; and the second table includes scenarios which calculate transport to work on 2 taxi fares, return. The electricity charge is based on Msunduzi Municipality's prepaid tariffs.

	Isigameko somholo 1	Isigameko somholo 2	Isigameko somholo 3			
Imali engenayo	R3 040,00	R2 400,00	R1 500,00			
Okusethenziswa ikhaya	% of wage	% of wage	% of wage			
Imali yokugibela (kawu 2)	R572,00	18,8%	R390,00	16,3%	R390,00	26,0%
Ukhadi likagesi (350kWh)	R529,34	17,4%	R529,34	22,1%	R529,34	35,3%
Imali yokugibela nekhadi	R1 101,34	36,2%	R919,34	38,3%	R919,34	61,3%
Imali esele ukwenza zonke izidindo	R1 938,66		R1 480,66		R580,66	
Susa eyokudla (abantu abane)	R2 318,39		R2 318,39		R2 318,39	
Okulinganiselwa kwesalayo yokudla	-R379,73	-16,4%	-R837,73	-36,1%	-R1 737,73	-75,0%

	Isigameko somholo 1	Isigameko somholo 2	Isigameko somholo 3			
Imali engenayo	R3 040,00	R2 400,00	R1 500,00			
Okusethenziswa ikhaya	% of wage	% of wage	% of wage			
Imali yokugibela (kawu 4)	R1 144,00	37,6%	R780,00	32,5%	R780,00	52,0%
Ukhadi likagesi (350kWh)	R529,34	17,4%	R529,34	22,1%	R529,34	35,3%
Imali yokugibela nekhadi	R1 673,34	55,0%	R1 309,34	54,6%	R1 309,34	87,3%
Imali esele ukwenza zonke izidindo	R1 366,66		R1 090,66		R190,66	
Susa eyokudla (abantu abane)	R2 318,39		R2 318,39		R2 318,39	
Okulinganiselwa kwesalayo yokudla	-R951,73	-41,1%	-R1 227,73	-53,0%	-R2 127,73	-91,8%

Umsebenzi wasepulazini

R18 ngehora

Umholo ongenayo	Isigameko somholo 1	Isigameko somholo 2	Isigameko somholo 3
Izinsuku asisebenzile	19	15	15
Amahora awasebenzile	9	9	5
Imali ayiholayo ngehora	R18,00	R18,00	R18,00
Umholo awutholayo	R3 078,00	R2 430,00	R1 350,00

The first table includes scenarios which exclude transport to work costs; and the second table includes scenarios which 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 Umgeni Municipality's prepaid tariffs. 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.

	Isigameko somholo 1	Isigameko somholo 2	Isigameko somholo 3
Imali engenayo	R3 078,00	R2 430,00	R1 350,00
Okusethenziswa ikhaya		% of wage	% of wage
Imali yokuya nokubuya emsebenzini	R0,00	0,0%	R0,00
Ukhadi likagesi (350kWh)	R458,16	14,9%	R458,16
Imali yokugibela nekhadi	R458,16	14,9%	R458,16
<i>Imali esele ukwenza zonke izidindo</i>	R2 619,84		R891,84
Susa eyokudla (abantu abane)	R2 318,39		R2 318,39
Okulinganisela kwesalayo yokudla	R301,45	13,0%	-R1 426,55

	Isigameko somholo 1	Isigameko somholo 2	Isigameko somholo 3
Imali engenayo	R3 078,00	R2 430,00	R1 350,00
Okusethenziswa ikhaya		% of wage	% of wage
Neneyimali yokugibela	R246,00	8,0%	R246,00
Ukhadi likagesi (350kWh)	R458,16	14,9%	R458,16
Imali yokugibela nekhadi	R704,16	22,9%	R704,16
<i>Imali esele ukwenza zonke izidindo</i>	R2 373,84		R645,84
Susa eyokudla (abantu abane)	R2 318,39		R2 318,39
Okulinganisela kwesalayo yokudla	R55,45	2,4%	-R592,55

Umsebenzi wasendlini

R15 ngehora

Umholo ongenayo	Isigameko somholo 1	Isigameko somholo 2	Isigameko somholo 3
Izinsuku asisebenzile	19	15	15
Amahora awasebenzile	8	8	5
Imali ayiholayo ngehora	R15,00	R15,00	R15,00
Umholo awutholayo	R2 280,00	R1 800,00	R1 125,00

The first table includes scenarios which calculate transport to work on 1 taxi fare, return; and the second table includes scenarios which calculate transport to work on 2 taxi fares, return. The electricity charge is based on Msunduzi Municipality's prepaid tariffs.

	Isigameko somholo 1	Isigameko somholo 2	Isigameko somholo 3
Imali engenayo	R2 280,00	R1 800,00	R1 125,00
Okusethenziswa ikhaya		% of wage	% of wage
Imali yokugibela (kawu 2)	R572,00	25,1%	R390,00
Ukhadi likagesi (350kWh)	R529,34	23,2%	R529,34
Imali yokugibela nekhadi	R1 101,34	48,3%	R919,34
<i>Imali esele ukwenza zonke izidindo</i>	R1 178,66		R205,66
Susa eyokudla (abantu abane)	R2 318,39		R2 318,39
Okulinganisela kwesalayo yokudla	-R1 139,73	-49,2%	-R1 437,73

	Isigameko somholo 1	Isigameko somholo 2	Isigameko somholo 3
Imali engenayo	R2 280,00	R1 800,00	R1 125,00
Okusethenziswa ikhaya		% of wage	% of wage
Imali yokugibela (kawu 4)	R1 144,00	50,2%	R780,00
Ukhadi likagesi (350kWh)	R529,34	23,2%	R529,34
Imali yokugibela nekhadi	R1 673,34	73,4%	R1 309,34
<i>Imali esele ukwenza zonke izidindo</i>	R606,66		R490,66
Susa eyokudla (abantu abane)	R2 318,39		R2 318,39
Okulinganisela kwesalayo yokudla	-R1 711,73	-73,8%	-R1 827,73

10. Isigameko sesibonelelo sikahulumeni

Abempesheni nomama abanakekela izingane

The first scenario includes a household receiving an old-age grant and two child support grants; 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.

