

# ASSETS AND INCOMES

OCT  
2024



Fixed Assets | Non-Fixed Assets | Incomes | Expenditure  
and Consumption | Poverty and Quality of Life

**ASSETS AND INCOMES  
OCTOBER 2024**



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## NOTE

This updated chapter of the *Socio-Economic Survey of South Africa* is now available exclusively in digital format.

In line with our new format, updated sections of the *Survey* will be made available as standalone chapters in PDF and Excel formats.

Clients of the Centre For Risk Analysis can access this chapter online via the following link: <https://cra-sa.com/products/socio-economic-survey>



## ASSETS AND INCOMES

At a glance .....	1
<b>ASSETS</b> .....	<b>2</b>
<b>Fixed assets</b> .....	<b>2</b>
Fixed capital stock .....	2
Fixed capital stock by economic sector, 2016-23 .....	2
Fixed capital stock by type of organisation (actual numbers), 2016-23 .....	3
Fixed capital stock by type of organisation (proportions), 2016-23 .....	3
Fixed capital stock by type of organisation, 2016 and 2023 .....	3
Home ownership .....	4
Home ownership by race (actual numbers), 2007-23 .....	4
Home ownership by race (proportions), 2007-23 .....	4
Home ownership by race (actual numbers), 2023 .....	5
Home ownership by race (proportions), 2023 .....	5
Houses owned, but not yet paid off to bank/financial institution or private lender, 2023 .....	5
<b>Tenure</b> .....	<b>6</b>
Household tenure status by sex (actual numbers), 2013 and 2023 .....	6
Change in household tenure status, 2013-23 .....	7
Household tenure status by sex (proportions), 2013 and 2023 .....	7
Household tenure status by province (actual numbers), 2023 .....	8
Household tenure status by province (proportions), 2023 .....	9
<b>Land</b> .....	<b>10</b>
Land redistributed to black South Africans by province, 31 March 2022 .....	10
Department of Agriculture, Land Reform and Rural Development (DALRRD): custodianship, long-term leases, and title deeds by province, as at 31 March 2022 .....	11
Department of Human Settlements: number of title deeds and category targets achieved .....	11
<b>Non-fixed assets</b> .....	<b>12</b>
Various non-fixed assets .....	12
Households owning a particular asset by province (actual numbers), 2023 .....	12
Households owning a particular asset by province (proportions), 2023 .....	13
<b>Motor vehicles</b> .....	<b>14</b>
Registered vehicles by province, 2003/04 and 2024 .....	14
Motorised vehicles registered, 1999-2024 .....	15
<b>Saving and credit</b> .....	<b>16</b>
Households that have fallen behind on bills and card payments, 2021-24 .....	16

Credit granted by type of credit provider, 2014-24 .....	16
Households with an education policy/saving for education, 2015-23.....	17
Households that use informal savings, 2020-23.....	17
Total credit granted by province, 2007-24 .....	18
Secured credit granted by monthly income, 2015 and 2024 .....	19
Secured credit granted by type of security, 2009 and 2024 .....	19
Unsecured credit granted by gross monthly income level, 2009 and 2024 .....	19
Total consumer credit granted, 2009 and 2024 .....	20
Total outstanding consumer credit, 2009 and 2024 .....	20
Mortgage agreements by size, 2009 and 2024 .....	21
Mortgages granted by gross monthly income, 2009 and 2024.....	21
Personal loans, 2015-24.....	21
Top reasons for borrowing, 2023.....	22
<b>INCOMES.....</b>	<b>23</b>
<b>Income sources .....</b>	<b>23</b>
Household sources of income by race (actual numbers), 2010 and 2023 .....	23
Household sources of income by race (proportions), 2010 and 2023 .....	24
Household sources of income by province (actual numbers), 2023.....	25
Household sources of income by province (proportions), 2023.....	26
Top reasons for saving, 2023 .....	27
<b>Personal income .....</b>	<b>27</b>
Average take-home pay, 2017-24.....	27
<b>Wages and salaries.....</b>	<b>28</b>
Average earnings.....	28
Average monthly earnings in formal non-agricultural industries (current prices), 2020-24 .....	28
Average monthly earnings in formal non-agricultural industries (constant prices), 2010-24.....	29
Average monthly earnings in formal non-agricultural industries (constant prices), 2020 and 2024 .....	29
<b>EXPENDITURE AND CONSUMPTION.....</b>	<b>30</b>
Monthly household expenditure categories by race (actual numbers), 2002 and 2023.....	30
Monthly household expenditure categories (actual numbers), 2022 and 2023 .....	30
Monthly household expenditure categories by race (proportions), 2002 and 2023 .....	31
Monthly household expenditure categories (proportions), 2022 and 2023 .....	31

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Households spending R10 000 or more per month by race, 2009-23 .....	32
Monthly household expenditure categories by province (actual numbers), 2023 .....	33
Monthly household expenditure categories by province (proportions), 2023 .....	34
Monthly household expenditure categories by sex (actual numbers), 2023 .....	35
Monthly household expenditure categories by sex (proportions), 2023 .....	35
Distribution of final household consumption by main expenditure group, 1999-2023 .....	36
Final consumption expenditure of households, 2015-23 .....	37
<b>POVERTY AND QUALITY OF LIFE</b> .....	<b>39</b>
Inflation-adjusted national poverty lines, 2006-23 .....	39
Households classified as poor by metropolitan municipality, 2023 .....	40
Subjective poverty indicators, by province, 2022 .....	40
Subjective poverty indicators, by race, 2022 .....	41
Subjective poverty indicators, by level of education, 2022 .....	41
<b>QOLI Index</b> .....	<b>42</b>
Quality of Life Index (QOLI) .....	42

# ASSETS AND INCOMES

## Gerbrandt van Heerden

### At a glance<sup>a</sup>

Number of houses owned and fully paid off (2023)	10.66m
Proportion of houses owned and fully paid off belonging to Black people (2023)	84.8%
Proportion of houses owned and fully paid off belonging to White people (2023)	6.7%
Proportion of houses owned and fully paid off belonging to men (2023)	51.5%
Proportion of houses owned and fully paid off belonging to women (2023)	48.5%
Proportional share of houses owned and not yet fully paid off to a bank belonging to Black people (2023)	47.3%
Proportion of houses owned and not yet fully paid off to a bank belonging to White people (2023)	30.7%
People per motor car (2024)	8.0
Households owning a television set (2023)	14.89m
Households owning a refrigerator (2023)	15.32m
Households with a computer/desktop/laptop (2023)	4.72m
Microwave oven (2023)	11.08m
Proportion of households that have fallen behind on store card payments	23.0%
Proportion of households that have fallen behind on household bills	30.0%
Proportion of households that have fallen behind on rent or home loan payments	15.0%
Total outstanding consumer credit <sup>b</sup>	R2.10tn
Proportion of households that receive an income from a salary/wage/commission (2023)	62.2%
Proportion of households that receive an income from a business (2023)	16.2%
Proportion of households that receive an income from a grant (2023)	50.5%
Average monthly earnings <sup>c</sup> (02/24)	R23 552
Proportion of households spending R10 000 or more per month (2023)	19.7%
Proportion of Black households spending R10 000 or more per month (2023)	12.5%
Proportion of White households spending R10 000 or more per month (2023)	73.3%
Proportion of households classified as poor by metropolitan municipality (2023)	24.9%
Quality of Life Index Score (South Africa)	5.5/10
<p>a Figures are for 2024 unless otherwise stated in brackets.</p> <p>b At current prices in the formal non-agricultural sector.</p> <p>c As at quarter ended June 2024.</p>	

# ASSETS

## Fixed assets

### Fixed capital stock

#### Fixed capital<sup>a</sup> stock by economic sector, 2016-23

Economic sector	2016	2020	2021	2022	2023	Change 2016-23
	Rbn <sup>b</sup>					
Agriculture, forestry and fishing	0.28	0.29	0.29	0.29	0.30	8.7%
Mining and quarrying	0.52	0.54	0.53	0.53	0.55	5.8%
Manufacturing	0.73	0.73	0.71	0.71	0.71	-2.7%
Electricity, gas and water	0.86	0.97	0.98	0.98	0.99	15.1%
Construction (contractors)	0.07	0.07	0.07	0.07	0.07	3.2%
Wholesale and retail trade, catering and accommodation	0.35	0.37	0.37	0.38	0.38	8.6%
Transport, storage and communication	0.85	0.85	0.84	0.84	0.84	-1.2%
Financial intermediation, insurance, real estate and business services <sup>c</sup>	2.54	2.65	2.66	2.68	2.68	5.5%
Community, social and personal services <sup>d</sup>	2.12	2.26	2.28	2.29	2.31	9.0%
<b>Total<sup>e</sup></b>	<b>8.31</b>	<b>8.72</b>	<b>8.73</b>	<b>8.78</b>	<b>8.83</b>	<b>6.3%</b>

Source: South African Reserve Bank (SARB), *Quarterly Bulletin*, March 2024, S-131

a Fixed capital is the portion of total capital that is invested in fixed assets, such as land, buildings, vehicles, and equipment. The distinguishing feature of a fixed asset is that it may be used repeatedly or continuously in production over a long period of time, which is taken to be more than a year. Fixed assets include not only structures, machinery, and equipment, but also cultivated assets such as trees or animals that are used repeatedly or continuously to produce other products such as fruit or dairy products. They also include intellectual property products such as software or artistic originals used in production.

b At constant 2015 prices.

c Includes transfer costs.

d Includes government.

e Figures may not add up vertically, owing to rounding.

**Fixed capital stock by type of organisation (actual numbers), 2016-23**

Type of organisation	2016	2020	2021	2022	2023	Change 2016-23
	Rbn <sup>a</sup>					
General government	2.20	2.31	2.32	2.33	2.35	6.8%
Public corporations	1.40	1.48	1.47	1.48	1.48	5.7%
Private business enterprises	4.72	4.94	4.94	4.97	5.00	5.9%
<b>Total</b>	<b>8.31</b>	<b>8.72</b>	<b>8.73</b>	<b>8.78</b>	<b>8.83</b>	<b>6.3%</b>

Source: SARB, *Quarterly Bulletin*, March 2024, S-131

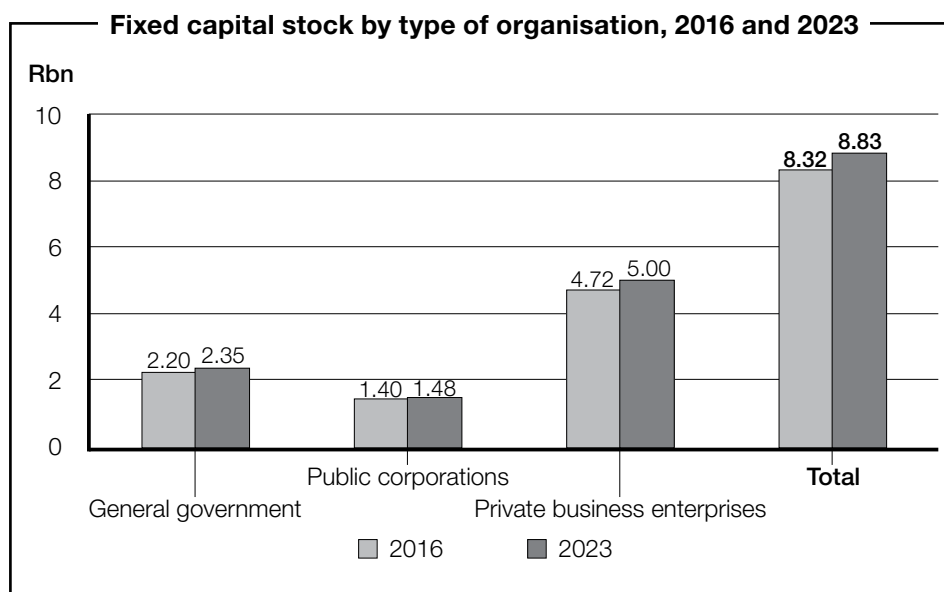
a At constant 2015 prices.

**Fixed capital stock by type of organisation (proportions), 2016-23**

Type of organisation	2016	2020	2021	2022	2023	Change 2016-23
General government	26.5%	26.5%	26.6%	26.5%	26.6%	0.5%
Public corporations	16.8%	17.0%	16.8%	16.9%	16.8%	-0.5%
Private business enterprises	56.8%	56.7%	56.6%	56.6%	56.6%	-0.3%
<b>Total<sup>a</sup></b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>—</b>

Source: SARB, *Quarterly Bulletin*, March 2024, S-131

a Figures should add up vertically but may not, owing to rounding.



## Home ownership

### Home ownership by race (actual numbers), 2007-23

Status	2007			2012		
	Black	Other <sup>b</sup>	Total	Black	Other <sup>b</sup>	Total
Owned and fully paid off	6 778 000 <sup>a</sup>	1 338 000	8 116 000	6 622 000 <sup>a</sup>	1 279 000	7 901 000
Owned, but not yet paid off <sup>c</sup>	317 000	1 921 000	2 238 000	487 000	767 000	1 254 000
<b>Total households</b>	<b>7 095 000</b>	<b>3 259 000</b>	<b>10 354 000</b>	<b>7 109 000</b>	<b>2 046 000</b>	<b>9 155 000</b>

Status	2020			2023		
	Black	Other <sup>b</sup>	Total	Black	Other <sup>b</sup>	Total
Owned and fully paid off	9 331 000 <sup>a</sup>	1 633 000	10 964 000	9 046 000 <sup>a</sup>	1 618 000	10 663 000
Owned, but not yet paid off <sup>c</sup>	308 000	205 000	513 000	568 000	634 000	1 202 000
<b>Total households</b>	<b>9 639 000</b>	<b>1 838 000</b>	<b>11 477 000</b>	<b>9 614 000</b>	<b>2 252 000</b>	<b>11 865 000</b>

Source: Statistics South Africa (Stats SA), *General Household Survey 2007*, Statistical release P0318, 10 July 2008, Table 7.16, p119; *General Household Survey 2012*, Statistical release P0318, 3 October 2013, Table 8.6, p112; *General Household Survey 2020*, Statistical release P0318, 2 December 2021, Table 8.6, p40; *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 8.6, p123

a The high levels of homes owned and fully paid off by Black South Africans can be attributed, in large part, to the provision of housing by the State.

b Includes Coloured, Indian/Asian and White.

c Includes houses owned but not yet paid off to bank/financial institution or private lender.

