

**Older South Africans after Apartheid: The relationship between household
income and race in adults over 50 in the Cape Area of South Africa**

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Older South Africans after Apartheid: The relationship between household income and race in adults over 50 in the Cape Area of South Africa.

Abstract:

The apartheid era in South Africa had such harsh policies against those who were nonwhite that the effect of those policies could still be reflected long after Nelson Mandela's efforts to dismantle such policies during the post-apartheid years. In this paper we use the Cape Area Panel Study data for older adults to examine the predictors of the household income of older adult households (those 50 and older) from the Cape Area focusing on the personal characteristics and household conditions of older adult South Africans by race and sex. Results show differences in income and economic resources between whites, Coloureds, and Africans, with Africans having significantly lower income, being less likely to have a savings account and more likely to currently earning money. When examining the predictors of income for the different groups we found important differences among the different racial groups, but also that being a single female headed household, currently earning money, number of rooms in the household, and number of consumer goods are related to income for all racial groups.

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Introduction:

It has been suggested that South Africa, under apartheid, was “two nations”: one black and one white (Nattrass and Seekings 2001) exemplified by the split society in South Africa created by the laws and policies called apartheid. Apartheid in South Africa was an extreme version of intolerance and discrimination in which the state ensured that the white citizens enjoyed privileges, such as protected employment, while Africans were denied regular access to health care, education, and public services (Sherer 2000; Seekings 2008). Laws such as the Native Laws Amendments Act of 1937 (Library of Congress, Country Studies, South Africa 1996) created physical segregation that was strictly enforced with the ‘separate development’ policy in which the government controlled the influx of Africans into urban areas by forcing Africans to live on the outskirts in townships. Servants were the only Africans allowed to live in the city, which led to separation of families that had a profound effect on gender relations and even led to the disruption of traditional family structures (Burman and van der Spuy 1996; Kellett, Mothwa and Napier 2002; Mokomane 2014; Outwater, Abrahams and Campbell 2005). These townships were places with little infrastructure and high crime that were set off from the rest of South African society. In addition, African children were offered very limited career options in the mainstream economy. Social segregation was reinforced by such laws as Prohibition of Mixed Marriage Act of 1949 and the Reservation of Separate Amenities Act of 1953, which segregated public facilities in order to reduce contact between the races (Library of Congress, Country Studies, South Africa 1996). Given these severe conditions faced by the indigenous African population, Nelson Mandela and others face a daunting challenge to achieve his vision when he pledged “to liberate all our people from the continuing bondage of poverty, deprivation, suffering, gender and other discrimination (Mandela 1995: loc. 10406).”

With a goal to understand the economic status of racial/ethnic groups in South Africa in the years after Mandela came to power, we use the Cape Area Panel Study data to examine the predictors of the household income of older adult households (those 50 and older who live in the Cape Area) focusing on the personal characteristics and household conditions of older adult South Africans by race and sex. We use racial categories in the analysis of this study given the extent to which the strict and draconian policies of exclusion mentioned above have led to extreme discrimination, segregation, and violence affecting mostly Africans and Coloureds. This has created similarity of experiences within the racial groups that might not exist otherwise. We hypothesize that the strict racial policies during apartheid had differing effects on racial and ethnic groups, not just overall but separately by gender. We expect the effects will persist in 2006, the year our data were collected and 16 years after Mandela was released from prison, especially for the older adults who experienced those policies when they were younger. Older adults will have lower income when they experience disadvantages in the labor market, insufficient education, and poorer health because of lifelong experiences with serious levels of discrimination and poverty. We expect to find the greatest level of disadvantage experienced by Africans, followed by Coloureds and then Whites.