	Isigameko somholo 1	Isigameko somholo 2
	1 OAG + 2 CSGs	1 OAG
Imali engenayo	R2 490,00	R1 690,00
Okusethenziswa ikhaya		
Umasingcwabisane	R250,00	10,0%
Neneyimali yokugibela	R143,00	5,7%
Ukhadi likagesi (350kWh)	R529,34	21,3%
Sekuhlangene umasingcwabisane kanye nekug	R922,34	37,0%
<i>Money remaining to secure all other expenses</i>	R1 567,66	
Susa eyokudla (abantu abane)	R2 318,39	
Okulinganiselwa kwesalayo yokudla	-R750,73	-32,4%
Okulinganiselwa kwesalayo yokudla	-R1 550,73	-66,9%

11. Ezinye izigameko zemiholo

Ngokwekhaya elinomuntu ohola ngaphezulu komholo ngokukazwelone noma ngokwekhaya elinomuntu ongaphezulu koyedwa noma ngokwekhaya elinezindlela ezahlukene sokungenisa imali.

	Isigameko somholo 1	Isigameko somholo 2	Isigameko somholo 3
Imali engenayo	R3 000,00	R3 500,00	R4 500,00
Okusethenziswa ikhaya			
Imali yokugibela (kawu 2)	R572,00	19,1%	R572,00
Ukhadi likagesi (350kWh)	R529,34	17,6%	R529,34
Imali yokugibela nekhadi	R1 101,34	36,7%	R1 101,34
<i>Imali ese le ukwenza zonke izidingo</i>	R1 898,66		R3 398,66
Susa eyokudla (abantu abane)	R2 318,39		R2 318,39
Okulinganiselwa kwesalayo yokudla	-R419,73	-18,1%	R80,27
Okulinganiselwa kwesalayo yokudla	-R1 080,27	3,5%	R1 080,27

	Isigameko somholo 4	Isigameko somholo 5	Isigameko somholo 6
Imali engenayo	R6 000,00	R8 000,00	R12 500,00
Okusethenziswa ikhaya			
Imali yokugibela (kawu 2)	R572,00	9,5%	R572,00
Ukhadi likagesi (350kWh)	R529,34	8,8%	R529,34
Imali yokugibela nekhadi	R1 101,34	18,4%	R1 101,34
<i>Imali ese le ukwenza zonke izidingo</i>	R4 898,66		R11 398,66
Susa eyokudla (abantu abane)	R2 318,39		R2 318,39
Okulinganiselwa kwesalayo yokudla	R2 580,27	111,3%	R4 580,27
Okulinganiselwa kwesalayo yokudla	R9 080,27	197,6%	R9 080,27

12. Inani lezinto zasendlini kubantu abahola kancane

The scenarios above 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 Socal 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 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.

Lombiko ongenzansi uveza isthombe sokuthi ezinye zezindleko zabantu abahola kancane abawumndeni wabantu abawu 4 bahlala eMgungundlovu.

Ngokwahlukana nakhu okujwayelekile kwimindeni okusetshenziswayo	Ezaba	Inani
Umasingcwabisane	<i>Omdeni</i>	R250,00
Imali yokuya nokubuya emsebenzini (yokugibela kawu 2)	<i>Omdala oyedwa</i>	R572,00
Imali yokuya kuthenga nokuthola usizo lwezempiilo	<i>Omdeni</i>	R143,00
Imali yokuya esikoleni	<i>Engane yodwa</i>	R550,00
Ikhadi likagesi (350kWh)	<i>Omdeni</i>	R529,34
Isikweleti ezenzelwe ukudla isilinganisa	<i>Omdeni</i>	R300,00
Imali yesikole ukucabangela imfundo engcono (<i>ezikoleni ezssemazingeni aphansi</i>)	<i>Engane yodwa</i>	R1 000,00
Amanzi, izinga lamaflat rate, amamitha asemakhaya angnakiwe	<i>Omdeni</i>	R120,06
Ukudla	<i>Omdeni</i>	R2 318,39
Okwasendlini kanye nezinto zokuhlanza	<i>Omdeni</i>	R648,75
Airtime	<i>Omdeni</i>	R300,00
Ukubeka kwizitokofela, mholiswane, izitembu	<i>Omdeni</i>	R200,00
Sekuhlangene zonke ezindleko		R6 931,54

Lesi isamba sezinto zasendlini ezijwayekile ukuthengwa njalo ngenyanga kumakhaya aphiла ngomholo oncanе kubize **R6931,54** ngoSepthemba 2018. Kuyacaca ukuthi kubantu abahola kancane nalabo abaphila ngesibonelelo sikahumeni abakwazi ukumelana nezimo ezinzima zazendlini.

Izincwadi zokufakazela

Izincwadi zokufakazela kusukela kumbiko ofinyeziwe kwi page lokuqala.

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