THE EXPERIENCE OF MONEY AND THE DOMESTIC MORAL ECONOMY OF A GROUP OF YOUNG ADULTS IN KHAYELITSHA AND THEIR TRANSITION TO ADULTHOOD

by

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Declaration

By submitting this thesis electronically, I, John Spyropoulos, declare that the entirety of the work contained herein represents my own research, description and analysis both in concept and execution and that all assistance received in preparing this thesis and sources have been acknowledged. I confirm that the work has not been submitted, in whole or in part, in any previous application for a degree.

Signed by candidate

John Spyropoulos

Date

Acknowledgements

In writing this thesis I have attempted to do justice to the personal accounts provided by the young adults who took the time to describe and reflect on their experience of having and not having money from time to time and what this flux and uncertainty meant to them and their families.

First and foremost, I would like to thank the young women and men who must remain unnamed for the privileged insight they have given me. My supervisors, Professors Deborah Posel and Jeremy Seekings, provided invaluable guidance throughout this long journey. I must also thank Chas Unwin, my interlocutor for his sustained interest and support and most of all my friend Robin Perros for the meticulous attention to detail in her steadfast proofreading. My son Luke Spiropoulos was a regular and patient discussant. Armien Abrahams and Vivien Connell listened and commented on my musings over and again. Finally, I'd like to thank all my family and friends who endured and encouraged me all the way.

Abstract

This thesis is a qualitative study of patterns of earning, sharing and spending among a cohort of young South African men and women, aged 25 to 35, in Khayelitsha, a mainly poor, Black African residential area of Cape Town. As less skilled 'youth,' they are rarely able to sustain regular employment and therefore remain intermittently dependent on household income and resident in or near their parents' homes; they may have children but are not married. This thesis interprets how their low wage irregular employment and spending patterns affect relationships of mutuality and the dynamics of redistribution in their households. The thesis then considers how these phenomena change with their transition to 'adulthood,' which occurred in the context of the COVID-19 pandemic.

The young adults experience a state of 'locked in' material and existential depletion while balancing their aspirations, reflected in urgent and often conspicuous consumption, with their obligations in a context of chronic economic stress. As older adults, they progress from an economically dependent status to a mainly precarious adult status in their household where the matrix of domestic obligations and entitlements overwhelm youthful, aspirational spending.

The thesis advances our understanding of the lived experience of money of 'township youth' as young adults and then, as they progress into adulthood, of adult decision-making in their domestic domain. The thesis unpacks and explains this experience in relation to the notion of a 'domestic moral economy' produced at the nexus of economic and social cultural factors. Here responses of young adults to labour market conditions and consumerism impact on, and are in turn impacted by, social relations in the household. These responses, introduced and embedded in both domestic relations and their social lives among peers and friends, demonstrate the inseparability of external capitalist relation of production from historically instituted social relations in the wider South African moral economy.

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Preface

It is important to mention at the outset something of my own status and dispositions. I am a white South African elderly male. I was actively involved in the political and economic transformation of the country since before the fall of the apartheid regime in 1994. My working life began with a senior position in urban planning in the first post-apartheid democratic government. Thereafter I worked at various levels in government and in the NGO and corporate sectors. In 2014 circumstances brought me back "on the ground," working for a housing and community development NGO in the low-income, predominantly Black African Cape Town suburb of Khayelitsha. I began the formal research which led to this thesis after nearly two years in that position and continued working in Khayelitsha for a further three years after completing the fieldwork. All in all, the research was a combination of a series of repeat semi-structured interviews and informal interactions, observations and conversations over more than three years in the field. As a non-resident, I availed myself of the opportunity to discuss things that matter to them with many young adults in Khayelitsha other than my thesis research participants. Analysis of the resulting empirical material set up relationships between intermittency of employment in the labour market and its effects on the household domestic economy, and between these twin factors and habits and practices of consumption. The thesis here presented thus arises from my everyday engagement in a lifeworld situation where matters of personal advancement and social development were vital issues for the research participants and a matter of direct concern to me as someone whose career intimately engaged with matters of human development and social advancement.

Chapter 1 Introduction

This thesis is a qualitative study of patterns of earning, sharing and spending among a cohort of young adults of mixed gender, aged 25 to 35, and how these patterns change with their transition to adulthood. The study is set in Khayelitsha, a mainly poor, Black African residential area of Cape Town. At the start of this study this was a cohort of young adults who were insufficiently skilled to sustain regular employment, intermittently dependent on household income, unmarried with children, and resident in their parents' homes. Five years later, much of this changed with their transition to 'adulthood,' which intersected with the COVID-19 (hereafter referred to as COVID) pandemic and ensuing lockdowns.

The thesis provides an interpretation of the experience of earning and spending as young adults, drawing primarily on research in 2016, with a focus on how this experience impacts on mutuality and redistribution in their households – key dimensions of what Gregory terms the 'domestic moral economy'[1] (DME) (Gregory, 2012). The thesis then follows how this DME changes as the young adults take on the responsibilities and outlook of adulthood five years later, in 2021, and reports on the effects of the COVID pandemic on their health and economic lives.

The review of the literature in Chapter 2 indicates that the phenomena examined here of the subjective experience of money – of young adult earning and spending in relation to their domestic obligations, and then their transition to adulthood – are little documented and studied, despite their centrality in the lives of several million young South African workers. I find an interplay between employment status and domestic responsibilities impacting on adult status.

The Problem – Understanding a Complicated Experience

Employment status and earning is of central significance for these participants. In 2016 they were all intermittently employed and counted as employed by Statistics South Africa (StatsSA) if they

[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, p. 380).

were working part-time.[2] Among the young Black African[3] working population, not only is a significant portion of the population temporarily or casually employed, but this proportion was increasing even prior to the economic crisis brought about by the COVID pandemic.[4] Moreover, young adults in this situation often live in economically vulnerable households which are at or near the poverty line and include other unemployed members who rely on them for contributions of cash or gifts of consumer goods. They also face consumerist pressure (and temptation) to conform to norms and standards of consumption that are financially demanding beyond their means. These pressures are, in turn, supported and made worse by small-scale borrowing and retail credit provision. At the same time, frustration at the lack of advancement causes a prevalence of negative self-experience among the subjects that permeates this situation over which they have little or no control, in which they are expected, as they expect themselves, to 'advance' despite the odds stacked against them. In 2021, looking back at the participants' working lives, economic advancement is seen as an interrupted, insecure progression toward a generally recognised adult status in the domestic domain that the participants themselves perceive.

Analysing Paradoxical Phenomena – Tools to Understanding

Four phenomena emerge from the research: three inherently paradoxical phenomena serve as the means by which to think about the participants' situation during the 'youthful' phase of the

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[2]Employed persons, as defined by StatsSA "… are those who were engaged in market production activities in the week prior to the survey interview (even if only for one hour) … Market production employment refers to those who: a) Worked for a wage, salary, commission, or payment in kind. b) Ran any kind of business, big or small, on their own, or with one or more partners. c) Helped without being paid in a business run by another household member" (StatsSA, 2015, p. 2).

[3]'Black African' is a term used by StatsSA as a race category - Black and African. Reference to Black distinct from African in South African economic empowerment legislation, for example, includes African, Indian and Coloured population.

[4]"The results show that, among those employed on a contract of limited or unspecified duration, 10% lost their jobs whereas only 2% of those who were employed on a permanent basis moved out of employment between the two quarters. The retention rates among those with limited duration contracts were more than 60% between Q3: 2018 – Q4: 2018. The percentage of those who moved from limited duration contracts to permanent contracts declined from a high of 16.2% in 2013 to 12.9% in 2018. On the other hand, those who were employed on a limited duration contract and moved out of employment in the subsequent quarter ranged between 12% and 16% over the period 2013–2018." Statistics South Africa. (2020). *Labour Market Dynamics in South Africa, 2018*. Retrieved from http://www.statssa.gov.za/publications/Report-02-11-02/Report-02-11-022018.pdf

research beginning in the fourth quarter of 2015. First, despite aspirations to employment and better wages, the young adults sometimes quit employment voluntarily in favour of unemployment, putting themselves into a volatile and challenging dependence on their already impoverished households. Second, despite adverse material and emotional consequences of this voluntary quitting of employment before a contract is over, their households tolerate this behaviour, albeit on certain conditions and with limits. And third, in circumstances of flux and economic vulnerability, despite expectations of periods of unemployment, the young adults choose not to save. Instead, they spend, often borrowing to do so, on objects of 'positional' consumption that signify 'the good life' as expressed by their peers who do have money.

In 2021, I encounter the fourth phenomenon. That is, with aging parents and now as independent heads of household, most participants, more women than men, tend to conform to socially recognised responsibilities associated with adulthood despite persistent earning insecurity. No longer are they as inclined to quit a job; no longer is their spending as free and easy as it was. They identify extravagant lifestyle spending with youthful, reckless behaviour. Their domestic responsibilities have intensified with persistent economic insecurity. The COVID pandemic has had disruptive material and psychological effects but has been seemingly less important overall than general processes of changing inter-generational relations in the DME.

Methodological and Analytical Framing

Methodologically, while the sample of respondents in this thesis is too small to permit any generalisable conclusions, the study sheds light on the complexities and nuances of economic decision-making that have not featured in larger-scale, quantitative research on this topic. The propensity for depth and detail that qualitative research enables has been essential in revealing the paradoxes and ambivalences of lived experience that this study aims to address. This research enquiry attempts to make this experience visible and comprehensible through examination of all its paradoxes and apparent 'irrationalities.'

Analytically, the participants' choices and decisions are unpacked and explained in terms of Gregory's notion of a domestic moral economy (Gregory, 2012). Produced at the intersection of economic and cultural factors, the DME takes shape as a matrix of obligations and entitlements and of consumerist aspirations that impact profoundly on the participants' practices of earning, spending and sharing money. The concept of DME serves to explain the effects and responses of the study participants to their inconsistent low wage earning and its impact on the households on which they depend as a consequence of these effects and their responses. The concept also serves to explain their transition to adulthood as an outcome of domestic responsibilities linked to employment status.

A key principle for this study is thus that the economic dimensions of experience cannot be judged outside of social norms, values and vital priorities that exist as intrinsic to a lifeworld[5]. That is, the economic behaviour of the case participants must be understood within terms of social and cultural factors in the moral economy of their households and families as well as in relation to attitudes and practices of friends and peers and of the wider communities of Khayelitsha and the Eastern Cape. A core theoretical premise of the study, then, is that structural conditions permeate behaviour and social relations in the household and lifeworld of the young adults as a series of effects and affects.

The thesis is organised in two parts, initially on the participants' experience as young adults and then on their experience of transition to adulthood. I start below by locating the experience of the cohort in their wider social and economic environment, in 2015/6 and again in 2020/21. I then proceed to contextualise the research in Khayelitsha and give a brief account of the methodology before delineating the analytical framework. I then proceed with a presentation of the key findings

[5]'Lifeworld' is used in the social phenomenological sense of referring to a field of experience which is self-evident, constructed in common and lived by subjects as sets of meaningful acts and relations (Schutz & Wagner, 1970). When the study refers to 'the lifeworld' of the participants, this is shorthand for the whole complex of practices, beliefs, values and experiential conditions which surround the individual subject.

from the research in a line of argument before analysing and presenting my theoretical speculations. The chapter concludes with a contribution to the literature followed by an outline of each chapter.

The Wider Economic Setting

In the wider setting, the prevalence of unemployment looms large in the lifeworld of the research participants. The severity of the problem is widely recognised, to the extent that 250 senior leaders from business, government, labour and the social sector met in November 2018 at the fifth annual *Accelerating Inclusive Youth Employment* conference to address what is regularly called the "scourge of unemployment."[6] StatsSA reports that the official[7] rate of unemployment among youth (15 – 35 years of age) increased from 35.8% in 2012 to 38.7% in 2017.[8] This is more than double the rate among adults over the age of 35. During the first year of the COVID pandemic, 59% of prime-age adults (i.e., aged 30 40) with an intermittent employment history were employed in October 2020, compared to 64% in February (Espi, Leibbrandt, & Ranchhod, 2020).

Public discourse, as reflected in the news and information media, suggests an edge of panic concerning the social and economic future of South Africa represented by the work and financial position of youth. High levels of youth unemployment, aggravated by low economic growth related to global economic conditions, are further hampered by local factors including economic policy choices and administrative weaknesses. The growth rate of the South African economy tracks the global economy but at a consistently lower level than other comparable economies (Seekings & Nattrass, 2015 fig. 4.1). The South African economy averaged a growth rate of approximately 5% between 2004 and 2007 but declined to an average of just above 2% in the period from 2008 to

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[6]Mohale, B. (2018, November 3). SA's youth want to be part of the solution, not side-lined. *Business Day*. Retrieved from https://www.businesslive.co.za/bd/opinion/2018-11-03-bonang-mohale-sas-youth-want-to-be-part-of-the-solution-not-sidelined/

[7]Not expanded. The expanded definition of unemployment includes workers of working age who are out of work, unavailable to work and not looking for employment. It includes 'discouraged' workers (StatsSA, 2015).

[8]Statistics South Africa. (2017). *Labour Market Dynamics in South Africa, 2017*. Pretoria: Statistics South Africa.

2012[9] largely due to the global recession. The financial crisis of 2007/8 resulted in nearly one million workers losing their jobs (Rena & Msoni, 2014). The growth rate subsequently recovered and then, at the time of the study fieldwork beginning in the fourth quarter of 2015, the rate dropped to 0.6%. Crucially, South Africa has a very low ratio of employment growth to economic growth, attributed to a 'growth path' that has not converted growth into jobs (Nattrass & Seekings, 2019).

In 2020, as a consequence of COVID restrictions, nearly 50% of Black and Coloured households in South Africa ran out of money to buy food and child hunger was nearly double pre-COVID levels at 14% (Bridgman, Van der Berg, & Patel, 2020; Van der Berg, Zuze, & Bridgman, 2020). Furthermore, 42% of South African households in 2020 were female-headed and nearly 38% were female-headed in the Western Cape[10]. Casale and Shepherd (2020) found that women accounted for 67% of the roughly three million jobs lost between February and April 2020. By October 2020, however, NIDS-CRAM Wave 3 data[11] showed a substantial recovery with the easing of restrictions to Level 1 lockdown, with just over 2.1 million additional jobs recorded between June and October, shared almost equally in absolute terms between women and men (Espi et al., 2020; Jain, Budlender, Zizzamia, & Bassier, 2020)

This crisis in personal and therefore household income is situated in circumstances of income inequality that is among the highest in the world. Income inequality in South Africa increased in the post-apartheid period between 1993 and 2008, prior to the financial crash of 2009, with an increased share of income going to the top decile (Leibbrandt, Finn, & Woolard, 2012). The overall Gini coefficient on per capita income rose from 0.66 to 0.70 in the period from 1993 to 2008, while for the Black African population it went up from 0.52 in 1993 to 0.62 in 2008 (Leibbrandt et al.,

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[9]Statistics South Africa. *Statistics.* Retrieved from http://www.statssa.gov.za/?page_id=735&id=1

[10]Statistics South Africa. *Distribution of Households Headed by Females in South Africa in 2019, by Province.* Retrieved from https://www.statista.com/statistics/1114301/distribution-of-female-headed-households-in-south-africa-by-province/

[11]"National Income Dynamics Study – Coronavirus Rapid Mobile Survey (NIDS-CRAM) is a broadly nationally-representative panel survey of South African individuals. The same people are contacted every few months and asked a range of questions on their income and employment, their household welfare, receipt of grants, and about their knowledge and behaviour related to COVID-19." About CRAM - | What is CRAM? | Our Teams (cramsurvey.org)

2012). It increased further to 0.65 for the Black African population in 2015.[12] Most important for this study is that decomposition of the Gini coefficient shows that the relative contribution of wages to overall inequality was over 90% (Finn, 2015). The national poverty headcount rate[13] in 2012 was 62%. As many as 88.3% of households without a wage earner were poor, compared to just over 50% of households that included one earner (Finn, 2015). Besides unemployment, low wages are the main determinant of poverty in the country (Finn, 2015). The above figures highlight the importance of regular employment and increased wage earnings for addressing income inequality.

Against this wider social and economic background, understanding the material and experiential effects of intermittent employment is a vital starting point for understanding the experience of money in the social world of the young adults and the factors impacting transition to adulthood in South African society.

The promise of 1994 — post-apartheid economic emancipation and upward economic mobility — haunts the social world of the study participants. Successive post-apartheid governments have implemented a host of redistributive policies in favour of the historically marginalised Black African majority, with variable and overall unimpressive success for the mass of the poor population.[14] The country has seen a lag in upward economic progress, in the fulfilment of the promise of 'economic freedom' for the Black African population reflected in the statistics of inequality (Leibbrandt et al., 2012) and in the difference between perceived and actual relative economic standing (Posel & Casale, 2011). These lags point to frustrated expectations of upward mobility. My study engages with this wider sense of frustration through the lens of aspiration at a personal level. Aspiration is a concept that allows the enquiry to link personal individual desire and

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[12]Statistics South Africa. (2017). *Poverty Trends in South Africa: An Examination of Absolute Poverty Between 2006 and 2015*. Retrieved from http://www.statssa.gov.za/?p=10341

[13]The poverty headcount rate was based on a poverty line of R1,319 in 2015 developed by Budlender, Leibbrandt, & Woolard (2015) cited in Finn (2015). See Finn (2015) for an explanation and rationale for the use of this poverty line.

[14]They have included affirmative action legislation, spending on social security and the social wage, land reform, housing subsidy programmes and provision of utility services for the urban poor.

the motivation for betterment to the field[15] (Thomson, 2008) of social goods offered in the general social imaginary — especially via advertising and state discourse on its role as 'provider to the people.'

In 2016, the young men and women in this study aspired to economic 'progress,' to higher wages and regular employment, an aspiration with a close relation to a core goal of owning fine clothes and cars, a lifestyle of plenty associated with a respectable social status, individual success and well-being. Consumerist aspiration therefore plays a key role in the social and cultural landscape that this study takes as its setting. Consumerist aspiration, represented in idealised images on advertising billboards and television, is ubiquitous in the media's focus on the lives and achievements of the well-off and successful in their midst. The escalating rise in consumer credit is central to the pursuit of these material, consumer-centred aspirations that play a potent role in the experience of money. These aspirations have been facilitated in large part by the rapid opening up of the micro-credit market through legal reform beginning with exemptions in 1992 of the Usury Act and the Credit Agreement Act 74 of 1980. Nearly twenty years later, in 2013, *The Micro-finance Review* reported that R140 billion, or 10% of South Africa's R1.4 trillion personal credit market,[16] was attributable to households earning less than R10,000 per month. As at March 2015, nearly 72% of credit facilities granted year-on-year (R4.25 billion) were in the form of store cards and approximately 58.5% of credit facility holders earned less than R10,000[17] per month.

Research Setting

Turning to the context for the research, Khayelitsha is largely a post-apartheid urban settlement located to the southeast of Cape Town. The research participants' families relocated to

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[15]As conceptualised by Bourdieu and unpacked by Thomson (2008)

[16]This refers to the formal sector credit market. Only creditworthy workers employed for longer than one year are eligible for formal sector credit. It excludes credit from local, informal moneylenders (known as *mashonisas*) to those who are employed for shorter periods or who receive government grants.

[17]The average exchange rate for 2015 was 12.75 South African Rands to the US Dollar. The average exchange rate for 2020 was 16.46 and for the first eight months of 2021 was 15.02. South African Revenue Service. (n.d.) *Average Exchange Rates.* Retrieved from https://www.sars.gov.za/legal-counsel/legal-counsel-publications/average-exchange-rates/

Khayelitsha from the Eastern Cape in the late 1980s and early 1990s. The settlement grew from when the first houses were built in 1985 to an estimated population of around 400,000 by 2013 (Seekings, 2013). Its resident population is predominantly a poor, Xhosa-speaking, Black African working class population. Seekings (2013) reports, citing a City of Cape Town Urban Assessment Report and estimates from the 2009 census, that more than one quarter of the population received social grants, especially child support grants. Further, according to 2011 population census figures, monthly per capita household income was less than R3,570 in nearly all households (Seekings, 2013, Table 6, p. 16). According to Seekings "The overall employment rate for adults aged 20–59 in Khayelitsha in 2011, according to census data, was 46%" (Seekings, 2013, p. 15). Khayelitsha has high levels of crime and unemployment and generally poor living conditions, especially in the informal settlement. While different in the way that all places differ, it is also a typical example of the urban concentrations of predominantly low income and poor Black African working class populations referred to in South Africa as "townships." It is in this physical, geographic context that the research enquiry takes place. Chapter 3 provides a more detailed profile of the research context, including an outline of the history and sociology of Khayelitsha.

Khayelitsha became the site for this research due to my work for an NGO which provided daily contact for a period of six months with 25 young adults recruited by the NGO to perform field work and undergo training in community development facilitation.

Methodology

The research drew on a variety of primary data. These included daily observations and informal interactions with the 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, seven women and five men, who volunteered to take part in the study. These interviews were conducted in English in late 2015 and early 2016. Ten of these 12 trainees participated in repeat interviews in 2021. 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.

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 live with their mothers or grandmothers who received state child support grants.

Observation and informal interactions with the group of 25 trainees concerned their experience and cross checked statements and my own insights from the in-depth interviews with the 12 research participants who volunteered to participate in the study. The 25 trainees participated voluntarily in the two day-long sessions of acting out 10 impromptu skits of selected situations involving money, five skits on each day. Each skit was filmed and discussed among the group. See Appendix E for the 10 skit scenarios and a link to the recorded performances. Further, I spent nearly two years in the field before and the year after the six month period with the 25 trainees working with the NGO, which afforded occasional engagement with the research subjects and opportunity to observe in their lifeworld.

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. All research participants were conversant in English. A second round of fieldwork conducted in the first half of 2021 enquired about the effects of the COVID pandemic and the course of the lives of the research participants since 2016. In 2021, 10 of the original 12 interviewed research participants were traced and interviewed. Seven respondents were interviewed in person and three telephonically.

In the rest of this thesis, I refer to the group of 25 trainees explicitly as informants, and to the 12 sub-group of trainees who volunteered for the interviews as my research participants or the

young adults, and sometimes as respondents or subjects. Chapter 3 describes the research method in greater detail.

As the research progressed and with deeper analysis of the data concerning the related paradoxical phenomena referred to previously, I found the young adults' accounts of their experience of money pointed to a common set of expressions or tropes. In the subjects' own words, they felt "held back" or "left behind," and that "the money is not enough." This led me to think more deeply about the emotional effect of employment status on ordinary, everyday happiness or, in more measurable terms, subjective well-being[18] and aspiration. This in turn led to questions about the role of dissatisfaction in their voluntarily leaving employment. It also became clear that my respondents were emphasising the family household as a primary setting for their experience of money.

The summary below provides a description and analysis of the empirical material.

Key Findings

In 35% of instances of termination of employment in 2016, the younger participants left their jobs without another to go to. This was commonly motivated by a perception that the work situation was not worth the effort,[19] even though quitting negated personal aspiration and resulted in dependence on the family household for food and shelter. The household, nonetheless, tolerated such acts, conditionally, provided the young adults contributed their share of (shared) household expenses.

The research points to kinship mutuality in the household as central to supporting temporary contractual and casually employed workers. This is one way in which the labour market is 'embedded' — impacting on social relations in the Polanyian sense (Granovetter, 1985; Krippner et

[18]See Diener (2000) for a discussion on measurement of subjective well-being.

[19]The study is limited to wages earned and how participants speak about employment. Other workplace factors may lead to quitting including negative human and labour relations and factors related to family circumstances, perceived alternatives and opportunities for advancement, as well as personal dispositions. Nonetheless, as a study of (subjective) experience, the enquiry does not question the reasons for choosing unemployment but takes the statements of the young adults at face value, that the wages were low and the money not enough.

al., 2004) — in the everyday experience and contending[20] logics, values and practices that make up the DME in this study in its familial household setting.

Uncertain and episodic employment has produced subjective effects among the study participants, of emotional insecurity and anxiety about their economic progress and social status. Anxiety manifests as a feeling of an unbridgeable gap between wages earned and wages aspired to which prevents their arriving at "a good life or just a normal life" (Temba). Participants voice anxiety concerning their social standing and economic prospects, now and in the future. The linked refrains "the money is not enough" and "work is sometimes not worth the money" are cognitive/affective expressions of a negative subjective well-being (Diener, 2000).

Anxiety also arises from episodic financial depletion, vulnerability and persistent financial dependency on the family household for food and lodging. The thesis understands this anxiety as a cognitive-affective reaction to the uncertainty of employment and defines the reaction as an attitude[21] to a perceived distance between the lived reality and the life aspired to, as arising via an 'aspiration' (Ray, 2003).

In relation to employment and earnings, the aspiration gap results from the intersection of two factors: the distance between intermittent and regular employment opportunities and between low and variable wages and the subjects' aspirational wages. These attitudes lead to seemingly irrational arguments, such as it is better to be unemployed and looking for a decent wage than be employed for a pittance. These are expressions of the attitude contributing to the subjects' behaviour of quitting employment without an alternative job to go to.

The effects of the study participants' fluctuating employment status and volatile earning thus spilled over into their domestic lives, intensifying contending logics, values and behaviour of the

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[20]The word *contending* has been used rather than *competing* so as to suggest an ongoing struggle within one body, rather than two entities competing for power over each other. Discussions show that the contenting parties are the young adults and, mainly, their mothers. Mothers and parents as heads of household are notionally taken to represent the collective interests of the household as a whole. This is proven by their insistence on financial contributions to the 'shared pot.'

[21]According to Crano and Prislin, attitudes are "evaluative judgements that integrate and summarise … cognitive/affective reactions" (Crano, 2006, p. 347).

young adults in the household, including gendered and intergenerational responses. While the household serves as a safety net for the decision of study participants to voluntarily quit employment the households' support of this (un)employment choice is conditional and reluctant in spirit, if not always demonstrated.