Review of the literature:

Although research has found that the effects of discrimination diminished between 1980 and 1993, this decline was reversed in 1995 (Sherer 2000). When comparing income among racial groups, Sherer (2000) examined the effects of personal characteristics on income, including education, marital status, work experience, union membership and regional residence. He estimated the predictors of income by race to determine the degree to which the harmful economic effects of apartheid had been dismantled, which would result in a narrowing of the gap

in income between racial groups. Sherer (2000) concluded with the question “Could it be that the euphoria over the peaceful transition from apartheid has ended and been replaced by covert forms of discrimination?” (321). In addition, although Mgobozi (2004) finds that most of the differences in income are related to poor educational opportunities for Africans, he does not dismiss the importance of discrimination. South Africa is considered to be one of the most economically developed countries in Sub-Saharan Africa (Odhiambo 2006), but the reality for those affected by the system of apartheid today is that of high rates of poverty and fewer educational and job opportunities (Wehner 2000; Foster 2012).

Economic development does not necessarily mean a reduction of economic inequality in a society. Martins (2007), using household expenditures as a measure of poverty, has concluded that the majority of South Africans had expenditures insufficient to maintain an acceptable standard of living. He found distinct racial differences in poverty. For example, 90% of those South Africans with income in the lowest 20 percentile are Africans, with whites account for only .6% of those in the lowest 20 percentile. Contrary to the assumption that all Africans are poor, the distribution of those in the highest 20% include 48.8% who are white and 37.7% who are African. This presents a picture that suggests an increase in the numbers of Africans who are able to be successful and prosperous, even though poverty is concentrated almost exclusively among Africans. As would be expected, men and those with more education are concentrated in the highest 20 percentile. This study of household expenditures can be useful when trying to measure poverty but it is also important to look at the relationship between income and living conditions.

The consequences of certain policies during the apartheid era continued to have an effect in families as well as individuals after apartheid. Mokomane (2014) claims that African

households have been the most negatively affected by apartheid policies, which continued to have an effect even after those policies were abolished. For example, as a result of the migrant labor system, many men migrated away from their home villages and women and the elderly were forced to become head of households. In 2008, after apartheid was no longer in force, 40 % of the children in South Africa were living in mother-only households (Mokomane 2014). Such patterns can have important implications for family poverty as single female headed households and households headed by the aged tend to have fewer socioeconomic resources than younger male headed households. Studies have also shown that poverty affects the living conditions of families, including limiting access to adequate sanitation and consumer goods and increasing risk of lack of adequate sanitation (Martins 2007). According to Hamad et al. (2008) higher levels of stress and mental illness among older adults in South Africa are associated with more household members, lower educational attainment and less income stability. However, African family systems are predominantly extended families in which its members participate in economic activities in the household and make important contributions to the household's well-being (Nkoso 2008).

Given the long history of discriminative policies against nonwhites in South Africa, even now in the post-apartheid era, we believe that the effects of the apartheid years can still be reflected in continued inequality in older adult households. In this paper we attempt to unveil some of those effects by looking at how the predictors for household income vary across racial groups and how some of the economic and living conditions vary also by sex.

Methods:

For these analyses, we use the Cape Area Panel Study, Wave 4 interview of older adults (Lam et al. 2008). In 2002, The University of Michigan, University of Cape Town, and

Princeton University collaborated to create the Cape Area Panel Study (CAPS). This project is a four wave longitudinal study conducted in Cape Town, South Africa during the years of 2002-2006 with the primary respondents being youths ages 14 to 22. For purposes of this study, we are using wave 4 of data collection that is a sample of older adults, aged 50 and over who lived in the originally sampled households. This module included questions specific to the experiences of household members over 50. Although this is a longitudinal survey overall, the data we use is cross-sectional, collected from older adults at one point in time in 2006. The Wave 4 older adult study has a sample size of 3,564 (from roughly 5,250 in Wave 1 with 1,609 male respondents and 1,948 female respondents). CAPS oversampled both blacks and Coloureds so there were 1,076 black respondents, 1,779 Coloured respondents, and 696 white respondents. We did not include Indians or the racial category other in the analyses because of the small numbers in the sample.

