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employment: household, dependence
and mutuality**

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Young Adult responses to fluctuating employment: household, dependence and mutuality

Abstract

This paper examines and accounts for the effects of irregular employment and low and volatile wage earnings on a group of individual young adults' experience of their domestic economy. The cohort of young adults who participated in this case study are of mixed gender, aged 25 to 35, and live in Khayelitsha, which is a mainly poor, Black African residential area of Cape Town. This domestic moral economy (DME), as a social matrix of monetary exchanges presents a matrix of positive relations, of obligation, responsibility and care. The same household presents a situation of never-ending demand on earnings, of frustration at never having enough for oneself and, at times, of subordination to parental or sibling interests. For the individual young adults, the household operates as a site of mutuality, supporting household members with their aspirations to financial stability and a better life but, paradoxically, also limiting their means to fulfil the very aspirations for economic progress and social status, which they share with the household. This paper offers as its contribution to the economic anthropology literature an understanding of the effects and responses to the complex embeddedness of a labour market with high prevalence of low wage temporary employment in the DME of households at or near the poverty line. Theoretically, the paper argues that competing explanatory frameworks of sharing and possessive individualism and socially interested mutuality combine in a dynamic DME characterised by depletion and emotional stress. This DME constitutes the field of the real, substantivist economy of poor households.

1. Introduction

This paper examines and accounts for the effects of fluctuating employment and low and volatile wage earnings on a group of individual young adults' experience of their household and domestic (moral) economy¹ (DME) (Gregory, 2012). This economy, as a social matrix of monetary exchanges involving relationships of obligation, positions the young adults into their households

¹ "DME is that domain where profit and loss and virtue and vice form an inseparable whole; or, to use Polanyi's (1944: Chapter 4) famous formulation, where the economy is embedded in kinship and other social relations"(Gregory, 2012:380).

episodically as contributors or dependents when employed and unemployed, respectively.

The cohort of 25 young adults who participated in this case study are of mixed gender, aged 25 to 35, and live in Khayelitsha, which is a mainly poor, Black African residential area of Cape Town. The case study was based on ethnographic data from repeat interviews, observation, casual conversation and group work, of a small group of young adults. The group was selected by a local non-government community service organisation (CSO) for training as community development workers. The group was ‘sampled’ through an independent advertising and recruitment process conducted by the CSO.

The household is a central site of monetary exchange for the young adults. It is a place where the meaning of contribution and dependence is defined in practical terms. Viewed from one perspective, the household presents a matrix of positive relations, of obligation, responsibility and care; from another perspective, the same household presents a situation of never-ending demand on earnings, of frustration at never having enough for oneself and, at times, of subordination to parental or sibling interests. The research focuses on the individual young adult who is located at the intersection of kinship obligations and consumerist identity making, and this in circumstances of economic uncertainty and vulnerability. This is the domestic moral economy in the lifeworld of the young adults.

For the young adult earner, whose wages almost never cover the costs of “a normal life” (Temba²), the household and its (domestic) moral economy is a paradoxical space. On the one hand, the household provides a safety net in times of unemployment when the individual is basically cashless, but it also restrains and limits the individual’s capacity to spend while earning. A mode of household “demand sharing” (Widlok, 2013:21) sustains and constrains the intermittently unemployed young adult. The household allows the individual to choose unemployment, and supports (inter)dependency. By (inter)dependence, here, I mean to emphasise that, while household members are financially dependent on each other, over time the young adults are expected to make their way in the world (with their own family home, car and so on) yet they fall back into dependence whenever they are unemployed. A type of stasis of (inter)dependence between family members appears as a key phenomenon of the poor household.

Epistemologically, a distinction between the domestic moral economy (DME) and the familial household now becomes key and necessary so as to thread together the various aspects under investigation in this case study. The distinction posited here is that, if the DME is the everyday (i.e., temporally present) matrix of monetary exchanges, as matters of contribution and

² Names of study participants have been changed for reasons of privacy.

(inter)dependence, and of profit and loss for the individual, (within the interdependency of household members), then the household is the kinship unit that imposes particular cultural and historical terms on those exchanges in the DME.

Ultimately this paper argues that the monetary exchanges are embedded in, shape and are shaped by cultures, norms and values of kinship, family, gender and age in the household, over time. The paper also points to an interweaving inseparability of the DME as a matrix of social relations of money, and the household as a kinship unit, and emphasises the conceptual distinction between them in order to point to historical and cultural factors at work in the monetary lives of the participants.

For the young adults, the main contributing factor acting on their attitudes of dissatisfaction, which is the dissatisfaction that lies behind the often-heard refrain “the money is not enough,” is a material insufficiency of fluctuating earnings, and of insecure employment. But, with this individual perception and feeling, and also, living a double-sided role as provider-dependent within the household, individuals are anxiously aware of the gap separating them from fulfilment of their aspirations for a better life. This shuttling back and forth in (household) status, marked by anxiety and other affects, is one key finding examined in this paper.

Analytically, the overall argument hinges on the factor of aspiration, which has individual, household-familial and broader collective dimensions. For the individual young adults, the household DME operates as a site of mutuality, supporting household members with their aspirations to financial stability and a better life but, paradoxically, also limiting their means to fulfil the very aspirations for economic progress and social status, which they share with the household.

In examining this paradoxical setting from the narratives of the participants, the paper offers as its contribution to the economic anthropology literature an understanding of the effects of the complex embeddedness of a labour market with high prevalence of low wage temporary employment in the DME of households at or near the poverty line. The approach taken here shows labour market dynamics in mutual feedback with subjective effects at the domestic scale. Theoretically, the paper argues that competing explanatory frameworks of sharing and possessive individualism (Belk, 2010) and socially interested mutuality (Arnould & Rose, 2015) combine in a dynamic DME characterised by depletion and emotional stress. The DME constitutes the field of the real, substantivist economy posited by Polanyi (1957a) and Narotzky (1997).

Regarding the method of research, the case study research drew on a variety of primary data including daily observations and informal interactions with a group

of 25 trainees during six months of classroom and course fieldwork. Primary research also included group work with the 25 trainees, which entailed filmed enactments (skits) of selected situations regarding money, followed by discussion. Central to the study, however, were in-depth interviews of a sub-group of 12 of the 25 trainees, comprising seven women and five men, who volunteered to take part in the study. All 12 trainees who participated in the in-depth interviews were living with or near their parents in Khayelitsha, and were from poor families; they all had a grade 12 qualification, were all between the ages of 25 and 35 and had all been employed temporarily on contract during their working lives. None were married and all had children. The children all lived with their mothers or grandmothers who received state child support grants.

These interviews were conducted in English in late 2015 and early 2016. Six parents of the participants were also interviewed: four in isiXhosa with the assistance of an interpreter and two in English. Other parents were not available for interviews or had passed away.

A semi-structured interview method elicited detailed biographical narratives from the sub-group of 12 research participants regarding their experience of money from an early age. The interviews were recorded, transcribed and analysed, and followed up with repeat interviews for clarity and elaboration.

Interpretation of the narratives of the young adult study participants is based on my position as an elderly white English-speaking male that holds a particular social space in the historical context of South Africa. Theorisation and conclusions drawn from the research must similarly be regarded in this light.

2. Theoretical perspectives

The family household in this study entails longstanding traditions of kinship mutuality and exchanges in this domestic domain. These traditions, interacting in the contemporary context with modernist and post-modernist self-centred individualist materialist aspirations, are constitutive of the domestic moral economy. And domestic exchanges of giving and receiving are not limited to monetary exchanges in an economic sense of trade. The exchanges here have distinct cultural and social logics in the lifeworld of the young adults. Contending theoretical perspectives of the experiences of the study participants regarding money in this domestic domain revolve around what such exchanges mean in the practice of sharing.

This study centres on distinctions and debates regarding two theoretical orientations to sharing: first, regarding possessive individualism and modes of sharing; and second, mutuality, as defined by Arnould and Rose (2015). It then examines these in relation to Polanyian ideas regarding a substantivist economy

(Polanyi, 1957b). Distinctions and debates regarding sharing refer back to Polanyi's three forms of integration of economy in social relations (Polanyi, 1957a) namely reciprocity, redistribution and exchange, where exchange constitutes a commodity or monetary transaction, gift exchange or administrative exchange. A review of these two theoretical orientations and the link between them is set out below.

And so first, we examine the literature on the relationship between the possessive individualism of township youth and the operation of the principle of mutuality in their households, which in everyday terms would be referred to as sharing.

Analytically, Belk distinguishes sharing from commodity exchange and gift giving. He holds that "... sharing dissolves interpersonal boundaries posed by materialism and possessive attachment through expanding the aggregate extended self" (Belk, 2010:715). Belk places the individual self and other at the centre of sharing. He argues that:

Sharing out (Ingold, 1986) involves giving to others outside the boundaries of self and other, and is closer to gift giving and commodity exchange, while sharing in is closer to the prototype of sharing within the family in that it involves regarding ownership as common, such that the others are included within the aggregate extended self. (Belk, 2010:725)

He claims that sharing in does not involve transfer of ownership but rather joint ownership or joint possession in the instance of familial sharing.

Arnould and Rose (2015:7), on the other hand, hold that Belk's conception of sharing "adopts an egocentric approach to understanding social phenomena, an approach rooted in the same instrumental and social psychological worldview". Further, they hold that Belk (2010) interprets gift giving in "simple dyadic forms of reciprocity" (Arnould & Rose, 2015:4), i.e., as a simple exchange of value. They claim that this "misrepresents the construct of gift in classical sociological thought" (Arnould & Rose, 2015:4) which presents the gift as a total social fact.³ They point out that gifting involves a system of reciprocities in an invitation to sociality (Arnould & Rose, 2015).

These two distinct ideological standpoints constitute one analytical framework for this analysis. Widlok (2013) adds to this framework a critique of sharing that incorporates what he regards as the dominant theory of value, derived from "... monetized markets and reciprocal exchanges. Here sharing is either redefined as a covert form of market behaviour or ultimately governed by extended forms of

³A total social fact in Maussian terms is "an activity that has implications throughout society, in the economic, legal, political, and religious spheres" (Mauss, 2002:76-77).

reciprocity” (Widlok, 2013:11). Widlok distinguishes sharing from gift giving and argues against sharing understood as a form of reciprocity. He argues for an “emerging theory of value that goes beyond assumptions based on market exchange, barter, and gift-exchange” (Widlok, 2013:13).

In his account of the dynamics of sharing, Widlok (2013) argues that sharing, usually initiated by the receiver, does not depend on a charitable attitude on the part of the giver or provider. Moreover, sharing does not exclude feelings of possessiveness among providers or hiding that they do not feel the need to share or feel reluctant to do so. He argues that there is no sharing without a demand and that it need not be voiced but that “... it is a demand for provisioning that emerges as a consequence of moral role relationships (Gell, 1999:87) or as incurred by a particular situation of co-presence, as I would prefer to call it” (Widlok, 2016:21).

