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**The impact of intergenerational
negotiations and power dynamics on
the burden of care experienced by low-
income grandmothers**

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The impact of intergenerational negotiations and power dynamics on the burden of care experienced by low-income grandmothers

Abstract

Older women are key financial and practical caregivers in contemporary low-income, multi-generational households. A large volume of research has shown how this burden of care has been shaped by social and economic conditions, the nature of state support and feelings of kin obligation. Less is known about how intra-household dynamics shape the distribution of responsibility for caregiving within households. This working paper discusses the findings of a qualitative study that explored the intra-household dynamics of care provision in fourteen low-income multi-generational households that were headed by older women in Khayelitsha. In discussing the caregiving experiences of the older women, it is argued that their burden of care was, in part, shaped by intergenerational negotiations over the provision of financial and practical care by younger household members. Despite their headship status, seniority, economic resources and the socialisation of younger kin to recognise reciprocal obligations of kin support, the older women had trouble negotiating for and obtaining assistance from their younger household members. In contrast, many of their adult children and teenage grandchildren seemed able to resist the claims made on their unpaid labour and financial resources; often leaving the older women with greater responsibility for ensuring the maintenance of their households. Furthermore, it is argued that these experiences reflect shifting positions of power within households that add to the vulnerabilities experienced by older women in their roles as caregivers.

Introduction

Low-income grandmothers in South Africa have been widely written about in contemporary family studies and development literature. Although they have historically been caregivers, it has been argued that due to changing social and economic conditions, many older women have become key financial and practical caregivers in their multi-generational households (Schatz & Ogunmefun, 2007;

Chazan, 2008; Ogunmefun & Schatz, 2009; Mosoetsa, 2011). Scholars have attempted to better understand the ‘compounding and converging’ factors that have shaped this burden of care (Chazan, 2008: 941). Research has shown how the HIV and AIDS crisis, declining marriage rates, high levels of unemployment, widespread poverty and the nature of state support have shaped the needs for care within families and the caregiving responsibilities of older women. Studies have also highlighted how these conditions have contributed to the emotional, financial and physical difficulties experienced by grandmothers in their roles as caregivers.

Equally important but less explored are the intra-household dynamics of care provision and how these also shape the burden of care and vulnerabilities experienced by older women. Although households are often described as ‘bargaining arenas’, little is known about the power relations and intra-household negotiations that may underlie the distribution of financial and practical care work in households. This working paper contributes to a better understanding of these issues by drawing upon the findings of a study that explored how financial and non-monetary resources were provided and used to care for individuals in fourteen low-income, multi-generational households headed by older women in Khayelitsha. Three main points are argued in the discussion of the research findings.

Firstly, although the households in the sample were sites of interdependent caregiving, the household heads experienced the greatest burden of financial and practical care. Secondly, this burden of care was partly shaped by social and economic conditions, the nature of state support and feelings of kin obligation. However, it will be shown that intra-household dynamics, specifically intergenerational negotiations over the provision of support by younger household members, also contributed to this burden of care. The household heads expected their younger adult and teenage household members to provide financial and practical care to their households. Despite their headship status, seniority, economic resources and the socialisation of their younger kin to recognise reciprocal obligations of kin support, many older women struggled to negotiate for this care from their co-resident younger kin. In contrast, many of their younger household members seemed able to resist the claims made on their unpaid labour and financial resources. Lastly, it is argued that the household heads’ experiences of these negotiations are indicative of some of the vulnerabilities they experienced as caregivers. Through these negotiations, they came to be responsible for a great deal of the financial and practical care in their households. This also impacted on their emotional, physical and financial wellbeing. Moreover, their authority and beliefs were challenged by their younger household members during negotiations for care provision, leading to experiences of disempowerment. It is argued that these experiences could reflect shifting positions of power within the households.

The section below outlines literature on woman-headed households in South Africa to show that these households are important sites of caregiving by older women. This is followed by a discussion of research that explains the needs for care in contemporary low-income families and why older women may be providing care in this context. The working paper then discusses literature that highlights households as spaces of intergenerational negotiation, contestation and inequality. The study's methodology and research findings are then discussed.

Woman-headed households in post-Apartheid South Africa

Data on contemporary living arrangements suggests that only one in five African people over the age of sixty live alone or with another elderly person (Statistics South Africa, 2013: 96). Although older African women live in diverse settings, research suggests that many live in with younger kin and are the heads of their households. Woman-headed households are not unique to the post-Apartheid period (van Driel, 2012; Rogan, 2016). Ethnographic studies by Pauw (1979), Preston-Whyte (1978) and Preston-Whyte & Zondi (1989) documented the emergence of woman-headed households in the context of Apartheid era labour migration and urbanisation, declining marriage rates and socio-cultural pressures (Rogan, 2016: 179).

However, the proportion of African woman-headed households has continued to grow since the 1990s (Rogan, 2016). This is partly due to the removal of restrictions on African mobility and the greater economic independence of African women (Posel & Rogan, 2009). Based on an analysis of nationally representative data collected from the 1997 October Household Survey, Posel and Rogan (2009: 31) noted that 35.2 per cent of households were woman-headed in 1997. By 2012, this proportion had increased to 41.2 per cent (Statistics South Africa, 2013: 66). Furthermore, many of these households are headed by older women who do not live with male partners (Posel, 2001; Dungumaro, 2008; Schatz & Madhavan, 2011). Posel (2001: 659) argued that this in part reflects women's longer life expectancy, as men may predecease their female partners and leave them to be household heads. Additionally, others enter headship through separation or desertion by their male partners (*ibid*).¹ In line with the above, Dungumaro (2008: 433-4) analysed national representative data from the 2002

¹ Posel (2001) referred to *de jure* headship. A *de jure* female household head is one that is not attached to a male partner (Rogan, 2012: 1348). In practice, due to labour migration, many women may be *de facto* household heads prior to widowhood, divorce or separation. A *de facto* female household head is one who is married but whose husband is physically absent from the household and who would typically resume headship upon return to the home (*ibid*).

General Household Survey and reported that half of female household heads were older than fifty, around 40 per cent were widowed and one in ten were divorced or separated. Contemporary marriage and co-residence patterns have also contributed to the growth in African woman-headed households in the post-Apartheid period. Evidence suggests that marriage rates among African women, both young and old, have been in decline since at least the 1960s (Posel & Rudwick, 2013: 170). Furthermore, although rates of cohabitation among African women have increased, it has been argued that these cohabitation rates are still low in relation to the proportion of women who are married (Posel *et al.*, 2011: 104). Posel & Rudwick (2013: 173) noted that ‘by 2010, 73 per cent of young African women and 28 per cent of older African women had never been married and were not cohabitating with a partner’. These findings suggest that some women are not substituting cohabitation for marriage.² This resonates with qualitative research that has shown that some women choose to live without male partners as a way of ensuring their economic, emotional and physical wellbeing (Preston-Whyte & Zondi, 1989, Jones, 1999).

Although there is little consensus on the definitional criteria of headship and while the use of the concept in data collection and analysis has been critiqued (see Rogan, 2016), it still has analytical relevance in South Africa. Studies have identified characteristics commonly shared by female household heads. Posel (2001) reported that, not only were female household heads generally the oldest household member, they were also often the main financial providers in their households. Furthermore, research has shown that headship is a useful analytic concept in identifying vulnerable households. Posel (2001), Budlender (2005), Dungumaro (2008) and Posel & Rogan (2009) found that, over the last decade, woman-headed households have come to be overrepresented in lower income and expenditure deciles when compared to male-headed households and other woman-headed households. This is partly because African woman-headed households are typically reliant on the financial resources of women and these resources are generally lower in value than those accessible to men (Posel & Rogan, 2009: 29-30).³ Household size and the burden of financial care in woman-headed households also impacts on their comparatively greater economic

² Cohabitation with a male partner is likely to have a bearing on headship in that the male partner would often be identified as the household head (Dungumaro, 2008: 434).