A stratified two-stage sample was created using the Enumeration Areas (EAs) laid out by the 1996 census of Cape Town. The EAs were stratified based on the three primary racial groups in South Africa: African, Coloured, and white, with each EA predominately consisting of one of these three groups. The second stage of sampling included selecting households from the primary sampling units. Interviews were face-to-face and conducted in three languages: English, Afrikaans, and Xhosa.

Variables:

The dependent variable is household income from all sources, which includes money earned from work, pensions etc. as measured in Rands (R). We estimated three types of independent variables: personal characteristics, household characteristics and economic activity. Personal characteristics included age, sex, marital status, education, health and preference for

speaking English in the household. We classified as married all the older adults who had a spouse or co-resident partner, even if they were not legally married. Characteristics of the household include number of rooms in the home, number of people in the household, the number of types of consumer goods owned by household members (i.e., stove, refrigerator, etc.), and if the household has a flush toilet. Economic activity included whether someone in the household has a savings account or belongs to a savings club and if the respondent indicated that he/she is working outside the household for money (See Appendix 1 for description of variables and coding). We used SPSS to perform the data analysis. We estimated the effects of the independent variables on income separately for each racial group. For that reason we did not need to correct for stratified sampling for the linear regression analysis.

Findings:

Descriptive Data

Tables 1 and 2 show descriptive statistics for all variables, comparing the status of South Africans after apartheid by ethnic group. For example, Table 1 show that African older adults, on average, receive the least household income, 3,420 R per month, while Coloured older adults households make on average almost double the income of Africans, 6,892 R per month, and White older adults households make on average almost four times the income of African households, and more than twice that of older adult Coloureds at 16,555 R per month. In addition, as shown on Table 1, older adult Africans on average have completed fewer years of education than Coloured and White older adults (6.42 years, compared to 7.50 for Coloureds and 12.53 years for White older adults). As shown on Table 2, a lower percentage of African older

adult households have toilets in their premises; 35.4 %, compared to almost 100 percent (95.4%) of Coloured and 100 percent of White older adult households, suggesting that African older adults households are living in greater poverty and have significantly fewer resources.

Interestingly, even though Africans are more likely to live in extended family households (Ferrera 2000; Ruggles and Heggeness 2008), as shown on Table 1, on average African older adults live in smaller houses with 3.80 rooms in the household, compared to 5.08 rooms for Coloureds, and 6.85 for Whites. Also older adult Africans have, on average, fewer people living in the household, only 1.42, compared to 1.72 for Coloureds and 1.80 people for Whites. Furthermore, as shown on Table 2, Africans are more likely to be isolated from the global world and the center of power and influence in South Africa as only 1.7 percent of Africans preferred to speak English, while 36 percent of Coloureds and 66 percent of Whites spoke English as their first language of choice.

-Tables 1 and 2 about here-

Table 3 shows the descriptive statistics of our samples divided by race and sex. In spite of the fact the South African government hoped to achieve a measure of income redistribution through the creation of a pension system, on average only .02 percent of older male Africans receive a pension, while almost 40 percent of females do so. In addition, on average only 20 percent of Coloured older adult males receive a pension, while 42 percent of Coloured females receive a pension. This suggests the greater economic disadvantage of women in these two groups because pensions are given on the basis of need. When examining mean income by gender and race, men in all racial groups on average have a higher mean income than women. Even though having a pension is sometimes the only income in some older adult households and is used often to support several generations, we were not able to include the pension variable in

the linear regression analysis because it was highly correlated with income. Finally, older Adult male Africans, on average, have almost a whole year less of education than female Africans (5.95 vs. 6.77), indicating a particular disadvantage experienced by male Africans over females suggesting a greater struggle for males in attending school when they were younger which could have happened during the apartheid years.

-Table 3 about here-

Linear Regression Results:

The linear regression analyses are shown on Table 4. The results show that the predictors for older adult household income are different for each racial group. Age is not important for any of the groups, while sex is only relevant for Africans. Older adult male households have more income than older female households, after controlling for other factors. Being a female household head matters in a negative way for the three racial groups. Female headed households are the most disadvantaged for all racial groups.

