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**Intergenerational Care, Negotiation and
Conflict: Female state pensioners'
experiences of financial caregiving in
low-income, multigenerational
households**

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Abstract

Through social policy and the cash grant system, and in the context of pervasive poverty and unemployment, older women have been positioned as key financial providers in contemporary South African low-income, multigenerational households. This article draws on the findings a qualitative study about intergenerational relationships of care in Khayelitsha, Cape Town, in which semi-structured interviews were conducted with fourteen female pension grant recipients and some of their co-resident adult children. In discussing the research findings, the article focuses on the female pensioners' experiences of providing 'financial care' in their intergenerational relationships. Although the pension grant enabled the women to better care for their dependent household members, this caregiving involved negotiation and conflict. Negotiations around the provision of resources for caregiving reflected unequal power relationships with the households and added to the emotional and financial vulnerabilities the female pensioners experienced in their capacities as caregivers. It is in this context that the article questions the state's role in the care process and how it has contributed to the gendered and generational burden of care in intergenerational relationships. It is argued that instead of rendering invisible traditional divisions of carework and the power relationships which shape them, the state should be more attentive and responsive to the experiences of caregivers and contexts in which caregiving takes place.

Keywords

Pension grant, female caregivers, intergenerational relationships, care, negotiation

Introduction

The South African state has adopted a primarily familialist notion of care in social policy and, in doing so, has also upheld traditional divisions in carework within families (Sevenhuijsen et al., 2003; Author et al., 2017). While ‘the family’ is said to be the primary site of caregiving, the state has positioned itself as merely facilitating this provision of care through, for example, the social grant system. The social grant system has had an effect on care in the family space. Research has shown how these policies and grants shape intergenerational relationships of care. In a context of widespread poverty and unemployment, older women use their pension grants to care for unemployed adult children and dependent grandchildren (Kimmuna and Makiwane, 2007; Schatz, 2007; Schatz and Ogunmefun, 2007; Bak, 2008; Nyasani et al., 2009; Mosoetsa, 2011; Sidloyi, 2016). In discussing the findings of a qualitative research study about intergenerational relationships of care in Khayelitsha, Cape Town, this article seeks to contribute to a better understanding of how older women experience providing this ‘financial care’ in their low-income, multigenerational households.

The pension grant enabled the older women in the study to better care for their co-resident younger relatives in accordance with their beliefs about kin support and ‘good’ (grand)motherhood. However, unequal power relationships within their households exacerbated their vulnerabilities as caregivers. The older women did not perceive the pension grant as giving them the sole responsibility for the financial maintenance of their households. Many expected their co-resident younger kin to contribute when they had the means to do so. Despite their comparatively secure economic status, seniority and the socialisation of children into the value of intergenerational caregiving, the older women struggled to secure financial assistance from their younger kin. Although adult children and grandchildren were aware of the expectations to reciprocate financial caregiving, not all were forthcoming with this support. Instead, many seemed able to resist the claims made by the older women on their financial resources. This paper claims that these power relations contributed to the burden of care placed on the female pensioners and shaped their roles and experiences as caregivers.

Drawing on a political ethics of care, the article questions how the state, through social policy and social assistance, has contributed to the gendered and generational burden of care in these intergenerational relationships. A

political ethics of care is also used to examine the state's role in this process. Instead of neglecting the traditional divisions of carework and the power relationships which shape these divides, the state should be more attentive and responsive to the experiences of caregivers and the contexts in which caregiving takes place.

A political ethics of care

The framework of a political ethics of care that is employed here views dependency and interdependency as inherent parts of human existence and care as an essential but devalued aspect of life (Tronto, 1993; Sevenhuijsen et al., 2003). Care, as a process, practice and moral disposition, encompasses the culturally defined activities and actions that are undertaken to 'maintain, continue and repair our world' (Tronto, 1993: 103). Furthermore, using Tronto's (1993: 105-107;127-137) widely cited conceptualisation of the term, care is understood here as consisting of four interconnected phases (caring about, taking care of, caregiving and care-receiving), each corresponding to a moral value (attentiveness, responsibility, competence and responsiveness, respectively).

Importantly, a political ethics of care recognises that care is shaped by unequal power relations; both at the interpersonal and broader societal level (Gouws and Van Zyl, 2014: 105). While carework is often relegated to the private sphere, the responsibility for carework is also often unequally distributed along the lines of gender, race, class and age (Tronto, 1993). As Bozalek (2014: 60) states, a political ethics of care questions 'the distribution of caregiving work in society, the relations of power which affect this work and are affected by it, and the sorts of practices engaged in to ensure the care of dependents.'