In sum, it is only possible to understand the young adults' decisions regarding earning and spending by factoring in both the normative dynamics of the household and the subjective effects of anxiety regarding their social and economic aspirations.

Regarding the normative dynamics of the household, support for the young adults' (un)employment choice is shown to be entangled in two opposing dynamics: one is derived from longstanding traditions of kinship mutuality, that is, traditions of solidarity and mutual support (Mosoetsa, 2011). Moore and Seekings, quoting Nhlapo (1989), point out that:

> In traditional African society, the individual was not autonomous or possessed of rights above and prior to society, writes Nhlapo (1989:4); a person's 'place in society was fixed by a defined role or status in a greater whole, be it family, clan, tribe or community'; duties were emphasised rather than rights, and mutual obligations over individual advancement. Despite encroaching individualism, interdependence and mutual obligation remain fundamental to the norms of kinship in Southern Africa. (Moore & Seekings, 2019, p. 517)

The second dynamic involves behaviours related to possessive individualism. Unsurprisingly, the study finds that the household, the mothers of the participants, in particular, share a common interest with the young adults for greater common economic well-being and heightened social status. That parents aspire to their children's progress is commonplace, but the aspiration as here manifested is collective rather than merely individual; while parents and other family members want the best for the individual, it is also the case that everyone wants everyone to prosper.

Possessive individualism is thus situated inside a longstanding mutuality of kinship in which sharing — defined here as "enabling access to what is valued on the basis of shared demands" (Widlok, 2016, p. xvii) —constitutes a form of long-term reciprocal exchange or gift (Mauss, 2002) in

the DME. That is, this is an instance of a contemporary self-interested aspiration being embedded in "mutuality of being" (Sahlins, 2011, p. 10). This kinship mutuality is, however, not without contention. Patterns of earning and contribution to household expenses have intrahousehold, intergenerational and gendered effects.

The young men's and women's experiences of employment, its flux and uncertainty and quantum and the variability of wages earned, were similar in this study even though employment uncertainty, as indicated by changes in employment status, increased at a broad national level.[22] Distinctly gendered responses to the valuation of employment were not evident in the attitudes of this small group of young adults. Neither were their gender differences evident in attitudes toward quitting employment. Women in this study group quit employment voluntarily just as men did and their choice of unemployment was also conditionally supported by their households. In addition, the young adults' contributions toward household expenses were comparable.

Rather than in their relationships with employment, the gendered difference lay within the moral economy of the household in relation to domestic responsibilities. In all instances of the women in this study, the fathers of their children were absent. The young women in this group spoke of their children's fathers' lack of contribution toward their care as normal. The fathers' mothers usually made occasional contributions toward child maintenance.

South African literature on the merits and impact of the state Child Support Grant (CSG) on women's lives, intergenerational dynamics and in relation to paid work is extensive (Button & Ncapai, 2019; Granlund & Hochfeld, 2020; Moore & Seekings, 2019; Patel, Knijn, & Van Wel, 2015; Surender, Noble, Wright, & Ntshongwana, 2010). Women with children take responsibility for the children's upbringing, largely with the help of the CSG and the children's grandmothers. Expenses not covered by the CSG, such as school fees, are an extra burden. While gender conflict over payment of school fees or alimony was not clear in this study due to sample size, it was possible to

[22]The percentage of young women in contract employment of limited duration increased by 7.4% in the period 2008 to 2015, compared to 4.5% for men (StatsSA, 2015, p. 28).

discern that, while the young men recognised their responsibility to contribute financially toward the care of their children, they contributed only when employed and did so sporadically and only on demand. Van den Berg and Makusha report that "Not all fathers are unable to meet the financial needs of their children: two fathers speak of contributing to school fees but are unwilling to pay maintenance despite their ability to do so" (Van den Berg & Makusha, 2018, p. 36).

Regarding contributions toward household expenditure, wage contributions to the household economy have a material effect. They are also evidently symbolic of the mutuality of obligation often resembling what has been termed "demand sharing" (Peterson, 1993). The underlying conflict, surfacing from time to time as bickering and arguments over food, was not about access to social grants[23] but about financial contribution generally. The conflict was intergenerational and between siblings. There was tension between employed providers, on the one hand, and dependent, unemployed siblings and some mothers of the providers, on the other. In one instance there was conflict with a stepfather. There were only two instances of present biological fathers in the study households; a third father was living in the Eastern Cape with his biological mother. Van den Berg and Makusha report that, in 2016, 36% of children in South Africa were living in the same household as their biological father and another 35% were living with a non-biological male in the household. They report that parental responsibilities result in considerable gender conflict. In Khayelitsha, 41% of households were female-headed (Seekings, 2013). In this study group, seven households of the 12 are female-headed households.

I find personal financial flux and insecurity as effects of what I have termed intermittent employment transmuted into intrahousehold gendered and generational stress and impoverishment, and for the individual, into material and existential depletion. Depletion, in turn,

[23]According to Moore and Seekings (2019), social grants alleviate poverty and give dignity to the elderly, but distribution of social grants also generates intrahousehold, generational and gendered conflict. Women and the elderly receive more than four times the money of men, i.e., pre-COVID, few men received any grants, impacting on domestic social relations (Moore & Seekings, 2019).

links to anxiety of 'unattainability' of social and economic progress and this to extravagant spending patterns despite both personal and domestic impoverishment.

In this context of the normative dynamics of the household, of flux and personal and household vulnerability, the young adults, men and women alike, choose to "spend like there is no tomorrow" when earning. After spending on essentials and making their financial contribution toward the household budget, the study participants experience a tense material and moral[24] encounter with consumption. I explain this encounter as follows: as many men as women spend and borrow to spend on 'fast goods' including treats, designer brand clothes, hairdos, drink and revelry. Such objects of consumption represent norms and standards of dress and lifestyle, of the "good life" as exhibited by friends and peers and by those who have money, whether the money was earned legitimately or not.

The consumption the young adults speak of, realised (episodically) through displays of spending, masks "not having money in the bank" (Fezile) or not "hav[ing] a bed to sleep on" (Funeka). The material and moral tension, thus, refers here to a moral economy of consumption, where money or the absence or "sacrifice" (Funeka, Fezile, Temba) thereof meets relations of obligation to conform with standards of dress and the good life exhibited by friends and peers.

Women in the group aspired to the same lifestyle measures of economic progress and social status as the men, although only three of the seven appeared to drink or party as hard as three of the five men. This is possibly because they are expected to fulfil child expenses, domestic roles and performances of aesthetic femininity (hair, clothes, makeup) that the men are not. They spend more on household items and buy on credit more than men and, as earners, were subject to the same expectations to provide and contribute toward household expenses.

Nonetheless, viewed from the outside, the consumption patterns the young adults speak of as a group may be surprising in light of their own financial vulnerability and that of the households

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[24]In this instance, the term 'moral' is understood as carrying evaluation based on values, norms and ethics particular to the population in question.

they depend on. In terms of the economic rationality principle,[25] this behaviour appears economically irrational as explored in the debate regarding economic rationality (Becker, 1962; Sen, 1977). Rather than saving according to 'rational economic norms,' the respondents spend on dress and drink and revelry for the sake of the respect and social status that this spending confers.

This set of behaviours may be 'rational' in their lifeworld, in conforming to norms of identity and shared lifeworld practices; however, this 'rationality' includes a strong affective element not usually considered rational. The 'irrational' in their behaviour is gestured to when the young adults themselves speak of their acts of consumption as being out of proportion, even excessive, in relation to their means and living conditions. If their behaviour is subjectively rational, it is also laden with anxieties that point to a non-rational calculus over which they have little or no control.

This behaviour, derived from the evidence on positional consumption, emphasises the present and is premised on insecurity regarding the future, on socially obligatory behaviour, on carefree or reckless spending as a symbolic act of independence or defiance, or simply on an exhibition for the momentary pleasure of sociability. Viewed as a value orientation toward attainment of individual wealth and enhanced self-image, such a dynamic of positional consumption also correlates with mutualistic or collectivist cultures and an interdependent self-conception (Eaton & Louw, 2000; Kim, Kasser, & Lee, 2003).

The study thus posits that positional consumption, revealing aspiration, is culturally and socially integrated and structured within the lived reality of perceived material deprivation. Furthermore, in contrast to Ray's (2003) construct of a two-dimensional dynamic of aspiration, i.e., the aspirations window and gap, to the extent that the young adults enact the consumption practices of those with money, these practices are symbolic of a collective capacity to aspire (Appadurai, 2004). In this regard, this study points to a subjective dimension experienced in events

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[25] "The economic rationality principle is based on the postulate that people behave in rational ways and consider options and decisions within logical structures of thought, as opposed to involving emotional, moral, or psychological elements." Retrieved from https://link.springer.com/referenceworkentry/10.1007%2F978-94-007-0753-5_822

of positional consumption, conscious of impoverishment at home. For the household, the "objects of aspiration" (Appadurai, 2004, p. 68), such as furniture, appliances and home improvements, suggest a future economic well-being and a confirmation of kinship mutuality.

Aspiration is consequently a driving element in the DME and integral to the normative dynamics of the household of the young adults. I argue that positional objects register a residual mutuality belonging to a common collective aspiration and to the obligations and reciprocity of traditional relations of kinship. This indexing is one explanation of why the young adults' households accept their spending behaviour despite deprivation at home.

The thesis further argues that the positional consumption that these young adults take part in engages them in a generally recognised and widely practiced play of 'acting as if ….' This phenomenon has historical continuities in youth cultures of distinctive dress codes and lifestyles which stage identities and social distinctions dating back to at least the 1940s. The contemporary manifestation of this phenomenon appears integral to social and cultural life as an effect of an unstable post-apartheid labour market alongside a burgeoning retail sector providing easy access to consumer credit.

In May 2021, much of this has changed with the transition of nearly all participants to 'adulthood,' to forms of financial independence and independence from the parental household. The transition intersected with the COVID pandemic and ensuing lockdowns. While regular earning and financial independence have been instrumental in achieving markers of adulthood aspired to, some delink attainment of adulthood from these conditions as well as from excess drinking and revelry.[26] This delinking emphasises the residents' agency in this matter and age. We find progression to adulthood through an intensified familial responsibility, due to aging of the parents and changed status as primary provider in the DME and its attainment through reliability of earning.

[26]A conversation with a colleague (Patrick Laka) on this question concluded that drink and revelry is commonplace and generally accepted behaviour among young adults up to 29 or 30 years of age. Vellios and Van Walbeek show that alcohol consumption peaks among 25 to 35 year olds (Vellios & Van Walbeek, 2018).

Indeed, most of the study participants considered themselves adult in 2016 – somewhere between age 25 and 35. Six were living in their own homes and notionally financially independent from their parents but three women in this group relied on their mothers in the parental household to accommodate and care for their children as well as for some financial support when unemployed. In 2021, the parental DME has weakened due to their aging parents. The parents of another two had passed away. All except one now live in their own homes, are heads of household and sole breadwinners, independent of the parental household.

The change in domestic responsibilities and status associated with adulthood takes centre stage in the transition to adulthood, and excessive drink and revelry and lifestyle spending constitutes reckless youthful behaviour. But the research in 2021 points to reliability of earning as a consistent factor throughout the young adult participants' transition from the material and existential state of 'not enough' to an economically precarious adulthood with intensified domestic responsibilities mainly for the women in the group. We find that adult responsibility in the domestic domain, as parents age and the young adults become heads of household, combines with employment status to indicate categories of adult status in the DME of households.

Outline of Theoretical Delineation

Chapter 2 reviews the literature and details the theoretical framework for this thesis. From the economic sociology literature, I extract, as descriptive and explanatory tools, the concepts of embeddedness (Granovetter, 1985; Gudeman, 2008; Krippner et al., 2004; Polanyi, 1944), of moral economy (Booth, 1994a; Carrier, 2017; Hann, 2016; Palomera & Vetta, 2016; Thompson, 1971, 1991) and of the domestic moral economy (Gregory, 2012). The idea of domestic moral economy, constituting the normative matrix of obligations and entitlements related to money that bind their households' provides a central analytical framework for this thesis.

The idea of domestic moral economy allowed me to think about how flows of money (Polanyi, 1944; Simmel, 1950; Zelizer, 1989) enter a field of interpersonal interactions, of sharing and shared aspirations within the household. Alongside this domestic context for subjects' expenditure

and their statements about their experience of money was their spending on fashion items and revelry in the face of impoverishment. This, in turn, took me to the social psychological, economic sociology and anthropology and historical literature on cultures of sharing and mutuality (Arnould & Rose, 2015; Belk, 2007; Peterson, 1993; Shryock, 2013; Widlok, 2013) and on positional consumption for theoretical tools to situate their experience of money within their lifeworld. The construct of aspiration, as a forward-looking attitude to material and social advancement, cuts across the findings (Appadurai, 2004; Ray, 2003). Aspiration permeates all three phenomena that frame the research enquiry. Aspiration threads its way through the flux and insecurity in earning and in domestic life, throughout the life course of the young adults from their youth into adulthood (Honwana, 2012, 2014; Leccardi, 2005; Macmillan, 2005; Woodman & Bennett, 2016).

Literature from the sub-fields of economic sociology and economic anthropology as outlined above provided the conceptual instruments guiding the exposition of the empirical material from 2015/16 in each of the three substantive Chapters 4, 5 and 6. Chapter 7 draws from the contemporary literature on the effects of the pandemic and from the literature on waithood and the transition to adulthood to frame analysis of the material from 2021.

Synthesis and Theoretical Speculations

The workings of the household DME demonstrate the involvement or 'embeddedness' of external economic conditions in the lived experience — in this instance, as a set of effects of the labour market on monetary exchanges that involve relationships of obligations between members of the household. In turn, these relationships in the DME impact on the young adults' decisions and practices related to money. Here I add to the idea of domestic moral economy the effects of individual and group (domestic) aspiration.

From the evidence in 2016, I see aspiration to economic well-being and social status cut across this lived experience of the individual young adult earner in their household and in their social world of friends and peers. Aspiration and obligation are the two key dynamics at play for the individual and the household in the DME, and money to share and spend are at issue. The familial

household thus provides the setting for understanding how and why 'the economy' involves contending logics, values and practices related to money. These contending logics are an example of 'economy's tension' that Gudeman (2008) speaks about manifest in the domestic domain. The concept of domestic moral economy serves to explain the contradictions and ambiguities – the 'irrationalities' in the paradoxical phenomena in the accounts of the lived experience of the study participants.

Five years after the original research, in 2021, I note how changed relationships of responsibility toward family and kin associated with adulthood combine with (in)security of employment to discern versions of adult status in the DME for the participants. In this process of transition to adulthood, notably in the context of the pandemic, positional consumption, characterised by lifestyle spending, drink and revelry, are set aside and identified with reckless youthful behaviour or the behaviour of adults "addicted to enjoying and partying."

And so I turn to the function of money in the formulation of the DME. Money is both a medium of exchange and a means of payment for goods and services. The exchange takes the form of contribution toward shared household expenses for food and shelter. Such contributions also have symbolic and social significance involving kinship mutuality and obligation. They symbolise and manifest a provider status involving progressively intensified domestic responsibilities and status in adulthood for the participants. It gives authority 'to speak' in the household. To this extent, money is both cultural and political. The 'contribution' to the familial household of the young adults is "special money" (Zelizer, 1989, p. 348), as is money spent and borrowed to spend on items of positional consumption. Each type of money is uniquely symbolic, personally meaningful, and socially and politically significant, as much as each has transactional value in the domestic context and in the market. Moreover, while money transcends social class differences in that it is in a classical sense indifferent to class position (Zelizer, 1989), class determines its quantity and quality — that is, it determines economic means and cultural and moral meanings. In this study, the experience of monetary depletion and 'never enough' is central to the subjective experience of this

category of young adult workers within their domestic moral economies. In the terms defined by Zelizer (1989) above, therefore, the subjective experience of 'never enough' is logically of a social class or class segment and thus the DME and the experience of money points to class relations and political economy linking the experience of the young adults to the wider context. Money also produces moral hierarchies and relations of power. Moreover, according to Wilkis (2017), following Bourdieu, money is a reservoir of moral capital that is convertible to other forms of capital.

The study also explores an anthropological debate around 'gifting' and sharing, providing conceptual depth to how and why contribution to household budgets involving both reciprocity and obligation creates a situation of personal depletion. Reciprocity points to the accommodation of the young adult when they are unemployed. Depletion points to drainage of any 'extra' money through the requests and demands of family that go beyond straightforward contribution to costs of accommodation and food. Indeed, it is as if there exists an *immeasurable* factor in the whole situation of sharing and mutual support; the subjects have a sense that they are always expected to give more, no matter how little they have. 'More' has no fixed measure due to the volatile flux of money in the matrix of the financially stretched and ever-hungry household domestic economy where 'sharing' has a particular social value. Anthropological debate shows some scholars arguing that sharing involves individual acts of giving without expectation of reciprocity, i.e., as being altruistic and self-interested. Counter to this, sharing is framed as a matter of share demand (Widlok, 2016). It involves acts of kinship mutuality and is socially interested rather than utilitarian or self-interested (Arnould & Rose, 2015; Sahlins, 2013; Shryock, 2013).

The notions of shared demand (Widlok, 2004, 2016) and of sharing in and out of a circle of people who enjoy the benefit and of sharing that involves alternating exchanges of regard (Offer, 1997) between provider and dependent entities are all useful for deepening the understanding of sharing in the households of the case study. These concepts delineate the edges or ideal types of the real acts of sharing observed in this study. Sharing is here differentiated, contentious, multivalent and changeable over time. Sharing of wages by the study participants is reluctant in spirit, though

not always practically so. The sharing of the young adults brought to attention in this research is not voluntary or volitional but resembles a version of demand sharing (Peterson, 1993). In adulthood, however, sharing in the DME is conventionally the responsibility of adult heads of household.

The study then considers theories of consumption and of the cross-cutting phenomenon of aspiration as a forward-looking externally-oriented goal of individuals. Extrinsic goal orientation correlates with a tendency to seek affirmation through social norms and practices of mutuality and interdependency, in displays of wealth and image (Eaton & Louw, 2000; Kim et al., 2003). Aspiration is a dynamic and changeable attitude, an evaluative integration of cognitions and affects that finds substance through individual comparison to others in their lifeworld. This study argues that the lifestyle aspired to, finding substance through individual comparison to others, symbolises a mutual collective capacity to aspire (Appadurai, 2004). The household seeks a common goal with the young adults, of economic progress, well-being and social status.

Moreover, the consumption practices in this study echo across the history of township youth culture in South Africa. Such youth culture has valued dress and drink and revelry as marks of distinction and social status since at least the 1940s (Bank, 2011; Glaser, 2000; Wilson & Mafeje, 1963). The pretence of having more money than one actually has is, historically, a generally recognised and normalised way of being. Equally, there exists a history of 'job choosiness' among urban workers as a 'rejection' of low wage employment. A version of this phenomenon is repeated in the words of the young adults, in the refrains "work is not worth the money" and "the money is not enough."

Finally, the thesis concludes from the evidence in 2015 and 2016 that the young adults experience a gap between the life aspired to and real life, a state of 'unattainability' consequent on an interplay between obligation and aspiration. This state is characterised externally by insecure earning and chronic flux of dependence and independence and by the individual subject as a core existential component of 'depletion,' of 'never enough.' The state of unattainability explains the meaning of money earned for the aspiring younger adults in their social exchanges. These social

exchanges involve contending demands on the familial household seeking mutual material well-being and, among friends and peers, seeking social status through performative expressions of plenty in circumstances of deprivation.

In 2021, the study participants have all progressed into one of four categories of adult status in domestic moral economy. Each category has a different combination of money and relationships of obligation and responsibility. These are outlined below but first, regarding employment and earning, external conditions of flux and insecurity in the labour market are central to what is termed a 'non-standard' pattern of transition to adulthood (Shanahan, 2000). Such a transition involves delay, interruption and impermanence, and, sometimes, repetition or reversal of life course stages. It underlies the existential state of 'unattainability' found in this study, and in what Honwana (2012) refers to as the phenomenon of waithood. Throughout the more than 10 year transition to adulthood, most participants were 'locked in' a moral economy of economically-dependent responsibility. Here, precarious economic conditions coupled with aspiration, characterised by spending on what I have termed 'as-if' positional consumption, dominated their social relationships in the moral economy. In 2021, one individual remains in this situation, in an economically-dependent responsibility adult status. In the second category, we see a progression toward 'economically-destitute responsibility' characterised by a separation from the DME. In five other instances, four of whom are women, we see a progression to adulthood with economically-precarious responsibilities. In these cases, the risk of unemployment hangs heavily over responsibilities for children and family. Three other cases are examples of a conventional transition to adulthood through more secure employment to economically-secure responsibility.

In terms of youth studies, I combine two dominant theoretical strains (Woodman & Bennett, 2016). The first focuses on patterns and temporality of life course stages and events (Bengtson & Allen, 2009; Macmillan, 2005; Shanahan, 2000). In most instances, patterns of precarious, 'non-standard' transitions persist into adulthood manifesting economically-precarious responsibilities threatening the DMEs. The second theoretical strain refers to youth sub-cultures (Woodman &

Bennett, 2016) of consumption of lifestyle goods, drink and revelry. Here, adulthood emerges out of youthful forms of identity-making. In adulthood, the participants abandon the pretence of 'as-if' consumption spending in favour of family life and stability in the DME.

In conclusion, I see a transition to adulthood as a continuum. In the work of Swartz, Harding and De Lannoy, youth is differentiated in four categories of contemporary youth identity and culture described as those who suffer the "violence of dreams" (Swartz, Harding, & De Lannoy, 2012, p. 32) and those who live "*ikasi* [of the township] style" (Swartz et al., 2012, p. 33). The youth described by Swartz et al. (2012) become young adults as described and accounted for in this study. These young adults, in turn, transition to adulthood. Outcomes of this transition to adulthood combine in four categories set out above of employment status and heightened responsibilities toward family in the DME. Aspiration to wealth and social and economic mobility, symbolised by the positional consumption described, has fallen away or diminished.

Contribution to Scholarship

This thesis, thus, makes two related contributions to scholarship.

First, it contributes a South African case of the impact of labour market conditions on the lived experience of money of a cohort of young adults 25 to 35 at the time of the original research in 2016. It demonstrates the effects of these conditions on their responsibilities and status in their parental households relative to their identity making through lifestyle spending in their social world. It argues that conditions of labour market insecurity contribute to a state of flux and material and existential depletion for the individual and that these effects cascade into their domestic domain in a tense interplay between relations of obligation and aspirations. In doing so, the thesis also demonstrates the 'involvement' of domestic relations in conditions of labour market flux and financial indebtedness of family members through the household's support for the young adults' financial practices (of earning and spending). The thesis thus details a case in which domestic moral economies of a social class of young adults, of money earned and money spent, constitute an inseparable whole with a dynamic of aspiration and relations of obligation in the domestic domain.

Such a theorisation of money earned and spent draws the political economy experientially into the domain of the household. It also draws from Gudeman (2008) that "Economy contains both a mutual and a market realm" (p. 4) and that both are value domains that are dialectically connected that "often conflict and resist each other, and their relations shift over time" (p. 4).

Second, the thesis contributes to youth studies, within the frame of domestic moral economy, a case of the progression of a group of young adults aged 25 to 35 to adulthood. The progression observed begins with the work of Swartz et al. (2012) where contemporary youth identity described as those who suffer the "violence of dreams" (p. 32) and those who live *ikasi* [of the township] style (p. 33). This youth become young adults, as in the case of this study, who experience a 'non-standard,' unstable transition from a state of material and existential depletion, of "unattainability" of the life aspired to, to an adult status involving an interplay between money earned and domestic obligation in the DME. Outcomes of this transition to adulthood, in 2021, combine in categories of adult status involving money and intensified domestic obligations. Aspiration to wealth and social and economic mobility, symbolised by the positional consumption, diminish with age and the burden of domestic responsibility.

In this manner, the thesis adds to scholarly work on domestic moral economy a conceptualisation of its temporal dynamic, involving flows of simultaneous life courses and overlapping relations of responsibility and aspiration between generations in the household that relate to flows of money. We see the dynamics related to money and obligation and aspiration change with age, status and changing fortunes of individual household members. Adulthood thus emerges out of and coexists in the DME with extravagant spending of 'juvenile' aspirations.

The thesis thus advances our understanding, absent in the South African literature, of the lived experience of money of 'township youth' – as young adults – and then, as they progress into adulthood, of adult decision-making regarding earning, sharing and spending money in relation to their domestic moral economies.

Theoretically, the thesis contributes to our understanding of 'moral economy' a case exemplifying 'embeddedness' as effects of the labour market and consumerism, aided by the consumer finance sector, on domestic and personal social relations. The responses of the young adults to these effects impacted values and practices of their households and on the capitalist market economy. We can infer from such a theorisation that the DME of the poor is both inseparable from the South African version of capitalism and, to a certain extent, exogenous to it, reflecting extra-capitalist norms and values. At a societal scale, therefore, relations between the poor and the rich in South Africa are ordered by longstanding social cultural norms and values that shape and are shaped by the capitalist economy working in favour of the rich through practices of earning and spending.

Chapter Outline

Chapter 2 provides a review of selected literature framing the evidence from the case study in Chapters 4, 5, and 6 and a contribution to the literature in a line of argument as the review unfolds.

Chapter 3 provides a description and motivation of the research approach, including its philosophical underpinnings. It places the research subjects economically, geographically and sociologically and describes and motivates the research method.

Chapter 4 focusses on the experience of intermittent employment and low wage variable earning of the research participants, providing dimensions and insights from quantitative descriptive statistics and economic literature to understand the first of the three phenomena that form the research problem, that is, why the young adults, despite their aspirations, quit employment voluntarily.

Chapter 5 examines the sources and intrahousehold distribution of income in the case study. It offers an empirical quantitative dimension to household contribution and sharing before using anthropological literature selectively and analytically to provide a frame for understanding the contending interplay between the self-centred individualism of young adults and the longstanding

collective mutuality of kinship support. It also explores the second phenomenon of why the household is disinclined to negatively sanction the behaviour of the young adults in quitting employment voluntarily despite its consequences.