The older adult's number of years of education matter for Africans and Coloured older adults' household income, but not for White older adults' income. Also, supporting the literature of extended family support, for Africans the number of people living in the household positively affects household income, but this variable is not significant for Coloureds and Whites, and as a matter of fact, the effect of the variable on Whites is negative. Also, interestingly, for the three racial groups, the larger the number of rooms in the household, the larger the income and as expected, the larger the number of consumer goods in the household, also the greater the income for the three racial groups.

Interestingly, contrary to what we expected to find, having a toilet in the household is significant and negative for Coloured older adults, suggesting that those with more income are less likely to have a flush toilet in the home. This finding is counterintuitive, since having plumbing in the home is a clear cut measure of greater prosperity. Further research, including qualitative research in which individuals are asked about the social, cultural, and economic factors that affect decisions about household purchases and living conditions, is needed in order to further understand these findings.

The results on Table 4 also show that an older adult having any type of savings account (either at the bank or more informal at the savings club) also affects positively the household income of older adult households for Africans and Coloured older adults, while it does not have any effect on White older adult households. Finally, an older adult having better health and preferring English affects positively the income of older adult Coloured households and it does not matter for the other two racial groups.

-Table 4 about here -

Summary and Conclusion:

The purpose of this paper was to examine income of older adults in the Cape Area in South Africa. We predicted that African and Coloured older adults would show differences in economic well-being from whites because they suffered the most under the system of apartheid. We also expected differences by sex, which was supported in most but not all cases. We expected that these differences would be more pronounced for older adults because of the longer time older South Africans experienced living under the apartheid system. We found differences in income and economic resources between Whites, Coloureds and Africans, with Africans

having significantly lower income, being less likely to have a savings account and being more likely to be currently earning money in spite of their being on or near retirement age. Coloured older adults are disadvantaged compared to whites, but they have not been affected as much as Africans. In addition, we also found differences by sex. For example, African males have, on average, acquired lower levels of education than female Africans, which in all other social contexts, males acquire higher levels of education than females.

When examining the predictors of income for the different groups, we found that single female headed households, older adults currently earning money, number of rooms in the household, and number of consumer goods are related to income for all racial groups. In addition, there are also differences among the predictors of income for each racial group, such as that household size affects income positively for African older adults, while it has no impact for the other two racial groups. We assume that the extended family tradition among Africans might play an important role in affecting household income, more research is needed in order to understand these social dynamics in older adult households.

Implications for post-apartheid South Africa are that there are significant disadvantages for both racial groups, but especially for Africans over the age of 50. These individuals are living in poorer conditions with fewer sanitation facilities in the home, more crowded living space, with more people and fewer rooms in their homes, and possessing fewer consumer goods. They also had access to fewer economic resources, were less able to afford a savings account and were more likely to be working for money. These factors are more likely to be predictive of income for Africans and Coloured than for whites, suggesting that these groups are more economically disadvantaged.

Implications for further research. This is research done in an urban area in South Africa. Literature (i.e. Cheng and Siankam 2009) suggests that elder adults are the most disadvantaged in the rural areas because of lack of jobs and family disruption due to high rates of HIV/AIDS in which older adults end up raising large numbers of orphaned children with few economic resources. Extending this analysis to a national data set in order to compare regional variations in economic resources of older adults is needed. Also to truly test if older adults are more disadvantaged than younger adults because of longer experience living under apartheid, a longitudinal study comparing age groups over time, ideally before and after apartheid, would be needed. In addition, more quantitative and qualitative research is needed in order to better understand the long term social, cultural, and economic effects of apartheid policies in South Africa. This research suggests that the long term effects have impacted different racial groups in different ways and have also affected men and women differently. Interviewing men and women separately from each ethnic group about specific issues which are relevant to each sex may be a good way to learn more in depth about those sex differences by ethnic groups.