From the findings of this case study, considering the frequent use of the term ‘contribution’ by study participants, if a contribution to household expenses is viewed as a gift exchange in the Maussian sense (Mauss, 2002), it would be voluntary and anticipate reciprocity at some future date. But here we see that regular contributions to household expenses are anticipated and fully expected as a “... particular situation of co-presence ...” (Widlok, 2016:21) whenever the young adults are employed.

The contribution of the individual young adult is not voluntary but constitutes a norm and a regular practice, as is accommodation of the young adults’ situation when they are unemployed. Their contribution may, therefore, be regarded as a form of non-altruistic sharing, or a ‘negative’ (involuntary) gift and as entailing a “joint being” (Shryock, 2013) or a mutuality of obligation to provide. From the evidence, familial household contributions manifest an obligatory and often antagonistic form of kinship relations characterised by the term ‘demand sharing.’ The demands are both verbal and non-verbal, wherein money is given only to those who ask, and the receiver does not incur a debt “... in contrast to the Maussian gift where the receiver is indebted” (Peterson, 2013:167).

This paper, however, also concurs with Arnould and Rose that sharing in these cases is “not altruistic but socially interested” (Arnould & Rose, 2015:2), i.e., the giver and receiver are mutually interested. Sharing is an:

... action that signals a relationship of shared sociality. It is the enactment of a norm of giving [...] that entails belief in the reciprocal tie that is manifest in future acts of giving by the receiving party; thus it is not altruistic but socially ‘interested.’
(Arnould & Rose, 2015:2)

The participants in this study give or contribute to household expenses because they are socially interested, not because of altruism. Here we find resonance

with the work of Bähre who argues that “[i]nsurance can be understood as a form of solidarity in that people pool money in order to overcome adversity. It is a kind of mutual support, albeit at the center of a sophisticated financial market” (Bähre, 2020:3).

Regarding the DME as defined by Gregory (2012), sharing involves a material or monetary contribution for the right to reside, that coincides with a non-monetary exchange of regard⁴ between providers and dependent household members. From this study, sharing manifests a mutuality of contending interests with a mutual capacity to aspire to economic well-being and social status. From this point of view, sharing involves a mutuality of kinship defined as a “mutuality of being” (Shryock, 2013:272). According to Shryock, Sahlins’ notion of ‘being’ is not rooted in “blood or genes or even in physical bodies, nor is ‘mutuality,’ a quality of separate individuals who participate in each other’s lives [...]. The mutuality of kin, Sahlins argues, is experienced in their joint being” (Shryock, 2013:273). Sahlins denies the independence of individuals in kin relationships. Bearing this out, the evidence of this study points to how household sharing ameliorates the ravages of low wage, insecure employment and impoverishment of the individual worker: here sharing takes place in a complex matrix of domestic and familial sociality.

The study shows that, for those in the household, a distinction between sharing and gift giving, as proposed by Belk (2010), cannot easily be empirically determined. However, it is evident that possessive individualism, foregrounded by social pressure to conform to consumer trends, fixes to a mutuality of obligation to provide and to an entitlement to receive, rooted in longstanding traditions of kinship in the lifeworld of the study participants. See Nhlapo on historically communitarian traditions in African cultures (Nhlapo, 1989).

Now we shift attention to examine the relationships of kinship mutuality and domestic interdependence to Polanyi’s idea on substantivist economy versus the conventional formalist constructs.

Polanyi (1957a) identified reciprocity, redistribution and exchange as the three broad forms of integration of economic circulation into social relations, taking different forms in different social settings. They are instituted through symmetry, centricity and trade, respectively — see Carrier, 2017; Gregory, 2009; Narotzky, 1997; and Polanyi, 1957a, 1957b. Each scholar provides their own reading of the tools offered by Polanyi. For example, Gregory (2009) provides a detailed account of these tools and provides a critique of Polanyi’s idea of householding offering useful readings on economy as a non-instituted process and on the Indian non-autarkic household. Carlson exposes contradictions in Polanyi’s thinking in *The Problem with Karl Polanyi* (Carlson,

⁴As in how one is regarded or seen by others.

2006). Further critique is provided by Beckert who argues that it is not "... embeddedness of economic action that should constitute the vantage point of economic sociology, but rather three coordination problems that actors face in economic exchange: the valuation of goods, competition and the problem of cooperation deriving from the social risks of exchange" (Beckert, 2009, Abstract).

Further, Schaniel and Neale claim that much confusion has arisen because "form" is regarded as "... an inherent part of the system as viewed by participants in the system, rather than as a way of conveying aspects of the system to outsiders" (Schaniel & Neale, 2000:89). They propose that the forms of integration be used as a means by which to map flows of material means through a society. This study uses the concept of forms of integration as an explanatory tool for understanding the involvement of external economic factors with the individual and their household, and as a way of mapping the flow of money and how this flow affects the household.

Scholarship on embeddedness, generally recognised as the central concept of economic sociology, is both extensive and contested. Here, in this study, the term refers to the inseparability of the effects of the market (the labour and consumer good markets) on social relations in the specific domain of poor households. The definition of the "real (or substantive) concept of economy" (Narotzky, 1997:2) provides a focus on the material needs and means of poor households while conceptualising "... economy as a process that sustains social continuity ... [and] that this is done in an institutionalised and therefore socially structured way" (Narotzky, 1997:3). Such a conceptualisation of household economy provides a new way of linking economic scales, linking market conditions to their effects on social processes and continuities, and linking forms of integration of economy to social values and practices.

With regard to the form of integration, in this study we see reciprocity instituted through longstanding traditions of mutuality and sharing in the domestic economy. Redistribution takes place through government social grants to older persons and caregivers of children, and exchange is instituted through gift-giving in the form of transfers and through transactions, i.e., through earning and spending by individual household members. Intrahousehold economic processes between household members feature in the literature on mutuality and sharing, on domestic moral economy and on the Polanyian idea of householding.

On the matter of 'inseparability,' or embeddedness, Hann claims that "... all economic activity ... takes place in specific sociocultural contexts" (Hann, 2016:2). He proposed that "we do better to speak of a moral dimension, an ethical context of economic activity" (Hann, 2016:13). In contrast, Carrier argues that "... the production and circulation of things takes place in the activities through which people are related. Consequently, economic activity

cannot be said to be embedded in social relations: the two cannot be clearly separated, either conceptually or empirically” (Carrier, 2017:28).

Most of those who invoke Polanyi, however, take embeddedness and disembeddedness “... to mean the degree to which the economic realm is affected by institutions, ranging from statutes and formal organisations to custom and usage, that serve to reflect and protect the interests of the members of society in general” (Carrier, 2017:28). This idea received the attention of economists interested in the economic analysis of social institutions, or new institutional economics. They argue that behaviour and institutions can be better understood as resulting from the pursuit of self-interest by rational, atomised individuals (North & Thomas, 1973; Popkin, 1980).

Granovetter proposes a middle ground between the positions of Carrier (2017) and those of authors like North and Thomas (1973). He claims that:

Actors do not behave or decide as atoms outside a social context, nor do they adhere slavishly to a script written for them by the intersection of social categories that they happen to occupy. Their attempts at purposive action are instead embedded in concrete, ongoing systems of social relations. (Granovetter, 1985:487)

Gudeman speaks about the economy’s tension between the “calculative reason” (Gudeman, 2008) emerging through repetitive transactions in the market and the mutual economy, predicated on values and practices of mutual support and survival of poor households.

Regarding longstanding traditions of mutuality and kinship support, Mosoetsa examines, in her scholarly work, the “burning question [of] ‘how do the poor survive’” (Mosoetsa, 2011:1). She finds that poor households are sites of both stability and conflict for their members, and that “in the absence of waged employment households are the only source of security for the poor” (Mosoetsa, 2011:1). She reports a common sentiment encountered in this study, that is, “we eat from the same pot and should always help each other” and “I have to share the little I have with my family” (Mosoetsa, 2011:1). According to Mosoetsa (2011), poverty strains domestic interdependence and erodes kinship mutuality.

This paper adds a case study to Mosoetsa’s (2011) ethnographic accounts and findings: a case of the lived experience of a category of a mostly-employed segment of the working population who are not heads of household and are resident in an urban Cape Town setting. The lived experiences of the young adults described below involve episodes of stress and depletion through monetary and social exchanges constituting a perceived constraint on their lifestyle spending. Such perceptions disguise underlying structural factors related to the contemporary South African labour market and endemic

consumerism that is hegemonic in post-apartheid South Africa. The sections below aim to describe and contribute to understanding the experiences of the young adults empirically.

3. The household as a safety net and the mutuality of aspiration

The study finds that the kinship-household DME serves as a safety net that supports the study participants during times of unemployment; it also cushions the decision by 10 of the 12 study participants, in 35% of instances of termination of employment, to quit employment voluntarily and unilaterally. The household members accept this behaviour despite its material and emotional consequences on the household. Voluntary quitting is seemingly not treated differently from other causes leading to unemployment. If the household is reluctant to accept the choice of unemployment, the choice would need to be justified by the individual with a statement to the effect that ‘the work is not worth the effort, so I am now looking for a better paid job.’ Support would be conditional, however, on the individual’s financial contribution toward household expenses, when employed, and toward the aspirations of the head of the household, most often the mother, and often the young adults themselves, for positional household items such as furniture, appliances and home improvements.

The study finds that the choice to quit employment is involved in two competing dynamics in the household as DME. One dynamic derives from longstanding traditions of kinship mutuality: traditions, for example, of solidarity and mutual support in which “a person is a person through other persons.”⁵ The other dynamic involves behaviours of “possessive individualism” (Arnould & Rose, 2015:3): behaviours of taking and giving conditioned by a contemporary aspiration for heightened social status and faster economic progress.

We see here that the young adults have a common interest with others in their households for greater economic well-being and heightened social status. The parents aspire to their children’s progress and to their greater contribution to household expenses and provision of household items. Aspiration must therefore be understood as involving a convergence of generational aspirations joining individual and collective trajectories. That is to say, the predicament of contemporary self-interested aspiration of the young adults is fixed in kinship, as a “mutuality of being” that Sahlins refers to (Shryock, 2013:10), that is held together by a common and collective capacity to aspire for economic progress and social advancement.

⁵Quoting Desmond Tutu. Ubuntu Philosophy. In *Wikipedia*.
https://en.wikipedia.org/wiki/Ubuntu_philosophy (Accessed 21/04/2021)

Further, unemployment and economic uncertainty is a longstanding experience for African Black workers in South Africa (Posel, 1991; Seekings & Natrass, 2005). There are historical antecedents to the choice of unemployment for the sake of aspiration to a higher wage. The difference with the contemporary world of the young adults is the prevalence today of what was referred to as surplus people (labour) (Platsky & Walker, 1985, as cited in Ferguson, 2015) and heightened access to consumer credit. One explanation for the paradox of the unemployment choice of the study participants, in circumstances of household impoverishment, is that the aspiration for economic well-being and social status is common among families, friends and peers. The parental older generation, who carry their own historical experience of uncertain employment and insecure household income, may carry a sympathetic identification with their offspring's choices. This would allow them to support the choice to quit employment but only if the young adult were seeking better paid work. Along with this, however, are signs that the older generation express frustration that their children are not steady providers. This is seen in how Buhle's mother wants her to get a steady job to relieve her of financial responsibility and in Fezile's stepfather pressurising him to get a steady job and "become responsible." Temba's mother wants him to contribute more, perhaps thinking that he squanders his money. With Zintle, Buhle and Nobomi, we see unsettled, emotionally challenging relations with their mothers, all of whom make demands on their daughters as providers. Thus it is that the low-cost safety net function of the familial household is not low-cost in relation to the demands it puts on the young adult earner, to give as much as they can and to seek full-time employment (contra the realities of the labour market).

