



**Covid-19: Families living on low incomes may be spending 30% more on food than they did two months ago.**

Whilst the price of foods in the supermarket trollies of families living on low incomes continues to increase, with the Household Food Basket having increased by 7,8% (R250) between March 2020 and May 2020, these increases pale into insignificance because women are now having to buy more food. Lockdown restrictions have meant that with children and workers at home, food runs out quicker (after two weeks) and women can no longer shop around for the cheapest prices. Our research suggests that families living on low incomes may be spending 30% (R973,93) more on food in May 2020 than they did two months ago. Government's decisions on responding to the pandemic via hard lockdown and the specific regulations related to these, is impacting on, and changing expenditure patterns and consumer behaviours of households living on low incomes very significantly. Our research further finds that with wages/income having been suspended for many workers and insufficient top-ups on social grants, women, with no savings buffers, are having to take on higher levels of debt, primarily through loan sharks (at interest rates of 40%), to absorb some part of the food shortfalls ('only some', because a lot of the shortfall is not absorbed and households are experiencing hunger and longer periods of nutritional deprivation). **This means that not only are households having to spend more on food, but they are having to borrow money to buy this food.** And at very high interest rates. Whilst our data is localised, it is not unlikely that this picture is playing itself out in textured variations across South Africa. Our findings point to the need for a massive restructuring of response, and raise very serious questions regarding the adequacy of government's interventions to help South Africans during the Covid-19 pandemic, particularly as financial shocks will continue even as government moves to ease lockdown restrictions.

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**1. The cost of the PMBEJD Household Food Basket.**

**Over the past two months**, covering the period pre-lockdown (2 March) to 4 May 2020, the price of the PMBEJD Household Food Basket increased by **R249,92 (7,8%)**, taking the total cost of the basket in May 2020 to **R3 470,92** (from R3 221,00 in March 2020). See page 7 for the summarised price data and May 2020 Household Affordability Index for comprehensive price data.

**The year-on-year** price of the basket increased by **R419,80 (13,8%)**, from R3 051,11 in May 2019 to R3 470,92 in May 2020.

Food prices have spiked across the basket over the past two months, with some of these shown below:

*Increases on core staples*

- Rice: 26%
- Cake flour: 3%
- White sugar: 6%
- Sugar beans: 18%
- Cooking oil: 11%
- White bread: 15%
- Brown bread: 14%

*Increases on vegetables*

- Potatoes: 8%
- Onions: 58%
- Tomatoes: 12%
- Carrots: 22%
- Spinach: 13%
- Cabbage: 22%

The food price increases we are seeing in Pietermaritzburg are considerable. A 7,8% or additional R250 cost on a basic basket of core staple foods over the past two months, for families living on low incomes is a serious financial shock. The basket on the 4<sup>th</sup> of May is **R3 470,92**. This is more than the National Minimum Wage of a worker (**R3 321,60**) who still has a job, is paid at the maximum level of R20,76 an hour, for an 8-hour day and is allowed to work for the full number of working days (20) in May 2020.

## 2. Women are buying more food and this food costs more than it did before.

Whilst the increases on the household food basket are a major concern, there are two aspects coming through, which seem to be of greater importance than supermarket price increases: with children and workers at home, food now runs out quicker. *Instead of lasting three weeks, women are telling us that food runs out in two weeks.* Women are telling us that they have to spend more money to buy more core staple food.

In Pietermaritzburg, women are typically buying more maize meal (buying the 25kg bag vs. 10kg), rice (buying the 25kg bag vs. 10kg bag), cooking oil (buying extra 5L), flour (buying the 12,5kg bag vs. 10kg), potatoes (buying an extra 10kg pocket) and cabbages (buying an extra 4 heads). This comes to **R509,17** in May 2020 (see Table 1 below).