The following sections are used to contextualise how female pension grant holders experienced financial caregiving in their households. To better understand the distribution of carework across generations of kin, the first of these sections discusses how the state, through social policy and the social grant system, has shaped caregiving and positioned itself in relation to the provision of care. This is followed by a discussion of how social welfare provision has converged with broader social, economic and cultural conditions to shape the burden of carework that is placed on older women. The last section highlights how intra-household dynamics and power relations

may also have a bearing on the burden of caregiving of older women in their households.

Social policy and welfare provision in South Africa

The state shapes care in society, particularly through social policy and welfare provision. Scholars have argued that the post-apartheid state has adopted a predominantly familialist notion of care in its social policy (Sevenhuijsen et al., 2003; Button et al., 2017). For instance, both the 1996 White Paper on Social Welfare (analysed by Sevenhuijsen et al., 2003) and the 2012 White Paper on Families in South Africa (discussed in Button et al., 2017) espouse neoliberal ideas of reducing dependency on the state and fostering economic self-reliance, while also emphasising the family as the primary site of care for vulnerable individuals. Sevenhuijsen et al. (2003: 306) noted that ‘care’ was primarily described in the 1996 White Paper as ‘caregiving’, thereby relegating it to the private sphere of familial responsibility. Underpinning these ideas are moralist notions of the family; ‘good’ families assume responsibility for and provide care to its vulnerable relatives (Button et al., 2017: 25; Sevenhuijsen et al., 2003).

Policy documents also uphold, rather than disrupt, traditional divisions of carework within families. Sevenhuijsen et al. (2003: 307) argued that the 1996 White Paper praised the family as being responsible for the protection and development of children, without accounting for the gendered (female) burden of care underlying these responsibilities. Moreover, while the family has been constructed as the primary source of care for the elderly, the document failed to acknowledge the elderly as important caregivers. Similarly, the 2012 White Paper contained little mention of ‘who is responsible for care giving in families, with what resources it is achieved and under what circumstances’ it is given (Button et al., 2017: 25). In this way, the gendered and generational burden of care experienced within families, and the power dynamics which shape these, remain invisible (Button et al., 2017: 25; Gouws and Van Zyl, 2014; Sevenhuijsen et al., 2003).

Furthermore, through these documents, the state has defined its role in care provision. Instead of assuming responsibility for caregiving (directly meeting care needs), it has positioned itself as ‘facilitating’ and ‘supporting’

caregiving in families (Sevenhuijsen et al., 2003: 208; Button et al., 2017: 26). One way in which the state does so is through the non-contributory, means-tested social grant system.

According to the South African Social Security Agency (2018), approximately 17.4 million cash grants are distributed each month. There are seven grants but those with the most beneficiaries are the Child Support Grant (12.2 million), Foster Care Grant (401,000), Disability Grant (1 million) and Old Age Grant (3.4 million). As of April 2017, the disability and pension grants were paid to the value of R1600 (135 US\$), while beneficiaries of the foster care and child support grants received R920 (77 US\$) and R380 (33 US\$) respectively. Of importance is the Old Age Grant ('pension grant'), which is payable to individuals older than 60 ('the elderly'). Although the grant is means tested, its eligibility criteria only exclude the rich. It thus provides near universal coverage with 70% of the elderly receiving a pension grant each month. (Seekings and Moore, 2013: 12; Statistics South Africa, 2017).

Through the social grant system, the state has defined the elderly, disabled and mothers or other caregivers with children as in need of care (Button et al., 2017). It has partly assumed responsibility for this care by providing them with financial resources through the social grant system. Able-bodied, unemployed working-age adults, in contrast, are largely excluded from the social safety net (Seekings and Moore, 2013). While measures, like the Unemployment Insurance Fund, exist to aid the unemployed, such assistance is conditional on prior contributions and often only provides temporary relief (Seekings and Moore, 2013). As discussed below, the social grant system converges with cultural and socio-economic factors to shape relationships of care in families. It also positions older women as key caregivers in their low-income, multi-generational households.

The needs for care in contemporary low-income families and the provision of care by older women

Data on contemporary living arrangements shows that only one in five African people older than 60 live alone or with another elderly person (Seekings and Moore, 2013). Women comprise two thirds of the elderly population in South Africa (Statistics South Africa, 2017). Research suggests that instead of

residing with male partners, many older women live with younger kin in multigenerational households and make up a sizeable proportion of female household heads (Posel, 2001; Dungumaro, 2008). Although not unique to the post-apartheid period (see Pauw, 1979; Preston-Whyte, 1978), it has been argued that the greater economic independence of women, their longer life expectancy in comparison to male partners, marital breakdown and declining marriage rates have contributed to the growing prevalence of African woman-headed households in the contemporary period (Posel and Rogan, 2009).