Chapter 6 considers the apparently extravagant positional consumption of the young adults. Behaviour and attitudes regarding aspiration in social psychological terms are examined and placed in relation to historical continuities of youth culture and identity. It looks at consumer culture as fostered by peer group pressures to conform and as shaped by media-propagated images.

Chapter 7 provides an overview of the literature on the COVID pandemic and adds to the thesis a temporal perspective of the young adults' transition to adulthood five years after the initial fieldwork. We examine the changing attitudes and domestic circumstances of the young adults linked to their employment status and life course events in the context of the pandemic.

The concluding chapter provides an exposition of the research findings speculating on theoretical perspectives to think with and an explanation for the research problem as it unfolded throughout the research process. It ends with a contribution to selected South African literature and some practical recommendations.

Chapter 2 Review of Literature, Theory and Contribution to Scholarship

My core thesis is that young adults, such as those in this study, aspire and have ambitions reflecting the individualistic and consumerist version of modernity that is hegemonic in post-apartheid South Africa, but they lack the material base to support these aspirations. Their precarity in the labour market renders them intermittently dependent on kin who demand or expect them to fulfil their responsibilities within the family or household. Young adults are therefore compelled to negotiate the balance between their individual ambitions and their social obligations. Later, in their 30s, versions of precarious economic conditions persist while domestic adult responsibilities intensify with age and aging parents. Lifestyle spending, identified with recklessness of youth and adults addicted to that lifestyle, diminishes. I argue that the young adults' responses to external economic conditions, introduced and embedded in both domestic relations and their social lives among peers and friends, demonstrate the inseparability of external capitalist relation of production from historically instituted social relations in the wider South African moral economy.

To understand these phenomena theoretically I use the concept of domestic moral economy as defined by Gregory: "… the domain where profit and loss meets virtue and vice to form an inseparable whole or, to use Polanyi's famous formulation, where the economy is embedded in kinship and other social relations" (Gregory, 2012, p. 380). Gregory equates his concise interpretation of domestic moral economy, a term with a long history popularised by E.P. Thompson (Götz, 2015), with Polanyi's idea of economy's embeddedness in kinship relations. According to Gotz, however, while Polanyi's idea of embeddedness "… has made him the inspiration of the 'moral economic argument' …, authors in the moral economy research tradition, like Polanyi …, did not use the term itself" (Götz, 2015, p. 154). In this case, therefore, linking the two authors' ideas is theoretically unusual.

Nonetheless, the thesis thus framed sheds new light on the everyday experience of money of older youth in South African townships by linking qualitative enquiry at the domestic scale to features of the wider South African political economy. Sometimes intensely negotiated and often

conflicted domestic relations regarding money earned and spent by the individual young adults in the South African labour and consumer goods market manifest in a tense interplay between their own individual "needs and wants" and aspirations of those in the household.

The review of the literature below is in two parts. In each part I review selected literature pointing to its strengths and limitations mainly by indicating the thesis' contribution to this scholarship. In the first part I review literature on moral economy and money's reach into domestic social relations. The thesis is located conceptually within the framework of moral economy in the domestic domain intersecting with Polanyi's substantivist approach to economy and concept of embeddedness (Polanyi, 1957b). The notion of embeddedness implicates structural features of the South African labour market, underpinned by neo-classical economics, in personal and household poverty, material depletion and anxiety in the domestic and social worlds of the young adults. I then review the literature empirically as regards themes of ambition and aspirations of township 'youth' through practices of consumption; of material constraints on young adults' consumer spending and contributions to household expenditure related to their earning and household circumstances; household norms and standards of conflicted mutuality in the context of South African poverty and inequality; and changes in relation to the process of transition to adulthood.

This chapter commences with an outline of Polanyi's conceptual tools and a review of the literature on moral economy, including the idea of domestic moral economy. This is followed by a review of the literature on money and its dual role as an objective means of rational calculation and as a medium with symbolic and social significance. I then examine the scholarship on earning and the experience of employment of young adults. I follow this with an examination of family and household and sources of household income in South Africa before embarking on a review of the literature on kinship mutuality and sharing in the domestic domain. I then draw from the literature a heuristic model for understanding individual and collective aspiration and positional consumption. I examine selected literature on consumption and seek historical continuities and breaks in patterns of consumption and youth culture as a means for social distinction. Finally, I review selected

contemporary South African research on the effects of the COVID pandemic accompanied by a reading of Honwana's use of the term waithood, (Honwana, 2012). The term waithood as originally coined by Singerman concerned delayed marriage and economic marriage imperative in the middle-east (Singerman, 2007). In this thesis, waithood, defined as a phenomenon of youth and by a review of selected literature on life course transition to adulthood, explains the young adults' temporal pathways to adulthood.

Polanyi's Conceptual Tools

This thesis, framed analytically within what economic sociologists have generally termed a substantivist approach to economy, concerns how money circulates from the point of production to consumption (Carrier, 2017) – that is, from the young adults' point of earning and their contribution toward household expenditure to their spending on consumer goods. Polanyi refers to this approach to economy as "the institutionalised interaction between man and the environment that provides a sustained provision of material means for the satisfaction of wants" (Polanyi, 1957a, p. 293).

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; 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 a useful reading on economy as a non-instituted process and the Indian non-autarkic household. Carlson exposes contradictions in Polanyi's thinking in The Problem with Karl Polanyi (Carlson, 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, p. Abstract).

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, p. 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 type of mapping the flow of money and its effects in the household.

Scholarship on embeddedness, generally recognised as the central concept of economic sociology, is extensive and contested. Here the term refers to the inseparability of 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, p. 2) provides a focus on 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, p. 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 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 instituted through gift-giving in the form of transfers and through transactions, i.e., through earning and spending of individual household members. Intrahousehold economic processes between household members are reviewed below in the literature on mutuality and sharing, on domestic moral economy and 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, p. 2). He proposed that "we do

better to speak of a moral dimension, an ethical context of economic activity" (Hann, 2016, p. 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, p. 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, p. 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 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, p. 487)

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

On Moral Economy

According to Carrier, "… the social sciences are littered with panels and papers that invoke the phrase" (Carrier, 2017, p. 19), to the extent that it has been "trivialised" (Fassin, 2009, p. 3) or become "muddled" (Hann, 2016, p. 3). The definition and use of the term moral economy has faced vigorous debate and range widely in an extensive economic anthropology literature, for example

(Arnold, 2002; Booth, 1994a, 1994b, 2013; Carrier, 2017; Fassin, 2009; Götz, 2015; Gudeman, 2008; Hann, 2018; Palomera & Vetta, 2016; Thompson, 1971). It is consequently important to define the term and its application to the domestic situation for the analytical purposes of this study.

Arnold (2002) sets out the debate on the term moral economy in relation to either its descriptive or prescriptive elements. The former, he claims, refers to the "various non-economic norms and obligations … that mediate the central social, political and/or economic relations of a given (almost always pre- or nonmarket) people" (Arnold, 2002, p. 85). The prescriptive element "refers to moral economy's status and value as an instrument for social and political analysis … whether used to evaluate the distinctive social and political features of various systems of exchange (Booth 1993a; Dalton 1961; Polanyi, 1944) or to explain insurgency and rebellion (Gosner, 1992; Scott, 1976; Thompson, 1971)" (Arnold, 2002, p. 85).

I use the term here in the second prescriptive sense to understand impacts of distinctive social and political systems of exchange, of the labour market and consumer retail industry, on the lives of young adults from the township and their poor families at the domestic scale.

Booth (1994b) poses conceptual and philosophical challenges to the idea of moral economy. He concludes that the moral economy approach encourages a way of thinking about the economy that is "… radically at odds with both the economic approach to human behaviour and institutions and with the rights-based theorizing that has long commanded the conceptual heights of normative economics" (Booth, 1994b, p. 664). This study similarly seeks to open up new ways of understanding the experience of young township adults of money and the embeddedness of the economy in their social lives.

In this regard, Arnold (2002) argues against the prevailing assumptions of moral economy and their "… emphasis on resistance to commercial incorporation" pointing out that "the prevailing conception of Moral Economy cannot explain the moral indignation and rebellion of a non-market valley in California desperate for commercial incorporation" (Arnold, 2002, pp. 89-90). I discern similar moral sentiments among the young adults in this study, at the failure of their incorporation

into the labour market. Such sentiments, according to Moodie, constitute the "… moral and emotional roots of collective action" (Moodie, 2020, p. 412).

Götz posits that a common denominator in the meaning attributed to the term moral economy over a period of two hundred years "… has been the perceived need to match purposive rationality with value-based considerations (Weber's [1922, 12] Wertrationalität vs. Zweckrationalität)" (Götz, 2015, p. 155). I set out below a range of European and African scholarship utilising the concept of moral economy with the aim of achieving such a match.

In a European context, extended notions of the term, some of which, according to Götz (2015), overextend Thompson's analysis, include, for example, leftist readings on neo-liberalism's confrontation with the moral economy of Turkish workers (Dogan, 2010). Kohli (1987) provides a critique of Thompson arguing that the industrial market economy presents its own form of moral economy based on labour institutionalised in the welfare state and particularly in cross-generational transfer arrangements. On a different trajectory, Svallfors associates the term with consensus about welfare state regimes (Svallfors, 2006) and Mau identifies redistribution by the welfare state and the social acceptance of its effects as a 'moral economy' (Mau, 2004).

From a similar vantage point in the South African context, Nattrass examines the moral economy of AIDS from the point of view of a welfare state (Seekings & Nattrass, 2005). Nattrass uses economic tools to assess policy but, in so doing, is "at pains to highlight the implicit normative assumptions and implications" (Nattrass, 2004, p. 14). The use and meaning attributed to the term moral economy in the African and South African literature is equally wide-ranging as case material and in its analytical terms. It includes, among others, the work of Rajak (2010) who writes on the moral economy of HIV treatment in a transnational mining company as a corporate social responsibility strategy. The strategy claims an ethical position "not [as] an opposition to corporate capitalism, nor a limit to it, but the very mechanism through which it is replenished, extended, and endowed with moral authority" (Rajak, 2010, p. 568). Prince speaks of the term "… as an analytical frame to describe what happens when the medicalization of hunger interacts with a subsistence

crisis, with an AIDS economy mediated by NGOS and external donors …" (Prince, 2012, pp. Section Moral Economies and Medical Technologies, para.2).

Alexander, Bruun and Koch use the term within the frame of Thompson's definition of "… use [of] the concept of moral economies as a heuristic device to access our informants' demands for housing and how they make sense of their rights to a home in the face of political-economic processes and larger political-economic institutions" (Alexander, Bruun, & Koch, 2018, p. 10).

De Sardan uses the term "… to pinpoint certain social norms widely represented in modern Africa, which 'communicate' with or influence the practices of corruption" (De Sardan, 1999, p. 26). Cornwell uses the term with reference to race in South Africa in the period 1890-1910 (Cornwell, 2012) and Chevalier with reference to middle-class consumption in South Africa (Chevalier, 2019). De L'Estoile argues that interpreting his subject's predicament in economic terms, or even in terms of moral economy, "… prevents us from grasping the complexity of the world in which it makes sense. I suggest it is rather a statement about the adequate way to conduct one's life in a situation of structural precariousness and radical uncertainty about the future" (De L'Estoile, 2014, p. S62).

Moodie posits that "The notion of a 'moral economy' amongst the mine workers, and more broadly within the mines as a whole, seems more appropriate as a means of capturing the essential features of resistance and accommodation at least during the Second World War and the 1946 strike" (Moodie, 1986, p. 1). Similarly, in this study the notion of moral economy among young adults in their households, and more broadly in their social world, serves to capture at least the potential for resistance and accommodation in contemporary South Africa.

The section below therefore reviews the literature on domestic moral economy, specifically earning and spending money by household members that impact on kinship relations in the domestic domain or household economy.

On the Concept of Domestic Moral Economy and Householding

In this study, the family household operates as the setting for the DME. The household represents a locus of material and meaningful exchanges within the residential unit, of money, value, obligation, entitlement and status. Moral economy, as a construct, allows us to descriptively outline and analyse norms, values and practices relating to money in their historical, sociological and socio-psychological dimensions.

Gregory's use of the term serves to focus his enquiry on household debt rather than sovereign debt and on kinship relations to distinguish it from "national political economy as classically understood" (Gregory, 2012, p. 380). In a later edited volume of monographs on ethnographic perspectives on the moral economy, he uses the term "… to define the scope and limits of our approach, not to suggest the conceptual framework for a new general theory of moral economy" (Gregory & Altman, 2018, p. XVIII). Similarly, this study uses the concept to focus on the relationship between the subjects of this study and the households in which they reside. However, it also uses the concept as an instrument showing structural conditions related to the labour market and the retail finance sector entanglement in contending interpersonal logics and interests in the domestic domain.

Gregory further points to how ethnographic studies have mapped an "extraordinary diversity in the social organisation of the domestic moral economy across time and place; they have shown how familial relationships have shaped the qualitative form of money-lending transactions and its substantive content" (Gregory, 2012, p. 381). Here the concept of moral economy provides a lens for seeing how the individual ambitions and aspirations of the young adults intersecting with household kinship relations shape their responses to employment practices of their employers and how these employment practices have, in turn, qualitatively shaped material conditions and kinship relations and impacted on them substantively.

An example of such embeddedness is indicated by quantitative estimates of high levels of churn in the labour market (Ingle & Mlatsheni, 2017; Kerr, 2018) and high levels of financial debt

(University of Pretoria, 2013). These phenomena of churn and earnings volatility are discussed later in this chapter.

Reference to the term domestic domain refers to Polanyi's concept of householding in his 1944 version of *The Great Transformation* whose institutional pattern is that of the "closed group, autarky" (Gregory, 2009, p. 135). According to Schaniel and Neale, "Polanyi had been [later] persuaded that, as a form of integration, householding is the same as redistribution – redistribution writ small" (Schaniel & Neale, 2000, p. 92). According to Gregory (2009), householding became a sub-set of redistribution. Here the term marks the terrain of the household, as a partially autarkic system including at different times the extended family of the study participants and characterised by traditional customs of economic mutuality and sharing, as discussed further below.

On Money

Turning to the literature on money as the material substance of the circulation of things (Polanyi, 1957b), a standard definition presents money as a medium of exchange, a means of payment and a counter and holder of value. For Simmel, money is value that can be directly and at once exchanged with credit and debt involving monetary relations extending over time (Simmel, 2004). Mauss defines debt and credit as "an indissoluble dyad," claiming that "the nature and intentions of the contracting parties, the nature of the thing given, all are indivisible" (Mauss, 1954, as cited in Peebles, 2010, p. 226). The debt/credit dyad regulates social interaction, time and space and the body itself, intertwining the moral and material aspects of life as co-constitutive (Peebles, 2010).

Regarding time and space and the involvement of money in the moral and material aspects of life, Parry and Bloch (1989), in examining the relationship between money and morality, distinguish between short-term acquisitive exchanges and long-term transactions concerned with social perpetuity. Here, Parry and Bloch's distinction illuminates the relationship between individual financial contributions and these as transactions with the collective of the household aiming at long-term social continuity.

Parry and Bloch also argue that it is "entirely illegitimate to conflate money with capitalist relations and market values" (Parry & Bloch, 1989, p. 18). According to Shipton, Parry and Bloch (1989) seek to overturn Eurocentric moralising "… stereotypes about money's evil and its corrosive effects on kinship and community" (Shipton, 1991, p. 631). On this point, this study avoids moralising and instead points to structural conditions of extractive labour market conditions impacting historically instituted social relations of kinship and frustrating aspirations of the young adults linked to social status. Reference to "not enough money" by the study participants equates with material lack, an inability to satisfy their needs and wants and the life aspired to rather than a corrosive factor in social relations.

Money is also presented as a means of extending the economic reach of local societies (Mauss, 2002; Polanyi, 1957b) operating at distinct scales and rationalities between the global and the local, the market and the community (Gudeman, 2016). For James, debt involves "a long history of proletarianization and commodification on the one hand and custom-based social solidarity on the other" (James, 2014a, p. S22). Credit and debt in the ethnographic record are "everywhere associated with virtue and vice" (Gregory, 2012, p. 380). Some scholars argue that debt may be beneficial and credit dangerous or highly risky (James, 2014a). In this study, debt from local moneylenders is a means of last resort. Credit is the subject of fear of potential violence and risk of dispossession. Lenders may have the power of magic to make debtors ill and yet moneylenders are also members of family and income from money lending is a means of making do financially.

Zelizer (1989) argues that the conventional approach to money as belonging to the market is theoretically and empirically limited. While money operates as an objective means of rational calculation, it also has symbolic and social significance. This conceptualisation of money is of fundamental importance to this study. Zelizer, for example, holds that domestic money is a special category of money that includes:

> … wife's money, husband's money, and children's money. […] Its meanings, uses, allocation, and even quantity, are partly determined by considerations of economic efficiency, but domestic money is equally shaped by changing cultural conceptions of money and of family life as well as by power relationships, age, and gender. (Zelizer, 1989, p. 344)

Zelizer contends that while, in some ways, domestic money transcends social class differences in that money is indifferent of class position, "class profoundly marks not only its [money's] quantity but also its quality" (Zelizer, 1989, p. 344). She holds that "money is neither culturally neutral nor morally invulnerable. It may well 'corrupt' values into numbers, but values and sentiment reciprocally corrupt money by investing it with moral, social, and religious meaning" (Zelizer, 1989, p. 347).

Scholarship on money ranges from a conventional, classical understanding of money as a medium of (market-related) exchange to its special meanings in local settings and reach into domestic social relations, in moral economies where money earned and spent meet longstanding social logics and exchanges involving emotion, responsibilities and obligations.

The experience of money in the instance of this thesis is as a medium of exchange in the form of wages earned and items purchased. This money satisfies personal "needs and wants." Earning also enables contribution to household expenses thus fulfilling domestic cultural responsibilities and binding the individual to the household, materially and relationally, in relations of (inter)dependence. Contributions therefore fulfil the social function ascribed to money in Polanyi's substantivist economy – albeit intermittently and precariously. It embeds the circulation of money in social relations through reciprocity and redistribution (sharing). Money is, however, also experienced symbolically as the embodiment of personal and collective aspirations for the status and lifestyle it represents. Here we see these aspirations constituting a dynamic emotional and subjective element integrating economy with social relations through exchange, through the exchange of labour for wages (production) and of wages (consumption) for personal and also

collective needs and wants. I thus add to the literature a dynamic, subjective element to the meaning and circulation of money in the DME of young adults in the township.

The review of the literature on the empirical findings of this study is set out below in a sequence that is conceptually consistent with the substantivist version of economy – i.e., the circulation of money from earning and contribution to the household economy to spending on consumer goods.

On Employment and Earning

This section reviews selected economic and sociological scholarship and statistical information focussing on the lack of the material basis for consumption of the young adults. I examine labour market statistics on youth unemployment and economic studies on the prevalence of flux and insecurity of employment and earning. I examine the literature on the phenomenon of churn (Ingle & Mlatsheni, 2017; Kerr, 2018) and earnings volatility (Ranchhod, 2013) as contributing factors to depletion of the material base of the young adults and related sentiments of dissatisfaction. These sentiments of dissatisfaction, expressed in the refrain "the money is not enough," relate to meeting familial obligations and realising an aspired-to level of economic progress and subjective well-being. Finally, I examine the literature on young adults' attitudes as cognitive-affective evaluations of the factors producing an aspiration resulting from an aspirational gap as defined by Ray (2003).

In sum, this study adds to the set of largely quantitative economic literature and statistical measures a qualitative account of the interplay between the experience of insecure and variable earning and its effects as responses of the young adults to the constraints on or lack of the material base for the satisfaction of their needs and wants.

From the economic literature, Mlatsheni and Rospabé use quantitative methods to correlate micro-economic determinants of employment based on "… whether the young/adult employment gap reflects heterogeneous "productive" characteristics between the two groups (such as education, experience, family background, location etc.) or, alternatively, results from differences in the way

these characteristics are rewarded on the market" (Mlatsheni & Rospabé, 2002, p. 1). They conclude, unsurprisingly, that better education, a vibrant informal sector and encouragement of SMMEs, together with alignment with needs of employers, would go a long way to reducing youth unemployment.

Similarly, Kingdon and Knight (2000a) use quantitative methods to show, also unsurprisingly, that job searching depends on availability of employment and the kinds of jobs available as well as the distance to work. In addition, their calculations support the view that prevalence of high unemployment among youth, or of long periods out of employment, may discourage them from actively seeking employment (Kingdon & Knight, 2000).

Ingle and Mlatsheni (2017b) use four waves of NIDS data, from 2008 to 2014- 2015, to show that youth find it exceptionally difficult to find their first job (Ingle & Mlatsheni, 2017) and that this is evident in the consistently high youth unemployment rate as a feature of the labour market. They point out that the high youth unemployment rate does not reveal the extent to which the same youth move between labour market states rather than remain unemployed. In other words, the unemployment statistics do not report the degree of churn in the South African youth labour market thus indicating a gap in labour market reporting and arguably a weakness in the quantitative methods used based on these statistics. The findings of this study corroborate their conclusion regarding labour market and the absence of quantitative estimation of the degree of flux and the implied employment insecurity reached by Ingle and Mlatsheni (Ingle & Mlatsheni, 2017).

Further, in this regard, conversations with the young adults in this study suggest that dissatisfaction with low wages, short duration and frequent changes in and out of casual or short-term contract employment may also discourage job seeking, at least for short periods. While there is insufficient evidence in this study to empirically validate this proposition, I add to the economic literature a qualitative interpretation of the effects of flux and insecurity of wage earning. I can point to a complex set of intersecting personal and social factors, changeable over time, linking dissatisfaction with low wage employment with delayed realisation of ambitions for upward

economic mobility and the 'good life' aspired to by the young adults. These factors also lead to flux, depletion and interpersonal stress in the household. Moreover, the material and emotional effects of intermittency of the respondents' employment and fluctuating wages play a part in quitting of employment voluntarily without another job to go to.

The lack in material conditions (the financial means) by which to support the life aspired to by young adults must, therefore, be viewed in relation to a very high youth unemployment rate. While youth unemployment is not an exclusively South African phenomenon, South African levels present a crisis. Lilenstein and Seekings (2017, pg. 2), referring to an ILO report (ILO., 2014), note an "unprecedented surge" in youth unemployment globally since 2007. South Africa registered an unemployment rate of 49% for youth 15 to 25[27] years of age, using the official or strict measure of unemployment, and 64% using the broad measure.[28] The official unemployment rate for young adults between 25 and 29 was 32.5% for men and 40.1% for women, reducing to 24.8% and 29.7% for men and women respectively in the age group 30 to 35 years (StatsSA, 2015). Moreover, for those who are employed, the prospect of unemployment is ever-present and the unemployed are all around them in their lifeworld (StatsSA, 2015).

The pattern of casual or short-term, fixed-term contract employment, temporariness and uncertainty, as evidenced in the case study, is a well-recognised and documented feature of the South African labour market. Bhorat, Lilenstein, Oosthuizen and Thornton (2016) consider this group to be those in 'vulnerable employment,' thus marking the potential for an additional category in labour market reporting justified by on-going casualisation of youth employment.

StatsSA counted 19.7 million youth[29] of working age in 2015 with nearly 10 million economically active, including both employed and unemployed. Of these, about 6.25 million were

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[27]The International Labour Organization (ILO) classification of youth.

[28] Discouraged workers are those who are determined to be Not Economically Active (NEA) " … who wanted to work but did not try to find work or start a business because they believed that there were no jobs available in their area, or were unable to find jobs requiring their skills, or they had lost hope of finding any kind of work" (StatsSA, 2015, p. 2).

[29]15 - 35 years of age.

officially counted as employed of which nearly 3.2 million youth (1.32 million in limited employment contract and 1.85 million not in formal sector employment) would have been earning intermittently; another 3.7 million were simply unemployed[30] (StatsSA, 2015). Permanent employment decreased between 2008 and 2015 and the number of young adults in contract employment of fixed duration rose by nearly 6% over the same period (StatsSA, 2015).

While these statistical measures are necessary to consistently monitor labour market trends over time, they encompass a wide range of variable earning experiences under a limited set of categories of employment status. This screens from direct observation overall trends and experience of casualisation, of the changing nature of work, and of flux and insecurity of employment status and earning over time.

Among Black African young adults who were economically active in 2015, about 36% were in a state of churn[31] (Ingle & Mlatsheni, 2017). Kerr (2018) investigated the phenomenon among those whose employers pay income tax, as opposed to those who are less formally employed. He used data from the South African Revenue Service (SARS) which includes 62% of those who are employed. Churn, measured as the proportion of worker flows over and above job reallocation by firms, is considered high with an average of between 54% to 58% of worker flows in each year between 2011 and 2014, excluding the public sector (Kerr, 2018). In addition, firms that pay lower wages have higher churn rates. In 2014, worker flow rates by median monthly earnings quintile show that 82.8% were in the lowest earnings quintile (1st Quintile) and about 29.6% in the 5th quintile. See Table 5 in (Kerr, 2018).

Voluntary quitting must logically have a part in the phenomenon of churn. Kingdon and Knight find that "on average less than a quarter of those unemployed persons who previously

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[30]As referred to by StatsSA (StatsSA, 2015).

[31]For purposes of comparison between groups according to their employment or unemployment persistence, Ingle and Mlatsheni (2017) separate those who were in the labour force in at least three out of the four waves of NIDS into three groups: those who were employed in at least three waves (persistently employed); those who were unemployed in at least three waves (persistently unemployed); and those who were in the labour force in at least three waves but were not employed or unemployed in more than two waves (neither persistently employed nor persistently unemployed) and thus in a state of churn.

worked had quit work 'voluntarily' rather than because of sacking" (Kingdon & Knight, 2000, p. 5). They showed that among those who quit voluntarily are the young, the highly educated, women and Whites. They argue that "the cost of voluntary quitting into unemployment is a function of the cost of being unemployed" (Kingdon & Knight, 2000, p. 6) and depends on the income earned while in employment and on the extent of one's financial commitments. They further argue that the young would have lower income loss due to the support of their families when unemployed.