**Table 1: Changing household expenditure patterns and costs in May 2020.**

Food	Typical volume (Household Food Basket)	May 2020 Cost	New volumes	Extra purchased	Extra cost (at May 2020 prices)
Maize meal	35kg (1 X 25kg + 1 X 10kg)	R246,47	2 X 25kg	15kg	R105,84
Rice	10kg	R109,99	1 x 25kg	15kg	R164,98
Flour	10kg	R75,99	1 x 12,5kg	2,5kg	R18,99
Cooking oil	5L	R100,99	2 x 5L	5L	R100,99
Potatoes	1 pocket	R52,39	2 pockets	1 pocket	R52,39
Cabbage	2 cabbages	R32,99	6 cabbages	4 heads	R65,98
<b>Total cost</b>		<b>R618,82</b>			<b>R509,17</b>

There will be variations in what exactly constitutes the extra foods, but our observations of what is in trollies and conversations with women in supermarket queues and in supermarkets themselves, verifies that an extra spend of R500 is a good estimate. Some households, for example, might buy less maize meal and more rice (*vice versa*); some households might buy more flour, more sugar and less oil; households might buy extra onions and tomatoes, and some households might be very reluctant to buy more cabbage (because, with apologies to Barbara Kingsolver, *"we have been eating cabbage 'ever since God was a child,' and now even though we have to buy it, we really hate it."*)

The second aspect is that social distancing in kombis and supermarkets have disrupted shopping procedures (the way women shop). Before Covid-19, women scouted around in about 3 to 4 supermarkets, and 2 to 3 butcheries to find the most affordable prices, including specials; and then bought the foods at the best prices in each of the supermarkets and butcheries. Now, women are forced to do their entire shop in just one supermarket, and one butchery. Women try and choose the supermarket and butchery that on experience they know have the overall cheapest prices, however these also tend to have the longest queues, and so it is not always possible to buy from these shops. Women will still try and find the most affordable food on the shelf, but their choice is limited to what is available on the shelf. Ultimately, women are price takers. Not being able to seek out cheaper prices, in our best estimations,<sup>1</sup> could average as an additional **R214,84** on the household shopping bill.

These two aspects, coupled with supermarket price increases, mean that households must spend substantially more money on food than they did two months ago: here, our research suggests **an additional R724,01 a month in May 2020**. The PMBEJD Household Food Basket includes average prices over 5 supermarkets and 4 butcheries. In May 2020 it cost R3 470,92. However, with the additional food bought and the inability to

<sup>1</sup> The difference in the basket prices between the highest priced shops and butcheries and the lowest priced shops; and the difference between the closest lowest prices in the lowest priced shops and butcheries, and then averaged. These estimations were then discussed and reasoned that they were a fair reflection of the cost of not being able to shop around.

seek out cheaper prices, a more realistic cost of the food baskets of households living on low incomes in May 2020, might be **R4 194,93**. This means that since March 2020 (pre-lockdown, R3 221,00) to May 2020, whilst food prices have increased by 7,8%, the additional spend on food and not being able to shop around for food, suggests that households may be spending 30% (R973,93) more on food. See Table 2, below.

**Table 2: The cost of changing household expenditure patterns and consumer behaviour on the Household Food Basket over the past two months.**

Cost of extra food bought in May 2020	R509,17
Cost of not being able to shop around in May 2020	R214,84
Total additional costs in May 2020	<b>R724,01</b>
Cost of May 2020 Household Food Basket (excluding additional costs)	R3 470,92
Cost of May 2020 Household Food Basket (including additional costs)	<b>R4 194,93</b>
Cost of March 2020 Household Food Basket	R3 221,00
<b>Difference in cost between March 2020 and new cost in May 2020 (Rands)</b>	<b>R973,93</b>
<b>Difference in cost between March 2020 and new cost in May 2020 (%)</b>	<b>30%</b>

Whilst our data is limited to Pietermaritzburg, and the calculations are not absolute, our research is revealing new insight of the experience of women<sup>2</sup> and their responses to the situation families living on low incomes face. Government's decisions on responding to the pandemic via hard lockdown and the specific regulations related to these, is *impacting on, and changing expenditure patterns and consumer behaviours of households living on low incomes very significantly*.

It is important to note that whilst most households are buying more food, the additional core staple food itself might not stretch through till the end of the month. The additional food bought, costed at R509,17 is only 14,7% of the R3 470,92 spend, which women tell us now only lasts for 2 weeks. There are also families that simply do not have the money and cannot afford to buy more food. Most women then are finding it harder to feed their families and the periods of nutritional deprivation and hunger are now extended for longer.