Qualitative research can also be useful to help enhance the richness of findings, especially when trying to understand the complexity of the relationship of material conditions such as income and culture to ethnic group membership and culture. Qualitative research can be useful in understanding the meanings that individuals give to their experiences based upon race/ethnicity, stage in the life course, and personal experiences with historical conditions such as apartheid. Other researchers in the past during the apartheid era for example have collected individual accounts about the disruptive impact of the apartheid policies on the everyday activities in the household (i.e., Kellett, Mothwa and Napier 2002). Today after the apartheid, one way to uncover these effects would be, for example, to interview elders and obtain first-hand

accounts from men and women of different ethnic groups about their lives before and after apartheid.

One of the limitations of the study is the necessity to use somewhat crudely drawn racial categories that limit the ability to account for the complexity of racial differences in South African society. Using racial categories can result in engaging in the *homogeneity fallacy* and the *monolithic identity problem* in which racial groups are assumed to be homogeneous and all individuals within those racial groups have identities and characteristics that are congruent with the assumed racial qualities. We are aware that it is important not to reify an understanding of large, overarching categories of people as lacking in diversity of experiences within those categories, especially by race, class and gender (Stanfield 1993; Neff 2007). Although this is true, we also argue that the strict and draconian policies of exclusion, discrimination and violence that accompanied apartheid created similarity of experiences within the racial groups that might not exist otherwise. Like Neff (2007) in his study of subjective well-being, we controlled for diversity by including the variable, “prefers to speak English in the household.” In addition, we estimated each equation separately by ethnic group. We found that preferred language was a predictor of higher income for Coloureds, not whites and Africans, which is consistent with the finding that, among racial groups, Coloureds have a greater diversity of language preference and preferring the language of the dominant group is related to greater financial advantage (Tables 2 and 3).

These data suggest that older South Africans are making do with meager resources, even with the state pension system that provides economic support for elders and oftentimes the rest of their households. Although conditions may have improved since apartheid was dismantled,

these results also suggest that African and Coloured older adults still suffer considerable disadvantage as do other age and racial groups (Seekings 2011).

The damage caused by the destructive policies of apartheid seem to have left deep scars in the social and economic context of South Africa. As Mandela stated in his biography, *Long Walk to Freedom*, “the policy of apartheid created a deep and lasting wound in my country and my people. All of us will spend many years, if not generations, recovering from that profound hurt.” (1995: loc. 10422). Our research shows that Mandela’s prediction of the need for “years, if not generations” to accomplish the pledge made by Mandela and his colleagues “to liberate all our people from the continuing bondage of poverty, deprivation, suffering, gender and other discrimination” is true (Mandela 1995: loc. 10406). Unfortunately, not enough social and economic progress has been accomplished after apartheid given the difficulties the government has had dismantling the apartheid destructive policies (Wehner 2000; Foster 2012). Even though research suggests that there is much work to be done in the future to get rid of the racial, social, and economic inequality in South Africa and to accomplish Mandela’s vision, Nelson Mandela’s vision has served as an inspiration to the rest of the world of how it is possible to fight for a real democracy and for social and economic equality and to fight for people’s most basic rights.

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--Appendix 1 about here--

Table 1: Mean Scores for Africans, Coloureds and Whites for Selective Descriptive Variables.

Variables	Africans	Coloured	Whites
Age (years)	60.05	60.70	60.78
Education (years)	6.42	7.50	12.53
Household size (# of people)	1.42	1.72	1.80
Number of Rooms	3.80	5.08	6.85
Consumer Goods (# of types)	5.44	8.83	11.05
Self-rated Health	2.81	3.09	3.13
Income (Rands)	3,420.07	6,892.37	16,555.18
N	619	1058	181

Table 2: Percentage of African, Coloureds and Whites in Selected Descriptive Variables

Variable	African	Coloured	White
%female	56.2	59.4	49.5
%with savings	69.9	77.4	98.9
%currently earning	50.5	39.1	58.1
%married	50.5	60.4	76.5
%head of household	76.5	60.4	57.6
%prefers English	1.7	36.0	65.7
%with toilet	35.4	95.4	100
%single female head	33.7	23.6	9.6
N	619	1058	181