The rest of the paper provides a description of the household demographics and domestic arrangements, followed by an account of the sources, contributions and allocation of household income. It then examines factors that contribute to the financial instability and emotional discontent in the households in which the participants reside. The paper finally provides a biographical account and analysis of the attitudes of the participants to the mutuality of support and entitlement, before it concludes.

Table 1 below provides a summary of employment status, demographics, sources of household income and household income comparisons. It includes the quantum and comparison of household income with shared income, including the amount of shared household income that is reliable or stable, and less reliable or variable. It also compares per capita household income when the research participants are employed or unemployed. These comparisons indicate the extent of flux at or near the poverty line, and the uncertainty of earnings in relation to demographics and income sources.

Table 1: Household Analysis as at end 2015

Household Analysis as at end 2015												
Research Participant Name	Aphiwe	Lulama	Funeka	Tembeka	Nobomi	Zintle	Buhle	Temba	Dumisa	Sipho	Nomlanga	Fezile
Age	28	34	27	28	30	36	33	30	28	32	28	32
Proportion of working life in employment	71%	50%	74%	33%	75%	75%	48%	92%	59%	53%	42%	62%
Number of employers	Many	Many	5	4	4	5	6	3	5	3	5	3
Voluntary quitting	> 2	>4	3	2	2	1	1	1	3	1	3	0
Household size category	Small	Small	Small	Small	Large	Large	Small	Medium	Medium	Single	Small	Large
Number of family members in household	2	2	4	3	5	6	3	4	4	1	3	5
Adults	1	2	3	3	3	4	2	4	2	0	3	5
Children	1	0	1	0	2	2	1	0	2	0	0	0
Family members receiving government grants and pensions	1	1	3	1	3	3	2	0	2	0	0	2
Family members who are employed and contributing to household expenditure	1	1	1	2	2	2	1	3	2	1	3	4
Regular employment	0	0	0	1	1	1	0	1	0	0	1	2
Intermittent employment	1	1	1	1	1	1	1	0	2	0	2	2

Household Income as at end 2015												
Research Participant (RP) Name	Aphiwe	Lulama	Funeka	Tembeka	Nobomi	Zintle	Buhle	Temba	Dumisa	Sipho	Nomlanga	Fezile
RP monthly wage as at end 2015	R 3,500	R 3,500	R 3,500	R 3,500	R 3,500	R 4,000	R 4,000	R 7,000	R 3,500	R 3,500	R 3,500	R3,500
RP household contribution as at end 2015	R 3,500	R 650	R 500	R 600	R 800	R 600	R 1,500	R 3,500	R 1,500	R 900	R 600	R 500
Child / foster child grant received	R 380	-	R 380	-	R 760	R 1,080	R 380	-	R 760	-	R 380	R 760
Pensioner or disability grant received	-	R 1,500	R 3,000	R 1,500	R 1,500	R 1,500	R 1,500	-	-	-	-	-
Alimony received	R 500	-	-	R 1,000	-	-	-	-	-	-	-	-
Remittances by family w/ regular wages	-	-	-	R 2,500	R 1,500	R 1,000	-	Occasional	R 1,500	-	Unknown	Unknown
Rent collected	R 500	R 2,450	-	-	-	-	-	-	-	R 2,000	-	-
Other sources of income	R 2,000	-	R 200	-	-	R 400	R 1,000	R 200	R 675	-	-	-
	Contribution from boyfriend	Occasional micro-lending by mother (not included)	Mother makes pillows	R1,000 alimony to mother for care of her child	Sister contributes to her child's upkeep. Not regularly.	Sewing income	Money lending by mother	Mother sews	Own business and ward rep stipend	Rent from property	None	None

Household Income Analysis as at end 2015												
Research Participant (RP) Name	Aphiwe	Lulama	Funeka	Tembeka	Nobomi	Zintle	Buhle	Temba	Dumisa	Sipho	Nomlanga	Fezile
Total government social grants received	-	R 1,500	R 3,380	R 1,500	R 2,260	R 2,580	R 1,880	-	R 760	-	R 380	R 760
Total monthly household income (RP employed)	R 6,880	R 7,450	R 7,080	R 7,500	R 7,260	R 7,980	R 5,780	R 7,200	R 6,435	R 7,200	R 3,500	R 3,500
Total monthly per capita household income (RP employed)	R 3,440	R 3,725	R 1,770	R 2,500	R 1,452	R 1,330	R 1,927	R 1,800	R 1,609	R 7,200	-	-
Total monthly shared household income (RP employed)	R 6,880	R 4,600	R 4,080	R 4,600	R 4,560	R 4,580	R 3,280	R 3,700	R 4,435	R 4,600	-	-
Total shared monthly household income – stable income (RP employed)	R 2,880	R 3,950	R 3,380	R 4,000	R 3,760	R 3,580	R 1,880	R 3,500	R 1,135	R 2,000	-	-
Total shared monthly household income – variable (RP employed)	R 4,000	R 650	R 700	R 600	R 800	R 1,000	R 1,400	R 200	R 3,300	R 2,600	-	-
Total monthly per capita shared household income (RP employed)	R 3,440	R 2,300	R 1,020	R 1,533	R 912	R 763	R 1,093	R 925	R 1,109	R 4,600	-	-
Total monthly per capita shared household income (RP unemployed)	R 1,690	R 1,975	R 895	R 1,333	R 752	R 633	R 593	R 50	R 734	R 3,700	-	-

4. The experience of family, household income and vulnerability to poverty

4.1 Demographics and Family arrangements

The study encounters several different household and family arrangements. Factors affecting variation include household size; age, social and economic standing of members; employment status of adults of working age; and attitudes to obligation and mutual support. Household size varies between one adult, in the instance of Siphon, to five and six for Nobomi and Zintle respectively. Six households are smaller, with three to four members, including children. Four of these are three-generation families headed by mothers or grandmothers.

In three instances, households are nuclear or unitary⁶ households in which both parents are present. In two cases, the parents have passed away or are totally absent. In only three instances among the 12 participants are fathers present in their lives.

Three of the study participants are single or live away from the family home: Aphiwe lives alone with her child, Dumisa lives in a shack⁷ in an informal settlement with his common law wife and two children, and Siphon lives alone in the family home. His parents have passed away and his two sisters are married and live elsewhere. Zintle and Temba live near their family homes and the remaining seven study participants live in the family homes. Zintle chose to live in a shack close to her mother's house as she depends on her mother to accommodate her children and take care of them during the day while she is at work. There is not enough space in her mother's two-room brick house to accommodate the whole family of six: mother, brother, Zintle's three children and herself and, anyway, Zintle prefers to live away from her mother. Temba lives in a caravan in his mother's yard and keeps some distance by spending as much time as he can at his girlfriend's home where he also contributes toward food and other essentials.

In two cases out of 12, the study participants live with a parent or parents who earn regularly and who can borrow to support the family. In a third instance of such support, Tembeka's parents in the Eastern Cape contribute toward her household expenses. It is noteworthy that Tembeka's aunt, who works for a

⁶ "...most economists viewed the household as a collection of individuals who behave as if they agreed on how best to combine their time, goods purchased in the market, and goods produced at home ... this label [unitary model] describes how the household is assumed to act as one" (Alderman, Chiappori, Haddad, Hoddinott, & Kanbur, 1995:2-3).

⁷A shelter (house) built of corrugated iron and wood.

Bangladeshi informal trader,⁸ is the only other adult besides Temba living in and contributing regularly to shared household income. Tembeka's aunt contributes nearly half her monthly earnings to household expenses. Seven parents in six families receive state older person's grants and nine mothers get 13 child support grants.

Turning to patterns in household arrangements and relative instability in household income, the two larger households, those of Zintle (six) and Nobomi (five), had among the lowest per capita shared household income of around R912 and R763 per month respectively (when they were employed). They were also the least variable of the research participants with regard to changes in employment status. In contrast, smaller and single person households (with up to three members) tended to have higher per capita monthly household incomes when the study participants were employed but also experienced greater flux in shared household income. There were, however, exceptions to these patterns. Lulama, who lives with her mother, experienced one of the lowest fluctuations of income due to a regular rental income and a disability grant sometimes supplemented by periods of employment. Funeka's household income was also steady due to the high proportion of household income from pension and disability grants received by her parents, and a child support grant. Siphos lives with his sister and takes rent from property he inherited from his parents for himself. Nomlanga lives with secure support from his mother, who has regular employment but also a heavy debt burden. In addition, he can rely on the steady hand of his girlfriend to manage his highly variable earnings. Fezile's mother and stepfather are both employed.

4.2 Contribution to household expenses

All research participants contribute to household expenditure when they are employed. This is expected by the head of the household, and they feel obligated to do so. The nine who stay in a family household do so because of employment insecurity; it is too costly to live elsewhere given what they earn.⁹ They feel too insecure financially to leave the household, which they would eventually be required to do should they stop contributing. Their households provide them with the security of accommodation, food and essentials and, from time to time, as in the cases of Nomlanga and Fezile, some pocket money from their mothers.

In family households, food and essentials are paid for with financial contributions by household members; income includes money transfers and

⁸Fish and chips shop.

⁹Rentals in a corrugated iron shack in the back of someone's house or in an informal settlement are between R300 and R500 per month and double that for a 12–15m² built brick room.

gifts from regularly employed family members, and social security money from the state in the form of grants: older persons, disability and child benefit. Notably, in all instances except Funeka's father, social welfare grants go to mothers and grandmothers in the household. Reference to shared household income in the rest of this paper refers to money contributed to or spent on shared food, electricity and household essentials. It includes donations toward each other's personal expenses, such as insurances, education fees, transport expenses and pocket money. The description of the sources, quantum and flux in household income below provides an important setting for the employment choices of the study participants.

4.3 Household income, flux and vulnerability of poverty

The combined monthly household incomes of the participant households, including wages of those employed, ranged between R6,000 and R8,000 per month. The mean per capita monthly household income, calculated by dividing household income by the number of household members, as calculated by Statistics South Africa (StatsSA), was R2,680 for 10 of the 12 participants.¹⁰ The median was R1,863. All households in the study were well above the 2015 official inflation-adjusted upper-bound poverty line of R992 per capita monthly household income (Statistics South Africa [StatsSA], 2017:8). Half (six) of the participant households were below the upper-bound poverty line when participants were not earning and therefore not contributing.

