

**Perceptions of Fortune and
Misfortune in Older South
African Households:
Social Pensions and the 'Good Life'**

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Foreword

The Ageing, Wellbeing and Development Project (Brazza2)

The research reported here is part of a larger project on Ageing, Wellbeing and Development: A Comparative Study of Brazil and South Africa. The 'Brazza2' project was carried out with a grant from the United Kingdom's cross-council research programme on the New Dynamics of Ageing.

The Brooks World Poverty Institute at the University of Manchester launched the three-year project in 2008. Key investigators are Armando Barrientos (Brooks World Poverty Institute, University of Manchester) and Peter Lloyd-Sherlock (University of East Anglia). Partners and collaborators are João Sabioa (Federal University of Rio de Janeiro, Brazil), Valerie Møller (Rhodes University, South Africa), Monica Ferreira (University of Cape Town, South Africa), Julia Mase (Brooks World Poverty Institute, University of Manchester), and HelpAge International.

The Brazza2 Ageing, Wellbeing and Development project follows on the Non-Contributory Pensions and Poverty Study (NCPSS) carried out by the same team of researchers. The NCPSS conducted the first survey in Brazil and South Africa in 2002 with approximately 1000 poor households in each of the two countries. The NCPSS study found that social pensions had a significant positive impact on poverty and vulnerability of beneficiary households in Brazil and South Africa. Its findings suggested that social pensions may have wider effects on the well-being, livelihoods, and social and economic integration of beneficiaries and their households. For the follow-up Ageing, Wellbeing and Development study conducted six years later, researchers in Brazil and South Africa traced the same households to learn how their situation had changed in the intervening years. Householders were interviewed for the second time in 2008 in Brazil and in early 2009 in South Africa. Thus, the Ageing, Wellbeing and Development project provides a unique longitudinal database for the analysis of individual ageing, well-being, household dynamics, livelihoods, and public policy.

The 2009 Report on South Africa's Older Households

This report is a sequel to 'Getting By'¹ that documented descriptive results on South African households interviewed in 2002 for the NCPSS, which provided the baseline for the Ageing, Wellbeing and Development project. The 'Getting By' report presented a series of tables of results prefaced by a short overview of methodology and survey findings. For easy reference, the tables in the 'Getting By' report were ordered according to topics covered in the interviews with older South African households in 2002.

This follow-up report has been compiled to twin with the 'Getting By' report. A new set of tables has been compiled from the 2009 second-wave survey to match the ones in the 'Getting By' report. The order of the 2009 tables is identical to the ones in the earlier report. Tables with the older 2002 results are placed alongside the more recent 2009 results. The idea is to allow research partners to inspect comparative results from the 2002 and 2009 waves of the survey on a double-page spread. If a third-wave survey is conducted in the future, this double set of tables may serve as a useful reference work. Future researchers will be able to inspect raw results before embarking on more sophisticated panel-data analysis.

In contrast to the descriptive text that accompanied the set of tables in the earlier 'Getting By' report, this sequel includes, by way of introduction, a paper that draws on select results relating to the material and psychological well-being of the South African households interviewed in 2009.

Acknowledgements

Financial support of the Ageing, Wellbeing and Development project was provided through the UK cross-council research programme on the New Dynamics of Ageing. The contribution of all partners to the study and its outcome is gratefully acknowledged.

This report covers only the surveys conducted in two waves in 2002 and 2009 in South Africa. Opinions expressed are those of the author and may not represent the views of other partners or the funders.

Thanks go to Professor Sarah Radloff in the Department of Statistics, Rhodes University, who processed the 2009 data from the South African survey. The fieldwork for both waves of the survey was contracted to Development Research Africa. The cover photograph and all the photographs in the text are by Helena Legido-Quigley, a researcher on the Brazza1 team. Bronwyn McLean, Graphics Department, Rhodes University, was responsible for the layout of the report.

Valerie Møller
Grahamstown, February 2011

¹ *Getting By...Benefits of non-contributory pension income for older South African households* by Valerie Møller and Monica Ferreira, Institute of Social and Economic Research, Rhodes University, and The Albertina and Walter Sisulu Institute of Ageing in Africa, University of Cape Town. Published by the Institute of Ageing, University of Cape Town, 2003.

Synopsis

Only a handful of developing countries have sought to address old age poverty and vulnerability through large-scale social assistance to older people and their households. South Africa and Brazil are among them. Findings from a study of older South African households suggest that social grants and other social assistance make the difference between fortune and misfortune for many vulnerable households.

This paper reports the material living conditions and intra-household dynamics of some 1000 older households. It looks at two snapshots produced by survey data collected in 2002 and 2009 among such households in the Eastern and Western Cape provinces. Older households were defined as ones that included a person aged 55 years and over. The study traced three groups of older households: black households resident in the former rural 'homelands' of the Eastern Cape Province, and two groups of urban black and coloured households in Cape Town. Just under four fifths of the older households that participated in the first wave of the survey conducted in 2002 could be traced to 2009.

In each household, at least two individuals provided information on their household's situation and the household's or their own well-being. A household questionnaire was conducted with the person most knowledgeable about the household's finance and a supplementary questionnaire was administered to all co-residents aged 55 years or older. Using this information, a composite picture is drawn of the household's situation, changes to the situation over time, and perceived quality of life at the individual and household level.

The key question guiding the analysis of findings from the 2009 study concerned the role of social assistance in enhancing quality of life. Does the income from the old-age pension and other social grants enhance the material and perceived well-being of social pensioners and members of older households? Do social grants give a 'hand-up' to self-reliance, or do they promote dependence on handouts? To explore these topics, the study inquired into perceptions of fortune and misfortune, to provide clues to the role of social assistance in boosting poorer households' resilience and independence from the state.

Comparing factual information from the two cross-sectional surveys, we see that material living standards improved for many older households between 2002 and 2009. Higher living standards also correspond to greater well-being. Households report higher levels of satisfaction with the household's situation in 2009 than in the earlier survey. Similarly, older members of households, who are for the most part social pensioners, report higher levels of life satisfaction. This increase in household and individual satisfaction over time is a strikingly unusual finding. Quality-of-life studies have found that improved living conditions do not always translate into well-being because people's expectations of the good life increase over the life course.

The study highlights the steep gradient in material and psychological well-being between pension beneficiaries and their households in the rural and the urban settings. Urban coloured households fared better in both 2002 and 2009; they were most capable of accessing social services including grant income, and employment for economically active members. However, there are tentative signs that urban black households, the majority of whom are less well established in the city, are catching up. Expenditure patterns in urban black households indicated middle-class material aspirations in 2009. In the second wave of the survey, urban black householders appeared to be looking to strategies to overcome financial difficulties that would make them less dependent on grant income. Of all three groups, rural black households continued to be the most vulnerable and most reliant on government transfers.

Based on findings related to changes that have affected the household situation and changes in the household's financial situation, it is concluded that social pensions play an important role in boosting the fortune and well-being of beneficiaries and their households. It seems that securing a regular pension income is still the route to good fortune for rural households. However, grant income in combination with other sources of income makes for good fortune in urban households. This mix of income sources means that dependence on social grants is diluted. Black urban households, many of whom are recent migrants to the city, appear to be looking beyond the social welfare system to earn a living.

It is envisaged that many older households will be dependent on state transfers for the foreseeable future, until such time as South Africa's economy can provide more employment opportunities for a growing population. Meanwhile, results from our study suggest the social grant system and other social assistance make the difference between fortune and misfortune for vulnerable households.

Map of South Africa showing urban survey sites in the Western Cape Province and rural survey sites in the Eastern Cape Province



Contents

Foreword.	iii
Synopsis	vii
Map	xi
INTRODUCTION	1
The South African social assistance context	2
Research aim	3
Organisation of the paper	4
METHOD	5
Sampling procedure	6
Survey sites.	6
Fieldwork.	7
Survey instrument	7
Tracing households	7
Respondents	7
RESULTS – OBJECTIVE INDICATORS	10
Socio-economic profile of older households, 2009	11
Finance – income.	13
Finance – expenditure	16
Finance – debts.	18
Summary	19
Change in household circumstances between 2002 and 2009.	20
RESULTS – SUBJECTIVE INDICATORS OF WELL-BEING.	24
Key respondents’ evaluation of their households’ general situation	25
Key respondents’ evaluation of their households’ financial situation	26
Key respondents’ evaluation of the changing financial situation	26
Vignettes of vulnerability.	28
Key respondents’ recall of significant changes over the past six years	29
Older persons’ perceived quality of life	31
Changes in perceived household fortune and subjective well-being between 2002 and 2009.	35
DISCUSSION AND CONCLUSION.	37
Shades of well-being.	38
Dependency – grants versus jobs	39
Reference standards of social progress	40
The employment paradox	41
Education for jobs.	41
Methodological issues	42
Recommendations for future research	42
Conclusion	42
REFERENCES.	43
APPENDIX	47
Tabulation of data from the 2002 and 2009 surveys	47
List of Contents.	48
Questionnaire	152

INTRODUCTION



It has been over sixteen years since black South Africans voted for the first time in 1994. There were great expectations of a 'better life for all' as promised to voters at the time and in successive election campaigns. How have ordinary South Africans experienced progress in their lives under democracy? According to the old adage that a nation should be judged by how well it treats its older people, the experience of households with older persons should be considered a telling indicator of progress. Moreover, in extreme times it is often older people who are among the first to fall victims of economic recession, natural disasters, and strife. In contrast, the welfare state seeks to preempt vulnerability. Thus, in the South African case, it might be argued that older households' experience of life under democracy is a litmus test of the country's achievements since 1994.

This paper inquires into the experience of older South African households of their vulnerability and resilience, using two snapshots produced by survey data collected in 2002 and 2009 among some 1000 older households in the Eastern and Western Cape provinces. Older households were defined as ones that included a person aged 55 years and over.

The survey data forms part of the Brazza2 study of Ageing, Well-being, and Development in older households in Brazil and South Africa. There are a number of similarities between the two countries that invite comparison. Brazil and South Africa are both middle-income developing countries with diverse populations. Both countries have a history of extreme social inequality – they have competed with each other for the top rank on the Gini coefficient in their income category. On the positive side, and most important for our study, both countries operate a non-contributory social pension system to support their older people. In more recent times, both countries have broadened their social welfare system to provide additional support in the form of Brazil's Bolsa Familia (family pension) programme (Britto, 2008) and South Africa's child support grant (Lund, 2008). In 2011, South Africa joined the BRICS group of emerging economies that now comprises Brazil, Russia, India, China and South Africa.

To date, the Brazza2 project has conducted two surveys in 2002 and 2008/9. The 2002 survey was designed as a cross-sectional one to study the role of non-contributory pensions in alleviating poverty in developing countries. One of the major findings in both Brazil and South Africa was that pensions lifted poorer households out of abject material poverty (HelpAge International, 2003; Ferreira, 2006). This finding is in line with other South African studies (Ardington & Lund, 1995; van der Berg, 1998a; Department of Social Development, 2002; Møller & Devey, 2003; Leibbrandt, Woolard, Finn & Argent, 2010). The follow-up study conducted in 2008 in Brazil and early 2009 in South Africa shifted the focus to well-being and development in older households. One of the aims was to explore the role of social assistance in boosting poorer households' resilience and independence from the state.

This paper focuses only on South Africa and the situation at the time of the second survey conducted in 2009. However, reference is made to changes occurring in South African society since 2002, and in some instances comparisons are made between the aggregated results from the 2002 and 2009 waves.

The South African social assistance context

South Africa has one of the world's most progressive constitutions in the world. Adopted in 1996, the Constitution guarantees a roof over one's head and social security. Since 1994, the state has succeeded in providing basic housing and delivering electricity, clean water and sanitation to a large sector of the population that was underserved in the previous era.

Even under apartheid, South Africa operated an extensive social security system. Social pensions were introduced in the early 20th century to assist poor whites and the system was successively

extended to other population groups (Sagner, 1998; 2000). Parity in pension payments to all seniors was achieved in the 1980s at the rate paid out to white pensioners. Currently, older men and women from the age of 60 years are eligible for a social pension that is means-tested. In line with South Africa's goal of achieving gender equality, age-eligibility for male pension beneficiaries was lowered from age 65 to age 60 after 2008.

The pension empowers older people who hold the purse strings, and contributes to their self respect and social status (Sagner & Mtati, 1999; Case & Menendez, 2007; Møller & Sotshongaye, 1996). Government transfers, which are paid monthly, are a reliable and regular source of income (Schatz & Ogunmefun, 2007), making social pensioners creditworthy (Ferreira, 2006). Formerly, pension-sharing in households was regarded as exploitative by the government officials who administered the payout system. In more recent times pension sharing, which spreads the benefit to a larger number of poor people, is viewed in a more positive light by policy-makers and is regarded as justification for increasing social spending (Department of Social Development, 2002).

The take-up rate of the old-age pension is very high: about four in five older persons (Van den Berg, 1998a; 1998b). Although the grant is paid to individuals, it contributes to household income as pension-sharing is common in low-income black households (Møller & Sotshongaye, 1996; Sagner & Mtati 1999; Ferreira, 2006). The 2002 report of the Committee of Inquiry into a Comprehensive System of Social Security for South Africa, the so-called Taylor report, states that the old-age pension is the largest current social security transfer in the country. It notes that for those persons who receive it, the grant plays "a pivotal poverty alleviation role for the entire household" (Department of Social Development, 2002, p.30).

Under democracy, the child support grant was introduced with the aim of promoting good nutrition and early development of pre-school children at risk. Since its introduction in 1998, age-eligibility for child support has been gradually extended from children under 7 years to under 18 years (Lund, 2008). The child support grant has been found to reach more poor (Case, Hosegood & Lund, 2005) and more African than urban households (Budlender and Woolard, 2006, cited in Lund, 2008, p.78).

Persons with disability who cannot provide for themselves are eligible for a disability grant that pays the same amount as the social pension. Disability grant beneficiaries automatically become social pensioners when they reach the pensionable age.

Services for low-income households

Since 1994, some 2.8 million fully subsidised housing units have been provided to poorer households. Between 1996 and 2008, the proportion of South African households in formally built housing increased by 74%. Under the Reconstruction and Development Programme, basic services such as electricity, clean water and sanitation have been provided to new home owners. The proportion of households making use of electricity for lighting and cooking increased by 114%, while access to piped water increased by 65% (SAIRR, 2009, p.544). In short, living standards for most South Africans have improved according to official statistics. However, expectations have also risen and in recent years communities that feel they have been underprovided with services have voiced their discontent with municipal service delivery and corruption. Thus, while poorer South African households may have benefited materially under democracy, higher expectations of a decent standard of living, and the rising costs of maintaining it, may have undermined household and individual satisfaction.

Research aim

The key questions guiding the analysis presented in this paper concern perceptions of fortune

and misfortune in the older households studied in our 2009 survey, and the role of social assistance in enhancing the material and perceived well-being of social pensioners and members of older households.

Organisation of the paper

The paper is divided into five parts. The social background to the study and the research aim have been introduced in the first part. The method is described in the second part. Survey results follow. The third part reports the material situation of households in 2009 drawing on factual information supplied by the households covering demographics, living conditions, income and expenditure, financial shocks and debt management. An attempt is made to identify major changes in the situation of the households since 2002 by comparing aggregate results from the 2009 survey with ones from the earlier 2002 survey documented in the descriptive report by Møller & Ferreira (2003). In the fourth part, the focus is on subjective indicators. Survey respondents report their experience of change and well-being. In the last part, the findings from the survey are discussed against the backdrop of developments in broader South African society.

METHOD



The study was conducted in two South African provinces, the Eastern Cape and the Western Cape. The Eastern Cape is mainly rural with high rates of unemployment; its social indicators on income, living conditions and infrastructure highlight the backlog in development of the province. Although the Western Cape is among the most affluent of South Africa's nine provinces, the rapid influx of population seeking jobs and a higher standard of living has strained development resources and created a huge belt of shackland surrounding the Cape Town metropole. Many urban black households in the Western Cape trace their origins to the Eastern Cape; the two provinces form part of a circulatory migration route.

In South Africa, race or ethnicity is a political concept. Although the introduction of democracy in 1994 ushered in a new era of equality, race remains an important marker of socio-economic status in society.¹ Sixteen years on, the racial marker still serves as a yardstick to monitor progress in raising the living standards of those disadvantaged under the old order.

An inquiry conducted in 1993 (Saldrú, 1994) found that "poverty has a very strong racial dimension" in South Africa (Klasen, 1997:51). South African poverty studies still find that black and coloured households comprise by far the largest shares of the two bottom quintiles of income earners (Bhorat, Leibbrandt, Maziya, van der Berg & Woolard, 2001; Devey & Møller, 2002). In 2009, black/African South Africans accounted for 79% of the population, white 9%, coloured persons of mixed descent 9%, and Indian/Asian 3% (Statistics South Africa, 2009, p.12).

Sampling procedure

The initial plan for the 2002 survey was to target 1000 older households that included one or more persons aged 55 years or older. A multi-stage cluster sampling design was applied to select the households. Two geographical sites in the Eastern and Western Cape provinces were selected as survey sites to target three demographic categories: older rural black households in the Eastern Cape, and older black and coloured households in the Cape Town metropolitan area. The South African census provided information on enumerator areas (EAs) in the two provinces with a high proportion of older persons. Twenty clusters or EAs were selected for each of the three demographic categories. Three sampling frames were created by listing all households which met the criteria for each respondent category. Within each EA, households were selected using a random starting point and the appropriate sampling interval. To achieve a sample size of 1000 households, approximately 17 households were included in each of the three sets of 20 randomly selected EAs, or some 333 households per respondent category.

Survey sites

The twenty randomly-selected EAs in the rural Eastern Cape were located in the former Transkei and Ciskei 'homelands' in the magisterial districts of Zwelitsha, Keiskammahoek, Engcobo, Idutywa, Kentani, Libode, Lusikisiki, Mqanduli, Ngquleni, Nqamakwe, Port St Johns, Qumbu, Cofimvaba, Tabankulu, Tsomo, Willowvale and Lady Frere. The twenty randomly-selected EAs in the Cape Town metropole targeting urban black households were located in the magisterial districts of Goodwood, Wynberg, Mitchell's Plain (which includes the sprawling township of Khayelitsha) and Kuils River. The twenty randomly-selected EAs targeting urban coloured households were located in the same magisterial districts in Cape Town metropole as those targeting urban black households with the addition of Bellville.

1 Under the pre-democracy government, each sector of the population was accorded access to material wealth and social advancement according to its position in the official racially-defined pecking order. For example, in 1985 the social old-age pension was still paid out according to a racially-defined formula with whites benefiting almost two and half times more than black pensioners, and one and a half times more than coloured and Indian pensioners (Schlemmer & Møller, 1997: 31). The formula was even more extreme in earlier years. In the new era, the census and official government forms still ask South Africans to state their race for purposes of monitoring redress of living standards, affirmative action and employment equity.

Fieldwork

The fieldwork for both the 2002 and 2009 surveys was contracted to Development Research Africa (DRA). Experienced interviewers, trained specially for the task, carried out the fieldwork. Interviewers were matched with the three respondent categories by language and degree of familiarity with the survey sites. A personal interview in the language of choice was conducted with the main informant, referred to in this paper as the key respondent, who was not necessarily an older person or social pensioner. Thereafter, each person in the household aged 55 years and older was interviewed personally. In the rare case of illness or cognitive impairment, the interview with the older person was conducted by proxy. Fieldwork for the initial survey was carried out in October 2002. Fieldwork for the 2009 survey was carried out in early 2009 between February and March.

Survey instrument

The questionnaire used in the 2002 survey was replicated in 2009 with a few additional items that explored changes experienced by households between 2002 and 2009. The questionnaire schedule was divided into eight sections that covered the household's material living conditions, household composition, economic activities, income and expenditure and the servicing of debts, health and care, and perceived quality of life. The eighth section comprised a separate interview module administered to all household members 55 years and older. This last section covered a wide range of topics relating to pension and employment issues, intra-household dynamics and the empowerment of older people. This paper focuses mainly on results related to quality of life issues covered in the survey.

Tracing households

The 2002 sample design prescribed that all households selected in the last stage, in the EA segment, had to be interviewed. As a result, a larger sample size was achieved in 2002 than the originally planned sample of 1000 interviews. A total of 1111 interviews was realised in 2002: 374 in rural black households, 324 in urban black households and 413 in urban coloured households.

Approximately 79% of households included in the 2009 survey were the same ones that participated in the earlier 2002 wave. A significantly higher proportion of rural black (94%) households than urban black (72%) and urban coloured (71%) ones were traced. A household that could not be traced was replaced by another older household in the same enumerator area. An estimated 69% of the 4199 household members enumerated in 2002 were traced to 2009. In total, 1286 individuals could not be traced. In this group 18% were reportedly temporarily absent, 55% had moved away permanently, and 27% (or 346 individuals) had died. This paper is based on information supplied by a total of 1059 households in the 2009 survey: 362 rural black households, 299 urban black households, and 398 urban coloured households.

Respondents

The survey results reported here were supplied by two types of respondents, the *key respondent* and the *older persons* aged 55 years and more. In each household, the person 'most knowledgeable about how the money is spent in this household' was selected by the interviewer to be the key respondent. The main questionnaire was administered to the key respondent who supplied information on household composition and demographics, the household's living conditions, economic activity, income and expenditure, financial shocks and debt, and health care. The key respondent also gave an assessment of household well-being and identified significant changes in the household's situation that had occurred since 2002. A supplementary interview was then conducted with all older persons in the household. Topics covered in the supplementary

interview with older persons included access to government transfers, the state old-age pension and the disability grant, social integration, and personal well-being.

Characteristics of key respondents

Table 1 gives the characteristics of key respondents who provided the main information on the households participating in the survey. In most cases the head, and less often the head's spouse, acted as key respondent for the household. Two-thirds of key respondents were women. The mean age of key respondents was 62 years and over 60% were pensioners. There was a wide variation in the educational background of key respondents, as reported below.

Table 1: Characteristics of key respondents

	Rural black key respondents	Urban black key respondents	Urban coloured key respondents	Total
Relationship to household head (%)				
Head	75.1	73.0	85.4	78.1
Spouse	11.1	2.8	7.0	7.5
Child	8.9	11.4	3.5	7.7
Other	4.9	12.8	4.1	6.7
	100.0	100.0	100.0	100.0
Female (%)	68.7	65.6	63.8	66.2
Mean age in years	63.1	57.8	64.2	62.2
Educational achievement (%)				
No schooling	38.8	21.5	6.7	23.3
Primary	38.5	39.5	42.4	40.1
Secondary	17.5	24.8	43.1	28.2
Matriculation and higher	5.2	14.3	7.8	8.5
	100.0	100.0	100.0	100.0
Social pensioner (%)	63.8	56.1	61.0	60.9

Key respondents in urban black households tended to be younger. A higher proportion of the younger child-generation, and household members other than the head, acted as key respondents in urban black households. Educational achievement among key respondents increased progressively over the three subsamples. Urban coloured key respondents were for the most part better educated than urban black key respondents, who in turn had had more schooling than their rural counterparts; some 39% of rural black key respondents had had no formal schooling.²

Characteristics of older-person respondents

Table 2 gives the characteristics of the older-person respondents who provided supplementary information on their own situation as old-age and disability pensioners or prospective pensioners. There is considerable overlap between the key respondents and older-person respondents. As is the case for key respondents, approximately two-thirds of older-person respondents are women. However, older-person respondents are on average six years older (68 versus 62 years) than

² The difference in educational achievement among key and older-person respondents mirrors the South African situation in general. Differential educational achievement is a legacy of the country's past education policy that discriminated against people of colour and particularly against rural black people living in the former 'homelands'. It is generally observed that successive generations of black and coloured South Africans have attained higher levels of education.

the key respondents and are more often pensioners (81% versus 61%). A higher proportion of older-person respondents than key respondents are spouses rather than household heads (16% versus 8%). Education levels are slightly lower for older-person respondents than for key informants and the rural-urban discrepancy in educational attainment is more marked. Older-person respondents are for the most part married or widowed.

Table 2: Characteristics of older-person respondents

	Rural black older respondents	Urban black older respondents	Urban coloured older respondents	Total
Relationship to household head (%)				
Head	74.6	70.7	68.7	71.4
Spouse	15.6	10.3	18.8	15.8
Pensioner status (%)				
Old-age pensioner	88.2	83.5	73.5	81.4
Disability pensioner	4.3	11.3	6.9	6.5
Female (%)	64.6	68.4	65.4	65.7
Age group (%)				
55 – 64 years	27.9	33.3	35.3	31.9
65 – 74 years	39.9	51.7	44.0	44.0
75 + years	32.3	14.8	20.7	24.0
Mean age in years	69.2	67.6	68.1	68.4
Marital status (%)				
Married, co-habiting	51.5	36.3	48.5	47.2
Single	8.9	21.6	11.3	12.5
Widowed	37.8	33.3	35.4	35.9
Divorced / separated	1.8	8.8	4.8	4.4
	100.0	100.0	100.0	100.0
Education (%)				
No schooling	46.2	27.1	7.0	26.9
Primary schooling	36.6	46.8	46.6	42.7
Secondary schooling	16.2	22.0	40.5	27.0
Matriculation and higher	.9	4.1	5.8	3.4
	100.0	100.0	100.0	100.0

The results reported in the next part of this paper use information collected in 2009 from both the main interview conducted with the key respondent and the supplementary interview with the older persons in the household. The aim is to draw a composite picture of the household's vulnerability and perceived well-being at the individual and household level.

RESULTS

OBJECTIVE INDICATORS



Socio-economic profile of older households, 2009

The 2009 profile of older households is divided into three parts, namely demographic characteristics, living conditions, and finance. The finance section covers income and assets, financial decision making and pooling of income, regular and unexpected expenditure, and debt management.

Demographic characteristics

Table 3 gives the demographic profile of the three respondent categories. IsiXhosa, the predominant language spoken in the Eastern Cape Province is the home language of both the rural and the urban black householders in the survey. Interestingly, a small proportion of urban black householders state that they now speak English, possibly a reflection of the new trend towards adopting as home language South Africa's lingua franca of the democratic era. The majority of urban coloured householders report that Afrikaans is their home language. Afrikaans is the main language spoken among coloured people throughout South Africa and particularly in the Western Cape. However, almost 30% of urban coloured householders indicate that English is their home language. Bilingualism is fairly common among Afrikaans speakers and was so even during the apartheid era.

Table 3: Demographic characteristics of older households

	Rural black	Urban black	Urban coloured	Total
Home language (%)				
isiXhosa	99.2	79.5	2.3	57.2
Afrikaans	.6	2.0	68.3	26.4
English	.3	15.8	29.5	15.6
Other African	-	2.7	-	.8
	100.0	100.0	100.0	100.0
<i>n</i>	362	298	397	1057
Mean household size (persons)	6.10	6.33	5.46	5.98
Age distribution (%)				
Proportion under 15 years	21.1	17.7	13.5	17.8
Proportion 55 years and older	25.9	20.3	34.3	26.9
Proportion 65 years and older	19.7	13.1	21.9	18.5
Educational achievement (%) (persons 16 years and older)				
No education	19.6	8.7	3.9	11.4
Primary schooling	30.7	24.6	31.2	29.1
Secondary schooling	33.8	42.9	46.3	40.5
Matriculation	12.6	18.5	9.4	13.2
Post-matriculation higher education	3.2	5.3	9.3	5.8
	100.0	100.0	100.0	100.0
<i>n</i>	1032	741	873	2646

Average household size is close on six persons. Urban coloured households tend to be smaller and urban black households larger than average. The coloured households are older in the sense of including a larger proportion of older persons than the black households. Rural black households include higher proportions of children under 15 years and older persons over 55 years. The urban black households have a higher proportion of working-age members between the ages of 16 and 54 years than their rural counterparts.

Educational achievement in households is a reflection of age composition and better access to education for the younger generations. Urban black household members are better educated than their rural counterparts. In comparison to black households, a lower proportion of coloured adults have no schooling and higher proportions have secondary and post-matriculation education.

Living conditions

Table 4 presents indicators on living conditions in the three categories of older households in the survey. Rural households are well established in their place of residence; almost nine in ten household heads were born there. Urban black households are immigrant households in what was formerly a coloured labour preference area under apartheid. Only 45% of urban black household heads have resided in the area for over 20 years compared to 81% of urban coloured household heads. Length of residence of coloured householders varies greatly and might possibly reflect upward residential mobility over a lifetime.

Table 4: Living conditions of older households

	Rural black	Urban black	Urban coloured	Total
Length of residence in area (%) (household head)				
< 20 years	3.3	55.4	19.0	23.8
20-39 years	4.7	39.1	40.6	27.8
40-75 years	4.4	3.4	13.5	7.5
Born in area	87.5	2.0	26.9	40.8
	100.0	100.0	100.0	100.0
<i>n</i>	361	294	394	1049
Permanent home (%)	99.2	69.3	93.3	88.4
<i>n</i>	355	290	343	988
Type of dwelling (%)				
Formal: Detached dwelling on separate stand	18.1	67.1	83.3	56.3
Formal: Town house, flat	.6	12.1	13.8	8.9
Traditional dwelling/hut	80.3	1.0	1.3	28.2
Informal dwelling/shack	.6	18.1	.8	5.6
Other: backyard dwelling	.6	1.6	.8	1.0
	100.0	100.0	100.0	100.0
<i>n</i>	360	298	396	1054
Home ownership (%)				
Home owner	95.6	81.2	79.2	85.4
Renter	.8	9.2	15.7	8.8
Rent free	3.6	9.6	5.1	5.8
	100.0	100.0	100.0	100.0
<i>n</i>	360	293	394	1047
State-subsidised 'RDP' house (%)	1.7	58.4	22.5	25.5
<i>n</i>	356	293	365	1014
Mean number rooms in dwelling (excluding kitchen and bathroom)	4.30	3.16	4.48	4.00
Drinking water (%)				
Piped water in dwelling	2.7	58.8	97.6	50.1
Piped water on site	1.5	34.6	1.4	9.9
Public tap	26.1	6.6	.3	12.2

Borehole/rainwater tank	18.4	-	.3	7.4
River, stream, dam	51.0	-	.3	20.4
	100.0	100.0	100.0	100.0
<i>n</i>	329	211	290	830
Household amenities (%)				
Electricity	63.8	94.9	96.7	84.9
Refrigerator	24.6	74.5	93.2	64.4
Television	35.4	83.3	93.2	70.6
Telephone: landline or cellular	56.3	78.0	83.6	72.7
Motor car	4.4	8.2	28.5	14.6
Computer	.6	3.4	18.4	8.1
<i>n</i>	362	292	396	1050

For rural and coloured householders the present dwelling is their permanent home. However, some 30% of urban black householders consider their permanent home to be elsewhere, mostly in the Eastern Cape.

Dwelling type varies according to location. The majority of rural households live in traditional dwellings consisting of a number of mud huts. Urban black households for the most part live in so-called RDP houses, state-subsidised housing units for lower-income households that have been built since 1994 under the country's Reconstruction and Development Programme. Almost a fifth of urban black households live in shacks in one of the informal housing areas of Cape Town that have emerged since 1994 to accommodate the steady influx of workseekers. Over 83% of coloured households live in detached brick and mortar dwellings, only a fifth of which are RDP houses.

The vast majority of households in the survey own their homes. Regarding dwelling space, four rooms is the norm for surveyed households. Although urban black households are on average larger, they have below-average dwelling space at their disposal. Coloured households with the smallest average household size have access to the most spacious homes.

Coloured households have the highest standard of living in terms of access to services and amenities in the home, followed by urban black households, with rural households lagging far behind. For example, coloured households have almost universal access to piped water inside the dwelling, to electricity and to household amenities such as a refrigerator and television set. Over a quarter of coloured households own a motor car and 18% of coloured homes feature a computer. In contrast, most rural households still fetch their water from a variety of sources including rivers and streams. Although 64% of rural households have electricity, less than a quarter have a refrigerator, and only a third have a television. Access to telecommunications increases progressively from 56% in rural black households, to 78% in urban black households, to 84% in urban coloured households.