### **3. Where is the money coming from to buy more food?**

When asked where the money comes from to buy food, just generally, our response is typically *"look, we really don't know how women do it."* The cost of household food baskets vs. the amount of money households have to spend just does not correlate. Now, with extra money having to be found to buy more food, the question of where the money comes from is even harder to answer. Women seem to be magicians when it comes to finding money to feed their families. How women do it, is not always clear. This is what we know. Most households have no savings buffer. Not having to pay *omalume* to transport children safely to school has helped. Women take on a lot of debt just usually to cover shortfalls in monthly expenses, including food. Over the past few months, the amount of debt being taken on is increasing. In Pietermaritzburg, women typically draw on either or several of three main money sources: *omashonisa* (loan sharks), spaza shop credit and cash loans, and stokvel savings and loans.

Loan sharks who used to charge a 30% interest rate on loans, now charge 40%. This is consistent with a higher demand for the money they have available to be loaned out and profiteering off a crisis. These types of loans work like this: if R300 is borrowed in May, then either the full amount + the 40% interest must be paid back in June = R300 + R120 = R420; or if the full amount is not paid back, then the 40% interest rate of R120 must be paid each month until the full amount is paid back. So, it is common to pay R120 each month for six months until the full R420 is settled in one lump sum. Women are taking higher loans (+ R1000) because more money is needed.

<sup>2</sup> In April 2020, we started a process of collecting food price data, and reflecting with data collectors on their experiences and conversations with women in queues and in supermarkets in Soweto, Alexandra, Hillbrow, Tembisa, Khayelitsha, Gugulethu, Philippi, Delft, KwaMashu, Mtubatuba and Springbok. Data collectors report food price increases across all supermarkets, as well as verifying that women are buying more core staple food, and that shopping procedures have been seriously disrupted. Pietermaritzburg findings therefore are consistent with the emerging national picture.

In Spaza shops, if 10kg rice (R120) is taken on credit, then there is no special interest rate. Instead an amount of R10 or R20 will be added onto the cost. This is done per food item. Spaza shop cash loans typically carry a 30% interest rate and work the same as omashonisa loans. The problem though is that if you fail to settle your debt, you also lose access to the spaza shop. Because of this, omashonisa are preferred.

Women say that stokvel savings and loans are their best option. Savings belong to women anyway and so they can get them for free. Loans too might be offered free or at a small interest rate (depending on the individual stokvel membership decisions). Women are finding it more difficult to access money via stokvels as the money in the savings pot has either already dried up or drying up fast. Loans too, are harder to get because all money that can be loaned out already, has been loaned out.

It means that the most common money source is through a loan shark.

When asked how easy it is to get credit via loan sharks, the response is that credit is generally still fairly accessible. Loan sharks take SASSA grant cards (with the pin) as collateral, and simply draw out what is owed to them, return the rest to their client, and keep the card. Where SASSA grant cards are not available or not proffered up as collateral, loan sharks simply come and repossess your TV or oven, or fridge, or whatever they can take. Bashing in your kneecaps with a hammer and a gentle wisp of a knife edge against the neck is not out of place either. Fear and intimidation, of course, are part of this game. Women are as well versed at this game as the sharks. Women employ all sorts of strategies to stay ahead of the nearest payment date and most vicious collector. A common strategy is to borrow from several loan sharks and try and move the money around. It is true that most of these relationships end badly, bridges get burnt and other loan sharks with higher interest rates and sharper teeth must be found. Many an outsider looks on at omashonisa with derision: they sometimes hold your grant, they always charge you exorbitant rates of interest, they sometimes take your things and sometimes threaten your life, and they really do bury you but ... they also lend you money when nobody else will. And so as much as they might not be liked very much, they are very necessary when your children are hungry.

So, how are women dealing with escalations in their food expenditures? Typically, by doing what women normally do to deal with food shortfalls: by taking on more debt; and employing a fair deal of savviness. As a strategy, the longer debt must be taken for and the higher it is, the worse the situation for women becomes. It is very clear that the lockdown has escalated the debt problem – women are borrowing more money and at higher interest rates.