In light of such vulnerability to poverty, especially when considering a lower shared household income, it is surprising that the study participants should at times voluntarily choose unemployment over low paid employment. It is even more surprising that they are permitted to do so without strong sanction by the household, of which there was no evidence in discussions with the participants. There is, however, evidence of conflict and emotional distress in parents' expressions of discontent reported by the study participants, and, for example, in the reports of arguments over contributions toward food. It is equally surprising that, when employed, they do not save — they “spend like there is no tomorrow” — especially when this contributes to flux and deprivation in the domestic economy as set out below.

In this small sample there is a significant (33%) difference between the mean per capita monthly household income and the shared mean per capita household

¹⁰Calculation of per capita household income is based on the sum of incomes divided by the number of members in the household. It does not include an equivalence scale to adjust for children, as used by Woolard and Klasen (2005).

income. The shared¹¹ mean per capita monthly household income, at 2015 prices, was R1,770 when respondents were employed and R1,239 when they were unemployed and unable to contribute. The difference is singled out because the study participants could be said to be eating into the pooled household income when unemployed. They do not save to smooth the cash flow between peaks of income flow. Moreover, if this difference is indeed statistically prevalent, it calls critical attention to how poverty is measured in the South African context.¹² The difference emphasises the chronic flux in household income as an effect of earnings volatility. Pooled or shared household income also fluctuates with changes in composition of the family household and with the employment choices and fortunes of all working adults in the household, including the study participants. In this regard, the internal financial welfare of households and individual household members is dependent on what each household member withholds when they are earning and by what they can share of the pooled household income when not employed.

The study participants' employment choices and irregularity of their financial contributions affect all household members. The household members indicate an interest in the regularity of income flows into the household. In that regard, some sources of household income are steady and reliable: state older person's grants (sometimes incorrectly called 'pensions'), child support grants and regular contributions from non-resident, employed family members. Then there is rent received from tenants in backyard shacks or from rooms let. Rentals provide a steady income to only three of the 12 households in the study. The more dependable source is debt raised by a regularly employed head of household, such as Nomlanga's mother who can secure credit from banks or micro-lenders and from retailers. A variable and less dependable part of shared household income includes income from home industry, such as sewing and moneylending, or contributions, financial or in-kind, by those in the household who are intermittently employed. See Table 1 above.

¹¹The determination of household income in the study excludes two of the case studies from the calculation because the heads of household in these instances have regular, permanent employment, rendering the effects of the fluctuation of the study participants' wages on the household practically indistinguishable. It transfers attention onto the effects of debt on the head of household.

¹²Budlender et al. (2015) provide a comprehensive and critical review of South African measures of poverty — absolute poverty lines. They point to the fact that there is no legislated poverty line in South Africa and that there exist several absolute poverty lines but no consensus as to which line is the best threshold for the measurement of the condition of impoverishment. They propose an upper-bound poverty line of R1,307 per capita monthly household income in March 2015 prices, based on a minimum cost daily consumption of 2,100 kilocalories, to which they add an average of essential non-food expenditure.

4.4 Types and Evaluation of money

The study thus observes two different types of evaluation of money¹³ (Zelizer, 1989) in the household at each end of a valuation scale. At one end is personal money which belongs by right to the individual: this income includes gifts, wages, child maintenance and child support grants. The latter are personal money because they are paid to the mother or childminder and are used for the child's welfare. At the other end of the scale is money more readily shared or pooled, though not always so, and to varying degrees. This includes state older person's grants, rent, and remittances from non-resident family members. These shared revenue streams go to the head of household, usually the mother or grandmother (or both parents in the case of Funeka's household) and are counted as pooled or shared household income in Table 1, though it is evident that in these households the different sources of household income are held individually, and that distribution is conditional and negotiated. The boundary between these two notional categories of money is, however, more permeable than the distinctions suggest. For example, income from moneylending by Buhle's mother and rent taken by Lulama's mother are personal and shared. Tembeka's grandmother, not the household, is the receiver of her provider son's remittance and she contributes to the household as she wants. What is indeed shared is seemingly variable and negotiable over time. It may not be pooled by the provider in its entirety and will depend on the contributions of others. The distributed household income, therefore, is in constant flux, partly as a result of volatile earning of the study participants. This flux impacts on both personal and household well-being.

The most financially stable households are, as may be expected, those with regularly employed heads of household and those that receive state older person's grants and child support grants, or those with multiple sources of income. Donations or financial transfers from non-resident family members provide a comparatively small but important top-up to state grants (see Table 1 above). The least stable (or most vulnerable) household finances are in Temba's household, which depends almost entirely on his earnings, and in Aphiwe's household, which depends on her earnings and on contributions from her boyfriend.

¹³Zelizer holds that "Market money does not escape extra-economic influences but is in fact one type of special money, subject to particular social and cultural influences." She argues that money is qualitatively heterogeneous and that social and cultural factors "systematically constrain and shape (a) the uses of money, earmarking, for instance, certain monies for specified uses; (b) the users of money, designating different people to handle specified monies; (c) the allocation system of each particular money; (d) the control of different monies; and (e) the sources of money, linking different sources to specified uses"(Zelizer, 1989:351).

Within the household, shared contributions are in cash or as purchases of food or electricity. Contributions may also take the form of buying household items, such as furniture or electrical appliances or contributions toward purchase of building materials, as in the cases of Buhle, Nobomi and Zintle. In these ways, transfers or contributions by resident and non-resident employed members of the family function as a short-term private sector social security or safety net additional to state welfare grants.

In summary, the study participants' actual per capita household income is determined by several factors: the number of household members and their employment status, including the young adults in this study; eligibility for social grants; how much each member contributes to the household; and contributions and remittances from relatives. Accordingly, households in the study are to varying degrees and at different times subject to chronic income volatility and a related vulnerability to impoverishment¹⁴, and face ongoing financial uncertainty.

The section that follows looks briefly at some pertinent literature, firstly in relation to household composition, and sources and distribution (or allocation) of income, and then in relation to the relative importance of employment status. Table 2 below provides a summary of household demographics, employment and household dynamics in this study. This section is followed by biographical accounts of attitudes toward the obligation to contribute, of feelings of responsibility and entitlement, and of the conditionalities that frame them. In this way the study contextualises and provides an account of exchange, of mutuality, entitlement and dependency, and of how the young adults navigate an unsteady course between attempts to meet their own needs and aspirations, and their feelings of obligation to family and household.

Table 2: Household Demographics, Employment and Household Dynamics

Name of Participant	Size	Household Composition (in addition to participant)	Employment	Household Dynamics	
Dumisa	4	Wife and two children	Both partners employed intermittently.	Antagonistic	Repeat separations between partners. Inconclusive regarding earning and sharing.
Nomlanga	3	Mother and girlfriend (mother of his child)	Mother employed permanently. Girlfriend occasionally employed.	Convivial; Relationship mutually appreciative and supporting	Consistent support by regularly employed mother accommodating unemployment and decision to quit employment.

¹⁴Based on money-metric measures of impoverishment.

Name of Participant	Size	Household Composition (in addition to participant)	Employment	Household Dynamics	
Fezile	5	Mother, stepfather and two sisters	Mother and stepfather employed regularly. Sisters unemployed and intermittently employed.	Antagonistic	Repeated, deeply rooted antagonism with stepfather, regarding effort and contributions. Supportive mother.
Temba	4	Mother and two sisters	One sister employed intermittently. Another studying. Mother earning little and occasionally.	Antagonistic	Resentment and reluctance in relation to bickering and demands by mother.
Zintle	6	Mother, brother, adult daughter, teenage son and niece	Brother unemployed. Daughter and son demanding financially.	Tense; Overcrowded	Quiet tension described as arguments between research participant and mother.
Nobomi	5	Mother, father and two nieces	Mother pensioner. Father employed part-time.	Tense	Tense. Described as fighting in the household over money and contributions.
Tembeka	4	Mother, grandmother and aunt	Aunt employed by informal business.	Convivial though strict budget management by grandmother	Convivial between Tembeka and grandmother. Tension between grandmother and employed daughter over contributions.
Buhle	3	Mother and her child	Buhle intermittently employed. Mother is a moneylender.	Antagonistic	Tension between mother and daughter regarding education versus employment and contributions to household.
Funeka	4	Parents and child	Funeka is only earner. Parents receive pension, disability and child support grants.	Convivial	Mutually supportive.
Sipho	1	Lives alone	Occasional employment and income from provision of advice on matters of customary practice	Good relationship with sisters who live elsewhere.	Mutually supportive relationship with sisters.
Aphiwe	2	Child	Only earner. Also, contributions from boyfriend.	N/A	N/A
Lulama	2	Mother	Rent, money lending and disability grant.	Convivial though tension indicated	Mother supports daughter's accommodation and consumption.

4.5 Contextualising the experience: household, mutuality, and employment status

The accounts of the research participants' contributions to household expenditure and intrahousehold allocation¹⁵ correlate with scholarly research that finds coexisting generosity and conflict regarding financial responsibilities and contributions to shared resources. The research points to a presence of both altruistic and selfish members in households. According to Becker, families “have neither perfect harmony nor pervasive conflict, but harmony in production and conflict in distribution” (Becker, 1991, as cited in Wittenberg, 2001:2). Wittenberg (2001), unsurprisingly, finds both altruism and selfishness as well as predation in intrahousehold behaviour. He does not consider the intrahousehold distribution effects resulting from choosing unemployment, nor does he examine external labour market conditions and effects of employment status on intrahousehold distribution. Neither does he consider the effects of predation or other leaks from the household economy, such as personal needs and wants. It was not his aim to do so, but our comment points to a shortfall in economic research, i.e., in contextualising ‘predation’ and other ‘leaks’ from intrahousehold income distribution. He does, however, provide very useful contextual information regarding household type, generational and demographic differences, and effects of gender (Wittenberg, 2001).

Regarding income pooling or sharing, or, in econometric terms, intrahousehold resource allocation, the young adults' statements indicate that giving and receiving depends to a large extent on the identity of the receiving individual and the circumstances of the provider at any particular time. This is in favour of collective models of intrahousehold allocation and is against the simplicity and convenience of the unitary model¹⁶ (Alderman et al., 1995; Doss, 2013; Pollak, 2003; Xu, 2007). Xu (2007) provides a useful review of intrahousehold models and a chronological account of debates. StatsSA assumes a unitary model of intrahousehold resource distribution in its measure of per capita household income.¹⁷

This study has underlined the significant role of household demographics for household financial well-being (see Table 2 above). Pirouz examines how changes in household composition patterns correlate with changes in the

¹⁵“The processes by which time, money and other resources are allocated among individuals — commonly referred to as “intrahousehold resource allocation...”(Alderman et al., 1995:1).

¹⁶The unitary model presumes harmonious household relationships — altruism — centred on the household head.