Furthermore, these households are important sites of care for vulnerable individuals. For instance, using nationally representative data, Dungumaro (2008) reported that such households were larger and contained more dependents (unemployed adults, children, ill and disabled kin) than male-headed households. Additionally, one in ten woman-headed households, compared to 10% of male-headed households, are multigenerational, that is, comprised of three or more generations (Statistics South Africa, 2013: 68).

Historically, older women have always been caregivers in their families. However, research shows that, in the post-apartheid period, they have become key financial and practical caregivers in their multigenerational households (Schatz and Ogunmefun, 2007, Mosoetsa, 2011). Changing social and economic conditions have shaped the needs for care within low-income families while the state, through the social grant system, has positioned older women as key actors in meeting these caregiving needs.

Taking discouraged work seekers into account, South Africa had an unemployment rate of 36% in 2017. Unemployment was especially high among youth aged 15 to 24, at 49% (Statistics South Africa, 2018). This, combined with minimal state support for the unemployed, means that many working-age adults struggle to live independently and instead need financial support (Klasen and Woolard, 2009).

Shifting marriage and co-residence patterns have also shaped contemporary living arrangements and care needs. Marriage rates among African women have declined and although cohabitation has increased, this remains lower than rates of marriage (Posel and Rudwick, 2013). Posel and Rudwick (2013: 173) noted that 'by 2010, 73% of young African women and 28% of older African women had never been married and were not cohabitating with a partner.' This may suggest that women are not replacing marriage with

cohabitation. Moreover, motherhood has increasingly become decoupled from marriage (Seekings and Moore, 2013).

All of these trends have contributed to ‘the continued co-residence of adult children in the households of their parents while bearing and raising their own children’ (Mathis, 2011: 823). Lastly, HIV/AIDS-related illnesses and deaths have reduced the number of breadwinners in many families. The pandemic has also increased the burden of care within households; as kin (women) are often looked upon for assistance in caring for ill, dependent, or orphaned individuals (Urdang, 2006, Fakier and Cock, 2009).

In a context shaped by these social and economic conditions, the state, through the pension grant, has positioned older women as capable of meeting the needs for care in their families. Indeed, research in urban and rural areas has shown that many older women use their pension grants and other resources to address their family’s needs (Kimmuna and Makiwane, 2007; Schatz, 2007; Schatz and Ogunmefun, 2007; Bak, 2008; Nyasani et al., 2009; Mosoetsa, 2011; Sidloyi, 2016). However, it is important to consider how these caregiving roles have also been informed by a gendered and generational division of carework in families and by notions of kin obligation.

Various scholars have sought to explain the gendered and generational division of care in families. Bak (2008: 358) argued that, through the institutionalisation of the male migrant labour system, the apartheid regime interacted with African power structures to create and entrench an ‘extreme’ gendered division of carework in families. Financial provision came to be an important marker of manhood while womanhood was more closely associated with the ‘unpaid’ carework within households. Based on research conducted on low-income, multigenerational households affected by factory closures in KwaZulu-Natal, Mosoetsa (2011: 67) found that, while unemployment and poverty undermined traditional masculine identities, it strengthened the importance of women’s caregiving in ensuring the survival of their households. This gendered division of care also impacted the provision of financial resources within households. While women were expected to use their financial resources to care for their kin, men did not always do the same. Additionally, while some younger women challenged this unequal division of carework, older women seemed to accept this greater burden of care and saw it as an extension of their roles as mothers and carers (Mosoetsa, 2011: 69, Chazan, 2008).

Lastly, research has highlighted the role that African kinship systems play in the provision of care between family members. In their research on ‘pension (grant)- sharing’ practices in Khayelitsha, Sagner and Mtati (1999: 400) described African kinship as a moral order that involved mutual obligations of support between relatives. Individuals were expected to help kin in need and to neglect these obligations was not only ‘morally outrageous but tantamount to the denial of the very kinship relationship itself.’ Research has shown that despite the financial implications thereof, older women support their younger kin partly in acknowledgement of these obligations (Schatz and Ogunmefun, 2007; Hoffman, 2016). Furthermore, studies show that older kin expect this care to be reciprocated once a younger adult has independent access to an income (Sagner and Mtati, 1999; Bohman et al., 2009; Hoffman, 2016). These perceptions of kin support intertwine with the cultural ethos of *Ubuntu*, which embodies the value of interdependence and emphasises the importance of ensuring the wellbeing of the collective over self-interest (Sagner and Mtati, 1999).