### Home ownership by race (proportions), 2007-23

Status	2007			2012		
	Black	Other <sup>b</sup>	Total <sup>d</sup>	Black	Other <sup>b</sup>	Total <sup>d</sup>
Owned and fully paid off	83.5% <sup>a</sup>	16.5%	100.0%	83.8% <sup>a</sup>	16.2%	100.0%
Owned, but not yet paid off <sup>c</sup>	14.2%	85.8%	100.0%	38.8%	61.2%	100.0%
<b>Total households</b>	<b>68.5%</b>	<b>31.5%</b>	<b>100.0%</b>	<b>77.7%</b>	<b>22.3%</b>	<b>100.0%</b>

Status	2020			2023		
	Black	Other <sup>b</sup>	Total <sup>d</sup>	Black	Other <sup>b</sup>	Total <sup>d</sup>
Owned and fully paid off	85.1% <sup>a</sup>	14.9%	100.0%	84.8% <sup>a</sup>	15.2%	100.0%
Owned, but not yet paid off <sup>c</sup>	60.0%	40.0%	100.0%	47.3%	52.7%	100.0%
<b>Total households</b>	<b>84.0%</b>	<b>16.0%</b>	<b>100.0%</b>	<b>81.0%</b>	<b>19.0%</b>	<b>100.0%</b>

Source: Stats SA, *General Household Survey 2007*, Statistical release P0318, 10 July 2008, Table 7.16, p119; *General Household Survey 2012*, Statistical release P0318, 3 October 2013, Table 8.6, p112; *General Household Survey 2020*, Statistical release P0318, 2 December 2021, Table 8.6, p40; *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 8.6, p123

a The high levels of homes owned and fully paid off by Black South Africans can be attributed, in large part, to the provision of housing by the State.

b Includes Coloured, Indian/Asian and White.

c Includes houses owned but not yet paid off to bank/financial institution or private lender.

d Figures should add up horizontally to 100% but may not, owing to rounding.

**Home ownership by race (actual numbers), 2023**

Status	Black	Coloured	Indian/ Asian	White	Total
Owned and fully paid off	9 046 000 <sup>a</sup>	688 000	217 000	713 000	10 664 000
Owned, but not yet paid off to bank	490 000	162 000	67 000	318 000	1 037 000
Owned, but not yet paid off to private lender	78 000	20 000	7 000	60 000	165 000
<b>Total households</b>	<b>9 614 000</b>	<b>870 000</b>	<b>291 000</b>	<b>1 091 000</b>	<b>11 866 000</b>

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 8.6, p123

a The high home ownership levels by Black South Africans can be attributed, in large part, to the provision of housing by the State.

**Home ownership by race (proportions), 2023**

Status	Black	Coloured	Indian/ Asian	White	Total <sup>b</sup>
Owned and fully paid off	84.8% <sup>a</sup>	6.5%	2.0%	6.7%	100.0%
Owned, but not yet paid off to bank	47.3%	15.6%	6.5%	30.7%	100.0%
Owned, but not yet paid off to private lender	47.3%	12.1%	4.2%	36.4%	100.0%
<b>Total households</b>	<b>81.0%</b>	<b>7.3%</b>	<b>2.5%</b>	<b>9.2%</b>	<b>100.0%</b>

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 8.6, p123

a The high home ownership levels by Black South Africans can be attributed, in large part, to the provision of housing by the State.

b Figures should add up horizontally to 100% but may not, owing to rounding.

**Houses owned, but not yet paid off to bank/financial institution or private lender, 2023**

Status	Black	Coloured	Indian/Asian	White	Total
Owned, but not yet paid off to bank <sup>a</sup>	568 000	182 000	74 000	378 000	1 202 000
	3.6%	14.3%	16.7%	24.5%	6.3%
<b>Total households</b>	<b>15 738 000</b>	<b>1 277 000</b>	<b>444 000</b>	<b>1 546 000</b>	<b>19 005 000</b>

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 8.6, p123

a Includes houses owned but not yet paid off to bank/financial institution or private lender.

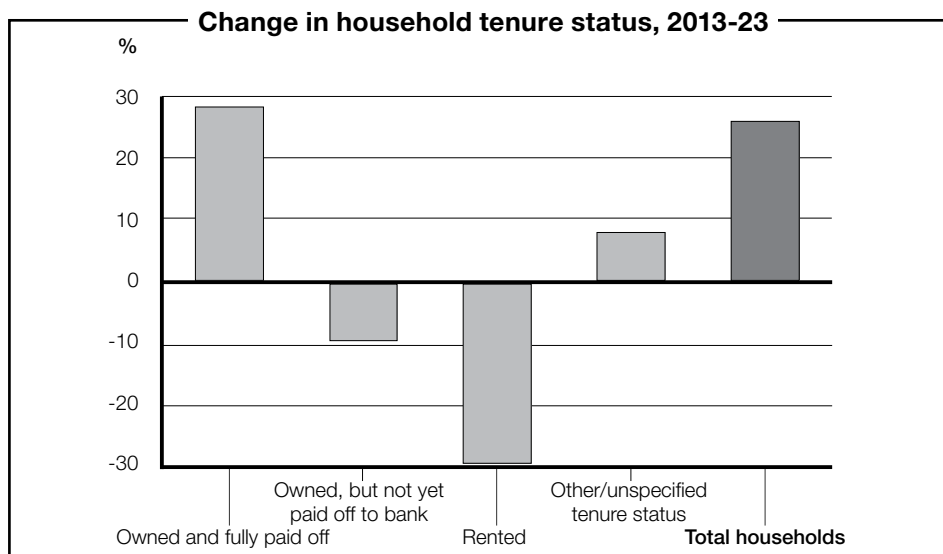
## Tenure

### Household tenure status by sex (actual numbers), 2013 and 2023

	2013			Change (total)
	Male	Female	Total <sup>a</sup>	
<b>Ownership</b>				
Owned and fully paid off	4 258 000	4 059 000	8 317 000	
Owned, but not yet paid off to bank	869 000	272 000	1 141 000	
Owned, but not yet paid off to private lender	151 000	82 000	233 000	
<b>Rental</b>				
Rented	2 131 000	912 000	3 043 000	
Occupied rent-free	1 222 000	741 000	1 962 000	
Other/unspecified tenure status	91 000	63 000	155 000	
Rented from other	148 000	91 000	240 000	
<b>Total households<sup>a</sup></b>	<b>8 881 000</b>	<b>6 226 000</b>	<b>15 107 000</b>	
	2023			Change (total)
	Male	Female	Total <sup>a</sup>	
<b>Ownership</b>				
Owned and fully paid off	5 496 000	5 167 000	10 663 000	28.2%
Owned, but not yet paid off to bank	756 000	281 000	1 037 000	-9.1%
Owned, but not yet paid off to private lender	126 000	39 000	165 000	-29.2%
<b>Rental</b>				
Rented	2 800 000	1 473 000	4 273 000	40.4%
Occupied rent-free	1 578 000	916 000	2 495 000	27.2%
Other/unspecified tenure status	80 000	52 000	132 000	-14.8%
Rented from other	127 000	112 000	239 000	-0.4%
<b>Total households<sup>a</sup></b>	<b>10 963 000</b>	<b>8 042 000</b>	<b>19 005 000</b>	<b>25.8%</b>

Source: Stats SA, *General Household Survey 2013*, Statistical release P0318, 18 June 2014, Table 8.6, p129; *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 8.6, p123

a Figures should add up vertically and horizontally but may not, owing to rounding.



### Household tenure status by sex (proportions<sup>a</sup>), 2013 and 2023

	2013		
	Male	Female	Total
<b>Ownership</b>			
Owned and fully paid off	51.2%	48.8%	55.1%
Owned, but not yet paid off to bank	76.2%	23.8%	7.6%
Owned, but not yet paid off to private lender	64.8%	35.2%	1.5%
<b>Rental</b>			
Rented	70.0%	30.0%	20.1%
Occupied rent-free	62.3%	37.8%	13.0%
Other/unspecified tenure status	58.7%	40.6%	1.0%
Rented from other	61.7%	37.9%	1.6%
<b>Total households</b>	<b>58.8%</b>	<b>41.2%</b>	<b>100.0%</b>
	2023		
	Male	Female	Total
<b>Ownership</b>			
Owned and fully paid off	51.5%	48.5%	100.0%
Owned, but not yet paid off to bank	72.9%	27.1%	100.0%
Owned, but not yet paid off to private lender	76.4%	23.6%	100.0%
<b>Rental</b>			
Rented	65.5%	34.5%	100.0%
Occupied rent-free	63.2%	36.7%	100.0%
Other/unspecified tenure status	60.6%	39.4%	100.0%
Rented from other	53.1%	46.9%	100.0%
<b>Total households</b>	<b>57.7%</b>	<b>42.3%</b>	<b>100.0%</b>

Source: Stats SA, *General Household Survey 2013*, Statistical release P0318, 18 June 2014, Table 8.6, p129; *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 8.6, p123

a CRA calculations.

### Household tenure status by province (actual numbers), 2023

Ownership	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo
Owned and fully paid off	1 147 000	632 000	2 050 000	2 326 000	1 234 000
Owned, but not yet paid off to bank	48 000	26 000	517 000	102 000	22 000
Owned, but not yet paid off to private lender	6 000	4 000	81 000	21 000	— <sup>a</sup>
<b>Rental</b>					
Rented	203 000	146 000	2 078 000	539 000	253 000
Occupied rent-free	325 000	173 000	902 000	264 000	247 000
Other/unspecified tenure status	13 000	— <sup>a</sup>	75 000	9 000	— <sup>a</sup>
Rented from other	19 000	17 000	77 000	27 000	12 000
<b>Total households<sup>b</sup></b>	<b>1 761 000</b>	<b>999 000</b>	<b>5 779 000</b>	<b>3 292 000</b>	<b>1 775 000</b>

Ownership	Mpumalanga	North West	Northern Cape	Western Cape	South Africa <sup>b</sup>
Owned and fully paid off	1 041 000	936 000	253 000	1 045 000	10 663 000
Owned, but not yet paid off to bank	29 000	25 000	9 000	260 000	1 037 000
Owned, but not yet paid off to private lender	4 000	— <sup>a</sup>	4 000	42 000	165 000
<b>Rental</b>					
Rented	227 000	247 000	47 000	532 000	4 273 000
Occupied rent-free	177 000	168 000	51 000	187 000	2 495 000
Other/unspecified tenure status	— <sup>a</sup>	— <sup>a</sup>	6 000	10 000	112 000
Rented from other	12 000	8 000	10 000	58 000	132 000
<b>Total households<sup>b</sup></b>	<b>1 493 000</b>	<b>1 390 000</b>	<b>380 000</b>	<b>2 136 000</b>	<b>19 004 000</b>

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 8.5, p122

a Figures are too small to provide reliable estimates.

b Figures should add up vertically and horizontally but may not, owing to rounding.

**Household tenure status by province (proportions<sup>a</sup>), 2023**

<b>Ownership</b>	<b>Eastern Cape</b>	<b>Free State</b>	<b>Gauteng</b>	<b>KwaZulu-Natal</b>	<b>Limpopo</b>
Owned and fully paid off	65.1%	63.3%	35.5%	70.7%	69.5%
Owned, but not yet paid off to bank	2.7%	2.6%	8.9%	3.1%	1.2%
Owned, but not yet paid off to private lender	0.3%	0.4%	1.4%	0.6%	— <sup>b</sup>
<b>Rental</b>					
Rented	11.5%	14.6%	36.0%	16.4%	14.3%
Occupied rent-free	18.5%	17.3%	15.6%	8.0%	13.9%
Other/unspecified tenure status	0.7%	— <sup>b</sup>	1.3%	0.3%	— <sup>b</sup>
Rented from other	1.1%	1.7%	1.3%	0.8%	0.7%
<b>Total households<sup>c</sup></b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Ownership</b>	<b>Mpumalanga</b>	<b>North West</b>	<b>Northern Cape</b>	<b>Western Cape</b>	<b>South Africa<sup>c</sup></b>
Owned and fully paid off	69.7%	67.3%	66.6%	48.9%	56.1%
Owned, but not yet paid off to bank	1.9%	1.8%	2.4%	12.2%	5.5%
Owned, but not yet paid off to private lender	0.3%	— <sup>b</sup>	1.1%	2.0%	0.9%
<b>Rental</b>					
Rented	15.2%	17.8%	12.4%	24.9%	22.5%
Occupied rent-free	11.9%	12.1%	13.4%	8.8%	13.1%
Other/unspecified tenure status	— <sup>b</sup>	— <sup>b</sup>	1.6%	0.5%	0.6%
Rented from other	0.8%	0.6%	2.6%	2.7%	0.7%
<b>Total households<sup>c</sup></b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 8.5, p122

a CRA calculations.

b Proportions are too small to provide reliable estimates.

c Figures should add up vertically but may not, owing to rounding.

## Land

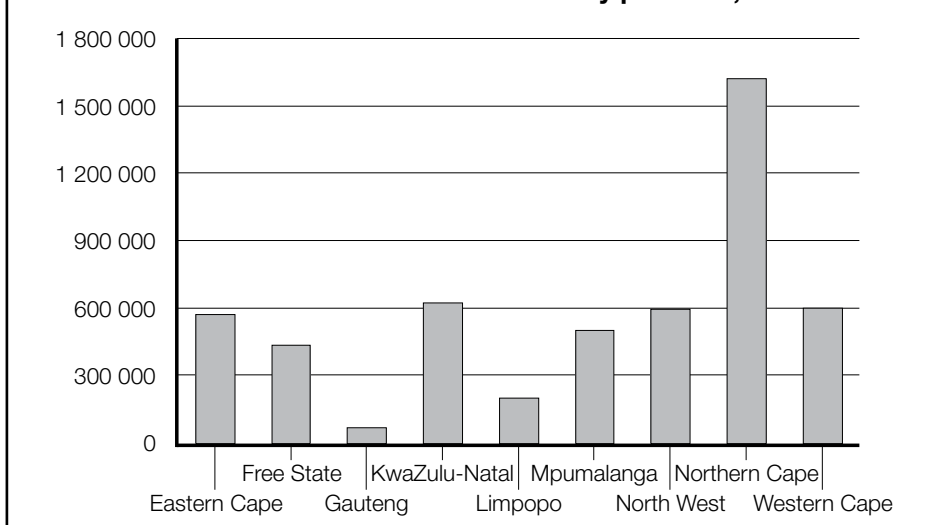
### Land redistributed<sup>ab</sup> to black South Africans by province, 31 March 2022

Province	Hectares
Eastern Cape	569 189
Free State	434 799
Gauteng	63 575
KwaZulu-Natal	621 674
Limpopo	197 973
Mpumalanga	498 426
North West	594 297
Northern Cape	1 622 208
Western Cape	596 453
<b>South Africa</b>	<b>5 198 594</b>

Source: Reply by the Minister of Agriculture, Land Reform and Rural Development to parliamentary question 2205 by Mr N.S. Matiase (EFF)

- a The extent of land that has been redistributed to black people in total as a result of the land redistribution programme.
- b Since 27 April 1994, the cost for the Department of Agriculture, Land Reform and Rural Development to buy land for redistribution purposes amounted to R19.8 trillion.