³ Posel and Rogan (2009: 29) argued that female workers earn less than men due to their typically lower skill levels in the workplace and simultaneous responsibility for unpaid work in the household. While the state pension grant is vital to poverty alleviation in many woman-headed households (Burns *et al.*, 2005: 108), Posel and Rogan (2009: 29) noted that it has a relatively smaller monetary value in comparison to male earnings from paid employment. Additionally, although the informal sector is an important site of income generation, Devey *et al.* (2006: 5) argued that women tended to be overrepresented in less lucrative informal sector activities, when compared to men.

vulnerability. Dungumaro (2008) and Rogan (2012) reported that woman-headed households tended to be larger and home to more unemployed working-age adults, children, ill and disabled kin than their male counterparts. In line with this, data from the 2012 General Household Survey showed that a quarter of African woman-headed households were multi-generational in comparison only one in ten African male-headed households (Statistics South Africa, 2013: 68). Older African female household heads were also nearly four times more likely than their male counterparts to live with their grandchildren in skip-generational households (*ibid*).

As suggested above, African woman-headed households are important sites of care and older women are important caregivers in these households. This is not a new phenomenon (Sidloyi, 2016: 388). For instance, the Apartheid labour migration system meant that many men worked away from their rural-based households, often leaving women as *de facto* household heads (Sidloyi, 2016). Furthermore, many older women cared for their grandchildren while working-age adults pursued employment in urban areas (Bray, 2003: 42, Schatz *et al.*, 2015). Contemporary social and economic conditions have however altered the needs of care within low-income African families (Chazan, 2008). This has impacted on the caregiving roles of older women. This is elaborated upon below.

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

The decline in marriage rates and the decoupling of motherhood from marriage, high levels of unemployment, the nature of public welfare provision and the impact of the HIV and AIDS crisis have shaped the needs for financial and practical care within contemporary low-income families.

As mentioned above, marriage rates have continued to decline since the 1990s. Moreover, while marriage has traditionally accompanied motherhood, many African women now give birth and become mothers whilst remaining unmarried (Posel & Rudwick, 2013). This has contributed to ‘the continued residence of adult children in the households of their parents while bearing and raising their own children’ (Mathis, 2011: 832). Additionally, South Africa has a high rate of unemployment. Based on the expanded definition that takes discouraged workers into account, South Africa’s unemployment rate was 35.6 per cent at the end of 2016 (Statistics South Africa, 2017: 24). At around 48 per cent, unemployment is particularly high among youth between the ages of 15 and 34 (*ibid*). In a context where unemployed working-age adults have largely been excluded from public

welfare provision (see Klasen & Woolard, 2005; Seekings & Moore, 2013), many prime-age adults struggle to establish their own households and support their children (Seekings, 2013: 17). These factors have resulted in many working-aged adults and their dependants needing financial care. The HIV and AIDS crisis has also impacted on the needs for care within low-income families. Prime-age adults suffering from HIV/AIDS or a related illness, as well as their dependents, have required financial and practical care (Ogunmefun & Schatz, 2009; Schatz & Madhavan, 2011; Seekings, 2011).

Research has shown that many older women have used their relatively generous means-tested, non-contributory state pension grants⁴ and other resources to address these needs for financial and practical care in their families (Ferreira, 2004; Kimuna & Makiwane, 2007; Schatz, 2007; Schatz & Ogunmefun, 2007; Chazan, 2008; Bak, 2008; Nyasani *et al.*, 2009; Ogunmefun & Schatz, 2009; Schatz & Madhavan, 2011; Mosoetsa, 2011; Nyirenda *et al.*, 2015; Sidloyi, 2016).

Some scholars have sought to explain this gendered and generational nature of care. Bak (2008: 358) argued that, through the institutionalisation of the male migrant labour system, the Apartheid regime interacted with traditional African power structures to create and entrench an 'extreme' gendered division of labour in families. Wage employment came to be an important marker of manhood while womanhood came to be more closely associated with the social reproduction within the household. Social reproduction can be described as the practical care work done to ensure the 'reproduction of healthy individuals' (Fakier & Cock, 2009: 354). This entails the performance of unpaid domestic work as well as emotional labour within the household. Based on research conducted on low-income, multi-generational households affected by factory closures in KwaZulu-Natal, Mosoetsa (2011: 42) found that while unemployment and poverty undermined traditional masculine identities, it strengthened the importance of women's unpaid work in ensuring the survival of their households. This gendered division of care also seemed to impact the provision of financial care within the households. Mosoetsa (2011: 67) reported that while women were expected to use their financial resources to care for their households, men did not always do the same. Additionally, Mosoetsa (2011: 69) found that some younger women challenged this unequal division of financial and practical care by withholding their financial and practical resources from their households. Older women, on

⁴ The means-tested, non-contributory state pension grant has been extensively written about by other scholars (See Seekings and Moore, 2013). Suffice it to say that around 3.2 million people over the age sixty received a pension grant each month in 2016 (South African Social Security Agency, 2016). These grants, valued at R 1510 in 2016, provided state pensioners with an income that is roughly double the monthly median per capita household income of non-eligible individuals (Ambler, 2016: 904).

the other hand, seemed to accept this greater burden of care and saw it as an extension of their roles as mothers and carers (*ibid*, see also Chazan, 2008).

Kinship systems also play a role in the provision of support between relatives. Sagner & Mtati (1999) conducted research on the pension-sharing practices of state pension grant recipients in Khayelitsha. The authors (1999: 400) described African kinship as a 'moral order'. Kinship was said to involve mutual obligations of support between relatives and individuals were expected to help kin in need. Sagner & Mtati (1999: 405) noted that to neglect these obligations of support was considered not only 'morally outrageous but tantamount to the denial of the very kinship relationship itself'. Similarly, in a study of the intergenerational networks of Nguni-speaking families in Emalahleni, Mpumalanga, Hoffman (2016) found that older caregivers provided support to their children and grandchildren out of recognition of perceived mutual relationships of kin support. The older carers in Hoffman's (2016) study felt that they should support their financially needy children and grandchildren, even if it stretched them financially. This resonates with research on older women's caregiving practices. Schatz & Ogunmefun (2007) reported that older female caregivers supported their younger kin even when it stretched them financially. Mosoetsa (2011: 42) noted that older women in her study cared for their dependent relatives as this formed part of their beliefs on what it meant to be a 'moral' being or 'good' mother. These perceptions and practices of kin support intertwine with the cultural ethos of *Ubuntu*; which embodies the value of interdependence and emphasises the importance of collective wellbeing over individual self-interest (Sagner & Mtati, 1999: 400; Sagner, 2000: 548).

The discussion has highlighted how contemporary social and economic conditions, the nature of public welfare provision, deep-seated gender norms and perceptions about kin support have contributed to older women being key financial and practical caregivers in their multi-generational households. In this context, scholars have sought to better understand how social and economic conditions converge to affect the abilities and vulnerabilities of older women in their roles as caregivers.