¹⁷Household per capita “income values are expressed in real terms and income sources were measured at a household level and therefore, they were adjusted to per capita measures to account for differences in household sizes” (StatsSA, 2019:41).

household member's labour market status over time: "Labour market success or failure of fellow household members generates further economic motives" but also stimulates migration into and out of familial households (Pirouz, 2005). When changes in household demographics intersect with a high prevalence of labour market churn¹⁸ (Kerr, 2018) in a volatile labour market, they combine as key co-determinants for transition into and out of poverty (Woolard & Klasen, 2005). Furthermore, a study of short-term change in household composition in the two years from 2008 to 2010 showed that 10.5% of South Africans moved residence. During the same period, 63.3% of South Africa's Black population experienced change in household composition. Notably, age (young adults and young children) correlates more closely with moving (Grieger et al., 2013) than other factors do. The studies mentioned here emphasise the importance of changes in household composition for transition into and out of poverty, and help to contextualise the relationship between demographic changes and household deprivation.

Regarding changes in household circumstances, the present study suggests that change in family composition has a different rhythm and higher measure of control for the receiving household than changes in employment status and wage earnings of household members. Change in employment status is largely beyond the control of the study households, except when members choose to quit employment voluntarily. Indeed, each source of income has its own rhythm of fluctuation, and of certainty for and risk to household budgets. The rhythm of change and reliability is compounded by household dynamics wherein each contribution by a household member is, to varying degrees, negotiated and conditional over time.

Without their financial contribution during periods of employment, the study participants would find unemployment both emotionally and materially distressing. Once again, external conditions manifest uncertainty and variability within a framework of mutuality, or what the study participants refer to as "support." For those in this study, mutual support may be theorised as a normative structuring element in the field of the household DME.¹⁹ Its members may or may not be or feel entitled to their claims of support, but they do ask for it. For providers, support is expected and obligatory, notwithstanding that provision of support involves tactics, of withholding and of taking, that have

¹⁸ "Churning flows are the difference between worker flows and job flows and measure the amount of worker reallocation occurring over and above that required due to the job reallocation undertaken by firms" (Kerr, 2018:160). Simply put, churning is the difference between workers entering and leaving employment over and above reallocation of jobs by firms over a given period.

¹⁹In turn, it enables and explains churn in the labour market by providing the opportunity to quit employment voluntarily.

material and ethical consequences. In some instances, support is provided reservedly (see Nobomi's story below). In other instances, those who feel they contribute more than their share of household expenses, as in the cases of Buhle and Temba, do provide for others, but reluctantly. Fezile, Temba and others, in their accounts of the behaviour of siblings and people, report emotional blackmail and taking without asking.

Further, it is evident in this study that sharing of food, energy costs and other essentials results in an expectation if not an entitlement to mutual support in the future. This means that the household accommodates the young adults' dependency and permits their quitting without having a job to go to, conditionally. The outliers in the group, Temba, Siphon and Aphiwe, do not have household income to fall back on; Temba is the only regular earner in his household and Aphiwe lives on her own with her young child. All other respondents depend in some way on contributions from parents or other household members.

The methodological limits of this case study, of the unit of study and research method, permit only a limited exposition of the dynamics at play in the respondents' Khayelitsha households. The dynamics include, for example, Nobomi's hard feelings toward her sister and Fezile's toward his. Such feelings and expectations among family members can be deduced as uneven, relative to contributions and claims. However, consistency is found, as told by the study participants, in their experience of sharing, rather than in the dynamics of intrahousehold distribution. The experience of sharing is an experience of dependency. The weight of dependence of unemployed or otherwise economically inactive family members on employed family members is indicated by the poverty rate among employed individuals, calculated to be 17% (Lilenstein et al., 2018). Finn (2015) calculated that the poverty rate among households without a wage earner was nearly 90%, but with even one wage earner it dropped the number of households below the upper-bound poverty line of R 1,319 to 50% (in March 2015 Rands), as calculated by Budlender et al. (Budlender et al., 2015; Finn, 2015).

Temba is more regularly employed. The household budget to which he contributes is occasionally supplemented by contributions from his two sisters and mother. He subsidises the household expenses disproportionately compared to others in the household, by contributing more than his share, and for this he obtains the status of provider. The expectation for financial contribution is seemingly higher for him than other study participants. But also, his family would be deeply impoverished were he not regularly employed.

Among the respondents' households, Tembeka's aunt was the only household member who was regularly employed other than an employed parent. Nomlanga has three brothers living elsewhere who are regularly employed and who make

contributions to the household when asked. Zintle has a sister who is employed full-time and whose daughter is cared for by their mother. Zintle's sister contributes toward her daughter's expenses. Nobomi's sister does the same, while her other siblings, all employed and living elsewhere, contribute when asked. Tembeka's uncle has a good enough job to transfer money regularly to his mother. Tembeka's father gives her R600 per month toward household expenses when she is unemployed.

In nearly all instances, regularly employed family members of the study participants took jobs outside Cape Town. Econometric modelling by Wittenberg suggests that, albeit "with a great deal of humility" (Wittenberg, 2001:32), "successful individuals should be inclined to leave larger households, since these become a drain or burden on them" (Wittenberg, 2001:36). Considering the sentiments expressed by participants in this study, such an inclination could well be seen as a consequence of young adults seeking financial and lifestyle independence, as expressed by Temba, Buhle and Zintle. Family ties, however, are strong, and feelings of care and support prevail, together with ties of obligation and entitlement. But these individuals are also vocal about their wish for financial independence; they want to put a distance between themselves and the demands of their family household members. This phenomenon corresponds with Buhle and Zintle's inclinations to leave the household. This inclination to avoid, where possible, a high degree of demand by their impoverished families may contribute to an explanation for the increase in single households as determined by Pirouz (2005) who attributes a significant mean drop in household size in South Africa in the period between 1996 and 2002 to a near doubling of the number of single households from 12.6% to 21% nationally. He found that employment rates are substantially higher in smaller households while unemployment rates are higher in larger households with more than two adult members (Pirouz, 2005).

Employment status and the pressure to provide may be an important factor driving changing household demographics in this direction. According to Amoateng and Heaton (2007), family organisation and household living arrangements in South Africa are dynamic and demonstrate an increasing tendency toward complexity.²⁰ The increase in extended families could be a

²⁰Amoateng and Heaton (2007) provide a review of major theoretical orientations regarding family and households with the aim of providing a critique of understandings of Western and African family systems and then, in light of this, goes on to examine living arrangements in South Africa. They conclude that there is little evidence that a single dominant family system is identifiable in South African society, and thinks the view that the Black African population in South Africa is increasingly living in nuclear family households due to exposure to modernising influences, is misplaced. He makes clear an interplay between a history of preferred cultural practices and affordability, in the shaping of family and household living arrangements (Amoateng & Heaton, 2007).

consequence of the dependence of the unemployed on household income, as demonstrated in the larger households of Zintle, Temba and Fezile. It is logical that those who are not earning or are destitute will tend to gather around family and kin who are conveniently located and can provide food and shelter. This logic is supported by the findings of Finn (2015) who reports that, for every person employed²¹ in a poor household, there are between two or three other people depending on their income²² compared to one person in non-poor households, i.e., the wage earner plus one other. The aim here is to set a context for the demand on the young adults' wages and therefore for dependence.

What is evident from the study is that dependency is as changeable as the employment fortunes of the adult household members. Dependency and sharing are the enduring mode of action (Bayart, 2000) in the respondents' households. This is subject to the position of the givers and receivers in the household, including their employment status and other dynamics in the household. It confirms that sharing, gift giving, debt, and other exchanges of money and of symbolic and material items are the social substance generating entitlement, obligation, dependency and interdependency. It is in this context of mutuality, and of flux, uncertainty and relative deprivation that the employment choices of the study participants to quit employment in favour of unemployment must be understood.

5. Synthesis: biographies of money and domestic relations

Narratives describing the DME in Appendix A are interwoven with entitlement and the obligation to provide, and with tales of reluctant giving and avoidance of responsibilities to the familial contract. Similarly, conditionalities of sharing and strategies of asking and withholding, contrasted with modes of generosity and responsibility, are all modalities of domestic exchange. This section emphasises exchanges related to earning, as played out in the DME. It describes and analyses the exchanges of obligation that make up the dynamics of interdependency. They add up to a mode of demand sharing encased in a mutuality of kinship that has a history of defence against the ravages of the apartheid labour market and of its contemporary structure. The section below focuses on cross-cutting commonalities or patterns in the mutuality of kinship experienced by the young adults and their family households.

Attitudes of entitlement by the dependent unemployed are evident in 'silent asking'. Temba speaks of his sisters: "... their eyes are wide because I've got

²¹In this instance, the employed are all people of working age enumerated by StatsSA enumerators to be in the survey category of Employed.

²²Calculated by dividing all dependents by the number of earners in the household.

my money ... their eyes are always looking ... they always expect you bring something home.” Buhle speaks of feelings of entitlement expressed in her mother’s tactics of asking. She has been burdened financially and emotionally by feelings of obligation, and expresses resentment toward her mother:

She will not say upfront that I want so much from you. You will see by the way she will throw words there and there and give hints that this thing needs to be done. Even when I was working, I had to buy microwave, washing machine with the money. I had to make sure that whatever cent I’ve got I sacrifice. I told her ‘Listen mum, I don’t really get a lot of money, it’s not even enough to take care of my needs.’ She was oh so angry.

Buhle speaks of the entitlement her mother expressed in hints and innuendo. She feels the moral pressure of expectation but also of her own duty, her sense of obligation and responsibility. Her comments suggest frustration and resentment for the moral pressure she feels but her feelings of obligation run deep, as do her mother’s feelings of entitlement. Also, she depended on her mother to look after her child and provide financial support during her failed attempts at achieving her ambition of completing her diploma.

Tactics of asking and entitlement range from silent looking, in the case of Temba, to hints and innuendo, in the instance of Buhle, to straight up requests between siblings, as in the case of Nomlanga. He is annoyed and embarrassed at requests for money by his brothers. They earn much more than he and should know that he is “low on cash” and cannot lend the money asked for. He cannot reciprocate:

I am just going to shh [be silent], like that I haven’t reached that stage of saying [to] him, “You are low on cash, here’s R1,000, give it back when you get paid.” I haven’t been in that position where I can do that, you see.

The entanglements of obligation and entitlement, and modes of asking and reluctant giving, to a greater or lesser degree, exemplify a common tension in which young adults are bound to household obligation because of the uncertainty of their employment status.

Attitudes of wage earners to the dependence of the family on their contributions vary according to their employment status and whether they reside in the family household. While Nobomi has never earned more than R3,500 per month, she is more regularly employed than others. She demonstrates a patient, stoic disposition and the attitude of authority of a provider toward the demands of family and the arguments over provision of food in the household. She watches and is silent when there is bickering over contributions toward food. Her power to withhold her portion of her earnings depends on her being perceived as

generally compliant and not openly confronting her parents. In the case of Fezile, he became magnanimous when he was employed and earned regularly. He was comparatively well paid.

Then we get maybe something like R12,000 on top of that R7,500. I go to my bank account I would see maybe R19,500. So, I wasn't suffering after that. [...] There was no problem because I had money and my stepfather now had nothing to complain about. Just because I was contributing for, in order to buy food electricity and other stuffs you see. So, he had nothing to complain about.