### Land redistributed to black South Africans by province, 31 March 2022



**Department of Agriculture, Land Reform and Rural Development (DALRRD): custodianship, long-term leases, and title deeds by province, as at 18 March 2022**

Province	Land under custodianship of the DALRRD <sup>a</sup>	Land under custodianship subject to long-term leases <sup>b</sup>	Land with title deeds transferred over to individual/businesses/communities <sup>c</sup>
	Hectares		
Eastern Cape	1 759 362	187 047	7 500
Free State	394 955	135 977	2 154
Gauteng	98 003	35 412	359
KwaZulu-Natal	822 401	70 744	23 061
Limpopo	2 636 848	98 232	25 472
Mpumalanga	928 663	177 062	16 225
North West	1 979 980	333 797	31 167
Northern Cape	1 728 766	182 928	4 550
Western Cape	105 675	67 486	2 499
<b>South Africa</b>	<b>10 454 652</b>	<b>1 289 583</b>	<b>112 988</b>

*Source:* Reply by the Minister of Agriculture, Land Reform and Rural Development to parliamentary question 990 by Mrs A Steyn (DA).

- a The Department of Agriculture, Land Reform and Rural Development (DALRRD) is the custodian of a total of 10 454 652 hectares of land.
- b A total of 1 289 583 hectares under the custodianship of the DALRRD are subject to active long-term agricultural leases in the past five years.
- c In the past five years, 8 173 hectares was transferred to individuals and businesses, while 104 850 hectares was transferred to communities by the DALRRD.

**Department of Human Settlements: number of title deeds and category targets achieved**

Category <sup>a</sup>	Target	Achieved	Proportion of target achieved
Pre-1994 category target	45 535	11 891	26.1%
Post-1994 category target	500 845	62 162	12.4%
Post-2014 category target	346 842	16 938	4.9%
New category target	300 000	22 170	7.4%

*Source:* Reply by the Minister of Human Settlements to parliamentary question PQ520 by Mr C.J. Poole (DA)

- a The Human Settlements sector title deeds programme has different categories with different targets.

## Non-fixed assets

### Various non-fixed assets

#### Households owning a particular asset by province (actual numbers), 2023

Type of asset	Eastern Cape	Free State	Gauteng	KwaZulu- Natal	Limpopo
Television set	1 304 000	810 000	4 656 000	2 447 000	1 377 000
Swimming pool	27 000	22 000	380 000	93 000	21 000
DVD player/Blu ray player	382 000	345 000	1 373 000	783 000	442 000
Pay TV (M-Net/DStv/StarSat) subscription	941 000	611 000	3 324 000	1 789 000	1 193 000
Air conditioner	40 000	53 000	395 000	270 000	112 000
Computer/Desktop/Laptop	267 000	208 000	1 851 000	544 000	311 000
Vacuum cleaner/floor polisher	121 000	95 000	725 000	167 000	45 000
Dish washing machine	37 000	35 000	464 000	132 000	26 000
Washing machine	505 000	396 000	2 642 000	672 000	532 000
Tumble dryer	47 000	66 000	532 000	183 000	70 000
Deep freezer-free standing	266 000	226 000	839 000	837 000	633 000
Refrigerator or combined fridge freezer	1 378 000	828 000	4 762 000	2 700 000	1 263 000
Electric stove	1 535 000	890 000	5 053 000	2 985 000	1 543 000
Gas stove	667 000	276 000	2 033 000	894 000	203 000
Solar hot water geyser	37 000	34 000	305 000	50 000	23 000
Solar electric panel	27 000	18 000	253 000	29 000	14 000
Geyser providing hot running water	290 000	220 000	2 211 000	712 000	266 000
Rain water tank	617 000	26 000	91 000	375 000	285 000
Home security service	99 000	65 000	1 100 000	283 000	75 000
Microwave oven	958 000	680 000	3 685 000	1 713 000	694 000
<b>Total households<sup>a</sup></b>	<b>1 761 000</b>	<b>999 000</b>	<b>5 779 000</b>	<b>3 292 000</b>	<b>1 755 000</b>

Type of asset	Mpumalanga	North West	Northern Cape	Western Cape	South Africa
Television set	1 147 000	1 015 000	292 000	1 845 000	14 894 000
Swimming pool	24 000	26 000	10 000	163 000	767 000
DVD player/Blu ray player	276 000	370 000	119 000	641 000	4 732 000
Pay TV (M-Net/DStv/StarSat) subscription	1 005 000	738 000	245 000	1 197 000	11 042 000
Air conditioner	53 000	44 000	33 000	267 000	1 265 000
Computer/Desktop/Laptop	311 000	259 000	97 000	868 000	4 716 000
Vacuum cleaner/floor polisher	66 000	68 000	34 000	597 000	1 917 000
Dish washing machine	41 000	35 000	12 000	302 000	1 084 000
Washing machine	534 000	560 000	223 000	1 374 000	7 439 000
Tumble dryer	78 000	43 000	11 000	308 000	1 337 000
Deep freezer-free standing	390 000	279 000	145 000	714 000	4 330 000
Refrigerator or combined fridge freezer	1 143 000	1 055 000	303 000	1 889 000	15 322 000
Electric stove	1 309 000	1 229 000	336 000	1 853 000	16 734 000
Gas stove	264 000	339 000	148 000	968 000	5 792 000
Solar hot water geyser	15 000	24 000	17 000	113 000	618 000
Solar electric panel	19 000	36 000	15 000	67 000	478 000
Geyser providing hot running water	267 000	250 000	86 000	1 021 000	5 323 000
Rain water tank	123 000	144 000	18 000	165 000	1 843 000
Home security service	61 000	74 000	20 000	353 000	2 130 000
Microwave oven	766 000	719 000	226 000	1 635 000	11 076 000
<b>Total households<sup>a</sup></b>	<b>1 493 000</b>	<b>1 390 000</b>	<b>380 000</b>	<b>2 136 000</b>	<b>19 005 000</b>

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 8.5, p122

a Figures do not add up vertically as households typically have more than one asset.

### Households owning a particular asset by province (proportions), 2023

Type of asset	Eastern	Free		KwaZulu-	
	Cape	State	Gauteng	Natal	Limpopo
Television set	74.0%	81.1%	80.6%	74.3%	78.5%
Swimming pool	1.5%	2.2%	6.6%	2.8%	1.2%
DVD player/Blu ray player	21.7%	34.5%	23.8%	23.8%	25.2%
Pay TV (M-Net/DStv/StarSat) subscription	53.4%	61.2%	57.5%	54.3%	68.0%
Air conditioner	2.3%	5.3%	6.8%	8.2%	6.4%
Computer/Desktop/Laptop	15.2%	20.8%	32.0%	16.5%	17.7%
Vacuum cleaner/floor polisher	6.9%	9.5%	12.5%	5.1%	2.6%
Dish washing machine	2.1%	3.5%	8.0%	4.0%	1.5%
Washing machine	28.7%	39.6%	45.7%	20.4%	30.3%
Tumble dryer	2.7%	6.6%	9.2%	5.6%	4.0%
Deep freezer-free standing	15.1%	22.6%	14.5%	25.4%	36.1%
Refrigerator or combined fridge freezer	78.3%	82.9%	82.4%	82.0%	72.0%
Electric stove	87.2%	89.1%	87.4%	90.7%	87.9%
Gas stove	37.9%	27.6%	35.2%	27.2%	11.6%
Solar hot water geyser	2.1%	3.4%	5.3%	1.5%	1.3%
Solar electric panel	1.5%	1.8%	4.4%	0.9%	0.8%
Geyser providing hot running water	16.5%	22.0%	38.3%	21.6%	15.2%
Rain water tank	35.0%	2.6%	1.6%	11.4%	16.2%
Home security service	5.6%	6.5%	19.0%	8.6%	4.3%
Microwave oven	54.4%	68.1%	63.8%	52.0%	39.5%
<b>Total households<sup>a</sup></b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Type of asset	Mpumalanga	North	Northern	Western	South
		West	Cape	Cape	Africa
Television set	76.8%	73.0%	76.8%	86.4%	78.4%
Swimming pool	1.6%	1.9%	2.6%	7.6%	4.0%
DVD player/Blu ray player	18.5%	26.6%	31.3%	30.0%	24.9%
Pay TV (M-Net/DStv/StarSat) subscription	67.3%	53.1%	64.5%	56.0%	58.1%
Air conditioner	3.5%	3.2%	8.7%	12.5%	6.7%
Computer/Desktop/Laptop	20.8%	18.6%	25.5%	40.6%	24.8%
Vacuum cleaner/floor polisher	4.4%	4.9%	8.9%	27.9%	10.1%
Dish washing machine	2.7%	2.5%	3.2%	14.1%	5.7%
Washing machine	35.8%	40.3%	58.7%	64.3%	39.1%
Tumble dryer	5.2%	3.1%	2.9%	14.4%	7.0%
Deep freezer-free standing	26.1%	20.1%	38.2%	33.4%	22.8%
Refrigerator or combined fridge freezer	76.6%	75.9%	79.7%	88.4%	80.6%
Electric stove	87.7%	88.4%	88.4%	86.8%	88.1%
Gas stove	17.7%	24.4%	38.9%	45.3%	30.5%
Solar hot water geyser	1.0%	1.7%	4.5%	5.3%	3.3%
Solar electric panel	1.3%	2.6%	3.9%	3.1%	2.5%
Geyser providing hot running water	17.9%	18.0%	22.6%	47.8%	28.0%
Rain water tank	8.2%	10.4%	4.7%	7.7%	9.7%
Home security service	4.1%	5.3%	5.3%	16.5%	11.2%
Microwave oven	51.3%	51.7%	59.5%	76.5%	58.3%
<b>Total households<sup>a</sup></b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release PO318, 23 May 2024, Table 8.5, p122

a Figures do not add up vertically as households typically have more than one asset.

## Motor vehicles

### Registered vehicles<sup>a</sup> by province, 2003/04 and 2024

Province	2003/04		2024 <sup>b</sup>		Change: Number	Change: Proportion
	Registered vehicles	People per vehicle <sup>c</sup>	Registered vehicles	People per vehicle <sup>c</sup>		
Eastern Cape	513 217	13.8	864 045	8.3	350 828	68.4%
Free State	453 974	6.5	648 876	4.7	194 902	42.9%
Gauteng	2 831 350	3.1	5 095 612	3.1	2 264 262	80.0%
KwaZulu-Natal	1 031 813	9.4	1 785 367	6.9	753 554	73.0%
Limpopo	332 506	16.6	797 743	8.0	465 237	139.9%
Mpumalanga	451 389	7.2	934 471	5.4	483 082	107.0%
North West	428 676	8.9	669 987	6.2	241 311	56.3%
Northern Cape	162 893	5.5	295 828	4.6	132 935	81.6%
Western Cape	1 273 360	3.6	2 169 186	3.5	895 826	70.4%
<b>South Africa</b>	<b>7 479 178</b>	<b>6.2</b>	<b>13 261 115</b>	<b>4.8</b>	<b>5 781 937</b>	<b>77.3%</b>
— Motorised vehicles	6 677 242	7.0	12 005 200	5.2	5 327 958	79.8%
— Towed vehicles and other	801 936	58.1	1 225 915	51.4	423 979	52.9%

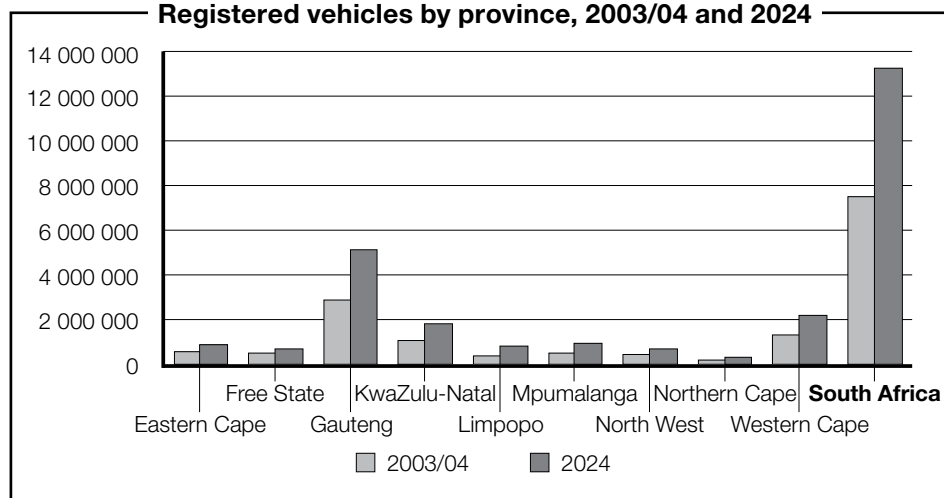
Source: Road Traffic Management Corporation (RTMC), *Road Traffic and Fatal Crash Statistics 2003-2004*, June 2005, pp4, 9, 14; Electronic National Administration Traffic Information System (eNaTis), www.enatis.com, accessed 13 August 2024

a Motorised, towed and other.

b As at 30 June 2024.

c CRA calculations.