The financial situation of surveyed households is given in Tables 5 through 7.

Finance – income

Table 5 presents results on income in the surveyed households.

Table 5: Financial situation of older households: Income

	Rural black	Urban black	Urban coloured	Total
Income earners (%)				
As proportion of household members 16 years and older	40.2	51.0	56.0	48.1
Household income (%)				
Proportion of households with income from:				
Social old-age pension	53.8	34.6	42.9	44.3
Disability pension	6.1	6.4	9.2	7.3
Child support grant	32.4	27.8	9.2	22.5
Employer pension	.9	1.3	4.1	2.2
Formal job	6.1	31.7	34.0	23.7
Informal job	.9	4.0	1.4	1.9
<i>n</i> (income earners)	556	454	588	1598
Pensioner in household receives/received a pension from work (%)	47.8	38.5	71.4	56.2
<i>n</i> (pensioners)	247	161	325	733
Mean monthly household income (Rand) (regular sources)	R1489.39	R2621.78	R2227.88	R2038.50
<i>n</i> (households)	293	195	249	737
Mean monthly household income (Rand) (regular and additional sources)	R1502.59	R2704.04	R2308.01	R2090.95
<i>n</i> (households)	301	200	251	752
Assets (%)				
Proportion of households with:				
Livestock	59.6	.5	2.5	24.8
Vegetable garden	56.5	1.4	4.2	24.5
Bank account	37.2	67.9	54.9	51.2
Stokvel membership	5.8	9.6	1.4	5.3
<i>n</i>	325–333	209–211	281–5	817–821
Financial decision-maker (%) (household member with most say on how money is spent)				
Household head	73.2	80.3	75.0	75.6
Head's spouse	19.3	16.7	17.7	18.1
Head's son/daughter	3.7	2.5	6.0	4.2
Other	3.8	.5	1.3	2.1
<i>n</i>	321	198	248	767
Income-sharing in household (%)				
All income is pooled	57.4	49.3	64.7	57.8
Some income is pooled	22.7	36.5	14.1	23.3
Each earners keeps own income	3.4	8.5	17.0	9.4
Uncertain	16.6	5.7	4.2	9.5
<i>n</i>	326	211	283	820
Amount of pension for pensioner's own use (%)				
None	65.2	56.9	36.7	52.8
A little	25.9	34.4	43.1	34.1

Some	6.7	7.5	9.9	8.1
Most / all	2.2	1.3	10.2	5.0
<i>n</i> (pensioners)	313	160	283	756

Regular sources of income

Urban households have a higher proportion of income earners than rural households, an indication of scarce employment opportunities in the rural areas.

The surveyed households rely on a range of income sources including government transfers and wage earnings. The mix of sources of income differs for the subsamples.

Black rural households rely mostly on government transfers in the form of the old-age pension and the child support grant. Urban black households rely mainly on three sources of income, namely the old-age pension, earnings from formal and informal jobs, and the child support grant. Coloured households rely heavily on the old-age pension and income from formal jobs. Coloured households dominate among the few households that had access to an employer pension at the time of the survey. A significantly higher proportion of coloured than other pensioners stated they had ever benefited from an employer pension during their lifetime. The proportion of households with access to disability pensions, 7% in the total sample, was distributed fairly evenly across the three subsamples.

Additional sources of income

Very few households reported additional income from interest on savings, property rentals, lodgers, and remittances (details not shown in Table 5). Coloured households were more likely to have additional income from property and lodgers; black households from remittances. However, this additional income boosted mean monthly household income by only R13 for rural households. Urban households benefited slightly more from additional income; their mean monthly household income increased by around R80.

Income differentials

When income from regular sources earned by all members of the household was totalled, the mean monthly household income was R2038.50 for all surveyed households. Urban households earned significantly more than rural households. If additional sources of income are added to regular income, urban black households earned 1.8 times more than their counterparts in the rural area and urban coloured households earned 1.5 times more³.

Assets

Rural households own livestock (60%) and plant vegetable gardens (57%). Almost twice as many urban than rural households have bank accounts; 68% of urban black households compared to 37% of rural black households are banked. Informal savings clubs, known as stokvels, are more popular in black than coloured households.

Intra-household income dynamics

Respondents reported that the household head or the spouse had the most say on how money is spent. This result is unsurprising given that key respondents were selected on the basis of their knowledge of household finance and the majority of key respondents were household heads or their spouses. Results confirm that income and pension sharing is the norm in older households. In 80% of all households, key respondents reported that all or some household income is pooled. Similarly, the majority of social pensioners stated that they spend none or only a little of their pension on themselves.

³ Owing to a technical problem, income information was not available for all coloured households, which may have resulted in an under-estimation of aggregate earnings.

Finance – expenditure

Table 6 presents results on expenditure in surveyed households.

Table 6: Financial situation of older households: Expenditure

	Rural black	Urban black	Urban coloured	Total
Percentage of aggregated monthly expenditure spent on select items: (%)				
Groceries and food (including meat and vegetables and take out food)	51.29	41.98	44.95	45.74
Meat, chicken, and fish only	8.34	9.89	11.50	10.20
Electricity	2.47	5.30	9.57	6.47
Education fees, uniforms, transport, books etc	9.52	11.01	4.93	7.90
Burial society dues	6.16	4.67	2.32	4.01
Savings	.93	1.40	1.69	1.41
Debt repayment	2.05	2.17	.83	1.54
Alcohol and tobacco	.75	2.21	1.53	1.53
Entertainment and holidays	.07	.26	.63	.38
<i>n (households itemising their expenditure)</i>	329	211	283	823
Total monthly household expenditure on regular expenses (Rand)				
Mean	R1318	R2295	R2631	R2020
Median	R1065	R1820	R1907	R1398
<i>n</i>	329	211	283	823
Households with unforeseen expenses in past year (%)	23.8	27.8	8.7	19.6
<i>n</i>	332	212	288	832
Type of unforeseen expenses (%)				
Funeral and death related	62.7	60.3	28.6	57.1
Traditional customs / ceremonies	12.0	20.7	-	13.6
Education related	9.3	22.4	4.8	13.6
Building renovations and repairs	8.0	7.0	14.3	9.1
Damages to dwelling due to weather, fires	6.6	8.6	19.0	9.0
Medical and accident related	1.3	-	23.8	3.9
Family support and hospitality	4.0	-	4.8	2.6
Appliances – repairs, replacements	-	-	9.5	1.3
Municipal accounts	-	-	4.8	.6
Legal expenses	-	1.7	-	.6
<i>n (households with unforeseen expenses in past year)</i>	75	58	21	155
Mean expenditure on unforeseen expenses in past year (Rand)	R4639	R6860	R6922	R5779
<i>n</i>	75	59	21	155
Total monthly household expenditure on regular and unforeseen expenses (Rand)				
Mean	R1406	R2454	R2742	R2134
Median	R1127	R2047	R1923	R1460
<i>n</i>	328	211	282	821

Regular expenditure

Key respondents reported what the entire household spent on 27 different items in the preceding month or preceding year, ranging from essentials to non-essentials, including savings and payments of debts. The levels of total monthly regular household expenditure increased progressively from rural to urban locations. Expenditure on regular expenses was highest for urban coloured households and lowest for rural black households. Expenditure on groceries and food (see percentage of aggregated monthly expenditure on select items) accounts for the single largest proportion of total expenditure, between 45% and 51%. Itemised expenditure also shows up the divide between rural and urban standards of living as well as cultural differences in spending priorities for black and coloured households.

Rural black household expenditure is limited mainly to essentials, 51% is spent on groceries and food. Progressively larger proportions of total expenditure are allocated to high protein foods (such as meat, chicken and fish) and electricity by rural, urban black and urban coloured households. Although non-essentials generally account for a small fraction of total monthly expenditure, urban households tend to spend more on items such as alcohol and entertainment than rural households. Urban households are also better placed to save a fraction of their income.

The middle-class aspirations of urban black households are indicated by the fact that their proportional expenditure for furniture and appliances bought on hire purchase, clothing and shoes, personal items, debt repayment, and alcohol and tobacco, exceeds that of other households. On the other hand, urban black households also commit proportionally more of their income than the other groups to 'development' items such as education. Expenditure on education items accounts for approximately 10% in black households in both the rural and urban areas compared to less than 5% in coloured households. This difference in education expenditure is partly a reflection of the larger number of school-age children in black older households. Burial society dues appear to be a higher priority for black than coloured households.

Unforeseen expenditure

Black households are two to three times more likely to have unforeseen expenditure than coloured households. However, the mean amount spent on unforeseen expenditure is highest in coloured households, slightly lower in urban black households, and lowest in rural households. Unsurprisingly, in older households funeral expenses are the most common unexpected expenditure item. However, deaths from illnesses related to the AIDS pandemic may also have increased unforeseen funeral expenses. Funeral and death-related expenses and traditional ceremonies account for most of the unforeseen expenditure in both rural and urban black households. Urban black households, more than their rural counterparts, seem to be overwhelmed by additional costs of education. Along with the unforeseen expenses related to funerals, coloured households have had to pay for unforeseen building repairs and medical expenses.

Total monthly expenditure

Total monthly household expenditure on regular and unforeseen expenses increases progressively from rural black to urban black to urban coloured households.

Finance – debts

Table 7 gives results on indebtedness in the surveyed households.

Table 7: Financial situation of households: Debts

	Rural black	Urban black	Urban coloured	Total
Mode of payment for food (%)				
Cash	78.5	95.2	96.1	88.8
Cash and credit	12.9	4.3	2.5	7.1
Credit	8.6	.5	1.4	4.0
	100.0	100.0	100.0	100.0
<i>n</i>	326	209	281	816
Households with current debts (%)	29.2	43.6	27.0	32.1
<i>n</i>	332	211	285	828
Major types of debt incurred by indebted households: (%)				
Clothing account	5.3	48.3	72.6	39.3
Furniture account	24.2	46.1	23.3	31.5
Food, groceries including meat	52.6	6.7	1.4	22.2
Loan from micro-lender	23.2	4.5	1.4	10.5
Outstanding municipal rates, electricity, water	-	16.9	12.3	9.3
<i>n</i>	95	89	73	257
Total outstanding debts (Rand)	R1334	R3574	R4071	R2856
<i>n</i>	87	76	64	227
Mean monthly repayment on all debts (Rand)	R397	R470	R561	R468
<i>n</i>	95	91	71	257
Households experiencing financial difficulties in last three years (%)	64.0	68.3	31.0	53.1
<i>n</i>	308	189	281	778
Main strategies used by households experiencing financial difficulties: (%)				
Ask assistance from relatives and friends	88.7	91.4	58.1	83.5
Cut down on food consumption	29.1	38.4	42.4	34.8
Borrow from bank, money lender	31.7	21.2	9.8	23.9
Seek extra work	9.0	27.2	19.6	17.0
Ask employer for assistance	3.2	25.2	9.8	11.7
Run up accounts with shops	13.1	9.3	4.3	10.1
Apply for a grant	10.0	10.6	4.3	9.1
Apply for food parcels/vouchers	1.36	5.3	3.3	8.8
<i>n (households with financial difficulties)</i>	221	151	92	464
Pensioner in household has taken a loan from a money lender (%)	20.4	18.5	2.0	13.1
<i>n (pensioners)</i>	323	162	295	780

Debt management

Urban black households were more likely than other households to incur debts (44% versus 27–29%). Rural households ran up debts mainly for food and groceries while urban households had accounts for purchases of clothes and furniture. Urban households also reported they were in arrears in paying municipal accounts for rates, water and electricity. Monthly repayments of debts and the outstanding amounts still to be paid increased progressively from rural black to urban black to urban coloured households.

Financial difficulties

Almost twice as many black (64%–68%) as coloured (31%) households reported experiencing financial difficulties in the last three years. Coping strategies are revealing of the social capital of older households. All households stated they rely on assistance from relatives and friends to tide them over financial difficulties. Black households were significantly more likely than coloured households to turn to family and friends for assistance. Other strategies to cope with financial difficulties varied according to location and level of living. The option of cutting down on food consumption increased progressively from rural black to urban black to urban coloured households. Conversely, rural black households were most likely to run up accounts with shops and borrow money when in financial difficulties, coloured households least likely, with urban black households falling in between.

Taken together with information on itemised expenditure reported above in Table 6, these results suggest that rural black households are least able to cut their food consumption without compromising the health of household members and therefore borrow or run up accounts with their local grocer. Urban black and urban coloured households may be in a better position to substitute more expensive luxury food items in their diets. Households in rural areas appear to have no recourse but to run up debts, while urban households can try to augment their income by seeking extra work, possibly from informal employment. Interestingly, mainly black households also considered the option of applying for a social grant in the case of financial difficulties.

Social pensioners are creditworthy and can access cash loans. Results on pensioners' reliance on cash loans correspond with results on householders' strategies to cope with financial difficulties. Rural pensioners were by far more likely to have taken a cash loan, urban coloured least likely, with urban black pensioners falling in between.

Summary

The results presented so far refer to factual information about the situation of the older households in our survey. The broad brush review of living conditions and income and expenditure patterns paints a fairly consistent picture of large differences in material well-being. Rural households enjoy the lowest standard of living in terms of access to income and employment. Their options to overcome financial shocks and economic hardship are more limited. On the other hand, rural households are less dependent on consumer goods and services than their urban counterparts.

Coloured households are well established in Cape Town, which was formerly a coloured labour preference area, and enjoy a more comfortable standard of living and financial security than urban black households. Some of the urban black households appear still to be finding a foothold in the city that promises job opportunities; a substantial proportion does not consider it their permanent home. It is telling that a fair proportion of urban black households are still living in informally built shacks as well as state-subsidised RDP houses. Proportionally higher expenditure on clothing, furniture and appliances, and indebtedness suggest that many black urban households are still in the process of equipping their homes to meet the living standards associated with urban lifestyles.

Change in household circumstances between 2002 and 2009

Our study aimed to explore whether changed circumstances had any influence on the fortunes and perceived well-being of older households. Table 8 presents a selection of major changes in the living circumstances of households under study between 2002 and 2009 based on aggregated results from the two waves of inquiry.

Table 8: Select indicators of change in household circumstances between 2002 and 2009

	Rural black %		Urban black %		Urban coloured %		Total %	
	2002	2009	2002	2009	2002	2009	2002	2009
Living conditions								
House on separate stand (%)	12	18	69	67	77	83	53	57
Traditional housing (%)	87	80	1		0	1	30	28
Informal housing (%)	-	1	29	18	2	1	9	6
Mean rooms in dwelling (number)	3.73	4.30	2.75	3.16	4.45	4.48	3.71	4.00
Home ownership (%)	99	95	71	81	74	79	81	85
Piped water in dwelling/yard/ public tap (%)	16	30	99	100	100	99	73	72
Electricity (%)	52	64	87	95	96	97	79	85
Intra-household dynamics								
Mean household size (persons)	5.48	6.10	5.09	6.33	4.49	5.46	5.00	5.98
Proportion in household under 25 years (%)	48	56	43	51	30	38	41	49
Key respondent is the household head (%)	95	75	94	73	81	85	89	78
Key respondent is the head's spouse (%)	3	11	3	3	12	7	6	8
Key respondent is social pensioner (%)	85	64	46	56	48	61	61	61
Key respondent is female (%)	58	69	55	66	57	64	57	66
Household members (16 years +) with post-primary education (%)	41	50	55	67	66	65	54	60
Absent members are employed (%)	17	19	36	43	49	42	35	30
Absent members are workseekers (%)	21	32	21	6	7	4	18	20
Pensioners/disability grantees who moved away/died since 2002 (number individuals)		482		333		229		1044
Finance								
Proportion of households with income from:								
Paid work (%)	13	6	40	32	47	34	36	24
Odd jobs (%)	0	1	3	4	3	1	2	2
State old-age pension (%)	76	54	29	35	29	43	40	44
Disability grant (%)	7	6	11	6	9	9	9	7
Child support grant (%)	4	32	18	28	4	9	8	23
All or some income is pooled (%)	99	80	81	86	81	79	87	81
Pension money is for pensioner's own use* (none, a little) (%)	96	91	88	91	56	79	82	87
Households with a bank account (%)	15	37	26	68	48	55	31	51
Households investing in a stokvel (%)	3	6	3	10	1	1	2	5
Mean monthly household income from regular sources (2009 Rand)	899	1489	1402	2621	2529	2228	1652	2039

	Rural black %		Urban black %		Urban coloured %		Total %	
	2002	2009	2002	2009	2002	2009	2002	2009
Mean total monthly household expenditure on regular expenses (2009 Rand)	894	1318	1226	2295	2255	2631	1493	2020
Mean total monthly household expenditure on regular and unforeseen expenses (2009 Rand)	923	1406	1348	2454	2295	2742	1553	2134
Households with unforeseen expenses (%)	18	24	27	28	15	9	19	20
Mean household expenditure on unforeseen expenses (2009 Rand)	2155	4639	5590	6860	3465	6922	3887	5779
Proportion of household income spent on groceries (%)	38	37	24	24	24	25	27	28
Households with debts (%)	61	29	43	44	42	27	49	32
Households with experience of financial difficulties in past 3 years (%)	81	64	78	68	58	31	72	53
Multiple strategies used to cope with financial difficulties:								
Rely on friends (%)	43	89	94	91	74	58	69	84
Cut down on food consumption (%)	1	29	42	38	87	42	41	35
Borrow from bank/money lender (%)	37	32	22	21	9	10	23	24
Run up accounts at shops (%)	23	13	35	9	16	4	25	10
Pensioner has used micro-loan facility* (%)	24	20	6	19	1	2	13	13
Pensioners								
Pensioner experienced difficulties accessing pension* (%)	15	10	7	8	9	4	11	7
Type of difficulty in accessing pension:								
Rude/unhelpful officers* (%)	19	46	11	30	47	20	25	37
Problems with identity book*(%)	4	19	11	10	5	20	5	17
Pension not paid on time* (%)	73	23	67	20	26	-	61	17
Pension collected at bank* (%)	5	26	13	29	5	19	7	24
Pension collected at mobile paypoint* (%)	86	73	84	67	71	68	81	70
Pensioner not accompanied when collecting pension* (%)	78	63	68	68	43	52	64	60
Pensioner receives money from children living elsewhere* (%)	18	19	21	18	28	20	22	19
Pensioner gives money to children living elsewhere* (%)	10	3	11	6	4	1	8	3
Pensioner is member of a community organisation* (%)	90	89	82	86	71	61	80	78

Unless indicated, information was supplied by key informants in the 2002 (Møller & Ferreira, 2003) and 2009 surveys.

* Older-person respondents supplied the information for starred items.

Housing and infrastructure

By most standards, housing conditions had improved for many older households in the survey. In 2009, a larger proportion of households lived in detached houses on separate stands (57% versus 53%) than in 2002, a reflection of the RDP housing policy. In the Eastern Cape, 7% of rural black households had relinquished their traditional dwellings. In Cape Town, the proportion of urban black households in informal housing decreased from 29% to 18%; black urban home ownership, mainly of RDP homes, increased from 71% to 81%. Almost twice as many rural as urban households had gained access to piped water since 2002; and an additional 10% of rural and urban black households had gained access to mains electricity.

Intra-household dynamics

The size of dwellings increased in all subsamples – up to one room for the average urban black household – in line with an increase in average household size from 5 to 6 persons, which also swelled the proportion of household members under 25 years. Compared to 2002, social pensioners accounted for larger proportions of key respondents in urban black and coloured households in 2009, but for a 20% smaller proportion in rural households. As a reflection of household members dying or moving away permanently, spouses and other members of the family replaced household heads as key respondents, mainly in rural and urban black households. The proportion of female key respondents increased from 57% to 66% overall. Average education levels of adult household members increased substantially.

In urban households in both surveys, a larger proportion of absent members were employed rather than workseekers. Conversely, in rural households, the proportion of absent workseekers to employed workers increased. All categories of households lost income from old-age and disability pensioners between 2002 and 2009. The proportion of households with income from employment shrank in rural households but grew in urban households. Income continued to be pooled in older households with pensioners reporting that none or a small proportion of their pension income was for their own use. In 2009, half (51%) of older households were banked compared to only 31% in 2002, a change perhaps related to the new method of pension payouts. Membership of informal savings clubs, stokvels, remained insignificant in both years.

Income and expenditure

The proportion of income spent on groceries remained approximately the same for all categories of households between 2002 and 2009. Rural black households continued to spend more than a third of income on groceries compared to approximately a fourth in urban households. Financial shocks, that is unforeseen expenses, decreased only for coloured households. In 2009, such shocks affected roughly a quarter of black households, both rural and urban, but only 9% of coloured households. The proportion of indebted households and ones experiencing financial difficulties decreased substantially between the two surveys. However, in 2009 financial difficulties in black urban households (44%) and indebtedness in both rural and urban black households (64%/68%) was still very high. Strategies to cope with financial difficulties varied among households and over time. It is noteworthy that all categories of households continued to rely on loans to tide them over financial difficulties. However, the proportion of householders reporting that they ran up accounts at shops decreased in all three subsamples, possibly a reflection of the economic recession in 2009. A higher proportion of urban black pensioners reported using a micro-loan facility in 2009 than in 2002.

Pensioner issues

Overall, the proportion of pensioners who had experienced difficulties in accessing the old-age pension decreased from 11% to 7% between 2002 and 2009. Compared with 2002, there was a slight increase in difficulties experienced with rude or unhelpful officials and with obtaining an identity book in 2009. However, there was a significant decline in reports of pensions not

being paid on time, possibly due to reforms in the payout system, which resulted in a higher proportion of pensioners in the survey paid through a bank in 2009 rather than a mobile pay point. Approximately 20% of pensioners reported receiving remittances from children living elsewhere at both times, but only 3% of pensioners gave money to children in 2009 compared to 8% in 2002. The proportion of older persons who are members of community organisations in each subsample remained fairly stable over time.

RESULTS

SUBJECTIVE INDICATORS

OF WELL-BEING



The above section reported a number of changes in the households' circumstances between 2002 and 2009, drawing on factual information collected in the surveys conducted in those separate years. In this section we review key respondents' own evaluation of their living circumstances and material well-being in 2009 and their recall of significant changes in their households' circumstances. Key respondents were asked to rate their current satisfaction with the general household situation and expectations for the future. Homing in on the domain of household finance, key respondents were invited to rate their satisfaction with the household's present financial situation and to say whether the financial situation had improved or deteriorated over the past three years. Results are shown in Tables 9 through 11. The wording of survey questions is given in the legends to tables.

Table 9: Subjective indicators of household well-being (key respondents' assessment)

	Rural black households %	Urban black households %	Urban coloured households %	Total %
Satisfaction with current household situation¹				
Very satisfied/satisfied	29.7	32.5	84.5	49.5
Neither/nor	27.6	15.6	8.6	18.0
Dissatisfied/very dissatisfied	42.6	51.9	6.9	32.6
	100.0	100.0	100.0	100.0
<i>n</i>	333	212	290	835
Expectations for future household situation in five years time²				
Better	42.6	49.8	45.3	45.4
Same	25.1	15.6	28.4	23.5
Worse	32.3	34.6	26.2	31.2
	100.0	100.0	100.0	100.0
<i>n</i>	331	211	225	767
Satisfaction with current financial situation³				
Very good/good	7.5	16.0	29.8	17.4
Average	44.0	33.0	51.9	43.9
Bad, very bad	48.5	50.9	18.3	38.7
	100.0	100.0	100.0	100.0
<i>n</i>	332	212	289	833

Questions read:

- 1 "Taking everything into account, how satisfied is this household with the way it lives at present? Would you say this household is very satisfied, satisfied, dissatisfied, or very dissatisfied?" (A middle category of 'neither/nor' was coded).
- 2 "How do you expect life will be like for this household in five years time - better, same, or worse?"
- 3 "How would you rate the financial situation of this household at present? Is it very good, good, average, bad or very bad?"

Key respondents' evaluation of their households' general situation

In Table 9, a significantly higher proportion of coloured than black respondents was satisfied with their household situation (85% versus 33%/30%). However, higher percentages of respondents in all three subsamples were more optimistic than pessimistic about their household's future. Between 43% and 50% of respondents thought the household situation would get better in five years' time. Only approximately a third of black and a quarter of coloured respondents expected their household situation to get worse in future.

Noteworthy is that black urban key respondents were most likely to give contrasting assessments of current and future household well-being. In their evaluations of *current* household satisfaction, 33% of urban black respondents scored above and 52% scored below the neutral mid-point ('neither satisfied nor dissatisfied'). In their expectations of the *future* household situation, 50% of urban black respondents scored above and 35% scored below the mid-point. These contrasting assessments suggest that rural households that have migrated from the Eastern Cape to Cape Town in the hope of finding greater prosperity have experienced a mix of fortunes. Further results presented below are supportive of this supposition.

Key respondents' evaluation of their households' financial situation

In the 2009 survey, the financial situation of most households was rated as less satisfactory than the household's general situation (Table 9). This discrepancy between scores for general well-being and the domain of finance is not unusual; satisfaction with finance tends to lag behind general life satisfaction in most quality-of-life studies.

Satisfaction with the household's current financial situation increased progressively across the rural black, urban black and coloured respondent categories. While a slightly higher percentage of urban black (51%) than rural black (49%) respondents stated their household's financial situation was 'bad' or 'very bad', only 18% of coloured householders did so.

Key respondents' evaluation of the changing financial situation

In response to a question on changes in fortune (Table 10), only 17% in total stated that their household's current financial situation was better than three years ago. Over two-thirds (37% in total) stated their household's financial situation was worse than three years ago.

Table 10: Key respondents' assessment of household's current financial situation in 2009 relative to three years earlier

	Rural black households %	Urban black households %	Urban coloured households %	Total %
Financial situation is				
Better	14.8	19.1	17.8	16.9
Same	52.9	34.9	46.7	46.2
Worse	32.3	45.9	35.5	36.9
	100.0	100.0	100.0	100.0
<i>n</i>	331	209	287	827

The question read: "How would you rate the financial situation of the household compared to three years ago? Is it better, same or worse than three years ago?"

Again, as was the case with their evaluation of the current and future household situation, urban black key respondents were more likely than others to rate their household's financial situation either above or below the sample average. Some 19% of urban black key respondents stated their household had fared better financially than three years ago, while 46% thought their household has fared worse.

Reasons for changes in the households' financial situation

Key respondents were asked to qualify their assessment of their household's current financial situation compared to three years ago. Table 11 gives the reasons for households being better off or worse off in the estimation of key respondents.

Table 11: Reasons for households being financially better or worse off in 2009 than three years earlier (key respondents' qualifications)

	Rural black %	Urban black %	Urban coloured %
Financially better-off households			
Receives pension/grant; increase in grant income	30.6	22.5	17.6
Employment	12.2	27.5	27.5
Less expenditure/ fewer dependents	8.2	-	3.9
Help received from family	6.1	-	5.9
Self-evident: things are fine/better	-	-	13.7
Negative mentions:			
Price increases, higher cost of living	32.7	15.0	13.7
Lack of employment opportunities	-	27.5	3.9
Loss of earner	4.1	2.5	2.0
Insufficient money, debts	2.0	2.5	2.0
No information	4.1	2.5	9.8
	100.0	100.0	100.0
<i>n</i>	49	40	51
Financially worse-off households			
Inflation, price increases, recession	40.6	21.8	60.4
Unemployment	14.2	37.6	13.9
Death/ loss of spouse or breadwinner	17.9	10.9	8.9
Increase in expenditure/number of dependents	10.4	6.9	-
Insufficient income; has incurred debts	8.5	7.9	3.0
Low pay; low value of grant	2.8	4.0	4.0
Poor health; accident	-	3.0	-
Family problems	.9	1.0	1.0
Other	1.9	4.0	4.0
No information, 'nothing'	2.8	3.0	5.0
	100.0	100.0	100.0
<i>n</i>	106	101	101

Author's classification and calculations based on responses captured verbatim to the question: "What would you say is the main reason for the change in financial situation of the household?"

Better-off households

Reportedly, social assistance, mainly in the form of the state old-age pension as well as other social grants, improved the financial situation in all subsamples. The impact of the social pension appears to be greatest for rural households whose members have few job opportunities. Access to employment appears to be the main driver of good fortune for urban households, with pension and grant income in second place. Noteworthy is that respondents in all subsamples mentioned factors that limited financial progress, in spite of stating that their households were better off. Negative factors accounted for 50% of urban black, 43% of rural black, and 31% of coloured mentions. Respondents complained that price increases and the higher cost of living ate into financial gains. Urban black respondents also emphasised the lack of employment opportunities in their negative comments. Coloured householders were least likely to refer to negative factors (31%); a substantial proportion of coloured respondents (14%) simply noted that the financial situation was 'better' or 'fine'.

Worse-off households

Twice as many key respondents as those who reported improvements, commented on factors that had left their households worse off over a three-year period. Reasons given for financial decline differed markedly among the three subsamples.

In rural black households, inflation and price increases, particularly food prices, were the main contributors to financial setbacks. Unemployment and debts were also cited as reasons underlying misfortune. Noteworthy is that household dynamics appear to play an important role in the change of financial fortune in rural black households that mainly rely on a fixed income from social grants. The death of a pensioner spouse and/or breadwinner often represented a major financial loss. Household expenditure may increase or decrease dramatically depending on the number of dependants on that household's social grant income.

For urban black key respondents household finance was mainly dependent on employment. Employment was the most frequently mentioned positive factor and job loss or lack of jobs as the most frequently mentioned negative factor. Further negative factors included inflation and price increases, and the death or loss of income earners.

Coloured key respondents ascribed their financial setbacks mainly to the impact of price increases and the effects of the economic recession on prices and employment opportunities.

Summary of perceptions of financial gains and losses

To summarise, all groups of key respondents noted that the cost of living had increased significantly over the three-year reference period. Price increases had undermined the value of pension and wage income. The economic recession was mentioned explicitly as contributing to job loss. The loss of pensioner members of the household represented a financial setback in all households. All households that lost pensioner members reported this as a financial setback, but its impact was felt to varying degrees. Mention of being worse off due to the death/loss of a breadwinner increased progressively from 9% in urban coloured households to 18% in rural black households.

Vignettes of vulnerability

The mix of reasons for experiencing fortune or misfortune cited by key respondents highlights the financial vulnerability of older households. Three broad-brush sketches of financial vulnerability in the surveyed households are as follows:

Rural black households: The reasons given for the change of financial fortune show how highly dependent rural households are on pension income. The loss of a pensioner or income-earning spouse can make or break the financial situation. The only leeway in changing the fortune of rural older households is the number of dependants who share pension and grant income. 'Help from family' appears to be a euphemism for remittances from family members working in urban centres.

Urban black households: Employment opportunities hold the key to the fortune and misfortune of urban black households who have come to Cape Town to improve their financial situation. In contrast to their rural cousins in the Eastern Cape, the urban black households in the survey depend firstly on wage income and secondly on grant income to advance financially. Job loss as a result of the economic recession has dealt a blow to the finances of urban black households.

Urban coloured households: The financially stronger coloured households also rely on a mix of government transfers and wage income to boost their fortunes. The recession that has reduced the value of pensions and wage income is regarded as the main factor holding back financial advancement.

The meaning of financial fortune and misfortune for older households

The following excerpts from the interviews with key respondents illustrate the nuanced perceptions of financial fortune and misfortune. The examples of reasons for households being better or worse off than three years ago are given in order of rural black, urban black, and urban coloured spokespersons.

Better-off rural black household:

"Receiving a social grant really changed our financial situation."

Worse-off rural black households:

"It's the same amount [the social pension], but there are a lot of people in this household."