Widespread unemployment and HIV/AIDS-related illnesses and deaths have decreased the number of income earners in many families (Seekings, 2011: 426). At the same time, it has increased the number of dependants that older women have come to be financially and practically responsible for (*ibid*; Chazan, 2008; Ogunmefun & Schatz, 2009; Nyirenda *et al.*, 2015). Research has shown that there is a high burden of chronic illness, especially hypertension, diabetes and asthma, among the elderly in South Africa (Westaway, 2010). Nationally representative data shows that more women are affected by these diseases than men (Statistics South Africa, 2013: 76). These health problems hinder older

women in their abilities to provide practical care and to generate an income to care for their larger households (Chazan, 2008). At the same time, the burden of practical care they experience further strains their physical wellbeing (Schatz & Ogunmefun, 2007; Munthree & Maharaj, 2010). Although social grants go a long way in assisting caregivers, studies have shown that the increased burden of practical and financial care experienced by many older women has made them more economically vulnerable (Schatz & Ogunmefun, 2007; Mosoetsa, 2011; Mtshali, 2015). For instance, in a study of thirty elderly female caregivers in rural Mpumalanga, Ogunmefun & Schatz (2009) highlighted that the provision of practical care to dependent grandchildren and ill adult children took time away from older women's income-generating and resource-gathering activities. At the same time, this care was associated with increased expenditure on loans, funerals, medicine, food and education. Scholars have also highlighted how the responsibility for providing financial care has affected the emotional wellbeing of older women (Schatz & Gilbert, 2012; Nyirenda *et al.*, 2015). In a qualitative study of older women in a rural community in Mpumalanga, Schatz & Gilbert (2012) reported that 'worry' was one of the dominant emotions experienced by their participants. Their stress and anxiety, in part, stemmed from their financial responsibilities and the concern about having insufficient resources to care for their households. Kuo & Operario (2011) conducted a survey of 1599 adult carers of AIDS-orphans, other-orphans and non-orphaned children in an urban township in Durban. The authors found that 84 per cent of carers were women, one third of the sample reflected symptoms of depression while two thirds reflected symptoms of moderate anxiety. This could be indicative of the impact that caregiving has on older women in a resource-constrained context.

The research discussed so far has highlighted shown how various factors have shaped the burden of care experienced by many older women in their multi-generational households. Equally important but less explored are the intra-household dynamics of care provision and how these may also shape the responsibility for financial and practical care work within households. The following section elaborates upon this.

Households as sites of intergenerational negotiation, contestation and inequality

As discussed above, many older women financially support their grandchildren and adult children at least partly in fulfilment of perceived obligations of kin support (Burman, 1996; Sagner & Mtati, 1999; Schatz & Ogunmefun, 2007; Bohman *et al.*, 2009; Hoffman, 2016). Various scholars have argued that older caregivers expect that this care should be reciprocated when a child or grandchild

has independent access to resources. Research in the South African context has shown that these expectations of care are informed by perceptions that kin support is mutual; that relatives have reciprocal obligations to support one another (Sagner & Mtati, 1999; Bohman *et al.*, 2009). Writing in the North American context, Silverstein *et al.* (2012) conceived of the family as a moral economy and argued that parents socialised their children into the values of intergenerational care. The scholars argued that the transmission of these values to children was an investment of moral capital which parents could draw upon when they needed care later in life. Parents could expect their children to care for them because their children were socialised to believe that this was ‘the right thing to do’ (*ibid*). Although this argument was made in relation to kin support in the North American context, it resonates with the research in South Africa that has conceived of kinship as a ‘moral order’ (Sagner & Mtati, 1999).

Older female caregivers are likely to have expectations of how their younger household members should help care for their households. However, developments in feminist economic theory have led to the understanding that household members have unequal power relations and different preferences on how resources should be provided for care in their households (Katz, 1997). Households have thus been described as ‘bargaining arenas’ where household members negotiate over who provides financial and non-monetary resources and how these are used to care for their household members (Finch & Mason, 1993; Argawal, 1997; Ferree, 2010). In relation to the South African context, there is little research on whether or how resources for financial and practical care are negotiated over in low-income families. Do older female caregivers socialise their younger kin to value and respect mutual obligations of kin support? Does this translate into agreement, rather than negotiation, about the care that younger kin should provide to their households when they have the resources to do so?

Due to unequal power relations, individuals differ in their ability to negotiate for their preferred outcomes in relation to resource provision and allocation in their households (Connell, 1987; Argawal, 1997; Katz, 1997; Cohen, 2004). Scholars have attempted to understand the factors which may influence an individual’s ‘bargaining power’ in their households. Gender and the relative extent of an individual’s economic resources have been considered as determinants of power within families (Sen, 2010, Gummerson & Schneider, 2013). However, various scholars have contended that in some contexts, generation may also be an important determinant of bargaining power. In relation to West African societies, Oyêwú mí (1997, 2003) argued that seniority has traditionally been a key basis of authority and social standing within families. In the South African context, researchers have similarly suggested that seniority plays an important role in the organisation of authority in African families. Older relatives have traditionally had a higher social standing in their families as they were believed to be the closest

living links to their ancestors and because age is perceived to be an important signifier of age and wisdom (Sagner, 2000, 2002; Møller & Sotshongaye, 2002; Nyasani *et al.*, 2009; Bohman *et al.*, 2009).

Headship may also be an important indicator of authority and thus bargaining power in households. Posel (2001) analysed data from the 1993 South African Project for Statistics and Development and the 1998 KwaZulu-Natal Income Dynamics Study to investigate the relationship between headship and intra-household decision-making authority. In relation to woman-headed households, Posel (2001) found that many household heads were the main income providers in their households. However, even where female household heads were not the main earners, they were nonetheless the main decision-makers in their households (*ibid*). The scope of their decision-making authority included decisions on food, education and health expenditure as well as decisions about the use of resources in investments and in the purchase of household durables. Posel (2001: 663) concluded that, in woman-headed households, ‘headship was a consistently better indicator of decision-making responsibility than income status- female heads were reported as making decisions or having the final say whether or not they earned the most’. These findings resonate with those of Rogan (2016) who conducted qualitative research to understand the meanings that individuals in urban and rural households in KwaZulu-Natal attributed to headship. Participants expressed a few common beliefs about household headship. Importantly, headship was often associated with authority and decision-making power. Rogan (2016: 184-5) reported that not only was the household head perceived to be the individual who determined and enforced rules over others but was also the person who ‘had the final over-riding authority over most decisions’.

If intra-household negotiations do take place, does an older woman’s position as household head, her seniority and relative secure income give her a greater ability to ensure that her expectations of care provision are adhered to by younger household members? What impact do these negotiations have on the distribution of responsibility for financial and practical care in low-income, multi-generational households headed by older women? What can the outcomes of these negotiations tell us about intergenerational power relations?

Research has shown that despite expectations of care by older caregivers, younger kin have not always been forthcoming with this support (Burman, 1996; Sagner & Mtati, 1999). For instance, Hoffman (2016) found that younger relatives were aware of these mutual obligations of support. However, while older kin cared for younger family members regardless of their circumstances, the younger generation perceived that their obligations to reciprocate this care was mediated by circumstance. Younger adult participants reflected that they would only care for their older kin in so far as they had the means to do so and only when this did

not interfere with the care of their more immediate family (spouses and children). Mosoetsa (2011) reported that where younger adult household members, especially daughters, had access to their own financial resources, many challenged their parents on their expectations of resource and care provision in their households by withholding their resources.

Based on an ethnographic study in a rural village in KwaZulu-Natal, Dubbeld (2013: 211) highlighted that some of the older participants perceived the youth as wanting to be independent from their older kin. They also blamed the government and its social grant system for the youth's disregard for their elders' authority and perceived that social grants facilitated the youth breaking away from tradition and the expectations of their older kin (Dubbeld, 2013). Also in KwaZulu-Natal, Mathis (2011) found that younger women spoke of themselves as rights bearing individuals to limit their obligations towards their parents and to claim independence from their authority. Furthermore, Cattell (1997), Møller & Sothongaye (2002), Mathis (2011) and Dubbeld (2013) reported on the complaints made by their older participants that their younger household members were no longer obedient or respectful of their seniors. Older participants attributed this disrespect to the discourse of rights that accompanied the democratic dispensation (Mathis, 2011; Møller & Sotshongaye, 2002).

The research discussed above could point towards an ongoing disempowerment of older household members and a weakening in their ability to ensure that their expectations of care from younger kin are met. By drawing on the findings of a recent study, this working paper seeks to contribute to a better understanding of the intra-household dynamics of care provision; in how they shape the burden of care of individuals in low-income households headed by older women and in how they reflect intergenerational power relations.

Methods

The research discussed in this working paper is based on a study that explored how financial and non-monetary resources were provided and used in fourteen low-income, African woman-headed households in Khayelitsha. The study also sought to understand how these intra-household dynamics were experienced by two generations of adult household members. A qualitative research approach was adopted to address the research questions. This approach facilitated the collection and analysis of contextualised data that helped inform a detailed understanding of the participants' experiences of the intra-household dynamics of financial and non-monetary caregiving.