### Registered vehicles by province, 2003/04 and 2024



**Motorised vehicles registered<sup>a</sup>, 1999-2024**

Year	Motor cars	Minibuses	Buses	Motor cycles
1999	3 851 048	253 201	26 127	158 328
2001	3 977 255	244 598	25 820	158 958
2005	4 574 972	256 205	32 308	237 556
2007 <sup>b</sup>	4 992 401	268 660	37 348	293 164
2010 <sup>b</sup>	5 472 090	282 793	45 858	367 162
2011 <sup>b</sup>	5 675 488	285 858	47 799	331 271
2012 <sup>b</sup>	5 928 532	284 536	49 679	345 179
2013 <sup>b</sup>	6 202 323	286 458	52 325	360 068
2014 <sup>b</sup>	6 461 553	290 520	55 090	368 285
2015 <sup>b</sup>	6 707 175	295 139	57 538	368 529
2016 <sup>b</sup>	6 905 939	300 876	59 843	364 960
2017 <sup>c</sup>	7 140 959	314 988	62 900	352 549
2018 <sup>d</sup>	7 270 100	323 378	63 919	348 611
2019 <sup>e</sup>	7 424 649	335 392	64 808	345 513
2020 <sup>f</sup>	7 448 021	341 252	65 159	338 871
2021 <sup>g</sup>	7 656 531	349 399	64 566	347 658
2022 <sup>h</sup>	7 826 452	356 485	65 329	356 830
2023 <sup>i</sup>	7 770 146	352 636	64 679	349 356
2024 <sup>j</sup>	7 877 714	356 429	65 184	352 972
<b>2023-24</b>	<b>1.4%</b>	<b>1.1%</b>	<b>0.8%</b>	<b>1.0%</b>
<b>1999-2024</b>	<b>104.6%</b>	<b>40.8%</b>	<b>149.5%</b>	<b>122.9%</b>
<b>People per vehicle 2024</b>	<b>8.0</b>	<b>176.8</b>	<b>966.7</b>	<b>178.5</b>

Year	Bakkies/ loading vans	Trucks	Other	Total
1999	1 263 348	228 838	211 166	5 992 056
2001	1 332 591	225 134	195 323	6 159 679
2005	1 564 437	259 651	203 662	7 128 791
2007 <sup>b</sup>	1 732 256	285 807	213 677	7 823 313
2010 <sup>b</sup>	1 965 316	321 729	231 084	8 686 032
2011 <sup>b</sup>	2 025 074	326 721	234 337	8 926 548
2012 <sup>b</sup>	2 101 392	335 527	221 930	9 266 775
2013 <sup>b</sup>	2 179 564	344 120	224 445	9 649 303
2014 <sup>b</sup>	2 254 105	352 906	228 184	10 010 643
2015 <sup>b</sup>	2 329 710	361 895	230 849	10 350 835
2016 <sup>b</sup>	2 397 369	367 975	272 448	10 669 410
2017 <sup>c</sup>	2 489 364	372 183	234 625	10 967 568
2018 <sup>d</sup>	2 533 184	374 491	234 955	11 148 638
2019 <sup>e</sup>	2 589 676	378 254	235 181	11 373 473
2020 <sup>f</sup>	2 603 099	377 412	233 348	11 447 162
2021 <sup>g</sup>	2 673 889	388 938	237 541	11 718 522
2022 <sup>h</sup>	2 713 384	395 972	242 013	11 956 465
2023 <sup>i</sup>	2 686 547	389 012	238 223	11 850 599
2024 <sup>j</sup>	2 716 667	396 277	239 957	12 005 200
<b>2023-24</b>	<b>1.1%</b>	<b>1.9%</b>	<b>0.7%</b>	<b>1.3%</b>
<b>1999-2024</b>	<b>115.0%</b>	<b>73.2%</b>	<b>13.6%</b>	<b>100.4%</b>
<b>People per vehicle 2024</b>	<b>23.2</b>	<b>159.0</b>	<b>262.6</b>	<b>5.2</b>

Source: RTMC, *Road Traffic Report-March 2008*, April 2008, pp10-11; *Road Traffic Report for the Calendar Year 2009*, 2010, p9; *Road Traffic Report 31 March 2011*, August 2011, p71; eNaTis, www.enatis.com, accessed 13 August 2024

a Figures as at year-end (December).

b Figures for 2007, 2010, 2011, 2012, 2013, 2014, 2015 and 2016 are for March financial year ends.

c As at 30 September 2017.

d As at 30 June 2018.

e As at 30 June 2019.

f As at 31 May 2020.

g As at 31 October 2021.

h As at 30 September 2022.

i As at 30 June 2023.

j As at 30 June 2024.

## Saving and credit

### Households that have fallen behind on bills and card payments<sup>a</sup>, 2021-24

Category	2021	2022	2023	2024	Change 2021-24
Fallen behind on store card payments	28.0%	25.0%	25.0%	23.0%	-17.9%
Fallen behind on any household bills	34.0%	35.0%	31.0%	30.0%	-11.8%
Fallen behind on credit card payments	27.0%	26.0%	25.0%	23.0%	-14.8%
Fallen behind on rent or home loan payments	19.0%	18.0%	18.0%	15.0%	-21.1%

Source: Old Mutual, *Savings and Investment Monitor 2024*, July 2024, p27

a The annual monitor is a survey of 1 500 working people in South Africa's major metropolitan areas. It examines levels of savings and investment, as well as people's attitudes to their finances in general. Respondents were asked about household rather than personal income.

### Credit granted<sup>a</sup> by type of credit provider, 2014-24

Credit provider	Rbn					
	2014	2019	2020	2022	2023	2024 <sup>b</sup>
Banks	89.1	115.9	128.0	132.6	116.0	105.3
Non-bank vehicle financiers	10.5	11.9	11.9	12.5	11.3	9.1
Retailers	5.6	6.2	4.1	6.9	6.7	8.6
Other credit providers	12.4	11.4	10.4	11.6	14.1	9.5
<b>Total</b>	<b>117.6</b>	<b>145.4</b>	<b>154.4</b>	<b>163.6</b>	<b>148.1</b>	<b>132.5</b>

Credit provider	Proportion					
	2014	2019	2020	2022	2023	2024 <sup>b</sup>
Banks	75.8%	79.7%	82.9%	81.1%	78.3%	79.5%
Non-bank vehicle financiers	8.9%	8.2%	7.7%	7.6%	7.6%	6.9%
Retailers	4.8%	4.3%	2.7%	4.2%	4.5%	6.5%
Other credit providers	10.5%	7.8%	6.7%	7.1%	9.5%	7.2%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: National Credit Regulator (NCR), *Consumer Credit Market Report*, March 2024, p4

a Fourth quarter figures.

b Second quarter figures.

### Households with an education policy/ saving for education<sup>a</sup>, 2015-23

Year	Proportion
2015	36.0%
2016	31.0%
2017	32.0%
2018	30.0%
2019	28.0%
2020	26.0%
2021	23.0%
2022	26.0%
2023	24.0%
<b>2015-23</b>	<b>-33.3%</b>

Source: Old Mutual, *Savings and Investment Monitor 2023*, July 2023, p37

a The annual monitor is a survey of 1 518 working people in South Africa's major metropolitan areas. It examines levels of savings and investment, as well as people's attitudes to their finances in general. Respondents were asked about household rather than personal income.

### Households<sup>ab</sup> that use informal savings, 2020-23

Informal savings	2020	2021	2022	2023	Change 2022-23	Change 2020-23
Stockvels <sup>c</sup>	46.0%	54.0%	53.0%	48.0%	-9.4%	4.3%
Burial societies	50.0%	56.0%	55.0%	51.0%	-7.3%	2.0%
Grocery schemes	31.0%	31.0%	31.0%	28.0%	-9.7%	-9.7%

Source: Old Mutual, *Savings and Investment Monitor 2023*, July 2023, p42

a The annual monitor is a survey of 1 518 working people in South Africa's major metropolitan areas. It examines levels of savings and investment, as well as people's attitudes to their finances in general. Respondents were asked about household rather than personal income.

b Refers to black households only.

c A rotating savings and credit association. Typically made up of 5 to 20 people who contribute an agreed periodic amount to a central collective savings vehicle. Each member gets to receive a lump sum of the combined contributions at least once during the lifetime of the stokvel.

**Total credit<sup>ab</sup> granted by province, 2007-24**

	2007	2012	2014	2016	2018	2019	2020
<b>Province</b>	<b>Rbn</b>						
Eastern Cape	6.1	7.8	6.7	7.4	8.6	8.8	8.8
Free State	3.9	5.2	4.8	5.3	5.9	5.5	5.6
Gauteng	49.3	54.8	55.5	52.6	61.6	62.6	69.9
KwaZulu-Natal	12.4	14.9	14.4	16.8	20.1	20.2	20.1
Limpopo	3.2	5.0	4.1	5.0	5.9	5.8	5.8
Mpumalanga	5.0	7.5	7.3	8.4	9.7	9.2	9.0
North West	3.9	5.0	4.6	4.7	4.9	4.4	5.5
Northern Cape	1.6	2.7	2.2	2.4	3.0	5.4	2.6
Western Cape	15.7	16.0	17.0	20.3	24.1	23.9	26.0
<b>South Africa<sup>c</sup></b>	<b>101.3</b>	<b>118.9</b>	<b>117.6</b>	<b>123.5</b>	<b>144.7</b>	<b>145.4</b>	<b>154.4</b>

<b>Province</b>	<b>2022</b>	<b>2023</b>	<b>2024<sup>d</sup></b>	<b>Change</b>	<b>Population by province<sup>e</sup></b>	<b>Credit per capita<sup>f</sup> R</b>
Eastern Cape	9.6	9.0	7.9	29.5%	7 176 230	1 096
Free State	6.0	5.6	5.0	28.2%	3 044 050	1 652
Gauteng	69.8	61.8	54.5	10.5%	15 931 824	3 423
KwaZulu-Natal	21.5	19.5	17.7	42.7%	12 312 712	1 438
Limpopo	6.4	6.2	5.3	65.6%	6 402 594	834
Mpumalanga	10.4	9.5	8.6	72.0%	5 057 662	1 691
North West	6.5	5.6	4.7	20.5%	4 155 303	1 130
Northern Cape	2.9	2.9	2.5	56.3%	1 372 943	1 830
Western Cape	29.0	26.7	24.8	58.0%	7 562 588	3 275
<b>South Africa<sup>c</sup></b>	<b>163.6</b>	<b>142.3</b>	<b>132.5</b>	<b>30.8%</b>	<b>63 015 904</b>	<b>2 103</b>

Source: NCR, *Consumer Credit Market Report*, March 2024, p23

a The total credit includes mortgage agreements, secured credit, unsecured credit, credit facilities and short-term credit transactions.

b Fourth quarter figures.

c Figures may not add up vertically, owing to rounding.

d Second quarter figures.

e Projections from Stats SA.

f CRA calculations.

### Secured credit granted<sup>a</sup> by monthly income, 2015 and 2024

Income group	2015 <sup>b</sup>	2024 <sup>c</sup>	Change
<R10 000	43.3%	34.0%	-21.5%
R10 100-R15 000	12.0%	7.6%	-36.7%
>R15 000	44.7%	58.4%	30.6%

Source: NCR, *Consumer Credit Market Report*, March 2024, p10

- a Credit transactions that do not fall within the other named categories in the National Credit Act of 2005. This category includes pension-backed loans, insurance-backed loans, retail furniture accounts, and motor vehicle accounts.
- b Fourth quarter figures.
- c Second quarter figures.

### Secured credit granted by type of security, 2009 and 2024

Agreement	Rbn		Proportion	
	2009 <sup>a</sup>	2024 <sup>b</sup>	2009 <sup>a</sup>	2024 <sup>b</sup>
Vehicle	129 867	109 960	28.3%	49.3%
Retirement benefits	9 695	2 391	2.1%	1.1%
Insurance policy	4 004	3 147	0.9%	1.4%
Furniture and other durables	308 592	103 321	67.3%	46.3%
Other security	6 368	4 111	1.4%	1.8%
<b>Total</b>	<b>458 526</b>	<b>222 930</b>	<b>100.0%</b>	<b>100.0%</b>

Source: NCR, *Consumer Credit Market Report*, December 2009, p9; *Consumer Credit Market Report*, March 2024, p9

- a Fourth quarter figures.
- b Second quarter figures.

### Unsecured credit<sup>a</sup> granted by gross monthly income level, 2009 and 2024

Income group	2009 <sup>b</sup>	2024 <sup>c</sup>	2009 <sup>b</sup>	2024 <sup>c</sup>
<R10 000	595 294	155 578	72.4%	27.1%
R10 100-R15 000	117 437	75 385	14.3%	13.1%
>R15 000	109 977	343 279	13.4%	59.8%

Source: NCR, *Consumer Credit Market Report*, March 2024, p15

- a The loan or credit is not secured by any pledge or personal security.
- b Fourth quarter figures.
- c First quarter figures.

### Total consumer credit granted, 2009 and 2024

Type of credit	Rbn		Proportion	
	2009 <sup>a</sup>	2024 <sup>b</sup>	2009 <sup>a</sup>	2024 <sup>b</sup>
Mortgages <sup>c</sup>	21.1	38.4	33.3%	29.0%
Secured credit <sup>d</sup>	23.7	44.2	37.4%	33.4%
Credit facilities <sup>e</sup>	6.9	22.6	10.9%	17.1%
Unsecured credit <sup>f</sup>	10.5	22.6	16.6%	17.1%
Short-term credit <sup>g</sup>	1.1	3.0	1.7%	2.3%
Developmental credit <sup>h</sup>	— <sup>i</sup>	1.9	— <sup>i</sup>	1.4%
<b>Total</b>	<b>63.3</b>	<b>132.5</b>	<b>100.0%</b>	<b>100.0%</b>

Source: NCR, *Consumer Credit Market Report*, December 2009, p4; *Consumer Credit Market Report*, March 2024, p4

a Quarter ended December 2009.

b Quarter ended March 2024.

c An agreement that is secured by a pledge of immovable property.

d Credit transactions that do not fall within the other named categories in the National Credit Act of 2005. This category includes pension-backed loans, insurance-backed loans, retail furniture accounts and motor vehicle accounts.

e The value reported for “credit facility” includes both new credit facilities and limit increases for existing credit facility agreements. These values represent the potential exposure of the credit providers and not the actual usage/consumption by consumers.

f The loan or credit is not secured by any pledge or personal security.

g This includes amounts not exceeding R8000 and repayable within 6 months.

h Developmental credit includes loans for education, a small business, an acquisition, rehabilitation or building or expansion of low-income housing.

i Information not available.

### Total outstanding consumer credit, 2009 and 2024

Type of credit	Rbn		Proportion	
	2009 <sup>a</sup>	2024 <sup>b</sup>	2009 <sup>a</sup>	2024 <sup>b</sup>
Mortgages <sup>c</sup>	734.2	1 233.6	65.3%	52.0%
Secured credit <sup>d</sup>	214.2	517.3	19.0%	21.8%
Credit facilities <sup>e</sup>	127	333.4	11.3%	14.1%
Unsecured credit <sup>f</sup>	49.2	218.2	4.4%	9.2%
Short-term credit <sup>g</sup>	0.6	2.8	0.1%	0.1%
Developmental credit <sup>h</sup>	— <sup>i</sup>	65.6	— <sup>i</sup>	2.8%
<b>Total</b>	<b>1 125.1</b>	<b>2 370.9</b>	<b>100.0%</b>	<b>100.0%</b>

Source: NCR, *Consumer Credit Market Report*, March 2024, p5

a Quarter ended June 2009.

b Quarter ended March 2024.

c An agreement that is secured by a pledge of immovable property.

d Credit transactions that do not fall within the other named categories in the National Credit Act of 2005. This category includes pension-backed loans, insurance-backed loans, retail furniture accounts and motor vehicle accounts.

e The value reported for “credit facility” includes both new credit facilities and limit increases for existing credit facility agreements. These values represent the potential exposure of the credit providers and not the actual usage/consumption by consumers.

f The loan or credit is not secured by any pledge or personal security.

g This includes amounts not exceeding R8000 and repayable within 6 months.

h Developmental credit includes loans for education, a small business, an acquisition, rehabilitation or building or expansion of low-income housing.

i Information not available.

**Mortgage agreements by size, 2009 and 2024**

Agreement	Rbn		Proportion	
	2009 <sup>a</sup>	2024 <sup>b</sup>	2009 <sup>a</sup>	2024 <sup>b</sup>
R0-R50 000	2 601	161	7.0%	0.6%
R51 000-R100 000	3 623	368	9.8%	1.3%
R101 000-R150 000	2 436	447	6.6%	1.6%
R151 000-R350 000	8 715	2 305	23.5%	8.0%
R351 000-R700 000	10 658	6 046	28.7%	21.0%
R700 000+	9 097	19 427	24.5%	67.6%
<b>Total</b>	<b>37 130</b>	<b>28 754</b>	<b>100.0%</b>	<b>100.0%</b>

Source: NCR, *Consumer Credit Market Report*, December 2009, p6; *Consumer Credit Market Report*, March 2024, p7

a Quarter ended December 2009.

b Quarter ended March 2024.