"The breadwinners died with their pensions."

"Prices are high for everything but the grant is too little."

Better-off urban black households:

"Father is getting a grant; my brother is working, and at school we are getting bursaries and loans so we can make it."

"The household head wasn't working in the last four years. Now it's better, he has been working for two years and is still working now."

Worse-off urban black households:

"Money is the problem. There's a lot of people at home and only one person working and the household depends on grants."

"We have kids and only my husband is working now. It's difficult to survive with the child support grant and his 800 rands, and food prices are up."

"There are more people depending on the little money that the business makes."

"Prices rise faster than income these days."

Better-off urban coloured households:

"Because two sons are working and helping."

"Mainly because of a salary increase and the daughters getting new jobs."

"There's a number of people working so that is a big help."

Worse-off urban coloured households:

"The economic crisis has had a big impact on us."

"All the [price] increases and retrenchments."

Key respondents' recall of significant changes over the past six years

In the preceding section on household well-being, we reviewed key respondents' perceptions of changes in their household's financial situation. The 2009 survey also asked key respondents whether the household had experienced a wider range of significant changes in circumstances that might have impacted on well-being. A checklist of 37 items grouped under the headings of finance, housing, living arrangements, family relations, and community, served as an aid to memory.⁴

4 *Finance* covered employment and business opportunities (4 items); *housing* covered gaining access to housing and amenities, home improvements, and homelessness or damage to homes caused by fire or flooding (8); *living arrangements* covered births and deaths, family breakdown, stroke, hospitalisation and imprisonment (7); *family relations* covered improved relations as well as factors that caused tensions such as lack of space, lack of money, individuals not contributing their fair share, and excessive alcohol and drug consumption (9); *community* covered crime and political conflict, representation at municipal level, and access to a number of different services and facilities (9). In addition, respondents were free to name other changes that had happened to their household since 2002. However, few made use of this additional option.

Table 12: Recall by key respondents of significant changes that affected the household over the past six years

	Rural black %	Urban black %	Urban coloured %	Total %
Changes to household finance:				
Job losses	5.3	26.4	20.4	16.0
Job gains	12.5	9.4	6.1	9.4
Changes to housing situation:				
Found place to live	-	5.2	1.4	1.9
Was relocated	1.4	4.3	-	1.7
Made home improvements	6.4	16.1	2.9	7.8
Gained access to electricity	23.7	2.8	1.1	10.1
Changes that affected living arrangements:				
Births in household	24.3	18.5	11.8	18.4
Deaths of children in household	14.3	10.4	2.5	9.0
Changes that affected family relations:				
Money problems	6.1	13.8	2.5	6.9
Changes that affected community life:				
Crime and violence	24.0	60.2	50.4	42.6
Drugs	2.4	23.2	38.5	21.0
Political conflict	.7	8.1	.7	2.7
Better representation at municipal level	1.4	12.3	.7	4.1
Access to new basic services	26.2	10.9	1.4	13.2
New clinic	11.2	10.0	-	6.8
New community centre	1.8	11.4	.7	4.0
New sports facilities	2.8	10.4	-	3.9
New churches	.7	7.6	1.8	3.0
<i>n</i>	333	212	290	835

Even though respondents were prompted by the aide mémoire, their recall of significant changes was limited. A total of 1740 significant changes were recalled by 835 key respondents, an average of 2.08 events per respondent. Table 12 lists the most frequent mentions that accounted for more than a 5 % response in any subsample. Thus only 18 of the 37 items in the checklist feature in Table 12. As is often the case, recall of negative events such as crime and violence, drugs, job loss and money problems dominated over positive events, such as births and service delivery. Job losses were more engrained in urban memories where job turnover is commonplace, while rural householders whose employment opportunities are more limited, tended to recall the times that a household member had found a job. Recall of community events indicates that urban households feel they are more exposed to crime and violence than rural households. Rural households were most likely to report gaining access to electricity and basic services since the last survey, which matches indicators on living conditions reported earlier.

Perhaps it is useful to focus on the recall of significant events that affected the well-being of urban black households. Urban black respondents recalled the largest number of events in total and per respondent.⁵ Their responses suggest that urban black households had experienced more turbulent times than others over the six year interval between the two waves of inquiry. Urban

5 Urban black respondents recalled a total of 670 events compared to 591 for rural black and 479 for urban coloured respondents. The average recall per respondent was 3.16 events for urban black, 1.77 for rural black and 1.65 for urban coloured respondents.

black householders tended to recall more events that had brought either fortune or misfortune to their households. They mentioned job losses and job gains as well as tensions in the household caused by money problems. Their recall of events under the heading of housing and community suggests that establishing a secure home was not an easy task in tough neighbourhoods plagued by drugs, crime and political strife. On the other hand, urban black households were also most likely to recall gaining access to new neighbourhood facilities, such as community and sports centres, and better representation at local government level.

Older persons' perceived quality of life

The supplementary interview, conducted with older persons 55 years of age and over, covered subjective well-being and factors that contribute to quality of life in later life. Table 13 gives results in the order in which items were presented in the interview.

Table 13: Indicators of subjective well-being of household members 55 years and over (older-person respondents)

	Rural black householders %	Urban black householders %	Urban coloured householders %	Total %
Satisfaction with life-as-a-whole these days¹				
Very satisfied/satisfied	28.9	43.4	86.2	54.5
Neither/nor	36.3	13.3	8.1	20.4
Dissatisfied/very dissatisfied	34.8	43.4	5.7	25.1
	100.0	100.0	100.0	100.0
Domain satisfactions¹:				
Percent satisfied/dissatisfied				
Financial situation				
Very satisfied/satisfied	26.5	32.2	68.6	44.2
Dissatisfied/very dissatisfied	46.1	46.1	19.0	36.5
Respect shown by others				
Very satisfied/satisfied	90.8	84.5	97.3	92.0
Dissatisfied/very dissatisfied	2.4	10.4	2.1	3.9
Family relationships				
Very satisfied/satisfied	92.6	92.0	95.5	93.6
Dissatisfied/very dissatisfied	1.5	5.1	2.1	2.5
Living arrangements (where you live)				
Very satisfied/satisfied	84.3	73.6	95.2	86.4
Dissatisfied/very dissatisfied	8.6	19.5	2.1	8.3
Mobility (ability to get around)				
Very satisfied/satisfied	69.5	55.7	87.4	73.6
Dissatisfied/very dissatisfied	14.3	29.3	5.4	13.8
Accomplishments in life				
Very satisfied/satisfied	42.7	40.5	89.7	60.7
Dissatisfied/very dissatisfied	31.7	45.1	4.5	23.8
Access to a confidant/e	71.7	71.7	70.7	71.3
Self-rated health²				
Very good/good	23.4	38.5	32.6	30.2
Poor/very poor	37.2	27.6	16.2	27.0

Health compared to 3 years ago³				
Better	18.9	25.3	19.9	20.6
Worse	28.0	32.8	26.8	28.5
Health compared to age peers³				
Better	30.3	45.4	39.6	37.1
Worse	21.7	25.3	9.9	17.8
Mobility⁴: ability to move around compared to 3 years ago				
Easier	22.9	22.4	17.7	20.8
Harder	34.8	45.3	33.9	36.6
Security⁵: Feels more/less safe from crime and violence than 3 years ago				
Safer	15.0	7.5	14.0	13.1
Less safe	43.5	74.0	46.0	50.7
Factor that would have made life better:				
Better education	63.4	53.2	56.7	58.7
More personal independence to make life choices	16.8	22.2	23.0	20.4
More equality for people like myself	19.8	24.6	17.9	20.0
<i>n</i>	339	171	335	845

Notes:

Middle categories are not shown in the table.

- 1 Satisfaction with life-as-a-whole and domain satisfactions were measured on a 5-point scale from 'very satisfied' to 'very dissatisfied' over a neutral 'neither/nor' middle category.
- 2 Self-rated health was measured on a 5-point scale from 'very good' to 'very poor' over a neutral 'average' middle category.
- 3 Relative health status was measured on a 3-point scale: 'better', 'same', 'worse'.
- 4 Mobility was measured on a 3-point scale: 'easier', 'same', 'harder'.
- 5 Security was measured on a 3-point scale: 'safer', 'same', 'less safe'.

Satisfaction with life as a whole

The proportion of older household members indicating they were satisfied with life increased progressively from rural black (29%), to urban black (43%), to urban coloured (86%) respondents. The vast majority of coloured older respondents were satisfied with their lives. Equal proportions of older respondents in urban black households were satisfied and dissatisfied. Just over a third of rural older respondents were undecided.

Domain satisfactions

Domain satisfaction levels were consistently highest for coloured respondents, intermediate for rural black respondents, and lowest for urban black respondents. This pattern of domain satisfactions is consistent with the distribution of overall life satisfaction. There is one exception. Rural black respondents, whose households earn and spend less than their urban counterparts, were the least satisfied with finance.

Domains in order of most to least satisfying are: family relationships followed by respect relations, living arrangements, mobility, accomplishments in life, and the financial situation. Only 44% in the total sample were satisfied with finance. The vast majority in all groups, between 92% and 96%, were satisfied with family relationships. The generally high level of satisfaction with family

life conforms to expectations. Similarly, respect relations generally were rated as satisfactory. The slightly lower percentage satisfied with respect relations among urban black respondents might be the result of their response pattern or else is a reflection of their somewhat lower age. Respect relations are particularly important in traditional African culture and respect for older persons is regarded as a sign of filial piety (Møller & Sotshongaye, 2002). An alternative interpretation is that rapid urbanisation has resulted in a decline in traditional respect relations. Mobility was rated slightly less satisfactory by coloured respondents, whose average age was highest.

Confidantes

Approximately seven in ten respondents in the total sample reported they had access to a confidante.

Health

Three indicators of health were used in our survey, namely a self-rating, an assessment of one's health relative to three years ago and an assessment of one's health compared with that of one's age peers. Urban black respondents, who are on average slightly younger than the other groups, rated their health better than average on all three indicators. Rural black respondents rated their health worst of all groups on the three indicators. Urban coloured health ratings were in between.

Mobility

More respondents stated that their mobility had deteriorated than improved over the past three years. Interestingly, a higher proportion of urban black respondents stated it was harder for them to move around than three years ago. Although urban black respondents are on average younger than other older respondents, the group includes a higher proportion of disability grant recipients who might have difficulties walking. An alternative technical explanation for the decline in mobility among the urban black elderly is their typical response pattern with its emphasis on negative assessments. It is also possible that mobility was understood in the sense of freedom from restrictions on movement around the city and good access to urban transport.

Security from crime

A higher proportion of respondents felt more vulnerable than safer from crime compared to three years ago. Almost three quarters of urban black respondents felt less safe compared to a much lower proportion, 44% – 46%, of rural black and urban coloured respondents. The fact that a substantial proportion of urban black households live in shacks and in tough informal settlements, may explain their greater fear of crime.

Life chances

With the wisdom of hindsight, what would have created better life chances for the older respondents in our survey? Over half thought better education would have served them well. An above-average percentage of rural black respondents, the least educated group in the survey, opted for better education. Approximately a fifth in the total sample thought more personal independence and greater equality with other people would have boosted their life chances.

Good things in life

At the end of the interview, older respondents were asked to name three good things in their lives. Results are shown in Table 14. Cultural differences are evident in the manner in which respondents talked about the good things in their lives.

Table 14: Three good things in life for older-person respondents

	Rural black %	Urban black %	Urban coloured %	Total %
Family relations	35.5	30.2	41.5	37.1
Religious life, spirituality	6.3	7.1	22.0	13.4
Shelter: Home, a roof over one's head	22.2	20.4	1.6	12.6
Financial security and material well-being	18.3	22.2	1.7	11.7
Health and longevity	8.7	7.6	7.1	7.7
Community, interpersonal relations	1.6	3.4	10.8	6.1
Leisure activities, hobbies	.1	2.5	8.7	4.4
Personal attributes: Wisdom, morality and integrity	.5	2.3	4.2	2.5
Achievements in life	4.5	2.3	.5	2.3
Hedonism: Positive outlook, happy disposition	.4	.2	1.8	1.0
Nothing	1.8	1.6	.2	1.1
Don't know	.1	.2	-	.1
	100.0	100.0	100.0	100.0
<i>n</i> (total mentions of 'good things')	761	437	961	2159
<i>Average number mentions per respondent</i>	2.3	2.5	2.9	2.6

Author's classification and calculation of responses to the open-ended item put to older household members 55 years and over: "What are the three good things in your life?"

Central to the good life in all three groups of respondents are *family relations* with children and grandchildren (37% of total mentions). Respondents set great store by living under the same roof with children or grandchildren or both, harmonious family relations, and regular family contact. Having children and grandchildren was seen as a blessing. A substantial number of respondents paid tribute to their late spouse or their life-long partner who is still by their side. Respect relations received special mention mainly by rural black respondents.

In all subsamples, between 7% and 9% made mention of *health and long life* as essential to the good life. Health and longevity were mainly regarded as blessings in life. Living to a ripe old age was said to be God-given by some. Others intimated that coping well with daily activities of life were badges of achievement. Some respondents were particularly proud of their vitality and zest for life.

For black respondents *shelter* (20% – 22% of mentions) and *financial security* (18% – 22% of mentions) were essential ingredients of the good life. It is important to know there is a secure roof over one's head, to have a place where one can rest one's head in peace, and to provide a home for one's family. A few respondents also emphasised the value of home ownership. The social pension plays a key role in providing peace of mind for black respondents in old age. Financial security, in the form of the social pension or simply 'having money', was cited as particularly important for well-being by rural and urban black respondents (18% and 22% of mentions). Financial security was often expressed in terms of being able to put food on the table and going to bed on a full stomach. Financial security included being able to support oneself and one's family, to have a few 'things of my own', and no debts. Mainly rural respondents valued their cattle wealth and their vegetable gardens, and stated they enjoyed their gardening activities.

Religious life and spirituality (22% of mentions) are among the most important domains of life for older coloured respondents. Praying regularly and going to church or the mosque are an essential part of a life of quality. Similarly, coloured respondents were also more likely than the

black elderly to state that socialising with friends and neighbours and good *community relations* (11% of mentions) enhanced their quality of life. For black respondents, the centrality of good relations in the extended family appears to overshadow the importance of community relations. Respect relations in the community were a particularly important aspect of community relations (2% – 3% of mentions) for black respondents.

Mainly coloured respondents listed *positive personal attributes* (6% of mentions) and pastimes (8.7%) that identified them as active, helpful, moral and upright senior citizens. Thus, some of the coloured respondents saw themselves as well placed to act as role models and a source of wisdom for the youth.

In similar vein but expressed differently, black respondents spoke of their *personal achievements* (2% – 4.5% of mentions) in nurturing their children and grandchildren. To know that one’s children are better educated than oneself, are working in jobs, and are married with children of their own was proof of having fulfilled one’s duty as a parent. It was also a source of pride and personal achievement. A few black respondents reported achieving success in their chosen occupation, particularly in vocations that serve the community.

Changes in perceived household fortune and subjective well-being between 2002 and 2009

So far we have reported intra-household dynamics and changes in circumstances of the older households under study here based on factual social indicators compiled from household surveys conducted at two separate times. Many households had advanced materially and financially. The question is whether such changes in fortune are reflected in subjective well-being.

Table 15 shows that older persons’ evaluations of health, personal safety, and overall well-being improved significantly between 2002 and 2009. Education and equality were considered important by substantial proportions in each subsample at both times.

Similarly, in Table 16, key respondents’ evaluation of the general household situation and the household’s financial situation was more positive in 2009 than in 2002. Similar factors were seen to contribute to financial advancement and/or setbacks at both times. Social grants and jobs contributed to better fortunes while the loss of income and jobs, as well as price increases, contributed to misfortune.

Table 15: Changes in perceptions of subjective well-being between 2002 and 2009: Older-person respondents

	Rural black %		Urban black %		Urban coloured %		Total %	
	2002	2009	2002	2009	2002	2009	2002	2009
Satisfied/very satisfied with life-as-a-whole	9	29	11	43	56	86	29	55
Dissatisfied/very dissatisfied with life-as-a-whole	88	35	70	43	10	6	51	25
Self-rated health: very good & good	8	23	15	62	34	33	20	30
Self-rated health: poor & very poor	77	37	56	28	19	16	48	27
Feels safer from crime than 2 years ago	7	15	2	8	4	14	4	13
Feels less safe from crime	64	44	87	74	73	46	74	51
Education would have made life better	37	63	74	53	37	57	47	59
Equality would have made life better	57	20	20	25	32	18	37	20

Table 16: Changes in perceptions of household well-being between 2002 and 2009: Key respondents

	Rural black %		Urban black %		Urban coloured %		Total %	
	2002	2009	2002	2009	2002	2009	2002	2009
Satisfied with household situation	9	30	12	33	49	85	25	50
Dissatisfied with household situation	89	43	69	52	18	7	57	33
Current financial situation rated as good	4	8	6	16	12	30	8	17
Current financial situation rated as bad	92	49	69	51	32	18	63	39
Better financial situation compared to 3 years ago	2	15	7	19	12	18	7	17
Worse financial situation compared to 3 years ago	66	32	67	46	60	36	64	37
Select reasons for better financial situation:								
Pensions, grants	100	31	17	23	4	18	18	
Jobs, employment	-	12	22	28	33	22	26	
Negative complaints	-	39	-	48	-	22	-	
Select reasons for worse financial situation:								
Inflation, price increases	71	41	40	22	70	62	61	
Unemployment	15	14	31	38	13	14	20	
Low pay, grants too little	5	3	9	4	8	3	7	
Death/loss of spouse/earner	3	18	10	11	2	8	5	

DISCUSSION AND CONCLUSION



This paper gives a descriptive report of the situation of older South African households and its relation to perceived well-being. The account is based on the second wave of a study that traced approximately 1000 older households residing in the Eastern and Western Cape provinces. The two waves of research occurred six years apart. The sample was divided into roughly three equal-sized groups: rural black households in the Eastern Cape's former 'homeland' areas; and black and coloured households in Cape Town in the Western Cape Province. Results from the second survey conducted in 2009 were compared with those from 2002 to assess change in material and perceived well-being among the three groups.

The main aim of our study in 2009 was to explore the well-being of older households in relation to their material situation. In quality-of-life studies, the definition of the good life represents the point of departure and reference standard for measuring well-being. Accordingly, we asked the older persons in the household to describe the good things in life in their own words. All three subcategories of respondents in the survey identified a good family life as the highest priority. We learnt that the pension, or just 'having money', as some respondents put it, is one of the most essential ingredients of the good life. Black older respondents in particular, were likely to include financial security and shelter in their three 'good things' in life. For black respondents, basic material needs such as shelter, food, and financial security are intertwined with higher-order needs such as a harmonious family life and a sense of fulfilment of one's duty as spouse, parent or grandparent. Coloured respondents, whose livelihoods appear to be somewhat more secure, focussed more on higher-order social and self-actualisation needs.

The 2009 study found that overall living standards had improved for households since 2002, and there was a more positive evaluation of household and personal well-being and the financial situation of the household. Our survey results suggest that financial security is interlinked with perceptions of well-being. For example, by 2009, more households were benefitting from access to subsidised housing and infrastructure and a significantly higher proportion than in 2002 were benefitting from the child support grant. A larger number of households had bank accounts and more pensions were paid out through banks. Fewer pensioners reported problems with accessing their pensions. On average, household income and expenditure in black households increased slightly while levels of household and personal well-being were higher in all three subsamples. Of importance for our study of mainly pensioner households is that there was a significant drop in dissatisfaction with the current financial situation of the household, and a significant drop in the proportions of households that thought their household's financial situation had deteriorated over the past three years.

Our study relied on a single person, usually the household head, to assess household well-being. We can be fairly confident that the evaluations of our key respondents and older persons are a good reflection of household well-being. The analysis of South Africa's official household survey by Bookwalter, Fuller and Dalenberg (2006) found that the household head's subjective well-being is a reliable proxy measure for the entire household's well-being. Bookwalter et al. reason that if household heads are truly reporting household subjective well-being, then subjective well-being measures in household surveys are a useful measure of "how the household is doing" (p.414), which is precisely what this study aimed to find out. By complementing the key informants' assessments with those of older members of households, we can be doubly sure that our results showing an increase in levels of well-being are robust.

Shades of well-being

A marked gradation of material well-being from rural black to urban black to urban coloured households was evident in most social indicators, a pattern that was also observed in the earlier survey results collected in 2002 (Møller & Ferreira, 2003; Ferreira, 2006). However, there were also tentative signs that urban black households are making greater strides towards self-reliance

and prosperity, as will be discussed in greater detail later.

The study covered change in a wide range of domains that play a role in shaping the lives of older people and the circumstances of their households. Both material and non-material changes had occurred in the household situation over the six-year period (Tables 8 and 12). Access to housing and infrastructure had improved for many of our surveyed households but financial difficulties and debts continued to plague mainly black households. It is symptomatic that rural black older households, the group in our survey most dependent on social pensions and grants, are also most reliant on credit to make ends meet. Rural black households were less likely to pay cash for food, and more likely to be in debt for their grocery bill and to borrow from a money lender in times of financial difficulties (Table 7). Older persons in rural black households were most likely to have used a micro-loan facility. As fortune in rural black households is tied to securing a livelihood from social grants, the death of a pensioner represents a major financial shock. Rural black households appeared to be worst off among the three categories of older households with the lowest level of living and many dependants. Their urban counterparts appeared to have experienced the greatest fluctuations in their material circumstances between 2002 and 2009. Older households whose members have migrated to urban areas, represented by the urban black subsample in our study, were most likely to have experienced a mix of fortune and misfortune.

It is apparent that a great many factors influence the material fortunes of a household. Social grant income was considered an important fortune-booster in both the 2002 and 2009 studies, which matches older persons' notion of the good life. Results indicate that financially better-off households can rely on a steady income, mainly from government transfers and wage employment. However, if the balance between dependency ratios and income is upset, households become vulnerable.

Thumbnail sketches of vulnerability were as follows for our three survey categories in 2009:

For rural black households the social pension is the lifeline.

Urban black households require income from multiple sources, such as at least one job and a social grant, to get by.

For urban coloured households, working children are a blessing.

The toxic mix of rising prices and job losses during the economic recession give rise to misfortune in all older households but is most keenly felt in coloured households.

Dependency – grants versus jobs

All countries must have a social safety net for vulnerable individuals and households. In the South African case, a pertinent question is whether social assistance lends a hand-up to vulnerable households to become less dependent on state support. In 2009, close on 14 million South Africans in a population of 49 million were social grant recipients, and an estimated 43% of households were receiving social grants (SAIRR, 2010, pp. 469,526). The number of welfare recipients has increased since that time. Unsurprisingly, there is concern that South Africans will become dependent on a welfare system that will not be sustainable in the longer term.

Indicators in the 2009 study point to a steep increase in dependence on state support over the three subsamples. Urban coloured households are least dependent and rural black households most dependent with urban black households in between. It is telling that approximately one in ten black households in financial difficulties, the majority of whom are already welfare beneficiaries, stated they had tried to apply for a social grant or food vouchers. Knowing one can fall back on social assistance may provide the peace of mind that older respondents value in their portrayal of the good life. On the other hand, reliance on handouts might also be a last resort for poor households, one that indicates resignation and despair. Fewer rural black

householders stated they could sell cattle to tide them over during lean times in 2009 than in 2002.

While the social grant system will continue to secure votes for the ruling African National Congress, it is also feared that the system will create a 'culture of dependency'. Although social attitudes canvassed among social grant recipients and unemployed people contradicted this notion (Noble & Ntshongwana, 2008), the myth persists in South African public discourse. In this connection, the perceptions of the financial situation of older rural and urban black households in our survey are instructive. While securing a social pension and grants is still the route to good fortune for rural households, a grant income makes for good fortune in urban households only when combined with other sources of income. This mix of income sources means that dependence on social grants is diluted in poorer urban households.

Black households in Cape Town in particular appear to be keen to diversify their income earning strategies. It is telling that black urban householders were more optimistic about job opportunities than their rural cousins. If financial difficulties should arise, they envisaged taking on extra work or doing odd jobs as options. In short, poor households gain peace of mind in the knowledge they can fall back on social assistance. On the other hand, grant income also provides a base from which some households may be capable of moving out of poverty in the longer term.

Reference standards of social progress

In our South African study, the subsample of coloured urban households can serve as a reference standard, as they enjoy the highest standard of living among the older households in our survey. In both the 2002 and 2009 waves, the urban coloured households had the highest living standards, and scored higher on material and subjective well-being. In the first wave of the study in 2002, coloured householders appeared to be more adept at gaining financial security through various routes, including accessing social grants. Their take-up in 2002 of the child support grant that had been introduced a few years earlier, was significantly higher than in other older households with children. If access to paid work is taken as indicator, older coloured households had also achieved greater emancipation from dependence on state support at the time of the first survey.

It is important to note that coloured households have had a headstart in earning a living in Cape Town, which was formerly a coloured labour preference area. The coloured community has a tradition of artisanship which provides better opportunities to access wage employment and self-employment. In contrast, skills training for black South Africans was neglected under apartheid and entrepreneurship suppressed.

However, there are tentative signs in the 2009 survey results that urban black householders may be catching up to their coloured neighbours. The importance of paid work for household well-being was a recurrent theme in the urban black response pattern. For example, when asked to name the three good things in life, older black respondents were most likely to give financial security and material well-being. Eight of the 11 older persons who stated that a job or one's own business was one of the good things in life, came from urban black households. Similarly, regarding the finance situation, fortune and misfortune for black households hinged on finding and staying in a job. Recall of job gains and losses over the past six years was highest among urban black households. While one in ten urban black householders in financial difficulties apply for social grants, over a quarter of urban black householders try to find extra work to get by. This response pattern suggests that urban black households are looking beyond the social welfare system for their livelihoods.

The employment paradox

South Africa has an unemployment rate of 25%, up to 36% if discouraged workseekers are included. Yet the respondents in our study still pin their hopes on finding paid work to support their households. Employment appears to be seen as the only route to fortune. Interestingly, in the 2009 survey response there is virtually no indication, in any of the subgroups, of self-employment as a source of income, only negligible expenditure on business expenses, and no evidence of social pensions being used for income-earning projects. There were so few mentions of gains and losses in business between 2002 and 2009 that these items were not included in the list of significant changes affecting the household situation in Table 12.

Research conducted during the apartheid era found that black social pensioners returning to their rural areas of origin were cautious about starting an income-earning project as they feared reprisals from jealous neighbours if their businesses were seen to be exploitative or if they became too successful compared to others in the community (Møller, 1986). Rural black householders may still hold such fears in contemporary times. However, in urban areas, the democratic era has seen the emergence of a new black middle class that has no problems with flaunting its material wealth. Thus, our urban black householders who have migrated to Cape Town to find their fortunes in the city may have fewer misgivings about economic advancement than their rural cousins who stayed behind. There may be more freedom and more incentives for city dwellers to become more financially independent – of choice as well as necessity.

Education for jobs

South Africans set great store by the instrumental value of an education that will lead to a job. An indication of its value is that youth were willing to forego an education to gain liberation from oppression under apartheid, whereas now the majority of older respondents agreed with hindsight, that a better education would have enhanced their life chances. It is noteworthy that educational achievement in all surveyed households increased quite considerably between 2002 and 2009. And it is not far-fetched to think that social grants might have contributed to this progress. In 2009, older households spent a relatively large proportion of their income on education-related expenses, in the vicinity of 10% in black households in both rural and urban areas. In fact, in black households a slightly higher proportion of monthly expenditure goes to education than to protein-rich foods such as meat. The relatively high cost of education for poor households appears to be at odds with the introduction in 2007 of fee-free schools to serve the poorest areas of the country (Sayed & Motala, 2009).

Spending pension money on education is generally met with approval from social policy experts. The question is whether this investment is a wise one for poor households. Will it really benefit the next generation of matriculants in their job search? Since 1994, South Africa has struggled to create the jobs needed to absorb unskilled workseekers and school leavers entering the labour market. During the recent recession, an estimated million jobs were shed and the country suffers from a serious shortage of skills. Matriculants leave school with no vocational skills that will secure them a job, and post-school skills training opportunities are minimal. The sector education and training authority (Seta) introduced in the new era has been unsuccessful. Thus, it might be argued that, sadly, pension money invested in education is producing minimal returns. Young unemployed adults in poor households are unable to contribute to household finance to supplement pension and grant income⁶, so that the burden of supporting the family falls on social pensioners.

6 This argument is discussed more fully in Møller (2010).

Methodological issues

Quality of life researchers often fail to take into consideration geographical factors when analysing well-being. The token inclusion of a location factor in regression analysis tends to be regarded as sufficient (Stanca, 2010). Our analysis of survey findings has made finer distinctions between the situation of urban and rural older households, a distinction that is particularly important for a better understanding of the impact of economic, socio-political and cultural factors on the well-being of South African households. We have chosen to split our sample of older households into three demographic groupings and are aware that reporting on each group separately in text and tables might appear almost too detailed. This final section has attempted to pull together the major distinctions to obtain a better overview.

Recommendations for future research

The study reported here has used aggregate results from two waves of inquiry to study the changed circumstances of older South African households over time. No distinction was made when reporting the 2009 results, between the households that participated in both waves and the replacement households that participated only in the second wave. It is recommended that future analyses of the Brazza2 data trace individual households and their changed circumstances and well-being, in order to make this distinction.

Conclusion

To conclude, the findings from our study suggest that older households will continue to be dependent on state transfers in the foreseeable future until the new generations of school-leavers are equipped with the necessary skills to pull their households out of poverty. Meanwhile, results from our study suggest social grants and other social assistance make the crucial difference between fortune and misfortune for many vulnerable households.

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APPENDIX

Tabulation of data from the 2002 and 2009 surveys

Introduction to the Tables

Results from the 2002 and 2009 surveys are presented on pages facing each other: 2002 results on the left-hand side; 2009 results on the right-hand side.

The 2009 results have been compiled specially for this report. Results in the tables on the left are from the earlier 2002 survey taken from the report by Møller and Ferreira: *Getting by... Benefits of non-contributory pension income for older South African households*. Cape Town, Institute of Ageing in Africa, University of Cape Town, 2003.

The Tables are identified by and refer to information collected in Sections A to H and AA/AB in the questionnaire schedule. For convenience sake, the tables are presented in the order in which the Sections appear in the questionnaire schedule appended.

The Tables present survey results broken down by subsamples:

RB Rural black households in the Eastern Cape

UB Urban black households in the Cape Town metropolitan area

UC Urban coloured households in the Cape Town metropolitan area

Columns for each indicator add to 100% or nearest due to rounding unless indicated otherwise.

Percentages for multiple mentions do not add to 100%.