Sampling and recruitment

Twenty-one individuals participated in the study. The ‘household head’ was interviewed in each of the fourteen households. In seven of the households, a co-resident younger adult was also interviewed. The sampling and recruitment techniques used in the study are discussed below.

The household heads (‘older participants’)

A sampling frame based on data collected from the fifth wave of the Cape Area Panel Study (‘CAPS’) was initially used to sample household heads and their households.⁵ CAPS is a longitudinal study of the lives and households of a representational sample of youth in metropolitan Cape Town (Lam *et al.*, 2012a: 2). Five waves of data were collected between 2002 and 2010. Although there was some attrition, the fifth wave (2009/2010) collected detailed information on 2 313 households (Lam *et al.*, 2012b: 5). This data contained the most up-to-date information on the households and was used to identify low-income African woman-headed households in the study.

Headship was self-identified by the participants during CAPS data collection. For this reason, the criteria used in this identification process is unclear. However, of the low-income African woman-headed households in the dataset, most had household heads that were older, either widowed, divorced or separated and who were not residing with a male partner. This resonates with existing research on female headship in South Africa (Posel, 2001; Dungumaro, 2008). ‘Low-income’ households were defined as those that had a 2009 per capita household income that was 40% (R732) or lower than the 2009 average national per capita household income. Although this approach is somewhat arbitrary and assumes that household members benefit equally from financial resources, it provided a functional way of focusing on a group of households in a context where their income levels at the time of the study (2015) were unknown.

A CSSR-affiliated, isiXhosa-speaking fieldworker (Mr. Thobani Ncapai) phoned household heads in the sampling frame on my behalf. He explained the research project and asked if they would consider participating in the study. It proved difficult to sample household heads using the sampling frame. Some women did not have contact information on record while many of those who did could not be contacted because this information seemed to be out of date. Seven household heads were sampled in this way. Given the above limitations and the time

⁵ The Centre for Social Science Research (‘CSSR’), one of the primary organisations involved in CAPS, granted me permission to use the data for this purpose.

constraints on the completion of the study, snowball sampling was used to recruit seven other household heads.

Where a household head was willing to participate in the study, we (the abovementioned fieldworker and I) met with her to discuss the research project and her participation in more detail. At these meetings, each woman gave her informed consent to be interviewed.

The younger household members ('younger participants')

The household heads were gatekeepers to the other individuals living in their households. Once a household head had been interviewed, she was asked for her consent to approach a younger co-resident adult for his or her participation in the study. I did not have a say in which young adult I could approach. Where there was more than one co-resident younger adult, I was often directed to the oldest of these. The same procedure, as outlined above for the household heads, was used to tell the younger adults about the research and ask for their informed consent to participate in the study. Seven younger adults were recruited in this way.

Data collection

Data was collected between April and July of 2015 through semi-structured, face-to-face initial and follow-up interviews at the participants' homes. Most interviews were conducted in isiXhosa with the help of Mr. Thobani Ncapai. He translated my questions to them and their responses to me. Thirty-nine interviews were conducted, electronically recorded and then transcribed.

Data analysis

Data analysis was carried out in two stages and drew upon elements of Ritchie, Spencer & O'Connor (2003) and Miles & Huberman's (1994) approaches to thematic analysis.

Firstly, a household-level analysis of each household was conducted. Each household-level analysis began with reading through the interview transcripts of each participant in the household and assigning descriptive codes to the data. These codes primarily followed the topics covered in the semi-structured interview guide (e.g. 'roles within the household, 'income flows into the household') but also included issues raised by the participants (e.g. 'experiences

of intergenerational conflict'). A household-level coding framework was developed in *Microsoft Word*. The descriptive code names were used as headings in the coding framework and all coded data was pasted below the appropriate code names. This reorganised and grouped the data from each household member into the broad topics identified during the coding process. It also facilitated a topic-by-topic analysis and where applicable, a comparison of the responses of different generations of household members. Thereafter, more detailed coding took place for the data in each topic. For example, data grouped under the code name 'roles within the household' was further coded into 'responsibility for childcare', 'financial provider', 'responsibility for housework' and 'responsibility for eldercare'. Memos were used to summarise the data and compare the experiences of different generations on various topics.

After each household was analysed in this way, a comparative analysis of the households was conducted. A new coding framework was created and the data from all participants on a given topic was grouped together. Based on a comparison of the responses of each participant, interpretive codes were assigned to the data. As this coding took place, theoretical and conceptual memos about identified themes and sub-themes were recorded. Through this process, three categories of households were identified based on their composition and income providers. These are discussed below.

Single-adult and multi-adult households

Each single-adult household ('SA' households, n=4) had two members; the older participant and her minor child or grandchild. Multi-adult households were larger in size (ranging from 3 to 9 members) and most had three or more generations of residents; the older female household head, one or more of her adult children, her grandchildren and, in some instances, her great-grandchildren. These households were divided into two categories: households that have stably employed young adults ('SEYA households', n=4) and those with no stably employed young adults ('NOSEYA households', n=6).

These characteristics had an impact on the patterns of resource provision and the distribution of responsibility for caregiving in the households. They also impacted on the participants' experiences of intergenerational negotiation and caregiving. These groupings are therefore used to highlight nuances between the households and the participants' experiences of their intra-household dynamics. The acronyms, 'SA', 'SEYA' and 'NOSEYA', are used in the discussion of the findings to identify the type of household a given participant lived in at the time of data collection.

A description of the research site, the woman-headed households and the participants

Located on the periphery of Cape Town and established in 1983, Khayelitsha was developed by the Apartheid government to be a consolidated residential area for all 'legal' (documented) African residents in Cape Town. However, with the removal of restriction on African urbanisation and the transition to a democratic dispensation, the size of Khayelitsha has grown over the last three decades to be home to around 400 000 predominantly African residents (Seekings, 2013). Poverty is widespread in Khayelitsha, with most residents falling in the lowest income quintiles in the city (*ibid*). The older participants expressed continued experiences of financial hardship and their children and grandchildren grew up in this context of impoverishment.

Ten households lived in formal housing. These were most commonly owned by the household heads. The remaining households lived in informal dwellings, either on their own stands or in the backyards of formal properties. All households in the sample had access to basic services like water and sanitation however many had limited financial resources and thus did not make continuous use of electricity. Like many residents in Khayelitsha, the older participants and many of the younger participants were born in the Eastern Cape and spoke isiXhosa as their first language. Most of the minor household members were born in the Western Cape and were raised in and around Khayelitsha.

The older participants ranged between the ages of 36 and 84 but most were older, retired women in their sixties and seventies and were typically grandmothers in their households. Most did not have high levels of education. Eight women had stopped attending school before or just after the completion of their primary school studies. Of the fourteen participants, only three (aged between 36 and 55) had completed high school. Two of these participants had partial tertiary training but had not completed their studies due to a lack of funds and competing demands placed on their financial and time resources. All but three of the older participants married in their younger years while living in the Eastern Cape. Their husbands were migrant labourers which took them away from their households for prolonged periods of time. Four of older participants later became widows while the other seven experienced the breakdown of their marriages and became informally separated through desertion by their husbands. It was through these experiences that many of the older participants came to Cape Town in the 1980s and 1990s to find employment to support their families. In doing so, many were employed as domestic workers and used these earnings to establish their own homes in Khayelitsha. Seekings (2013) reported that woman-headed households in Khayelitsha have increased in prevalence from 34 per cent of all households in

1996 to 42 per cent of households in 2011. When asked about their feelings of living without a male partner, most of the older participants expressed contentment as this was often equated with more independence and a lower burden of care.