He was not suffering anymore, implying that there was no feeling of absence or uncertainty. He had more than he needed and, during this period, was also able to satisfy his stepfather's demands for his contribution toward household expenses. His power in the DME, especially in relation to his stepfather, depended on contributing an amount perceived as commensurate with his earning. In contrast, frustration at the dependence of the household is exemplified most acutely in Temba's story, who reluctantly accepted the responsibility of being the family's primary provider, and voiced his reluctance and his frustration at their demands, which he regards as holding him back and stunting his economic progress. He spends more than half his salary on household expenses and the financial support of his sisters and mother.²³

Temba became agitated when asked about his financial obligations to his family. He refers to the pressure young adults face from their parents when they have a job. In his opinion, it does not matter what the job is or what you earn, young adults are obligated to support their parents, to meet their demands. On one occasion, during a visit to Temba's home, his mother commented on a new appliance in the kitchen: "...it is good. Temba must show that he is a provider." He reports that he is always fighting with his mother because she feels he should be contributing more. He reports:

Even if you earn R20,000 or R30,000 it's not enough. In fact, it's worse because people come out — sisters, cousins and aunts,

²³Asked about saving, Temba said he saves R1,000 per month, but, after I delved a little deeper, he revealed that he had spent all his savings during the Christmas break in the Eastern Cape. January was a difficult month financially. In April, he only had R1,000 in the bank. He spent R1,000 per month on fuel and had recently bought a car for R20,000. He spent another R1,200 per month (end 2016) on groceries for the household and R200 per month on electricity. He now spends only R500 per month or less on clothes, he says, because he only buys expensive clothes that last. He pays R600 a month maintenance for his daughter, between R200 and R250 per week on entertainment and R520 per month on funeral cover for his mother and himself. He gives around R200 to his sister and feels reluctantly obligated to give his mother R1,500 per month for materials for a house being built in the Eastern Cape.

and you feel guilty, you must give at least something. There are fights at home, and it is always about money.

Temba feels he must look after everybody in the family and often asks whether working and having a job is worth it. Yet he remains employed. Dumisa ponders the same point:

All the money that I had I spent, and I get even nothing from it [for myself] because I have to support my family. At payday I remained with nothing, with no money, and so, you see, so I decided that this is not enough money that I'm getting here.

He moved out of his mother's house to avoid what he regards as a daily grind of demands by his mother and his sisters, and the concomitant feelings of obligation. Buhle did the same. Temba moved out of the caravan in his mother's yard when he secured a second extension of his contract. It is likely he will have to go back to the caravan when his contract is over. The dependence of his family on his contributions is such that he is likely to be permitted to return to the household in the future should it be necessary, but this is not always the case for young adults.

Nobomi told the story of a young man who secured a job and went to live in a flat in town on his own. Apparently, he did not make the expected contributions to his mother's household while he was away. When he lost his job and went back to his mother's house, she would not accommodate him and pointed him to the informal settlement. She and others confirmed that young adults leave their household to make their own lives only when they are financially secure enough to pay rent and meet their everyday expenses.

For those who are employed, cohabitation in the parental home is not only conditional on the financial contributions expected of a provider but also emotionally demanding. Nobomi, Zintle, Temba and Buhle all experience this pressure and confirmed that wage levels and financial insecurity make it difficult for them as young adults to leave the household. The availability and cost of rented accommodation is often prohibitive.²⁴ On the other hand, all research participants demonstrate some form of care for the well-being of their parents despite the burden of the claims on their earnings, when they are employed, and their own sense of obligation.

Parents, mothers in particular, demonstrate generosity when a child is unemployed, despite their spending patterns when employed. In the instance of Fezile, for example, his mother gives him pocket money and tells him, "Don't worry I will look after your child," referring to the upkeep of his children. His

²⁴It can cost them between 15% of a R4,500 monthly wage for a backyard shack or one in an informal settlement, or up to 40% of their monthly wage for a tiny 15m² flat.

children live elsewhere with their mother. Parents share accommodation and social grants with their children or, as in the instances of Tembeka's father and Nomlanga's mother, they get into debt to support the family. However, the generosity of parents in providing shelter and sharing household income when their offspring are not earning is conditional and expected, as previously discussed. Mutual support involves reciprocity.²⁵ Giving anticipates a return at some future date.

Comparing differences between genders, the women in the study group exhibited an attitude of care and responsibility for parents, specifically by: Zintle for her mother, Tembeka for her father, Aphiwe for her uncle, Nobomi for her parents, and Buhle for her mother. In all of these cases, as narrated previously, tensions mark their relationships. Care is less evident in the words of the men. Even so, Temba is committed to his responsibility toward his mother and sisters, however much he grumbles. Nomlanga contributes to household expenses in-kind when he is employed. Dumisa had to take the place of his father as provider early on in his working life, and took care of his mother and his siblings. When Siphso stays with his sister in Emfuleni, he contributes R900 per month. Fezile exemplifies the negotiability of contributions, revealing the antagonism between his own wishes and the needs of his family. When he is working, he feels obligated to contribute to household expenses: R500 is his target. His mother insists he also pay maintenance for his children but when he started working for the NGO, he told his mother he was "struggling with clothes and things" and would take care of himself for the first two months of employment so that he would "look nice at work" and would make contributions to the children's upkeep thereafter.

Monetary exchanges occur through cycles of employment and unemployment. When periods of employment are longer and more regular, and when more money is earned, the demands of household members are sometimes more than what the young adults want to give. An example of this type of sharing is the instance of Aphiwe. She responds generously to her uncle's requests for money to buy second-hand clothes for his informal trading business but will only give when asked, being wary of what she regards as his spendthrift ways. Similarly, Nobomi demonstrates generosity in her contributions to the household budget but will say no when she cannot or is unwilling to provide, even in the face of robust demands from her parents. She retains authority over her earnings. In both instances, there is an exhibition of generosity and care. The giving in this instance is unidirectional with no expectation of return. The giver is more

²⁵Conversely, it is noted from a discussion with Siphso, related to customary tradition and regarding mutuality, that if a man refuses an invitation or fails an expectation to participate in sharing in a customary ritual (characterised by eating the meat of a cow), it is noticed. If it is refused repeatedly, one is at risk of being excluded from the community.

regularly employed than the receiver, and adopts an attitude of authority over the dependent receiver. It is an exchange of regard, including the giving of respect and the recognition of the status of provider.

Zintle also expresses feelings of responsibility toward the household and would like to be able to offer more. Likewise, Nomlanga states that if he were earning regularly and enough, he would give freely to his brothers when asked. Tembeka regrets not being able to contribute to the expenses of her struggling and indebted father. Fezile contributes to the household to keep peace in the home and avoid derision or humiliation from his stepfather. By contrast, Temba and Buhle give reluctantly.

6. Conclusion and theoretical contribution

The accounts given above and in Appendix A show the dependence of participants' households on state social welfare grants, on remittances or financial transfers by permanently employed resident and non-resident household family members, and on rent received from letting rooms and shacks for accommodation. Such sources of income are the foundation of a more reliable shared household income than an individual's income. Changes in household income and fluctuations above and below the poverty line are noted to be due to: an unexpected decline in health or accident of a working parent, loss of employment through redundancy or retrenchment, and termination of a short-term work contract or voluntary quitting of employment. Furthermore, death, the passing of time and life cycle changes, the birth of children and urban/rural migration are other reasons noted in the study that have led to changes in household demographics, shared household income and vulnerability to poverty.

None of the families in the case study are 'poor' in terms of official statistics' money-metric measures of poverty. Yet, when considering the comparatively low level of shared household income linked to a flux in earnings, and the consequent financial stress the study participants place on the household when they are not employed, the result is not only vulnerability to poverty but also chronic uncertainty and emotional stress in many of the study households. Emotional stress is present in seven or eight of the 12 households and extends to the unemployed and dependent in the household and to family members who are earning. The evidence suggests that the emotional stress for the young adults is as much about feelings of financial uncertainty and deprivation as about two other interrelated psychological phenomena: stress as a result of status anxiety regarding economic progress and frustrated aspiration (discussed in a previous working paper) and the intensity of feelings of having to share what is already perceived to be too little money for needs and wants.

The striking conclusion drawn from the research not only concerns the phenomenon of episodic poverty and depletion but also concerns a kinship mutuality, with clashing claims to entitlement, and the material and emotional effects of an alternating status in the household between provider and dependent. These are plainly clear in the words of the study participants, as is the practice of demand sharing as a mode of intrahousehold distribution. It is the combination of these in a mutuality of contending aspirations that allows households of individual study participants to accommodate their unemployment choice, regardless of its effects. The evidence points to a mutuality of contending aspirations constituting a common capacity to aspire (Appadurai, 2004). The common capacity to aspire to economic well-being and social status is one explanation for the paradox of the voluntary choice of unemployment by the young adults, and the support by their household for their choice.

The conflicting yet mutual aspirations consist, on one side of the individual aspiration of the young adult, of a regular well-paying job and social status and, on the other side, of a collective household aspiration for improved livelihood, for household items and a dwelling that would increase social standing. In simple terms, the household members want the young adults to secure better paying, more regular employment at least for the financial support it will provide. The study argues that these competing yet mutually interested aspirations are a common ground of mutuality in the DME. At the same time, the aspirations contribute to an inescapable predicament of domestic interdependence for the young adults who earn low wages in uncertain and intermittent employment and who also aspire to economic progress and social status.

Theoretically, the paper contributes to economic anthropology literature a case demonstrating the variety of subjective experience, attitudes and practices, directed at obligation and entitlement in the household, is determined not only by an embedded familial involvement of care, intimacy and dissent but also by external factors: by money earned and shared, and by dynamic household demographics. Together, these constitute the real or substantivist economy (Narotzky, 1997; Polanyi, 1957a), which is the inseparable whole of the DME that Gregory speaks of, i.e., “where profit and loss and virtue and vice form an inseparable whole” (Gregory, 2012:380). The effect of the resulting flux in earning is thus brought into the household and normalised as a way of being. The way of being is a state of insecurity and depletion in a DME founded on a contending mutuality of aspiration among household members.²⁶

²⁶See the group work recorded skit acting out family interaction on obligations and responsibilities for debt on YouTube: https://www.youtube.com/watch?v=_lcxG_GY6cw&t=55s

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Appendix A: Biographies of mutual obligation and indebtedness

The experiences of the young adult study participants are unique to each participant, but the common thread is of shared household income streams in a wider social circumstance of financial uncertainty and vulnerability to poverty. Some of their individual accounts are given separately below, cross referenced for commonality, to bring to the fore and deepen the perspective of the “moral economy of persons” that, according to Comaroff and Comaroff, is linked to the “material economy of things” by the commodities desired (Comaroff & Comaroff, 1990:196). This serves to foreground the norms, values and practices that constitute the moral economy in the setting of the household. A synthesis of elements of the moral economy of sharing and reciprocity from these biographies follows. This synthesis includes: persistence of longstanding cultures of mutual support; individual versus collective interest; practices of care and entitlement; and tactical manoeuvres of giving and withholding, and lies and deception.