List of Contents

B2A	Tracing of 2002 households to 2009:	49
	Profile of household members who moved away after 2002	
	Profile of deceased members	
A	Household profile 2002/2009	58
	Home language, housing, infrastructure, amenities	
B1	Household composition 2002/2009	64
	Household size, demographics; age categories	
B2	Comparative profiles of respondents, persons 55 years and older and social pensioners 2002/2009	68
	B2 Profiles of respondents 2002/2009	70
	Demographics (gender, age, marital status, education), proportion of social old-age pensioners	
	B2 Profiles of persons 55 years and older 2002/2009	72
	Demographics (as above), proportion of social old-age pensioners	
	B2 Profiles of social-old-age pensioners 2002/2009	74
	Demographics (as above), proportion of social old-age pensioners	
B3	Household composition 2002/2009	76
	Demographic profile of household members	
C	Household economic activity 2002/2009	78
	Work-related indicators, occupation, employment status, workplace	
D	Household income and assets 2002/2009	84
	Sources of income, household income, decision-making, livestock and food gardens	
E	Household expenditure 2002/2009	92
	Unforeseen expenses	
E	Household expenditure 2002/2009	96
	Itemised regular monthly expenditure, total expenditure, mode of payment for food	
E	Household expenditure: Debt repayments 2002/2009	102
	Debts, debt repayments, financial difficulties and coping strategies	
F	Health and care 2002/2009	108
	Incidence/type of illness/injury, agency consulted, access to medicine/anti-retrovirals	
F	Health and care: Special care 2002/2009	112
	Household members in need of special care, nature of need, caregivers	
G	Quality of life 2002/2009	114
	Respondent's assessment of household quality of life, finance situation past, present and future	
H	Recall of significant changes over last 6 years 2009	119
AA	Profile of members of household 55 years and older 2002/2009	120
	Access to old-age pension/disability grant, self-rated health, membership of organisations, safety, life satisfaction, the good things in life	
AA	Profile of members of household 55 years and older: Domain satisfaction 2009	137
	Satisfaction with different parts of life: relationships, living arrangement, accomplishments, mobility, confidants, ability to help others	
AB	Profile of old-age pensioners 2002/2009	140
	Difficulties accessing pensions, employer pensions, financial exchanges, pension-sharing, investment in business and access to loans	
	Questionnaire schedule 2009 (English language version)	146

Table B2A: Tracing of 2002 households to 2009

	RB	UB	UC	Total
Proportion of households in the 2009 survey that were traced from 2002				
	RB	UB	UC	Total
	%	%	%	%
Matched households	93.8	72.0	71.1	79.1
Unmatched households	6.2	28.0	28.9	20.9
<i>n</i>	353	296	384	1033
	Total sample			
Household members traced in 2009:				
		Number	%	
2002 Household members still there in 2009		2912	69.3	
2002 Household members not there in 2009		1286	30.6	
No information		1	100.0	
<i>n</i>		4199		
Why household member is not there:				
Temporarily absent		229	18.0	
Moved away permanently		699	54.9	
Died		346	27.2	
			100.0	
No information		12		
<i>n</i>		1286		

Results are given in percentages in this and the tables to follow, unless indicated otherwise. Columns add to 100% or nearest due to rounding unless indicated otherwise.

Table B2A: Tracing of 2002 households to 2009 (continued)
 Profile of household members who moved away after 2002

	RB	UB	UC	Total
Household members who moved away permanently after 2002				
<i>n</i>	319	245	134	698
	%	%	%	%
Gender				
Male	55.2	45.7	54.5	51.7
Female	44.8	54.3	45.5	48.3
<i>n</i>	319	245	134	698
Age group				
< 5 years	4.7	7.8	6.8	6.2
5 – 14 years	30.8	17.5	16.9	23.7
15 – 24 years	31.9	21.7	35.6	29.0
25 – 34 years	19.3	25.8	23.7	22.4
35 – 44 years	7.8	9.2	7.6	8.3
45 – 54 years	4.1	5.5	5.1	4.8
55 – 64 years	.3	7.8	2.5	3.3
65 – 74 years	.7	4.1	.8	1.9
75 – 84 years	.3	-	.8	.3
85 – 89 years	-	-	-	-
90 + years	-	.5	-	.2
<i>n</i>	295	217	118	630
Percentage aged 34 years and younger:	86.7	72.8	83.0	81.3
When moved away:				
Less than 1 year ago	19.6	29.4	38.7	26.2
1 – 2 years ago	19.0	17.9	25.5	19.6
2 – 3 years ago	24.7	17.9	9.4	19.8
3 – 4 years ago	15.5	14.5	16.0	15.2
4 – 5 years ago	10.8	6.0	2.8	7.8
5 – 6 years ago	2.8	4.3	3.8	3.5
6 – 7 years ago	1.6	.4	2.8	1.4
7 – 8 years ago	-	-	.9	.2
Over 8 years ago	6.0	9.8	.0	6.4
<i>n</i>	316	235	106	657
Was the person a grantholder?				
No	86.6	73.1	91.5	83.2
Old age pension	5.2	14.9	4.7	8.3
Child Support Grant	6.9	8.7	2.3	6.5
Care Dependency Grant	-	1.0	.8	.5
Foster Care Grant	1.3	1.4	-	1.1
Disability Grant	-	.5	-	.2
Other	-	.5	.8	.3
<i>n</i>	305	208	129	642

Table B2A: Tracing of 2002 households to 2009 (continued)
 Profile of household members who moved away after 2002

	RB	UB	UC	Total
Household members who moved away permanently after 2002				
<i>n</i>	319	245	134	698
	%	%	%	%
Reason for moving away:				
Employment	21.2	3.5	3.8	11.7
Live with relatives	48.4	44.6	35.9	44.7
Live with friends	1.0	3.5	3.1	2.2
Live with other partner	3.2	3.9	12.2	5.2
Start own family	20.5	39.8	40.5	31.0
Schooling	3.5	1.3	-	2.1
Escape violence	-	-	.8	.1
Prison	.3	.4	-	.3
Old people's home	1.3	.4	-	.7
Hospital	.3	-	-	.1
Deceased	-	-	1.5	.3
Other	.3	2.6	2.3	1.5
<i>n</i>	312	231	131	674

Table B2A: Tracing of 2002 households to 2009 (continued)
Profile of deceased members

	RB	UB	UC	Total
Deceased members of household				
<i>n</i>	163	88	95	346
	%	%	%	%
Gender of deceased				
Male	49.7	50.0	47.4	49.1
Female	50.3	50.0	52.6	50.9
<i>n</i>	163	88	95	346
Age group of deceased				
< 5 years	.7	-	-	.3
5 – 14 years	4.0	2.4	-	2.5
15 – 24 years	8.7	13.1	4.5	8.7
25 – 34 years	10.7	22.6	3.4	11.8
35 – 44 years	10.7	10.7	9.1	10.3
45 – 54 years	8.1	4.8	10.2	7.8
55 – 64 years	18.1	23.8	34.1	24.0
65 – 74 years	18.8	16.7	20.5	18.7
75 – 84 years	18.1	4.8	15.9	14.0
85 – 89 years	1.3	-	2.3	1.2
90 + years	.7	1.2	-	.6
<i>n</i>	149	84	88	321
Percentage of deceased 55 years and older	57.0	46.5	72.8	58.5
When did the person die:				
Less than 1 year ago	18.6	32.9	29.1	24.9
1 – 2 years ago	13.0	9.8	19.8	14.0
2 – 3 years ago	21.1	11.0	18.6	17.9
3 – 4 years ago	17.4	13.4	11.6	14.9
4 – 5 years ago	14.9	11.0	8.1	12.2
5 – 6 years ago	5.6	9.8	5.8	6.7
6 – 7 years ago	1.2	1.2	3.5	1.8
7 – 8 years ago	-	-	1.2	.3
Over 8 years ago	8.1	11.0	2.3	7.3
<i>n</i>	161	82	86	329
Was the deceased person a grantholder?				
No	45.8	55.8	38.6	46.3
Old age pension	50.3	33.8	51.1	46.6
Child Support Grant	.6	3.9	-	1.3
Care Dependency Grant	.6	-	2.3	.9
Foster Care Grant	-	-	-	-
Disability Grant	1.2	1.3	-	.9
Other	1.3	5.2	8.0	4.1
<i>n</i>	155	77	88	320

Table B2A: Tracing of 2002 household to 2009:
Profile of deceased members (continued)

	RB	UB	UC	Total
Deceased members of household				
<i>n</i>	163	88	95	346
	%	%	%	%
Cause of death:				
Sudden illness	27.9	16.9	50.6	31.2
Long term illness	58.4	63.9	43.7	55.9
Violence	.6	6.0	2.3	2.5
Traffic accident	-	2.4	1.1	.9
Work accident	.6	-	-	.3
Accident at home	3.2	2.4		2.2
TB/AIDS	7.8	6.0	-	5.2
Other	1.3	2.4	2.9	1.9
<i>n</i>	154	83	87	324

Table A: Household profile 2002

	RB	UB	UC	Total
Subsample size				
Rural black, Eastern Cape	n374			
Urban black, Cape Town		n324		
Urban coloured, Cape Town			n413	
Total				n1111
	%	%	%	%
Home language				
Xhosa	99.2	81.9	.5	57.3
Afrikaans	.8	6.6	78.7	31.6
English	-	11.6	20.8	11.1
Length of residence in area (household head)				
< 20 years	-	31.2	25.5	18.6
20-39 years		29.3	52.6	28.0
40-75 years	1.3	10.2	18.7	10.4
Born in area	98.7	29.3	3.2	43.0
Length of residence in dwelling (household head)				
Less than 10 years	-	43.8	13.2	17.7
10 – 19 years	.3	29.3	21.0	16.4
20 – 29 years	3.2	13.6	33.7	17.5
30 – 60 years	96.5	13.3	32.2	48.4
Type of dwelling				
Household occupies:				
Single dwelling	15.2	79.9	79.9	58.1
Multiple dwellings	84.8	20.1	20.1	41.9
Type of housing				
House on separate stand	11.8	69.1	76.8	52.7
Traditional dwelling/hut	86.9	.9	.2	29.6
Semi-detached house	.3	-	16.9	6.4
Informal dwelling/shack	-	29.3	1.5	9.1
Other	1.1	.6	4.6	2.3

The *n* for frequency distributions in the 2002 survey is given only when it differs substantially from the base indicated at the beginning of each section.

Table A: Household profile 2009

	RB	UB	UC	Total
Subsample size				
Rural black, Eastern Cape	n362			
Urban black, Cape Town		n299		
Urban coloured, Cape Town			n398	
Total				n1059
	%	%	%	%
Home language				
Xhosa	99.2	79.5	2.3	57.2
Afrikaans	.6	2.0	68.3	26.4
English	.3	15.8	29.5	15.6
South Sotho	-	2.7	-	.8
<i>n</i>	362	298	397	1057
Length of residence in area (household head)				
< 20 years	3.3	55.4	19.0	23.8
20-39 years	4.7	39.1	40.6	27.8
40-75 years	4.4	3.4	13.5	7.5
Born in area	87.5	2.0	26.9	40.8
<i>n</i>	361	294	394	1049
Length of residence in dwelling (household head)				
Less than 10 years	3.3	18.2	7.2	8.9
10 – 19 years	1.4	41.4	12.6	16.8
20 – 29 years	5.0	29.8	19.3	17.3
30 – 67 years	11.1	8.9	35.5	19.6
Whole life	79.1	1.7	25.4	37.3
<i>n</i>	359	292	389	1040
Type of dwelling				
Household occupies:				
Single dwelling	10.1	92.9	81.0	55.9
Multiple dwellings	89.9	7.1	19.0	44.1
<i>n</i>	328	210	290	848
Type of housing				
House on separate stand	18.1	67.1	83.3	56.5
Traditional dwelling/hut	80.3	1.0	1.3	28.2
Flat / town house	.6	12.1	13.8	8.9
Backyard dwelling	.6	1.3	.8	.9
Informal dwelling/shack	.6	18.1	.8	5.6
Other (container)		.3		.1
<i>n</i>	360	298	396	1054

Table A: Household profile 2002 (continued)

	RB	UB	UC	Total
Number of rooms in dwelling				
(including kitchen and excluding bathroom)				
Mean number of rooms	3.73	2.75	4.45	3.71
Homeownership				
Dwelling is:				
Owned	99.2	70.7	73.6	81.4
Rented	.8	28.1	24.0	17.4
Rent free	-	1.2	2.4	1.3
Source of drinking water				
Piped in dwelling	7.2	75.3	96.1	61.7
Piped on site/in yard	8.4	23.7	3.6	10.9
Flowing water/stream	72.4	.3	-	23.3
Other (dam, tanker, rainwater)	12.0	.7	.2	4.1
Toilet facility				
Flush toilet	-	88.9	93.5	60.7
Pit latrine on site	31.3	-	-	10.5
Other toilet on site	10.7	-	.5	3.8
Other toilet off site	8.6	1.2	5.8	5.4
No toilet	49.5	9.9	.2	19.6
Household amenities:				
("yes" responses)				
Stove (electric, gas)	11.5	54.5	98.5	57.6
Stove (wood, paraffin)	93.9	62.6	2.2	49.4
Refrigerator	10.8	50.2	93.4	54.2
Sewing machine	4.1	10.6	26.0	14.4
Radio or stereo	62.6	65.7	87.6	73.1
Television set	19.6	58.3	88.6	57.5
Electricity	51.8	86.9	95.6	79.1
Telephone, cellular phone	9.4	37.4	79.1	44.4
Bicycle	.3	2.8	11.4	5.3
Motor cycle	.3	.9	2.2	1.2
Car	2.3	7.5	31.9	15.2

Table A: Household profile 2009 (continued)

	RB	UB	UC	Total
Number of rooms in dwelling (including kitchen and excluding bathroom)				
Mean number of rooms	4.30	3.16	4.48	4.00
<i>n</i>	331	211	290	832
Homeownership				
Dwelling is:				
Owned	95.6	81.2	79.2	85.4
Rented	.8	9.2	15.7	8.8
Rent free	3.6	9.6	5.1	5.8
<i>n</i>	360	293	394	1047
Source of drinking water				
Piped in dwelling	2.7	58.8	97.6	50.1
Piped on site/in yard	1.5	34.6	1.4	9.9
Public tap	26.1	6.6	.3	12.2
Borehole, rainwater tank, well on/off site	18.4	-	.3	7.4
Flowing water/stream	24.9	-	-	9.9
Dam/pool/stagnant water	26.1	-	.3	10.5
<i>n</i>	329	211	290	830
Toilet facility (approximation)				
Flush toilet in dwelling	6.2	58.2	88.6	
Flush toilet on site	5.6	34.8	10.9	
Pit latrine on site	56.4	-	-	
Other toilet	27.1	7.0	.5	
No toilet	4.7	-	-	
<i>n</i>	361	299	396	
Household amenities: ("yes" responses)				
Stove (electric, gas)	41.3	86.5	96.7	74.9
Stove (wood, paraffin)	72.2	17.2	7.6	32.6
Refrigerator	24.6	74.5	93.2	64.4
Sewing machine	2.8	9.6	15.2	9.3
Radio or stereo	59.9	75.3	73.3	69.3
Television set	35.4	83.3	93.2	70.6
Electricity	63.8	94.9	96.7	84.9
Telephone, cellular phone	56.3	78.0	83.6	72.7
Bicycle	1.1	2.7	10.4	5.0
Motor cycle	.0	.7	1.5	.8
Car	4.4	8.2	28.5	14.6
Computer	.6	3.4	18.4	8.1
<i>n</i>	362	292	396	1050

2002 survey

No further information was collected in the 2002 survey.

Table A: Household profile 2009 (continued)

	RB		UB		UC		Total	
RDP house / state-subsidised house								
Yes	1.7		58.4		22.5		25.5	
No	98.3		41.6		77.5		74.5	
<i>n</i>	356		293		365		1014	
This is the household's permanent home								
Yes	99.2		69.3		93.3		88.4	
No	.8		30.7		6.7		11.6	
<i>n</i>	355		290		343		988	
Household has another home: (number / %)	n	%	n	%	n	%	n	%
In the Eastern Cape	2	.5	50	16.7	2	.5	54	5.0
In the Western Cape	5	1.4	3	1.0	50	12.6	58	5.5
<i>n</i> = 100%	362		299		398		1059	

Table B1: Household composition 2002

	RB	UB	UC	Total
Household size				
Number of persons in household				
1	5.3	7.1	8.2	6.9
2 – 4	39.0	39.5	47.9	42.4
5	12.6	11.4	16.9	13.9
6-7	19.2	25.3	15.0	19.5
8 or more	23.8	16.5	11.8	17.4
<i>n</i> (households)	374	324	413	1111
Total number of persons in all households				
	2050	1650	1853	5553
Mean household size (persons)				
	5.48	5.09	4.49	5.00
Generations in relationship to head				
Head	18.6	20.1	23.9	20.8
Spouse	7.3	7.8	12.2	9.1
Parent generation	.5	1.8	2.8	1.6
Child generation	32.7	41.7	32.0	35.1
Grandchild generation	39.0	24.9	25.6	30.4
Grandparent generation	.2	.1	-	.1
Sibling generation	1.2	2.6	2.1	1.9
Other	.6	1.1	1.5	1.1
<i>n</i> (persons)	1992	1587	1752	5331
Gender				
Male	46.9	43.7	46.0	45.7
Female	53.1	56.3	54.0	54.3
<i>n</i> (persons)	2050	1650	1845	5545
Age group				
< 5 years	7.1	8.7	5.8	7.2
5 – 14 years	28.8	19.7	16.6	22.0
15 – 24 years	20.5	22.5	15.4	19.4
25 – 34 years	10.2	15.3	14.9	13.3
35 – 44 years	5.8	6.7	10.2	7.6
45 – 54 years	5.0	4.2	6.0	5.1
55 – 64 years	8.3	15.7	16.4	13.2
65 – 74 years	10.0	5.2	10.9	8.9
75 – 84 years	3.6	1.8	3.3	3.0
85 + years	.5	.2	.5	.4
<i>n</i> (persons)	2040	1648	1845	5533

Table B1: Household composition 2009

	RB	UB	UC	Total
Household size				
(Number of persons in household)				
1	5.4	2.9	2.6	3.9
2 – 4	31.1	31.7	44.2	35.1
5 persons	13.6	12.5	13.6	13.3
6 – 7	17.4	23.3	19.0	19.5
8 or more	32.3	29.5	20.5	28.2
<i>n (persons)</i>	1854	1129	1228	4206
Mean household size (persons)	6.10	6.33	5.46	5.98
Generations in relationship to head				
Head	23.1	18.3	26.1	22.7
Spouse	7.2	5.9	9.4	7.5
Parent generation	1.2	4.4	4.1	3.0
Child generation	35.2	40.0	34.1	36.2
Grandchild generation	30.9	25.5	19.9	25.9
Grandparent, great-grandparent generation	.1	.5	.1	.2
Sibling generation	1.8	3.3	3.5	2.8
Other family	.4	1.6	1.9	1.2
Non-family	.1	.3	.8	.4
<i>n (persons)</i>	1362	928	1061	3351
Gender				
Male	44.8	44.1	43.5	44.2
Female	55.2	55.9	56.5	55.8
<i>n (persons)</i>	1387	929	1060	3376
Age group				
< 5 years	1.6	3.2	1.1	1.9
5 – 14 years	19.5	14.5	12.4	15.9
15 – 24 years	26.4	24.9	16.8	23.0
25 – 34 years	13.1	20.9	11.8	14.8
35 – 44 years	7.5	10.8	13.0	10.1
45 – 54 years	6.0	5.3	10.7	7.3
55 – 64 years	6.2	7.2	12.4	8.4
65 – 74 years	10.9	9.9	15.0	11.9
75 – 84 years	7.1	2.3	6.2	5.5
85 + years	1.7	.9	.7	1.1
<i>n (persons)</i>	1371	928	1044	3343

Table B1: Household composition 2002 (continued)

	RB	UB	UC	Total
	%	%	%	%
Proportion of persons in household				
Under 25 years	56.4	50.9	37.8	48.6
55 years and older ¹	22.5	22.9	31.1	25.5
60 years and older	20.1	15.1	22.2	19.3
65 years and older	14.1	7.2	14.7	12.3
Number persons in household 55 years and older¹				
No information	1.3	.3	.2	.6
1	76.2	83.3	62.7	73.3
2	21.1	16.0	35.1	24.8
3 – 4	1.3	.3	1.9	1.3
<i>n</i> (households)	374	324	413	1111
Total number persons 55 years and older				
Total number persons 55 years and older	458	377	574	1409
Mean persons 55 years and older per household	1.22	1.16	1.38	1.26
Number social old-age pensioners¹ in household				
None	14.2	50.5	46.2	36.7
1	70.2	44.2	42.1	52.2
2	15.1	4.7	11.2	10.6
3 – 4	.6	.6	.5	.6
<i>n</i> (households)	372	321	409	1102
Total number of social old-age pensioners				
Total number of social old-age pensioners	380	178	270	828
Mean social old-age pensioners per household	1.02	.55	.66	.75

¹ Table AA reports additional information on persons 55 years and older and Table AB on social old-age pensioners.

Table B1: Household composition 2009 (continued)

	RB	UB	UC	Total
	%	%	%	%
Proportion of persons in household				
Under 15 years	21.1	17.7	13.5	17.8
Under 25 years	47.5	42.6	30.3	40.8
55 years and older ¹	25.9	20.3	34.3	26.9
60 years and older	22.9	18.1	30.7	24.0
65 years and older	19.7	13.1	21.9	18.5
Adults and children				
Households with members over 16 years	100.0	100.0	100.0	100.0
Households with members under 15 years	71.9	79.1	62.6	71.5
Households with men over 16 years	82.3	85.6	89.6	85.3
Households with women over 16 years	95.5	95.7	88.0	96.3
Households with boys under 16 years	58.9	59.5	46.2	55.3
Households with girls under 16 years	54.9	57.6	42.9	52.1
<i>n (persons)</i>	1854	1129	1232	4206

¹ Table AA reports additional information on persons 55 years and older and Table AB on social old-age pensioners.

Table B2: Comparative profiles of respondents, persons 55 years and older and social old-age pensioners 2002

	Respondents	Persons 55+	Pensioners
<i>n</i>	1111	1409	825
	%	%	%
Relationship to household head			
Head	89.4	72.1	74.3
Spouse	6.4	19.3	15.8
Top generation – parent/grandparent	2.3	7.5	8.2
Middle generation – adult child	1.6	.6	.8
Bottom generation – grandchild	.3	-	.1
Other	.2	.5	.5
Gender			
Male	43.3	39.8	31.3
Female	56.7	60.2	68.7
Age group			
< 54 years	8.7	-	2.6
55 – 64 years	45.8	51.9	27.4
65 – 74 years	32.6	34.9	50.2
75 + years	12.9	13.2	19.6
Mean age in years	63.5		
Marital status			
Married	46.0	52.6	42.2
Single	10.3	8.9	8.1
Widowed	37.4	32.8	44.3
Divorced / separated	6.3	5.7	5.4
Education level achieved			
No schooling – cannot read and write	19.7	20.2	26.8
No schooling – can read and write	3.8	3.7	4.3
Primary school	41.9	44.2	43.4
Secondary school	29.2	27.2	22.3
Matriculation	3.5	2.7	2.7
Higher education	2.0	1.9	.5
Proportion of social old-age pensioners	60.5	59.8	100.0

Table B2: Comparative profiles of respondents, persons 55 years and older and social old-age pensioners 2009

	Respondents	Persons 55+	Pensioners
<i>n</i>	828	848	670
	%	%	%
Relationship to household head			
Head	78.1	71.4	73.4
Spouse /partner	7.5	15.8	14.4
Parent	4.1	6.9	6.9
Child	7.7	3.1	2.7
Grandchild	1.6	.4	.3
Grandparent / great grandparent	.4	.6	.7
Sibling	.5	1.5	1.3
Other family	.1	.3	.2
<i>n</i>	823	843	668
Gender			
Male	33.8	34.3	29.8
Female	66.2	65.7	70.2
<i>n</i>	828	848	672
Age group			
< 54 years	24.8	3.3	2.9
55 – 64 years	19.4	28.6	17.9
65 – 74 years	35.5	44.0	50.1
75 + years	20.3	24.0	28.6
<i>n</i>	825	846	670
Mean age in years	62.2	68.4	70.1
Marital status			
Married	38.4	47.2	43.3
Single	22.5	12.5	12.4
Widowed	34.2	35.9	39.8
Divorced / separated	4.9	4.4	4.5
<i>n</i>	822	843	668
Education level achieved			
No schooling – cannot read and write	20.7	24.0	27.3
No schooling – can read and write	2.6	2.9	3.3
Primary school	40.1	42.7	42.7
Secondary school	28.2	27.0	24.6
Matriculation	5.4	1.4	1.2
Higher education	3.1	2.0	.8
<i>n</i>	818	834	662
Proportion of social old-age pensioners	60.9	79.5	100.0

Table B2: Comparative profiles of respondents 2002

Respondents profile	RB	UB	UC	Total
<i>n</i>	374	324	413	1111
	%	%	%	%
Relationship to household head				
Head	94.7	93.5	81.4	89.4
Spouse	3.2	2.8	12.1	6.4
Top generation – parent/grandparent	.8	1.5	4.1	2.3
Middle generation – adult child	.8	1.9	2.0	1.6
Bottom generation – grandchild	.5	.3	-	.3
Other	-	-	.4	.2
Gender				
Male	42.5	44.8	43.0	43.3
Female	57.5	55.2	57.0	56.7
Age group				
< 54 years	5.1	10.8	10.4	8.7
55 – 64 years	31.9	62.3	45.4	45.8
65 – 74 years	43.7	18.5	33.5	32.6
75 + years	19.3	8.3	10.7	12.9
Mean age in years	67.14	60.49	62.64	63.53
Marital status				
Married	42.7	44.3	50.1	46.0
Single	7.3	17.3	7.7	10.3
Widowed	47.0	28.9	35.4	37.4
Divorced / separated	3.0	9.4	6.8	6.3
Education level achieved				
No schooling – cannot read or write	42.6	14.6	2.9	19.7
No schooling – can read and write	3.8	6.7	1.7	3.8
Primary school	32.8	47.6	45.8	41.9
Secondary school	16.7	27.0	42.0	29.2
Matriculation	3.5	2.9	3.9	3.5
Higher education	.6	1.2	3.6	2.0
Proportion of social old-age pensioners	85.2	46.3	47.8	60.5

Table B2: Comparative profiles of respondents 2009

Respondents profile	RB	UB	UC	Total
<i>n</i>	329	212	287	828
	%	%	%	%
Relationship to household head				
Head	75.1	73.0	85.4	78.1
Spouse /partner	11.1	2.8	7.0	7.5
Parent	2.2	9.0	2.8	4.1
Child	8.9	11.4	3.5	7.7
Grandchild	2.5	1.9	.3	1.6
Grandparent / great grandparent	-	1.4	-	.4
Sibling	.3	.5	.7	.5
Other family	-	-	.3	.1
<i>n</i>	325	211	287	823
Gender				
Male	31.3	34.4	36.2	33.8
Female	68.7	65.6	63.8	66.2
<i>n</i>	329	212	287	828
Age group				
< 54 years	26.0	34.1	16.7	24.8
55 – 64 years	14.3	18.5	25.9	19.4
65 – 74 years	32.0	36.0	39.2	35.5
75 + years	27.7	11.3	18.1	20.3
<i>n</i>	328	211	286	825
Mean age in years	63.1	57.8	64.2	62.2
Marital status				
Married	43.1	29.5	39.6	38.4
Single	18.0	38.6	16.0	22.5
Widowed	36.7	24.6	38.2	34.2
Divorced / separated	2.1	7.2	6.3	4.9
<i>n</i>	327	207	288	822
Education level achieved				
No schooling – cannot read or write	36.0	16.7	6.0	20.7
No schooling – can read and write	2.8	4.8	.7	2.6
Primary school	38.5	39.5	42.4	40.1
Secondary school	17.5	24.8	43.1	28.2
Matriculation	4.3	11.4	2.1	5.4
Higher education	.9	2.9	5.7	3.1
<i>n</i>	325	210	283	818
Proportion of social old-age pensioners	63.8	56.1	61.0	60.9
Number persons	210	119	175	504

Table B2: Comparative profiles of persons 55 years and older 2002

Persons 55 years and older profile	RB	UB	UC	Total
<i>n</i>	458	377	574	1409
	%	%	%	%
Relationship to household head				
Head	78.2	78.1	63.4	72.1
Spouse	17.0	13.3	24.9	19.3
Top generation – parent/grandparent	3.7	8.1	10.3	7.5
Middle generation – adult child	1.1	.3	.4	.6
Bottom generation – grandchild	-	-	-	-
Other	-	.3	1.2	.5
Gender				
Male	37.6	41.4	40.5	39.8
Female	62.4	58.6	59.5	60.2
Age group				
< 54 years	-	-	-	-
55 – 64 years	37.1	68.4	52.8	51.9
65 – 74 years	44.8	22.8	35.0	34.9
75 + years	18.1	8.8	12.2	13.2
Mean age in years	68.04	63.21	64.95	65.49
Marital status				
Married	49.8	49.1	57.2	52.6
Single	7.5	13.5	7.0	8.9
Widowed	40.8	28.0	29.5	32.8
Divorced / separated	2.0	9.4	6.3	5.7
Education level achieved				
No schooling – cannot read or write	43.6	16.9	3.7	20.2
No schooling – can read and write	4.0	6.3	1.9	3.7
Primary school	32.8	52.1	48.1	44.2
Secondary school	15.4	22.7	39.7	27.2
Matriculation	3.5	1.6	2.8	2.7
Higher education	.6	.3	3.9	1.9
Proportion of social old-age pensioners	85.6	47.3	47.6	59.8

Table B2: Comparative profiles of persons 55 years and older 2009

Persons 55 years and older profile	RB	UB	UC	Total
<i>n</i>	339	174	335	848
	%	%	%	%
Relationship to household head				
Head	74.6	70.7	68.7	71.4
Spouse /partner	15.6	10.3	18.8	15.8
Parent	2.1	12.6	8.7	6.9
Child	4.8	3.4	1.2	3.1
Grandchild	.6	.6	.0	.4
Grandparent / great grandparent	.3	2.3	.0	.6
Sibling	2.1	.0	1.8	1.5
Other	-	-	.9	.3
<i>n</i>	334	174	335	843
Gender				
Male	35.4	31.6	34.6	34.3
Female	64.6	68.4	65.4	65.7
<i>n</i>	339	174	335	848
Age group				
< 55 years	5.4	2.8	1.5	3.3
55 – 64 years	22.5	30.5	33.8	28.6
65 – 74 years	39.9	51.7	44.0	44.0
75 – 84 years	25.7	10.3	18.6	19.7
85 – 89 years	3.6	3.4	1.8	2.8
90 + years	3.0	1.1	.3	1.5
<i>n</i>	338	174	334	846
Mean age in years	69.2	67.6	68.1	68.4
Marital status				
Married	51.5	36.3	48.5	47.2
Single	8.9	21.6	11.3	12.5
Widowed	37.8	33.3	35.4	35.9
Divorced / separated	1.8	8.8	4.8	4.4
<i>n</i>	336	171	336	843
Education level achieved				
No schooling – cannot read or write	42.0	22.5	6.4	24.0
No schooling – can read and write	4.2	4.6	.6	2.9
Primary school	36.6	46.8	46.6	42.7
Secondary school	16.2	22.0	40.5	27.0
Matriculation	.6	2.9	1.5	1.4
Higher education	.3	1.2	4.3	2.0
<i>n</i>	333	173	328	834
Proportion of social old-age pensioners	85.8	81.6	71.9	79.5
Number of pensioners	291	142	241	674

Table B2: Comparative profiles of social old-age pensioners 2002

Social old-age pensioners profile	RB	UB	UC	Total
<i>n</i>	379	176	268	823
	%	%	%	%
Relationship to household head				
Head	80.5	77.0	63.8	74.3
Spouse	14.5	10.3	21.3	15.8
Top generation – parent/grandparent	4.0	10.9	12.7	8.2
Middle generation – adult child	.8	1.1	.8	.8
Bottom generation – grandchild	.3	-	-	.1
Other	-	.6	1.5	.5
Gender				
Male	34.8	29.0	28.0	31.3
Female	65.2	71.0	72.0	68.7
Age group				
< 54 years	3.0	5.1	1.2	2.6
55 – 64 years	26.5	37.5	22.2	27.4
65 – 74 years	50.0	39.8	57.5	50.2
75 + years	20.9	17.6	19.1	19.6
Mean age in years	68.72	66.49	68.43	68.15
Marital status				
Married	43.8	38.7	42.3	42.2
Single	7.7	11.0	6.7	8.1
Widowed	46.7	40.5	43.4	44.3
Divorced / separated	1.9	9.8	7.5	5.4
Education level achieved				
No schooling – cannot read or write	45.1	18.3	6.1	26.8
No schooling – can read and write	4.8	5.9	2.7	4.3
Primary school	31.3	56.2	52.3	43.4
Secondary school	14.3	17.1	37.1	22.3
Matriculation	4.2	1.2	1.5	2.7
Higher education	.3	1.2	.4	.5