Table 3: Descriptive statistics by race and sex

	African				Coloured				White			
	Females		Males		Females		Males		Females		Males	
	Mean	st. dev.	Mean	st. dev.	Mean	st. dev.	Mean	st. dev.	Mean	st. dev.	Mean	st. dev.
All Income	3,473	2,785	3,385	2,970	7,455	5,555	6,515	5,052	17,783	12,164	15,230	11,002
Age	59.5	7.57	60.45	8.86	59.96	8.12	61.18	8.95	59.82	8.69	61.72	10.79
Single Females	--	--	0.6	0.49	--	--	0.4	0.49	--	--	0.2	0.4
Education	5.95	3.36	6.77	3.44	7.97	2.95	7.2	2.91	12.84	1.61	12.22	2.06
Pension	0.02	0.4	0.39	0.48	0.2	0.4	0.42	0.49	0.07	0.25	0.13	0.34
Currently earn money	0.6	0.49	0.42	0.49	0.52	0.5	0.3	0.46	0.67	0.47	0.48	0.5
Has a savings	0.74	0.44	0.67	0.47	0.81	0.4	0.75	0.43	0.99	0.12	0.99	0.09
Household	1.43	0.54	1.41	0.56	1.8	0.64	1.66	0.65	1.75	0.6	1.86	0.63
Number of consumer	3.66	1.68	3.92	1.58	5.2	1.72	5	1.54	7.06	1.88	6.63	1.7
Has a toilet	0.34	0.48	0.37	0.47	0.97	0.17	0.94	0.23	1	0	1	0
Self-rated	2.83	1.33	2.81	1.37	3.13	1.19	3.07	1.19	3.33	1.07	2.94	1.07
Prefers English	0.01	0.12	0.02	0.14	0.38	0.49	0.35	0.48	0.64	0.48	0.68	0.47
n	352		452		544		795		143		140	

Table 4: Linear regressions for each racial group predicting household income from all sources

	Africans	Coloured	Whites
	B.	B.	B.
(Constant)	-1755.120*	-2916.41**	-11807.125
Age	14.76	-19.32	-182.66
Sex	-442.21*	-325.92	-865.48
Single Female Head	-687.25**	-860.99**	-5975.86*
Education	95.61***	115.96**	369.59
Household size	544.41***	1.36	-740.14
Number of rooms	149.50**	633.86***	1069.66**
Consumer goods	322.57***	536.69***	1601.54**
Has a toilet	42.94	-1722.88***	--
Currently earn money	685.64***	1378.55***	6157.00***
Has a savings	826.85***	2586.68***	6097.68
Self-rated health	-19.22	390.49***	921.19
Prefers English	858.15	776.20**	--
* = p < .10 ; **= p < .05; ***=p < .01	N=619 R ² .284	N=1058 R ² .364	N=181 R ² .337

Appendix 1: Variable names, descriptions, coding and whether these variables are measured for the entire household or just the individual.

Variable	Description	Coding	Individual or Household
Sex	Male or female?	0=female, 1=male	Individual
Single Female Head	Is the respondent a female unmarried head of the household?	1=yes, 0=no	Household
Age	In years		Individual
Education	In years up to 12	Advanced degrees above 12 were coded 13	Individual
Household size	Number of people in the household		Household
Number of rooms	Numbers of rooms in the home		Household
Consumer Goods	Number of types of consumer goods	This a variable that counted the number of consumer goods owned by someone in the household, ranging from a radio to a car.	Household
Toilets	Is there a flush toilet available in the home	All others, including no toilet, bucket, etc. were coded 0	Household
Earning	Are you currently earning money?	0=no and 1=yes	Individual
Savings	Does someone in your household have a savings account in a bank or a savings club	0=no and 1= yes	Household
Self-rated health	How would you rate your health?	Ranges from 1=poor to 5=excellent	Individual
Prefers English?	Do you prefer to speak English?	1=yes, 0=prefers another language (Africaans, Xsosa)	Individual
Income	All income earned in the household	Coded in Rands	Household