1. Nobomi: The provider and antagonistic sharing

There are five people in Nobomi’s household: mother, father and two nieces, one of whom is the child of a sister who lives and works elsewhere. Nobomi’s father moved to Cape Town around 1988 and, when he found a job in 1989, was joined by his wife and their four children. Two other siblings from the parents’ previous marriages were sent to the Eastern Cape at an early age to live with their grandparents. They moved back to Cape Town as adults, found jobs and stayed. According to Nobomi, her siblings have all moved into and out of their parents’ house when they need to and all regularly gather in the family home, especially at Christmas time.

Nobomi’s mother was employed as a domestic worker for approximately ten years until 2009 when she became ill with diabetes. Her father worked for a construction company until 2009 or 2010 but when he was retrenched it was too difficult to find another job in construction at his age and he was not yet old enough for a state older person’s grant. Both parents lost their jobs in the same year, but, fortunately, says Nobomi, “The children were all grown up by then,” implying that it did not unduly affect them. Her father now does odd jobs at a local school, receiving a “stipend of R750 per fortnight.” Her mother gets an older person’s grant of R1,500 per month (in 2017 — it increased by approximately R100 per year) and they receive two child support grants totalling R760. According to Nobomi, the two absent siblings do not make regular monthly contributions to household expenses. She intimates that they contribute when necessary but are not reliable. Her own sister does contribute from time to time, but Nobomi is quick to point out that her contribution is

mostly spent on her child and not on household expenses. An insinuation that her sister should be contributing more suggests criticism of her sister's neglected familial responsibility. Nobomi's comments imply that living elsewhere allows her siblings a relatively higher level of financial autonomy than if they were living in the household.

The shared household income, including Nobomi's contribution when she is employed, is estimated to be R4,560 per month, or R912 per capita. Nobomi keeps R2,600 of her monthly wage for herself and feels that she may be contributing more than the R800 per month expected of her. She reports that she provides when she notices that something is needed, such as food, electricity or "furniture or a kettle or stove." She feels pressurised when she has money because her family insists, "Nobomi we need this and this, and I groan [to myself], where am I going to get [the money]." If she does not have money, she tells them "I don't have." She adds that "there are always arguments about money," especially about the purchase and consumption of food, implying that this is an enduring anxiety in the household. In her words:

You find that the money's not enough to spend on things in the house and then you get some questions ... [and] shouts — you do not spend too much [meaning 'enough'] on food so don't eat so much. They [the parents] will get cross. We [the children and providers] just keep quiet, even if we do not like the things they say.

Keeping quiet when there is bickering over money may be an act of caring and acceptance of her responsibility. It may also be an attitude drawn from a position of relative power over her earnings and what she chooses to contribute to the household budget. She reports that arguments about food are commonplace in many families. The DME thus involves an exchange of power, and interests and means that sustain contending mutualities of support and entitlement. In a similar vein, Temba reports that when he was out of work and could not contribute to the purchase of food, he would open the refrigerator only to be asked by his mother, "Why are you opening the fridge when you have put nothing in it?" His mother's attitude displays an antagonistic conditionality to sharing, perhaps as a reciprocation of his own reluctance to share his earnings when employed, as described previously. It may also be a form of coercion to get him to seek work in order to provide for the household.

Under circumstances in which the money is not enough for necessary things and in which there is vulnerability to poverty, an emotionally intense household dynamic regarding food is understandable. This moral economy of reluctant,²⁷

²⁷See the YouTube clip: <https://youtu.be/0UW4gNx2wfQ>

sometimes antagonistic, taking and giving is loaded with tactical elements. The related stories and attitudes regarding withholding and claiming by the young adults in this study reflect power, interests and dispositions. Examples of these attitudes and positions in the field of the DME are displayed in Fezile's stories of his antagonistic relationship with his stepfather, in Nomlanga's attitude to the care of his mother and in Zintle's account of an undercurrent of tension in the relationship with her mother. These examples indicate that the research participants have a latitude of choice, in various ways over time, to 'play' their position in the household.

2. Tembeka: Cares for father as provider to family

In contrast to Nobomi's provider status in the household, Tembeka depends on remittances from her father while she is unemployed. Her father is a colonel in the police force in Mthatha, in the Eastern Cape, and, when needed, gives Tembeka the R600 she would normally contribute to her grandmother's household budget. He feels responsible for his daughter's upkeep and his donation removes Tembeka's burden of responsibility, at least in part.²⁸ Her mother takes care of the family home in Mthatha, including taking care of Tembeka's child. "She has [always] been at home. We go to school and come back home to mum. So everything is fine." But Tembeka is filled with a fearful obligation toward her father. She wishes she could help to relieve him of his financial obligations:

We are five, neh? Me, I'm the eldest and I've got four brothers. [They are] all at school, studying. Two of three of them are in high school, one is in tertiary. The only breadwinner is my father. I think it would be important if I could get a job, so I could help my father. When I was still young, I did not see the burden on him but now I'm a young adult I know the responsibilities he has. He's struggling but he's a man who doesn't complain. So, it's bothering me a lot. Because I think all problems, I mean family problems, mostly start with finances. Because maybe one day, you don't know, he will go to work and never come back. And go and start a new life somewhere else running away from this big family that is depending on him. Some men do that. You see them going to Jo'burg, running away from family responsibilities. And there it's only themselves taking care of themselves. It happens.

²⁸It is interesting to note that remittances do not always flow from urban to rural but flow from provider to dependent.

These are clearly responses of care coupled with feelings of responsibility. Tembeka also contrasts the example of her father as provider with that of her uncle, to make a point regarding weakened masculinity and the power and status that comes with being a (male) provider:

Because you can provide that gives you a position, you can have a say in the house. Sometimes you find men frustrated. They are disrespected by their children, they are disrespected by their wives, because they are not working. And sometimes guys do not respect their wives when they are not working. They just treat them as maids or something. If the guy is the only provider; for example, my father's younger brother, his wife is not working, and he is working as a deputy principal. And, they have four children. What he will do month end, he will give her only R1,000. They have four children. They are all going to school. There are groceries, there's transport for kids, there's toiletries and everything. She was complaining and he would tell her, if you want more money, you bring more money. Sometimes when a woman starts working the man will start respecting her more.

In this instance, the age-old social practice of sharing earnings by the head of household within the family unit, as a gendered relation of power, is skewed disproportionately by Tembeka's uncle's personal disposition and power over the money²⁹ he earns. Financial support of his family resembles a 'contribution' similar to that of the young adults in this study toward household expenses. In the case of Temba, the calculus of household mutuality is balanced by intergeneration responsibility. He riles against the demands of his mother but provides for the family, contributing over twice the amount provided by the deputy principal who earns twice as much. The attitude of her uncle presented by Tembeka and the case of Temba indicate conflict or tension exists in domestic sharing. We see how power pervades social relations in the 'inseparable whole' of the DME.

Different from the above, finances in Tembeka's household are tightly managed by her grandmother who receives a regular state older person's grant at the end of each month and R1,000 per month from Tembeka's aunt, who works at an informal Bangladeshi food-stall and gets paid R2,400 at the end of each month. Tembeka's reference to the 'Bangladeshi' restaurant implies an explanation of the informality and therefore unreliability of her aunt's employment. Tembeka tells of the relationship between her aunt and her grandmother, who argue

²⁹See Zelizer on "domestic money as a special category of money in the modern world" (Zelizer, 1989:344).

because, “My aunt drinks and sometimes [laughter] my grandmother ... they don't always agree, 'specially when it comes to money.” Tembeka’s aunt is under pressure to be more frugal and, by implication, to provide more to the household in line with her own consumption habits and desires. It also indicates a mother disciplining her daughter for her own good. Tembeka’s uncle has a government job in another city, Kimberley, and contributes R1,500 per month.

But the person my grandmother is expecting to support more is my uncle, because he's working for government. Ja, and he has got a high rank there but he is very irresponsible in that before he can even send money he must be called many times. [Laughter.] He gets his salary on the 15th and sometimes he will send money on the 20th or the 21st you know. Sometimes my grandmother will panic and get angry and call him.

Tembeka’s uncle is subject to the *black tax*,³⁰ an obligatory remittance to his mother who insists he make the payment on the 15th of each month to smooth income flows for spending in the second half of the month. Payments are sometime delayed and Tembeka’s grandmother reprimands her son for the delay. Such delays in making the monthly transfer may well express a nascent reluctance to contribute or the existence of other pressures and priorities. Such ‘reluctance’ is implied by all those in the study group who are perceived to be earning well and are made to feel responsible, or feel responsibility themselves, to provide for the family. The money Tembeka’s uncle and aunt contribute goes toward groceries, electricity and meat. The grandmother’s income goes toward water, electricity, burial insurance and her own medication and “she manages to put some money under the mattress for when the occasion needs it.” Tembeka’s contribution, when earning, is toward vegetables and electricity. These contributions from family, in or out of the household, are pooled for shared household expenses, except for the amount her grandmother withholds for herself or saves for a rainy day. The pooled monthly household income is around R4,000 per month among four adults which means they are steadily just above the StatsSA upper-bound poverty line.

These accounts provide some insight to the norms and values that manifest in behaviour related to money and earning. They provide a broad canvas of description of the DME of the young adults who sometime choose to be unemployed and dependent on shared household income.

³⁰A colloquial term for financial transfers by Black African middle class to their extended families.

3. Aphiwe: Supports an uncle

Aphiwe is single and lives with her child and a tenant in the house she inherited from her mother. She does not have to share her household income with anyone but does financially support an uncle. Asked how much she gives her uncle each month, she replies:

He's a vendor selling second-hand clothing, so he'd always be saying, maybe during the middle of the month, "Oh I don't have money for stock, I need to stock." And I give him maybe R400. Or I would give him R200 and sometimes R300 for his business but usually I would give him R400 to go buy stock, and then maybe for another month he would keep quiet. Then just yesterday he wanted R50 for electricity and I had to give it. [...] It was occasional money but what I'd be strict about [regular] — I would buy groceries and put them there because I know he's so crazy about money he wouldn't buy groceries. But last month I didn't and I still haven't. Now there is a cousin of ours staying in his house as well. So, what he does is, they all contribute and then buy groceries.

He asks for money but she will only give it when asked. "He is crazy about money" implies he is spending recklessly, so she sometimes gives support in the form of groceries. It is a story of care, of a sharing to support. Aphiwe shows no resentment or reluctance about providing assistance, but her assistance is conditional. She only supports some of his expense items. The language is one of conditional giving.

Aphiwe's spread of household income enables her to stay above the poverty line. In 2015, she was earning R3,500 per month on a fixed duration contract. This increased her monthly household income to R6,880 per month, including the child maintenance she received from the family of her child's father, a state child support grant and a contribution of R2,000 per month from her boyfriend. It was a state of relative abundance. Prior to that, when she was out of work for six months, her per capita monthly household income was R3,380, including the child support grant, rent from her tenant and regular contributions as well as other gifts of money from her boyfriend. On this she reports:

He gives me R2,000 to buy groceries and all that, so from that R2,000 I'd know when to save; so maybe I would buy for R1,500 and take the other R500 for my own personal things. He doesn't just give me grocery money, to eat. He would also give maybe [during] the month: here's R1,000 here's a R1,500. Buy something for yourself. Here's a R2,000 — and I would blow it off, buy some nice things for my son.