Households as sites of negotiation and inequality

Highlighted above are the ways in which state welfare provision and social, cultural and economic conditions have shaped the carework of female pension grant recipients. Equally important, but less explored, are the intra-household dynamics related to the provision of resources of caregiving and how these may contribute to the burden of care experienced by older women.

Feminist economic theory has led to the understanding that household members have unequal power relations and different preferences on how resources should be provided for caregiving in their households (Katz, 1997). Households have been described as ‘bargaining arenas’ where individuals negotiate over who provides resources and how these are used to care for household members (Argawal, 1997). Moreover, due to unequal power relations, individuals differ in their ability to negotiate for their preferred outcomes in relation to these matters (Argawal, 1997, Katz, 1997).

Scholars within the broader sub-Saharan African context have argued that power structures within African kinship systems are based on the intersection of gender, age and lineage (Carton, 2000; Oyêwúmi, 1997; Aboderin, 2006). Old age has traditionally been associated with more authority and a higher

social standing within families. Older kin, especially men, control productive resources and sources of wealth (Carton, 2000). The elderly are also venerated for being the closest living links to their family's ancestors and for the maturity and wisdom signified by old age (Møller and Sotshongaye, 2002). As a result, older kin were respected as moral guides (Campbell, 1994). This respect involved obedience to their teachings and behavioural expectations (Campbell, 1994).

Importantly, little research exists in the South African context on whether or how financial resources for caregiving are negotiated over within households. These intra-household dynamics may be important in understanding how female pensioners experience caregiving in their households. If such negotiations do take place, does an older woman's seniority and relatively secure income help her to ensure that younger household members adhere to her caregiving expectations? What impact do these intra-household dynamics have on the burden of care experienced in households?

Research has shown that although they are aware of the caregiving expectations of older kin, younger adults have not always been forthcoming with financial support and have contested the caregiving expectations placed on them. For instance, Mosoetsa (2011) reported that where younger household members, especially daughters, had independent access to financial resources, many challenged their parents' expectations of care and the gendered financial provision in their households. In her study on the roles of younger women in rural KwaZulu-Natal households, Mathis (2011) found that younger women tried to limit their financial obligations towards their parents by speaking of themselves as rights-bearing individuals.

Scholars have also highlighted that intergenerational conflict has accompanied these challenges to expectations of kin support (Mathis, 2011; Mosoetsa, 2011). Furthermore, that some older kin are unable to ensure that their caregiving expectations are adhered to may point to shifting relations of power within families and a disempowerment of older household members. Indeed, various scholars have highlighted the complaints made by older people that their younger kin are no longer obedient or respectful of their seniors (Campbell, 1994; Møller and Sotshongaye, 2002; Mathis, 2011).

By drawing on the findings of a recent study, this article contributes to a better understanding of the intra-household dynamics of care provision in low-income, multigenerational households. These dynamics are part of how older

women experience caregiving. They also shape the intergenerational burden of care in the households in the sample and reflect intra-household power relations.

Methodology

This article discusses the findings of a qualitative study that explored intergenerational relationships of care in 14 low-income households that were headed by female pension grant recipients. All the households were based in Khayelitsha and most contained three or more generations of kin. Although the study examined how financial and nonfinancial resources were provided, controlled and used by different generations of individuals to care for their household members, this article is limited to a discussion of female pensioners' experiences of providing financial resources to care for their younger co-resident kin.

A sampling frame was initially used to identify older women who headed low-income households in Khayelitsha (for more information, see Button, 2016). This was later replaced with snowball sampling, as some women introduced me to their female neighbours and relatives and this proved to be a more efficient and successful way of identifying potential participants. The women were approached with information about the research project and asked to consider participating in the study. Where consent was given, one-on-one semi-structured interviews were arranged with them. Interviews were conducted with 14 female pensioners. Furthermore, after asking the women for their permission to approach one of their co-resident adult children or grandchildren, a similar process was followed in recruiting the younger adult participants to the study. Semi-structured interviews were conducted with a co-resident younger adult from six of the households.

Most participants opted to speak isiXhosa (their first language) in their interviews. As I was not fluent in isiXhosa, I relied on the assistance of a fieldworker to translate the interactions between myself and the participants. Button (2016) contains a detailed discussion of the advantages and pitfalls that accompanied this translation. The interviews were electronically recorded and then transcribed.

A two-stage thematic approach to data analysis was used to generate the research findings. Firstly, household-level analyses were conducted to understand the range of experiences and practices related to resource provision, control and use in each household. Thereafter, a comparative analysis of the households was undertaken to compare these intra-household dynamics across the sample.