Table B2: Comparative profiles of social old-age pensioners 2009

Social old-age pensioners profile	RB	UB	UC	Total
<i>n</i>	291	142	241	674
	%	%	%	%
Relationship to household head				
Head	76.0	73.2	70.3	73.4
Spouse /partner	14.3	8.5	18.0	14.4
Parent	2.1	14.1	8.4	6.9
Child	4.9	1.4	.8	2.7
Grandchild	.7	-	-	.3
Grandparent / great grandparent	.3	2.8	.0	.7
Sibling	1.7	-	1.7	1.3
Other	-	-	.8	.2
<i>n</i>	278	148	239	668
Gender				
Male	32.3	27.5	28.0	29.8
Female	67.7	72.5	72.0	70.2
<i>n</i>	291	142	239	672
Age group				
< 54 years	5.4	2.1	1.6	2.9
55 – 64 years	14.1	20.4	21.0	17.9
65 – 74 years	43.8	59.9	52.1	50.1
75 – 84 years	29.7	12.0	23.1	23.6
85 – 89 years	3.8	4.2	1.7	3.1
90+ years	3.4	1.4	.1	1.9
<i>n</i>	290	142	238	670
Mean age in years	70.7	69.3	69.9	70.1
Marital status				
Married	48.6	34.3	42.1	43.3
Single	8.0	22.9	11.7	12.4
Widowed	42.4	33.6	40.4	39.8
Divorced / separated	1.0	9.3	5.8	4.5
<i>n</i>	288	140	240	668
Education level achieved				
No schooling – cannot read or write	44.9	23.2	8.5	27.3
No schooling – can read and write	4.6	4.9	.9	3.3
Primary school	35.1	48.6	48.5	42.7
Secondary school	14.7	19.7	39.6	24.6
Matriculation	.7	2.8	.9	1.2
Higher education	.0	.7	1.7	.8
<i>n</i>	285	142	235	662

Table B3: Household composition 2002

	RB	UB	UC	Total
Number of persons absent from household	70	202	90	362
	%	%	%	%
Reason for absence				
Employment	17.1	35.6	48.9	35.4
Looking for job	21.4	21.3	6.7	17.7
School	30.0	28.2	12.2	24.6
Other, personal	31.4	14.9	32.2	22.4
<i>n</i>	70	202	90	362
Number of persons in household 16 years and older	1255	1150	1400	3805
Marital status (persons 16 years and older)				
Single	52.4	59.9	40.6	50.3
Married	29.2	26.4	40.5	32.5
Widowed	15.9	10.2	13.1	13.1
Divorced/separated	2.5	3.5	5.9	4.0
<i>n</i>	1249	1134	1399	3782
Educational achievement (persons 16 years and older)				
No education	21.3	9.6	4.0	11.5
Primary school	37.6	35.3	30.0	34.1
Secondary school	30.1	37.1	44.8	37.6
Matriculation	8.7	13.4	15.1	12.4
Higher education	2.2	4.6	6.1	4.4
<i>n</i>	1251	1130	1388	3769

Table B3: Household composition 2009

	RB	UB	UC	Total
Number of persons absent from household	145	105	26	276
	%	%	%	%
Reason for absence				
Employment	18.6	42.9	42.3	30.1
Looking for job	32.4	5.7	3.8	19.6
School, Training	41.4	38.1	38.5	39.9
Hospital	1.4		7.7	1.4
Prison	.7			.4
Other, personal	5.6	13.4	7.6	8.7
<i>n</i>	145	105	26	276
Number of persons in household 16 years and older	1854	1129	1232	4215
Marital status (persons 16 years and older)				
Single	56.3	69.0	44.4	55.8
Married	27.8	18.8	34.3	27.5
Widowed	14.8	8.9	15.1	13.3
Divorced/separated	1.2	3.3	6.2	3.5
<i>n</i>	1030	736	901	2661
Educational achievement (persons 16 years and older)				
No education	17.4	6.7	3.4	9.8
No education but can read & write	2.2	2.0	.5	1.6
Primary school	30.7	24.6	31.2	29.1
Secondary school	33.8	42.9	46.3	40.5
Matriculation	12.6	18.5	9.4	13.2
Higher education	3.2	5.3	9.3	5.8
<i>n</i>	1032	741	873	2646

Table C: Household economic activity (persons 16 years and older) 2002

	RB	UB	UC	Total
Number of persons in household 16 years and older	1255	1150	1400	3805
	%	%	%	%
Months worked in past year				
None	95.0	78.0	66.3	79.7
Less than 12 months	3.0	3.7	6.0	4.3
12 months	2.0	18.3	27.8	16.0
<i>n</i>	1349	1104	1394	3847
Number of persons who worked 12 months of past year	27	202	387	616
Number of persons who worked 1–12 months in past year	68	243	470	781
Hours usually worked per week				
1 – 39 hours	-	1.9	.2	.7
40 hours	88.2	62.3	58.7	61.3
41 hours or more	11.8	35.8	41.1	38.0
<i>n</i>	34	162	414	610
Worked in the past month				
Not applicable (not working in past year)	95.0	78.0	66.3	79.7
Did not work in past month	.5	.9	1.5	1.0
Worked in past month	4.5	21.1	32.2	19.3
<i>n</i>	1349	1104	1394	3847
Number of persons who worked in the past month	61	233	449	743
Number of persons who did not work in the past month	7	10	21	38
Reason for not working in past month (number persons)				
Caring for children/relative			1	1
Suffers from chronic illness, disability	2	3	1	6
Retired			2	2
Works only occasionally	4	6	8	18
Looking for work			9	9
Independent income		1		1
In prison	1			1
<i>n</i> (total not working in past month)	7	10	21	38

Table C: Household economic activity (persons 16 years and older) 2009

	RB	UB	UC	Total
Number of persons in household 16 years and older	1133	670	923	2726
	%	%	%	%
Months worked in past year				
None	94.4	74.3	73.8	82.5
Less than 12 months	3.7	10.9	5.6	6.1
12 months	1.9	14.8	20.6	11.4
<i>n</i>	1133	670	923	2726
Number of persons who worked 12 months of past year	42	73	52	167
Number of persons who worked 1–12 months in past year	22	99	190	311
Hours usually worked per week				
1 – 39 hours	35.8	29.0	15.0	23.2
40 hours	31.3	37.5	44.2	39.9
41 hours or more	32.8	33.5	40.7	36.9
<i>n</i>	67	176	226	469
Worked in the past month				
Did not work in past month (includes persons who did not work in past year)	95.1	76.3	74.0	83.2
Worked in past month	4.9	23.4	25.8	16.7
<i>n</i>	1108	705	924	2737
Number of persons who worked in the past month	54	165	238	457
Number of persons who did not work in the past month	1054	538	684	2276
Reason for not working in past month				
Caring for children/relative	9.8	3.5	3.2	6.3
Suffers from chronic illness, disability	2.5	7.6	10.3	6.1
Student	28.7	18.1	11.8	21.1
Retired	22.1	24.3	45.0	29.6
Works only occasionally	1.2	1.4	.2	.9
Looking for work	29.8	43.5	28.3	32.6
Independent income	5.9	1.4	1.1	3.4
<i>n</i> (total not working in past month)	943	485	633	2061

Table C: Household economic activity (persons 16 years and older) 2002 (continued)

	RB	UB	UC	Total
	%	%	%	%
Occupation (of persons who worked in past year)				
Elementary	45.8	36.9	14.0	23.8
Trades person	15.3	21.9	17.1	18.5
Clerical, office worker	6.8	7.3	20.0	14.9
Plant and factory worker	6.8	6.0	19.1	14.0
Service and sales worker	1.7	16.7	10.6	11.8
Professional worker	16.9	1.7	9.7	7.7
Other	6.8	9.4	9.5	9.2
<i>n</i>	59	233	444	736
Occupational sector				
Community, social and personal service	35.6	29.2	13.5	20.2
Education and health	18.6	1.7	11.9	9.2
Wholesale and retail	5.1	27.0	15.5	18.3
Manufacturing	6.8	3.0	23.1	15.5
Construction	15.3	7.3	7.2	7.9
Transport, storage and communications	5.1	7.7	8.3	7.9
Hotel and restaurants	1.7	11.2	3.8	6.0
Public administration	1.7	2.6	7.9	5.7
Other	10.2	10.3	8.8	9.4
<i>n</i>	59	233	445	737
Employment status				
Employee	91.7	93.5	92.4	92.7
Employer	1.7	1.7	4.9	3.7
Unwaged family worker	-	.4	.4	.4
Self-employed	6.7	4.3	2.2	3.3
<i>n</i>	60	230	446	736

Table C: Household economic activity (persons 16 years and older) 2009 (continued)

	RB	UB	UC	Total
	%	%	%	%
Occupation (of persons who worked in past month)				
Elementary	30.8	35.3	5.3	20.6
Clerical, office worker	7.7	14.3	18.7	14.1
Trades person	21.2	8.3	12.9	12.1
Plant and factory worker	5.8	12.8	14.2	10.2
Service and sales worker	7.7	12.8	12.0	10.8
Professional worker	15.4	3.0	9.8	7.8
Associate professional, technical worker	.0	2.3	9.8	5.8
Armed forces	7.7	.8	3.1	3.5
Agricultural and fisheries worker	.0	1.5	2.2	3.0
Traditional leader, government official	1.9	.8	.9	1.4
Other	1.9	8.3	2.7	5.5
No information	-	-	8.4	5.3
<i>n</i>	52	133	225	410
Occupational sector				
Community, social and personal service	26.9	35.1	13.6	22.3
Wholesale and retail	11.5	9.9	19.0	15.1
Manufacturing	3.8	6.1	18.6	12.6
Education and health	15.4	2.3	10.4	8.4
Construction	25.0	5.3	4.5	7.4
Finance, real estate	1.9	10.7	6.3	7.2
Transport, storage and communications	1.0	8.4	4.1	5.2
Hotel and restaurants	.0	6.9	3.6	4.2
Utilities: electricity, gas, water	1.9	4.6	4.1	4.0
Public administration	3.8	4.6	3.2	3.7
Primary: Agriculture, fishing, mining	7.6	.8	3.6	3.2
Other	.0	3.8	.0	1.2
No information	.0	1.5	9.0	5.4
<i>n</i>	52	131	221	404
Employment status				
Employee	90.7	89.9	61.8	75.6
Employer	1.9	7.5	35.1	21.0
Unwaged family worker	.0	.0	.4	.2
Self-employed	7.4	2.5	2.2	3.0
<i>n</i>	54	159	225	438

Table C: Household economic activity (persons 16 years and older) 2002 (continued)

	RB	UB	UC	Total
	%	%	%	%
Size of workforce				
(number of persons working at the physical workplace)				
1	10.5	28.3	7.0	14.2
2 – 9	54.4	21.3	17.5	21.7
10 – 49	24.6	24.3	36.2	31.4
50 +	10.5	26.1	39.3	32.7
<i>n</i>	57	230	417	704
Place of work				
Office, firm	26.3	48.4	54.6	50.5
Factory	5.3	3.6	21.7	14.8
House of employer	17.5	23.3	5.4	11.9
Government institution	21.1	4.9	12.4	10.8
Other	29.8	19.7	5.9	12.0
<i>n</i>	57	223	443	723

Table C: Household economic activity (persons 16 years and older) 2009 (continued)

	RB	UB	UC	Total
	%	%	%	%
Size of workforce				
(number of persons working at the physical workplace)				
1	17.3	20.5	4.3	13.0
2 – 9	23.1	20.5	16.8	19.2
10 – 49	38.5	39.1	25.5	33.1
50 +	21.2	19.9	53.4	34.7
<i>n</i>	52	156	161	369
Place of work				
Office, firm	26.4	51.4	33.9	39.1
Factory	3.8	4.8	26.6	16.1
House of employer	15.1	21.2	2.8	10.8
Government institution	17.0	2.7	14.2	10.6
Street	24.5	8.2	1.4	6.7
Market	3.8	2.7	10.1	6.7
At home	3.8	6.8	5.5	5.8
Farm	5.7	.7	.5	1.2
Other, no information	.0	1.4	5.1	3.1
<i>n</i>	53	146	218	417

Table D: Household income and assets 2002

	RB	UB	UC	Total	Total n
1. Sources of income for individual income earners in households (multiple income sources possible)	%	%	%	%	
Social old-age pension	75.7	29.1	28.7	40.3	847
Disability pension	7.2	10.6	9.2	9.1	192
Veteran's pension	-	-	.3	.1	3
Employer pension	1.0	1.0	7.7	4.0	85
Unemployment Insurance Fund	.0	.3	.6	.4	8
Child support grant	3.5	17.7	4.0	7.9	167
Foster care grant	.2	1.1	1.6	1.1	23
Care dependency grant	-	-	.1	-	1
Grant in aid	.2	.5	.3	.3	7
Retirement annuity	-	.6	1.2	.8	16
Earnings from paid work	13.2	40.0	46.5	36.4	766
Earnings from hawking, odd jobs, etc.	.4	2.6	2.6	2.0	43
<i>n</i> (total income earners)	514	623	965	2102 ¹	
2. Mean monthly income earned by individual earners from different sources (in Rand) ²					
Total individual income earners in household	514	623	965	2102	
Social old-age pension	R622	R622	R617	R620	847
Disability pension	R621	R614	R619	R618	192
Veteran's pension	-	-	R2013	R2013	3
Employer pension	R960	R1158	R1500	R1433	71
Unemployment Insurance Fund	-	R130	R738	R586	8
Child support grant	R161	R146	R201	R161	167
Foster care grant	R950	R361	R560	R516	23
Care dependency grant	-	-	R130	R130	1
Grant in aid	R1200	R653	R512	R671	7
Retirement annuity	-	R1853	R1130	R1337	14
Earnings from paid work	R1006	R1138	R2107	R1630	606
Earnings from hawking, odd jobs	R2	R325	R883	R665	43

¹ Some earners in the households derived income from multiple sources. Percentages are based on income earners only. The total number of income earners in the sample is 2102.

² Based on income earners in each category. That is, (see first line) R622 was the mean social old-age pension earned by persons in receipt of a social old-age pension in rural households in the Eastern Cape. In total, 847 household members reported income from a social old-age pension.

Table D: Household income and assets 2009

	RB	UB	UC	Total	Total n
1. Sources of income for individual income earners in households (multiple income sources possible)	%	%	%	%	
Social old-age pension	53.8	34.6	42.9	44.3	708
Disability pension	6.1	6.4	9.2	7.3	117
Employer pension	.9	1.3	4.1	2.2	35
Unemployment Insurance Fund	.4	1.1	.5	.6	10
Child support grant	32.4	27.8	9.2	22.5	360
Foster care grant	3.1	2.2	.9	2.0	32
Care dependency grant	.7	-	-	.3	4
Grant in aid	.7	-	-	.3	4
Food parcels/vouchers	.2	-	-	.1	1
Public works programme	.2	-	.5	.3	4
Retirement annuity	.2	-	1.9	.8	12
Earnings from paid work	6.1	31.7	34.0	23.7	378
Earnings from hawking, odd jobs, etc.	.9	4.0	1.4	1.9	31
<i>n</i> (total income earners)	556	454	588	1598 ¹	
Income earners as proportion of household members	40.2	51.0	56.0	48.1	
2. Mean monthly income earned by individual earners from different sources (in Rand) ²					
Total individual income earners in household	556	454	588	1598	
Social old-age pension	R950	R929	R935	R940	836
Disability pension	R950	R959	R936	R945	173
Employer pension	R3165	R5100	R2041	R2460	42
Unemployment Insurance Fund	R230	R2707	R225	R1185	12
Child support grant	R277	R272	R262	R263	575
Foster care grant	R604	R543	R798	R573	49
Care dependency grant	R620	-	-	R590	6
Grant in aid	R230	-	-	R230	6
Food parcels/vouchers	R750	-	-	R575	2
Public works programme	R1500	-	-	R1500	1
Retirement annuity	R4000	-	R1728	R1812	13
Earnings from paid work	R1496	R1971	R3319	R2470	342
Earnings from hawking, odd jobs	R350	R464	R400	R444	26

¹ Some earners in the households derived income from multiple sources. Percentages are based on income earners only. The total number of income earners in the three subsamples is 1598.

² Based on income earners in each category. That is, (see first line) R950 was the mean social old-age pension earned by persons in receipt of a social old-age pension in rural households in the Eastern Cape. In total, 836 household members in the total sample reported income from a social old-age pension.

Table D: Household income and assets 2002 (continued)

		RB	UB	UC	Total
3.	Mean monthly household income earned from different sources (Rand)				
	Total households in the study	374	324	413	1111
	Social old-age pension <i>n</i>	R751 322	R695 162	R759 225	R741 709
	Disability pension <i>n</i>	R656 35	R654 62	R697 79	R674 176
	Veteran's pension <i>n</i>	-	-	R2013 3	R2013 3
	Employer pension <i>n</i>	R960 5	R1158 6	R1636 55	R1542 66
	Unemployment Insurance Fund <i>n</i>	-	R130 2	R738 6	R586 8
	Child support grant <i>n</i>	R194 15	R215 75	R301 26	R231 116
	Foster care grant <i>n</i>	R950 1	R632 4	R763 11	R742 16
	Care dependency grant <i>n</i>	-	-	R130 1	R130 1
	Grant-in-aid <i>n</i>	R1200 1	R653 3	R512 3	R671 7
	Retirement annuity <i>n</i>	-	R1853 4	R1130 10	R1337 14
	Earnings from paid work <i>n</i>	R1306 47	R1630 160	R3217 207	R2386 414
	Earnings from hawking, odd jobs etc. <i>n</i>	R2 1	R346 15	R1351 17	R853 33
4.	Mean household income from all sources above	R899	R1402	R2529	R1652
	<i>n</i>	374	324	413	1111
5.	Additional sources of household income:				
	Percentages of households with additional sources of income:				
	Savings, interest from savings	3.7	.9	2.7	2.5
	Property rentals	-	.9	1.2	.7
	Church, NGO	-	-	-	-
	Lodgers	.3	2.2	12.1	5.2
	Cash from persons outside household (remittances, gifts from boyfriends)	14.7	6.8	12.4	11.5
	Goods from persons outside household	3.7	2.5	7.5	4.8
	Other income	-	.6	-	.1
	<i>n</i>	374	324	412	1110

Table D: Household income and assets 2009 (continued)

	RB	UB	UC	Total
3. Mean monthly household income earned from different sources (Rand)				
Total households in the study	333	212	290	835
Social old-age pension <i>n</i>	R950 296	R929 157	R935 250	R940 836
Disability pension <i>n</i>	R950 34	R959 29	R936 51	R945 173
Employer pension <i>n</i>	R3165 4	R5100 6	R2041 21	R2460 42
Unemployment Insurance Fund <i>n</i>	R230 2	R2707 4	R225 2	R1185 12
Child support grant <i>n</i>	R277 171	R272 126	R262 53	R263 575
Foster care grant <i>n</i>	R604 17	R543 10	R798 5	R573 49
Care dependency grant <i>n</i>	R620 4	-	-	R590 6
Grant-in-aid <i>n</i>	R230 4	-	-	R230 6
Food parcel/voucher <i>n</i>	R750 1	-	-	R575 2
Public works programme <i>n</i>	R1500 1	-	-	R1500 1
Retirement annuity <i>n</i>	R4000 1	-	R1728 9	R1812 13
Earnings from paid work <i>n</i>	R1496 27	R1971 126	R3319 59	R2470 342
Earnings from hawking, odd jobs etc. <i>n</i>	R350 5	R464 17	R400 1	R444 26
4. Mean household income from all sources above	R1489.39	R2621.78	R2227.88	R2038.50
<i>n</i>	293	195	249	737
5. Additional sources of household income:				
Percentages of households with additional sources of income:				
Savings, interest from savings	.6	2.9	3.2	2.0
Property rentals	-	2.4	5.3	2.5
Church, NGO	.3	1.0	1.1	.7
Lodgers	-	2.4	3.8	2.0
Cash from persons outside household (remittances, gifts from boyfriends)	8.2	8.1	3.2	6.4
Goods from persons outside household	2.5	3.8	1.4	2.5
Other income	-	.5	-	.1
<i>n</i>	319	210	284	813

Table D: Household income and assets 2002 (continued)

		RB	UB	UC	Total
6.	Mean household income from additional sources of income in typical month (Rand)				
	Savings, interest from savings	R302	R366	R1371	R705
	<i>n</i>	14	3	10	27
	Property rentals	-	R120	R1188	R787
	<i>n</i>	-	3	5	8
	Lodgers	R250	R118	R407	R369
	<i>n</i>	1	7	50	58
	Cash from persons outside household (remittances, gifts from boyfriends)	R331	R296	R344	R330
	<i>n</i>	53	22	49	124
	Goods from persons outside household	R233	R296	R274	R267
	<i>n</i>	12	8	29	49
	Other income	-	R306	-	R306
	<i>n</i>	-	2	-	2
	<i>n</i>	374	324	412	1110
7.	Mean total monthly household income from all sources: government transfers and earnings, and additional sources of income (3. and 6. above)	R965	1439	R2686	R1743
	<i>n</i>	374	324	413	1111
		%	%	%	%
8.	Income-sharing in household				
	All income is pooled	86.7	69.0	29.4	59.7
	Some income is pooled	11.8	12.4	52.0	27.2
	Each earner keeps own income	1.2	10.2	16.4	9.7
	Uncertain	.3	8.4	2.2	3.4
	<i>n</i>	346	323	408	1077
9.	Person in household with most say on how money is spent				
	Relationship to household head:				
	Head	75.1	70.9	79.4	75.4
	Spouse	18.9	26.0	16.1	20.1
	Son/daughter	2.2	3.1	3.7	3.0
	Father/mother	2.7	-	.5	1.1
	Grandchild	.8	-	-	.3
	Brother/sister	.3	-	.3	.2
	<i>n</i>	365	323	379	1067

Table D: Household income and assets 2009 (continued)

		RB	UB	UC	Total
6.	Mean household income from additional sources of income in typical month (Rand)				
	Savings, interest from savings	R325	R3225	R1541	R1900
	<i>n</i>	2	4	6	12
	Property rentals	-	R284	R335	R321
	<i>n</i>		5	14	19
	Church, NGO	R50	R65	R125	R86
	<i>n</i>	1	2	2	5
	Lodgers	-	R245	R546	R460
	<i>n</i>		4	10	14
	Cash from persons outside household (remittances, gifts from boyfriends)	R511	R572	R480	R526
	<i>n</i>	25	17	9	51
	Goods from persons outside household	R300	R425	R150	R320
	<i>n</i>	8	8	4	20
	Other income (liquor sales)	-	R1000	-	R1000
	<i>n</i>		1		1
7.	Mean total monthly household income from all sources: government transfers and earnings, and additional sources of income (3. and 6. above)	R1502.59	R2704.04	R2308.01	R2090.95
	<i>n</i>	301	200	251	752
		%	%	%	%
8.	Income-sharing in household				
	All income is pooled	57.4	49.3	64.7	57.8
	Some income is pooled	22.7	36.5	14.1	23.3
	Each earner keeps own income	3.4	8.5	17.0	9.4
	Uncertain	16.6	5.7	4.2	9.5
	<i>n</i>	326	211	283	820
9.	Person in household with most say on how money is spent				
	Relationship to household head:				
	Head	73.2	80.3	75.0	75.6
	Spouse	19.3	16.7	17.7	18.1
	Son/daughter	3.7	2.5	6.0	4.2
	Father/mother	.0	.5	.4	.3
	Grandchild	1.2	.0	.4	.7
	Other	2.6	.0	.5	1.1
	<i>n</i>	321	198	248	767

Table D: Household income and assets 2002 (continued)

		RB	UB	UC	Total
		%	%	%	%
10.	Household owns livestock				
	Yes	79.9	1.5	1.0	27.7
	No	20.1	93.5	99.0	72.3
	<i>n</i>	374	324	413	1111
11.	Proportion of households owning livestock				
	Chickens, ducks, geese (total <i>n</i> 273)	71.1	1.5	.5	24.5
	Pigs (total <i>n</i> 206)	54.0	.9	.2	18.5
	Horses, mules, donkeys (total <i>n</i> 45)	11.7	.3	-	4.0
	Sheep, goats (total <i>n</i> 163)	43.0	.6	-	14.6
	Cattle (total <i>n</i> 172)	45.1	.9	-	15.4
12.	Mean number of livestock/fowl per owner household				
	Chickens, ducks, geese (total <i>n</i> 273)	8.24	7.40	8.50	8.23
	Pigs (total <i>n</i> 206)	2.36	1.67	2.00	2.34
	Horses, mules, donkeys (total <i>n</i> 45)	2.30	2.00	-	2.29
	Sheep, goats (total <i>n</i> 163)	12.58	2.50	-	12.46
	Cattle (total <i>n</i> 172)	5.85	4.00	-	5.81
13.	Household grows vegetables				
	Yes	56.7	3.1	1.0	20.3
	No	43.3	96.9	99.0	79.7
	<i>n</i>	374	324	413	1111
14.	Mean value of produce per month during harvest time (Rand)				
	(vegetable growers only, total <i>n</i> 214)	R61	R83	R50	R61
15.	Bank account in household				
	Yes	15.4	26.3	48.3	30.8
	No	84.6	73.7	51.7	69.2
	<i>n</i>	370	323	410	1103
16.	Stokvel¹ member in household				
	Yes	3.0	2.5	.5	1.9
	No	97.0	97.5	99.5	98.1
	<i>n</i>	370	323	410	1103

¹ Rotating credit/savings scheme.

Table D: Household income and assets 2009 (continued)

	RB	UB	UC	Total
	%	%	%	%
10. Household owns livestock				
Yes	59.6	.5	2.5	24.8
No	40.4	99.5	97.5	75.2
<i>n</i>	329	211	281	821
11. Proportion of households owning livestock				
Chickens, ducks, geese (total <i>n</i> 160)	47.1	.5	1.9	19.5
Pigs (total <i>n</i> 22)	6.4	.0	.5	2.7
Horses, mules, donkeys (total <i>n</i> 29)	8.5	.0	.5	3.5
Sheep, goats (total <i>n</i> 125)	37.1	.5	.9	15.2
Cattle (total <i>n</i> 132)	39.5	.0	.9	16.1
12. Mean number of livestock/fowl per owner household				
Livestock	21.28 (<i>n</i> 58)	-	6.50 (<i>n</i> 2)	20.78 (<i>n</i> 60)
Chickens, ducks, geese	9.62 (<i>n</i> 155)	3.00 (<i>n</i> 1)	3.75 (<i>n</i> 4)	9.43 (<i>n</i> 160)
Pigs	1.67 (<i>n</i> 21)	-	2.00 (<i>n</i> 1)	1.68 (<i>n</i> 22)
Horses, mules, donkeys	1.92 (<i>n</i> 28)	-	2.00 (<i>n</i> 1)	1.93 (<i>n</i> 29)
Sheep, goats	16.48 (<i>n</i> 22)	4.00 (<i>n</i> 1)	16.00 (<i>n</i> 2)	16.36 (<i>n</i> 125)
Cattle	4.70 (<i>n</i> 130)	-	-	4.69 (<i>n</i> 132)
13. Household grows vegetables				
Yes	56.5	1.4	4.2	24.5
No	43.5	98.6	95.8	75.5
<i>n</i>	333	211	285	829
14. Mean value of produce per month during harvest time (Rand)				
(vegetable growers only, total <i>n</i> 188)	R116.34 (<i>n</i> 179)	R150.00 (<i>n</i> 1)	R55.63 (<i>n</i> 8)	R113.94 (<i>n</i> 188)
15. Bank account in household				
Yes	37.2	67.9	54.9	51.2
No	62.8	32.1	44.4	48.6
No information	-	-	.7	.2
<i>n</i>	328	209	284	821
16. Stokvel member in household				
Yes	5.8	9.6	1.4	5.3
No	94.2	90.4	98.6	94.7
<i>n</i>	325	209	283	817

Table E: Household expenditure 2002

		RB	UB	UC	Total
	Total	100	100	100	100
1.	Households with unforeseen expenses in past year				
	Yes	18.4	26.5	14.6	19.4
	No	81.6	73.5	85.4	80.6
	<i>n</i>	374	324	412	1110
	Number of households with unforeseen expenses	69	86	60	215
2.	Percentage of households experiencing different types of unforeseen expenses (spontaneous mention, multiple responses)				
	Funeral expenses	75.4	64.7	39.0	61.0
	Expenses relating to traditional customs, ceremonies	11.6	23.5	3.4	14.1
	Voluntary building renovations, construction	-	11.8	13.6	8.5
	Education-related expenses	2.9	4.7	5.1	4.2
	Damages, renovations due to rain/wind/storms	8.7	1.2	3.4	4.2
	Damages due to fire	5.8	-	3.4	2.8
	Payments for bail, legal representation	1.4	-	15.3	4.7
	Medical expenses	2.9	-	8.5	3.3
	Broken appliances, replacement of appliances	-	-	6.8	1.9
	Housebreaking, theft	-	-	1.7	.5
	Municipal accounts	-	-	5.1	1.4
	Motor vehicle expenses	-	2.4	5.1	2.3
	<i>n</i> (households with unforeseen expenses)	69	85	59	213

Table E: Household expenditure 2009

		RB	UB	UC	Total
	Total	100	100	100	100
1.	Households with unforeseen expenses in past year				
	Yes	23.8	27.8	8.7	19.6
	No	76.2	72.2	91.3	80.4
	<i>n</i>	332	212	288	832
	Number of households with unforeseen expenses	75	59	25	163
2.	Percentage of households experiencing different types of unforeseen expenses (spontaneous mention, multiple responses)				
	Funeral and death related expenses	62.7	60.3	28.6	57.1
	Expenses relating to traditional customs, ceremonies	12.0	20.7	-	13.6
	Voluntary building renovations, construction and repairs	8.0	7.0	14.3	9.1
	Education-related expenses	9.3	22.4	4.8	13.6
	Damages, renovations due to rain/wind/storms	5.3	5.2	19.0	7.1
	Damages due to fire	1.3	3.4	-	1.9
	Payments for bail, legal representation	-	1.7	-	.6
	Medical and accident-related expenses	1.3	-	23.8	3.9
	Appliances: new, repairs, replacements	-	-	9.5	1.3
	Municipal accounts	-	-	4.8	.6
	Other, mainly family support and hospitality	4.0	-	4.8	2.6
	<i>n</i> (households with unforeseen expenses)	75	58	21	155

Table E: Household expenditure 2002 (continued)

		RB	UB	UC	Total
3.	Mean household expenditure on different types of unforeseen expenses (Rand)				
	(households with unforeseen expenses only)				
	Funeral expenses	R2388	R6453	R2671	R4214
	Expenses relating to traditional customs, ceremonies	R1800	R3246	R5850	R3026
	Voluntary building renovations/construction	-	R4515	R8000	R5821
	Education-related expenses	R1250	R737	R6333	R2716
	Damages/renovations due to rain/wind/storms	R1350	R500	R525	R1072
	Damages due to fire	R1350	-	R1550	R1416
	Payments for bail/legal representation	R3000	-	R2855	R2870
	Medical expenses	R350	-	R1440	R1129
	Broken appliances/replacement of appliances	-	-	R616	R616
	Housebreaking/theft	-	-	R4000	R4000
	Municipal accounts	-	-	R1600	R1600
	Motor vehicle expenses	-	R2200	R2066	R2120
4.	Mean household expenditure on all unforeseen expenses in households with such expenses	R2155	R5590	R3465	R3887
	<i>n</i>	69	85	59	213

Table E: Household expenditure 2009 (continued)

		RB	UB	UC	Total
3.	Mean household expenditure on different types of unforeseen expenses (Rand)				
	(households with unforeseen expenses only)				
	Funeral and death-related expenses	R5382	R8519	R9480	R6458
	Expenses relating to traditional customs, ceremonies	R3188	R4977	-	R5173
	Voluntary building renovations/construction	R4800	R4368	R4000	R5104
	Education-related expenses	R2485	R1451	R4500	R2075
	Damages/renovations due to rain/wind/storms	R1975	R3177	R3225	R2630
	Damages due to fire	R1900	R2150	-	R2066
	Payments for bail/legal representation	-	R834	R610	R834
	Medical and accident related expenses	R6000	-	R10735	R8729
	New appliances, replacement of appliances	-	-	R387	R692
	Municipal accounts	-	-	R675	R675
	Other, mainly family support, hospitality	R1433	-	R7000	R2825
4.	Mean household expenditure on all unforeseen expenses in households with such expenses	R4639	R6860	R6922 ¹	R5779 ¹
	<i>n</i>	75	59	21	155

¹ If extreme cases reported by two urban coloured households of R150 00 and R70 000 for unexpected funeral/death and building related expenses are included, mean household expenditure increases from R6922 to R16 739 for urban coloured households and from R5779 to R7124 for all households with unforeseen expenses.