**Mortgages granted by gross monthly income, 2009 and 2024**

Income level	Rbn		Proportion	
	2009 <sup>a</sup>	2024 <sup>b</sup>	2009 <sup>a</sup>	2024 <sup>b</sup>
R0-R10 000	2 695	107	7.3%	0.4%
R10 100-R15 000	4 710	243	12.8%	0.8%
R15 000+	29 385	28 404	79.9%	98.8%
<b>Total</b>	<b>36 790</b>	<b>28 754</b>	<b>100.0%</b>	<b>100.0%</b>

Source: NCR, *Consumer Credit Market Report*, December 2009, p7; *Consumer Credit Market Report*, March 2024, p7

a Quarter ended December 2009.

b Quarter ended March 2024.

**Personal loans<sup>a</sup>, 2015-24**

Source of loan	2015	2018	2019	2020
A financial institution	17.0%	15.0%	21.0%	43.0%
A friend or relative	7.0%	9.0%	13.0%	19.0%
A micro lender	3.0%	4.0%	5.0%	12.0%
Source of loan	2022	2023	2024	Change 2015-24
A financial institution	42.0%	45.0%	43.0%	152.9%
A friend or relative	17.0%	17.0%	15.0%	114.3%
A micro lender	10.0%	13.0%	13.0%	333.3%

Source: Old Mutual, *Savings and Investment Monitor 2023*, March 2024, p30

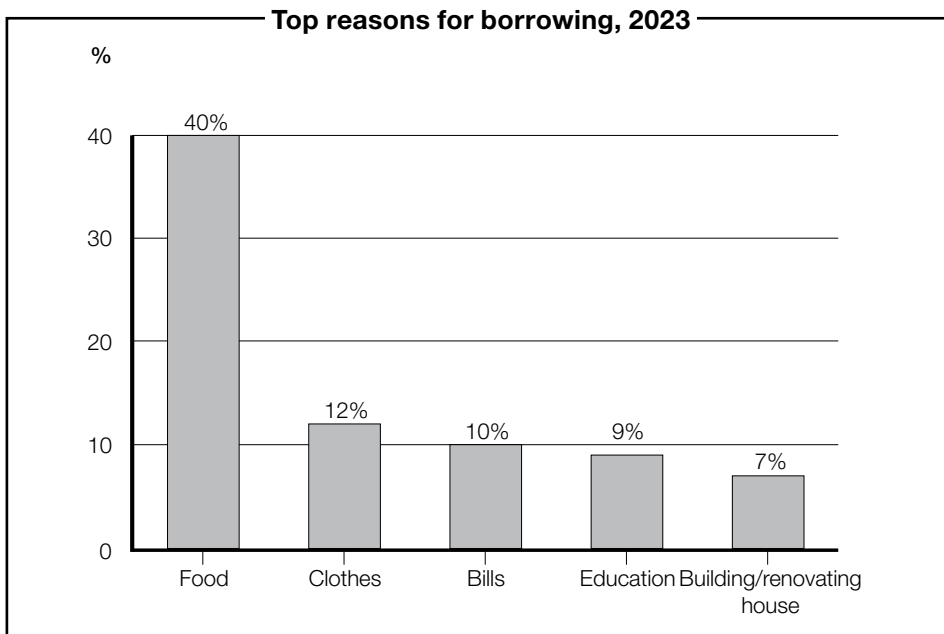
a The annual monitor is a survey of 1 518 working people in South Africa's major metropolitan areas. It examines levels of savings and investment, as well as people's attitudes to their finances in general. Respondents were asked about household rather than personal income.

### Top reasons for borrowing, 2023

Reasons	Proportion
Food	40%
Clothes	12%
Bills	10%
Education	9%
Building/ renovating house	7%

Source: Finmark Trust, *FinScope Consumer South Africa 2023 Survey Launch*, 23 April 2024, p27

Finmark Trust used a demographically representative sample of 5 600 respondents.



# INCOMES

## Income sources

### Household sources of income<sup>a</sup> by race (actual numbers), 2010 and 2023

Income source	Black		Coloured		Indian/Asian	
	2010	2023	2010	2023	2010	2023
Salaries/wages/commission	6 602 000	9 558 000	904 000	927 000	266 000	311 000
Income from a business	1 284 000	2 352 000	95 000	124 000	60 000	140 000
Remittances	2 105 000	2 294 000	111 000	72 000	32 000	29 000
Pensions	176 000	337 000	35 000	66 000	15 000	38 000
Grants	5 600 000	8 476 000	543 000	742 000	119 000	128 000
Sales of farm products and services	160 000	35 000	4 000	— <sup>c</sup>	— <sup>c</sup>	— <sup>c</sup>
Other income <sup>b</sup>	191 000	343 000	27 000	23 000	12 000	5 000
No income	103 000	251 000	6 000	11 000	— <sup>c</sup>	— <sup>c</sup>
<b>Total households</b>	<b>11 126 000</b>	<b>15 738 000</b>	<b>1 143 000</b>	<b>1 277 000</b>	<b>359 000</b>	<b>444 000</b>

Income source	White		Total	
	2010	2023	2010	2023
Salaries/wages/commission	1 146 000	1 029 000	8 918 000	11 826 000
Income from a business	379 000	461 000	1 818 000	3 077 000
Remittances	98 000	89 000	2 346 000	2 485 000
Pensions	232 000	293 000	458 000	734 000
Grants	166 000	253 000	6 428 000	9 600 000
Sales of farm products and services	52 000	19 000	216 000	54 000
Other income <sup>b</sup>	131 000	81 000	362 000	452 000
No income	— <sup>c</sup>	24 000	113 000	290 000
<b>Total households</b>	<b>1 676 000</b>	<b>1 546 000</b>	<b>14 304 000</b>	<b>19 005 000</b>

Source: Stats SA, *General Household Survey 2010*, Statistical release P0318, 3 August 2011, Table 17.2, p139; *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 16.2, p155

a More than one source of income is possible. The figures therefore do not add up vertically.

b For example, income from rentals or interest.

c Figures too small to provide reliable estimates.

**Household sources of income<sup>a</sup> by race  
(proportions)<sup>b</sup>, 2010 and 2023**

Income source	Black		Coloured		Indian/Asian	
	2010	2023	2010	2023	2010	2023
Salaries/wages/commission	59.3%	60.7%	79.1%	72.6%	74.1%	70.0%
Income from a business	11.5%	14.9%	8.3%	9.7%	16.7%	31.5%
Remittances	18.9%	14.6%	9.7%	5.6%	8.9%	6.5%
Pensions	1.6%	2.1%	3.1%	5.2%	4.2%	8.6%
Grants	50.3%	53.9%	47.5%	58.1%	33.1%	28.8%
Sales of farm products and services	1.4%	0.2%	0.3%	_d	0.0%	_d
Other income <sup>c</sup>	1.7%	2.2%	2.4%	1.8%	3.3%	1.1%
No income	0.9%	1.6%	0.5%	0.9%	_d	_d

Income source	White		Total	
	2010	2023	2010	2023
Salaries/wages/commission	68.4%	66.6%	62.3%	62.2%
Income from a business	22.6%	29.8%	12.7%	16.2%
Remittances	5.8%	5.8%	16.4%	13.1%
Pensions	13.8%	19.0%	3.2%	3.9%
Grants	9.9%	16.4%	44.9%	50.5%
Sales of farm products and services	3.1%	1.2%	1.5%	0.3%
Other income <sup>c</sup>	7.8%	5.2%	2.5%	2.4%
No income	_d	1.6%	0.8%	1.5%

Source: Stats SA, *General Household Survey 2010*, Statistical release P0318, 3 August 2011, Table 17.2, p139; *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 16.2, p155

a More than one source of income is possible. The figures therefore do not add up vertically.

b CRA calculations.

c For example, income from rentals or interest.

d Figures too small to provide reliable estimates.

**Household sources of income<sup>a</sup> by province (actual numbers), 2023**

<b>Income source</b>	<b>Eastern Cape</b>	<b>Free State</b>	<b>Gauteng</b>	<b>KwaZulu-Natal</b>	<b>Limpopo</b>
Salaries/wages/commission	902 000	550 000	4 003 000	2 030 000	867 000
Income from a business	205 000	116 000	1 134 000	568 000	283 000
Remittances	316 000	132 000	596 000	529 000	325 000
Pensions	80 000	47 000	197 000	130 000	51 000
Grants	1 152 000	645 000	2 141 000	1 837 000	1 090 000
Sales of farm products and services	10 000	4 000	8 000	– <sup>c</sup>	3 000
Other income <sup>b</sup>	33 000	26 000	206 000	45 000	14 000
No income	15 000	8 000	119 000	29 000	31 000

<b>Income source</b>	<b>Mpumalanga</b>	<b>North West</b>	<b>Northern Cape</b>	<b>Western Cape</b>	<b>South Africa</b>
Salaries/wages/commission	880 000	765 000	235 000	1 593 000	11 826 000
Income from a business	243 000	166 000	46 000	316 000	3 077 000
Remittances	239 000	216 000	44 000	88 000	2 485 000
Pensions	39 000	47 000	16 000	128 000	734 000
Grants	888 000	773 000	230 000	844 000	9 600 000
Sales of farm products and services	9 000	14 000	4 000	– <sup>c</sup>	54 000
Other income <sup>b</sup>	21 000	17 000	7 000	84 000	452 000
No income	16 000	20 000	4 000	48 000	290 000

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 16.1, p154

a More than one source of income is possible. The figures therefore do not add up vertically.

b For example, income from rentals or interest.

**Household sources of income<sup>a</sup> by province (proportions)<sup>b</sup>, 2023**

Income source	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo
Salaries/wages/commission	51.2%	55.1%	69.3%	61.7%	48.8%
Income from a business	11.6%	11.6%	19.6%	17.3%	15.9%
Remittances	17.9%	13.2%	10.3%	16.1%	18.3%
Pensions	4.5%	4.7%	3.4%	3.9%	2.9%
Grants	65.4%	64.6%	37.0%	55.8%	61.4%
Sales of farm products and services	0.6%	0.4%	0.1%	— <sup>d</sup>	0.2%
Other income <sup>c</sup>	1.9%	2.6%	3.6%	1.4%	0.8%
No income	0.9%	0.8%	2.1%	0.9%	1.7%

Income source	Mpumalanga	North West	Northern Cape	Western Cape	South Africa
Salaries/wages/commission	58.9%	55.0%	61.8%	74.6%	62.2%
Income from a business	16.3%	11.9%	12.1%	14.8%	16.2%
Remittances	16.0%	15.5%	11.6%	4.1%	13.1%
Pensions	2.6%	3.4%	4.2%	6.0%	3.9%
Grants	59.5%	55.6%	60.5%	39.5%	50.5%
Sales of farm products and services	0.6%	1.0%	1.1%	— <sup>d</sup>	0.3%
Other income <sup>c</sup>	1.4%	1.2%	1.8%	3.9%	2.4%
No income	1.1%	1.4%	1.1%	2.2%	1.5%

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 16.1, p154

a More than one source of income is possible. The figures therefore do not add up vertically.

b CRA calculations.

c For example, income from rentals or interest.

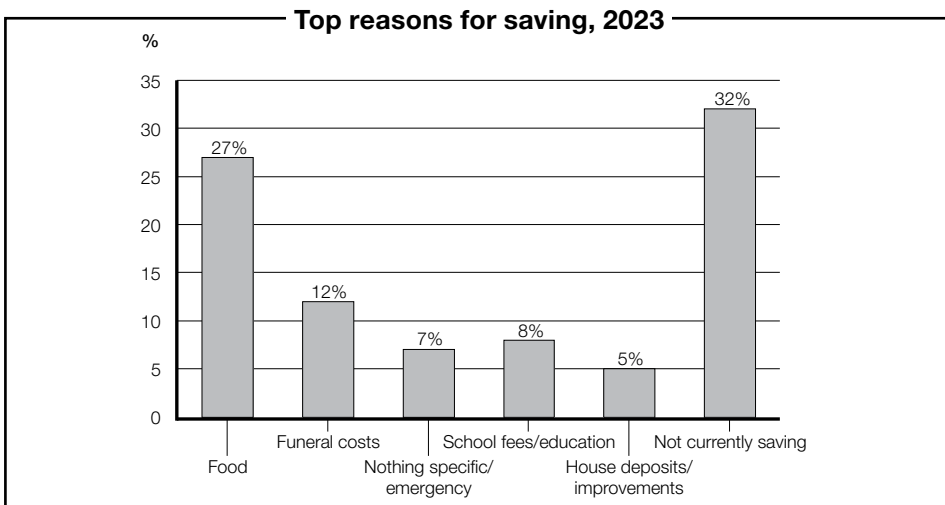
d Figures too small to provide reliable estimates.

### Top reasons for saving, 2023

Reasons	Proportion
Food	27%
Funeral costs	12%
Nothing specific/ emergency	7%
School fees/ education	8%
House deposits/ improvements	5%
Not currently saving	32%

Source: Finmark Trust, *FinScope Consumer South Africa 2023 Survey Launch*, 23 April 2024, p27

Finmark Trust used a demographically representative sample of 5 600 respondents.



## Personal income

### Average take-home pay, 2017-24

Year	Nominal average take home pay	Real take home pay
Jan-17	13 902	13 769
Jun-17	14 022	13 924
Jan-18	14 687	13 916
Jun-18	14 342	13 622
Jan-19	15 090	13 588
Jun-19	15 598	14 272
Jan-20	16 502	14 297
Jun-20	15 869	14 197
Jan-21	15 608	13 022
Jun-21	14 883	12 512
Jan-22	15 543	15 388
Jun-22	14 683	14 355
Jul-24	15 492	13 634

Source: BankservAfrica, *Take Home Pay Index*

## Wages and salaries

### Average earnings

#### Average monthly earnings in formal non-agricultural industries (current prices)<sup>a</sup>, 2020-24

Industry	Feb-20	Feb-21	Feb-22	Feb-23	Feb-24	Change 2020-24
	R					
Mining and quarrying	27 616	28 972	29 693	31 228	32 504	17.7%
Manufacturing	19 433	20 192	20 991	22 403	23 287	19.8%
Electricity, gas and water	44 112	46 665	46 351	48 832	52 432	18.9%
Construction	18 646	18 246	19 729	21 123	22 601	21.2%
Wholesale and retail trade, repair of motor vehicles, motor cycles, personal and household goods, hotels and restaurants	14 705	15 301	15 981	16 390	17 064	16.0%
Transport, storage and communication	25 271	24 887	26 430	28 060	30 726	21.6%
Financial intermediation, insurance, real estate and business services	23 893	24 885	26 452	29 200	30 913	29.4%
Community, social and personal services <sup>b</sup>	27 784	28 301	28 365	30 819	31 532	13.5%
<b>Average</b>	<b>22 376</b>	<b>23 087</b>	<b>23 851</b>	<b>25 602</b>	<b>26 793</b>	<b>19.7%</b>

Source: Stats SA, *Quarterly Employment Statistics March 2024*, Statistical release P0277, 25 June 2024, pp45-49

a Including bonuses and overtime.

b This industry includes government but does not include domestic employees in private households as their jobs are not classified as formal.