In reflecting on the research, I was, in many ways, an ‘outsider’ to the participants. Although we became more acquainted, the participants did not lose sight of my outsider position. This, and the unequal power relations between us, were made clear in two instances; once when I was asked to help someone find employment as a domestic worker and in another instance where I was asked to help restore a community childcare centre. Although these experiences were difficult to navigate, they highlighted how my positionality came to bear on the research. This is something to bear in mind when reading the discussion of the findings.

Description of the research site, participants and their households

Located on the periphery of Cape Town, the apartheid government established Khayelitsha in 1983 as a consolidated residential area for all documented African residents in Cape Town (Seekings, 2013). Over the last three decades, with the removal of restrictions on African urbanisation, Khayelitsha has grown to be home to around 400,000 predominantly-African residents. Poverty is widespread, with most residents falling in the lowest income quintiles in the city (Seekings, 2013).

Most female pensioners involved in this study were in their sixties or seventies and, like many residents in Khayelitsha, were born in the Eastern Cape. Few had completed their secondary schooling. All but three women were previously married and most of their husbands were migrant labourers. Of these participants, four were later widowed while the other seven experienced the breakdown of their marriages through desertion by their husbands. Through these experiences, many of the women moved to Cape Town in the 1980s and 1990s, were employed as domestic workers and used these earnings to support and establish their families in Khayelitsha. In doing so, they have

formed part of the 42% of households that are female-headed in Khayelitsha (Seekings, 2013).

The six younger adult participants (three men and three women) ranged between 22 and 32 years of age and were the female pensioners' children and grandchildren. All were unmarried and had children of their own residing with them. While most of these participants had completed high school, each had difficulty accessing tertiary education and securing permanent employment.

Ten households lived in formal housing, commonly owned by the female pensioners, while four resided in informal dwellings on their own stands. Each household had access to water and sanitation services but limited financial resources meant that not all had continuous access to electricity. The households varied in terms of their composition, the types of financial resources household members had access to and who contributed these to ensure the maintenance of their households.

Four of the households were only comprised of a female pensioner and her minor child or grandchild (referred to as 'single-adult households'). The remaining ten households were larger, ranging from three to nine residents and most housed three or more generations of kin (the female pensioner, one or more of her adult children, grandchildren and, in some instances, great-grandchildren). Of these larger households, four had 'stably' employed younger adult residents (referred to as 'SEYA households'). All female, their employment ranged from manufacturing to domestic work to waitressing. Although employed on a part-time basis, they were considered stably employed as they had been in their low-income, low-paid jobs for more than a year. The remaining six households also contained younger adults, but none were stably employed (referred to as 'NOSEYA households'). The younger adults in these households moved in and out of low-paid employment on an ad hoc basis.

The female pensioners were the only income providers in the single-adult and NOSEYA households. Although the pension grant was the largest and most consistent source of income relied upon, female pensioners also supported their younger kin with child support grants and income from informal sector activities (e.g. sewing and collecting recyclable waste). The female pensioners were also the main income providers in the SEYA households. However, these households also relied on child support grants and financial contributions from employed younger co-resident kin.

Female pension grant recipients' experiences of providing financial care in their households

The following sections draw on the research findings to discuss how the female pensioners in the study experienced providing financial care in their households. The first section highlights that the older women were positioned as key caregivers in their households, by the state in convergence with broader socio-economic conditions and cultural beliefs. The next section elaborates on the female pensioners' perceptions of caregiving as being a collective familial responsibility. This is followed by a discussion of the intra-household dynamics involved in financial caregiving. The final section highlights how these dynamics contributed to the emotional and financial vulnerabilities experienced by the older female caregivers.

Financial caregiving as shaped by a convergence of factors

The female pensioners in the study were key financial caregivers in their households; not only were they stable income earners, they used their pension grants and other monetary resources to care for their younger, co-resident kin. In other words, they recognised the need for care and assumed responsibility for meeting these needs. They also did the work of translating their financial resources into consumables (groceries and electricity) and non-consumables (funeral and life insurance) that were essential to the maintenance of their households.

The state, through social policy and welfare provision, has contributed to how the female pensioners are positioned as caregivers in their households. In adopting a familialist notion of care in its social policy documents and upholding gendered and generational divisions of carework in these, it has implicitly fostered and encouraged care provision in the private sphere in accordance with the status quo. Additionally, as discussed previously, the social grant system gives financial resources to some individuals and not others. In this way, it has shaped who needs care and who can provide care in families. These factors have converged with socio-economic conditions and cultural beliefs to shape the older women's burden of care.