The younger adults who participated in this study varied between the ages of 22 and 32 and were the children and grandchildren of the older participants. Half of these participants were female. Although all had some level of high school education, only four had completed matric. This resonates with the experiences of the broader young adult population in Khayelitsha as only 45 per cent of adults aged between 20 and 29 had completed secondary school (*ibid*). 52 per cent of these younger adults were reported to have been unemployed (*ibid*). The younger participants in the study had trouble accessing tertiary education and employment opportunities due to the scarcity of low-skilled jobs, the costs of tertiary education and their families limited financial resources. Only three of the participants, all female, were stably employed in low-paid jobs at the time of data collection. Lastly, none of the younger participants were married. While some were in relationships, none of these partners resided with them. All the younger participants were themselves parents. In most cases, their children resided in the households in the sample.

Findings

The following sections discuss some of the research findings. The first of these sections elaborates upon the distribution of practical care work in the households by discussing who partook in childcare, eldercare and housework and why they did so. The second section discusses who the main financial providers in the households were and why they provided this form of care to their households. Three points will be highlighted. Firstly, although the households were sites of interdependent caregiving, many of older participants experienced the highest burden of care. Secondly, this burden of care was partly shaped by broader social and economic conditions, the nature of public welfare provision and feelings of obligation to support kin. However, it will be shown that this burden of care was also shaped by intra-household dynamics, specifically by intergenerational negotiations over the provision of care and the power relations that were involved in these. While the older participants held perceptions about how their co-resident younger adult and teenage kin should provide financial and practical care to their households, they were not always able to ensure this caregiving in practice. Lastly, it will be argued that the older women's experiences of intergenerational negotiation reflect some of the vulnerabilities they experienced as caregivers. The older participants expressed feelings of disempowerment in having their beliefs and authority challenged by younger household members. Furthermore, the

intergenerational negotiations, conflict and consequent burden of care had an impact on the older participants' emotional, physical and financial wellbeing.

The provision of practical care

'Practical care' refers to the unpaid labour involved in ensuring the wellbeing of household members. The term could be equated to the idea of 'social reproduction', defined by Fakier & Cock (2009, 354) as the work done to ensure 'the reproduction of healthy individuals'. Three types of practical care are discussed below; childcare, care for the elderly ('eldercare') and housework.

Childcare: 'The grandmother is always a mother'

Thirteen of the fourteen older participants lived with at least one of their grandchildren. Some were of primary school age or younger while others were teenagers. Most of these children had one co-resident parent (the younger adult household members) while others lived with neither parent due to parental death or migration. The older participants played a dominant role in the day-to-day care of their grandchildren. This was part of the normative role that grandmothers were perceived to play in their households:

'The grandmother is always a mother. You find that in most cases, all the children are raised by their grandmothers. If you are a grandmother, your child's kids, you are the one who is raising' (Melta, 76, SEYA).

This caregiving involved making sure that their grandchildren went to school, completed their homework, were clean, dressed, fed and safe. Importantly, this enabled younger adult household members to search for or partake in employment. It also meant that, in a resource-constrained environment, childcare did not have to be accessed from the market.

The older participants perceived that their caregiving roles extended beyond the provision of practical care. In line with existing research (Cattell, 1997; Møller & Sotshongaye, 2002; Sagner, 2002; Bohman *et al.*, 2009), the older women considered themselves to be moral guides and teachers; essential to the intergenerational transmission of knowledge, values and tradition. For the older participants, taking care of their grandchildren therefore also meant guiding and instructing them on how to be 'good' adults. One of the important ways they tried to do this was to teach their younger kin about their expected roles in relation to the practical and financial care of their households. Olivia (66, SEYA) elaborated on these teachings and expectations:

‘For example, I used to tell them that by five o’clock they are supposed to be in the house. Once they finish their food, they are supposed to wash the dishes because there is no girlie in the household. There is no madam who is going to wash their dishes...I used to tell them that I don’t like kids who go around in the middle of the night. I want them to do household chores and make sure they prepare everything for their children for the following day, instead of going around in our communities’.

‘You teach them a lot of things while they are growing up...Once they are at that age of fifteen, sixteen, that’s when you start telling them: “You are supposed to do this and this, to respect your parents. You are supposed to support your parents once you start working because you have been raised by your parents”’.

These teachings resonate with the arguments made by Silverstein *et al.* (2012). The older participants may have socialised their younger kin to respect and value mutual obligations of kin support, as a way of attempting to secure assistance with the care of their households when their younger kin had financial resources of their own. Furthermore, the older women sought to teach their grandchildren to respect their elders. This was something that they had also tried to instil in their own children. Respect involved being obedient to the authority of older kin and their teachings (See Cattell, 1997; Bohman *et al.*, 2009: 451 for similar findings). This resonates with literature on the traditional organisation of authority in African families where seniority has been an important determinant of power and influence (Sagner, 2000, 2002). However, as will be shown throughout the following sections, the older participants’ authority was not uncontested and their ability to ensure that their younger kin adhered to their expected caregiving responsibilities was not guaranteed. The following discussion on the older participants’ experiences of providing childcare illustrates how their beliefs and authority were contested by younger kin.

Experiences of providing childcare: challenges to authority and traditional beliefs

Some of the older participants believed that it was important to use discipline when fulfilling their abovementioned caregiving responsibilities. This perception was informed by their own experiences; discipline as youth had instilled in them more respect for their elders and a better sense of knowing right from wrong. However, this caused conflict with their co-resident adult children and teenage grandchildren. While the older women felt that they were doing the right thing in

reprimanding and punishing wrongdoing, they expressed that their younger kin resented them for this and perceived their actions as abusive:

‘If you say to your children: “This is wrong”, your children look [at you] with another eyes. Today’s children have got a grudge against us because if you shout at them, they look at you as if you have done something wrong. I’m sure it’s because they have got a lot of rights, that’s why they are like this. They always say we are abusing them.’
(Monica, 65, SA).

These findings are similar to those of Nyasani *et al.* (2009) who conducted research on elderly foster carers in Richards Bay. Furthermore, in line with research conducted elsewhere (see Mathis, 2011), the older participants perceived that their younger kin had internalised the democratic government’s discourse of rights. Not only had this resulted in generational differences in perceptions about child discipline but the older women also reflected that this had eroded respect for older kin and obedience to their authority. For instance, Sta (65, SA) expressed that younger relatives retaliated when being reprimanded rather than respecting her role as a moral guide:

‘We grew up in the rural areas and we didn’t know anything about democracy and all those things, abuse. If you were wrong, you used to be beaten up and you cry and you come back and smile... These days are totally different... if you shout at your kids, your kids are also going to respond by shouting at you’.

Monica (66, SA) believed that an attempt to use corporeal punishment to discipline her teenage granddaughter and raise her ‘properly’ would mean involving the state in their domestic issues:

‘I think the main problem is that they [the government] stopped us from beating our children. Because if you give your child a *shambok*,⁶ your child has the right to go to the police station to report you. Or else go to the social worker to report that you are abusing your child in the household’.

The rights discourse came into conflict with more traditional values of authority and may have given Monica’s granddaughter more power to counter her attempts at discipline by threatening to report her to state agents. As Mathis (2011) argued in relation to young women living in KwaZulu-Natal, Monica’s granddaughter may have similarly invoked a rights discourse to gain independence from her

⁶ A *shambok* is a long stiff whip sometimes used in corporeal punishment.

grandmother's exercise of authority. In this way, Monica believed that the state's discourse of rights was partly to blame for her inability to instil in her granddaughter a better sense of respect and obedience.

In a context where traditional notions of seniority were challenged using a discourse of rights, some of the older participants tried to strengthen their authority by drawing on their rights of ownership to the homes in which younger kin lived. Nonetheless, many expressed a sense of powerlessness in their abilities to change the behaviour of their younger household members:

'I used to tell them, if someone was doing something wrong or not listening: "Enough is enough. This is my house, I am not standing here on behalf of someone else, this is my house."... I don't think there is any solution because we tried by all means to kneel down on our knees and to ask God to help us. But we don't have a solution at the moment...these kids, they are not listening anymore' (Mongoli, 84, NOSEYA).