Invariably, going into debt for a consumption item like food, which we eat, every day, is just not going to end well. The magicians will eventually exhaust their repertoire of tricks, but they will run it for as long as bearably possible. When the end comes, it is hoped, that safer, fairer, less destructive financial options will be in place to assist women to feed their families.

#### **4. What difference has the top-up in social grants made?**

From May 2020 Government increased the old-age grant by **R250** and the Child Support Grant by **R300**. Women spent the top-up on food for their families. While the top-up has helped, it was not enough to absorb the supermarket price increases, the need to buy more food, and the suspension of being able to shop around for cheaper prices. The additional **R350**, when (if?) it comes too, will disappear in the till.

Our research shows that the food costs for households in May 2020, might have increased to **R4 194,93**. This is **R973,93** higher than the food costs pre-lockdown in March 2020. This figure does not account for households who had to borrow money to buy this extra food. These food costs further exclude the cost of household hygiene and domestic products, which women include in their food expenditures. Our basket in May 2020 puts this cost at **R693,38** and excludes the extra spend on soaps and disinfectants (like *jik* or *domestos*) which women are now buying more of in an attempt to protect their families from Covid-19.

Importantly, our data shows that despite this extra spend, households are still not able to cover the food shortfall entirely. There are also families that simply do not have the money and cannot afford to buy more food. Most women then, are finding it harder to feed their families and the periods of nutritional deprivation and hunger are now extended for longer.

PMBEJD data and research findings thus raise very serious questions regarding the adequacy of government's interventions to help South Africans during the Covid-19 pandemic.

### **5. Expect deeper levels of hunger and desperation unless we change course.**

Women are concerned that with the projected job losses, the staggered return of workers to employment, the restrictions on informal trade, and with the small bits of top-ups on the grants, and the social distancing at supermarkets restricting their strategy to shop for the cheapest prices across several supermarkets: **that May and June are going to be very rough.** Many workers are still at home and most will not get paid in May. If workers do get UIF, this will still only be a third of what they used to get paid. Most school children are going to still be at home for a long time.

Easing the lockdown regulations specifically as applied to children being allowed to return to school and workers to work might ease some of the financial burden on households but many of the consequences of the pandemic will continue.

Job losses, disruption of informal trade, goods and service increases, and social distancing will still make households vulnerable. We also have yet to factor in what it will mean if more people get infected and start dying. Households have almost no more capacity to absorb shocks and government assistance is hardly sufficient. We need money in our pockets to buy proper nutritious food and proper disinfectants. More households will start facing ever deeper levels of hunger, poverty, and desperation. There will be more food rebellions, more conflict, and public distrust will continue to grow.

### **6. Some concluding remarks.**

Covid-19 has exposed massive fissures now in almost every facet of our society and economy. In the face of Covid-19, it would have been far more effective and cheaper to resist illness through proper nutrition on our plates than by treatment in a hospital. For several years now, government has chosen not to prioritise the most important things which form the basis of society: good nutrition and good health. Food, like health, is the base on which all other important things get built. Things like quality education, a strong society, an anti-fragile economy, a productive workforce.

We have today a National Minimum Wage that when shared in a family is a poverty wage. Government increased this wage by only 3,8% in 2020 and has made no signal to suggest that they will revise it upwards in the face of what has come. Most workers do not earn enough to even eat properly.<sup>3</sup> We have a Child Support Grant that is set below the food poverty line (R561). 30% of boy children and 25% of girl children under the age of 5 years are stunted.<sup>4</sup> Millions of our pensioners, having not been paid enough when they worked to support their families and save for their retirement, when they retire are forced onto the poverty-level old-age grant. Nearly two-thirds (64,2%)<sup>5</sup> or 29,9 million Black South Africans live below the upper bound poverty line (R1 227).<sup>6</sup> Our expanded unemployment rate for Black South Africans is 43%.<sup>7</sup> Before Covid-19, 10,4 million South Africans were unemployed.<sup>8</sup> Government's mythical formal sector jobs never arrived. Now jobs in their millions might be lost. Each day, these horrific socio-economic indicators get markedly worse.