The extent of voluntary quitting noted by Kingdon and Knight (2000b) is consistent with the findings of this research as is their argument that the young have less income loss due to family support. However, the cost of unemployment must logically also introduce a cost to the economy through higher firm administration costs and the likely lower levels of worker productivity. This study adds to this literature on voluntary quitting that the same people who quit employment voluntarily will sometimes accept wages well below the wage they aspire to. Here I refer to the scholarship of Lilenstein and Seekings (2017) on reservation wages. They find that self-reported reservation wages[32] may be a reflection of "expected rather than the minimum accepted wages" (Lilenstein & Seekings, 2017, p. 38). They argue that only a small proportion of young adults have "unrealistic reservation wages" (Lilenstein & Seekings, 2017, p. 36). See also (Nattrass & Walker, 2005; Rankin & Roberts, 2011) for earlier scholarship on reservation wages.

Turning to the literature on wage earnings, notwithstanding the under-reporting of wages earned (Seekings, 2016) and the unreliability of wage data for purposes of modelling for longer than 10 years (Wittenberg, 2014), real mean wages in the services sector at April 2015 prices rose to R11,435 per month between 2003 and 2012, although median wages were lower at R6,241 per month. Finn (2015) concludes that wages increased more rapidly at the top end of wages earned, a trend confirmed by Wittenberg (2014).

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[32] … "the lowest wage individuals [Youth] will accept work" (Lilenstein & Seekings, 2017, p. 6).

Regarding volatility of wage earning, Ranchhod (2013) examines the phenomenon of transitory earnings variation or changeability of employment together with fluctuating earnings, which he calls 'earnings volatility.' His analysis is of the average earnings volatility of individuals in relation to the average volatility within the group. He found earnings volatility to be high over the four-year interval of three waves of NIDS data between 2008 and 2012. Moreover "the within-person standard deviation in earnings" (Ranchhod, 2013, p. 3) was between 50% and 66% of mean earnings. This he shows to be mostly due to movement into and out of employment.[33] Ranchhod's (2013) finding corresponds with those recorded in labour market literature showing a generally high level of churn, labour mobility and employment volatility, particularly among younger members of the workforce and lower income, menial workers (Bassanini, Garnero, Marianna, & Martin, 2010; Essers, 2016; Ingle & Mlatsheni, 2017; Kerr, 2018).

Further, Ranchhod illustrates logically that "earnings volatility is intrinsically related to economic mobility, arguing that (upward) economic mobility is likely to reduce the level of inequality measured over a longer time horizon" (Ranchhod, 2013, p. 5). Logically, therefore, a high level of employment volatility would restrain the study participants' economic mobility impacting negatively on their perceptions of well-being over time. This provides one explanation for the oft heard sentiment that "the money is not enough," considered to be an expression of unhappiness or negative subjective well-being.

On the other hand, Finn and Leibbrandt examine whether (upward) economic mobility serves to "equalise or dis-equalise longer-term incomes in South Africa" (Finn & Leibbrandt, 2013, p. 2). Using an objective measure of mobility,[34] they find, surprisingly in light of the above logic, that

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[33]In this study, Ranchhod is concerned with the average volatility of individuals within a group. He makes use of individual level data to first estimate the volatility of earnings for individuals in his sample of the group and then calculate the average volatility within the group.

[34]Defined as an "individual's changing position relative to others in the distribution of income" (A. Finn & Leibbrandt, 2013, p. 2).

there had been a high level of income mobility[35] in South Africa by international standards, particularly at the lower end of income distribution. Nonetheless, it had a small effect on equalisation over the five years of the three NIDS waves, from 2008 to 2013.[36] Upward income mobility may be high at the lower end of the income distribution but, according to Bookwalter and Dalenberg (2010), if increases in income or household expenditure are modest, this adds little to perceptions of well-being.

Regarding perceptions of well-being, Posel and Casale (2011) looked at individuals' perceptions of where they rank in the income distribution and found that, among the richest third of the South African population, the objective measure of relative status, i.e., their relative position on the income distribution, was between four and five times higher than their perceived standing. The difference was greatest among the Black African population. Almost 40% of those in the top third and nearly 60% of those in the middle believed they ranked among the poorest (Posel & Casale, 2011). Posel and Casale concluded that the effect that "feelings of relative deprivation have on satisfaction with life resonates strongly in a country such as South Africa, which has one of the highest levels of inequality in the world" (Posel & Casale, 2011, p. 197). By this, they imply that income inequality may be a reason for the difference between perceived and actual relative economic standing. Another reason may be that aspirations far exceed actual earnings.

Posel and Casale (2011) also find that, in South Africa, an individual's perception of their relative position in their neighbourhood has a far larger effect on their subjective well-being than their actual position. In this regard, Hodkinson and Visser (2013) concluded that comparison of an individual's per capita household income with the mean household income of the neighbourhood had no impact on young adults' perceptions of relative standing, but relative consumption of durable goods, including positional goods (such as a television or a vehicle), did. It impacted on interpersonal

[35]Finn and Leibbrandt (2013) use real household per capita income as a measure of well-being in their study.

[36]The reason given for this is the skewed income distribution in South Africa which means that a small incremental increase at the lower quintiles of the income distribution may result in mobility into a higher quintile. Equally, a large loss at the highest quintile may not register a drop to a lower quintile.

social comparison and thereby on their subjective well-being (Hodkinson & Visser, 2013; Posel & Casale, 2011). Evidently, the visible nature of so-called positional goods is more important for young adults in judging the relative welfare of their households than what they earn (Carlsson, Johansson-Stenman, & Martinsson, 2007).

In sum, the economic literature reviewed highlights patterns of economic behaviour based on national statistics and on selected econometric models and correlations of multiple microeconomic variables drawn from available survey data, such as the NIDS data. The strength of this literature is that it serves to contextualise and confirm observations from this study's findings. In return, this study complements this literature by contributing a case to the quantitative economic literature of the subjective effects of these patterns, including the effects of material depletion – the lack of the material base for aspirational consumption (discussed later) and perceptions and feelings of dissatisfaction that sometimes lead to quitting of employment without another job to go to. It further illuminates the link or inseparability of economic patterns of the labour market, through the responses of the young adults to these conditions, from their effects on social relations in their households.

The young adults are bound to the DME through financial contributions to household expenditure, when employed, and depend on shared household income when they are not. Below I examine the literature on the familial household, on sources and causes of flux in household income, and on the inseparability of money, having and not having it, from kinship relations.

On the Familial Household and Sources of Household Income

Reference to familial household in this study indicates a prevalence of co-habitation of family members, intrahousehold distribution or sharing of income, reciprocity and entitlement, and a fluidity of movement into and out of the residence. However, to speak of family generally as conterminous with household is problematic, especially in the context of a country as culturally diverse and rapidly modernising and changing as South Africa. The household can include both extended family members and destitute friends from their rural "home." Only a minority of

households comprise nuclear families. Family exists mainly as the extended family type — i.e., a multi-generational social group related by kinship, marriage and shared children. Family is changeable over time and extends across physical distance — in this case, mainly between Cape Town and the Eastern Cape. The conceptual model of household is of a complex rather than simple, unitary type (Amoateng, 2007). Amoateng and Heaton, in their co-edited book *Family and Household in Post-Apartheid South Africa: Socio-demographic Perspectives* (Amoateng, 2007), provide a wide-ranging literature on the dynamics of change in family and households.

Amoateng reports an increase in the number of single households, a decline in household size and an increase in extended or complex family units in the Black population (Amoateng, 2007; Pirouz, 2005). Pirouz correlates estimates of the change in number and demographics of households with labour market statistics using quantitative techniques. He finds that "household size in South Africa has significantly decreased over the 1995-2002 period, the average household size has dropped by almost half a household member" (Pirouz, 2005, p. 3). These studies of household provide a quantitative account of demographic change over time. This study contributes to this literature a qualitative account of the tense and changeable dynamic between the household and intermittently employed young adult individuals, reporting on in-household generational, age and gender composition and the range and quality of household income and explaining how changing personal incomes and household composition and insecurity contribute to episodic depletion in both personal and household income. The case study adds a qualitative explanation for the increase in the number of households and decline in household size.

The economic literature on the relationship between the monetary (mis)fortunes and position of individual household members impacting on their households ranges from econometric models measuring money-metric measures of poverty, such as (J. Budlender et al., 2015; A. Finn & Leibbrandt, 2017; Khumalo, 2013; Pellicer, Ranchhod, Sarr, & Wegner, 2011), to poverty and inequality (A. Finn & Leibbrandt, 2013; David Francis & Webster, 2019; Leibbrandt et al., 2012;

Woolard & Klasen, 2005), and income distribution correlated with employment status (Finn, 2015; Lilenstein, Woolard, & Leibbrandt, 2018).

The economic literature on household demographics and intrahousehold distribution of income includes discussion of models for resource pooling and intrahousehold distribution (Alderman, Chiappori, Haddad, Hoddinott, & Kanbur, 1995; Doss, 2013; Haddad, Hoddinott, & Alderman, 1997; Lilenstein et al., 2018; Xu, 2007), of labour market impact on households (Pirouz, 2005) and of changing household structures (Grieger, Williamson, Leibbrandt, & Levinsohn, 2013; Posel, Fairburn, & Lund, 2006). Wittenberg econometrically calculates and demonstrates a bargaining model of intrahousehold distribution with rights to income not perfectly defendable, which may or may not result in "predation" (Wittenberg, 2001, p. 8).

This study adds to this literature a case linking quantitative empirical studies of poverty and inequality outlined above with a qualitative account of the effect of employment and unemployment on household poverty and on the individuals' behaviour — specifically the behaviour of young adults in the South African township. It demonstrates flux in household income above and below the poverty line resulting from the intermittency and insecurity of employment of individual household members and shows the structure and potential variability of household income composition over time.

Household income sources include government grants such as Older Persons Grants (OPG), Child Support Grants (CSG) and Disability Grants, wages earned, regular and occasional transfers from family members and extended family members residing outside of the household, rental income, and income from informal lending. These sources embroil gender and intergenerational dynamics involving individual interest and collective responsibilities.

South African literature on the merits and impact of the state CSG on women's lives, intergenerational dynamics and in relation to paid work is extensive, for example see- (Button & Ncapai, 2019; Granlund & Hochfeld, 2020; Moore & Seekings, 2019; Patel et al., 2015; Surender et al., 2010).

Button and Ncapai (2019) draw on the findings of a qualitative study regarding the role of older women in intergenerational relationships of care and resulting intra-household dynamics in a large township near Cape Town. They found that while the OPGs enable household provisioning, the older women's belief in mutual and shared financial caregiving informed their expectation of financial contribution by younger kin.

Granlund and Hochfeld (2019) conclude overall positive effects of unconditional cash transfers in building, maintaining and transforming social relations based on a qualitative study of peoples' perceptions in rural South Africa. Moore and Seekings (2019) find that a broad set of generous social assistance grants "reduce poverty and enhance dignity but also reshapes social dynamics of support, care and dependency within households and families, generating new tensions" (Moore & Seekings, 2019, p. abstract). Niehaus reports that:

> … villagers have increasingly perceived of male cognates as witches … Since 1996, 17% (34) of all accused were fathers of their victims. Children also blamed their fathers of bewitching others. The trend is especially significant given that more households are now headed by women. (Niehaus, 2021, p. 65)

Women with children generally take responsibility for the children's upbringing, largely with the help of the CSG and the children's grandmothers. Van den Berg and Makusha report on the attitude of some fathers, that "Not all fathers are unable to meet the financial needs of their children: two fathers speak of contributing to school fees but are unwilling to pay maintenance despite their ability to do so" (Van den Berg & Makusha, 2018, p. 36).

These examples of scholarship of the impacts of government social grants on household dynamics and attitudes of household members, read through the theoretical lens of this study, are examples of domestic moral economy. This case study adds to sociological scholarship a case demonstrating the attitudes of young adult men and women (as perception and sentiment) toward their household responsibilities and the dynamics they encounter in balancing their own needs with the demands and obligations toward their households.

Sharing, involving reciprocity and entitlement, exchange and intra-household distribution of sources of household income, food and accommodation is examined below against selected anthropological literature.

Mutuality and Sharing

The family household in this study entails longstanding collectivist traditions of kinship mutuality. These traditions of mutuality, interacting in the contemporary context with modernist self-centred individualist materialist aspirations, are constitutive of the domestic exchanges. Domestic exchanges of giving and receiving are not limited to monetary exchanges in an economistic 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 in the domestic domain revolve around what such exchanges mean in the practice of sharing. The literature centres on distinctions and debates regarding two general orientations to sharing and gift giving: possessive individualism and social utilitarianism (Giesler, 2006) — or mutuality as Arnould and Rose (2015) prefer to name it. Such distinctions and debates refer back to Polanyi's three forms of integration of economy in social relations discussed above, namely reciprocity, redistribution and exchange, where exchange constitutes commodity or monetary transaction, gift exchange or administrative exchange. Here I examine the literature on the relationship between the possessive individualism of township youth and the principle of collective mutuality of their households.

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, p. 715). He places the individual self and other at the centre of sharing. He refers to Widlok who differentiates between sharing in and out of the extended circle of benefit of immediate and extended family. Sharing extends "… the circle of people who can enjoy the benefits of the shared resource" (Widlok, 2004, as cited in Belk, 2010, p. 725). Belk 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, p. 725)

He claims that sharing is different from other forms of exchange in that it does not involve transfer of ownership but rather joint ownership or joint possession in the instance of familial sharing.

Arnould and Rose (2015) 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" (p. 7). Further, they hold that Belk (2010) interprets gift giving in "simple dyadic forms of reciprocity" (Arnould & Rose, 2015, p. 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, p. 4) which presents the gift as a total social fact.[37] They point out that gifting involves a system of reciprocities in an invitation to sociality (Arnould & Rose, 2015).

Widlok (2013) provides a critique of sharing that incorporates what he regards as the dominant theory of value, derived from "… monetized markets and reciprocal exchanges. Sharing is either redefined as a covert form of market behaviour or as ultimately governed by extended forms of reciprocity" (Widlok, 2013, p. 11). He 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, p. 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

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

consequence of moral role relationships (Gell, 1999, p. 87) or as incurred by a particular situation of co-presence, as I would prefer to call it" (Widlok, 2016, p. 21).

Considering, firstly, 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, p. 21) whenever the young adults are employed. Their contribution is not voluntary but constitutes a norm or convention and a regular practice, as is accommodation of the young adults when they are unemployed. The contribution may, therefore, be regarded as a form of non-altruistic sharing, 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, p. 167).

This study concurs with Arnold and Rose that sharing in these cases is "not altruistic but socially interested" (Arnould & Rose, 2015, p. 2), i.e., 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, p. 2)

As argued, the participants in this study give or contribute to household expenses because they are mutually socially interested, not because of altruism. Here we find resonance with the work of Bähre who argues that "Insurance 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, 2020a, p. 3).

In 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 regard[38] between providers and dependent household members. Moreover, sharing manifests a mutuality of contending interests with a mutual capacity to aspire for 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, p. 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, p. 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 be easily empirically determined. However, it is evident in this study that possessive individualism, foregrounded by social pressure to conform to consumer trends (discussed in Chapter 6), 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, 1989, p. 4) on historically communitarian traditions in African cultures.

So far, money has been theorised as a medium of exchange in the domestic domain with symbolic meaning and social logics involving longstanding familial obligations. I have defined household and family and looked at economic models of intrahousehold distribution and reviewed the literature on contribution and sharing in relation to anthropological theories of kinship mutuality. I now analytically examine relationships of kinship mutuality and domestic interdependence in their wider structural context, focussing on the scholarly work of Mosoetsa (2011) and Ferguson (2015).

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[38]As in how one is regarded or seen by others.

Regarding longstanding traditions of mutuality and kinship support, in her scholarly work, Mosoetsa examines the "burning question [of] 'how do the poor survive'"(Mosoetsa, 2011, p. 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, p.1). She reports a common sentiment echoed in my own work, "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, p.1). According to Mosoetsa (2011), poverty strains domestic interdependence and erodes kinship mutuality.

This thesis adds 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 consist of sharing or mutuality as well as dependence on household income when unemployed. These experiences involve episodes of stress and depletion through monetary and social exchanges constituting a perceived constraint on 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. This strand of the argument brings into focus the work of Ferguson (2015) regarding dependence, social reproduction, and the articulation of the domestic economy with the labour market.

On Dependence as a Solution

Ferguson points out a commonly held view that contemporary restructured capitalism has little need for low wage, low-skilled labour generated historically by apartheid (Ferguson, 2015). Consequently, "… the suffering of the poor and marginalised appears as functionally isolated from a production system that simply no longer has any use for them" (Ferguson, 2015, p. 11). He argues for a "… need to pay attention to the idea of distribution as a necessary and valuable social (and not only economic) order" (Ferguson, 2015, p. 90). He argues in favour of dependence, seen as a solution to poverty and not a problem. In support of this proposition he points to the existence of an

extensive body of ethnographic evidence from anthropologists of Africa on the wide variety of social claims on income — "… claims that may be honored [*sic*] or scorned … but cannot be easily ignored" (Ferguson, 2015, p. 96). He notes that "… material dependence on others is not a passive condition … but a valued outcome of social labour" (Ferguson, 2015, p. 96).

For Offer (1997), dependence or receiving of things without a return, including money, gives rise to obligation and regard, and repeat exchanges signify a bond. The bond takes the form of a financial bond, debt, and a human or emotional bond, and also a fetter, as a form of oppression. He further claims that the preference for gift, i.e., for non-market exchanges, "… arises out of intrinsic benefits of social and personal interaction, from the satisfactions of regard" (Offer, 1997, p. 450). The absence of regard, he argues, signifies indifference and rejection, i.e., exclusion. It is in this sense that Ferguson argues that dependence on the household may constitute a form of freedom from want and exclusion in conditions of surplus labour (Ferguson, 2015, pp. 153-155).

In light of this study, however, dependence as a solution must assimilate the 'complicity' of contemporary capitalist conditions in the general state of depletion (see Chapter 4) of young adult workers and the households on which they are dependent. The evidence shows that the intermittently employed young adult workers in this study, who are at the margins of the employed workforce, are episodically integrated and (temporarily) isolated from the capitalist labour market. By the scale of prevalence of this category of employment, young adult Black workers are functionally integrated and systemically part of what Ferguson refers to as "restructured capitalism."

On Aspiration

Aspiration is a significant driver of expenditure in the circulation of money through the DME. In the term 'aspiration,' this study introduces a construct that is in limited use in the South African economic sociology and economic anthropology literature on money. The term is limited to work by James, including *Money from Nothing: Indebtedness and Aspiration in South Africa* and *Not marrying in South Africa: consumption, aspiration and the new middle class* (James, 2012, 2014b,

2017, 2019) , the aspirations of nurses in South Africa and domestic struggles (Hull, 2010) (Bähre, 2020b) and more recent work by (Bähre, 2020b).

The world of the study participants carries the high hopes of a post-apartheid promise of social and economic emancipation and upward economic mobility. The lag and the rise in inequality it has engendered appears to intensify, rather than detract from, an expectation and aspiration for social and economic progress.

Aspiration recurs as a phenomenon in each chapter of this thesis. Consumerist aspiration works as a key feature in the social cultural landscape of the study participants. Kim and Lee (2003) define aspiration as an extrinsic goal orientation of individuals, one that is consistent with a tendency to seek personal affirmation through conforming to social norms, values and practices of mutuality and interdependence (Kim et al., 2003). Ray (2003) conceptualises aspiration in dimensional terms — as an extent, framed by social comparison, and as a lifestyle that is at a distance from the lived reality.

Ray (2003) argues that "Our [consuming] individual draws her aspirations from the lives, achievements, or ideals of those who exist in her aspirations window" (p. 1), which is notionally a dynamic perception of the life aspired to in a field of experience. The aspirations window, as with aspiration itself, is changeable, while multi-dimensional aspiration is narrowed down by comparison with others in the aspirations window. In this manner, in seeking similarity, social comparison gives aspiration substance. Moreover, Ray (2003) claims that "The greater the extent of (perceived) mobility, the broader the aspirations window" (p. 3). The breadth of the aspirations window of the study participants, or the scope of their material aspiration, is at issue.

This case has shown that, for this study group, the aspirations window is wide and aspiration, as an indication of hope and ambition, is multiple and complex. But aspiration is determined not only by the perception of others at any given time but also materially by the rhythms and limitations of employment and earning, by responsibilities and obligations to family and friends, and by their personal disposition and ambition for upward economic mobility.

The second component of Ray's model for aspiration is the aspirational gap, which he defines as the distance between lived reality and a life aspired to. For the study participants, the distance between their lived reality, which is materially sparse and symbolised by reference to "not [even] hav[ing] a bed to sleep on," and the life aspired to that consumption goods represent, is in flux. Their experience of the aspirations gap fluctuates with their changing means to participate in positional consumption. According to Appadurai, the anxiety from this flux and uncertainty logically impact the individual's "capacity to aspire" for economic progress (Appadurai, 2004; Ray, 2003, p. 2).

In his elucidation of aspiration as a cultural capacity and writing with specific reference to the poor, Appadurai posits the capacity to aspire as the "orientation to the future" (Appadurai, 2004, p. 60) of a social group. He reduces aspiration to the good life, including health and happiness, from its "wider set of ethical and metaphysical ideas […] that exist in all societies, [to] a system of ideas and belief [which] quickly dissolve through a set of intermediate norms […] to specific wants and choices" (Appadurai, 2004, p. 68). Pertinent to the case study, his examples of choices include "this job or that" and "this pair of shoes over that pair of trousers" (Appadurai, 2004, p. 68) This study contends that the list of "wants and choices" of "this or that" symbolise a mutual collective capacity to aspire. Appadurai considers awareness of the "… links between the more and less immediate objects of aspiration" (Appadurai, 2004, p. 68) to be a resource and refers to it as a "navigational capacity" (Appadurai, 2004, p. 69).

Therefore, the "more and less immediate objects of aspiration" referred to by Appadurai (2004, p. 68), contextually interpreted in the situation under interrogation, is that list of things and actions which the study participants link to the social visibility of having money to spend. The young adults navigate their experience of intermittent earning, borrowing when they can and traversing the domestic demands on their earnings to participate in the ritualised moments and practices of positional consumption. To the extent that the study participants enact the consumption practices of those with money, their cultural capital is symbolic of a capacity to aspire. For the household as a unit, with its own group apprehension, the "objects of aspiration" (Appadurai, 2004) suggest a future

economic well-being and a confirmation of kinship mutuality (Shryock, 2013, p. 24). That is, positional objects index a residual mutuality which belongs to the obligations and reciprocity of traditional relations of kinship. This indexing is one explanation why the households of the young adults accept their spending behaviour despite deprivation at home.

In social psychological terms, the relationship of the individual's needs and wants as desire to fit their behaviour and goals to the social group combine in three dyadic pairs (Kim et al., 2003). These pairs relate to cultural disposition, the conception of the self and others, and aspiration or goal orientation. At one end of the three dyadic pairs are individualistic cultures which promote a concept of the independent self with intrinsically individualist goals. At the other end are collectivist cultures with an interdependent self and extrinsic individual goals involving "enhancement of wealth, image, or popularity" (Kim et al., 2003, p. 278). In this study, the research participants tend toward the latter. According to Eaton and Louw, in collectivist cultures, people describe themselves in relation to context and "experience relatedness with others as a fundamental part of themselves [and that] the self is defined very specifically and uniquely within each social relationship" (Eaton & Louw, 2000, p. 211). Eaton and Louw looked at culture and the self in South Africa in relation with the responses of a group of African and English language-speaking university students. Their results confirm the prediction of the individualist-collectivist theory that African language speakers produced more interdependent and specific descriptions of themselves within social relations than English (first language) speakers. Evidence from my research suggests that the African language speakers in my case study are more concerned about their behaviour fitting in with social norms of a collectivist cultural background and an interdependent sense of themselves. These preferences are associated with an extrinsic individual goal orientation referred to above. This orientation suggests a concept of aspiration, referencing a forward-looking orientation toward extrinsic individual goals that contribute one explanation for the consumerist version of modernity that is hegemonic in post-apartheid South Africa.

For Ray (2003), “the experiences of other individuals in the cognitive neighbourhood of that person, may be all-important in driving group interaction and group dynamics” (p. 4). In this respect, from the words and actions of the study participants, the sociality of performance of positional consumption in the cognitive setting of the shebeen,[39] the house party venue, the workplace or the street, provides the social ground of individual desires and aspiration. This leads to a review of literature on consumption as lifestyle spending.

On Consumption and Historical Continuity

A range of theoretical perspectives on consumption have provided a rich theoretical complex with which to engage the findings of this research (Campbell, 2005; Douglas & Isherwood, 1979; Graeber, 2011; Miller, 2005). Douglas and Isherwood posit that “goods are needed for making visible and stable the [social] categories of culture” (Douglas & Isherwood, 1979, p. 38). In these terms, the objects and behaviours of visible positional consumption in this study serve to stabilise social relations. Further, the respondents’ words confirm that “Goods … are ritual adjuncts; consumption is a ritual process whose primary function is to make sense of the inchoate flux of events” (Douglas & Isherwood, 1979, p. 43) . Going further, Baudrillard (1998) theorises consumption as having an overall systemic function. He posits that “the system of needs is the product of the system of production” (Baudrillard, 1998, p. 74). In these terms, positional consumption, as a system of needs, deepens labour discipline.