### Average monthly earnings in formal non-agricultural industries (constant prices), 2010-24

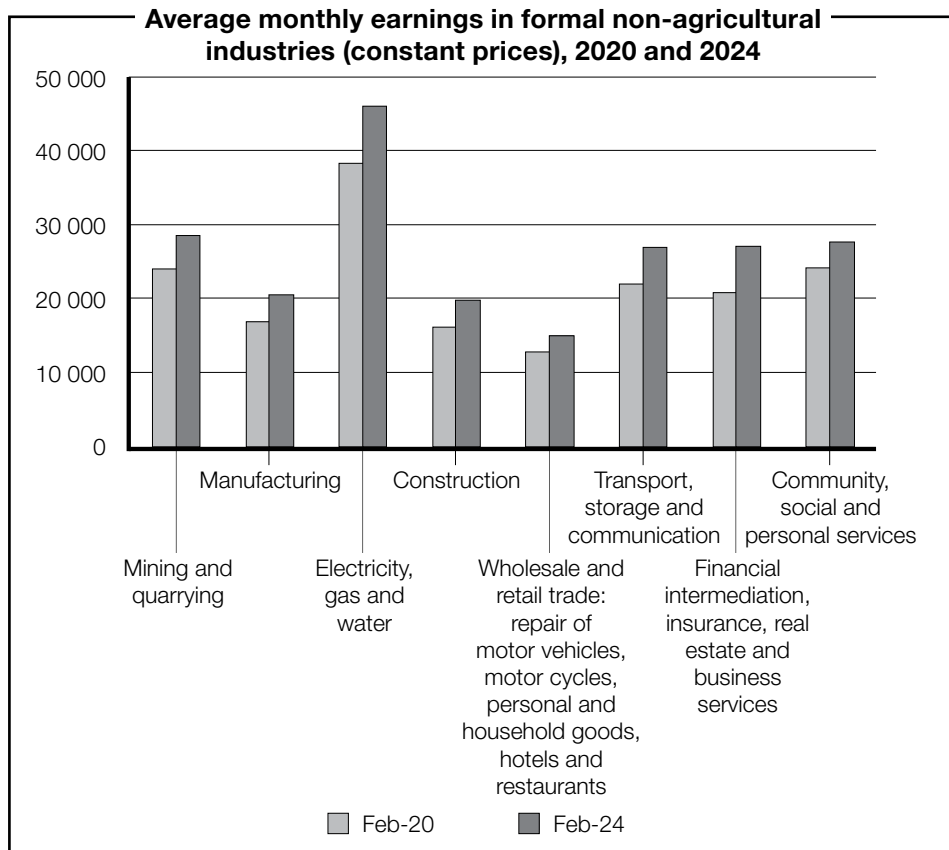
Industry	Feb-20 <sup>a</sup>	Feb-21 <sup>a</sup>	Feb-22 <sup>b</sup>	Feb-23 <sup>b</sup>	Feb-24	Change 2020-24
	R					
Mining and quarrying	23 972	24 449	29 457	28 942	28 537	19.0%
Manufacturing	16 869	17 039	20 824	20 762	20 445	21.2%
Electricity, gas and water	38 291	39 380	45 983	45 256	46 033	20.2%
Construction	16 186	15 398	19 572	19 576	19 843	22.6%
Wholesale and retail trade: repair of motor vehicles, motor cycles, personal and household goods, hotels and restaurants.	12 765	12 912	15 853	15 189	14 982	17.4%
Transport, storage and communication	21 937	21 002	26 220	26 005	26 976	23.0%
Financial intermediation, insurance, real estate and business services	20 740	21 001	26 242	27 062	27 140	30.9%
Community, social and personal services <sup>c</sup>	24 118	23 882	28 140	28 563	27 684	14.8%
<b>Average</b>	<b>19 423</b>	<b>19 482</b>	<b>23 662</b>	<b>23 729</b>	<b>23 552</b>	<b>21.3%</b>

Source: Stats SA, *Quarterly Employment Statistics June 2024*, Statistical release P0277, 25 June 2024, pp50-54

a At constant 2016 prices including bonuses and overtime.

b Figures from November 2021 onwards are based on the December 2021 CPI headline index numbers.

c This industry includes government but does not include domestic servants in private households as this work is not classified as formal.



# EXPENDITURE AND CONSUMPTION

## Monthly household expenditure categories by race<sup>a</sup> (actual numbers), 2002 and 2023

Category	2002				Total <sup>b</sup>
	Black	Coloured	Indian/Asian	White	
R0-R399	3 511 000	151 000	6 000	14 000	3 686 000
R400-R799	2 907 000	213 000	23 000	56 000	3 201 000
R800-R1 199	1 109 000	147 000	37 000	113 000	1 407 000
R1 200-R1 799	567 000	114 000	38 000	115 000	834 000
R1 800-R2 499	344 000	97 000	37 000	172 000	652 000
R2 500-R4 999	306 000	103 000	69 000	364 000	844 000
R5 000-R9 999	118 000	43 000	47 000	343 000	553 000
R10 000+	26 000	9 000	11 000	150 000	195 000
Refused to say, do not know, unspecified	184 000	54 000	15 000	153 000	409 000
<b>Total households<sup>b</sup></b>	<b>9 072 000</b>	<b>930 000</b>	<b>282 000</b>	<b>1 479 000</b>	<b>11 780 000</b>
Category	2023				Total <sup>b</sup>
	Black	Coloured	Indian/Asian	White	
R0-R399	376 000	10 000	— <sup>c</sup>	— <sup>c</sup>	391 000
R400-R799	651 000	29 000	— <sup>c</sup>	— <sup>c</sup>	684 000
R800-R1 199	1 125 000	37 000	6 000	— <sup>c</sup>	1 171 000
R1 200-R1 799	1 630 000	63 000	7 000	5 000	1 705 000
R1 800-R2 499	2 544 000	121 000	14 000	23 000	2 702 000
R2 500-R4 999	4 377 000	275 000	45 000	61 000	4 758 000
R5 000-R9 999	2 784 000	313 000	123 000	253 000	3 473 000
R10 000-R19 999	1 302 000	243 000	121 000	428 000	2 095 000
R20 000-R39 999	523 000	117 000	71 000	439 000	1 150 000
R40 000+	149 000	54 000	30 000	266 000	499 000
Refused to say, do not know, unspecified	276 000	11 000	23 000	40 000	379 000
<b>Total households<sup>b</sup></b>	<b>15 738 000</b>	<b>1 277 000</b>	<b>444 000</b>	<b>1 546 000</b>	<b>19 005 000</b>

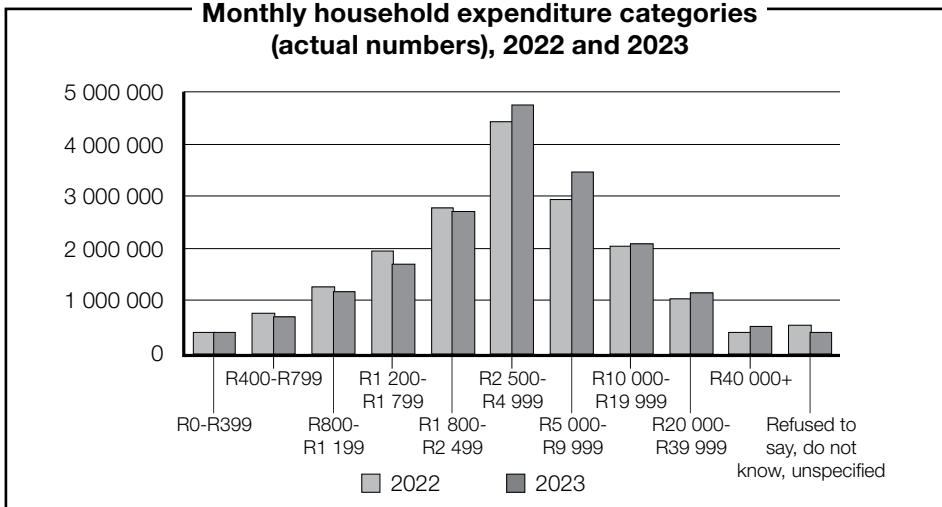
Source: Stats SA, *General Household Survey 2002*, Statistical release P0318, 15 December 2003, Table 9.2, p66; *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 16.4, p157

a This refers to the race of the head of the household.

b Figures should add up vertically and horizontally but may not, owing to rounding.

c Figures are too small to provide reliable estimates.

## Monthly household expenditure categories (actual numbers), 2022 and 2023



### Monthly household expenditure categories by race<sup>a</sup> (proportions<sup>b</sup>), 2002 and 2023

Category	2002					Total <sup>b</sup>
	Black	Coloured	Indian/Asian	White		
R0-R399	38.7%	16.2%	2.1%	0.9%		31.3%
R400-R799	32.0%	22.9%	8.2%	3.8%		27.2%
R800-R1 199	12.2%	15.8%	13.1%	7.6%		11.9%
R1 200-R1 799	6.3%	12.3%	13.5%	7.8%		7.1%
R1 800-R2 499	3.8%	10.4%	13.1%	11.6%		5.5%
R2 500-R4 999	3.4%	11.1%	24.5%	24.6%		7.2%
R5 000-R9 999	1.3%	4.6%	16.7%	23.2%		4.7%
R10 000+	0.3%	1.0%	3.9%	10.1%		1.7%
Refused to say, do not know, unspecified	2.0%	5.8%	5.3%	10.3%		3.5%
<b>Total households<sup>d</sup></b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>
Category	2023					Total <sup>b</sup>
	Black	Coloured	Indian/Asian	White		
R0-R399	2.4%	0.8%	— <sup>c</sup>	— <sup>c</sup>		2.1%
R400-R799	4.1%	2.3%	— <sup>c</sup>	— <sup>c</sup>		3.6%
R800-R1 199	7.1%	2.9%	1.4%	— <sup>c</sup>		6.2%
R1 200-R1 799	10.4%	4.9%	1.6%	0.3%		9.0%
R1 800-R2 499	16.2%	9.5%	3.2%	1.5%		14.2%
R2 500-R4 999	27.8%	21.5%	10.1%	3.9%		25.0%
R5 000-R9 999	17.7%	24.5%	27.7%	16.4%		18.3%
R10 000-R19 999	8.3%	19.0%	27.3%	27.7%		11.0%
R20 000-R39 999	3.3%	9.2%	16.0%	28.4%		6.1%
R40 000+	0.9%	4.2%	6.8%	17.2%		2.6%
Refused to say, do not know, unspecified	1.8%	0.9%	5.2%	2.6%		2.0%
<b>Total households<sup>d</sup></b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>

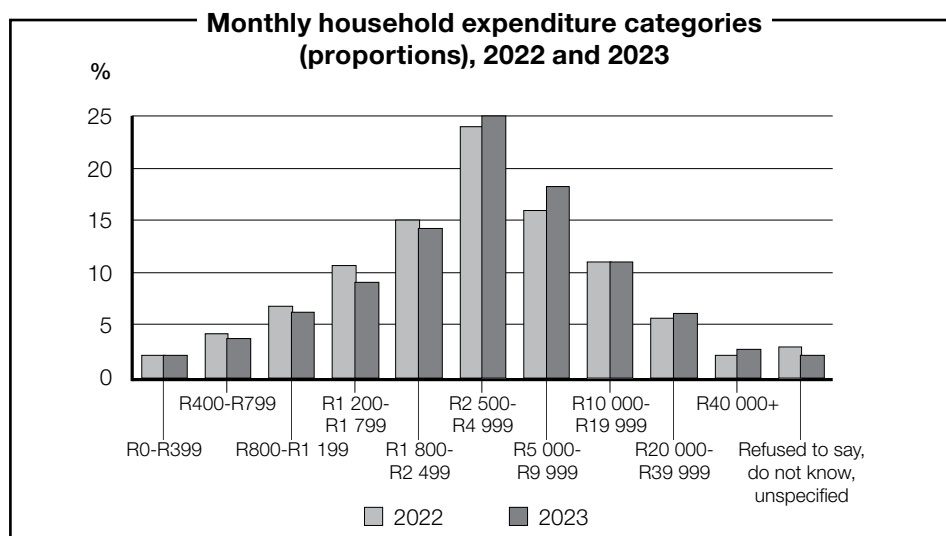
Source: Stats SA, *General Household Survey 2002*, Statistical release P0318, 15 December 2003, Table 9.2, p66; *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 16.4, p157

a This refers to the race of the head of the household.

b CRA calculations.

c Figures are too small to provide reliable estimates.

d Figures should add up vertically but may not, owing to rounding.