Government has ignored and ignored and ignored the reality of the South African experience. It is hard to argue that the state has not landed us in this predicament nor that it has governed well. We are now in a crisis and we have few buffers. Hunger is no longer hidden in our homes. It is on our streets. There is no dignity or

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<sup>3</sup> PMBEJD (2020). **May 2020 Household Affordability Index.** Pietermaritzburg Economic Justice & Dignity Group. P7-10. See link: <http://www.pmbejd.org.za>

<sup>4</sup> STATSSA (2017). **South Africa Demographic and Health Survey 2016: Key Indicator Report.** Statistics South Africa. Pretoria. P27-28. See link: <http://www.statssa.gov.za/publications/Report%2003-00-09/Report%2003-00-092016.pdf>

<sup>5</sup> STATSSA (2017). **Poverty Trends in South Africa: An examination of absolute poverty between 2006 and 2015.** Report No. 03-10-06. Statistics South Africa, Pretoria, South Africa. P8, 14 & 58. See link: <http://www.statssa.gov.za/publications/Report-03-10-06/Report-03-10-062015.pdf>

<sup>6</sup> STATSSA (2019). **National Poverty Lines 2019.** Statistical Release P0310.1. Statistics South Africa. Pretoria. P3-4. See link: <http://www.statssa.gov.za/publications/P03101/P031012019.pdf>

<sup>7</sup> STATSSA (2020). **Quarterly Labour Force Survey, Quarter 4, 2019.** Statistical release P0211. Statistics South Africa. Pretoria. P21-22, 39-40. See Link: <http://www.statssa.gov.za/publications/P0211/P02114thQuarter2019.pdf>

<sup>8</sup> Same as above.

pride in revealing hunger. We have to accept that we now face a massive hunger crisis, and that it is worse than what is visible on our streets.

Tinkering around the edges of our crisis or employing harsher social control or more exuberant PR or greater hubris is not going to cut it this time. Our crisis is too big now. Too many of us are unemployed. Too many of us are hungry. Too many of us are angry. Government has to become very serious about changing things.

More of the same is not going to help us. It is unlikely that the same people who lead us into this crisis, will now lead us out of this crisis. We might do better if we spend more time speaking to people on the margins of society, people who know their lives intimately, who know how systems work and who are best placed to navigate the complexity of this new situation wisely.

We cannot expect to have any sort of positive future if we do not first ensure that everybody is able to eat proper nutritious food and is able to build up and maintain good health. We have to reimagine, and very quickly, how we now construct a new type of economy that serves society, one which is able to support people to create their own livelihoods, and which is able to embrace and support the informal economy and shift the food system to put affordable, nutritious food on all of our plates.