Table E: Household expenditure 2002 (continued)

		RB	UB	UC	Total	% of total sample with expenditure on item
5.	Best estimates of itemised monthly household expenditure (Rand)					
	(mean expenditure among households spending on this item)					
	Groceries	R335	R294	R640	R424	92.7
	Vegetables and fruit	R47	R77	R224	R124	90.6
	Meat, chicken and/or fish	R66	R125	R317	R169	89.6
	Food eaten out/ from street vendor	R18	R46	R187	R64	13.5
	Rent, bond repayment	R10	R145	R372	R316	22.4
	Rates	R6	R68	R133	R109	33.7
	Electricity	R27	R73	R217	R130	70.7
	Water	R45	R50	R79	R69	34.0
	Fuel (coal, paraffin, wood)	R45	R49	R191	R56	47.8
	Telephone	R66	R101	R166	R143	39.5
	Hire purchase, furniture, appliances	R146	R352	R224	R252	14.1
	Clothing and shoes	R34	R180	R176	R106	47.4
	Health (doctor's visit, medicines)	R75	R135	R131	R105	37.0
	Personal items	R34	R82	R108	R71	46.4
	Transportation	R30	R117	R206	R108	65.4
	Church dues, club memberships	R40	R45	R111	R63	51.8
	School uniforms, fees, books	R84	R140	R152	R111	41.8
	Alcohol	R33	R64	R134	R60	11.0
	Tobacco	R19	R49	R184	R95	21.0
	Holidays and entertainment	R60	R236	R263	R225	7.4
	Lottery and gambling	R46	R45	R46	R46	5.9
	Money or goods given to persons outside of household	R139	R306	R165	R206	11.3
	Burial society dues	R58	R54	R66	R59	66.9
	Stokvel	R40	R135	R97	R69	3.2
	Savings	R53	R206	R453	R193	5.0
	Payment of other debts, instalments, micro loans	R167	R229	R474	R230	16.9
	Money spent on business, farming or livestock	R99	R1331	R250	R205	9.9
	<i>n</i>	368	319	402	1089	1089

Note: Household's best estimate of itemised expenditure on a monthly or annual basis. Annual expenditure has been converted into monthly expenditure. The base varies for each expenditure category and is the total number of households spending on any particular item, say groceries or electricity. The last column gives the base as the proportion of the total sample (n=1111) that reported each type of expenditure on a monthly or annual basis.

Table E: Household expenditure 2009 (continued)

	RB	UB	UC	Total	% of total sample with expenditure on item
5. Best estimates of itemised monthly household expenditure (Rand)					
(mean expenditure among households spending on this item)					
Groceries	R489	R552	R787	R598	94.7
Vegetables and fruit	R88	R174	R208	R151	82.9
Meat, chicken and/or fish	R121	R243	R402	R240	85.9
Food eaten out/ from street vendor	R58	R89	R500	R170	15.3
Rent, bond repayment	R200	R176	R387	R353	11.3
Rates	R40	R124	R231	R199	26.9
Electricity	R52	R134	R271	R163	80.1
Water	R82	R83	R138	R122	37.2
Fuel (coal, paraffin, wood)	R75	R137	R552	R137	36.5
Telephone	R61	R117	R184	R128	43.1
Hire purchase, furniture, appliances	R506	R467	R335	R444	9.1
Clothing and shoes	R178	R403	R321	R307	23.1
Health (doctor's visit, medicines)	R165	R141	R334	R206	29.4
Personal items	R66	R155	R130	R107	53.9
Transportation	R66	R251	R183	R141	43.3
Church dues, club memberships	R65	R192	R177	R126	40.6
School uniforms, books, transport	R281	R466	R517	R382	26.6
School fees, tuition	R236	R412	R374	R343	16.9
Alcohol	R71	R177	R113	R122	8.6
Tobacco	R37	R129	R218	R140	14.6
Holidays and entertainment	R320	R145	R588	R351	2.2
Lottery and gambling	R34	R60	R136	R71	3.5
Money or goods given to persons outside of household	R333	R300	R194	R293	3.6
Burial society dues	R97	R133	R96	R106	75.8
Stokvel	R169	R238	R695	R231	6.4
Savings	R313	R357	R1581	R587	4.9
Payment of other debts, instalments, micro loans	R318	R457	R387	R382	8.1
Money spent on business, farming or livestock	R311	R21	-	R272	3.6
<i>n</i>	329	211	283	823	823

Note: Household's best estimate of itemised expenditure on a monthly or annual basis. Annual expenditure has been converted into monthly expenditure. The base varies for each expenditure category and is the total number of households spending on any particular item, say groceries or electricity. The last column gives the base as the proportion of the total sample (n=823) that reported each type of expenditure on a monthly or annual basis.

Table E: Household expenditure 2002 (continued)

		RB	UB	UC	Total
6.	Percentage of aggregated monthly household expenditure spent on specific items				
1.	Groceries	37.6	23.8	24.4	26.9
2.	Vegetables and fruit	4.7	5.8	9.6	7.7
3.	Meat, chicken and/or fish	7.2	9.7	11.9	10.4
4.	Food eaten out/ from street vendor	.4	.5	.7	.6
5.	Rent, bond repayment	.0	2.2	7.7	4.8
6.	Rates	.0	2.4	3.5	2.5
7.	Electricity	1.4	4.6	8.8	6.3
8.	Water	.1	1.6	2.2	1.6
9.	Fuel (coal, paraffin, wood)	4.5	2.2	.7	1.8
10.	Telephone	.7	2.8	5.5	3.9
11.	Hire purchase, furniture, appliance	1.7	5.2	.5	2.4
12.	Clothing and shoes	2.7	5.9	2.7	3.5
13.	Health (doctor's visit, medicines)	4.6	4.2	1.3	2.7
14.	Personal items	2.3	2.4	2.1	2.3
15.	Transportation	3.0	5.1	5.5	4.9
16.	Church dues, club memberships	3.3	1.5	2.2	2.2
17.	School uniforms, fees, books	6.7	4.0	1.6	3.2
18.	Alcohol	.7	.5	.4	.5
19.	Tobacco	.5	.6	2.0	1.4
20.	Holidays and entertainment	.1	3.4	.5	1.1
21.	Lottery and gambling	.1	.3	.2	.2
22.	Money or goods given to persons outside of household	1.7	3.5	.7	1.6
23.	Burial society dues	5.7	2.8	1.6	2.7
24.	Stokvel	.3	.3	.1	.2
25.	Savings	.5	.6	.7	.7
26.	Payment of other debts, instalments, micro loans	6.8	1.3	1.8	2.7
27.	Money spent on business, farming or livestock	2.9	3.1	.1	1.4
Total household expenditure (100%)		R329 144	R391 125	R906 678	R1 626 949
<i>n</i> (households itemising expenditure)		368	319	402	1089

Table E: Household expenditure 2009 (continued)

		RB	UB	UC	Total
6.	Percentage of aggregated monthly household expenditure spent on specific items				
1.	Groceries	36.98	23.93	25.48	28.03
2.	Vegetables and fruit	5.39	7.15	6.09	6.22
3.	Meat, chicken and/or fish	8.34	9.89	11.50	10.20
4.	Food eaten out/ from street vendor	.58	1.01	1.88	1.29
5.	Rent, bond repayment	.04	.51	4.05	1.97
6.	Rates	.03	1.51	4.05	2.64
7.	Electricity	2.47	5.30	9.57	6.47
8.	Water	.18	1.36	4.04	2.25
9.	Fuel (coal, paraffin, wood)	3.95	1.10	2.52	2.48
10.	Telephone	1.70	1.77	3.98	2.74
11.	Hire purchase, furniture, appliance	2.80	2.99	.90	2.00
12.	Clothing and shoes	2.34	5.66	2.80	3.51
13.	Health (doctor's visit, medicines)	3.76	2.15	3.09	2.99
14.	Personal items	3.13	3.76	2.14	2.87
15.	Transportation	2.77	4.82	2.02	3.03
16.	Church dues, club memberships	2.43	2.70	2.48	2.53
17a	School uniforms, books, transport	7.13	6.93	2.57	5.03
17b	School fees, tuition	2.39	4.08	2.36	2.87
18.	Alcohol	.49	1.09	.16	.52
19.	Tobacco	.26	1.12	1.37	1.01
20.	Holidays and entertainment	.07	.26	.63	.38
21.	Lottery and gambling	.03	.22	.10	.12
22.	Money or goods given to persons outside of household	.61	1.06	.13	.52
23.	Burial society dues	6.16	4.67	2.32	4.01
24.	Stokvel	.97	1.22	.27	.73
25.	Savings	.93	1.40	1.69	1.41
26.	Payment of other debts, instalments, micro loans	2.05	2.17	.83	1.54
27.	Money spent on business, farming or livestock	1.86	.01	-	.49
Total household expenditure (100%)		R433 876	R484 258	R744 774	R1 662 908
n (households itemising expenditure)		329	211	283	823

Table E: Household expenditure 2002 (continued)

		RB	UB	UC	Total
7.	Mean total monthly household expenditure on regular expenses (based on Table 6)	R894	R1226	R2255	R1493
	<i>n</i>	368	319	402	1089
	Mean total monthly expenditure on regular and unforeseen expenses (based on 4. and 6.)	R923	R1348	R2295	R1553
	<i>n</i>	370	319	402	1091
8.	Typical monthly expenditure (household's best estimate)				
	R0 – R399	5.1	26.3	.5	9.7
	R400 – R799	59.0	36.2	10.8	34.7
	R800 – R1199	22.0	22.3	15.6	19.7
	R1200 – R1799	10.5	8.4	24.6	15.0
	R1800 – R2499	2.1	2.5	21.6	9.3
	R2500 – R4999	1.3	3.1	22.1	9.4
	R5000 – R9999	-	.3	4.3	1.6
	R10 000 or more	-	.9	.5	.5
	<i>n</i>	373	323	398	1094
9.	Mode of payment for food: Household pays by:				
	Cash	70.4	95.4	91.6	85.5
	Credit	2.4	3.4	1.7	2.5
	Both	27.2	1.2	6.7	12.0
	<i>n</i>	372	323	403	1098

Table E: Household expenditure 2009 (continued)

		RB	UB	UC	Total
7.	Mean total monthly household expenditure on regular expenses (based on Table 6)	R1318	R2295	R2631	R2020
	Median	R1065	R1820	R1907	R1398
	<i>n</i>	329	211	283	823
	Mean total monthly expenditure on regular and unforeseen expenses (based on 4. and 6.)	R1406	R2454	R2742	R2134
	Median	R1127	R2047	R1923	R1460
	<i>n</i>	328	211	282	821
8.	Typical monthly expenditure (household's best estimate)				
	R0 – R399	3.1	.5	1.6	1.9
	R400 – R799	21.4	15.2	4.7	14.4
	R800 – R1199	32.7	31.3	21.3	28.7
	R1200 – R1799	22.3	23.2	19.7	21.7
	R1800 – R2499	7.3	15.2	21.7	14.0
	R2500 – R4999	5.8	10.9	22.0	12.4
	R5000 – R9999	5.8	3.8	6.7	5.6
	R10 000 or more	1.5	.0	2.4	1.4
	<i>n</i>	327	211	254	792
9.	Mode of payment for food: Household pays by:				
	Cash	78.5	95.2	96.1	88.8
	Credit	8.6	.5	1.4	4.0
	Both	12.9	4.3	2.5	7.1
	<i>n</i>	326	209	281	816

Table E: Household expenditure 2002: Debt repayments (continued)

		RB	UB	UC	Total
10.	Household has current household debts				
	Yes	61.2	42.9	42.2	48.8
	No	38.8	57.1	57.8	51.2
	<i>n</i>	374	324	410	1108
	Number of indebted households	229	139	173	541
11.	Type of debt (spontaneous mention)				
	Percentage of indebted households reporting specific type of debt				
	Clothing account	4.9	30.7	51.2	26.4
	Account at furniture store	12.4	55.5	29.7	29.0
	Education fees	5.8	2.9	7.0	5.4
	Paraffin	4.0	2.2	-	2.2
	Food, groceries	72.6	9.5	2.3	33.8
	Home loan	.9	2.2	14.0	5.4
	Construction, building renovations	1.3	2.9	.6	1.5
	Telephone/ cellular phone account	.4	1.5	2.9	1.5
	Loan from micro-lender	34.1	8.0	3.5	17.6
	Outstanding municipal rates, water, electricity	-	20.4	41.9	18.7
	Funeral, burial society	4.0	-	-	1.7
	Legal fees	-	.7	-	.2
	Church dues	.9	-	-	.4
	TV licence	-	-	1.7	.6
	Household repairs	-	-	1.7	.6
	Medical expenses	-	.7	2.3	.9
	Alcohol	.4	-	-	.2
	Credit card	.4	-	-	.2
	<i>n</i>	226	137	172	535

Table E: Household expenditure 2009: Debt repayments (continued)

		RB	UB	UC	Total
10.	Household has current household debts				
	Yes	29.2	43.6	27.0	32.1
	No	70.8	56.4	73.0	67.9
	<i>n</i>	332	211	285	828
	Number of indebted households	97	92	77	266
11.	Type of debt (spontaneous mention)				
	Percentage of indebted households reporting specific type of debt				
	Clothing account	5.3	48.3	72.6	39.3
	Account at furniture store	24.2	46.1	23.3	31.5
	Education fees	6.3	9.0	2.7	6.2
	Paraffin	2.1	1.1	-	1.2
	Food, groceries (including meat)	52.6	6.7	1.4	22.2
	Home loan	1.1	2.2	1.4	1.6
	Construction, building renovations	2.1	3.4	1.4	2.3
	Telephone/ cellular phone account	-	2.2	-	.8
	Advance/loan from work	-	1.1	-	.4
	Loan from micro-lender	23.2	4.5	1.4	10.5
	Bank loan	2.1	3.4	11.0	5.1
	Outstanding municipal rates, water, electricity	-	16.9	12.3	9.3
	<i>n</i>	95	89	73	257

Table E: Household expenditure 2002: Debt repayments (continued)

12.	Debt repayments: ¹	RB		UB		UC		Total	
		R ²	O ³	R ²	O ³	R ²	O ³	R ²	O ³
	Clothing account	R130	R781	R179	R1237	R172	R960	R171	R1032
	Account at furniture store	R249	R2387	R267	R2198	R225	R2459	R250	R2314
	Education fees	R259	R1096	R1157	R637	R66	R238	R436	R663
	Paraffin	R26	R26	R256	R1 595	-	-	R83	R311
	Food, groceries	R207	R397	R150	R112	R190	R833	R203	R388
	Home loan	R250	R420	R383	R970	R999	R59247	R879	R50478
	Construction, building renovations	R107	R1950	R500	R3225	R200	R3000	R315	R2718
	Telephone/cellular phone account	R60	R120	R85	R100	R287	R2354	R197	R1606
	Loan from micro-lender	R134	R301	R246	R2220	R498	R1933	R169	R619
	Bank loan	R112	R1225	R400	R5017	R777	R33275	R524	R21239
	Outstanding municipal rates, water, electricity	-	-	R59	R243	R161	R4855	R127	R4118
	Funeral, burial society	R352	R1625	-	-	-	-	R352	R1625
	Legal fees	-	-	-	R750	-	-	-	R750
	Church dues	R40	R130	-	-	-	-	R40	R130
	TV licence	-	-	-	-	R31	R236	R31	R236
	Household repairs	-	-	-	-	R70	R266	R70	R266
	Medical expenses	-	-	R130	-	R250	R769	R210	R769
	Alcohol	R160	R18	-	-	-	-	R160	R18
	Credit card	-	-	-	-	R1300	R12000	R1300	R1200
	<i>n</i>	226		137		172		535	

¹ Mean monthly repayments on household debts and mean amount still outstanding in Rand.

² R = Repayments.

³ O = Outstanding.

Note: Mean debts and repayments are calculated on the base of indebted households for each category of debt.

Table E: Household expenditure 2009: Debt repayments (continued)

12	Debt repayments: 1	RB		UB		UC		Total	
		R ²	O ³	R ²	O ³	R ²	O ³	R ²	O ³
	Clothing account	R802	R3 818	R517	R2 799	R577	R3 731	R563	R3 385
	Account at furniture store	R502	R2 821	R627	R3 907	R519	R5 119	R569	R3 763
	Education fees	R841	R2 350	R488	R1 817	R2 100	R10 800	R822	R3 228
	Paraffin	R325	R284	R550	R950	-	-	R400	R506
	Food, groceries	R359	R838	R319	R1 698	R230	R1 000	R353	R925
	Home loan	R70	R400	R940	R12 000	R600	R6 000	R637	R6 133
	Construction, building renovations	R186	R400	R1 160	R3 764	R300	R5 000	R692	R2 848
	Telephone/cellular phone account	-	-	R950	R4 200	-	-	R950	R4 200
	Advance/loan from work	-	-	R1 000	-	-	-	R1 000	-
	Loan from micro-lender	R425	R1 417	R699	R1 770	R100	-	R454	R1 463
	Bank loan	R1 100	R2 600	R706	R490	R1 306	R9 012	R1 136	R6 523
	Outstanding municipal rates, water, electricity	-	-	R530	R7 695	R1 036	R5 925	R720	R7 051
	Other	R250	R1 400	R600	R1 165	-	R3 933	R366	R2 549
	<i>n</i>		87		76		64		227
	Mean monthly repayment on all debts	R397		R470		R561		R468	
	<i>n</i>	95		91		71		257	
	Total outstanding debts		R1 334		R3 574		R4 071		R2 856
	<i>n</i>		87		76		64		227

¹ Mean monthly repayments on household debts and mean amount still outstanding in Rand.

² R = Repayments.

³ O = Outstanding.

Note: Mean debts and repayments are calculated on the base of indebted households for each category of debt.

Table E: Household expenditure 2002: Debt repayments (continued)

		RB	UB	UC	Total
13.	Household status on repayment of debts				
	Has repaid:				
	All debts	31.8	37.7	63.6	43.3
	Some debts	61.3	52.2	34.0	50.3
	None	6.9	10.1	2.5	6.4
	<i>n</i>	217	138	162	517
14.	Households experiencing financial difficulty in last three years				
	Yes	81.0	78.0	58.4	71.8
	No	19.0	22.0	41.6	28.2
	<i>n</i>	374	323	411	1108
	Number of households indicating financial difficulty	303	252	240	795
15.	Strategies used by households experiencing financial difficulty (multiple responses)				
	Asks friends and relatives for assistance	43.4	93.9	74.4	69.1
	Asks employer for assistance	2.1	13.4	12.6	9.0
	Asks church/NGO for assistance	.7	3.7	10.5	4.7
	Borrows from bank, money lender	36.7	21.5	8.8	23.2
	Cuts down on food consumption	1.4	42.3	86.6	40.8
	Seeks extra work	.7	34.1	54.6	28.1
	Runs up account with shop	23.4	34.6	15.5	24.5
	Sells livestock	7.7	-	-	2.8
	Uses, withdraws, savings	1.0	-	-	.3
	Sells recycled goods	-	-	4.	.1
	Hawks fruit and vegetables	-	.4	-	.1
	<i>n</i> (households with financial difficulty)	286	246	238	770

Table E: Household expenditure 2009: Debt repayments (continued)

		RB	UB	UC	Total
13.	Household status on repayment of debts				
	Has repaid:				
	All debts	42.7	75.6	45.2	54.6
	Some debts	44.8	17.1	45.2	35.4
	None	12.5	7.3	9.7	10.0
	<i>n</i>	96	82	62	240
14.	Households experiencing financial difficulty in last three years				
	Yes	64.0	68.3	31.0	53.1
	No	36.0	31.7	69.0	46.9
	<i>n</i>	308	189	281	778
	Number of households indicating financial difficulty	197	129	87	413
15.	Strategies used by households experiencing financial difficulty (multiple responses)				
	Asks friends and relatives for assistance	88.7	91.4	58.1	83.5
	Asks employer for assistance	3.2	25.2	9.8	11.7
	Asks church/NGO for assistance	1.4	8.6	6.5	4.7
	Borrows from bank, money lender	31.7	21.2	9.8	23.9
	Cuts down on food consumption	29.1	38.4	42.4	34.8
	Seeks extra work	9.0	27.2	19.6	17.0
	Runs up account with shop	13.1	9.3	4.3	10.1
	Applies for a grant	10.0	10.6	4.3	9.1
	Applies for food parcels/vouchers	13.6	5.3	3.3	8.8
	Other (sells livestock)	1.8	-	-	.9
	<i>n</i> (households with financial difficulty)	221	151	92	464

Table F: Health and care 2002

	RB	UB	UC	Total
	%	%	%	%
Member of household ill/injured during past month				
No	58.0	54.0	76.3	63.6
Yes: one or more persons ill/injured	42.0	46.0	23.7	36.4
<i>n</i> (total households in survey)	374	324	413	1111
Mean number of persons in household ill/injured during past month	.4853	.4985	.2913	.4170
Total number of persons ill/injured in past month	181	161	120	462
Nature of reported illness, injury (multiple mentions possible)				
Flu, colds, pneumonia, bronchitis	20.0	18.6	28.6	21.8
Stress, depression	2.8	1.9	4.2	2.9
Diabetes	11.7	7.1	5.0	8.4
Heart condition	7.8	5.8	11.8	8.1
High blood pressure	24.4	14.1	6.7	16.3
Stroke	3.3	5.1	5.0	4.4
Asthmatic conditions	21.7	9.0	9.2	14.1
Arthritis, gout	16.7	19.2	12.6	16.5
Mental disability, Downs syndrome	6.1	3.2	-	3.5
Ulcer, stomach ailment	2.8	3.8	6.7	4.2
Cancer, growth, tumour	.6	1.3	1.7	1.1
Injured in accident	1.1	6.4	12.6	5.9
Chicken pox	.6	.6	-	.4
Tuberculosis	2.8	4.5	-	2.6
Sores	1.1	.6	-	.7
Abscess, boils	1.1	1.3	-	.9
Transplant	-	1.3	.8	.7
Backache	-	.6	.8	.4
Surgery	-	.6	-	.2
Toothache	.6	-	-	.2
<i>n</i> (ill/injured persons)	180	156	119	455
Days in past month not able to pursue normal activities due to illness or injury				
Average days per ill/injured person	6.1	8.9	7.7	7.5
<i>n</i>				457
Agency consulted to treat illness or injury (multiple mentions)				
None	1.7	-	9.2	3.0
Clinic, hospital	52.2	51.6	50.8	51.6
Private doctor	55.0	47.8	39.2	48.4
Traditional healer	3.3	.6	-	1.5
Pharmacy	-	1.2	1.7	.9

Table F: Health and care 2009

	RB	UB	UC	Total
	%	%	%	%
Member of household ill/injured during past month				
Yes: one or more persons ill/injured	56.5%	58.5%	66.5	60.5
<i>n</i> (total households in survey)	333	212	290	835
Total number of persons ill/injured in past month	232	160	251	643
Proportion of household members ill/injured	12.5	14.2	20.4	15.3
<i>n</i>	1854	1129	1232	4215
Nature of cases of reported illness, injury (multiple mentions per household possible)	Number cases	Number cases	Number cases	Number cases
Flu, colds, pneumonia, bronchitis	12	12	10	34
Stress, depression	4	5	5	14
Diabetes	27	29	63	119
Heart condition	9	10	30	49
High blood pressure	65	51	117	233
Stroke	5	2	11	18
Asthmatic conditions	37	17	29	83
Arthritis, gout	43	25	37	105
Mental disability, Downs syndrome	5	2	6	13
Ulcer, stomach ailment	4	2	4	10
Cancer, growth, tumour	3	1	6	10
Injured in accident	8	4	9	21
Tuberculosis	9	2	4	15
HIV/AIDS	6	5	1	12
Sores				
Epilepsy	4	-	-	4
Disabled	1	-	-	1
Kidney disease	1	-	-	1
Headache	1	-	-	1
Anaemia	-	-	1	1
<i>n</i> (cases of illness/injury)	244	167	333	744
Duration of illness or injury				
Average days per ill/injured person	2443	2764	3790	2999
Median years	3	4	7	5
<i>n</i>	219	140	196	555
Agency consulted to treat illness or injury (multiple mentions)				
None	.9	4.3	2.0	1.4
Clinic, hospital	73.8	88.4	86.4	53.0
Private doctor	14.8	6.1	10.8	7.1
Pharmacy	-	1.2	.8	.4
Consulted more than one agency	5.2	-	-	1.2
Some consulted, others not	5.2	-	-	1.2
<i>n</i>	229	164	250	643

2002 survey

No further information was collected in the 2002 survey.

Table F: Health and care 2009 (continued)

	RB	UB	UC	Total
Sick person can access medicines when needed				
Yes, always	62.6	84.8	88.4	78.3
Yes, sometimes	34.4	12.0	10.0	19.2
No, never	3.1	3.2	1.6	2.5
<i>n</i>	227	158	251	636
Household members have had difficulty accessing their anti-retrovirals when needed				
Yes, always	1.3	8.9	7.5	5.2
Yes, sometimes	8.4	3.3	8.6	7.3
No, never	90.2	87.8	83.9	87.5
<i>n</i>	225	123	186	534

Table F: Health and care 2002: Special care

	RB	UB	UC	Total
Persons in household in need of special care due to disability or illness				
No	59.1	70.1	40.9	55.5
Yes: one or more persons in need of special care	40.9	29.9	59.1	44.5
n (total households in survey)	374	324	413	1111
Mean number persons in household in need of special care	.4584	.3241	.7530	.5288
Total number of persons in need of special care	172	105	310	587
Nature of disability/illness of person in need of special care (multiple mentions possible)				
Epilepsy, fits	11.0	5.7	7.4	8.2
Stress, depression	2.3	3.8	2.9	2.9
Diabetes	11.0	8.6	18.7	14.7
Heart condition	9.3	12.4	21.3	16.2
High blood pressure	31.4	14.3	35.8	30.7
Stroke	1.7	8.6	3.9	4.1
Asthmatic condition	22.7	13.3	16.1	17.5
Arthritis, gout	27.3	20.0	20.6	22.5
Mental disability	11.6	12.4	6.5	9.0
Ulcers, stomach ailments	4.1	1.9	2.9	3.1
Cancer, growth, tumour	-	1.0	2.6	1.5
Blindness	8.1	11.4	1.0	4.9
Paralysis	3.5	5.7	.6	2.4
Deafness	5.2	1.0	-	1.7
Amputee	.6	-	.3	.3
Osteoporosis	-	-	.3	.2
Collapsed lung	-	-	.3	.2
Lung surgery	-	-	1.0	.5
Tuberculosis	2.3	1.9	-	1.0
Chronic illness	-	1.0	1.6	1.0
Injured in an accident	-	1.9	-	.3
Food poisoning	-	1.9	-	.3
n	172	105	310	587
Older persons as caregivers to members in need of special care				
Yes	8.3	11.1	12.5	10.8
No	91.7	88.9	87.9	89.2
n	458	377	574	1409
Number of older persons acting as caregivers	38	42	72	152

Table F: Health and care 2009: Special care

	RB	UB	UC	Total
Persons in household who are physically or mentally impaired				
Total number physically or mentally impaired	29	10	30	69
Cases of impairment (multiple mentions possible)				
Epilepsy, fits	7	-	8	15
Diabetes	2	-	2	4
High blood pressure	4	-	2	6
Stroke	-	-	1	1
Asthmatic condition	1	-	1	2
Arthritis, gout	-	1	1	2
Mental disability	7	6	9	22
Blindness	3	1	3	7
Paralysis	3	2	2	7
Deafness	1	-	-	1
Amputee	-	-	2	2
HIV/AIDS	1	-	-	1
Crippled	1	-	-	1
<i>n</i>	30	10	31	71
Special care required for disabled person:				
	%	%	%	%
Yes, always	20.0	18.2	31.3	24.7
Yes, sometimes	46.7	45.5	28.1	38.4
No	33.3	36.4	40.6	37.0
<i>n</i>	30	11	32	73
Mean days since onset of need for special care:				
	716	325	314	487
Number persons given special care for:				
1 – 5 years	7	4	4	15
Over 5 – 20 years	3	3	5	11
Over 20 years	7	1	6	14
<i>n</i>	17	8	15	40
Age of caregiver				
				%
Under 24 years				18.6
25-54 years				59.3
55 years and older				22.2
<i>n</i>				54

Table G: Quality of Life 2002

	RB	UB	UC	Total
Respondent's assessment of household quality of life:				
	%	%	%	%
Satisfaction with household's current living conditions				
Very satisfied	-	1.9	3.9	2.0
Satisfied	9.4	10.2	45.3	23.0
Neither/nor	1.6	18.5	32.7	18.1
Dissatisfied	81.6	42.9	15.7	45.8
Very dissatisfied	7.5	26.5	2.4	11.2
<i>n</i>	374	324	413	1111
Very satisfied or satisfied	9.4	12.0	49.2	24.9
Neither satisfied nor dissatisfied	1.6	18.5	32.7	18.1
Dissatisfied or very dissatisfied	89.0	69.4	18.2	57.0
Assessment of household's current financial situation				
Very good	.5	.6	.7	.6
Good	3.5	5.6	11.1	6.9
Average	4.0	25.3	56.2	29.6
Bad	83.2	34.9	24.5	47.3
Very bad	8.8	33.6	7.5	15.6
<i>n</i>	374	324	413	1111
Very good and good	4.0	6.2	11.9	7.6
Average	4.0	25.3	56.2	29.6
Very bad and bad	92.0	68.5	32.0	62.8

Table G: Quality of Life 2009

	RB	UB	UC	Total
Respondent's assessment of household quality of life:				
	%	%	%	%
Satisfaction with household's current living conditions				
Very satisfied	.0	2.8	16.6	6.5
Satisfied	29.7	29.7	68.2	43.0
Neither/nor	27.6	15.6	8.3	17.9
Dissatisfied	31.5	38.2	4.8	24.0
Very dissatisfied	11.1	13.7	2.1	8.6
<i>n</i>	333	212	289	834
Assessment of household's current financial situation				
Very good	.0	1.9	3.8	1.8
Good	7.5	14.2	26.0	15.6
Average	44.0	33.0	51.9	43.9
Bad	34.3	33.0	14.5	27.1
Very bad	14.2	17.9	3.8	11.5
<i>n</i>	332	212	289	833
Very good or good	7.5	16.0	29.8	17.4
Average	44.0	33.0	51.9	43.9
Very bad or bad	48.5	50.9	18.3	38.7
<i>n</i>	332	212	289	833

Table G: Quality of Life 2002 (continued)

	RB	UB	UC	Total
	%	%	%	%
Assessment of household's current financial situation compared to three years ago				
Better	2.1	7.4	11.6	7.2
Same	31.6	25.6	28.8	28.8
Worse	66.2	67.0	59.6	64.0
<i>n</i>	374	324	413	1111
Main reason for household being financially better off now (spontaneous mention) (total n=80)				
Family is financially better off (self-evident)	-	39.1	34.8	32.5
Employment	-	21.7	32.6	26.0
Receives pension	100.0	17.4	4.3	18.2
Help from family members	-	4.3	8.7	6.5
Life-style change	-	4.3	8.7	6.5
Wise investment	-	-	8.7	5.2
Other	-	13.0	2.2	5.2
<i>n</i> (households)	8	23	46	77
Main reason for household being financially worse off now (spontaneous mention) (total n = 710)				
Inflation	71.4	40.3	70.1	60.7
Unemployment	15.1	31.3	13.2	19.7
Low pay	5.0	8.5	7.7	7.1
Family problems	4.5	8.1	4.7	5.7
Death of spouse/breadwinner	2.5	9.5	1.7	4.5
Other	1.5	2.4	2.6	2.2
<i>n</i> (households)	199	211	234	644

Table G: Quality of Life 2009 (continued)

	RB	UB	UC	Total
	%	%	%	%
Assessment of household's current financial situation compared to three years ago				
Better	14.8	19.1	17.8	16.9
Same	52.9	34.9	46.7	46.2
Worse	32.3	45.9	35.5	36.9
<i>n</i> (households)	331	209	287	827
Main reason for household being financially better off now (spontaneous mention)				
Family is financially better off (self-evident)	-	-	10.0	
Employment	12.2	27.5	22.0	
Receives social assistance: pension, grants	30.6	22.5	18.0	
Help from family members	6.1	-	6.0	
Less expenditure/fewer dependents	8.2	-	-	
Positive attitude: getting by, coping	-	-	12.0	
Other	-	-	2.0	
Negative complaints:				
Price increases, cost of living	32.7	15.0	14.0	
Unemployment	-	27.5	6.0	
Debts, little money	2.0	2.5	2.0	
Loss of earners	4.1	2.5	-	
Other				
No information	4.1	2.5	8.0	
<i>n</i> (households)	49	40	50	
Main reason for household being financially worse off now (spontaneous mention)				
Inflation, price increases, recession	40.6	21.8	61.5	
Unemployment, job loss	14.2	37.6	14.4	
Low pay, grants too little	2.8	4.0	2.9	
Insufficient income, debts	8.5	7.9	1.9	
Death/loss of spouse/earner	17.9	10.9	7.7	
Increased expenditure/dependency	10.4	6.9	-	
Family problems	.9	1.0	1.0	
Poor health, accident	-	3.0	-	
Other	1.9	4.0	3.8	
No information	2.8	3.0	6.7	
<i>n</i> (households)	106	101	104	
Projection of household situation in five years' time				
Better	42.6	49.8	45.3	45.4
Same	25.1	15.6	28.4	23.5
Worse	32.3	34.6	26.2	31.2
<i>n</i>	322	212	280	814

2002 survey

Information on significant changes was not collected in the 2002 survey.