### Households spending R10 000 or more per month by race, 2009-23

Year	Black			Coloured		
	Number of households	Spending R10 000 or more		Number of households	Spending R10 000 or more	
Number		Proportion	Number		Proportion	
2009	10 680 000	208 000	1.9%	1 109 000	83 000	7.5%
2010	11 126 000	276 000	2.5%	1 143 000	107 000	9.4%
2011	11 536 000	406 000	3.5%	1 174 000	116 000	9.9%
2012	11 592 000	562 000	4.8%	1 075 000	151 000	14.0%
2013	12 038 000	665 000	5.5%	1 096 000	200 000	18.2%
2014	12 506 000	1 012 000	8.1%	1 116 000	222 000	19.9%
2015	12 998 000	1 058 000	8.1%	1 136 000	215 000	18.9%
2016	13 512 000	1 210 000	9.0%	1 154 000	270 000	23.4%
2017	13 042 000	1 241 000	9.5%	1 172 000	295 000	25.2%
2018	13 493 000	1 434 000	10.6%	1 191 000	297 000	24.9%
2019	13 964 000	1 465 000	10.5%	1 210 000	362 000	29.9%
2020	14 209 000	1 327 000	9.3%	1 219 000	343 000	28.1%
2021	14 716 000	1 535 000	10.4%	1 239 000	355 000	28.7%
2022	15 227 000	1 746 000	11.5%	1 258 000	355 000	28.2%
2023	15 738 000	1 974 000	12.5%	1 277 000	414 000	32.4%

Year	Indian/Asian			White		
	Number of households	Spending R10 000 or more		Number of households	Spending R10 000 or more	
Number		Proportion	Number		Proportion	
2009	348 000	60 000	17.2%	1 675 000	575 000	34.3%
2010	359 000	74 000	20.6%	1 676 000	719 000	42.9%
2011	369 000	84 000	22.8%	1 677 000	762 000	45.4%
2012	346 000	112 000	32.4%	1 618 000	851 000	52.6%
2013	354 000	106 000	29.9%	1 619 000	859 000	53.1%
2014	361 000	154 000	42.7%	1 619 000	988 000	61.0%
2015	369 000	156 000	42.3%	1 619 000	1 025 000	63.3%
2016	377 000	163 000	43.2%	1 619 000	1 051 000	64.9%
2017	397 000	164 000	41.3%	1 588 000	1 043 000	65.7%
2018	405 000	185 000	45.7%	1 582 000	1 101 000	69.6%
2019	414 000	226 000	54.6%	1 575 000	1 096 000	69.6%
2020	418 000	175 000	41.9%	1 571 000	1 019 000	64.9%
2021	427 000	164 000	38.4%	1 564 000	1 073 000	68.6%
2022	436 000	266 000	61.0%	1 556 000	1 094 000	70.3%
2023	444 000	222 000	50.0%	1 546 000	1 133 000	73.3%

Year	Total		
	Number of households	Number	Proportion
2009	13 812 000	926 000	6.7%
2010	14 304 000	1 177 000	8.2%
2011	14 756 000	1 368 000	9.3%
2012	14 631 000	1 679 000	11.5%
2013	15 107 000	1 831 000	12.1%
2014	15 602 000	2 377 000	15.2%
2015	16 122 000	2 454 000	15.2%
2016	16 662 000	2 695 000	16.2%
2017	16 199 000	2 742 000	16.9%
2018	16 671 000	3 016 000	18.1%
2019	17 163 000	3 149 000	18.3%
2020	17 418 000	2 864 000	16.4%
2021	17 947 000	3 127 000	17.4%
2022	18 477 000	3 462 000	18.7%
2023	19 005 000	3 744 000	19.7%

Source: Stats SA; CRA calculations

**Monthly household expenditure categories by province  
(actual numbers), 2023**

Category	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo
R0-R399	46 000	31 000	87 000	62 000	39 000
R400-R799	72 000	50 000	154 000	91 000	92 000
R800-R1 199	127 000	67 000	248 000	215 000	196 000
R1 200-R1 799	148 000	116 000	397 000	324 000	282 000
R1 800-R2 499	300 000	169 000	669 000	535 000	341 000
R2 500-R4 999	467 000	245 000	1 419 000	834 000	444 000
R5 000-R9 999	373 000	144 000	1 201 000	610 000	198 000
R10 000-R19 999	142 000	100 000	781 000	319 000	101 000
R20 000-R39 999	65 000	37 000	504 000	111 000	54 000
R40 000+	15 000	10 000	201 000	49 000	19 000
Do not know, refused to say	4 000	30 000	114 000	141 000	— <sup>a</sup>
<b>Total</b>	<b>1 781 000</b>	<b>999 000</b>	<b>5 779 000</b>	<b>3 292 000</b>	<b>1 775 000</b>

Category	Mpumalanga	North West	Northern Cape	Western Cape	Total
R0-R399	29 000	50 000	7 000	23 000	391 000
R400-R799	76 000	86 000	10 000	53 000	684 000
R800-R1 199	113 000	100 000	22 000	83 000	1 171 000
R1 200-R1 799	152 000	158 000	27 000	102 000	1 705 000
R1 800-R2 499	235 000	205 000	54 000	193 000	2 702 000
R2 500-R4 999	451 000	371 000	108 000	419 000	4 758 000
R5 000-R9 999	239 000	190 000	71 000	445 000	3 473 000
R10 000-R19 999	117 000	121 000	44 000	369 000	2 095 000
R20 000-R39 999	55 000	55 000	22 000	248 000	1 160 000
R40 000+	11 000	16 000	10 000	168 000	499 000
Do not know, refused to say	8 000	34 000	3 000	30 000	375 000
<b>Total</b>	<b>1 493 000</b>	<b>1 390 000</b>	<b>380 000</b>	<b>2 136 000</b>	<b>19 005 000</b>

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 16.3, p156

a Figures too small to provide reliable estimates.

**Monthly household expenditure categories by province  
(proportions<sup>a</sup>), 2023**

Category	Eastern Cape	Free State	Gauteng	KwaZulu-Natal	Limpopo
R0-R399	2.6%	3.1%	1.5%	1.9%	2.2%
R400-R799	4.0%	5.0%	2.7%	2.8%	5.2%
R800-R1 199	7.1%	6.7%	4.3%	6.5%	11.0%
R1 200-R1 799	8.3%	11.6%	6.9%	9.8%	15.9%
R1 800-R2 499	16.8%	16.9%	11.6%	16.3%	19.2%
R2 500-R4 999	26.2%	24.5%	24.6%	25.3%	25.0%
R5 000-R9 999	20.9%	14.4%	20.8%	18.5%	11.2%
R10 000-R19 999	8.0%	10.0%	13.5%	9.7%	5.7%
R20 000-R39 999	3.6%	3.7%	8.7%	3.4%	3.0%
R40 000+	0.8%	1.0%	3.5%	1.5%	1.1%
Do not know, refused to say	0.2%	3.0%	2.0%	4.3%	— <sup>b</sup>
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Category	Mpumalanga	North West	Northern Cape	Western Cape	Total
R0-R399	1.9%	3.6%	1.8%	1.1%	2.1%
R400-R799	5.1%	6.2%	2.6%	2.5%	3.6%
R800-R1 199	7.6%	7.2%	5.8%	3.9%	6.2%
R1 200-R1 799	10.2%	11.4%	7.1%	4.8%	9.0%
R1 800-R2 499	15.7%	14.7%	14.2%	9.0%	14.2%
R2 500-R4 999	30.2%	26.7%	28.4%	19.6%	25.0%
R5 000-R9 999	16.0%	13.7%	18.7%	20.8%	18.3%
R10 000-R19 999	7.8%	8.7%	11.6%	17.3%	11.0%
R20 000-R39 999	3.7%	4.0%	5.8%	11.6%	6.1%
R40 000+	0.7%	1.2%	2.6%	7.9%	2.6%
Do not know, refused to say	0.5%	2.4%	— <sup>b</sup>	1.4%	2.0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 16.3, p156

a CRA calculations.

b Figures too small to provide reliable estimates.

**Monthly household expenditure categories  
by sex<sup>a</sup> (actual numbers), 2023**

Category	Male head	Female head	Total
R0-R399	311 000	79 000	390 000
R400-R799	453 000	231 000	684 000
R800-R1 199	686 000	485 000	1 171 000
R1 200-R1 799	890 000	815 000	1 705 000
R1 800-R2 499	1 304 000	1 397 000	2 702 000
R2 500-R4 999	2 447 000	2 310 000	4 758 000
R5 000-R9 999	2 066 000	1 407 000	3 473 000
R10 000-R19 999	1 328 000	766 000	2 095 000
R20 000-R39 999	818 000	332 000	1 150 000
R40 000+	415 000	84 000	499 000
Do not know, refused to say	242 000	133 000	379 000
<b>Total</b>	<b>10 963 000</b>	<b>8 042 000</b>	<b>19 005 000</b>

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 16.4, p157

a Refers to the sex of the head of the household.

**Monthly household expenditure categories  
by sex<sup>a</sup> (proportions<sup>b</sup>), 2023**

Category	Male head	Female head	Total
R0-R399	2.8%	1.0%	2.1%
R400-R799	4.1%	2.9%	3.6%
R800-R1 199	6.3%	6.0%	6.2%
R1 200-R1 799	8.1%	10.1%	9.0%
R1 800-R2 499	11.9%	17.4%	14.2%
R2 500-R4 999	22.3%	28.7%	25.0%
R5 000-R9 999	18.8%	17.5%	18.3%
R10 000-R19 999	12.1%	9.5%	11.0%
R20 000-R39 999	7.5%	4.1%	6.1%
R40 000+	3.8%	1.0%	2.6%
Do not know, refused to say	2.2%	1.7%	2.0%
<b>Total<sup>c</sup></b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Stats SA, *General Household Survey 2023 Addendum tables*, Statistical release P0318, 23 May 2024, Table 16.4, p157

a Refers to the sex of the head of the household.

b CRA calculations.

c Figures should add up vertically but may not, owing to rounding.

**Distribution of final household consumption<sup>a</sup> by  
main expenditure group, 1999-2023**

<b>Expenditure type</b>	<b>1999</b>	<b>2010</b>	<b>2013</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Food and non-alcoholic beverages	20.5%	19.8%	19.9%	21.3%	21.4%	20.9%
Alcoholic beverages, tobacco and narcotics	6.5%	5.0%	4.6%	4.8%	4.9%	4.9%
Clothing and footwear	5.6%	4.9%	4.9%	5.2%	5.2%	5.0%
Housing, water, electricity, gas and other fuels	13.0%	15.4%	14.7%	14.9%	14.7%	14.8%
Furnishings, household equipment and routine maintenance	8.4%	6.8%	6.5%	6.6%	6.7%	6.7%
Health	7.2%	6.3%	6.5%	7.0%	7.2%	7.3%
Transport	14.6%	16.4%	18.3%	15.7%	15.2%	15.4%
Communication	2.1%	3.3%	3.0%	2.7%	2.6%	2.6%
Recreation, entertainment and culture	5.9%	4.3%	4.3%	4.6%	4.5%	4.5%
Education	2.6%	3.3%	3.3%	3.6%	3.7%	3.7%
Hotels, cafés, and restaurants	3.0%	2.8%	2.5%	2.7%	2.6%	2.7%
Miscellaneous goods and services	10.5%	11.7%	11.4%	11.0%	11.3%	11.5%
<b>Total<sup>b</sup></b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Expenditure type</b>	<b>2019</b>	<b>2020</b>	<b>2022</b>	<b>2023</b>	<b>Change</b>	
					<b>2022-23</b>	<b>1999-2023</b>
Food and non-alcoholic beverages	21.1%	22.5%	16.3%	16.8%	3.1%	-18.0%
Alcoholic beverages, tobacco and narcotics	5.0%	4.4%	4.0%	3.9%	-2.5%	-40.0%
Clothing and footwear	4.9%	4.0%	4.1%	4.1%	0.0%	-26.8%
Housing, water, electricity, gas and other fuels	14.9%	16.1%	15.1%	14.9%	-1.3%	14.6%
Furnishings, household equipment and routine maintenance	6.7%	6.6%	5.4%	5.4%	0.0%	-35.7%
Health	7.4%	7.4%	7.4%	7.1%	-4.1%	-1.4%
Transport	15.1%	13.9%	16.6%	17.1%	3.0%	17.1%
Communication	2.5%	2.8%	3.8%	3.6%	-5.3%	71.4%
Recreation, entertainment and culture	4.5%	4.0%	5.9%	5.7%	-3.4%	-3.4%
Education	3.8%	4.2%	3.4%	3.5%	2.9%	34.6%
Hotels, cafés, and restaurants	2.7%	1.7%	4.3%	5.1%	18.6%	70.0%
Miscellaneous goods and services	11.4%	12.3%	13.5%	12.6%	-6.7%	20.0%
<b>Total<sup>b</sup></b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>—</b>	<b>—</b>

Source: SARB, *Quarterly Bulletin March 2024*, 2024, S-123

a At current prices.

b Figures should add up vertically but may not, owing to rounding.

**Final consumption expenditure<sup>a</sup> of households, 2015-23**

	2015	2016	2017	2018	2019	2020
	Rbn					
<b>Durable goods<sup>b</sup></b>	<b>278.1</b>	<b>261.9</b>	<b>271.7</b>	<b>289.4</b>	<b>291.4</b>	<b>270.1</b>
Furniture, household appliances etc	55.4	55.1	56.3	59.7	59.8	56.5
Personal transport equipment	134.8	115.1	113.2	116.4	114.5	101.2
Computers and related equipment	10.3	10.5	13.0	14.9	14.6	13.0
Recreation and entertainment goods <sup>c</sup>	54.6	58.4	65.3	71.7	74.8	77.7
Other durable goods <sup>d</sup>	22.9	22.8	23.9	26.7	27.6	21.7
<b>Semi-durable goods<sup>b</sup></b>	<b>254.5</b>	<b>261.8</b>	<b>267.1</b>	<b>272.6</b>	<b>276.3</b>	<b>231.6</b>
Clothing and footwear	143.8	147.9	151.4	151.5	152.1	121.4
Household textiles, furnishings, glassware, etc	36.5	37.1	38.3	40.9	42.4	38.4
Motor car tyres, parts and accessories	45.2	47.1	45.8	45.9	47.1	41.5
Recreation and entertainment goods <sup>e</sup>	16.4	16.4	17.7	19.4	19.7	16.5
Miscellaneous goods <sup>f</sup>	12.6	13.3	13.9	14.8	14.9	13.8
<b>Non-durable goods<sup>b</sup></b>	<b>864.4</b>	<b>872.3</b>	<b>869.0</b>	<b>889.2</b>	<b>899.9</b>	<b>855.1</b>
Food, beverages and tobacco	529.4	534.0	530.5	540.1	554.6	520.4
Household fuel, power and water	118.1	118.3	115.8	116.4	114.4	121.2
Household consumer goods	56.7	58.3	59.5	62.1	63.8	61.0
Medical and pharmaceutical products	52.5	55.2	57.1	58.1	58.6	60.0
Petroleum products	81.7	80.2	80.0	86.0	82.8	71.9
Recreation and entertainment goods <sup>g</sup>	26.1	26.3	26.0	26.5	25.6	20.7
<b>Services<sup>b</sup></b>	<b>1 418.2</b>	<b>1 438.4</b>	<b>1 475.2</b>	<b>1 511.1</b>	<b>1 529.3</b>	<b>1 464.1</b>
Rent <sup>h</sup>	308.2	312.5	315.7	319.1	324.9	327.6
Household services including domestic servants	61.7	65.5	70.6	72.7	73.1	73.2
Medical services	147.7	150.9	154.7	161.2	159.1	147.5
Transport and communication services	311.5	316.8	321.1	327.0	331.5	318.2
Recreational entertainment and educational services <sup>i</sup>	210.8	218.6	221.6	225.9	225.9	216.5
Miscellaneous services <sup>j</sup>	378.3	374.1	391.6	405.2	414.7	381.1
<b>TOTAL<sup>b</sup></b>	<b>2 815.2</b>	<b>2 834.4</b>	<b>2 883.0</b>	<b>2 962.3</b>	<b>2 996.8</b>	<b>2 821.0</b>



→ **Final consumption expenditure<sup>a</sup> of households, 2015-23 (continued)**