## PMBEJD Household Food Index: past two months & year-on-year.

Foods tracked	Quantity tracked	Index 2019/20			change in Rands		change in %	
		May_2019	Mar_2020	May_2020	Mar 2020 vs. May 2020	May 2019 vs. May 2020	Mar 2020 vs. May 2020	May 2019 vs. May 2020
Maize meal	25kg + 10kg	R 227,97	R 246,47	R 246,97	R 0,50	R 19,00	0%	8%
Rice	10kg	R 79,99	R 87,19	R 109,99	R 22,80	R 30,00	26%	38%
Cake Flour	10kg	R 69,99	R 73,79	R 75,99	R 2,20	R 6,00	3%	9%
White sugar	10kg	R 142,39	R 145,19	R 153,59	R 8,40	R 11,20	6%	8%
Sugar beans	5kg	R 85,39	R 84,39	R 99,79	R 15,40	R 14,40	18%	17%
Samp	5kg	R 29,39	R 35,79	R 34,24	-R 1,55	R 4,85	-4%	17%
Cooking oil	5L	R 80,79	R 91,19	R 100,99	R 9,80	R 20,20	11%	25%
Salt	1kg	R 14,79	R 15,39	R 15,79	R 0,40	R 1,00	3%	7%
Potatoes	10kg	R 62,42	R 48,45	R 52,39	R 3,94	-R 10,03	8%	-16%
Onions	10kg	R 51,47	R 55,24	R 87,41	R 32,17	R 35,94	58%	70%
Frozen chicken portions	10kg	R 310,49	R 339,44	R 332,35	-R 7,09	R 21,86	-2%	7%
Curry powder	200g	R 27,59	R 27,59	R 29,19	R 1,60	R 1,60	6%	6%
Stock cubes	24 cubes x2	R 36,38	R 35,58	R 37,98	R 2,40	R 1,60	7%	4%
Soup	400g x2	R 27,18	R 26,38	R 29,18	R 2,80	R 2,00	11%	7%
Tea	250g	R 29,39	R 20,79	R 23,39	R 2,60	-R 6,00	13%	-20%
Maas	4L	R 41,79	R 39,79	R 41,99	R 2,20	R 0,20	6%	0%
Eggs	60 eggs	R 85,99	R 86,99	R 87,59	R 0,60	R 1,60	1%	2%
Chicken feet	5kg	R 118,50	R 173,59	R 192,23	R 18,64	R 73,73	11%	62%
Gizzards	2kg	R 47,99	R 59,44	R 69,44	R 10,00	R 21,45	17%	45%
Beef	2kg	R 133,49	R 151,44	R 147,44	-R 4,00	R 13,95	-3%	10%
Wors	2kg	R 80,24	R 111,94	R 115,92	R 3,99	R 35,69	4%	44%
Inyama yangaphakathi	2kg	R 48,24	R 64,94	R 72,60	R 7,66	R 24,37	12%	51%
Tomatoes	6kg	R 65,39	R 59,15	R 65,98	R 6,83	R 0,59	12%	1%
Carrots	5kg	R 31,99	R 23,79	R 28,99	R 5,20	-R 3,00	22%	-9%
Butternut	10kg	R 52,90	R 49,13	R 46,27	-R 2,86	-R 6,63	-6%	-13%
Spinach	8 bunches	R 55,92	R 63,92	R 71,92	R 8,00	R 16,00	13%	29%
Cabbage	2 heads	R 25,32	R 26,98	R 32,99	R 6,01	R 7,67	22%	30%
Cremera	800g	R 30,99	R 32,19	R 34,19	R 2,00	R 3,20	6%	10%
Tinned pilchards	400g x6	R 90,17	R 101,56	R 106,74	R 5,18	R 16,57	5%	18%
Canned beans	410g x6	R 63,17	R 65,16	R 67,16	R 2,00	R 3,99	3%	6%
Bananas	4kg	R 52,76	R 47,16	R 55,16	R 8,00	R 2,40	17%	5%
Apples	1.5kg	R 15,39	R 24,65	R 19,99	-R 4,66	R 4,60	-19%	30%
Margarine	1kg x2	R 65,58	R 63,98	R 67,18	R 3,20	R 1,60	5%	2%
Peanut butter	400g x2	R 47,18	R 57,18	R 59,58	R 2,40	R 12,40	4%	26%
Polony	2.5kg	R 69,33	R 60,49	R 58,79	-R 1,70	-R 10,54	-3%	-15%
Apricot jam	900g x2	R 52,38	R 51,98	R 56,78	R 4,80	R 4,40	9%	8%
White bread	25 loaves	R 259,85	R 248,35	R 286,40	R 38,05	R 26,55	15%	10%
Brown bread	25 loaves	R 240,95	R 224,35	R 256,35	R 32,00	R 15,40	14%	6%
<b>Total household food basket</b>		<b>R 3 051,11</b>	<b>R3 221,00</b>	<b>R3 470,92</b>	<b>R 249,92</b>	<b>R 419,80</b>	<b>7,8%</b>	<b>13,8%</b>

**Over the past 2 months (March 2020 to May 2020):** The cost of the household food basket **increased** by R249,92 (7,8%) to R3 470,92 in May 2020.

**Year-on-year:** The cost of the household food basket **increased** by R419,80 (13,8%) from R3 051,11 in May 2019 to R3 470,92 in May 2020.

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.