Table H: Recall of significant changes over last 6 years 2009

	RB		UB		UC		Total	
Households recalling changes (number / %)	100% = 333		100% = 212		100% = 290		100% = 835	
	n	%	n	%	n	%	n	%
Changes in household's financial situation:								
Job loss	17	5.3	56	26.4	57	20.4	130	16.0
Job gain	37	12.5	20	9.4	17	6.1	74	9.4
Lost business	-	-	2	.9	1	.4	3	.4
Started business	1	.3	5	2.4	1	.4	7	.9
Changes in the housing situation:								
Lost place to live	3	1.0	1	.5	1	.4	5	.6
Found place to live	-	-	11	5.2	4	1.4	15	1.9
Fire	2	.7	4	1.9	2	.7	8	1.0
Flooding	14	4.7	3	1.4	5	1.8	22	2.8
Was relocated	4	1.4	9	4.3	-	-	13	1.7
Made home improvements	19	6.4	34	16.1	8	2.9	61	7.8
Gained access to water/sanitation	12	4.1	7	3.3	1	.4	20	2.6
Gained access to electricity	71	23.7	6	2.8	3	1.1	80	10.1
Other	1	.3	1	.5	-	-	2	.3
Changes that affect living arrangements:								
Death of a breadwinner	3	1.0	1	.5	5	1.8	9	1.2
Birth(s) in household	77	24.3	39	18.5	33	11.8	149	18.4
Death of child(ren) in household	41	14.3	22	10.4	7	2.5	70	9.0
Family breakdown	15	5.2	12	5.7	2	.7	29	3.7
Imprisonment of a household member	4	1.4	1	.5	2	.7	7	.9
Long-term hospitalisation of a member	3	1.0	6	2.9	3	1.1	12	1.5
Stroke/heart attack experienced by a member	3	1.0	6	2.8	13	4.6	22	2.8
Changes that affect family relations:								
Household members don't get on with each other because (of)								
Personality problems	4	1.3	25	11.8	4	1.4	33	4.1
Money problems	18	6.1	29	13.8	7	2.5	54	6.9
Lack of space	1	.3	7	3.3	5	1.8	13	1.7
Excessive alcohol and drug consumption	1	.3	4	1.9	5	1.8	10	1.3
They don't care for each other	3	1.0	2	.9	2	.7	7	.9
They get on better	15	5.1	16	7.6	21	7.5	52	6.6
Main breadwinner moved away to live with new partner	1	.3	5	2.4	2	.7	8	1.0
New partners have moved into household	5	1.7	3	1.4	3	1.1	11	1.4
Some fail to contribute to chores/finances	5	1.7	5	2.4	2	.7	12	1.5
Changes that affect the community:								
Crime and violence	75	24.0	127	60.2	140	50.4	342	42.6
Access to new basic services	76	26.2	23	10.9	4	1.4	103	13.2
New community centre	5	1.8	24	11.4	2	.7	31	4.0
New clinic	31	11.2	21	10.0	-	-	52	6.8
Political conflict	2	.7	17	8.1	2	.7	21	2.7
Better representation in municipality/council	4	1.4	26	12.3	2	.7	32	4.1
New sports facilities	8	2.8	22	10.4	-	-	30	3.9
New churches where people can be 'born again'	2	.7	16	7.6	5	1.8	23	3.0
Drugs	7	2.4	49	23.2	107	38.5	163	21.0
Other	1	.3	3	1.5	1	.4	5	.7

Table AA: Profile of members of household 55 years and older 2002

	RB	UB	UC	Total
Total number of persons in households 55 years and older	451	377	572	1400
	%	%	%	%
Proxy interview conducted on behalf of older person	7.5	10.4	12.2	10.2
No information				30
<i>n</i>	438	374	558	1370
Access to OLD-AGE PENSION				
Perceived entitlement to old-age pension	85.6	51.5	52.1	62.7
Receives old-age pension	84.3	47.2	47.2	59.1
<i>n</i>	450	375	569	1394
Number of persons receiving old-age pension	380	178	270	828
Date of first receipt of pension				
1951–1959 (51–43 years ago)	1.1	-	-	.5
1960–1969 (42–33 years ago)	3.2	-	2.3	2.2
1970–1979 (32–23 years ago)	4.3	1.1	5.3	4.0
1980–1989 (22–13 years ago)	15.8	6.9	13.2	13.0
1990–1999 (12–3 years ago)	51.5	59.5	58.1	55.4
2000– 2002 (2 years ago or less)	24.0	32.4	21.1	24.8
<i>n</i>	367	173	265	805
Old-age pension collected at:				
Bank	5.3	12.9	5.2	6.8
Post office	2.1	1.8	1.9	2.0
Mobile pay point	86.3	84.2	70.9	80.8
Civic centre	.3	1.2	16.4	5.7
School	4.2	-	-	2.0
SHAWCO (community centre run by University of Cape Town)	-	-	3.0	1.0
Allpay (contracted paymaster)	-	-	2.2	.7
TEBA (recruiting office for mines)	-	-	.4	.1
Police station	1.8	-	-	.9
<i>n</i>	379	171	268	818
Pensioner is accompanied to pension pay point				
Accompanied	10.3	31.2	47.4	26.8
Not accompanied	77.8	67.6	43.3	64.3
Pension is collected on behalf of pensioner	11.9	1.2	9.3	8.8
<i>n</i>	378	170	268	816

Table AA: Profile of members of household 55 years and older 2009

	RB	UB	UC	Total
Total number of persons in households 55 years and older	337	172	334	843
	%	%	%	%
Proxy interview conducted on behalf of older person	16.3	9.9	17.4	15.4
Access to OLD-AGE PENSION				
Perceived entitlement to old-age pension	90.4	87.3	85.6	87.9
Receives old-age pension	88.2	83.5	73.5	81.4
<i>n</i>	334	173	326	833
Number of persons receiving old-age pension	291	142	241	674
Date of first receipt of pension				
–1969 (40 or more years ago)	3.0	.0	1.9	2.0
1970–1979 (30 – 39 years ago)	.7	.7	1.0	.8
1980–1989 (20 – 29 years ago)	8.6	5.1	8.1	7.7
1990–1999 (10 – 19 years ago)	44.4	27.9	27.6	35.0
2000–2002 (7 – 9 years ago)	15.3	23.5	17.1	17.8
2003–2009 (6 or less years ago)	28.0	42.6	44.3	36.8
<i>n</i>	268	136	210	614
Old-age pension collected at:				
Bank	26.0	28.8	18.9	24.1
Post office	.7	2.9	13.6	5.6
Mobile pay point	73.3	66.9	67.5	69.9
Other	.0	1.4	.0	.3
<i>n</i>	288	139	228	655
Pensioner is accompanied to pension pay point				
Accompanied	31.1	26.4	41.8	34.0
Not accompanied	62.9	68.1	51.6	59.9
Pension is collected on behalf of pensioner	6.0	5.6	6.6	6.1
<i>n</i>	283	144	244	671

Table AA: Profile of members of household 55 years and older 2002 (continued)

	RB	UB	UC	Total
Amount received as old-age pension in Rand				
Mean	R622	R627	R617	R621
	%	%	%	%
Access to DISABILITY PENSION				
Perceived entitlement to disability pension	4.9	13.3	12.9	10.4
Receives disability pension	3.3	11.7	8.6	7.7
<i>n</i>	450	375	569	1394
Number persons receiving disability pension	15	44	49	108
Date of first time received disability pension				
1960–1969 (42–33 years ago)	6.6	2.3	4.1	3.7
1970–1979 (32–23 years ago)	-	-	8.2	3.7
1980–1989 (22–13 years ago)	13.3	-	18.4	10.3
1990–1999 (12–3 years ago)	60.0	39.5	28.5	37.4
2000– 2002 (2 years ago or less)	20.0	58.1	40.8	44.9
<i>n</i>	15	43	49	107
Disability pension collected at:				
Bank	14.3	12.5	2.0	7.8
Post office	14.3	-	6.1	4.9
Mobile pay point	64.3	87.5	73.5	77.7
Civic centre	-	-	6.1	2.9
School	-	-	2.0	1.0
SHAWCO (community centre run by University of Cape Town)			10.2	4.9
TEBA (recruiting office for mines)	7.1	-	-	1.0
<i>n</i>	14	40	49	103
Disability pensioner is accompanied to pay point				
Accompanied	14.3	31.6	40.8	33.7
Not accompanied	78.6	60.5	46.9	56.4
Pension collected on behalf of disability pensioner	7.1	7.9	12.2	9.9
<i>n</i>	14	38	49	101
Amount paid out as disability pension in Rand				
Mean	R566	R593	R618	R600

Table AA: Profile of members of household 55 years and older 2009 (continued)

	RB	UB	UC	Total
	%	%	%	%
Amount received as old-age pension in Rand				
- R940	5.9	1.4	10.1	6.5
R940 – R959	25.3	2.1	1.2	11.6
R960 – R969	67.7	95.9	82.6	79.1
R970 +	1.0	.7	6.1	2.8
<i>n</i>	288	146	247	681
Access to DISABILITY PENSION				
Perceived entitlement to disability pension	20.5	11.9	7.8	14.3
Receives disability pension	4.3	11.3	6.9	6.5
<i>n</i>	334	173	326	833
Number persons receiving disability pension	12	13	14	39
Date of first time received disability pension				
–1969 (40 or more years ago)	-	-	16.7	3.6
1970–1979 (30 – 39 years ago)	10.0	-	-	3.6
1980–1989 (20 – 29 years ago)	20.0	-	-	7.1
1990–1999 (10 – 19 years ago)	40.0	-	-	14.3
2000–2002 (7 – 9 years ago)	-	16.7	-	7.1
2003–2009 (6 or less years ago)	30.0	83.3	83.3	64.3
<i>n</i>	10	12	6	28
Disability pension collected at:				
Bank	9.1	8.3	15.4	11.1
Post office	-	16.7	7.7	8.3
Mobile pay point	90.9	75.0	76.9	80.6
Other	-	-	-	-
<i>n</i>	11	12	13	36
Disability pensioner is accompanied to pay point				
Accompanied	9.1	15.4	25.0	16.7
Not accompanied	90.9	76.9	75.0	80.6
Pension collected on behalf of disability pensioner	-	7.7	-	2.8
<i>n</i>	11	13	12	36
Amount paid out as disability pension in Rand				
- R940	18.2	7.7	-	8.3
R940 – R959	18.2	-	8.3	8.3
R960 – R969	63.6	92.3	91.7	83.3
<i>n</i>	11	13	12	36

Table AA: Profile of members of household 55 years and older 2002 (continued)

	RB	UB	UC	Total
	%	%	%	%
Self-rated health				
Very good	-	2.4	5.3	2.8
Good	8.0	12.5	28.5	17.6
Average	14.8	28.7	47.4	31.9
Poor	70.0	31.2	15.7	37.3
Very poor	7.3	25.2	3.0	10.4
<i>n</i>	440	369	561	1370

Table AA: Profile of members of household 55 years and older 2009 (continued)

	RB	UB	UC	Total
	%	%	%	%
Self-rated health				
Very good	.6	4.6	6.3	3.7
Good	22.8	33.9	26.3	26.5
Average	39.3	33.9	51.2	42.9
Poor	32.5	20.1	13.5	22.5
Very poor	4.7	7.5	2.7	4.5
Don't know	-	-	-	-
<i>n</i>	338	174	334	846
Health compared to 3 years ago				
Better	18.9	25.3	19.9	20.6
Same	52.8	42.0	53.0	50.7
Worse	28.0	32.8	26.8	28.5
Don't know	.3	-	.3	.2
<i>n</i>	339	174	332	845
Health compared to age-peers				
Better	30.3	45.4	39.6	37.1
Same	47.5	29.3	39.3	40.5
Worse	21.7	25.3	9.9	17.8
Don't know	.6	-	11.1	4.6
<i>n</i>	337	174	333	844
Moving around compared to 3 years ago				
Easier	22.9	22.4	17.7	20.8
Same	42.0	32.4	48.0	42.4
Harder	34.8	45.3	33.9	36.6
Don't know	.3	-	-	.2
<i>n</i>	336	170	327	833

Table AA: Profile of members of household 55 years and older 2002 (continued)

	RB	UB	UC	Total
	%	%	%	%
Membership of organisations (multiple responses)				
Senior centre/luncheon club	1.3	10.4	9.8	7.3
Church group/choir	30.3	49.1	38.0	38.5
Burial society	76.0	63.2	55.2	64.0
Stokvel	5.4	1.3	1.1	2.5
Sports club	.9	.9	1.6	1.2
School organisation	1.8	.5	.4	.9
Trade union	.7	3.7	2.3	2.2
Political party/organisation	42.8	29.3	.7	21.9
Women's club/organisation	12.1	13.1	4.2	9.1
Community-based organisation	39.2	33.6	3.3	23.0
None	10.3	17.9	28.6	19.9
<i>n</i>	446	375	569	1390
Feels more/less safe from crime and violence than two years ago				
More safe	6.5	2.4	4.2	4.4
Same	29.2	10.4	23.0	21.6
Less safe	64.4	87.2	72.8	74.0
<i>n</i>	449	376	570	1395
One factor that would have made life better				
More personal independence to make own life choices	5.8	5.9	30.7	15.9
Better education	37.4	73.7	36.9	47.1
More equality for people like self	56.8	20.4	32.4	37.1
<i>n</i>	447	373	553	1373

Table AA: Profile of members of household 55 years and older 2009 (continued)

	RB	UB	UC	Total
	%	%	%	%
Membership of organisations (multiple responses)				
Senior centre/luncheon club	.9	6.4	8.4	5.0
Church group/choir	39.4	55.7	40.9	43.4
Burial society	82.9	64.9	43.9	63.8
Stokvel	6.8	10.9	.6	5.2
Sports club	-	-	.6	.2
School organisation	.3	1.7	-	.5
Trade union	-	1.7	-	.4
Political party/organisation	14.1	22.4	1.8	10.9
Women's club/organisation	2.9	10.9	2.1	4.2
Community-based organisation	.6	5.2	1.5	1.9
Street / village committee	1.2	12.6	.9	3.4
<i>n</i>	340	174	337	851
Membership in any of above organisations				
Yes	89.4	86.2	61.1	77.6
No	10.6	13.8	38.9	22.4
Feels more/less safe from crime and violence than two years ago				
More safe	15.0	7.5	14.1	13.1
Same	41.5	18.5	39.6	36.1
Less safe	43.5	74.0	46.2	50.8
<i>n</i>	340	173	333	846
One factor that would have made life better				
More personal independence to make own life choices	16.8	22.2	23.0	20.4
Better education	63.4	53.2	56.7	58.7
More equality for people like self	19.8	24.6	17.9	20.0
Don't know	-	-	2.4	.9
<i>n</i>	339	171	335	845

Table AA: Profile of members of household 55 years and older 2002 (continued)

	RB	UB	UC	Total
	%	%	%	%
Overall life satisfaction				
Very satisfied	.2	2.7	2.9	2.0
Satisfied	9.2	8.4	52.7	26.7
Neither satisfied nor dissatisfied	2.5	19.5	34.1	19.9
Dissatisfied	84.2	41.9	8.0	41.8
Very dissatisfied	3.8	27.6	2.3	9.6
<i>n</i>	444	370	560	1374
Very satisfied or satisfied	9.4	11.1	55.6	28.7
Neither satisfied nor dissatisfied	2.5	19.5	34.1	19.1
Dissatisfied or very dissatisfied	88.0	69.5	10.3	51.4

Table AA: Profile of members of household 55 years and older 2009 (continued)

	RB	UB	UC	Total
	%	%	%	%
Overall life satisfaction				
Very satisfied	.0	4.0	14.7	6.6
Satisfied	28.9	39.3	71.6	47.9
Neither satisfied nor dissatisfied	36.3	13.3	8.1	20.4
Dissatisfied	30.1	32.4	5.1	20.7
Very dissatisfied	4.7	11.0	.6	4.4
<i>n</i>	339	173	334	846
Very satisfied or satisfied	28.9	43.4	86.2	54.5
Neither satisfied nor dissatisfied	36.3	13.3	8.1	20.4
Dissatisfied or very dissatisfied	34.8	43.4	5.7	25.1

Table AA: Profile of members of household 55 years and older 2002: Good things in life (continued)

	RB	UB	UC	Total
	%	%	%	%
Three good things in life (spontaneous mention, up to three responses per respondent.)				
Proportion of respondents mentioning a good thing in life:				
Nothing	16.2	34.4	1.6	14.3
Having a home	24.8	8.8	16.3	17.4
RDP house	.5	2.3	-	.7
Family	26.4	25.6	52.8	37.4
Family fun	2.1	6.2	11.8	7.2
Water and electricity	12.5	.6	-	4.4
Toilet facilities	1.1	-	-	.4
Fields, livestock for farming	5.5	.3	.4	2.1
Government pension	41.2	2.3	.7	14.8
Hobbies	.2	6.5	31.8	15.1
Health	2.1	4.9	18.5	9.7
Love and peace	.9	2.6	12.9	6.4
Charity work	.7	.3	10.7	4.9
Pets	-	-	.5	.2
Ceased drinking alcohol	-	-	1.5	.6
Religious beliefs	13.4	11.7	32.1	21.0
Being alive/life	7.5	4.9	20.0	12.2
Motor vehicle	-	2.3	.2	.6
Giving advice	.2	-	1.8	.8
Employment	5.7	8.1	13.8	9.7
Holiday	.2	1.0	.2	.4
Flying in a plane	-	.3	-	.1
Special treats, being spoilt	.9	5.5	2.2	2.5
Having money	3.2	6.2	2.2	3.5
Giving children an education	5.7	3.2	2.4	3.7
Good/friendly neighbours	-	1.0	2.2	1.2
Marriage	5.7	7.8	4.0	5.5
Food	-	2.6	.7	.9
The right to vote, liberation	-	.6	.2	.2
RDP projects	1.1	.3	-	.5
Road improvements	2.5	-	-	.8
Clinic in area	2.5	-	-	2.8
Water, electricity	6.6	-	-	2.2
Electricity	11.8	-	-	4.0
<i>n</i> (respondents)	439	308	551	1298

Table AA: Profile of members of household 55 years and older 2009: Good things in life (continued)

	RB	UB	UC
	%	%	%
Three good things in life (spontaneous mention, up to three responses per respondent)			
Percentages give the proportion of total mentions assigned to a particular 'good thing' in each subsample			
Family and family relations			
Children, being a parent, having children, blessed with having children	7.5	5.3	11.6
Grandchildren, being a grandparent, having grandchildren, looking after grandchildren, staying with grandchildren, seeing grandchildren grow up	7.0	3.9	6.7
Family, having family	3.3	5.9	9.7
Living/staying/being with family (under one roof), family around me	2.5	3.2	1.2
Good/harmonious family relationships, loving/happy family	3.4	1.4	2.0
Respect relations: respectful children/grandchildren, respect from family	2.0	.5	.1
Marriage, having a wife/husband, loving/caring spouse, growing old with spouse	5.9	4.3	7.6
Family provider: looks after, protects family	1.4	1.1	.4
Caregiver to older, sick, disabled family members; ability to give care	.4	-	.3
Family/children/grandchildren care for me	1.4	.9	.0
Spending time with children/grandchildren/family	.3	3.0	1.6
Healthy family, all children are still alive	.1	.5	.2
To live alone, live independently, to be widowed	.3	.2	.2
Interpersonal/ Community relations			
(Good) Friends and neighbours, socialising/communicating with other people	.7	1.8	5.6
Pets	-	-	.8
Good/nice/supportive community	.4	.9	1.0
Respect from community	.5	.2	-
Helping others (in the community) – like/ am able to help others	-	.5	3.3

Table AA: Profile of members of household 55 years and older 2009: Good things in life (continued)

	RB	UB	UC
	%	%	%
Material well-being			
Pension, grant, being a grant recipient	9.5	16.9	.4
Food, food on the table, can go to bed with full stomach	1.3	1.4	.3
Financial independence: can support self/family; have my own money; able to buy things for myself	1.2	.9	-
No debts; have paid off debts	.1	-	-
Burial society; funeral plan: can afford5	.7	-
Material possessions/ things of my own: e.g. car, furniture, bed, clothes etc.	1.4	.2	.1
Job, employment, business	.1	1.8	.2
Livestock, cattle wealth; looking after cattle	1.3	-	-
Garden; gardening	.9	.2	.6
Money	1.8	-	-
Housing			
Shelter, roof over head, home, place to stay/sleep/rest	17.1	16.9	1.5
Home ownership: own home, built own home	5.0	3.4	-
Infrastructure: Electricity, living conditions	.1	-	.1
Achievements in life			
Own career, work achievements	.3	.5	.1
Educated children/grandchildren; grand/children going to school	1.4	.2	-
Children/grandchildren are working/have jobs	.5	.5	-
Children/grandchildren are married/have family of own	.4	.2	-
Buried spouse, buried other member of family; have fulfilled family obligations	.4	-	-
Proud of child/grandchild	.4	-	-
Raised children/grandchildren; has been a good parent	.9	.9	.4
Political freedom	.1	-	-
Health			
Able to do things/activities of daily living (ADL) for self; physically independent	.9	.5	.3
Vitality: looking/feeling good, still active	.7	.2	.1
Good health, still healthy	1.1	2.1	5.0
Longevity: Still alive (at this age)	6.0	3.0	1.7
Access to (free) health care	-	1.8	-

Table AA: Profile of members of household 55 years and older 2009: Good things in life (continued)

	RB	UB	UC
	%	%	%
Religion; spirituality			
God; faith in God; God fearing; serving the Lord	1.3	.9	5.7
Christian; born-again Christian; church member	1.4	-	.5
Going to church/mosque, religious services	3.4	6.2	9.6
Praying; always praying; spirituality	-	-	6.1
Preparing for passing on	.1	-	-
Activities / hobbies			
Active leisure: singing, sport, gardening, needlework, reading, excursions, being outdoors etc	-	1.4	4.2
Passive leisure: Watching television, watching sport, listening to radio etc	-	-	1.9
Social leisure: participating in clubs, women's groups	-	-	.5
Housework: Cleaning, cooking, helping in the house and yard	.1	.9	1.9
Arts and crafts	-	.2	.1
Indulgence/ little pleasures in life: Eating; tea; smoking	-	-	.2
Personal attributes / Hedonic			
Morality: good, loving, caring, patient, tolerant, soft-hearted, forgiving, punctual person, etc.	.4	.5	2.5
Wisdom: Good conflict resolver, adviser, listener, etc.	-	.5	1.1
Respectful person	.1	-	.2
Aptitude: Good driver, brewer of traditional beer, etc.	-	.5	-
Sense of self: my life; things I like; courage	-	.9	.3
Happy, positive outlook	-	-	.6
Personal fulfilment: Does own thing; does as pleases; lives life to fullest, etc.	.3	-	.3
Peace of mind: No worries, peace; quiet life; good sleep; feels safe, etc.	.1	.2	.8
Nothing			
Nothing good: only misfortunes in life	.1	.2	-
Don't know	1.8	1.6	.2
	100.0	100.0	100.0
<i>n</i> (2159 total mentions of 'good things')	761	437	961

2002 survey

Information on domain satisfaction was not collected in the 2002 survey.

Table AA: Profile of members of household 55 years and older 2009: Domain satisfaction (continued)

	RB	UB	UC	Total
	%	%	%	%
Satisfaction with different parts of life:				
Financial situation				
Very satisfied	1.2	5.2	12.7	6.5
Satisfied	25.3	27.0	55.9	37.7
Neither satisfied nor dissatisfied	27.4	16.7	12.4	19.3
Dissatisfied	31.8	37.4	15.4	26.5
Very dissatisfied	14.3	13.8	3.6	10.0
<i>n</i>	336	174	331	841
Respect shown by others				
Very satisfied	23.7	40.2	44.6	35.3
Satisfied	67.1	44.3	52.7	56.7
Neither satisfied nor dissatisfied	6.8	5.2	.6	4.0
Dissatisfied	2.4	5.2	2.1	2.8
Very dissatisfied	.0	5.2	.0	1.1
<i>n</i>	337	174	332	843
Relationships within the family				
Very satisfied	34.7	55.2	47.3	43.9
Satisfied	57.9	36.8	48.2	49.7
Neither satisfied nor dissatisfied	5.9	2.9	2.4	3.9
Dissatisfied	.9	4.0	2.1	2.0
Very dissatisfied	.6	1.1	.0	.5
<i>n</i>	337	174	332	843
Where the person lives				
Very satisfied	16.3	30.5	35.1	26.7
Satisfied	68.0	43.1	60.1	59.7
Neither satisfied nor dissatisfied	7.1	6.9	2.7	5.3
Dissatisfied	8.6	8.0	2.1	5.9
Very dissatisfied	.0	11.5	.0	2.4
<i>n</i>	337	174	333	844
Ability to get around				
Very satisfied	13.4	17.8	26.7	19.5
Satisfied	56.1	37.9	60.7	54.1
Neither satisfied nor dissatisfied	16.3	14.9	7.2	12.4
Dissatisfied	11.3	17.8	3.9	9.7
Very dissatisfied	3.0	11.5	1.5	4.1
<i>n</i>	337	174	333	844

2002 survey

Information on domain satisfaction was not collected in the 2002 survey.