Due to a historical legacy of impoverishment and disadvantage, many of the female pensioners' younger kin had difficulty accessing tertiary education. This impeded their access to employment in a professionalised job market where white-collar qualifications are important and low-skilled jobs are scarce. Consequently, many experienced extended periods of unemployment. Where employment was found, it was often on a temporary or part-time basis. Without state support as unemployed individuals, many struggled to live independently and had little choice but to reside with their mothers and grandmothers, who had access to a comparatively large and stable income through the pension grant. Even though some younger adults had been earning an income from part-time employment, these earnings did not enable them to establish households of their own.

Therefore, in a context of unemployment and poverty, the state has positioned the female pensioners as key financial caregivers, through the pension grant and relative absence of state support to unemployed working-age adults. However, obligations of kin support and notions of 'good' (grand)motherhood also underpinned the female pensioners' roles as caregivers.

Resonating with existing research, the female pensioners partly supported their co-resident kin in fulfilment of moral obligations of kin support (Sagner and Mtati, 1999, Schatz, 2007, Bohman et al., 2009). The older women also expressed that a lifelong reciprocal relationship of care existed between them and their younger kin. Even if it strained them financially, 'good' (grand)mothers were supposed to support their needy (grand)children. Many alluded to these perceived obligations of kin support:

'I am supposed to share my money because there is no other [income]...You don't have a dustbin to throw [away] someone...If you say that, that person is supposed to leave your household, who is going to take that person?' (Mongoli, 84, NOSEYA).

Finch and Mason (1993) proposed that the provision of support should be understood in terms of how it constructs people as 'moral beings'. People's identities as moral beings are 'constructed, confirmed and renegotiated' through their decisions on whether to support their relatives (Finch and Mason, 1993: 170). Thus, the older women may have provided this financial

care as a way of confirming their identities as ‘good’ (grand)mothers in their families and communities.

Financial caregiving as a joint responsibility

The female pensioners agreed that, if a child or grandchild had been cared for in the abovementioned way and, if he or she found some form of employment, this care should be reciprocated through assistance with the household expenses. These contributions were perceived as gestures of acknowledgement for the hardship involved in raising and supporting younger kin. Additionally, as highlighted by Sta (65, single-adult), the women believed that these contributions were about participating in a joint project to ensure the wellbeing of the collective: ‘Once a child starts working and getting a salary, he is supposed to assist in the household so that they can work together as a family.’ In reflecting ideas about interdependence and joint responsibility, these beliefs echoed the cultural ethos of Ubuntu (Sagner and Mtati, 1999: 406).

These expectations were placed on both younger male and female kin. Furthermore, pensioners did not view the grant as replacing a younger relative’s responsibility for reciprocal financial caregiving:

It is very important if a child is working to support the family. If you raise your child, no matter you are getting an old age pension, your child is supposed to support you. Not to say: ‘No, you have got an old age pension, use your old age pension.’ Your child does not have that right.’ (Mongoli, 84, NOSEYA)

In raising a discourse of rights, Mongoli was refuting the idea that the state welfare system had freed individuals from intergenerational care obligations.

Importantly, the female pensioners considered themselves as moral guides, essential to the intergenerational transmission of values. Taking care of their younger kin also meant instructing them on how to be ‘good’ adults. One of the ways they did so was to socialise their younger kin into the values of intergenerational support. According to Richard (28, NOSEYA), many younger adults were aware of these obligations of care:

‘Black people, all black people know...but there are some that make as if they don’t know. Even each and every black guy, every black woman knows that he or she has to provide when they work.’

The older women had also tried to teach their younger kin to respect their elders. Respect involved obedience to the authority of older relatives and their teachings. This resonates with literature on the traditional organisation of authority in African families, where seniority has been an important determinant of power. However, the following section shows how the female pensioners’ authority and caregiving expectations were challenged by younger household members and they often had to negotiate for this care from their younger kin.

Financial caregiving as involving intergenerational negotiation and contestation

While the younger participants acknowledged the abovementioned expectations and obligations of caregiving, the female pensioners reflected that, in practice, it was not always easy to secure financial care from their younger co-resident kin. Female pensioners in the SEYA households expressed that they had conversations with their co-resident employed relatives each month to tell them about the household expenses:

‘As a parent, I sit down with them, especially over month end and explain what we need to do. If we need more groceries, I explain that we should get this and this and that we should contribute money so that we can all get what we need.’ (Melta, 76, SEYA)

These conversations could be interpreted as attempts to negotiate for continued financial care from their employed household members. In highlighting the financial needs of her household, Melta may have conveyed ideas about the joint responsibility for caregiving and reinforced a sense of obligation of all to fulfil these responsibilities. At the time of the fieldwork, the female pensioners had been able to negotiate for this continued financial support. However, some implied that their ability to do so was not guaranteed:

‘Just say thanks if your daughters still listen to you, when they are bringing the money and you are still managing to control them’ (Melta, 76, SEYA).