In terms of this study, the intermittency of employment deepens the ethical compromise of performing ‘as if’ positional consumption, in light of poverty at home, as a substitute for real fulfilment of the aspiration to economic and social progress. Accordingly, positional consumption goes beyond fulfilling concrete everyday needs and wants to communicate positions and stances in the social world. For the study group, spending on food, electricity and essentials, i.e., the

[39]Referring to an informal, or illegal, or even public drinking venue in low income suburbs or townships.

reproduction of their life (and labour) and domestic relations, precedes positional consumption providing goods of consumption worn or otherwise displayed (household appliances, for instance) that signal social distinctions (Baudrillard, 1998; Bourdieu, 2013; Veblen, 1918). Such distinctions are a form of symbolic embodied, objectified and institutionalised cultural capital (Bourdieu, 2013). Positional consumption is, therefore, a means of social ordering with functions in a political economy. This resonates with Posel's (2016) conclusions regarding consumption in the making of the apartheid racial order.

Posel focusses on the historical conditions of the possibility for "the aspiration to demonstrable wealth" (Posel, 2016, p. 158) by a post-apartheid population. Swartz (2009) provides an ethnographic account of the moral ecology of youth between the ages of 14 and 20 in Langa, Cape Town, which is some 10 kilometres from Khayelitsha, at a time when both groups were much the same age. I reflect on the anthropological account of the people of Langa and a brief historical perspective of urban culture in 1950s East London's East Bank in the Eastern Cape. Each piece of literature provides a contextual and analytical frame for understanding the findings of this research.

Posel (2016) provides a view of "the racialized politics of consumption which produced the idea of 'freedom' as acquisition, as one of the (contested) legacies [of apartheid]" (p. 160). For Posel, "the racial order was one of regulating [Black] people's aspirations, interests, as consumers. The desire and power to consume was racialized at the same time it was fundamental in the very making of race" (Posel, 2016, p. 160).

Bank (2011), however, argues that consumption among the Black population in South Africa has its own history of identity production in the belly of apartheid subjection and subjugation that Posel refers to. I propose that the contemporary consumer culture of "demonstrable wealth" that Posel speaks of (Posel, 2016, p. 158) provides a setting for local role models and media-propagated versions of the aspirational or positional consumption that study participants aspire to. At the same time, this conspicuous aspirational consumption faces a "deepening poverty and inequality" (Seekings & Nattrass, 2005, p. 368).

A range of scholars have provided insight into contemporary conspicuous consumption (Kistner, 2015), style (Nuttall, 2004), township style and agency (Krige, 2011) and old and new moral economies of consumer goods (Jeske, 2016). Iqani and Kenny provide an overview of what they regard as a limited scholarship in South African and African consumption studies (Iqani & Kenny, 2015). This scholarship offers a useful range of perspectives and contextual framings but does not speak directly to the lifeworld of these young adults, accounted for and explained in Chapters 4, 5 and 6 and then in Chapter 7, five years after the initial field work.

This study prefers the term positional consumption to conspicuous consumption to emphasise the rationale of social status in the term. Positional consumption has historical roots in the apartheid and colonial eras. The social history of township youth culture in South Africa reveals that high value is placed on dress and revelry as marks of distinction and social status (Bank, 2011; Glaser, 2000; Wilson & Mafeje, 1963). The public performance of having money by spending, despite everyday deprivation, appears across the decades as a way of life.

Bank reveals what he terms the "hidden history" (Bank, 2011, p. 37) of popular modernism in East London's townships of the 1950s. He comments on the work of Hunter (later Wilson) in East London dating back to the 1930s, noting that "in town it is smart to be as Europeanised as possible. In their dress men and girls follow European fashions — 'Oxford bags, berets, sandal shoes […] house, furniture, and food as European as earnings permit'" (Hunter, 1936, as cited in Bank, 2011, p. 39). The cosmopolitan cultural influences became more prevalent and evident in the 1940s and 1950s with urban youth exhibiting "a fashionable look and new street style […] which was more conspicuous than ever" (Bank, 2011, p. 41).

These influences continued in the 1950s, as Bank (2011) shows in some detail. Bank's work provides evidence of a continuity of Black youth identities with changing dress codes, style and ways of being linked to social group affiliations. "As rural styles were pushed out of view […] the *tsotsis*, the so-called *Oolaytis* and the *Oobrightys*, took over the streets" (Bank, 2011, pp. 48-49), each with their own unique dress code. In the mid-1970s *Oobrighty* youth re-emerged as two types, the *ikatis*

and the *Ivies,* each with their own distinctive dress style. According to one of Bank's informants, the *Ivies* "had expensive tastes and gave everyone the impression they had money to back up their fashionable look" (Bank, 2011, p. 120).

This echoes the words of the study participants who refer to how dress and the lifestyle of drink and revelry symbolise having money. These differences also echo the accounts of distinction between social groups in Langa in the early 1960s, as given by Wilson and Mafeje (Wilson & Mafeje, 1963). That is, for example, the differences between the *iibari* and *ooMac* in Langa in the early 1960s (Wilson & Mafeje, 1963) and the *ikasi* boys and girls and *skollies* [gangsters] in the same area in Cape Town in the decade after 2000 (Swartz, 2009). What is less evident in the literature are the continuities among Black township youth who were "pushed out of view" (Bank, 2011, p. 48), who, like the "mommy's babies" and the "rights ones" in Swartz (2009), pursued social and economic mobility with hope and waiting in the space of the "violence of dreams" described by Swartz et al. (2012, p. 32).

There is also a marked historical continuity in the preference for unemployment over low wage labour by urbanised adult workers, a preference referred to by the authorities as 'idleness.' This is detailed in Posel's work *The Making of Apartheid 1948–1961* (Posel, 1991) and discussed in more detail with reference to this case study in the concluding chapter. The history of 'job choosiness' (a term used by the apartheid state) among urban workers legally permitted to reside in apartheid cities (Posel, 1991) was rejection of low wage employment by many youths. At its extreme, the rejection manifested in the life of *bo-tsotsi* [township youth gangs] subcultures (Glaser, 2000).

A version of this phenomenon of 'rejection' of low wage employment makes its appearance in the expressions of sentiment of the young adults in this study. The coincidence of this phenomenon among (legally sanctioned) urban workers with youth consumer culture in historical situations may be read in the work of South African social historians and anthropologists including (Bank, 2011; Glaser, 2000; Wilson & Mafeje, 1963).

More recent social research by Swartz et al. (2012) categorises contemporary youth culture into those who suffer the "violence of dreams" (p. 32) and those who live *ikasi* [of the township] style — a life of positional drink, dress and revelry that can include 'anti-social behaviour.' Swartz et al. claim this lifestyle substitutes for unattainable social and economic progress. *ikasi* style, they say, involves markers of "belonging and respect" that are otherwise absent (Swartz et al., 2012, p. 33).

In addition to the distinctions among the participants between the two broad types of identities and lifestyle characteristics of young adults outlined above, I find distinctions between family households in urban Cape Town and rural Eastern Cape; between genders; between generations; between the younger and older young adults; and, most significantly, between regularly employed and intermittently or unemployed workers, and those who can access credit and those who cannot.

Positional consumption has seen a massive concomitant expansion of consumer credit over the decades since the fall of apartheid. This underscores the role of the retail and financial sectors in supporting and driving an expansion of positional consumption in the face of deepening poverty and inequality of opportunity in South Africa.

The Microfinance Review 2013 reported that R140 billion, or 10% of South Africa's R1.4 trillion personal credit market, was attributable to households earning no more than R10,000 per month, which it identified as people in the LSM 1-7.[40] This constitutes 64.5% of the population. Of this micro-credit market, 74% was consumption credit (University of Pretoria, 2013). At the end of March 2013, 47.5%, or 9.53 million consumers in South Africa, had impaired credit records with arrears of three or more months. More than half of the impaired accounts had adverse listings or were with judgements and administration orders (University of Pretoria, 2013). Moreover, in March 2015, nearly 72% of credit facilities granted year-on-year (R4.25 billion) were in the form of store

[40] Living Standards Measure (LSM) is a classification system used in South Africa by the marketing industry to classify standard of living. It segments the population into deciles and ranks people based on ownership of a standard basket of goods, services and lifestyle items (which varies over time). For instance, those people who owned a television set would rank higher in the LSM than those who did not. The research subjects fall into LSM categories 6, 7 and 8 and, in one instance, 9.

cards and approximately 58.5% of credit facility holders earned less than R10,000 per month. The bourgeoning consumer culture corresponds to the rise in the number of consumers with impaired records.

In Chapter 6 I note that items of positional consumption, clothes and household items, are bought on credit, especially by women in the group and that repayment is contingent on regular employment. Default is consequently high, but consumer finance is still 'sold' aggressively, and its costs are onerous. James, in her book *Money from Nothing: Indebtedness and Aspiration in South Africa* (James, 2014b), engages directly with the complicity of contemporary capitalist conditions in depletion of poor individuals by the consumer credit industry, both formal and informal. The question for this study to engage with in her work is "how … [does] this curious interweaving of economic formality and informality come into being?" (James, 2014b, p. 8). The interweaving she refers to is of the formal financial sector, in its "deepening" to "bank the unbanked," with those "dubbed 'informal'" who, in turn, became more financialised (James, 2014b, p. 8).

From the vantage point of this study, the interweaving of the formal and informal parts of the financial market materialised on the demand side, among borrowers. This is partly because those who earn wages must contribute toward food and other household essentials for themselves and other, often impoverished, household and extended family members. Added to this felt obligation to financially support kin is a societal pressure to pay for their own and their households' positional goods. That is, debt is individual and collective and the line between want and need becomes blurred when examined up close; wants and needs are largely indistinguishable through the lens of physical survival and societal pressure

In Conclusion

Empirically, the study contributes to the literature on lived experience of young Black adults from poor backgrounds as they transition to adulthood demonstrating the qualitative effects of money earned and spent on their domestic relations – on their DME. These effects are evident in the responses of the subjects to their intermittent, insecure employment in their households. For

the individual subject, the money earned constitutes material and existential depletion and a constraint on their consumer spending. Spending of lifestyle consumer goods represents social status in their social world. Such lifestyle consumer goods have historical precedent and contemporary prevalence in youth identity among some youth. The price of consumer spending for the young adult is the sacrifice of "no money in the bank" and poverty at home. Their monthly contribution toward household expenses is a payment for accommodation and food and simultaneously satisfies their obligations and responsibilities to and demands of family. It thus secures their longer term kinship relations, involving longstanding tradition of mutual support. Overall, this account of related and somewhat paradoxical economic cultural factors adds to quantitative economic literature a qualitative sociological understanding of the effects of employment and earning on household dynamics over time during the transition of youth to adulthood. It also adds an understanding of involvement in positional consumption as aspirational for social status linked to a history of social status and identity making by township youth.

Theoretically, the study refers to the following scholarly works: Palomera and Vetta's (2016) understanding of moral economy; Carrier's (2017) elucidation of the moral in moral economy; Thompson's use of the term in his highly influential work "The Moral Economy of the English Crowd in the Eighteenth Century" (1971) and Polanyi's construct of embeddedness (1944).

Palomera and Vetta (2016) assert that "… moral economy is simultaneously an approach that integrates the traditional objects of political economy (relations between capital, class and state) but goes further by anthropologically scrutinizing the particular ways in which they are always embedded" (p. 415). They claim that "… the moral economic approach … advocates a grounded understanding of the more abstract and global political-economy processes …" (Palomera & Vetta, 2016, p. 415).

My reading of their claim is not the classical Marxist interpretation of base and superstructure, rather that their use of the term 'moral economy' serves a practical analytical purpose – for understanding effects of relations of capitalist economic power on every day

(anthropological) human interactions. Thompson claims that moral economy is "… at least as political as 'political economy.' He claimed that because the latter term had already been appropriated by the classical economists that it was impossible for him to use (Thompson 1991, 351, 339, 345, 271 [quotations]" (Götz, 2015, p. 153).

While recognising that most of the literature on moral economy, some of it outlined above, views moral economy as largely exogenous to capitalism and political economy, I argue that capitalism, in its specific South African labour market configuration, is both embedded in the (domestic) moral economy, through its effects and countervailing responses of the young adults, and is also, to some extent, exogenous to it, reflecting extra-capitalist (social and cultural) norms and values.

In the setting of household in this study, we see reciprocity and redistribution (sharing) as the dominant, though often intensely negotiated and conflicted, form of integration. For the individual young adult, exchange dominates. Trade of their labour for money and purchase of lifestyle goods for social status are central to their economic integration in their wider social setting of their friends and peers. They integrate through their consumption behaviour and in domestic familial relations through their responses to employment.

> Regarding Thompson's theoretical position, referring to the bread riots, he argued that:
>
> … riots were triggered off by soaring prices, by malpractices among dealers, or by hunger. But these grievances operated within a popular [social and cultural – own addition] consensus as to what were legitimate and what were illegitimate [economic] practices … grounded upon a consistent normative view of social norms and obligations, of the proper economic functions of several parties within the community, which, taken together, can be said to constitute the moral economy of the poor. (Thompson, 1971, p. 79)

Not unlike Thompson's English crowd, the study participants express sentiments of frustration and anxiety at the experience of insecurity, interruption, delay and even reversal of the life aspired to and of transition to adulthood that is subject to low wage irregular employment. From the point of

view of these (poor) subjects, and others in their situation, the workings and conditions of the labour market benefit the privileged, including those in regular employment with the consumption benefits that such an employment status implies.

Carrier (2017) encouraged thinking about economic transactions in two important ways: first, in light of longstanding customary relationships of obligation and aspiration, and second, in terms of the relationships' histories, of the domestic domain in the context of the legacies of colonialism and apartheid. My interpretation is politically critical and to a limited extent historically descriptive, after Thompson (1971). I also argue that labour market conditions and the retail consumer finance sectors in the South African political economy are indifferent to their negative effects on livelihoods and relationships at a domestic scale, in impoverishing poor households. As such, my use of the term moral economy is both critical and evaluative.

Further, countering the common tendency of confining the analytical value of the construct moral economy to particular settings or groups, such as the domestic domain, Palomera and Vetta (2016) claim that such limitation "… blurs the conflictual fields of thought and action they are part of" (p. 417). They put forward Kofti's 2016 work indicating that "moral economy can only be associated with an actor if it also designates, complementarily, the broad field in which such an agent is inscribed" (Palomera & Vetta, 2016, p. 417). The moral economy approach Palomera and Vetta (2016) propose seeks to "go beyond the debates on market and morality recognizing that capital accumulation is structurally inscribed in the everyday dynamics of social reproduction" (p. 423).

The phenomena arising from this study, within Thompson's framework of moral economy, reveals an historical experience involving generational suppression of both political rights and upward economic mobility. Nearly thirty years post-apartheid, this legacy manifests in extensive poverty and income and wealth inequality. I argue here that material and existential depletion characterise the structural violence internalised by youth, referred to as "the quiet violence of dreams" (Swartz et al., 2012, p. 32), and that this extends to the young adults in this study. I further

argue that the internalisation of this structural violence, the "… double-edged sword, of high aspiration coupled with slim chances of success" (Swartz et al., 2012, p. 32), breaks out into an occasional refusal of low paid work and, in aspirational terms, into buying recklessly on credit and living the good life, despite poverty at home and inability to repay debt.

In sum, the overarching conclusions from this study find greatest resonance with the explanatory value of the term moral economy as used by Palomera and Vetta (2016). They argue "against binary views of the market as a boundless realm penetrating previously untainted moral spheres, [they posit] that social reproduction is characterized by an entanglement of values, which can only be fully grasped by delineating the contours and characteristics of capital accumulation [and I add, their historical pathways]" (Palomera & Vetta, 2016, p. 415).

Chapter 3 Methodology

This chapter lays out the research strategy, philosophical underpinnings and overall methodological framework of the case study. It explains the method and parameters of the enquiry, the context in which it was undertaken and addresses ethical issues. As noted in the Introduction, brief summaries of the transcripts of the discussion with the participants as well as short biographies are provided in Appendix A. These may be usefully read first or consulted at any point.

Research Strategy and Theoretical Underpinnings

The enquiry, like any of its kind, has two aspects which interweave: an empirical concern and a theoretical framing. The primary empirical research into a complex of experience, of existing behaviours, relations and meanings, was undertaken as a study of experience, as a phenomenological case study utilising a semi-biographical-narrative method. The framing of this material relies on a series of analytical constructs outlined in Chapter 2, some of which are adaptations of my own, some belonging to wider issues of the labour market and flows of money and relations of obligation in the general social economy that the study takes as a wider setting.

The research design assumes, ontologically, that the actuality of the lives of the research subjects is multiple, complex and subjective. The research design is therefore attuned, in relation to wider cultural, economic and social contexts, to explorations of subjectivity that were primarily led by the research subjects themselves as they responded to my presence and curiosity, each attempting in their own way to understand their options, decisions, indecisions and vacillations regarding earning and spending. Because the effects and consequences of earning and spending permeate social relations and money has symbolic and social significance in domestic and social life, understanding the experience of money requires a research strategy that draws on the perceptions, expressions and analysis of the study participants. The research strategy adopted is therefore that of an in-depth case study of a sub-sample of 12 young adults and close observation, informal interaction, and group work with a wider group of 25 young adult informants over the course of six months and daily contact in the field. The interviewing approach was to elicit, through loosely stated

questions, open-ended biographical narrative accounts of lived experience. The unit of study was the individual young adult.

The research enquiry is informed by a social constructivist paradigm which adopts the view that subjects, i.e., individuals, acting in concert by way of shared practices, beliefs and values, together shape the overall composite of meanings that we call 'reality' (Kukla, 2000). The study starts from the principle that the individual is always in dialogue with both self and others. Methodologically, the study assumed from the start that the formal research would be conducted in dialogue with the participants' own everyday 'self-research' in which they reflect on their own lives in relation to conditions and situations in which they find themselves (Poth, 2018). Reference to the participants' 'lifeworld' therefore includes the whole complex of practices, beliefs, values and experiential conditions which surround the individual subject.

The notion of lifeworld has been important to the research for several reasons. As an outsider to Khayelitsha and someone who cannot speak isiXhosa, I was reminded that I am not inside the lifeworld of 'my' research subjects. Nor are they inside mine, which carries quite a different array of everyday practices, beliefs and life chances. Nonetheless, disciplinary empirical research is predicated on the basis of a shared ground of human orientations and faculties. At the risk of reducing the complexity of the situation, it may be said that the case study unfolds in an interweaving of two basic tracks: mine and that of the participants.

According to Moustakas, a social constructivist paradigm is common to phenomenological studies in which experience is discussed (Moustakas, 1994). Phenomenological studies focus on experiential meanings that accompany the patterned behaviours of everyday life. Thus, to the extent that the study investigates commonalities of experience and self-experience among the participants, the study is phenomenological. Its purpose, in this regard, is to distil individual experiences of the phenomenon at hand — the monetary interweaving of several moral economies — to a "grasp of the very nature of the thing" (Van Manen, 1990, p. 170). The phenomenon is identified in qualitative research "as an object of human experience" (Van Manen, 1990, p. 163). In

this study, the object of the experience of the young adults is money; however, money is not, of course, in itself an object in the sense of a thing. The study assumes, and shows along the way, that money acts, that money says and does, that money gives and takes, rewards and constrains and, finally, that "the money is not enough." Money as an object refers to the way we can never mistake whether we do or do not have money (while pretending to have or not have money is one of money's features). It is thus that this study is only partially phenomenological in that some features of money immediately refer us to structural conditions and systemic arrangements, such as low wages and intermittent employment, and to prerequisite conditions for accommodation in family households. A low wage involves a set of experiences of money. Sharing in a household sets a local field of meaning around the having and not having of money. Money has yet another set of meanings within the frame of peer socialising. These phenomenological reflections remain descriptions of experiences and are not explanations or analyses (Van Manen, 1990, as cited in Creswell & Poth, 2018). This study orients the experiential dimensions of the lifeworld toward causal explanations and analyses the structures within which the phenomena are experienced. The structures in this study are those of the labour market, the household and the retail consumer goods and consumer finance sectors. The central theoretical underpinning of the research, therefore, involves the intersection of a phenomenology of features of everyday life and structural social and economic components that embed and frame these experiences. That is, the experiences as phenomena are situated in the context of the lifeworld of the study participants which has its formation within a wider social and economic context.

Analytically, phenomenological theory understands experience in terms of three related 'metaphors':[41] a pattern metaphor, a figure/ground metaphor and a seeing metaphor (Hyslop, 2016). Social phenomenology defines experience as coherent in a lifeworld within which individuals act in common.

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[41]Metaphors are described as a given paradigm's core assumptions — assumptions that are not put to empirical test but are treated as unquestionable givens (Lakatos, 1970, as cited in Thompson et al., 1989).

The pattern metaphor refers to a "contextualist" world view of existential phenomenology (Thompson, Locander, Pollio, Locander, & Pollio, 1989). From this vantage point, the patterns of experience observed are integral to and emerge from the whole of the respondents' lifeworld. That is, money, as the object of the material and experiential phenomenon, i.e., having or not having it, is experienced in the context of the structures of the labour market and in the participants' everyday life, it is experienced as financial interdependence on the household and demands beyond the confines of the household. I am looking at experiences of earning and spending that generate a capacity to aspire for economic progress and social status. In this way, the intermittency of employment and its personal and collective consequences exist as features within the wider lived experience of the study participants' social and economic conditions.

The second metaphor configuring existential-phenomenological experience is that of figure/ground (Hyslop, 2016). This holds that experience is dynamic and changeable among multiple fields of action. In certain circumstances, different aspects (or patterns) of the lifeworld of the subject are brought into focus while others move into the background. In this study, when the materiality and experience of intermittency of employment (the figure) is brought into focus, the domestic and social context recede to form its background. When focussing on the experience of the domestic economy, it comes into relief and intermittent employment, as a factor in the social lifeworld of the study participant, recedes into the background, and so on.

The seeing metaphor refers to lived experience being both reflected and unreflected. "Reflected meanings and symbols emerge from the ground of unreflected experience" (Thompson et al, 1989, p. 137). On several occasions, the interview experience brought into cognisance for the interviewees unreflected experiences which they then reflected and commented on.

The construct of the 'lifeworld' is used in the social phenomenological sense of referring to a field of experience which is self-evident, constructed in common and lived by subjects as sets of meaningful acts and relations (Schutz & Wagner, 1970). The aspects of the lifeworld under scrutiny comprise the limits and opportunities for employment and earning, the household DME and the

social world of the participants among friends and peers in Khayelitsha. It involves a set of interlinking domains: the structures of their 'world of work,' the norms and values and practices of the household on which they depend as the locus of a DME, and the competitive social world of consumption among friends and peers.

The changeable diversity of the participants' lifeworld presented during the exposition that follows is in their own voices, as fragmentary quotations. The study purposefully presents the subjects' words and phrasings to show what they make of their own experience in the contexts selected, to show them mapping out assumptions in their own behaviours and those of peers and kin. The diversity and complexity of their perspectives is organised in three interrelated and overlapping themes: employment and earning, sharing and saving, and spending — one in each of the three substantive chapters that follow, Chapters 4, 5 and 6. Chapter 7 draws these themes together with statements made by the research participants in May 2021 to understand their experience of transition to adulthood in the context of the COVID pandemic.

These themes open onto the issue of how the study should position the participants: economically, in relation to their employment; geographically, in Khayelitsha in Cape Town and the Eastern Cape; sociologically, in terms of class; and anthropologically, as individuals in their households.

Context

The wider economic context for the phenomena examined in the research begins with severe youth unemployment and low wage intermittent employment and extends to a consequent failure to repay a consumer debt. The severity of youth unemployment in South Africa is of deep concern to all segments of society. The phenomenon and concerns around it date back to rather different circumstances of the 1950s and 1960s. Significant for this study is that of the approximately 6.25 million youth officially counted as employed in 2015, more than half were employed intermittently, mostly earning low and variable wages. The intermittency of employment

is evident in the prevalence of labour market churn.[42] Job reallocation of workers in the lowest average monthly earning quintile (R3,048) was 34.2% in 2014 and the overall worker flow rate was 82.8% (Kerr, 2018). This means that nearly 48.6% of workers earning an average of R3,048 in 2014, registered as paying taxes by SARS, changed their employment status over and above the normal hiring and firing of firms. Intermittency of employment and volatility in earnings and churn in the labour market, coupled with expanded access to retail credit, converge and are the prevailing structural conditions for the study participants' experience of earning and money.

All of the research participants were born in the Eastern Cape and relocated to Khayelitsha as children or as young teenagers, either with their parents or to join family members. Khayelitsha is largely a post-apartheid urban settlement.[43] It has grown over the past 35 years from uninhabited sand dunes in 1983 to an estimated population of around 400,000 by 2013 (Seekings, 2013).

It was estimated that in 2011 approximately 42% of households were headed by women, with a slightly higher proportion in higher income areas than in the informal settlements. A large number of residents receive social grants — nearly 114,000 as at the end of 2013 — especially child support grants (76%). Some 74% of households have a monthly income of R3,200 or less and 89% have a monthly income of less than R6,400. Seekings reports that: "The overall employment rate for adults aged 2059 in Khayelitsha in 2011, according to census data, was 46%. The unemployment rate (inclusive of discouraged work seekers) was 40%" (Seekings, 2013, p. 15).

Khayelitsha has high levels of crime and unemployment and generally poor living conditions, especially in the informal settlement. It shows a nascent social stratification, characterised by large

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[42]Kerr (2018) used a turnover measure of worker flow to determine churning, i.e., the number of workers who have changed employers between one week in a particular year and the same week in the next year. Churning, or excess worker flows, is a residual part of worker flows above the flows resulting from job reallocation, where job reallocation is defined as the absolute value of job flows, i.e., the sum of all hires and separations measured at a specific point in time.

[43]Information is drawn mainly from Seekings (2013) in which he provides a comprehensive summary of demographic, social and economic information for the Commission of Enquiry into Allegations of Police Inefficiency in Khayelitsha. Other sources include the Census 2011 summary for Khayelitsha provided by the *City of Cape Town - 2011 Census - Khayelitsha Health District (2013*) and from the *Khayelitsha, Mitchells Plain, Greater Blue Downs District Baseline and Analysis Report 2012*.

numbers of shacks adjacent to RDP[44] houses and mortgage bond houses (small suburban style residences) indicating a low- to lower-middle-income status.