	2021	2022	2023	Change	
	Rbn			2022-23	2015-23
<b>Durable goods<sup>b</sup></b>	<b>301.2</b>	<b>302.2</b>	<b>315.7</b>	<b>4.5%</b>	<b>13.5%</b>
Furniture, household appliances etc	59.9	51.6	54.0	4.7%	-80.6%
Personal transport equipment	120.6	132.5	142.0	7.2%	-48.9%
Computers and related equipment	13.2	13.2	13.6	3.0%	-95.1%
Recreation and entertainment goods <sup>c</sup>	86.0	82.7	82.1	-0.7%	-70.5%
Other durable goods <sup>d</sup>	21.6	22.3	23.9	7.2%	-91.4%
<b>Semi-durable goods<sup>b</sup></b>	<b>252.0</b>	<b>256.3</b>	<b>268.4</b>	<b>4.7%</b>	<b>-3.5%</b>
Clothing and footwear	136.5	142.7	150.3	5.3%	-46.0%
Household textiles, furnishings, glassware, etc	39.6	39.6	42.0	6.1%	-84.9%
Motor car tyres, parts and accessories	43.3	44.2	46.6	5.4%	-83.2%
Recreation and entertainment goods <sup>e</sup>	18.3	17.5	17.1	-2.3%	-93.9%
Miscellaneous goods <sup>f</sup>	14.4	12.3	12.3	0.0%	-95.6%
<b>Non-durable goods<sup>b</sup></b>	<b>892.7</b>	<b>911.4</b>	<b>904.6</b>	<b>-0.7%</b>	<b>225.3%</b>
Food, beverages and tobacco	545.6	568.5	566.6	-0.3%	103.7%
Household fuel, power and water	125.5	122.3	120.1	-1.8%	-56.8%
Household consumer goods	66.1	70.6	68.1	-3.5%	-75.5%
Medical and pharmaceutical products	63.4	63.9	63.9	0.0%	-77.0%
Petroleum products	71.5	68.0	69.0	1.5%	-75.2%
Recreation and entertainment goods <sup>g</sup>	20.5	18.1	16.9	-6.6%	-93.9%
<b>Services<sup>b</sup></b>	<b>1 532.6</b>	<b>1 586.8</b>	<b>1 600.8</b>	<b>0.9%</b>	<b>475.6%</b>
Rent <sup>h</sup>	330.1	332.5	336.8	1.3%	21.1%
Household services including domestic servants	74.0	73.5	72.5	-1.4%	-73.9%
Medical services	156.4	169.7	162.4	-4.3%	-41.6%
Transport and communication services	344.3	359.8	363.5	1.0%	30.7%
Recreational entertainment and educational services <sup>i</sup>	220.4	219.2	223.7	2.1%	-19.6%
Miscellaneous services <sup>j</sup>	407.4	432.2	442.0	2.3%	58.9%
<b>TOTAL<sup>b</sup></b>	<b>2 978.6</b>	<b>3 056.7</b>	<b>3 089.5</b>	<b>1.1%</b>	<b>1 010.9%</b>

Source: SARB, *Quarterly Bulletin March 2024*, S-121

a At constant 2015 prices.

b Rand amounts should add up vertically but may not, owing to rounding.

c Comprising audio-visual, photographic and communications equipment.

d Jewellery, watches, therapeutic appliances, etc.

e Comprising sport and camping equipment, games, hobbies, toys, books and recording media.

f Electrical appliances for personal care and personal effects such as travel goods, car seats, umbrellas etc.

g Comprising newspapers, magazines, stationary, pets and related products as well as garden products, plants and flowers.

h Including imputed rent for owner-occupied dwellings.

i Comprising cinema, park, museum and theatre entrance fees, subscriptions to cable television, licenses and hiring equipment.

j After adjustment for net expenditure of non-residents in the domestic sector.

## POVERTY AND QUALITY OF LIFE

### Inflation-adjusted national poverty lines<sup>a</sup>, 2006-23

Year	UBPL <sup>b</sup>	LBPL <sup>c</sup>	FPL <sup>d</sup>
	R		
2006	575	370	219
2008	682	447	274
2009	709	456	318
2010	733	466	320
2011	779	501	335
2012	834	541	366
2013	883	572	386
2014	942	613	417
2015	992	647	441
2016	1 077	714	498
2017	1 138	758	531
2018	1 183	785	547
2019	1 227	810	561
2020	1 268	840	585
2021	1 335	890	624
2022	1 417	945	663
2023	1 558	1 058	760
<b>2006-23</b>	<b>171.0%</b>	<b>185.9%</b>	<b>247.0%</b>

Source: Stats SA, *National Poverty Lines*, 28 August 2023, Table 2, p4

- a Namely the Food Poverty Line (FPL), the Lower-Bound Poverty Line (LBPL), and the Upper-Bound Poverty Line (UBPL). These lines capture different degrees of poverty and allow the country to measure and monitor poverty at different levels.
- b Upper-Bound Poverty Line — Individuals falling under the UBPL can purchase both adequate food and non-food items.
- c Lower-Bound Poverty Line — Individuals falling under the LBPL do not have command over enough resources to purchase or consume both adequate food and non-food items and are therefore forced to sacrifice food to obtain essential non-food items.
- d Food Poverty Line — The FPL is the rand value below which individuals are unable to purchase or consume enough food to supply themselves with the minimum per-capita-per-day energy requirement for adequate health. The LBPL and the UBPL are derived using the FPL as a base, but also include a non-food component.

### Households classified as poor<sup>a</sup> by metropolitan municipality, 2023

Metropolitan area	Total households	Poor households	As a proportion of total households
Buffalo City	256 000	75 000	29.3%
Cape Town	1 400 000	335 000	23.9%
Ekurhuleni	1 459 000	366 000	25.1%
eThekweni	1 308 000	328 000	25.1%
Johannesburg	2 280 000	629 000	27.6%
Mangaung	306 000	89 000	29.1%
Nelson Mandela Bay	377 000	56 000	14.9%
Tshwane	1 332 000	297 000	22.3%
<b>All metros</b>	<b>8 718 000</b>	<b>2 175 000</b>	<b>24.9%</b>

Source: Stats SA, *Selected Development Indicators, Metros 2023*, Statistical release P03-18-20, 23 May 2024, Table 2.6, p11

a Those with a monthly expenditure below R2 500.

### Subjective poverty indicators<sup>a</sup>, by province, 2022

Province	SPWQ <sup>b</sup>	MIQ <sup>c</sup>	IEQ <sup>d</sup>
	Proportion of households		
Eastern Cape	29.1%	59.9%	55.6%
Free State	22.2%	47.4%	42.8%
Gauteng	21.3%	58.8%	47.7%
KwaZulu-Natal	31.1%	43.3%	36.9%
Limpopo	34.9%	43.9%	46.0%
Mpumalanga	22.6%	51.7%	58.2%
North West	44.3%	53.2%	49.9%
Northern Cape	21.6%	55.8%	50.4%
Western Cape	18.0%	44.7%	31.7%
<b>South Africa</b>	<b>26.5%</b>	<b>51.6%</b>	<b>45.4%</b>

Source: Stats SA, *Subjective poverty in South Africa: Findings from the General Household Surveys 2019 and 2022*, Figure 2.3, p6.

- The three principal indicators used by Stats SA to measure subjective poverty in this report, are the Self-perceived Wealth Question (SPWQ), the Minimum Income Question (MIQ) and the Income Evaluation Question (IEQ).
- SPWQ — “Would you say you and your household are at present wealthy, very comfortable, reasonably comfortable, just getting along, poor, very poor?” Households who responded ‘poor’ or ‘very poor’, are termed subjectively poor.
- MIQ — “Which net household income per month in Rand would be the absolute minimum for your household? That is to say, that you would not be able to make ends meet if you earned less.” If reported per capita household consumption falls below this minimum income level, then the household (and all individuals living in it) is identified as poor.
- Is the total monthly income of your household higher, lower or more or less the same as the minimum income given for MIQ? A direct way to use the MIQ available in the Living Conditions Survey is to ask respondents whether their household’s actual level of income is above or below the minimum level reported in the previous question. In this way, respondents evaluate their own perception on whether they receive more than their reported minimum level (IEQ).

**Subjective poverty indicators<sup>a</sup>, by race, 2022**

Race	SPWQ <sup>b</sup>	MIQ <sup>c</sup>	IEQ <sup>d</sup>
	Proportion of households		
Black	30.1%	53.3%	48.9%
Coloured	17.3%	49.4%	42.4%
Indian/Asian	6.8%	40.9%	20.8%
White	3.7%	39.8%	20.1%
<b>South Africa</b>	<b>26.5%</b>	<b>51.6%</b>	<b>45.4%</b>

Source: Stats SA, *Subjective poverty in South Africa: Findings from the General Household Surveys 2019 and 2022*, Figure 2.6, p9.

- a The three principal indicators used by Stats SA to measure subjective poverty in this report, are the Self-perceived Wealth Question (SPWQ), the Minimum Income Question (MIQ) and the Income Evaluation Question (IEQ).
- b SPWQ — “Would you say you and your household are at present wealthy, very comfortable, reasonably comfortable, just getting along, poor, very poor?” Households who responded ‘poor’ or ‘very poor’, are termed subjectively poor.
- c MIQ — “Which net household income per month in Rand would be the absolute minimum for your household? That is to say, that you would not be able to make ends meet if you earned less.” If reported per capita household consumption falls below this minimum income level, then the household (and all individuals living in it) is identified as poor.
- d Is the total monthly income of your household higher, lower or more or less the same as the minimum income given for MIQ? A direct way to use the MIQ available in the Living Conditions Survey is to ask respondents whether their household’s actual level of income is above or below the minimum level reported in the previous question. In this way, respondents evaluate their own perception on whether they receive more than their reported minimum level (IEQ).

**Subjective poverty indicators<sup>a</sup>, by level of education, 2022**

Education level	SPWQ <sup>b</sup>	MIQ <sup>c</sup>	IEQ <sup>d</sup>
	Proportion of households		
No schooling	40.8%	50.8%	55.5%
Some primary	41.3%	52.8%	53.1%
Completed primary	39.5%	51.0%	50.2%
Lower secondary	37.9%	55.6%	53.5%
Upper secondary	33.6%	55.5%	51.8%
NSC/Grade 12	19.2%	52.7%	42.6%
Post school	5.6%	41.9%	27.8%
Other	24.1%	55.7%	51.2%
<b>South Africa</b>	<b>26.5%</b>	<b>51.6%</b>	<b>45.4%</b>

Source: Stats SA, *Subjective poverty in South Africa: Findings from the General Household Surveys 2019 and 2022*, Figure 2.3, p6.

- a The three principal indicators used by Stats SA to measure subjective poverty in this report, are the Self-perceived Wealth Question (SPWQ), the Minimum Income Question (MIQ) and the Income Evaluation Question (IEQ).
- b SPWQ — “Would you say you and your household are at present wealthy, very comfortable, reasonably comfortable, just getting along, poor, very poor?” Households who responded ‘poor’ or ‘very poor’, are termed subjectively poor.
- c MIQ — “Which net household income per month in Rand would be the absolute minimum for your household? That is to say, that you would not be able to make ends meet if you earned less.” If reported per capita household consumption falls below this minimum income level, then the household (and all individuals living in it) is identified as poor.
- d “Is the total monthly income of your household higher, lower or more or less the same as the minimum income given for MIQ?” A direct way to use the MIQ available in the Living Conditions Survey is to ask respondents whether their household’s actual level of income is above or below the minimum level reported in the previous question. In this way, respondents evaluate their own perception on whether they receive more than their reported minimum level (IEQ).

## QOLI Index

The QOLI Index was developed by the CRA, and provides an overview of the quality of life in South Africa. The index is based on ten weighted indicators that are indicative of the quality of life of a person or household. Each indicator has been translated into a score of between 0 and 10. A score closer to 0 would indicate poor performance on the indicator in question. Inversely, a score closer to 10 would indicate better performance.

### Quality of Life Index (QOLI)

Province	Matric pass rate	Unemployment (expanded definition)	Spending R10 000 or more per month	Dwellings owned but not yet paid off to bank	Access to piped water	Electricity for cooking
Eastern Cape	8.1	5.0	1.3	0.3	6.7	7.8
Free State	8.9	5.5	1.5	0.4	9.3	8.7
Gauteng	8.5	6.1	2.6	1.0	9.8	8.5
KwaZulu-Natal	8.6	5.5	1.5	0.4	8.2	8.8
Limpopo	8.0	5.3	1.0	0.1	6.4	6.6
Mpumalanga	7.7	5.1	1.2	0.2	8.7	7.5
North West	8.2	4.6	1.4	0.2	8.6	8.6
Northern Cape	7.6	5.5	2.0	0.3	9.0	7.9
Western Cape	8.2	7.3	3.7	1.4	9.9	7.8
<b>South Africa</b>	<b>8.3</b>	<b>5.7</b>	<b>2.0</b>	<b>0.6</b>	<b>8.7</b>	<b>8.1</b>

Province	Access to a basic sanitation facility	Waste removal	Medical aid coverage	Murder rate	Index score 1
Eastern Cape	8.8	4.2	1.0	3.3	4.7
Free State	8.6	6.9	1.3	6.6	5.8
Gauteng	9.2	8.4	2.2	6.0	6.2
KwaZulu-Natal	8.4	5.2	1.0	4.0	5.2
Limpopo	6.1	2.5	1.0	8.3	4.5
Mpumalanga	6.7	4.4	1.0	7.2	5.0
North West	7.0	5.0	1.4	7.4	5.2
Northern Cape	8.4	6.6	1.5	7.0	5.6
Western Cape	9.6	8.8	2.6	4.2	6.4
<b>South Africa</b>	<b>8.4</b>	<b>6.3</b>	<b>1.6</b>	<b>5.4</b>	<b>5.5</b>

Race	Matric pass rate	Unemployment (expanded definition)	Spending R10 000 or more per month	Dwellings owned but not yet paid off to bank	Access to piped water	Electricity for cooking
Black	8.2	5.3	1.3	0.4	8.5	7.7
Coloured	8.0	6.8	3.2	1.4	9.8	7.7
Indian/Asian	9.1	7.8	5.0	1.7	9.8	8.9
White	9.9	9.0	7.3	2.5	9.3	7.6
<b>South Africa</b>	<b>8.3</b>	<b>5.7</b>	<b>2.0</b>	<b>0.6</b>	<b>8.7</b>	<b>8.1</b>

Race	Access to a basic sanitation facility	Waste removal	Medical aid coverage	Murder rate	Index score 1 <sup>a</sup>	Index score 2 <sup>a</sup>
Black	8.1	5.6	1.0	(5.4)	5.1	5.2
Coloured	9.6	9.3	2.0	(5.4)	6.4	6.3
Indian/Asian	9.8	9.5	4.1	(5.4)	7.3	7.1
White	10.0	9.0	7.2	(5.4)	8.0	7.7
<b>South Africa</b>	<b>8.4</b>	<b>6.3</b>	<b>1.6</b>	<b>(5.4)</b>	<b>5.5</b>	<b>5.5</b>

a Statistics for the murder rate by race were unavailable. Therefore, Index Score 1 by race serves as an aggregate for all the indicators, excluding the murder rate. Index Score 2 by race serves as an aggregate for all of the indicators, with the national murder rate used for each population group. There is not much of a difference between the final index scores, whether or not the murder rate is included.



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