The findings show how the older women in the study had to navigate a context in which their household authority and beliefs about childcare were challenged by younger kin. This made the day-to-day care of their grandchildren more difficult. The older participants had to decide between pursuing their preferred ways of parenting and coming into conflict with their younger kin (and possibly the state) or, avoiding intergenerational conflict but feeling disempowered in their roles as caretakers and teachers. The following section shows how the older women's authority and beliefs were also challenged in relation to the physical maintenance of their households. This had implications for the burden of care experienced by the older participants.

Housework: 'You know children. They just touch up there and there and there'

The older participants expressed two beliefs about the performance of housework. Firstly, the elderly were deserving of rest and entitled to refrain from housework because they had worked hard in their youth and were frail in their old age. Secondly, if younger adult and teenage household members were available to take some responsibility for the household chores, they should do so.

While some of their younger kin occasionally assisted with the chores, usually on the weekend and not always to the standard expected by the older women, it was the older participants who performed most of the housework in their households. This resonates with Mosoetsa's (2011) findings on the distribution of

responsibility for household chores in low-income multi-generational households in KwaZulu-Natal. When asked about their experiences of housework, many spoke of repeated attempts to increase their younger household members' assistance with the chores:

'They are very lazy... I used to talk to them, to explain: "You are supposed to cook at a certain time." But you find that each and every day you told them the same thing because they are children' (Mongoli, 84, NOSEYA).

'You have to talk each and every time because you know today's kids... If someone is working, she doesn't want to do the household chores. She will say: "No, you know I am working, I am supposed to relax of assisting you in the household"' (Buhle, 48, SEYA) .

These experiences could be interpreted as negotiations for more support with the housework. In repeatedly speaking to their younger kin about their expected responsibilities in relation to the housework, the older participants may have tried to negotiate for more assistance from their younger household members. Buhle's quote (above) refers to her experiences of asking her employed daughter, Asanda, with more help with the housework. Asanda had justified her limited participation in the housework on the basis that she was employed and therefore entitled to 'relax' when at home. In this way, Asanda may have contested her mother's expectations about the performance of housework by arguing that the entitlement to refrain from laborious chores was based on employment status rather than on age.

The outcomes of these negotiations meant that many of the older participants continued to be responsible for the bulk of the housework. Some remarked that this was physically draining and detrimental to their physical wellbeing:

'No one is helping me with the household chores... I have no choice. I become tired because I am getting old but I have no choice because I can't stay in a dirty house' (Nomesu, 84, NOSEYA).

Furthermore, these experiences increased intergenerational tensions within the households and negatively impacted on the older participants' emotional wellbeing. It was for this reason that some had decided to refrain from further engaging with their younger kin on this issue. Monica (66, SA) elaborated upon this in relation to her teenage granddaughter:

'Even now, when you arrived, I was busy raking outside and I didn't finish. If she was a good child, she would carry on with the job but she

is just sitting outside. So I just look at her because I cannot manage to shout. If I carry on shouting I am going to stress myself’.

In avoiding further negotiation or conflict, the older participants continued to bear a greater burden of responsibility for the domestic care work in their households. While they were unable to change this unequal distribution of labour, their younger kin seemed able to resist the claims that were made on their unpaid labour. This could point to the existence of unequal power relations between the older participants and their co-resident younger adult and teenage relatives. The findings show how these intra-household dynamics come to bear on the burden of care and vulnerabilities experienced by the older participants.

Eldercare: ‘It’s better to have someone in the household who can check if you don’t wake up in the morning’

It has been shown that the older participants performed much of the childcare and housework in their households. However, some of their younger household members cared for the older participants through giving them practical support in relation to their health problems and by ensuring their physical safety.

Some of the younger male participants expressed the belief that their mothers and grandmothers were physically vulnerable and that it was unsafe for them to stay alone. When asked whether he would move out of his mother’s home, Richard (28, NOSEYA) reflected that the concern about his mother’s safety was an important reason for his co-residence:

‘Move out? Who’s going to... [laughs] uh-huh, no I can’t. I can’t move out without her. Maybe if she passes away or something, an accident. Then I can move out. Because I am the only man here. If I move out... it’s dangerous here. Anyone can come and do whatever’.

In residing with their mothers and grandmothers, these younger male relatives provided an important form of practical care to the older participants; they helped ensure their physical safety and wellbeing.

None of the older participants required day-to-day physical care. Nonetheless, diabetes, asthma, hypertension and tuberculosis were some of the health problems that complicated the older participants’ physical wellbeing. As such, they relied on the practical care provided by their younger household members. For example, Kuhle (27, SEYA) and her sister alternated taking their mother, Nomanzi (55, NOSEYA), to the clinic each week. Although Monica (66, SA) and her

granddaughter had a troubled relationship, Monica relied on her granddaughter to call for help when she needed urgent medical attention.

The relative absence of state provided eldercare and the inaccessibility of many market-based options may have contributed to need and provision of eldercare within the households.

Financial care: ‘I feel very worried because I have to make sure that I support all of them’

During their interviews, the participants were asked about the types of financial resources that their households relied upon and who was responsible for providing these. The households in the sample differed from one another in terms of the number and types of financial resources they had access to and who contributed these to ensure the maintenance of their households.

Table 1: Summary of the number of household members and sources of income in each group of households

	Single-adult households (n=4)	NOSEYA households (n=6)	SEYA households (n=4)
Number of household members	2	3-9	5-8
Number of sources of income relied upon each month	1-3	1-3	5-6

In the single-adult households, where there was only one adult, and in the NOSEYA households, where there were multiple adults but none in stable employment, the older participants were the main income providers. The pension grant was the largest and most stable source of income relied upon in these two groups of households. The older participants also relied on a mixture of child support grants and income from informal sector activities (e.g. the collection of recyclable waste, sewing and selling of foodstuffs). The SEYA households were characterised by having a co-resident younger adult in stable employment. Although employed on a part-time basis, they were considered stably employed because they had been in their low-skilled, low-paid jobs⁷ for more than a year. These younger adults, all female, helped meet their households’ financial needs

⁷ These jobs included domestic work, waitressing and employment at a recycling plant.

each month. The SEYA households also relied on other sources of income to get by; including pension and child support grants.

In most households, the older participants reflected that they managed the financial resources for household consumption and decided how they were to be spent on household needs. For a more detailed account of this see Button (2016).

The greater number of financial resources relied upon by the SEYA households may suggest that these households were in a relatively better financial position than single-adult or NOSEYA households. However, all the older participants reflected experiences of financial hardship in trying to ensure that their household members' needs were met each month. Furthermore, poverty and household composition is fluid and dynamic (Mosoetsa, 2011: 48; Spiegel *et al.*, 1996). Thus, a change in household composition or income earning status could change the households' financial wellbeing. Therefore, the findings only provide a glimpse of the relative wellbeing of the households at the time of data collection.

Reasons for the provision of financial care

The findings discussed below detail *why* the research participants used their financial resources to care for their household members. Social and economic conditions, the nature of public welfare provision and feelings of kin obligation are important in explaining patterns of financial care in the households. However, the discussion focuses on how the intra-household dynamics of intergenerational negotiation over the provision of financial resources also shaped the burden of care experienced by the older participants in the study.

Kin obligations, unemployment and state support

A large volume of literature has argued that 'black' South Africans financially support their relatives at least partly in fulfilment of obligations of kin support (Sagner & Mtati, 1997; Schatz, 200; Bohman *et al.*, 2009; Seekings, 2008; Hoffman, 2016). In line with this, most of the older participants shared the belief that a lifelong relationship of reciprocal support existed between parents and their children. The older women expressed that, although this may strain them financially, as parents they were supposed to support their needy children and grandchildren. Despite intergenerational tension and discord, the older participants had continued to support their financially needy co-resident kin partly out of a sense of obligation to this perceived lifelong relationship.