The contributions of her boyfriend are considerable. Perhaps because his contributions are gifts they have a different valuation to wages earned, and she can be more generous with her support for her uncle. It may be the familial care and affection she feels for him or, alternatively, the feeling of abundance and security she feels, that explain her generosity. Fezile demonstrates a similar attitude to sharing while employed permanently by the rail utility which paid an average of R11,500 per month, including a performance bonus. When he felt he “was not suffering after that,” he gave easily.

Aphiwe also gets an occasional contribution of R500 to R800 from the family of her child’s father and, when she is desperate for money, spins a yarn to her estranged father. The income that is certain is the state child support grant and the rent from her tenant. The gift from her boyfriend is regular but also conditional on continued relations between them. Overall, she is steadily well above the poverty line, but the potential for a substantial drop in household income is high and she has no reliable shared household income to fall back on.

Aphiwe says of her father that “I don’t have a relationship with him, but we talk.” She knows she could ask for support, as a last resort, even if she has to lie and beg to get half of what she asks for. He is very strict with money, she says, and apparently no longer feels obligated to support her, perhaps because she is old enough to take care of herself or perhaps due to the emotional distance between them. When she asks for money, he says she has to state reasons why she wants money:

So, if I want money, I have to lie. I have to say I want to go to school this year. Even if he agrees, I know he won’t give me all of it. He believes that if you want something you’ve got to work hard for it because he worked hard for what he did, so it’s not easy for him to just give you but, at some point, I ended up understanding what kind of character [he is].

In this case, sharing is not voluntary giving or characterised by a reciprocity of mutual support. Receiving is based on blatant falsehoods, on a deceptive manipulation of the obligation to provide financial support. Perhaps for this reason, giving is expected to be partial and conditional and morally charged — “you’ve got to work hard because he worked hard for it.” This example is reminiscent of an account by Fezile who discovered that an argument in his household resulted from his sister pilfering their mother’s cash to spend on drink and revelry. Taking money without asking is counter to any ethos of voluntary sharing or even demand sharing (Peterson, 1993) and constitutes a predatory mode of intrahousehold distribution (Wittenberg, 2001).

Sharing involves a reciprocity to which Aphiwe does not feel entirely entitled, and her father does not feel entirely obligated. She displays an understanding

and sympathy for her father's response. In the instance described earlier, of her providing financial support to her needy uncle, he hides a need for money in a request to buy stock to sell. She knows this, but through care and affection gives him support, preferably in the form of food. Requests are interpreted and negotiated. The common principle in these exchanges is a mutual regard between provider and dependent, but such mutualistic familial responsibilities can be ruptured as Aphiwe's case exemplifies.

After Aphiwe's mother died, she continued to live in her mother's house³¹ but this led to conflict with relatives from her mother's side of the family. According to Aphiwe, they wanted money from the sale of the house but, with the support of her neighbours, she approached the Magistrate's Court and was able to keep the house for herself. Consequently, the bond with her mother's side of the family was broken: their familial regard was exceeded by monetary self-interest.

4. Lulama: Spends like there is no tomorrow

Lulama and her mother live consistently above the poverty line, at around R2,000 per capita household income per month. The income from rent and the small size of the household means they are less vulnerable to household income fluctuation and poverty than other research participants. The comparatively high quantum and stability of their household finances, largely due to her mother's rental income, may explain and justify the frequent changes in Lulama's working life. She chose unemployment over low wages and unsatisfactory working conditions more than four times in her working life of six years. She has been in employment for a total of three years: three periods of employment of more than six months but less than one year and several shorter periods through a labour broker. This correlates with a high proportion of steady household income from rent and hints at a possible relationship between rental income and labour market churn, and may deserve further enquiry.

5. Funeka: Explains the life of a Black child

Funeka, like Aphiwe and Lulama, lives with her elderly parents in a two-bedroom government subsidy house of brick and mortar. This has not always been the case. Sharing accommodation with family and friends is as common as sharing financial resources, and she speaks of relatives coming and going:

When I was growing up, I had my cousins at home; my mother's relatives from my mother's side. Some came. Some [left]...two stayed with us for as long as I could remember. They left when

³¹ The plot belonged to her grandparents, but the house was built with money her mother earned as a cleaner.

their mum bought a house, and others came to attend school, then they left after that.

Funeka is an only child. She and her parents have a steady income of R3,380 per month between them. Funeka contributes R500 per month toward food and electricity. She is fortunate, not only because of the small size of her household and the steadiness of their shared pool of household income, but also because her mother received financial support from her medical doctor for Funeka's school fees and transport costs for her to get to what Funeka calls "a better school" in the suburbs. She graduated with a diploma at a tertiary educational institution and now has a steady job at a bank call centre. Funeka may be regarded as a successful individual in Wittenberg's terms (Wittenberg, 2001), yet she is unlikely to leave her household as her small household has little conflict and does not drain her resources (Wittenberg, 2001). She does recognise, however, the prevalence of giving and sharing, and poignantly laments its consequences on the "Black child" in a social media post penned on 18 May 2016:

Life of a Black child is tough. After you graduate at University/College you struggle to get a job. Finally, when you get a job everyone wants a share of your salary. Your parents expect you to build them a better house before you build your own. Your siblings expect you to support them financially. Your uncles, aunts and relatives phone every month telling you about their financial problems expecting you give them money. Your home boys and girls in the community will never let you pass without giving them R10 or R20. You carry the burden of your family poverty and still you must start your own family. When your siblings go to college/university you are expected to pay. That is why most Black people build houses of their dreams and buy cars of their dreams when they get their pension. Life is tough out there. That is why selfish people prosper because when they start to get paid, they focus on themselves only. The truth is that life is a burden you will never understand. Because every time they ask for cash and you say I don't have. They start to hate you and call you names. Some will even say because now he/she is working, she/he no longer sees us as people.

6. Zintle: Lives two doors away

Zintle lives in a backyard shack less than 200 metres from her mother's two room brick and mortar government subsidy house that accommodates six family

members: her mother and her brother, Zintle's 20-year old daughter,³² and three children (Zintle's second child, her sister's child and a foster child). She gives R600 of her R4,000 monthly wage to her mother toward groceries for her two children. Her mother also gets R1,000 from Zintle's sister for the expenses of her child, of which R250 goes toward school expenses. Zintle's sister has a full-time job and lives elsewhere. Household income also includes a regular monthly state support grant for the foster child. Zintle's brother, who is generally unemployed, contributes R300 toward expenses when he can. Her mother also receives a state older person's grant and earns around R400 per month from sewing. Household expenses include food, electricity, burial society subscriptions, two savings clubs' fees, children's expenses, clothes and material for her mother's sewing business. The total shared household income fluctuates between R600 and R810 per person per month.

Zintle has arranged her life to live close to her children and her mother's house, but not be subjected to the everyday tensions of sharing. She reports that the arrangement provides relative independence from her mother's demands and that she gets along better with her mother by living separately. Besides, there is not enough space for two adults and four children in her mother's small (32m²) two-bedroom house. Zintle does sometimes share food and household duties, and feels a responsibility, a regard, for the well-being of her mother and her mother's household.

Zintle keeps R3,400 of her R4,000 wage earnings for her own use, which is in the region of four to six times more than the per capita household income of those who depend on her contribution. Withholding the bulk of earnings for themselves is common among the research participants, but less so when, as with Temba and Nobomi, that person is the only employed member of the household. In such cases, young adults take on the role of the main provider, though not the role of the head of household, which would subvert intergenerational authority.

7. Nomlanga and Fezile: Dependent and interdependent

Both Nomlanga and Fezile live with their permanently employed parents. Nomlanga's mother is a City of Cape Town community development worker in Khayelitsha. According to Nomlanga, she earns well, between R10,000 and R12,000 per month. When I asked the mother herself about this, she laughed and said she spends more than 70% of her take-home pay on debt repayments. She gives and receives and lends, with or without interest, to her family and friends, depending on who it is and what it is for. She has four sons, three of

³²Zintle became pregnant while at school. She had her first child at the age of 15.

whom live and work elsewhere in formal sector jobs. Nomlanga lives with his mother and she supports him and his girlfriend, the mother of her granddaughter, when they are not earning. Their child lives with its maternal grandmother in the Eastern Cape. Nomlanga feels they are too financially insecure to take care of their daughter. Besides, all three adults are employed or looking for work and out of the house during the day so could not take care of the child. Monetary exchange between Nomlanga and his mother apparently does not negatively impact on their non-monetary exchange of regard. He feels indebted and expresses a great deal of care and affection for her. It is mutual. Clearly much was endured between them during his period of drug addiction, and his abstinence may well be an unstated condition of her support.

Fezile, in contrast, has an intense and unsettled relationship with his parents, especially his stepfather. Fezile's mother is a domestic worker in an upmarket suburban household where she has worked for some time. She has a steady income and her husband has had a permanent job for many years with Transnet, the public sector freight utility, and together they support three children who are in and out of work on a regular basis. Fezile, who was 33 years old when interviewed, gets pocket money from his mother when he is not working. He is the offspring of a previous marriage which, according to Fezile, is the reason he was abandoned to live with his grandmother while his mother lived with her new husband and his family. He feels he did not get the financial or psychological support (or sympathy) he needed from his stepfather, but he also reports that his stepfather paid for his initiation³³ and helped him find a job at Transnet, which he held for five years. During his period of employment with Transnet, however, he drank heavily, and, by his own admission, squandered both his money and what he referred to as a "good job." He criticises himself for this. He also implies that sharing the family home, including shelter and food, is conditional on moral adjustments: turning away from drink and revelry toward financial steadiness and independence as demonstrated by regular contributions to household expenses.

³³Initiation, or rites of passage into manhood, cost Fezile's stepfather R18,000 in 2001/2 which is equivalent to more than R42,000 in 2015. This is three to four month's wages for the stepfather in 2015 terms.

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The **Sustainable Societies Unit** (SSU) explores the social and institutional dimensions of economic development and the interaction between human society and the natural world. Its current foci include agricultural practices, human-wildlife conflict, winners and losers in South Africa's growth path, and the impact of the climate crisis. The SSU collaborates with the University of Cape Town's *Khusela Ikamva* Sustainable Campus Project, assisting with research on recycling and integrated pest management. The **Adolescent Accelerators Research Hub** generates evidence on which development accelerators – alone and in synergy with each other – can support adolescents in Africa to reach multiple Sustainable Development Goals. The Accelerate Hub is a partnership between governments, international agencies, NGOs, donors, adolescents and academics in Africa, Europe and North America. The **Safety and Violence Initiative** (SaVI) contributes to understanding and responding to violence and promoting safety. Its current focus is on the roles of parents in promoting the safety of children and adolescents.

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