Table AA: Profile of members of household 55 years and older 2009: Domain satisfaction (continued)

	RB	UB	UC	Total
	%	%	%	%
Satisfaction with different parts of life:				
Things accomplished in life				
Very satisfied	2.4	11.0	28.0	14.2
Satisfied	40.3	29.5	61.7	46.5
Neither satisfied nor dissatisfied	25.7	14.5	5.8	15.5
Dissatisfied	22.4	30.1	3.6	16.6
Very dissatisfied	9.3	15.0	.9	7.2
<i>n</i>	335	173	329	837
Close friend to confide in				
Yes	71.7	71.7	70.7	71.3
No	28.0	28.3	29.0	28.4
Don't know	.3	-	.3	.2
<i>n</i>	322	166	314	802
Ability to help others in household				
Not at all	36.9	46.0	45.1	42.0
A little	33.9	24.5	36.0	32.9
A lot	28.8	29.4	18.9	25.0
Don't know	.3	-	-	.1
<i>n</i>	333	163	328	824
Ability help others in the community				
Not at all	81.0	82.3	60.4	73.0
A little	12.7	15.2	32.9	21.3
A lot	6.0	2.4	6.1	5.3
Don't know	.3	-	.6	.4
<i>n</i>	331	164	328	823

Table AB: Profile of old-age pensioners 2002

	RB	UB	UC	Total
Number receiving old-age pension	380	178	270	828
	%	%	%	%
Pensioners who have experienced difficulties accessing their pension				
Yes	14.7	6.7	8.6	11.0
No	85.3	93.3	91.4	89.0
<i>n</i>	380	178	267	825
Number of pensioners who experienced difficulties	56	12	23	91
Percentage of pensioners experiencing different types of difficulties (spontaneous mentions, multiple responses possible)				
Getting pension paid into bank account	-	22.2	15.8	6.6
Getting new power of attorney	2.1	-	-	1.3
Pension/grant stops when not collected	2.1	-	-	1.3
Office runs out of money	10.4	11.1	-	7.9
No back pay	14.6	22.2	-	11.8
New identity book	4.2	11.1	5.3	5.3
Officers are unhelpful, rude	18.8	11.1	47.4	25.0
Not paid on time	72.9	66.7	26.3	60.5
Getting pension approved due to age	4.2	-	-	2.6
Long pension queues	-	-	5.3	1.3
Received R500 instead of R620	-	-	5.3	1.3
<i>n</i>	48	9	19	76

Table AB: Profile of old-age pensioners 2009

	RB	UB	UC	Total
Number receiving old-age pension	291	142	241	674
	%	%	%	%
Pensioners who have experienced difficulties accessing their pension				
Yes	9.8	7.6	3.5	6.9
No	90.2	92.4	96.5	93.1
<i>n</i>	307	158	284	749
Number of pensioners who experienced difficulties	30	12	10	52
Percentage of pensioners experiencing different types of difficulties (spontaneous mentions, multiple responses possible)				
Getting pension paid into bank account	-	10.0	20.0	6.5
Getting new power of attorney	11.5	-	-	6.5
Pension/grant stops when not collected	11.5	40.0	-	15.2
Office runs out of money	3.8	-	10.0	4.3
No back pay	3.8	10.0	-	4.3
New identity book	19.2	10.0	20.0	17.4
Officers are unhelpful, rude	46.2	30.0	20.0	36.9
Not paid on time	23.1	20.0	-	17.4
Other	7.7	10.0	30.0	13.0
<i>n</i>	26	10	10	46

Table AB: Profile of old-age pensioners 2002 (continued)

	RB	UB	UC	Total
	%	%	%	%
Received pension from employer				
Yes, as lump sum	18.9	7.1	22.1	17.7
Yes, as payments	51.6	17.1	12.3	29.5
Yes, both as lump sum and payments	.4	.7	2.0	1.0
Yes, uncertain how paid out	.7	2.1	.8	1.0
No	28.4	72.9	62.8	50.7
<i>n</i>	275	140	253	668
Receives money from children living elsewhere				
Regularly	6.8	2.3	4.5	5.1
From time to time	11.1	18.9	23.7	16.8
No	82.1	78.9	71.8	78.1
<i>n</i>	380	175	266	821
Gives money to family members living elsewhere				
Yes	10.1	11.3	3.8	8.3
No	89.9	88.7	96.2	91.7
<i>n</i>	377	177	263	817
Number pensioners who give money to family living elsewhere	38	20	10	68
Money sent to family members elsewhere is for:				
Education	66.7	26.7	-	41.0
Groceries, food	5.6	73.3	83.3	43.6
Board and lodging, rent	16.7	-	-	7.7
Charity	11.1	-	-	5.1
Neighbours borrow	-	-	16.7	2.6
<i>n</i>	18	15	6	39
Amount sent to family living elsewhere per month				
Mean	R190	R213	R137	R191
<i>n</i>	34	20	7	61
How much of pension money is for own use				
None	81.3	71.8	37.3	65.2
A little	15.0	16.1	18.5	16.4
Some	2.9	6.3	15.0	7.5
Most	.5	2.9	5.0	2.5
All	.3	2.9	24.2	8.5
<i>n</i>	379	174	260	813

Table AB: Profile of old-age pensioners 2009 (continued)

	RB	UB	UC	Total
	%	%	%	%
Received pension from employer				
Yes, as lump sum	6.5	9.9	20.9	13.6
Yes, as payments	41.3	24.2	48.0	40.5
Yes, both as lump sum and payments	-	1.2	1.2	.8
Yes, uncertain how paid out	-	3.1	1.2	1.2
No	52.2	61.5	28.6	43.8
<i>n</i>	247	161	325	733
Receives money from children living elsewhere				
Regularly	3.9	2.3	3.9	3.6
From time to time	14.7	15.2	15.6	15.1
No	81.4	82.5	80.5	81.3
<i>n</i>	307	171	334	812
Gives money to family members living elsewhere				
Yes	3.3	5.8	.9	2.8
No	96.7	94.2	99.1	97.2
<i>n</i>	337	173	333	843
Number pensioners who give money to family living elsewhere	11	10	3	24
How much of pension money is for own use				
None	65.2	56.9	36.4	52.6
A little	25.9	34.4	42.7	34.0
Some	6.7	7.5	9.8	8.0
Most	.0	1.3	7.3	3.0
All	2.2	-	2.8	2.0
Don't know	-	-	1.0	.4
<i>n</i>	313	160	286	759

Table AB: Profile of old-age pensioners 2002 (continued)

	RB	UB	UC	Total
	%	%	%	%
Has used pension money to start/support an income-earning project or small business				
Yes	2.9	3.5	.8	2.4
No	97.1	96.5	99.2	97.6
<i>n</i>	374	173	261	808
Has taken a loan from a micro lender or loan shark, or a loan for pensioners				
Yes	24.1	5.9	1.1	12.9
No	75.9	94.1	98.9	87.1
<i>n</i>	377	170	261	808

Table AB: Profile of old-age pensioners 2009 (continued)

	RB	UB	UC	Total
	%	%	%	%
Has used pension money to start/support an income-earning project or small business				
Yes	1.0	5.6	2.5	2.5
No	99.0	94.4	97.5	97.5
<i>n</i>	313	160	284	757
Has taken a loan from a micro lender or loan shark, or a loan for pensioners				
Yes	20.4	18.5	2.0	13.1
No	79.6	81.5	98.0	87.0
<i>n</i>	323	162	295	780

QUESTIONNAIRE

NON-CONTRIBUTORY PENSIONS AND POVERTY STUDY: SOUTH AFRICAN SURVEY 2009

My name is _____. I am working for DRA representing several organisations including Rhodes University and the University of Manchester in the UK. We are interviewing household heads or their partners and persons 55 and over in order to gain a better understanding of the issues that are important to households containing older persons. The study is especially concerned with the income and expenditure of these households and the realities faced by persons 55 and over, including access to pensions and grants as well as support required by older people. I will be asking you and members of the household some questions. Your answers are completely confidential. Your assistance in this survey would be appreciated.

EA NUMBE								QUESTIONNA IRE NUMBER				
RESPONDENT CATEGORY/ ADMINISTRATIVE CODE:	1= Urban African 2= Urban Coloured 3= Rural African				AREA NAME							
TELEPHONE NUMBER (if available)				HOUSEHOLD ADDRESS								
NAME OF INTERVIEWER				DATE OF INTERVIEW [dd/mm/yy]								
SECTION AA: OLDER ADULT SUPPLEMENT QU Number		2 nd Respondent		3 rd Respondent		4 th Respondent						

RESPONDENT SELECTION (INTERVIEWER: ASK THE PERSON WHO ANSWERS THE DOOR)		
001. Does a person 55 years or older live in this household?	1= yes; 2= no IF NO TERMINATE INTERVIEW	
002. Who is the head of this household? Enter Name		
003. Who is the person most knowledgeable about how the money is spent in this household? Enter Name		
INTERVIEWER: INTERVIEW THE PERSON WHOSE NAME APPEARS IN 003 ABOVE. THIS PERSON IS THE RESPONDENT.		

Visit 1		Visit 2		Visit 3	
1.1	Fieldworker name & surname	2.1	Fieldworker name & surname	3.1	Fieldworker name & surname
1.2	Day of the week	2.2	Day of the week	3.2	Day of the week
1=Mon, 2=Tues, 3=Wed, 4=Thu, 5=Fri, 6=Sat, 7=Sun		1=Mon, 2=Tues, 3=Wed, 4=Thu, 5=Fri, 6=Sat, 7=Sun		1=Mon, 2=Tues, 3=Wed, 4=Thu, 5=Fri, 6=Sat, 7=Sun	
1.3	Date [dd/mm/yy]	2.3	Date [dd/mm/yy]	3.3	Date [dd/mm/yy]
1.4	Time [00H00]	2.4	Time [00H00]	3.4	Time [00H00]
1.5	Outcome	2.5	Outcome	3.5	Outcome
1=Household roster complete, 2=No one home, 3=Household Respondent not at home, 4= Household Respondent refused, 5=Older Adult not at home,			6=Older Adult refused, 7=Interview partially completed, 8=Interview complete -99=No eligible Older Person		

SECTION A: HOUSEHOLD PROFILE

I am going to ask you some questions about this household.

No.	Questions	Coding categories	Codes
A1	Language mainly spoken in the household.[not in Brazil]	1= English 2= Xhosa 3= Afrikaans 4= Southern Sotho 5= Zulu Other (Specify) _____	
A2	How many years has the head of this household lived here in [Name of Place]?	__ = Number of years -95= < 1 year -96= Head of household's whole life	
A3	How many years has the head of this household lived in this house?	__ = Number of years -95= < 1 year -96= Head of household's whole life	
A4	Is this the households' permanent home?	1=Yes; 2=No If 1 then go to A3	
A4.1	Has the household another home in the Eastern Cape/ Western Cape/other Province?	1= Eastern Cape 2= Western Cape 3= Other Province	
A5	INTERVIEWER: SPECIFY WHETHER THE HOUSEHOLD OCCUPIES A SINGLE DWELLING OR A MULTIPLE DWELLING COMPOUND	1= Single dwelling 2= Multiple dwelling	
A5.1	INTERVIEWER: NOW SPECIFY IF THE HOUSE IN WHICH THE RESPONDENT LIVES IS AN RDP/RDP SUBSIDISED HOUSE	1 = Yes, RDP/RDP-subsidised 2 = No	
A6	INTERVIEWER: NOW SPECIFY THE TYPE OF HOUSE IN WHICH THE RESPONDENT LIVES	1= House or brick structure on a separate stand or yard 2= Traditional dwelling/Hut 3= Flat in a block of flats 4= Townhouse cluster/ semi-detached house 5= House/Flat/Room in backyard 6= Informal dwelling/shack, not in backyard 7= Informal dwelling/shack, in a backyard 8= Room(s)/Garage not in backyard but on a shared property 9= Container Other (Specify) _____	
A7	INTERVIEWER: INDICATE THE TOTAL NUMBER OF ROOMS IN THE HOUSE (INCLUDING KITCHEN BUT EXCLUDING BATHROOM)		Rooms
A8	Is this dwelling...?	1= Owned by someone in the household 2= Rented 3= Free (no rent is paid)	
A9	What is the main source of drinking water for members of this household?	1= Piped (tap) water in dwelling 2= Piped (tap) water on site or in yard 3= Public tap 4= Water carrier/tanker 5= Borehole on site 6= Borehole off site/Communal 7= Rainwater tank on site 8= Flowing water/stream 9= Dam/Pool/Stagnant water 10= Well 11= Spring Other (Specify) _____	

A10	What kind of toilet facility does your household have?	1= Yes -On site 2= Yes - Off site 3= No
A10.1	Flush toilet inside	
A10.2	Flush toilet outside	
A10.3	Chemical toilet	
A10.4	Pit toilet	
A10.5	VIP ventilated (Ventilated Improved Pit]	
A10.6	Bucket toilet	
A10.7	No toilet/Uses bush	

A11.	Which of the following items does the household have in working order?	1= Yes OR 2= No
A11.1	Telephone or cell phone	
A11.2	Stove-electric or gas	
A11.3	Stove-coal, wood or paraffin	
A11.4	Electricity	
A11.5	Television set	
A11.6	Radio or stereo	
A11.7	Refrigerator/deep freeze	
A11.8	Sewing machine	
A11.9	Car	
A11.10	Bicycle	
A11.11	Motorcycle	
A11.12	Computer	

SECTION B: HOUSEHOLD COMPOSITION

INTERVIEWER: CRITERIA FOR "PERSONS IN THIS HOUSEHOLD":

All persons who

(1) live under the same roof or in the same compound/homestead at least four months of the year, and

(2) share food and living expenses when they are here.

B1.1	How many persons live in this household aged 16 years and over? <i>(Enter actual number of persons if none = 0)</i>	MEN	
		WOMEN	
		TOTAL	
B1.2	How many persons live in this household aged 0 to 15 years? <i>(Enter actual number of persons if none = 0)</i>	BOYS	
		GIRLS	
		TOTAL	
B1.3	How many persons live in this household IN TOTAL?	TOTAL	

**INTERVIEWER: ENSURE THAT MEN + WOMEN = TOTAL IN B1.1 AND BOYS + GIRLS = TOTAL IN B1.2.
FURTHER ENSURE THAT TOTAL IN B1.3 IS EQUAL TO NUMBER OF PERSONS IN HOUSEHOLD MATRIX IN B2.**

B2A 2002 HOUSEHOLD MATRIX

I am now going to ask you about all the persons who lived in this household in 2002

BA2	BA3	BA4	BA5	BA6	BA7	BA8	BA9	BA10	BA11
All	All	All	All	All	All	All	All	All	All
2002 Person Code	2002 Person Name	2002 person gender	2002 person age (at last birthday)	What has happened to person X?	Why is X no longer there?	How long ago did X move away/die?	Was X receiving a grant?	If moved away permanently, what is the main reason?	If X died, what in your opinion was the cause of death?
<i>Information from 2002 here</i>	Information from 2002	Information from 2002	Information from 2002	1= Still there 2= Not there If 1 go to B2	1=temporarily absent 2=moved away permanently 3=died If 1 go to B2	<i>Write in Months; -99 if less than one month 0 if none</i>	1=no 2=yes, old age grant 3=yes, child support grant 4=yes, Care Dependency grant 5=yes, Foster Care grant 6=other	1= Employment 2= Live with relatives 3= Live with friends 4= Live with other partner 5=Start own family 6= Schooling 7= Escape violence, political problems 8= Prison 9= Old people's home 10= Hospital 11= Other (specify)	1=sudden illness 2=long term illness 3=violence 4=traffic accident 5=work accident 6=accident at home 7= TB/AIDS 8= Other (specify)
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									

SECTION C: HOUSEHOLD ECONOMIC ACTIVITY

I will now ask you about the work that all persons in this household aged 16 years and over do

C1	C2	C3	C4	C5	C5	C6	C7	C8	C9
Code of person	16 and over Number of months worked in the last year <i>Enter in Months; none=0</i> (work is defined as paid employment / self-employment or helping out relatives / others in exchange for goods or services)	16 and over How many hours does X USUALLY work per week? Hours ON AVERAGE	16 and over Did X work in the last month? 1= Yes 2= No	16 and over + C4=2 What is the main reason X did not work last month? 1= Care for children or older relatives 2= Suffers from chronic illness or disability 3= Student 4= Retired 5= Works occasionally 6= Is looking for employment but cannot find 7= Has independent income and doesn't need to work Other (<i>specify IN GRID</i>)	16 and over + C4=1 What job does X do? <i>(See codelist)</i>	16 and over + C4=1 What is the main activity in X's main job (SECTOR)? <i>(See codelist)</i>	16 and over + C4=1 In X's main job does she/he work as an 1= Employee 2= Employer 3= Unwaged family worker 4= Is self-employed 5= Is member of cooperative Other (<i>specify IN GRID</i>)	16 and over + C4=1 How many people work at the place where X works? (It refers to the physical workplace) 1= One 2= 2 to 5 persons 3= 6 to 9 persons 4= 10 to 49 persons 5= 50 to 199 persons 6= 200 or more persons -1= Don't know	16 and over + C4=1 What is the location of X's main job? 1= At home - without separate workshop/space 2= At home - with separate workshop/space 3= On a street 4= In a firm, business, office, private institutions 5= In a factory, assembly plant 6= In a market 7= In the house of an employer, customer 8= On a farm 9= Government institution Other (<i>specify IN GRID</i>)

D2	How much income does this household receive in a typical month from each of the following sources which I will read to you?	Receives from source? 1= Yes 2= No	AMOUNT
D2.1	Savings, interest from savings/investment		R
D2.2	Property rental		R
D2.3	Church/ NGO		R
D2.4	Money from lodgers		R
D2.5	Money received from a person <u>outside</u> the household (remittance from members working elsewhere, money from boyfriends, etc.)		R
D2.6	Goods (e.g. groceries, gifts) from a person <u>outside</u> the household. (Estimate value)		R
D2.7	Other (Specify)		R

D3	When people in the household get their money each month, do they?	1= Pool all their income 2= Pool some of their income 3= Each keeps their own income 4= Cannot say/unsure	
D4	Who in the household has the most say on how money is spent?	<i>Enter person code</i>	

D5.1	Does the household own livestock?	1= Yes 2= No <i>SKIP TO D6</i>	
D5.2	If yes, how many livestock does this household own? (<i>enter actual number</i>)		
D5.2.1	Chickens, ducks and geese	<i>Enter raw number</i>	
D5.2.2	Pigs	<i>Enter raw number</i>	
D5.2.3	Horses, mules and donkeys	<i>Enter raw number</i>	
D5.2.4	Sheep and goats	<i>Enter raw number</i>	
D5.2.5	Cattle	<i>Enter raw number</i>	

D6	Does this household grow its own vegetables?	1= Yes 2= No <i>SKIP TO D8</i>	
D7	Think about the vegetables grown and consumed by the household in a typical month during harvest time. If you had to buy the vegetables, about how much would it cost?		R
D8	Does anyone in this household have a bank or savings account?	1= Yes 2= No	
D9	Does anyone in this household participate in a stokvel?	1= Yes 2= No	

SECTION E: HOUSEHOLD EXPENDITURE

Now I am going to ask you a couple about expenditure of this household.

E1.1	In the past 12 months, did this household have any major unforeseen or unexpected expenses?	1= Yes 2= No <i>SKIP TO E2</i>	
E1.2	What were these expenses and what were the amounts involved. <i>Interviewer: indicate up to three expenses. Probe, if needed. Do NOT read out options.</i>	1= Funeral expenses; 5= Damages/ renovations because of rain/ wind/ storms 2= Expenses relating to traditional customs or ceremonies; 6= Damages/ renovations because of fire 3= Voluntary building renovations/ construction; 7= Payments for bail/ legal representation, etc. 4= Education related expenses; <i>Specify other in block</i>	
E1.1		CODE	AMOUNT
			R
E1.2			R
E1.3			R
E2	What is your best estimate of what the entire household spends on various items? <i>Interviewer: record for last month or last 12 months. Allow respondent to work in order which he/she prefers</i>	LAST MONTH	LAST 12 MONTHS
E2.1	Groceries (excluding meat, vegetables, fruit)		
E2.2	Vegetables and fruit		
E2.3	Meat, chicken and/or fish		
E2.4	Food eaten out, or bought from street vendor		
E2.5	Rent or bond payment on dwelling		
E2.6	Rates		
E2.7	Electricity		
E2.8	Water		
E2.9	Fuel (coal, paraffin, wood)		
E2.10	Telephone		
E2.11	Hire purchase repayments for furniture, appliances		
E2.12	Clothing and shoes (and lay-bye payments)		
E2.13	Health (doctor's visits, medicines...)		
E2.14	Personal items (haircuts, toiletries, birthday gifts)		
E2.15	Transportation		
E2.16	Church dues, clubs		
E2.17a	School uniforms, books, transport to school (including tertiary education)		Collapsed to E2.17 in ZA
E2.17b	School fees, including payment for tuition (including tertiary education)		Collapsed to E2.17 in ZA
E2.18	Alcohol		
E2.19	Tobacco		
E2.20	Holidays and entertainment		
E2.21	Lottery and gambling		
E2.22	Money or goods given to person outside the household		
E2.23	Burial society dues		
E2.24	Stokvel		
E2.25	Savings		
E2.26	Payment of other debts, instalments or micro-loans, etc.		
E2.27	Money spent on business, farming or livestock		
E3	About how much money does this household spend in a typical month on all its expenses? (<i>ask and do not calculate</i>)	1= R0-R399 2= R400- R799 3= R800- R1199 4= R1200- R1799 5= R1800- R2499 6= R2500- R4999 7= R5000- R9999 8= R10000 or more	{decided to keep same categories but this needs further thought, issue

			of comparability with 2002}
E4	How does your household pay for food?	1= Cash 2= Credit / book 3= Both	

E.5.1	Do members of this household have any debts at present?	1= Yes 2= No <i>SKIP TO E6</i> -1= Don't know	
E5.2	If yes, what debts do members of this household have at present and what are the amounts of these debts? <i>Interviewer: indicate up to six debts, the amounts and the total amount. Probe, if needed.</i>		
	1= Clothing account; 2= Account at furniture store; 3= Education fees; 4= Paraffin; 5= Food and groceries (incl meat); 6= Home loan;	7= Construction/building renovations (not part of home loan); 8= Telephone/cellphone account (exc. prepaid packages); 9= Advance / loan from work;	10= Loan from micro-lender; 11= Bank loan 12= Outstanding municipal/council rates/ water/ electricity <i>Specify other in block</i>
	DESCRIPTION OF DEBT (INDIVIDUAL OR HOUSEHOLD)	MONTHLY REPAYMENT	OUTSTANDING DEBT AMOUNT (INCL. INTEREST)
E5.2.1		R	R
E5.2.2		R	R
E5.2.3		R	R
E5.2.4		R	R
E5.2.5		R	R
E5.2.6		R	R
E5.3	Have you started repaying any of the above debts?	1= Yes, all 2= Yes, some 3= No, none	

E6	Has this household experienced financial difficulties in the last three years?	1=Yes 2=No IF NO, SKIP TO SECTION F	
E7	When the household is in financial difficulty, do you <i>Read out options</i>		1=Yes OR 2=No
E7.1	Ask friends and relatives for help?		
E7.2	Ask employer for help?		
E7.3	Ask church/ NGO for help?		
E7.4	Borrow from bank, moneylender or loan shark?		
E7.5	Cut down on food consumption?		
E7.6	Try to find extra work?		
E7.7	Run up an account with a shop?		
E7.8	Apply for a grant		
E7.9	Apply for food parcels/food vouchers		
E7.10	Other (Specify)		

SECTION F: HEALTH AND CARE

Now we'd like to talk to you about health and health care in this household:

F1	F2	F3	F4	F5	F6
All	Sick or injured	Sick or injured	Sick or injured	Sick or injured	Sick or injured
Is any member of this household sick or injured? <i>Interviewer : Include all acute or chronic illness or disability</i> <i>Enter person code If none=0, skip to F7</i>	What is the nature of the sickness or injury? Other (specify IN GRID)	How long has X been sick or injured? <i>Enter Days</i>	Who, if anyone, has been consulted to treat the sickness or injury? 1= No-one 2= Clinic/Hospital 3= Private doctor 4= Traditional healer 5= Pharmacy, chemist 6= Shop/Supermarket 7= Consulted more than one agency 8= Some persons consulted, others did not Other (specify IN GRID)	Can s/he access medicines when s/he needs them? 1= Yes, always 2= Yes, sometimes 3= No, never	Are there any members of this household who have difficulty in accessing their anti-retroviral if they need them? = Yes, always 2= Yes, sometimes 3= No, never

F7	F8	F9	F10	F11
Is there anyone in this household who is physically or mentally impaired? <i>Write person code OR 0= None If none, skip to F12</i>	What is the nature of his/her impairment? (See Codelist) Other (specify IN GRID)	Does s/he need special care? 1=Yes, always 2=Yes, sometimes 3=No	How long ago did s/he begin to require special care? State in months, -99 if less than one month	Who is the main caregiver to this person? <i>Enter person code Or Specify other in grid</i>

SECTION G: QUALITY OF LIFE

G1	Taking everything into account, how satisfied is this household with the way it lives at present? Would you say this household is very satisfied, satisfied, dissatisfied or very dissatisfied?	1= Very satisfied 2= Satisfied 3= Neither satisfied nor dissatisfied 4= Dissatisfied 5= Very dissatisfied	
G2	How would you rate the financial situation of this household AT PRESENT? Is it very good, good, average, bad or very bad?	1= Very good 2= Good 3= Average 4= Bad 5= Very bad	
G3	How would you rate the financial situation of the household compared to three years ago? Is it better, same or worse than three years ago?	1= Better 2= Same 3= Worse <i>IF 2 go to G5.</i>	
G4	What would you say is the <u>MAIN</u> reason for the change in the financial situation of the household? (<i>Write exact words and only ONE reason</i>)		
G5	How do you expect life will be like for this household in five years time?	1= Better 2= Same 3= Worse	

H. SIGNIFICANT CHANGES OVER THE LAST 6 YEARS

I am now going to ask you about significant changes that have happened to this household since 2002

H1	Which of the following have affected your household's financial situation in the last six years	H1.1=Someone lost a job H1.2= Someone got a job H1.3= Someone lost a business H1.4= Someone started a business H1.5= Other (specify)	a) Yes=1; No=0	b) If yes, How long did this event/change happened? 1 = 1-12 months ago 2 = 2 years ago 3 = 3 years ago 4 = 4 years ago 5 = 5 years ago <i>Interviewer: If in between years note down the highest year</i>
H2	Which of the following have affected your household's housing in the last six years	H2.1=Lost a place to live H2.2=Got a place to live H2.3=Had a fire H2.4=Flooding H2.5=Was relocated H2.6=Made improvements inside the home H2.7=Got access to water and sanitation H2.8= Got acces to electricity H2.9 = Other (specify)	a) Yes=1; No=0	b) If yes, How long did this event/change happened? 1 = 1-12 months ago 2 = 2 years ago 3 = 3 years ago 4 = 4 years ago 5 = 5 years ago <i>Interviewer: If in between years note down the highest year</i>
H3	Which of the following have affected your household's living arrangements in the last six years	H3.1=Death of the main breadwinner H3.2=Birth(s) H3.3=Death of children H3.4=Family breakdown H3.5=Imprisonment H3.6=Long-term hospitalisation H3.7= Experienced a stroke H3.8 – Experienced a heart attack H3.9 = Other (specify)	a) Yes=1; No=0	b) If yes, How long did this event/change happened? 1 = 1-12 months ago 2 = 2 years ago 3 = 3 years ago 4 = 4 years ago 5 = 5 years ago <i>Interviewer: If in between years note down the highest year</i>
H4	Which of the following changes have seriously affected family relations within your household in the last six years?	H4.1=We don't get on any more because of personality problems H4.2=We don't get on any more because of money problems H4.3=We don't get on any more because of lack of space H4.4=We don't get on any more because of excessive alcohol and drug consumption by some in household H4.5=We don't get on because we don't care for each other H4.6= We get on better with each other H4.7=The main breadwinner moved away to live with another partner H4.8=New partners have come to live in the household H4.9=Some fail to contribute to household chores and finances H4.10=Other (specify)	a) Yes=1; No=0	b) If yes, How long did this event/change happened? 1 = 1-12 months ago 2 = 2 years ago 3 = 3 years ago 4 = 4 years ago 5 = 5 years ago <i>Interviewer: If in between years note down the highest year</i>
H5	Which of the following changes have affected your community in the last six years	H5.1=Crime and violence H5.2=Access to new basic services like water, electricity and sanitation H5.3=New community centre H5.4=New clinic H5.5=Political conflict H5.6=Better represented in municipality/council H5.7=New sport facilities H5.8 = New church(es) where people can be 'saved'/ 'born again' H5.9=Drugs H5.10=Other (specify)	a) Yes=1; No=0	b) If yes, How long did this event/change happened? 1 = 1-12 months ago 2 = 2 years ago 3 = 3 years ago 4 = 4 years ago 5 = 5 years ago <i>Interviewer: If in between years note down the highest year</i>

THANK YOU FOR YOUR TIME!

SECTION AA: OLDER ADULT SUPPLEMENT

This supplement questionnaire to be administered to all persons 55 years and over identified from the household composition matrix. A strong effort should be made to interview these people directly. Proxy interviews are acceptable only if the older person is mentally or otherwise incapacitated.				
OLDER PERSON 1.				
PERSON CODE NUMBER:		Proxy interview	1= Yes 2= No	
COMMENTS:				

	AA1	AA2	AA3	AA4	AA5	AA6
	Are you entitled to any of the following grants? 1= Yes 2= No -1= Don't know	Do you receive any of the following grants? 1= Yes 2= No	When did you start receiving it? ENTER YEAR	What is the amount you receive monthly from the grant? ENTER AMOUNT IN RANDS	Where is the money collected? 1= At a bank 2= At a post office 3= From a mobile pay point Other specify IN GRID	Does someone accompany you when you collect your pension? 1= Yes 2= No 3= Someone collects on my behalf
1 Old age grant	AA1.1	AA2.1	AA3.1	AA4.1	AA5.1	AA6.1
1.1 Brazil: contributor y pension PR	AA1.3	AA2.3	AA3.3	AA4.3	AA5.3	AA6.3
1.2. Brazil contributor y pensionBP C}	AA1.4	AA2.4	AA3.4	AA4.4	AA5.4	AA6.4
1.3. Brazil BolsaFamil ia	AA1.5	AA2.5	AA3.5	AA4.5	AA5.5	AA6.5
2 Disability grant	AA1.2	AA2.2	AA3.2	AA4.2	AA5.2	AA6.2

IF RECEIVING A STATE OLD AGE PENSION COMPLETE AA7 – AA10. IF NOT SKIP TO AA11:			
AA7	Do you have /did you have any difficulties in accessing your pension?	1= Yes 2= No If 2 skip to AA9	
AA8	What are/ what were these difficulties? (<i>Record up to two</i>)	1= Getting pension paid into a bank account 2= Getting a new power of attorney 3= Grant stops when not collected 4= Office runs out of money 5= No back pay 6= New ID book 7= Officers unhelpful/rude 8= Not paid on time 9=Others (specify)	
AA9	How did your life change when you started receiving your pension?		
AA10	When you collect your pension each month what are the three first things you do?	1 = 2 = 3 =	
AA11	What type of work did you do for the main part of your working life?		
AA12	Have you ever received a pension payment of any kind from your employer?	1= yes, lumpsum 2= yes, payments 3= yes, both 4= yes, uncertain how paid 2= No	
AA14	Do you receive money from children living elsewhere?	1= Yes, regularly 2= Yes, from time to time 3= No	

AA15	Do you regularly give money to family members who live elsewhere?	1= Yes 2= No If 2 skip to AA17	
AA16	If, yes specify what the money is for and the AVERAGE MONTHLY amount? (UP TO 3 ANSWERS)		AMOUNT
AA16.1			R
AA16.2			R
AA16.3			R
AA17	How much of your pension and your own money can you keep for yourself?	1= None 2= A little 3= Some 4= Most 5= All	
AA18	Have you ever used your pension money to start/support an income earning project or a small business?	1= Yes 2= No	
AA19	Have you ever taken a loan from a money-lender or a micro-loan for pensioners?	1= Yes 2= No	

For all older adults:			
AA20	How do you rate your health at present? Would you say it is very good, good, average, poor or very poor?	1= Very good 2= Good 3= Average 4= Poor 5= Very poor	
AA21	Compared to three years ago would you say your health is better, the same, or worse?	1=Better 2=Same 3=Worse	
AA22	Compared to other people your age, would you say that your health is better, the same, or worse?	1=Better 2=Same 3=Worse	
AA23	Compared to three years ago would you say that moving around (walking for example) is easier, the same, or harder?	1=Easier 2=Same 3=Harder	
AA24	Do you belong to any of the following organisations?		1= yes or 2= no
AA24.1	Senior centre or luncheon club		
AA24.2	Church group/ choir		
AA24.3	Burial society		
AA24.4	Stokvel		
AA24.5	Sports club		
AA24.6	School organisation		
AA24.7	Trade union		
AA24.8	Political party/ organisation		
AA24.9	Women's club/ organisation		
AA24.10	Community based organisation		
AA24.11	Street village committee		
AA25	Thinking about crime and violence, would you say that compared to two years ago you feel more safe, the same or less safe?	1= More safe 2= The same 3= Less safe	
AA26	Thinking over your whole life, which ONE of these would have made your life better? (READ OUT AND PROBE FOR SPECIFIC ANSWER)	1= More personal independence to make your own choices in life 2= Better education 3= More equality for people like yourself	
AA27	Taking all things together, how satisfied are you with your life as a whole these days? Would you say you are very satisfied, satisfied, dissatisfied or very dissatisfied?	1= Very satisfied 2= Satisfied 3= Neither satisfied nor dissatisfied 4= Dissatisfied 5= Very dissatisfied	
AA28	Taking all things together, how satisfied are you with the following parts of your life? Would you say you are very satisfied, satisfied, dissatisfied or very dissatisfied?	AA17.2.1 Financial situation AA17.2.2 The respect you are shown by others? AA17.2.3 Relationships within your family AA17.2.4 Where you live? AA17.2.5 Your ability to get around? AA17.2.6 The things you have accomplished in your life?	For each, write 1= Very satisfied 2= Satisfied 3= Neither satisfied nor dissatisfied 4= Dissatisfied 5= Very dissatisfied
AA29	Do you have a close friend in whom you can confide/talk about your innermost concerns and feelings?		1=Yes 2=No
AA30	How much would you say you are able to help others in your household?	a. 1 = Not at all 2 = A little 3 = A lot	b. Please name three ways in which you help others: 1 = 2 =

		Interviewer: If Not al all go to AA31	3 =
AA31	How much would you say you are able to help others in your community?	a. 1 = Not at all 2 = A little 3 = A lot Interviewer: If No go to AA32	b. Please name three ways in which you help others: 1 = 2 = 3 =
AA32	What are three good things in your life?	(1)	
		(2)	
		(3)	

THANK YOU FOR YOUR TIME!