Intergenerational conflict and feelings of ambivalence seemed to follow these negotiations. The younger participants expressed frustration about how their earnings were used. Although they recognised the importance of their contributions, they also felt entitled to spend of some of their earnings on their own needs. However, this rarely occurred in practice:

‘It’s difficult but they must understand how we feel about the money, our money...If I am working, I am working very hard to get what I want. So I wish that someone can understand that yes, I will give her money but I need to do things for myself.’ (Kuhle, 27, SEYA)

The female pensioners in the NOSEYA households similarly expected their younger co-resident kin to contribute financially when they had access to employment. Like the older women in the SEYA households, they had to negotiate for this financial care when their younger kin earned an income. However, many of the female pensioners had been unsuccessful in these intergenerational negotiations. Mongoli (84, NOSEYA) relayed such an experience:

‘I raised my son and then my son had a child. Once my son got a job I asked him to assist me to raise his son. He said: “No, I don’t have enough. You must rather stop paying the funeral policy for him instead of asking money from me’.

Rather than provide financial support, Mongoli’s son suggested that she do away with the funeral insurance payment for his child. In this way, her son may have implied that she was not in need of assistance as she could manage by ‘prioritising’ her expenditure. However, for Mongoli and the other women, funeral insurance payments were an important way of caring for their households. It ensured the future wellbeing and financial security of their families in relation to an expensive life event that usually pushed people into debt and greater economic vulnerability. Thus, to cease the funeral insurance payments could be considered tantamount to not providing care.

Intergenerational conflict and ambivalence also arose around these caregiving negotiations. Not only were the female pensioners unhappy with their younger kin's lack of financial care, they also disapproved of how these earnings were spent. Sindiswa and her son, Richard, relayed their experiences of conflict on this matter:

‘When I am working, I maybe have R300 just to drink alcohol...And then I drink it out and maybe tomorrow I don't have a cent left...Sometimes, normally when I am drunk, I can't lie about it. I get drunk and then she says: “Why do you do this? You must stop.” And then we start fighting.’ (Richard, 28, NOSEYA)

‘I have no choice because I cannot throw him away out of this house, because he is my son. If he is not working, he is not working. If he is drinking too much, I have no choice. I have to survive with what he is doing.’ (Sindiswa, 69, NOSEYA)

Like many of the female pensioners, Sindiswa was unable to change her child's behaviour or negotiate for financial care. These findings reflect that negotiations and conflict over financial resources for caregiving formed part of the female pensioners' experiences as caregivers. Furthermore, these experiences also highlight the sense of disempowerment they may have felt as caregivers, in having their authority and caregiving expectations contested in negotiations for care provision. While the older women struggled to secure financial care from their younger kin, their younger relatives seemed able to resist the claims made on their financial resources. These experiences could thus also point to unequal intergenerational power relations within the households in the sample.

Financial caregiving as involving emotional and financial vulnerability

The experiences described above contributed to the emotional and financial vulnerabilities that the female pensioners faced as caregivers. The older women reflected that ‘care’ for a parent was demonstrated through the fulfilment of intergenerational caregiving expectations. When younger

relatives did not adhere to these expectations, it was perceived that they did not ‘care about’ their elders:

‘Maybe you were selling eggs in the street to make sure that your child is attending school. But once your child gets a job, your child just forgets that you suffered and struggled to raise him or her...You raise your children but at the end of the day, your children don’t care about you.’ Nomanzi (65, SEYA)

This may have contributed to the emotional vulnerabilities experienced by the older women in their intergenerational relationships. Additionally, although their younger, co-resident kin occasionally had the means to assist them, the female pensioners in the NOSEYA households continued to be solely responsible for financial caregiving in their households. These intra-household dynamics thus also shaped their burden of care and placed them under immense financial strain.

While the pension grant better enabled them to support their households, five of the six pensioners continually borrowed from informal moneylenders (*‘mashonisas’*) as a way of meeting the monthly needs of their households. Due to these practices and the high interest rates attached to loans (sometimes as high as 50%), the older women had become trapped in cycles of indebtedness:

‘You know, once you borrow money from mashonisas, you borrow each and every time. That is the problem I am facing. Each time I receive my pension, I am supposed to pay the mashonisa and borrow something again so that I can manage to cover all the needs we have in the household. It’s traumatising to pay the money to the mashonisa.’ – (Pamela ,70, NOSEYA).