The financial need of most co-resident adult children was shaped by broader socio-economic conditions and the nature of state support. Many of these younger adults struggled to access employment in a professionalised job market where low-skilled jobs were scarce and where white collar qualifications are an important requirement for employment. Many of these adults experienced extended periods of unemployment. When employment was found, this was often on an ad hoc or causal basis. This, together with the limited state assistance provided to unemployed working age adults, meant that they lacked sufficient financial resources to support themselves and their children. Although some of the younger adult participants were stably employed, they did not earn enough to move out of their mothers' households. The receipt of the state pension grant by many older participants thus provided an important source of financial care to the younger adult household members and their dependents.

In accordance with existing research, many older participants expressed the perception that, if a child or grandchild had been supported in the abovementioned way and if he or she did find some form of employment, this financial care should be reciprocated through assistance with the household expenses. When this care was reciprocated, it was interpreted to mean that the younger relative was participating in family life by sharing the responsibility for the welfare of the collective. This resonates with the cultural ethos of *Ubuntu* (Sagner & Mtati, 1999: 406). Contributions of this kind were also perceived to be gestures of acknowledgement for the hardship involved in raising and supporting younger kin. As reflected by Richard (28, NOSEYA), many younger adults were aware of this expectation of support:

‘They know... Black people, all black people they 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’.

In addition to considerations about the financial need and income earning prospects of the older women in the study, the younger participants in the SEYA households also contributed financially to their households in adherence to this expectation of support. For instance, Fundiswa (32, SEYA) commented:

‘When I was not working, I was depending on my mother. But now that I am working and getting a salary, I am supposed to support my mother. Just to remember that when I was young, I was depending on my mother... Just to say thanks for everything that she has done for me’.

Intergenerational negotiation

The younger participants in the SEYA households expressed that they provided financial care to their households based on feelings of obligation and considerations of financial need. However, the older participants alluded to these contributions as also being the outcome of continual intergenerational negotiation. The older women reflected that they had conversations with their employed daughters and granddaughters 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 this. And that we should contribute money so that we can get all that we need’ (Melta, 76, SEYA).

These conversations could be interpreted as attempts to negotiate for the continued financial care of their employed household members. In highlighting the financial need of their households, the older women may have reinforced a sense of obligation to provide financial care to their households. They may have also relayed ideas about the joint responsibility for household welfare. Unlike in other instances of negotiation discussed so far, the older participants had, at the time of the interviews, been able to negotiate for this financial support. However, some of the older participants implied that their ability to ensure that their expectations of care were adhered to was not guaranteed:

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

Although the younger participants in the SEYA households recognised the importance of their financial contributions, they also believed that they were entitled to spend some of their earnings on their personal needs. However, this rarely occurred in practice. Therefore, these experiences of financial care at sometimes resulted in intergenerational conflict as the younger participants felt frustrated and unhappy about the way in which their earnings were used. These feelings were exacerbated by the perception that the older participants did not recognise that while household resources were limited, the younger adults had expenses of their own to address:

‘Yoh, it hurts so much. It is so much pain. It’s difficult but they must understand how we feel about the money, our money... For example, 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).

As mentioned above, the older participants in the NOSEYSA households were, at the time of data collection, the sole income providers in their households as their working-age kin had experienced prolonged unemployment. However, the older women expected these household members to make financial contributions when they had the means to do so. Like the women in the SEYA households, they attempted to negotiate for this support when their co-resident adult children and grandchildren had access to some form of income. However, many had been unsuccessful in doing so. Mongoli (84, NOSEYA) relayed one of her experiences of asking her adult son to assist in the care of his child:

'I used to raise 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"'. .

According to Mongoli, rather than provide financial support, her son had argued that she should do away with the funeral insurance payment for his child to free up resources. In this way, her son may have thought that she was not in need of assistance as she could manage by 'prioritising' her expenditure.

Intergenerational conflict often arose in the NOSEYA households when co-resident younger adults found employment. While the older participants were unhappy with their adult children's lack of financial care, they also disapproved of how their younger kin spent their earnings. For instance, Sindiswa and her son Richard, spoke about their conflict over his alcohol consumption when he found employment:

'When I am working and I get a job... My budget, when I go out to drink, I have maybe R300 just to drink alcohol you see. Just to drink. R300 in my pocket... And then I drink it out and maybe tomorrow I don't have a cent left from that R300 you see... 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).

Sindiswa was unable to change Richard's behaviour or negotiate for more financial support. Her quote highlights the sense of powerlessness she felt in these experiences.

Due to these 'failed' negotiations, many older women in the NOSEYA households continued to bear the responsibility for financial provision in their households, even when their co-resident adult children occasionally had the means to assist them. This, together with the number of dependents they had to support, placed them under immense financial strain. Five of the six older participants had become indebted in trying to meet the needs of their household each month. Many relied on loans from unregistered moneylenders ('*mashonisas*') to help cover their monthly household expenses. *Mashonisas* are known for charging interest rates which are higher than those set by government regulations (James, 2014: 520). In relation to her research Mosoetsa (2011: 35) described the reliance on such loans as a 'non-viable survivalist livelihood strategy' in that it had the potential to have negative long term consequences for the borrowers. Indeed, due to these borrowing practices and the high interest rates attached to these loans (sometimes as high as 50%), the older participants in the NOSEYA households had become trapped in cycles of indebtedness.

'I don't want to lie, I borrow money from the *mashonisas*. You know, once you borrow money from the *mashonisas*,, you borrow each and every time. It is not easy to leave the *mashonisas* once you have started. That is the problem I am facing. Each time I receive my pension, I am supposed to pay the *mashonisas* 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).

While the older participants were uncomfortable with incurring debt, they felt that they had no other choice, 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 distribution of caregiving in the households and the vulnerabilities experienced by the household heads.

Discussion and conclusion

The research findings discussed in this working paper were drawn from a study that explored the intra-household dynamics of financial and practical care provision in fourteen low-income, multi-generational woman-headed households in Khayelitsha. These intra-household dynamics included negotiations for the

provision of financial and practical care between the female household heads and their younger household members. The study examined how the household heads experienced these dynamics and practices of care in their day-to-day lives. The working paper has also highlighted how these intergenerational negotiations for support contributed to the burden of care and vulnerabilities experienced by the older participants in the sample. The findings contribute to an understanding of how various factors converge to shape the caregiving responsibilities and vulnerabilities of older women in low-income, multi-generational woman-headed households. Three themes were reflected in the discussion of the research findings. These, together with the limitations of the study and suggestions for future research, are discussed below.

Firstly, the findings showed that the households in the sample were sites of interdependent caregiving. Household members provided and relied upon one another for various forms of financial and practical care. The older participants' provision of childcare enabled their co-resident adult children to search for and partake in employment. In a context of limited financial resources, this also meant that childcare did not have to be accessed from the market. The older participants also performed the bulk of housework. This ensured the 'reproduction of healthy individuals' (Fakier & Cock, 2009: 354) by making sure that the households were habitable and that household members had clean clothes to wear and meals to eat. The older participants were key financial caregivers in that they used their pension grants and other financial resources to support their household members. In an environment where unemployment was high and state support for unemployed working-age adults was low, unemployed working-age adults relied on the older participants for financial care. While stably employed younger adults used their earning to help meet the needs of their households, the older participants' financial resources arguably also provided their employed household members with a safety net in case of unemployment. Furthermore, in a context where the state has prioritised the provision of financial support over physical care for the elderly, many of the older participants relied on the practical care of their younger household members to help ensure their physical wellbeing.

Secondly, despite these interdependencies, the working paper argued that, overall, the older participants provided a great deal of financial and practical care to their households. The interdependencies described above and the burden of care experienced by the older participants were shaped by the convergence of various factors. As other studies have shown (Sagner & Mtati, 1999; Makiwane & Kwizera, 2006; Schatz, 2007; Schatz & Ogunmefun, 2007; Ogunmefun & Schatz, 2011; Chazan, 2008; Bak, 2008; Schatz & Madhavan, 2011; Hoffman, 2016), factors like widespread poverty and unemployment, the nature of public welfare provision and feelings of obligation to support kin have shaped the needs for care

within the households in the sample and have contributed to the older women being key practical and financial caregivers in this regard.