While different in the way that all places differ, it is also a typical example of the urban concentrations of predominantly low income and poor Black working class populations referred to in South Africa as "townships." Images of everyday, mid-week township life are of school children meandering in groups on the way to or from school; younger children playing in the streets; young men hanging around in groups on street corners or in yards watching life go by; shouts and laughter; women washing clothes in their yards or walking to destinations in their best working clothes; municipal workers, men at work; cars, delivery vehicles and minibus taxis; pavement repair kiosks and street vendors of vegetables, hair dressers and manicurists, fish and chip shops and cell phone shops in shipping containers, and metal cages with chickens waiting to be taken home stacked here and there . It is a suburb quiet in parts and bustling in others.

A large majority of residents, about 70% of the adult population, were born in the Eastern Cape. There is a great deal of movement into and out of other parts of Cape Town as well as between Khayelitsha and the Eastern Cape, located 1,000 to 1,200 kilometres to the east and which has high levels of unemployment and discouraged workers (StatsSA, 2015). The Eastern Cape is regarded as the traditional home and is the destination for regular travel for customary life cycle and traditional events such as birth, death, marriage and initiation as well as for December festivities. It is in this physical, geographic context that the research enquiry takes place.

The issue of class is highly contested intellectual terrain in South Africa. Without taking on the complexities of debate, for example between Weberian and Marxist positions, my purpose is to locate the study participants in broad, useful class terms. Seekings and Nattrass analyse social class as at the end of apartheid in terms of "gradations of advantage and disadvantage within the non-capitalist population" (Seekings, 2015, p. 2). Referring to his earlier work Nattrass (2005), Seekings (2015) posited that different life chances in each stratum were related to varied degrees of access to

[44]Government subsidy housing commonly called RDP houses.

capital, including property, and that capital included skills and education (human capital), social networks (social capital) and cultural capital, all of which provide distinctions that differentiate and give advantage.

Further, Seekings and Nattrass use household data to show that the lowest stratum was composed of "most of the working poor […], households where no one was working, and which had only a minimal income from 'survivalist' self-employment or from pensions and grants" (Seekings, 2015, p. 3). The middle stratum was composed of "people in blue- or white-collar occupations, mostly skilled but with some semi-skilled, or even unskilled, industrial or public sector workers and their immediate dependents, together with 'petty traders,' i.e., households with a modest income from business (or wealth)" (Seekings, 2015, p. 2).

By contrast, Alexander, Ceruti, Motseke, Phadi and Wale provide an understanding of class from their 2005-2006 research in Soweto that adopted a Marxist viewpoint (Alexander, Ceruti, Motseke, Phadi, & Wale, 2013). They posit that, regardless of employment status or household membership, people in Soweto were brought together by a shared "…'community of fate' that exists between those who are employed and those without regular jobs" (Alexander et al., 2013, p. 24). "For Ceruti, Soweto is overwhelmingly a *differentiated proletarian township* where 'proletarian' is taken to mean those 'without property'" (Alexander et al., 2013, p. 25). Alexander et al. (2013) are less concerned with the point of view as a mode of differentiation and more concerned to show the possibility of a convergence of class interests and a potential for class solidarity. Class differentiation for Barchiesi relates to labour market stratification "between workers in formal, 'proper' jobs (usually permanent and with benefits), the working poor in casual, intermittent or informal employment, and the long-term unemployed, located mostly in rural areas" (Barchiesi, 2010, as cited in Seekings, 2015, p. 3). The differentiation between regularly employed and those who are not is made in different ways by several contemporary researchers, including Murray (2008), Bank (2011) and Mosoetsa (2011).

In light of this debate, the research participants are children of parents who migrated to Cape Town from rural or peri-urban Eastern Cape. Nearly all were born into poor families who came to employment in Cape Town as manual unskilled labour, i.e., as domestic or construction workers. They earned low wages or small income from informal work or earned nothing at all. Few of the parents had a high-school education or full-time employment. At the time of the research in 2015, the siblings of the study participants were either at school or college or were unemployed or employed intermittently. Very few relatives had regular employment. The study participants and their household members would generally be in Seekings and Nattrass's (2005) lower stratum, or, depending on length and level of remuneration of employment contracts, they might (temporarily) move up into the middle stratum. Flux in employment status and changeability of wages earned means their class position in terms of their households might not vary significantly, even if they formally cross the 'line' between the bottom and middle strata. Alternatively, in Marxist terms, closer to the interpretation of township dwellers by Alexander et al. (2013), the study participants' positions are characteristic of a variable or indistinct intra-class differentiation among young Black African township workers sharing a community of fate of 'unstable labour.'

To briefly explore some of the subjective aspects interrogated in the next three chapters in relation to these more explicit technical terminologies of class, the study shows in various ways that the life chances of the participants (their position in the social hierarchy) are clearly bound up with their employment status. Firstly, they distinguish morally (success–failure; in–out) between themselves, whether they are contributing or not to household expenses; and secondly, we see how, in the local public settings of peer sociability, fashionable dress codes, car ownership and revelry act in different ways as symbolic demonstrations of wealth and status. What this study brings into attention is the affective situation of this life of in and out, enough/not enough money and things, which attaches to intermittent employment.

Methodology

The study sample was of a group of 25 young adults recruited by an NGO, all from the same age cohort and living in Khayelitsha. Recruitment was based on the NGO's own criteria for trainees selected to perform community fieldwork and undergo training in development facilitation. I, as researcher, was part of the team that interviewed and selected the trainees. During the period of training and following my invitation, a sub-group of trainees, seven women and five men, volunteered to take part in in-depth interviews regarding the research question. I did not ask why the remaining trainees chose not to volunteer to participate as this was not appropriate and presented an ethical problem. The trainees could have felt unduly pressured by me or feared prejudice or repercussions in connection with the training course.

This sample size was limited to the group of 25 trainees selected independently by the NGO to ensure consistency in the period of observation and the extent of engagement during the training period. They worked together and were familiar with each other and with me as the researcher, teacher and confidant. This created a unique set of circumstances between the group of young adult trainees, including those who had agreed to participate in the in-depth interviews, and myself. Under these circumstances any external participants to this group would have had a different relationship to the enquiry.

The sample of 25 trainees served as informants during their six months of course and fieldwork, through observation and informal engagement. They also participated in group work. The sub-group of individual cases, referred to as participants in the study, was the 12 volunteers. All of the participants lived with or near their parents in Khayelitsha and came from poor South African families. All had a grade 12 or matric qualification, were between the ages of 25 and 35 and, while some had experienced more regular employment than others, all have been employed casually or temporarily on contract throughout their working lives. None were married and all had children. The children were all living with their mothers or grandmothers, the care of which was supported by

government child support grants. The grandmothers and one grandfather received older person's grants from the state.

Six parents, all mothers, were interviewed at their homes or places of employment. Other family members were disinclined or unavailable to be interviewed or had passed away. Four mothers were interviewed in isiXhosa with the assistance of an interpreter and two were interviewed in English. The isiXhosa interviews were not useful. The elderly interviewees did not fully understand the purpose of the research because the researcher and interpreter failed to frame the questions adequately. Instead, these interviews were discussed with the interpreter, in particular with regard to intergenerational differences in perspective and experience. The interviews of the two mothers conducted in English were transcribed, analysed and included in the analysis of the young adults' narratives.

The detailed interviews took place at the research participants' place of work in Khayelitsha during their lunch breaks or other opportunities for discussion during the day. Discussions were also held over weekends.

The interview process commenced with the researcher informing the interviewee of the purpose of the research and the approach to the interview. A written agreement, explaining terms and conditions of use of the data, signed by both parties in terms of University ethical research requirements, assured the participant interviewees of anonymity. Each interviewee provided an account of their experience of money from an early age. I attempted not to intervene in the narrations of the study participants beyond prompting further explanation. The engagement with each participant involved a series of repeat interviews. The narratives of the study participants provided information and understanding that deepened with each interview. The stories usually started with their experiences of employment and earning, first of their parents' and then their own, followed by their experiences of household finances, spending, consumption and borrowing. The interviews were audio recorded and transcribed. Each story was summarised and included in Appendix A.

The researcher analysed the interview transcripts in terms of four themes: employment, sharing and household economy, spending and consumption, and financial debt. Tabulated data and diagrams were prepared for purposes of analysis and presentation (see Diagrams and Tables 1 - 3). Quotations extracted by the researcher from the transcripts provide reflections of the young adults' experiences. The quotations, considered together in the four identified thematic groups, identify similarities and divergence and nascent patterns of individual experiences. Direct quotes have been used as far as possible in each chapter, giving voice to the study participants' reflections of their experiences as well as providing a picture of diversity and commonality in the group. Methodologically, the research procedure and logic of enquiry and analysis were inductive and iterative throughout.

Informal enquiry and observation of the interactions among the 25 young adult trainees on nearly a daily basis for a six month period, in the classroom and in the field, enabled me to take note of their disposition and behaviours. It also enabled me to cross-check opinions and insights from the detailed interviews with the study participants. These 25 trainees were fully aware of my research objectives and while they were not research participants in that they were not subject to detailed interviews, they informed my understanding and participated in the group work.

The research process also included two full days of group work involving performance of 10 impromptu skits of typical situations regarding money. All 25 trainees had a chance to perform the skits and participate in group discussions following each performance. The process involved groups of three to five self-selected individuals randomly drawing a piece of paper from a hat describing a situation. Each group was given five to 10 minutes to prepare their skit. Each performance was followed by group discussions. In addition, each skit was filmed, transcribed and analysed. They informed me regarding the attitudes represented in the skits and, from subsequent discussions, regarding the skits' experiential and symbolic meanings. Appendix E provides the list of the skit scenarios and a YouTube link to the recorded performances. The 25 trainees and participants in the

skits were asked whether they would agree for the skits to be posted on YouTube and they all agreed. They were also given the opportunity to approach me privately with any concerns.

Finally, I presented a synthesis of my evidence to the 25 trainees in December 2016, including the 12 who had participated in the repeat interviews. The group accepted my interpretation of the evidence.

As a training facilitator and teacher, close daily interaction with the young adults who became the subjects of the study emphasised for me those differences presented by my own values and dispositions which are rooted in an intersecting but very different lifeworld. This fact stimulated a concern to open space around the participants' own interpretations of the evidence. The language of the thesis therefore often reverts to qualitative research terms, such as *interpret* and *meaning*, deployed with limited technical definition. The open-ended interview method permitted expression of opinions, explanations and sometimes contradictory interpretations and narration by the interviewee. The context of trust engendered by close and regular interaction with the researcher in the classroom and in fieldwork yielded frank and detailed explanation by the research participants of personal experiences, practices and behaviour (as well as attitudes and feelings) regarding the subject matter. This is registered from a comment by one research participant after an interview, saying she could not speak to her peers about the things she told me.

An important disadvantage was that interviews were conducted in English and I, the researcher, cannot speak isiXhosa and was therefore unable to interrogate more deeply the study participants' meanings in their responses. This imposes important limitations on my research, especially because my dissertation was about experiences, views and interpretation. In hindsight, I would have gained greater insights into the way language shapes interpretation had I worked with an experienced Xhosa speaking interlocutor. There was no need for an isiXhosa interpreter and any suggestion to include one would have been inappropriate. However, whenever possible during the six months, the young adult research participants served as interlocutors of each other's unfolding narratives. This permitted me to cross-check and elaborate opinions and attitudes anonymously.

But in the end, we, the research subjects and researcher, speak different languages from different lifeworlds and are subject to unequal power relations. Consequently, the intentions and meanings attributed to the questions asked and the answers given would impact on the veracity of the evidence. In the end, the interpretation of the evidence for the purposes of this thesis is my own.

The choice of research method also presented a theoretical and philosophical problem regarding the extent to which that which is said and practiced can be assumed to reflect a world view that can be adequately verbalised, in other words, a question regarding how "human action is shaped by cultural prescriptions and ideological forces" (Finch, 2016, p. 105). Finch (2016) proposed the use of vignettes as a technique with potential advantages over other survey methods in the study of what she refers to as 'normative material.' The option of a narrative method as advanced in the highly cited work on narrative method was also considered (Riessman, 2008). Regarding case study method, Stake defines this method as involving an interest in complexity that one or more cases present for interpretation, but Creswell and Poth prefer to view case study research as "…a methodology, a type of design in qualitative research, or an object of study, as well as a product of the inquiry" (Creswell & Poth, 2018, p. 73).

The research method I ultimately adopted has features of Stake's approach as outlined in Creswell and Poth (2018) as well as being driven by a concern with the biographical situation of each individual. The overall aim of the biographical method is to produce understanding based on an interpretation of narration of what was said and how it was said; i.e., in which order, sequence of thought and feeling and, from this and with a group of selected interlocutors, to discuss the transcripts, discerning perceptions and emotions accompanying the respondents' experiences (Chamberlayne, Bornat, & Wengraf, 2000). The interview method used adopted a free-flowing biographical account of everyday experience. The biographical method described by Chamberlayne et al. (2000) served as a model for this study and informed its practical application. What the interviewees said and how they spoke about their experiences was analysed from the transcripts, including content, perceptions and affective content about themselves, their family and peers. An

attempt was also made to consider the structure and order of what was being said but this was disturbed by language differences and the necessity for prompting by the interviewer. In the final analysis, the interviews resembled more loosely structured interviews based on the questions provided in Appendix D.

Chapter 4 Experience and Meaning of Unstable Earning and Low Wages

This chapter describes and analyses the study participants' experiences of, including effects and attitudes attributable to, low wage employment and insufficient earnings. This prepares the way for the exposition in Chapter 5 of demand sharing[45] in the DME of their households, in Chapter 6 of their experience of positional consumption in circumstances of debt, and in Chapter 7 of the central role of earning in their transition to adulthood in the context of the COVID pandemic. While some of the participants have experienced relatively steady employment (albeit with low wages), nine of the 12 have been intermittently employed for most of their working lives (meaning that their earnings have been highly variable even if always low). This chapter thus examines a prevalence, among those in intermittent employment, of voluntary quitting without an alternative job to go to. This is associated with a sentiment that the particular work situation is not worth the effort; the person wants to work, needs a job, but they quit. This is not rational behaviour given the participants' own aspirations for economic and social advancement. Why then do they do it?

A brief answer given at the outset to orient the exposition follows. It is noteworthy that there may be a myriad complex, multivalent and even contradictory reasons why the young adults opt for quitting. This enquiry focusses specifically on the young adults' emphasis on employment and their own sentiment that the money is not enough. The study therefore argues, and shows, that it is precisely the economic fact of intermittent employment, with its low wages and variable income, which lays down the material and affective conditions for voluntary quitting of employment and of their domestic social and economic life (see Chapter 5). In short, they come away with so little at the end of the day that the effort of the workday and the cost of getting to and from work (taxis, buses, walking) is judged not worth the money earned. In some cases, then, they would rather choose

[45]As formulated by Peterson (1993) in Widlok: "The underlying (implicit or explicit) demands that trigger sharing rely on cultural practices that are recognized as appropriate actions that make a difference, and are recognized by providers and takers but also by the bystanders for whom each act of sharing adds to the shared system of value"(Widlok, 2013, p. 22).

unemployment for the prospect of a better paying job despite what this means to the household budget and to their place in it as a dependent rather than as a contributing member.

The chapter begins with a description and analysis of the experience of the study participants of moving into and out of employment from the moment of leaving school and draws attention to some subjective emotional effects of low wage intermittent employment. The data of their experiences of employment and earning is summarised in Table 1 below. The chapter then enquires into why study participants voluntarily quit employment without another job to go to. Finally, it considers perceptions of subjective well-being, social comparison and aspiration that are the motive effect of their behaviour. The chapter concludes with a literature review to contextualise and understand the findings around the experiences of the young adults.

Experience of Intermittent Employment and Variable Earning

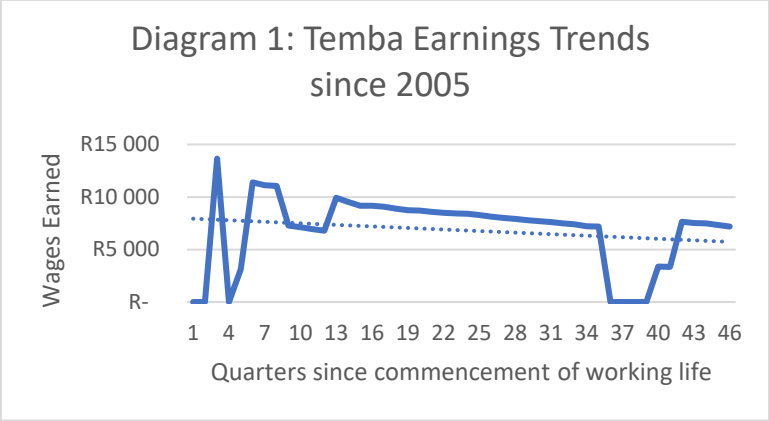
All of the study participants recognised education as a way out of poverty, as necessary for economic and social progress. While all except one of the participants wished to further their education after high school, only seven of the 12 began a post-matric qualification, with but three completing their chosen programme. For more than half the participants, the early period of their working lives after secondary school involved different kinds of short training courses and doing 'piecework' for pocket money before going into longer term, mostly contract, employment. Five cases cited lack of funds as the main reason for not pursuing studies, with one participant dropping out due to the effects of drug addiction. One participant, Sipho, did not want a post-matric or tertiary education. The period from completing secondary school education to becoming employed varied from a few months to four years but was usually between one and two years. The experience of waiting for work starts after leaving school or technical college and continues, on and off, between jobs. Once employed, the participants would wait for contracts to be extended or for wages to be increased. Waiting for work, in anticipation and with hope, is the affective condition of the subject, of the young adults in the case study.

Table 1 Employment Profile

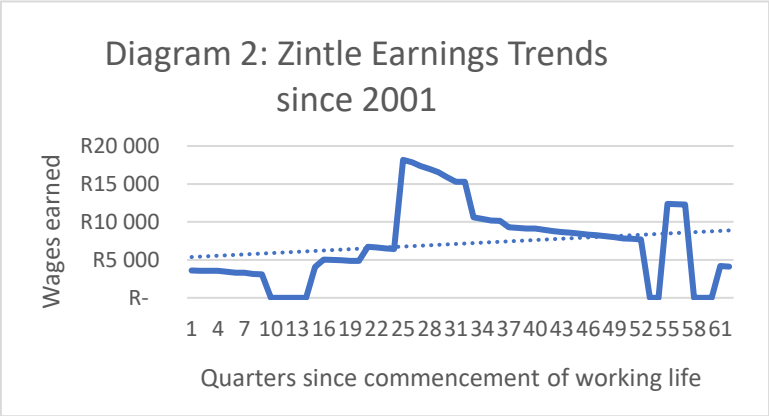
	Dumisa (m)	Fezile (m)	Temba (m)	Nomlanga (m)	Sipho (m)	Zintle (f)	Buhle (f)	Nobomi (f)	Tembeka (f)	Funeka (f)	Aphiwe (f)	Lulama (f)
Age	28	32	30	28	32	36	33	30	28	27	28	34
Total time in employment	6yrs 6mths	9yrs 3mths	11yrs	4yrs 8mths	4yrs 4mths	11yrs 3mths	7yrs 3mths	7yrs 6mths	3yrs 6mths	4yrs 6mth	4yrs 3mths	3yrs 6mths
Duration of working life (years)	11	15	12	11	8	15	15	10	11	6	6	6
Number of employers	5	3	3	5	3	5	6	4	4	5	4	Many
Number of periods of employment	5	3	5	7	7	6	6	4	4	5	4	2
Number of periods of employment > 1 year	3	1	2	1	1	4	3	3	1	2	2	0
Periods of unemployment < 6 months	1	1	1	1	2	1	1	1	2	0	Many	Many
Periods of unemployment > 6 months	0	0	1	5	5	3	4	2	4	1	1	2
Periods of unemployment of > 1 year	2	1	1	2	3	0	3	1	3	1	1	2
Self-employed/ enterprise	None	None	1	None	None	None	1	1	None	None	None	None
Proportion of working life in employment	59%	62%	92%	42%	53%	75%	48%	75%	33%	74%	71%	50%
Frequency of job change (months)	15,6	37,0	26,4	8,0	7,3	22,5	14,5	22,5	10,8	10,8	Many	Many

More regular employment. Three participants — Temba, Zintle and Nobomi — have experienced more regular employment, shorter periods between jobs and longer periods of employment. The others have experienced longer periods of unemployment and a greater flux in and out of employment. Half have been in employment for more than 60% of their working lives, excluding short-term piecework in the initial post-matric period. This is a substantial factor when considering the prevailing high unemployment rates and the extent of temporary employment discussed later. Diagrams 1–3 below indicate the employment and wage history of the three research participants who have had more regular employment.

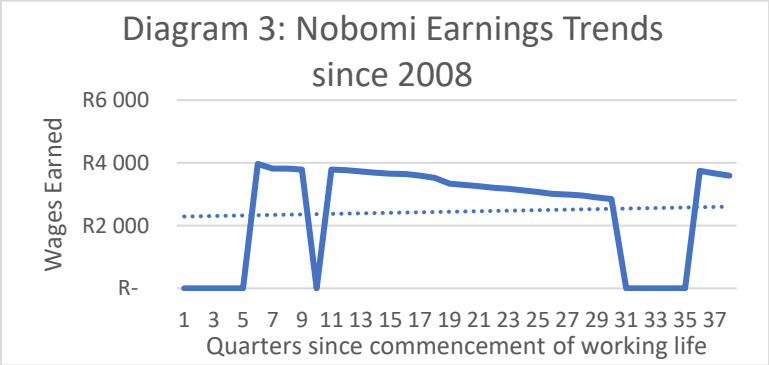
Among those who have been employed for more than 60% of their working lives is Temba who has worked for three employers during his 12-year working life. After a brief six-month post-matric break, he moved from one employer to the other and from contract to contract, with one period of self-employment and one short period of unemployment. His experience does not fit the pattern of intermittent employment or volatile earnings. His nominal wages have, however, remained the same since he started earning in 2007 — a real wage decrease of approximately 6% per year (Diagram 1).



Following nearly four years of piecework, short courses and unemployment after leaving school, Zintle established herself in a career in environmental conservation. She, too, has been relatively steadily employed but her wages and length of employment fluctuated greatly with each employment contract (Diagram 2).



Nobomi was employed relatively consistently for very nearly the same low wage from 2008 to 2015 (Diagram 3).



Temba, Zintle and Nobomi may be borderline outliers in the sample, having experienced comparatively more reliable employment, for longer periods. They are also among the older participants, together with Fezile and Dumisa (see Table 1 above). Coincidentally, they have shared household incomes that are among the lowest in the group. There may well be a relationship between their tendency to remain employed and their comparatively lower household incomes, but

the study suggests that a more complex set of domestic interdependencies and subjective factors are involved as discussed in the next chapter.

Fezile worked for two years after school as a handyman and petrol attendant in casual employment, followed by five years with an industrial employer. He became intermittently employed after his dismissal in 2010 and by the end of 2015 was earning less than one third of his nominal wages (or one-fifth of his real wages in 2010). Dumisa has experienced three episodes of employment greater than one year in a working life of 11 years (see Table 1 above). Funeka is among the younger participants and comes from a small family.[46] She completed a tertiary diploma and was employed casually between periods of study for nearly five years before securing steady employment. Age and education level seem to indicate a tendency toward more stable employment and earning among the study group members.

In summary, the participants all actively sought employment after leaving school or college and have participated to different degrees in the labour market. Some, while stating a desire to work, have been unemployed for lengthy periods during which they would have been counted as discouraged workers,[47] or as non-searching, i.e., as not looking for employment. Analytically, we can point to age and the intervals of time in a state of active 'waiting' (Honwana, 2012) for employment in conditions of insecure employment and domestic obligations. The section below discusses searching for employment.

The reported experiences of the study participants suggest several factors determining whether they search for employment, including despondency and discouragement. The perception that a job is hardly worth the effort, given the low wages on offer, is one explanation for not seeking employment but loss of employment is also a cause of regret and discouragement and despondency. Fezile expressed remorse for his dismissal from his job at the state-owned freight company.

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[46]The relevance of household demographics is discussed in the next chapter.

[47]A term used in labour market literature for those of working age who are not economically active, have been employed but are no longer looking for work as they have lost hope, or wanted to work but there were no jobs in the area or were unable to find work that required their skills.

Following dismissal, he did not seek employment or start the business he wanted to with his R50,000 retrenchment package. Instead, he lived off it and, by his own admission, returned to habits of drink and revelry. Tembeka felt despondent and discouraged by her missed opportunity for tertiary education and the passing of time. She was unemployed for five consecutive years and only looked for work intermittently. Buhle does not hide her feelings of despondency during parts of her working life.

One half of the research participants have been in waged employment for more than 60% of their working lives. The predominant experience of the other half has been of flux in and out of employment. Analysis of the overall change of employment status reveals that, of a total of 62 instances among the participants of leaving employment, in 35% of cases they quit voluntarily. In a further 60% of instances, their contracts came to an end, while 5% involved retrenchment (see Table 1). All but one study participant (Fezile) had at one time or another left work without a job to go to. Six participants said they accepted low wages to avoid idleness. Of these, Nomlanga reported an instance of accepting less in the hope that the job might become regular.

Aphiwe and Lulama's experiences are examples of acute frequency of interruption and changeability in employment. They sought paid work through labour brokers and frequently changed employers. In four other cases, on average there were changes in status between employment and unemployment every year; another four changed their jobs every second year on average, and two changed employers only every three years across their working lives. All but one experienced a period of employment of one year or more and all but one experienced a period of unemployment of more than one year.

Measurement of the study participants' employment status using Ingle and Mlatsheni's (2017) NIDS[48] survey periods and methodology reveals that, over the six years from 2008 to 2015, three of the study participants were persistently employed, one was persistently unemployed and

[48]NIDS is a panel survey conducted every two years since 2008.

seven in a situation of churn.[49] Overall, the enduring experience of employment and earning of this age cohort is of flux, i.e., change and uncertainty of employment.