Although harmful to their financial wellbeing, the women felt that they had little choice in borrowing from informal lenders, given their stretched financial resources and the absence of contributions from younger household members. These experiences highlight how intergenerational power relations and negotiations over the provision of financial care impacted on the burden of care and vulnerabilities experienced by some of the female pensioners in their roles as caregivers.

Discussion and conclusion

This article has discussed some of the findings of a study that explored how resources for caregiving were provided and used in 14 multigenerational households headed by female pension grant beneficiaries in Khayelitsha. In doing so, it has sought to contribute towards a better understanding of female pensioners' experiences of providing financial care to their households.

The state has recognised some individuals as in need of care, and to some extent, assumed responsibility for these needs by providing financial resources through the social grant system. The female pensioners in the study were care-receivers in that they relied on this social assistance from the state. However, through social policy and due to the nature of welfare provision, they were also positioned as key caregivers in a context of widespread poverty and unemployment. Their roles as caregivers was also underpinned by beliefs about kin obligation and notions of 'good' (grand)motherhood.

Resonating with existing research (Mosoetsa, 2011), the findings showed that although the pension grant better enabled the older women to care for their dependent younger kin, it did not seem to increase their social standing in their households. The older women perceived that the provision of financial resources for care should be a joint responsibility. However, despite their seniority, relatively secure economic status and the socialisation of younger kin into the values of intergenerational support, the female pensioners struggled to secure financial assistance from their co-resident adult children and grandchildren. The findings demonstrate how the older women's experiences of financial caregiving in their intergenerational relationships thus involved negotiation and conflict. That some younger adults were able to resist the claims made on their financial resources could point to unequal power relations within the households. The findings also highlighted how these experiences of negotiation and inequality converged with the other factors mentioned above to shape the burden of care and vulnerabilities experienced by some of the older women.

A political ethics of care can be used to question the distribution of carework in families and the role that the state plays in shaping this distribution. The familialist notion of care and the implicit support for gendered and generational caregiving roles in social policy documents (Sevenhuijsen et al., 2003; Button et al., 2017) has contributed to the maintenance of traditional

divisions of carework in the households in the sample. Additionally, public welfare provision has positioned older women as caregivers to their dependent younger kin. Importantly, in adopting this approach to caregiving, the state has also rendered invisible the real distribution of carework in the households and the power relationships which have shaped these (Gouws and Van Zyl, 2014).

Furthermore, a political ethics of care, which views care as a practice, disposition and standard, can be used to examine the state's role in the care process. It is argued here that in having recognised and assumed some responsibility for the care of the elderly, the state should be more attentive to the needs of older women in their roles as caregivers. For instance, although the pension grant was a valuable resource, in contexts of 'failed' negotiations the grant was not always sufficient to meet the needs of households. Related to this, the state should be more responsive to how older women experience receiving and using the pension grant.

Additionally, Sevenhuijsen et al. (2003: 316) argued in relation to social policy formation that the state's assumption of responsibility should be informed by on-the-ground knowledge of how caring is actually practiced. The findings discussed here highlight the importance of also recognising how social grants are received and care provided in spaces and relationships of inequality and conflict. As Tronto (1993: 136) argued, 'care as a practice involves more than simply good intentions. It requires deep and thoughtful knowledge of the situation and all of the actors' situations, needs and competencies.' This article makes a small contribution towards a better understanding of these caregiving contexts and experiences.

Importantly, there are several limitations of the study, which point to further avenues of research. The study highlighted the occurrence of intergenerational negotiations over caregiving but did not investigate these in detail. Further researcher on this subject can improve our understanding of households as 'bargaining areas' and the implications this has for experiences of inequality and care in families. Future research could also investigate the beliefs or arguments drawn upon by individuals when claims for financial care are made. Additionally, it would be worthwhile gaining an insight into how the pension grant recipients differently experience negotiation with male and female younger kin.

Furthermore, it is recognised that there are absent voices in the account of caregiving presented here. Although the study contained a small sample of younger adult participants, not all younger adults in each household were interviewed and the data generated from these interviews was not very detailed. Additional research could therefore focus on understanding the experiences and perspectives of younger adults. It is not clear whether the younger adults also had to negotiate for care from their older female kin. Nor is it known whether they had different views about the purpose of the pension grant – perhaps they perceived it as alleviating them of their intergenerational caregiving responsibilities? Lastly, it has not been my intension to portray the female pensioners as passive victims. While the findings discussed here highlighted some of the ways in which older caregivers experienced vulnerability in their households, additional research could provide more insight into how older women may exercise agency and resistance in intergenerational negotiations and experiences of disempowerment.

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