However, the findings highlighted how intra-household dynamics, especially intergenerational negotiations over the provision of care by younger household members, is also an important factor that shaped the burden of care experienced by the older participants. The older participants expected their co-resident adult children and teenaged grandchildren to provide various forms of practical and financial care to their households. Resonating with the arguments made by Silverstein *et al.* (2012), the older participants had socialised their younger kin to recognise reciprocal obligations of kin support and the importance of intergenerational care. Despite this, it has been argued that the older participants had to negotiate with their younger kin for this care. However, in many instances, the older women had trouble ensuring this support and thus remained responsible for a great deal of the financial and practical care work in their households. Although this bears similarities with Fakier & Cock's (2009) findings, in that the responsibility for social reproduction in the households had a gendered dimension, the findings resonate with those of Mosoetsa (2011) in that the burden of care also had a generational dimension.

Furthermore, the working paper argued that this burden of care impacted on the older participants' emotional, financial and physical wellbeing. Some reflected that the performance of housework was physically draining while others expressed that the stress of intergenerational tensions and the worries associated with caring for kin in a context of financial hardship was stressful and emotionally taxing. Additionally, the findings showed that the older participants in the NOSEYA households experienced ongoing financial indebtedness and economic vulnerability in their roles as caregivers. This not only stemmed from having to support many kin using very limited financial resources but was also in part due to not being able to negotiate for financial care from their younger household members when they had some form of employment.

Importantly, there were several limitations of the study that should be considered when interpreting the research findings. The study highlighted the existence and occurrence of intergenerational negotiations over the provision of care but did not investigate these in detail. Further research on this subject is needed to improve our understanding of households as 'bargaining arenas' and the implication this has for the distribution of responsibility for care work in households. For instance, future research could further investigate the beliefs or arguments drawn upon by individuals when claiming support from others or when care is claimed from them. Hoffman's (2016) research on the generational differences in beliefs about care provision between parents and their children is useful here. Hoffman (2016) argued that older kin believed that it was important to support their children

despite the financial implications this involved while younger generations believed that care for their parents should only be provided when there are enough resources to do so and only in so far as it does not interfere with providing care to their more immediate family (spouses and children). How do these beliefs play out in negotiations for care in low-income, multi-generational households? Do these negotiations take place over extended periods of time as has been suggested by scholars in different contexts (e.g. Finch & Mason, 1993)? Are these negotiations explicit or implicit? Furthermore, although younger adults from some households in the sample were interviewed, interviews were not conducted with every younger adult in a given household. Additionally, the data that was collected from the younger adult participants was not as detailed as the data collected from the older participants. Therefore, it is recognised that there are many absent voices in the account given here of how care was provided, negotiated and experienced in the households in the sample. It is also not clear whether younger household members negotiated for support from the older participants. For instance, the data did not provide insight into whether co-resident adult children negotiated for the provision of childcare or financial support from the older participants. Additional research is required to understand the perspectives and experiences of younger household members. This will help inform a better understanding of the intra-household dynamics that come to bear on the burden of care experienced by individuals in low-income, multi-generational households. Lastly, the study focused on understanding these intra-household dynamics from a generational perspective. Additional research can provide a fuller understanding of these dynamics by exploring how intergenerational negotiations for the provision of care were also gendered. For instance, do older women expect different types of care from their younger male and female kin? Do older women negotiate for this support differently, depending on whether they are claiming care from a male or female relative? Additionally, comparative research should be undertaken to understand how older women in other types of households experience the intra-household dynamics of care negotiation and provision. Mosoetsa's (2011) research provides a useful basis for this

One other theme that was reflected in the discussion of the research findings was that the older participants' experiences of intergenerational negotiations could reflect shifting power relations in their households. Despite their seniority and comparatively secure economic status, the older participants did not seem to enjoy an increased social standing in their households. This mirrors Mosoetsa's (2011) findings on a sample of low-income, multi-generational households in KwaZulu-Natal as well as the research conducted by Nyasani *et al.*, (2009) and Schatz (2007). Furthermore, these factors did not ensure that the older participants could enforce adherence to their expectations of how younger kin should provide financial and practical care to their households. In contrast, many of their younger

household members seemed to be able to resist the claims made on their unpaid labour and financial resources. These experiences could point to shifting positions of power within households and to the unequal power relations between older and younger household members in the sample.

Sagner & Mtati (1999), Sagner (2002) and Møller & Sotshongaye (2002) suggested that seniority has been a traditional marker of authority in African families in South Africa. Furthermore, old age not only came with more authority but with the cultural role of being teachers and moral guides (Sagner, 2002: 56). Similarly, the older participants expected that their old age and perceived roles as teachers should have allowed them the ability to enforce adherence to their beliefs and expectations of how their households should be cared for and who should assist in providing this care. However, their beliefs about the responsibility for household maintenance and their authority to ensure adherence to these beliefs were challenged by their younger adult and teenage household members during negotiations for their support. It was through these experiences and those of consequent intergenerational conflict that some of the older participants reflected feelings of disempowerment. They also expressed the perception that their younger kin lacked obedience and respect for them. These findings could reflect how power in low-income, multi-generational woman-headed households may be shifting from senior women to their younger kin.

This may not be an entirely new phenomenon. Sagner (2000) suggested that intergenerational power structures within African families were thrown into flux during the late colonial and early Apartheid periods. Escalating poverty in rural Bantustans and a growing reliance on wage labour shifted more power to working adult adults while the subsequent rise in job insecurity and the extension of pension grants to the African elderly in 1944 increased the influence of older African kin in their families. Intergenerational power relations in the contemporary period remain largely under-researched. Møller & Sotshongaye (2002), Mathis (2011) and Dubbeld (2013) found that older people had attributed the loss of respect they experienced from their younger relatives to the culture of human rights that has been promoted since 1994. The older participants in this study reflected similar beliefs about the causes of their younger household members perceived loss of obedience to their authority. It could be that the state's discourse of rights has contributed younger household members being able to resist the traditional authority and care expectations of their mothers and grandmothers by claiming rights to independence or equality or by threatening to involve the state in their disputes. Gummerson & Schneider (2013) argued that people in larger households formed 'bargaining coalitions' along the lines of gender to increase their bargaining power over the intra-household provision and allocation of resources. Perhaps the younger generations in the households in the sample also formed such alliances, along the lines of age and/or gender. This may

have increased their ability to resist claims on their unpaid labour or financial resources. Research to explore the possible existence and experiences of such alliances could provide a better understanding of the power relations, intergenerational negotiations and burdens of care experienced in low-income, multi-generational woman-headed households.

Furthermore, headship, especially in woman-headed households has been associated with decision-making power over how money is spent on investments and everyday needs (Posel, 2001; Rogan, 2016). The older participants in this study had this authority in that they decided how financial resources should be spent to meet their households' needs. However, the findings suggest that headship did not equate to having authority to determine how resources were allocated by other household members. As Posel (2001: 660) commented, it may be that household heads only have decision-making power and authority over the financial resources that are provided for household consumption rather than on how much household members allocate to these types of expenditure. These distinctions could be further conceptualised when discussing the concept of headship.

It has not been the intention to portray the older participants as passive victims. The discussion of the findings has highlighted some of the ways in which the older caregivers experienced vulnerability in their households. However, the older women also exercised agency by, for example, choosing to refrain from further negotiation and conflict with their younger household members on matters of financial or practical care. Moreover, they reflected a sense of resilience in their roles as caregivers. While research has shown how women draw strength and resilience from various sources (see Dolbin-Macnab *et al.*, 2016), further research could provide more insight into practices or experiences of resistance by older female caregivers in relation experiences of negotiation or disempowerment.

Although small in scope, this working paper contributes to an understanding of the complexities of how care comes to be provided and experienced in low-income, multi-generational households that are headed by older women. Although there are several limitations to the study, the findings discussed here can help direct further research on the topic of caregiving in such households.

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