Three participants have been employed by retailers and two have worked in the financial services sector as debt collectors. Four were contracted in the construction industry — three men and one woman — and two men have worked in the industrial sector. Five have had jobs in the community and public sectors, with two active in political parties. All seven female and three of the five male research participants have worked in semi-skilled operator and low-skill 'elementary' occupations in the services sector. Two male and one female also worked as operators and 'elementary' workers in the manufacturing and construction sectors. They have all moved between unskilled and semi-skilled occupations in different segments of the services sector and some have moved between the services sector and the construction and manufacturing sectors.

Indicative of the chronic flux in employment and earning is what happened after my discussions with the young adults in April 2016. Funeka secured a job on contract three months after her internship as a call centre operator for a bank at R6,500 per month, double what she had earned at the NGO. Temba secured a short-term contract for R7,000 per month with an NGO which was subsequently renewed twice. His wages were the same as those he earned in 2007 after he completed school while working for Lufthansa and later at a woodworking factory. It took Fezile more than one year to get a job as a general worker in a factory, earning R3,500 per month — less than one third what he had earned in nominal terms in 2010. Three months after her internship, Aphiwe found a full-time job at Capfin, a micro-finance company, earning R5,000 plus a R1,200 incentive bonus. She, too, doubled her wages from her previous job. Zintle secured a part-time job at an environmental NGO after nine months of unemployment. She was employed for six months at R4,000 per month. In her case, she had earned more than double that in 2008.

Regarding wage levels, as at the end of 2015, six of the study participants showed a rising earnings trend and six a decline in earnings. The pattern in wages earned is one of change, from one

[49]Defined in this instance as employed or unemployed in two waves of the NIDS panel survey.

job to the next. In half of the cases, wages declined in real terms throughout the working lives of the study participants. In the other half, wages increased. In all instances, disposable income either remained flat or fluctuated (see Appendix C). The trend in the inflation rate is noteworthy, increasing by an average of 5.6% per annum since 2003. In January 2015, the average annual inflation rate was 6.6%.[50]

Fluctuating wage levels settled and employment became more reliable for seven of the young adults over the five years between 2016 and 2021 when I interviewed them a second time (see Chapter 7). In this age cohort, 25 to 35, employment is central in the life course of the young adults. It enables their financial independence and a subjectivity of adulthood. Yet this stage is extended, interrupted, differentiated or even reversed (Mayer & Müller, 1986; Shanahan, 2000).

This study theorises the participants' attitudes as "an evaluative integration of cognitions and affects experienced in relation to an object" (Crano, 2006, p. 347). Understanding the attitudes of the study participants as predictors of their behaviour is central to understanding their behaviour as related to employment, that is, of quitting employment without a job to go to, in the context of domestic deprivation. The attitude to low wage intermittent employment is voiced in the often-heard refrains "the money is not enough" and "work is sometimes not worth the money." These refrains are expressions of dissatisfaction and this study contends that they result from cognitive-affective reactions related to aspiration, i.e., that they express anxiety regarding the perceived distance between actual earnings and a normative desire for social and economic progress. The section below illustrates these attitudes and demonstrates the character of the anxieties that manifest an "aspirations gap" (Ray, 2003). The anxiety of frustrated aspiration manifests in statements of being "held back" or "left behind," of not having enough money for what they "want and need" (Lulama).

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[50]Food and non-alcoholic beverages increased by 11.4% year-on-year. Goods increased by 7.6%, services by 5.7% and transport by 6.7% year-on-year. Statistics South Africa. (2017). *Statistical Release P0141: Consumer Price Index January 2017.* Retrieved from http://www.statssa.gov.za/publications/P0141/P0141January2017.pdf

Buhle and Temba describe the frustration of being "held back." They are both vocal about their economic progress being curtailed by family obligations. For them, "the money is not enough" to meet the demands of their households, purchase goods they feel they must have and to live a lifestyle they aspire to. This is an example of an instance that links employment in transitional terms, as a progression toward a better life, and the function of obligation in DME (discussed in Chapters 5 and 7 below). There is much in common at home between Buhle and Temba, but most prominent are vocal demands by their mothers for financial contributions. Their aspirations are high as are the demands on their earnings. The difference is that Buhle experienced volatile earning while Temba was the most regular earner overall.

Buhle completed an in-service training in 2001. When her contract came to an end, she went back to college. She failed some of her classes and her state education aid was withdrawn. She dropped out of college because, she explains, there was not enough money in the family to support her, but there were also "problems at home" which made her worry.

> My mum was no longer taking good care of herself; she will not bath and will let the house be dirty. I was living at East London [at the time] but I noticed something is wrong and leaving her behind, you know, going back to school aware that she's not well — it kind of affected me. She was not working and there was no source of income for her…even like no food…I came back [to Cape Town] in 2003 with the hope that I will find a job.

In this instance education, perceived by Buhle as a means to employment and financial advancement, is frustrated by the conditions at home, including familial obligation. After Buhle returned to Cape Town, she was out of work for three years before securing employment again. She then worked for Shoprite supermarkets for almost two years before being retrenched. In 2009 she went back to the Eastern Cape to take up a well-paying job with a construction firm on a one-year contract, followed by another year in 2010. "Things got better," she explains. She was able to save money and started helping her mother with the renovation of her house, an enduring theme in their relationship. When the contract came to an end, Buhle stayed in the Eastern Cape hoping for

another job, not wanting to return home to Cape Town, afraid she would end up sitting around doing nothing, as she had between 2003 and 2005. The fear of idleness was a fear of destitution; there is some shame in it, but mostly she experienced anxiety about progress and independence, about not being able to take care of herself at her age.

> My mum will call me even when I'm in Eastern Cape — 'you know, I cannot be taking care of your child and you at the same time.' And that will frustrate me. That's mostly what we are fighting about; me not being able to take care of myself at my age.

Throughout her working life, the difficulty of finding regular employment, its intermittent and unreliable character, and the interplay between this and the state of household finances marked her experience of earning. Life was laden with feelings of obligation toward her mother and by her mother's demands for financial contributions toward household expenses which frustrated her quest for upward mobility by securing an education. By her own reckoning, she earned a good wage during periods of regular employment, but the money was not enough to cover her whole set of payments: her obligations at home, her own needs and debt repayments.

> When I was working, I had to buy a microwave, a washing machine … I felt a pressure that I should because she was complaining about washing the clothes, that she is and stuff like that. I had to make sure that whatever cent I've got I sacrifice. She wanted a ceiling because there was none at home; I thought like 'ag I'm going to put my foot down.'

Buhle refers to her contribution as a sacrifice, presumably of money she could have used for herself. Her comments suggest resentment for the moral pressure she feels, but her feelings of obligation run deep. She has depended on her mother to look after her child and to provide financial support during failed attempts at achieving her ambition of completing a diploma. The conversations with the women participants suggest that purchase of household items occurs not only out of feelings of obligation but also for reasons of care and for raising the household's social standing in the neighbourhood.

These entanglements of domestic relationships, of obligation and care, of entitlement and familial responsibility, accompany expressions of frustration by Temba and, to a lesser extent by Nobomi, of being held back. To a greater or lesser degree, they exemplify a common tension where young adults are bound to household obligation due to the uncertainty of their employment status.

Temba's earnings have been far less volatile than Buhle's or any other study group participant. He has been steadily employed, mostly with the same employer, though his earnings have remained the same in nominal terms throughout his working life and have therefore declined in real terms. He, too, feels the moral pressure to provide. He lives in a caravan[51] in his mother's backyard, with his mother and two younger sisters in the house. His mother is a seamstress working from home and, by Temba's reckoning, earns around R200 per month. One of his sisters is studying and the other is intermittently employed and contributes to household expenses when employed. They therefore depend on Temba's financial contributions and, while the most regularly employed, he is also the most vocal of the participants about family demands.

> There's a lot of pressure you know, there's a lot of pressure. One sister is working but for a very minimum wage. My younger sister was doing her education. At the moment, they are both not working. They live with me, so at the end of the month the eyes are [wide] because I've got my money. You know when you walk in … you can't just walk in there with nothing. They always expect you to bring something home.

Temba expresses resentment. The moral pressure he feels is symbolised by the wide eyes of expectation of his sisters and mother. His comments point to what he perceives as an unavoidable predicament, of having to provide not only for his own needs but also for the household, and he feels held back by these circumstances. Temba's story starts with an educational opportunity rare among Black children from poor homes. He was selected at a young age for a bursary to study at the German International School in Cape Town[52] due his talent for maths. He lived in the school hostel

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[51]A mobile trailer home.

[52]He attended the German School from grades 8–12.

and visited his family in Khayelitsha on weekends. However split he may have been between the lifeworld of his family and that of the more affluent classmates at his school, his aspirational window would have been set wide by his years at the school. According to Ray, such a window is formed from an individual's cognitive world which is composed of "similar, attainable individuals" (Ray, 2003, p. 1).

Temba procrastinated and missed the university application deadline that year (2005) so went to work at a school friend's father's woodworking factory in early 2006, starting at the bottom sweeping the factory floor and packing wood. As he recalls: "It was fine, better than sitting at home now in Khayelitsha and doing nothing." Already he aspired for more. This unsolicited phrase expressed in different ways by five other study participants also displays an attitude of avoidance of idleness discussed later in relation to reservation wages and perceptions of relative well-being. It involves a reaction to boredom at home where the benefits of going to work, regardless of the quantum earned, outweigh the boredom of idleness. Nevertheless, Temba also once did quit work without a job to go to, reporting dissatisfaction with the pay and racism of his employer. While Temba's wages dropped in value over time, they were still higher and more reliable than the earnings of his peers. He stayed employed because he had a special relationship with his employer who had paid for him to go to college. During that period, he would work in the factory on weekends: "so that was perfect because I could be making money and furthering my studies." He values the benefits of earning, which allowed him to provide financial support to his mother and sisters, though somewhat reluctantly it seems.

It is thus evident that responsibility for the well-being of the family plays a significant part in the financial lives of all the research participants. Buhle and Temba directly expressed sentiments of discontent or even resentment at being held back by family obligations, with Temba saying his wages are half of what is needed for "a good life or just a normal life." Yet he continued to provide financial support to his family. Dumisa also claimed to be under immense pressure and although he did not express feelings of being held back, this is implied in his account of his situation. When he

was 10 years old, he came to Cape Town from the Eastern Cape with his mother and siblings to join their father who was working as a domestic gardener. Life was tough compared with others in the neighbourhood:

> I never noticed anything in terms of how much money my father had, how poor or who or how rich our family was — up until I was at the age of 15 … because some other families they have got a car, you see, they have nice furniture inside the house. They are eating nice food and all that you see, and only [because the] father's working for bigger companies, etc.

It is interesting to note the items of social comparison: a vehicle, good furniture, better food. Cognition of relative well-being is linked to employment status and relatively better earnings. Temba made a similar comment of social comparison when he compared his consumption opportunities to those of a friend whose parents were better off than his own.

When Dumisa was close to finishing secondary school, his father passed away and he was plunged into the world of work and earning as he and his five siblings could not survive on his mother's income from cooking and selling meat on the street. He recalls that "it was difficult because now the whole family was looking up to me to provide, you see, food; we were seven family members." Soon after his father's death, his mother went to the Eastern Cape and four of the siblings stayed with him in Cape Town. He sent money to his mother regularly to support the rest of the family. He endured this responsibility but, he explains, the money was not enough. He reports that there was nothing left for himself. The measure of sufficiency is personal. He reports:

> [I] became stressed because at payday I remained with nothing, with no money. All the money, certain percentage [went to] buy food for my family, clothes for my younger brother and so on, you see, so again, I decided that this is not enough money that I'm getting here, let me try to do another training.

Dumisa had five periods of employment with five employers. Three of these were for longer than one year in his working life of 12 years, during six of which he was employed. He voluntarily quit employment three times without having a job to go to. The sentiment he repeatedly

emphasised was that the money he earned was not enough for his own needs. Ultimately Dumisa pondered the same point as Temba regarding his family obligations, asking what was left for him after a month's work. His actions implied an impatience for improvement and an aspiration for more, for himself and his family.

In sum, the aspiration for personal financial improvement in these three lives was frustrated by family obligation but, while they complained about the demands on their earning, they continued to provide for the household. They vocalised the frustration felt while they were the sole providers in their households. Perhaps their complaints also relate with not being able, when unemployed, to claim the same support from other members of the household. The domestic exchanges of money and mutual support are detailed in the next chapter. In addition, frustrated aspiration is expressed in the feelings of being "left behind" comparative to advancement they observe in others around them. In these cases, the sentiments appear to express a personal responsibility for their absence of progress as well as for a failure to provide for family, or for being dependent on it.

Zintle expresses concern about her financial status but does not attribute her insecurity and lack of economic progress to an obligation to support her family. She earned well between 2007 and 2010 and again in 2014 and 2015. During these periods she borrowed money and bought on credit for herself, for her family and the family home. Then her salary dropped by half. She was earning just enough for her personal expenses, food, shelter and the regular contributions to her mother for household expenses where her children stay. She worries about getting on in life, about lost opportunities and the absence of prospects, about her lack of achievement and financial insecurity. Zintle, like Buhle, the other older woman among the participants, feels she has not advanced as she should have at her age. She commented more recently (February 2017) with concern:

> I am turning the big 40 in two years' time, and I have no job security. I have not secured anything like investments, and I have two kids in school. Besides them I have a family to take care of. I feel I have failed myself. I juggle part-time work, part-time study and part-

time motherhood. I feel I have had my hand on too many things and have not succeeded in anything. I look at my future and I get very scared.

From the point of view of life course theory, the transition to adulthood literature, the key description in the quotation above is that of juggling between types of work, study and earning, while having the responsibility of children with no financial security or certainty regarding the future.

While Buhle feels the pressure of failure from her mother, Zintle feels she has failed herself. Tembeka is 30, more than five years younger than Zintle and Buhle, yet she, too, worries that time has passed and she has not yet achieved any measure of financial independence. Tembeka is among the least employed of the participants. After she dropped out of Walter Sisulu University (Buffalo City Campus) in the Eastern Cape, she moved to Cape Town to help her ailing grandmother. She missed registration at Cape Peninsula University of Technology (CPUT) and her family ran out of money to pay for her studies. In her thinking, she missed her opportunity for an education and allowed herself to be left behind. She still depends on her father and worries about his debt burden and the financial stress he faces. She feels obligated, cares for his well-being, and expresses a wish to earn and assist him financially. For Tembeka, Buhle and Zintle, economic mobility is suspended in relation to where they feel they should be at this stage of their lives. The transition is delayed, in stasis, waiting. They are anxious about the passing of time, anxious about being left behind and feel personally responsible for their predicament.

Being held back or left behind is suggestive of a gap in time or a distance between; a delay in transition to an institutionally standardised and legally recognised adulthood (Kohli & Meyer, 1986; Mayer & Müller, 1986). Ray (2003) refers to an aspirational gap as the perceived distance between one's material reality (personal and social) and the things or lifestyle aspired. He argues that if the gap is perceived to be too wide the individual may become despondent and give up trying.

In this study, the perception of there not being enough money from wages is common and from time to time appears to stretch the patience of the young adults to breaking point. In this context, quitting employment voluntarily could reflect a temporary despondency involving negative

perceptions of the challenge of meeting the demands of material reality and achieving the better life aspired to. While this may be, the attitudes of the participants affirm that aspiration is never permanently abandoned. Leaving a job without another to go to may be a tactical move of risk, a gesture toward seeking improvement through finding a better paying job. Or it may reflect a wish to avoid effort for too little remuneration to make it worthwhile. This situation generates a question as to whether the study participants have a threshold of earning below which the effort is not worth the money earned: a so-called 'reservation wage.'

I have described the experience of intermittent low wage employment and variable earning and examined its subjective effects on the young adults, including their attitudes and feelings. Aspiration, as a forward-looking driving force, is expressed in sentiments of being held back and left behind, that the money is not enough, and work is not worth the effort. If this is how money earned is valued, why is it sometimes considered not worth the effort? In answer to this question, the narratives of Temba and Nomlanga illustrate the sentiment expressed by all of the participants that there is a gap between what they consider necessary for a "good life or just a normal life" and the wages they will accept. The evaluation of wages is normative and aspirational but wages accepted are evaluated against the alternative of "staying at home and doing nothing." Temba speaks emphatically about what he regards to be enough money:

> It doesn't work…giving a piece of whatever you have to relatives. The piece that you have is usually not enough for yourself. I talk about the salary. Average people are usually getting about R4,000 or R5,000, that's what is happening, [that is] the average salary. Now for you to have a good life or just a normal life, you need to get about R9,000 or R10,000 — so in terms of salary you [need] R10,000.

Money needed for a "normal life," implying money to make ends meet for his own needs and satisfy the needs of his family, is twice what is earned as the average wage. Yet Temba remained with the same employer for nearly eight years at the same wage of R7,000 per month. This implies a positive valuation of continuity and certainty in earning. Nomlanga, on the other

hand, is happy with R4,500 as a necessary minimum monthly income. "Never less than that," he says, but he accepts what he can get. He can make do, but it is important that no one know he is earning low wages.

Nomlanga completed Grade 11 in 2005 and went to technical college to do an electrical engineering certificate in 2006 but did not complete the course. During 2007 he was mostly unemployed; he earned some cash washing taxis for small change and developed a drug habit. In September of that year, he started working as a petrol attendant where he stayed for a year earning a nominal wage plus R200 per day in tips. He walked out after a drug-induced argument with a fellow worker. He spent nine months in jail in 2009 for burglary and in April 2010 was hired as an intern, on a series of short contracts with the Public Works maintenance department, for two years and three months. Nomlanga considers internships as "just another job." The wages were low, according to him, but he hoped he would be employed in a position and earn more.

> I have been an intern for two years three months; in 2012 and in 2013…they say they extended [the one-year contract] by three months [but] it was for 15 months. It started at R1,200 a month…then they increased it to R1,500, [and in the] last year and three months it was R1,900. It is not much. For me it is not a lot, it is nothing, [but] it is good money because I work with it nicely and nobody can tell that I am getting only R1,900.

After four months of unemployment in 2013, Nomlanga had two consecutive six month construction jobs. First, he did maintenance work on public buildings for an outsource company to the Public Works Department and was paid between R150 and R250 per day. He incurred considerable travel costs between Khayelitsha to Simonstown each day, in the region of R50 per day. The second job was with a road maintenance firm where he earned R4,000 per month as a flagman. Nomlanga experienced a total of four years and eight months of wage-earning employment during 11 years of working life.

> When I was getting R4,000 that was all right. I had no complaints, nothing, because I would do everything and the [next] month maybe by the 20th or 18th my money would [finish] and

then I would borrow from my mother R200 just for two weeks, and when I get paid, I would give her back. You see then at least R4,000 is all right.

It is also noteworthy that Nomlanga was dependent on his mother who earned a regular salary for small loans to meet the shortfall in his wages. It shows a generosity on her part and dependency on his. The ability to borrow from family to make ends meet may explain his attitude expressed above toward low wages. This procedure of mutuality between the dependent young adult and the head of household, his employed mother, analytically links a forward-looking aspirational drive in transition to adulthood, as examined in Chapter 7, and a supportive DME as represented by the employed head of household.

Nomlanga, Dumisa, Aphiwe and Lulama, Nobomi and Temba have all explained their acceptance of a wage less than what they consider a necessary minimum because, as Temba put it, "it is better than staying at home and doing nothing." This appears to be at odds with claims by the same study participants that work (i.e., wages earned) is sometimes not worth the effort. But this is a normative aspirational claim. Acceptance of wages below the wages aspired to also tests the view that their quitting of employment or reluctance to accept low wage work is an indication of idleness. They take the jobs they can get but wages received are sometimes simply too low and not worth the effort. Indicatively, the minimum wage paid in the wholesale and retail sectors in Cape Town in 2015 lay in a range between R2,850 per month for a security guard and R5,900 for an assistant manager.[53]

The minimum wage below which workers will notionally choose unemployment is referred to as a threshold of earning or 'reservation' wage - see Lilenstein and Seekings (2017). They argue that self-reported reservation wages[54] may be more a reflection of aspiration and less about what is accepted, and that young adults in Cape Town will accept far lower wages than self-reported wages.

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[53]Wage Indicator Foundation. (n.d.). *Minimum Wages for Wholesale and Retail Sector*. Retrieved from https://www.mywage.co.za/main/salary/minimum-wages/archive/1?mwf_id=minimum-wages-in-wholesale-and-retail-sector-february-1-2014-to-january-31-2015

[54]…"the lowest wage individuals [Youth] will accept work" (Lilenstein & Seekings, 2017, p. 6).

Young adults accept wages that are nearer to what Lilenstein and Seekings refer to as "revealed reservation wages" (Lilenstein & Seekings, 2017, p. 38) which they base on hypothetical job offers to their research respondents. They argue that only a small proportion of young adults have "unrealistic reservation wages" (Lilenstein & Seekings, 2017, p. 36).

The findings of the present case study are consistent with this. Wages of aspiration are as much as R9,000 to R10,000 per month, as indicated by Temba, whereas wages received ranged from R6,500 per month to R1,500 for interns in the Expanded Public Works Programme (EPWP), a government job creation scheme.[55] What is considered enough money is not set against a poverty line, a prescribed minimum wage, the reservation wage or any objective measure of relative well-being. The decision to accept wages offered is not strictly a matter of economic rationality or calculation but also subjective and time-dependent.

In sum, these accounts illustrate the attitudes, cognitive and affective evaluations (Crano, 2006) involved in deciding what are satisfactory wages. For Nomlanga it involves hope and anticipation of economic betterment. For Temba and Buhle it is personal aspiration and for Zintle and Tembeka it is worry about having nothing at all. Yet, along with this, the same study participants say that sometimes the work is just not worth the effort and quit without a job to go to, while at other times they feel "it is better than staying at home and doing nothing." Only Fezile has not left a job voluntarily without one to go to. His employer dismissed him. So what, in the context of employment insecurity and earning variability, leads the young adults in this study to quit employment without a job to go to?

In answer to this question, we identify flux and uncertainty in employment and low wage earnings as two interrelated contributing factors. See Appendix C for employment trends. The research also points to the extent that support from family household members who earn or who receive government social welfare grants is a factor.

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[55]Western Cape Government. *Expanded Public Works Programme*. Retrieved from https://www.westerncape.gov.za/general-publication/expanded-public-works-programme-epwp

Highly intermittent employment and fluctuating earnings find the greatest frequency in the instances of Aphiwe and Lulama who have both worked on contract through labour brokers. Their response to the conditions and uncertainties of employment sourced through labour brokers is pragmatic. They readily move from one job to another, seeking an extra R100, adjusting to a difference between weekly wages earned and transport costs, which Aphiwe considers to be too high in relation to wages. In her words:

> I have to take a bus which a week costs R100 a ticket, so that didn't make sense for me so I decided to quit [and] I went back to Capacity, [to] look for other sites. I had worked in Truworths Distribution Centre and … I was in a lot of places … because when you see that this site is not good for you because you're spending a lot on transport and then at the end of the week you get paid peanuts, you come to the office and look for another one, so that was what was happening. I would last for two months in the other place and maybe go back to the office again and look for another site, so that was it, I worked in many places. At I&J [fish trading company] I couldn't survive the cold, so it was not for me.

Most of Aphiwe's contracts have been terminated at short notice by the employer, which required her to go back to the employment pool and wait for another opportunity to earn. She explains that "At times I would leave before my contract even expires." She would quit suddenly without a job to go to, knowing she would eventually be placed in another post, hopefully a better paying one or one with lower transport costs. Aphiwe complains about unpredictable wages:

> Sometimes they would phone me but then I say no, this is a waste of time because I was earning R500 per week and now they will call me for two days or three days and that does not even reach R300.

In addition, deductions are sometimes made which she does not feel she can question. She sometimes feels racially victimised and claims higher paying jobs are given "to the coloured girls" and that securing a job was sometimes conditional on someone "liking you." In her words: "there may be someone attracted to you then you can be lucky…and so, exploitation." Aphiwe's

employment insecurity includes a number of conditions: rapid changes in jobs; short and unpredictable duration of contract and a related instability in the workplace; the type of work, the level of effort and status involved; unreliability of wages earned; the uncertainty about what one must do to secure and keep the job, not to mention negative feelings related to racial victimisation and sexual harassment. But how much she gets paid is a powerful determinant of her choice to work.

Overall, the situation as portrayed is one of mutual indifference between worker and employer. It shows an attitude of choosiness toward employment, registered by the high level of churn[56] and by labour market mobility as discussed in the literature (Essers, 2016; Ingle & Mlatsheni, 2017; Kerr, 2018). Aphiwe's response, however, is pragmatic and thoughtful of her situation. She displays an agency and rationality borne out of concern about the value of her earnings vis-à-vis what she needs for herself and her child. Similarly, Lulama worked for a labour broker for a short period between 2011 and 2012. She earned R900 for a night shift and R500 for a day shift, and so, depending on what was available, her daily and weekly earnings constantly shifted. She then opted to go for training, first as an electrician and then as a forklift driver but completed neither. The combination of a feisty and impatient character, relative financial security at home and reactions to sexual harassment in the workplace mark her volatile relationship with the labour market.

Nobomi earned R2,500 per month in 2009 but had to rise at 5:00 am to get to work on time and spend R500 of her salary on transport each month. In 2010 she took up employment in Khayelitsha for slightly less but "it was better. I did not have to pay for transport." For these women, the decision to remain in employment involves a continuous evaluation of wages earned, net of costs. They are not merely the subjects of a low wage non-standard employment business

[56]The churn was confirmed anecdotally at a Harambee work placement event in Cape Town in February 2016 by a representative of Woolworths, a high-end consumer goods retailer. She referred to a figure of 36% youth unemployment in Cape Town and 32% staff turnaround among those recruited as entry level employees. She also mentioned a R2,500 per month entry level wage.

model or of the labour market structure of temporary employment or of adverse economic conditions.

Voluntary quitting demonstrates a calculated, even tactical, act of empowerment based on seeking a marginal increase in take-home pay, better working conditions and greater convenience. It demonstrates a rationality involving aspiration as a cognitive-affective judgement for personal economic betterment which, as shown in a later chapter, is inherently social, involving family and community. Voluntary quitting may be interpreted as a rational act favouring material improvement by quitting for an opportunity to find a better paying job. Quitting is also plausible as an expression of frustrated aspiration for upward mobility and social status. In addition, "the money is not enough" as a reason to leave employment is linked to the fact that most have the household to fall back on when unemployed, a phenomenon discussed in the next chapter.

Work may also not be worth the effort because of the status that employment confers on the young adults in the household, both men and women: employment turns the individual from receiver of support to reluctant provider. This phenomenon is also discussed in the next chapter. Nomlanga tells the story of someone, a hypothetical young man who is working as a flagman (as Nomlanga himself did for a short period). He is in the sun all day, he says. He must get up early and get home late and on the 25th of the month he gets his wages but by the end of the first week of the next month he has nothing, but he must carry on working. He has given his money "to this one and that one" and he ends up with nothing. Nomlanga's point is that work can be hard labour, difficult and physically arduous and if the benefits for himself are effectively denied by the financial responsibility he feels to give financial support to "this one and that one," he wonders whether being employed is worth the effort. Along these lines, Temba comments on young men's response to hard work:

> When you're in construction — all of that brick working … you get hard jobs. So, they [referring to young men] just give up, especially when winter comes. Or they will work one

day, the next day they are off sick, they're not sick, they just act sick, because they don't like working there, you see.

This attitude suggests an aversion to hard work indicating either a lack of motivation or an understandable dislike for tedious menial labour. This interpretation of aversion to hard work stands in contrast to 1950s apartheid-era officials and business people who saw job choosiness among section 10 (1)a and b workers, as designated by the apartheid Native (Urban Areas) Act, as a matter of idleness (Posel, 1991). Here I suggest simply that low wages are insufficient reward for the effort expended.

And so the job choosiness of Aphiwe and nine others involves a tense evaluative encounter with the net value of temporary employment, relative dependence on the household and the material and emotional consequences it involves. This study argues that aspiration, defined as the social grounding of personal desire (Ray, 2003), is a key factor in explaining this phenomenon and thus at least some of the churn in the labour market. Scholarly work referenced below asserts that aspiration is a matter of perceptions of relative standing in comparison with self, inter-temporally and socially with others in the lifeworld of the subjects.

The conversations with the participants show that they feel dissatisfied and anxious about their economic position and status compared to where they feel they should be, about having or not having money and about their economic progress. Following the work of Posel and Casale (2011) the study participants' perceptions of their relative social standing would have a several times greater effect on their feelings of well-being than would their actual position on the income distribution. Furthermore, durable goods, especially what Hodkinson and Visser (2013) refer to as positional goods, may be more important signifiers of relative well-being for young adults than social comparison of earnings with neighbours. Temba's comparison of his own circumstances with a friend's points to the quality of his dissatisfaction. Access to the positional good of a car is central in his comparison between families he believes were at the start equal. Tones of resentment, jealousy and frustrated aspiration may be read in the sentiment of unhappiness:

> We find it difficult because now we are growing [up] with other kids [whose] families can afford things. Within a month or maybe within a couple of months they will be able to buy a car because their parents will support [them]. There is a friend of mine, my best friend, we grew up together, but now in life…he is much better off than me… because he didn't [have to] support his family and whenever he was stuck in life his family was always there to support him. We had the same life, it's just a different family.

In Temba's terms a dependent poor family is cause for an absence of economic progress; progress itself, as signified by the positional good of the car, is a function of familial means and support. Moreover, growing up alongside those who are better off is difficult. It produces feelings of unfulfilled desire and negative subjective well-being. Tembeka, for example, compares herself with other women her age and possession of positional things — a car, marriage, houses — comparisons that produce feelings of anxiety.

> There's competition out there, you know. If I see another woman the same age as me driving a car, that's a pressure, because I think at this age I should be having my own car. Others are married, they've got houses, they've got cars, they're working, and you look at stuff like that and you just think time is passing by. You're getting old, then you are still here. So, there's pressure.

Integrating Context, Prevalence and Findings

This section engages with themes that appear from the research findings with selected quantitative economic and sociological scholarship and statistical information. It aims to determine the wider prevalence of (subjective) effects of employment and earning described above and a measure of the extent of temporary employment enumerated in the national statistics. The section then examines the experience of employment intermittency in relation to churn in the labour market and the phenomenon of quitting employment without alternative employment to go to. This is followed by a review and analysis of the phenomenon of volatile earnings (Ranchhod, 2013) in the South African labour market as a contributing factor to sentiments of dissatisfaction. These

sentiments of dissatisfaction, expressed in the refrain that "the money is not enough," relate to meeting familial obligations and to realising an aspired-to level of economic progress and subjective well-being. Finally, the section examines the young adults' attitudes as cognitive-affective evaluations of the factors producing an aspiration resulting from an aspirational gap as defined by Ray (2003).

Turning to the matter of working life, the first experience out of school for the study participants is a slow, unsteady and interrupted transition into employment,[57] setting a context of expectations regarding the world of work. This slow start varied from a few months to four years but was usually between one and two years. Youth in South Africa find it "exceptionally difficult to find their first job" (Ingle & Mlatsheni, 2017, p. 13). This lack of experience on the part of work seekers and employer perceptions is attributed to low levels of education (Mlatsheni & Rospabé, 2002). Successful job searching, however, also depends on an availability of employment and the kinds of jobs available as well as the distance to work (Kingdon & Knight, 2000). There is also support for the view that the prevalence of high unemployment among youth, or of long periods out of employment, may discourage them from actively seeking employment (Kingdon & Knight, 2000) Conversations with the study participants suggest that uncertainty regarding employment and the frequent changes in and out of casual or short-term contract employment may also discourage job seeking, at least for short periods, though there is no clear evidence of this in the study.

Any study of the experience of money for young adults must be contextualised in relation to a very high youth unemployment rate. While youth unemployment is not an exclusively South African phenomenon, South African levels present a crisis. Lilenstein and Seekings (2017, pg. 2), referring to an ILO report (ILO., 2014), note an "unprecedented surge" in youth unemployment globally since 2007. South Africa registered an unemployment rate of 49% for youth 15 to 25[58]

[57]The percentage of those in the labour force between the ages of 21 to 25 that are employed more than doubles to 40% at the age of 25 and rises further to 62% by the age of 29. This is the highest rate achieved among youth (Ingle & Mlatsheni, 2017).

[58]The International Labour Organization (ILO) classification of youth.

years, using the official or strict measure of unemployment, and 64% using the broad measure.[59] The official unemployment rate for young adults between 25 and 29 years was 32.5% for men and 40.1% for women, reducing to 24.8% and 29.7% for men and women respectively in the age group 30 to 35 years (StatsSA, 2015). Moreover, the prospect of unemployment is ever-present and employment is increasingly temporary and uncertain (StatsSA, 2015).

In this regard, the official StatsSA definition of employment is notable as it includes those on short-term contracts, in casual employment and in informal self-employment. Bhorat, Lilenstein, Oosthuizen and Thornton (2016) consider this group to be those in 'vulnerable employment.' In addition, as mentioned above, the narrow definition of employment excludes the mass of discouraged work seekers, many of whom may start looking for work when they are next interviewed by the enumerators of StatsSA, and thus be recorded as unemployed.

The pattern of casual or short-term fixed-term contract employment, temporariness and uncertainty as evidenced in the case study is a well-recognised and documented feature of the South African labour market. National statistics report the national and provincial labour market for youth counted 19.7 million youth[60] of working age with nearly 10 million economically active in 2015, both employed and unemployed. Of these, about 6.25 million were officially counted as employed: 4.4 million in the formal sector, the rest (1.85 million) in the informal sector, in agriculture and working in private households, including anyone employed in their own home for at least one hour in the week prior to the labour market survey. About half of those with formal sector employment were on permanent contract and another 27% on contracts of undetermined duration. The rest were on contracts of limited or fixed duration. That means that nearly 3.2 million youth (1.32 limited employment contract and 1.85 not in formal sector employment), or nearly half of those who were counted as employed, may have been earning intermittently; another 3.7 million were simply

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[59] Discouraged workers are those who are determined to be Not Economically Active (NEA) "…who wanted to work but did not try to find work or start a business because they believed that there were no jobs available in their area, or were unable to find jobs requiring their skills, or they had lost hope of finding any kind of work" (StatsSA, 2015, p. 2).

[60] 15 - 35 years of age.

unemployed[61] (StatsSA, 2015). Furthermore, permanent employment decreased between 2008 and 2015 and the number of young adults in contract employment of fixed duration rose by nearly 6% over the same period (StatsSA, 2015).

Among Black African young adults who were economically active in 2015, about 36% were in a state of churn[62] (Ingle & Mlatsheni, 2017). Kerr (2018) investigated the phenomenon among those whose employers pay income tax, as opposed to those who are less formally employed. He used data from SARS which includes 62% of those who are employed. Measured as the proportion of worker flows over and above job reallocation by firms, churn is considered to be high, at between 54% to 58% of worker flows in each year between 2011 and 2014 (Kerr, 2018), excluding the public sector. In addition, firms that pay lower wages have higher churn rates. In 2014, worker flow rates by median monthly earnings quintiles show that there were nearly 83% in the lowest quintile and about 30% in the 5th quintile (Kerr, 2018).

Voluntary quitting must, logically, have a part in the phenomenon of churn. Kingdon and Knight find that "on average less than a quarter of those unemployed persons who previously worked had quit work 'voluntarily' rather than because of sacking" (Kingdon & Knight, 2000, p. 5). They showed that among those who quit voluntarily are the young, the highly educated, women and Whites. They argue that "the cost of voluntary quitting into unemployment is a function of the cost of being unemployed" (Kingdon & Knight, 2000, p. 6) and depends on the income earned while in employment and on the extent of one's financial commitments. They argue that the young would have lower income loss due to the support of their families when unemployed. The extent of voluntary quitting noted there is consistent with the findings of this research and so is their argument that the young have less income loss due to family support. This study adds that the same

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[61]As referred to by StatsSA (StatsSA, 2015).

[62]For purposes of comparison between groups according to their employment or unemployment persistence, Ingle and Mlatsheni (2017) separate those who were in the labour force in at least three out of the four waves of NIDS into three groups: those who were employed in at least three waves (persistently employed); those who were unemployed in at least three waves (persistently unemployed); and those who were in the labour force in at least three waves but were not employed or unemployed in more than two waves (neither persistently employed nor persistently unemployed) and thus in a state of churn.

people who quit employment voluntarily will sometimes accept wages well below the wage they aspire to. Moreover, this study has argued that the material and emotional effects of intermittency of the respondents' employment and fluctuating wages play a part in quitting.

Turning to the literature on wage earnings, notwithstanding the under-reporting of wages earned (Seekings, 2016) and the unreliability of wage data for purposes of modelling for longer than 10 years (Wittenberg, 2014), the wage trend in the services sector, which is the main sector in which the research participants have been employed, has shown real growth (Finn, 2015; Wittenberg, 2014). Real mean wages in the services sector at April 2015 prices rose to R11,435 per month between 2003 and 2012, although median wages were lower at R6,241 per month. Finn (2015) concludes that wages increased more rapidly at the top end of the wages earned, a trend confirmed by Wittenberg (2014).

Regarding volatility of wage earning, Ranchhod (2013) examines the phenomenon of transitory earnings variation or changeability of employment together with fluctuating earnings, which he calls 'earnings volatility.' His analysis is of the average earnings volatility of individuals in relation to the average volatility within the group. He found earnings volatility to be high over the four-year interval of three waves of NIDS data between 2008 and 2012. Moreover "the within-person standard deviation in earnings" (Ranchhod, 2013, p. 3) was between 50% and 66% of mean earnings. This he shows to be mostly due to movement into and out of employment.[63] Ranchhod's (2013) finding corresponds with those recorded in labour market literature showing a generally high level of churn, labour mobility and employment volatility, particularly among younger members of the workforce and lower income, menial workers (Bassanini et al., 2010; Essers, 2016; Ingle & Mlatsheni, 2017; Kerr, 2018).

Ranchhod goes on to argue that earnings volatility may be contributing to income inequality. In support of this argument, he refers to the highly cited survey by Gottschalk, Moffitt, Katz and

[63]In this study, Ranchhod is concerned with the average volatility of individuals within a group. He makes use of individual level data to first estimate the volatility of earnings for individuals in his sample of the group and then calculate the average volatility within the group.

Dickens (1994). Ranchhod illustrates logically that "earnings volatility is intrinsically related to economic mobility, arguing that (upward) economic mobility is likely to reduce the level of inequality measured over a longer time horizon" (Ranchhod, 2013, p. 5). Logically, therefore, a high level of employment volatility would restrain the study participants' economic mobility impacting negatively on their perceptions of well-being over time. This provides one explanation for the oft heard sentiment that "the money is not enough," considered to be an expression of unhappiness or negative subjective well-being.

On the other hand, Finn and Leibbrandt examine whether (upward) economic mobility serves to "equalise or dis-equalise longer-term incomes in South Africa" (Finn & Leibbrandt, 2013, p. 2). Using an objective measure of mobility,[64] they find, surprisingly in light of the above logic, that there had been a high level of income mobility[65] in South Africa by international standards, particularly at the lower end of income distribution. Nonetheless, it had a small effect on equalisation over the five years of the three NIDS waves, from 2008 to 2013.[66] Upward income mobility may be high at the lower end of the income distribution but, according to Bookwalter and Dalenberg (2010), if increases in income or household expenditure are modest, this adds little to perceptions of well-being.

Regarding perceptions of well-being, Posel and Casale (2011) looked at individuals' perceptions of where they rank in the income distribution and found that, among the richest third of the South African population, the objective measure of relative status, i.e., their relative position on the income distribution, was between four and five times higher than their perceived standing. The difference was greatest among the Black African population. Almost 40% of those in the top third and nearly 60% of those in the middle believed they ranked among the poorest (Posel & Casale,

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[64]Defined as an "individual's changing position relative to others in the distribution of income" (A. Finn & Leibbrandt, 2013, p. 2).

[65]Finn and Leibbrandt (2013) use real household per capita income as a measure of well-being in their study.

[66]The reason given for this is the skewed income distribution in South Africa which means that a small incremental increase at the lower quintiles of the income distribution may result in mobility into a higher quintile. Equally, a large loss at the highest quintile may not register a drop to a lower quintile.

2011). Posel and Casale concluded that the effect that "feelings of relative deprivation have on satisfaction with life resonates strongly in a country such as South Africa, which has one of the highest levels of inequality in the world" (Posel & Casale, 2011, p. 197). By this, they imply that income inequality may be a reason for the difference between perceived and actual relative economic standing. Another reason may be that aspirations far exceed actual earnings.

Posel and Casale (2011) also find that, in South Africa, an individual's perception of their relative position in their neighbourhood has a far larger effect on their subjective well-being than their actual position. In this regard, Hodkinson and Visser (2013) concluded that comparison of an individual's per capita household income with the mean household income of the neighbourhood had no impact on young adults' perceptions of relative standing, but relative consumption of durable goods, including positional goods (such as a television or a vehicle), did. It impacted on interpersonal social comparison and thereby on their subjective well-being (Hodkinson & Visser, 2013; Posel & Casale, 2011). Evidently, the visible nature of so-called positional goods is more important for young adults in judging the relative welfare of their households than what they earn (Carlsson et al., 2007).

In sum, the literature on relative standing finds that position on an actual income distribution has little bearing on perceptions of subjective well-being. The perceptions of the research participants of their subjective well-being are practically indifferent to their relative position on the income distribution. The sentiment in the case study that "the money is not enough" is clearly an expression of a negative subjective well-being, of feeling dissatisfied with economic progress, with not having enough money to spend on oneself. It is also an expression of aspiration.

Chapter 5 Fluctuating Employment and Household Finances

This chapter examines the consequences of fluctuating employment and low and volatile earnings on the individual young adults' experience of the domestic (moral) economy which, as a social matrix of monetary exchanges involving relationships of obligation, includes the research participants into their households as contributor-recipients or contributor-dependents. The household is a central site of monetary exchange for the young adult, where the meaning of contribution and dependence is defined in practical terms. Viewed from one side, the household presents a matrix of positive relations, of obligation, responsibility and care; from another side, 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 young adult earner whose wages almost never cover the costs of "a normal life," as Temba puts it, the household and its (domestic) moral economy is a paradoxical space. The household provides a safety net in times of unemployment when the individual is basically cash-less but also restrains and limits the individual's capacity to spend while earning. The mode of household "demand sharing" (Widlok, 2013, p. 21) sustains and constrains the intermittently unemployed young adult. It allows the individual to choose unemployment and supports (inter)dependency. By (inter)dependence I mean to emphasise that while household members financially depend on each other (are interdependent), over time, the young adults are expected to make their way in the world (with their own family home, car and so on) yet fall back into dependence whenever they are unemployed.

Epistemologically, a distinction between the DME and familial household now becomes key to threading together the various aspects under investigation here. If the DME is the everyday (i.e., temporally present) matrix of monetary exchanges, as matters of contribution and dependence and profit and loss for the individual (within the interdependency of its members), the household is a kinship unit imposing particular cultural and historical terms on those exchanges in the DME. Monetary exchanges are embedded in, shape and are shaped by, cultures, norms and values of

kinship, family, gender and age in the household. The terms are in the form of familial obligations and care. Within the obligations and duties imposed in the calculations of the present-oriented DME lie constraints and variations of behaviour and meaning rooted in the family as an historical unit carrying trans-generational values and norms. We note then the interweaving inseparability of the DME as a matrix of social relations of money and the household as kinship unit and emphasise 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 to the attitude of dissatisfaction behind the refrain "the money is not enough," as already shown, is a material insufficiency of fluctuating earnings. But with this, in living a double-sided role as provider-dependent within the household, individuals are anxiously aware of the gap separating them, as agents of their own affairs, from fulfilment of their aspirations to a better life. This shuttling back and forth in (household) status, marked by anxiety and other affects, is examined in this chapter.

Methodologically, as already indicated but not yet unpacked in detail, 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 chapter offers as its contribution to the economic anthropology literature an understanding 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.

Domestic Moral Economy Household as Safety Net

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 on the individual's financial contribution toward household expenses, when employed, and toward the aspirations of the household (the mother) for positional household items such as furniture, appliances and home improvements.

The study then explores that the choice to quit employment is involved in two contending 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."[67] The second dynamic involves behaviours of "possessive individualism" (Arnould & Rose, 2015, p. 3), of taking and giving conditioned by a contemporary aspiration for heightened social status and faster economic progress.

The matter unpacked at this stage of the study concerns common interests and aspirations: 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

[67]Quoting Desmond Tutu. Ubuntu Philosophy. In *Wikipedia*. https://en.wikipedia.org/wiki/Ubuntu philosophy

(Shryock, 2013, p. 10), held together by a common and collective capacity to aspire for economic progress and social advancement.

Further, unemployment and economic uncertainty is a longstanding experience for African (Black) workers in South Africa (Posel, 1991; Seekings & Nattrass, 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 surplus people (labour) (Platsky & Walker, 1985, as cited in Ferguson, 2015) and 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 offsprings' 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 this chapter provides a description of the household demographics and domestic arrangements, followed by an account of 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 remainder of the chapter provides a biographical

account and analysis of the attitudes of the participants to the mutuality of support and entitlement before it concludes.

Table 2 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.

The Experience of Family, Household Income and Vulnerability to Poverty

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 Sipho, 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 unitary[68] 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 shack[69] in an informal settlement with his common law wife and two children and Sipho lives alone in the family home. His parents have passed away and his

[68]"…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 et al., 1995, pp. 2-3).

[69]A shelter (house) built of corrugated iron and wood.

Table 2 **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 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	R 3,500
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	-	0ccasional	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	-	-	-
	Contribu-tion 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 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	-	-

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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 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, her 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 a relative 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 Bangladeshi informal trader,[70] 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

[70]Fish and chips shop.

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high proportion of household income from pension and disability grants received by her parents and a child support grant. Sipho 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. See Table 2 above for details.

All research participants contribute to household expenditure when they are employed. This is expected by the head of 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.[71] 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 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 chapter 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. It points to the idea of the household as a unit of collective and individual interests.

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[71]Rentals 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.

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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 StatsSA, was R2,680 for 10 of the 12 participants.[72] 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 (StatsSA, 2017, p. 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 reported by the study participants in the expressions of discontent by some parents 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 income. The shared[73] mean per capita monthly household income, at 2015 prices, was R1,770 when respondents were employed and R1,239 when 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

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[72]Calculation 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).

[73]The 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.

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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.[74] 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 (commonly but 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 that 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 2 above.

[74]Budlender 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.

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The study thus observes two different types of evaluation of money[75] (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 2, 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 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

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[75]Zelizer 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, p. 351).

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family members provide a comparatively small but important top-up to state grants (see Table 2 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, which depends on her earnings and on contributions from her boyfriend. Those with more regular employment, like Temba and Nobomi, contribute more than those who are more intermittently employed (see Table 3 below).

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 sum, 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. To this extent, households in the study are to varying degrees and at different times subject to chronic income volatility and a related vulnerability to impoverishment[76] and 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. This is followed by biographical accounts of attitudes toward the obligation to contribute, feelings of responsibility and entitlement and the conditionalities that frame them. I aim to provide 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 feelings of obligation to family and household.

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[76]Based on money-metric measures of impoverishment.

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Table 3: 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.
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, 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 nieces	Fights about money. Mother pensioner. Father employed part-time. 2 children. .	Tense	Tense. Described as fighting in the household over money and contributions.
Tembeka	3	Mother, grandmother and aunt	Strict budget management by grandmother. 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.
Aphiwe	2	Child	Also, contributions from boyfriend.	Only earner	n/a
Lulama	2	Mother	Rent, money lending and disability grant.	Convivial though tension indicated	Mother supports daughter's accommodation and consumption.

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The accounts of the research participants' contributions to household expenditure and intrahousehold allocation[77] correlate with scholarly research that finds coexisting generosity and conflict regarding financial responsibilities and contributions to shared resources and 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, p. 2). Wittenberg (2001), unsurprisingly, finds both altruism and selfishness as well as predation in intrahousehold behaviour. He does not consider the intrahousehold distribution effects of financial leakage resulting from choosing unemployment nor does he examine external labour market conditions and effects of employment status on intrahousehold distribution, including 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 the comment points to a shortfall in economic research, 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 points in favour of collective models of intrahousehold allocation and against the simplicity and convenience of the unitary model[78] (Alderman et al., 1995; Doss, 2013; Pollak, 2003; Xu, 2007). Xu (2007) provides a useful review of intrahousehold models and a chronological account

[77]"The processes by which time, money and other resources are allocated among individuals — commonly referred to as "intrahousehold resource allocation…"(Alderman et al., 1995, p. 1).

[78]The unitary model presumes harmonious household relationships — altruism, centred on the household head.

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of debates. StatsSA assumes a unitary model of intrahousehold resource distribution in its measure of per capita household income.[79]

This study has underlined the significant role of household demographics for household financial well-being (see Table 3 above). Pirouz examines how changes in household composition patterns correlate with changes in the household member's labour market status over time. "Labour market success or failure of fellow household members generates further economic motives" but also migration into and out of familial households (Pirouz, 2005). When changes in household demographics intersect with a high prevalence of churn 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). 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 and risk to household budgets. The rhythm of change and reliability is compounded by household dynamics wherein each contribution by household member is, to varying degrees, negotiated and conditional over time. A part of the change over time also involves life

[79]Household 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, p. 41).

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course change of household members and the transition to adulthood for the research participants as discussed in Chapter 7.

Without 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.[80] 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 involves tactics of withholding and of taking that have 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 a job to go to, conditionally. The outliers in the group, Temba, Sipho 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.

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[80]In turn, it enables and explains churn in the labour market in the opportunity provided to quit employment voluntarily.

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Such feelings and expectations among family members can be deduced as uneven, relative to contributions and claims. The consistency presented here, though, is the experience of sharing itself for the study participants, as they tell it, rather than 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. (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 group, 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. She 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, albeit "with a great deal of

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humility" (Wittenberg, 2001, p. 32), that "successful individuals should be inclined to leave larger households, since these become a drain or burden on them" (Wittenberg, 2001, p. 36). Considering the sentiments expressed 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 (2007), family organisation and household living arrangements in South Africa are dynamic and demonstrate an increasing tendency toward complexity.[81] The increase in extended families could be a 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

[81]Amoateng (2007) provides 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. He concludes 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, due to exposure to modernising influences, is increasingly living in nuclear family households 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.

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supported by the findings of Finn (2015) who reports that, for every person employed[82] in a poor household, there are between two or three other people depending on their income[83] compared to one in non-poor households, i.e., wage earner plus one other. The aim here is to set a context for the demand on the young adults' wages and therefore of 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 and uncertainty and relative deprivation that the employment choices of the study participants to quit employment in favour of unemployment must be understood.

Biographies of Mutual Obligation and Indebtedness

The experiences of the young adult study participants are unique to each, but the common thread is of shared household income streams in a wider social circumstance of financial uncertainty and vulnerability to poverty. 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, is linked to the "material economy of things" by the commodities desired (Comaroff & Comaroff, 1990, p. 196). This, 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 includes persistence of longstanding cultures of mutual support, individual versus collective interest,

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

[83]Calculated by dividing all dependents by the number of earners in the household.

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practices of care and entitlement and tactical manoeuvres of giving and withholding and lies and deception.

Nobomi: The provider and agonistic 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 neglected familial responsibility. Nobomi's comments imply that her siblings living elsewhere allows them a relatively higher level of financial autonomy than if they were living in the household.

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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 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 seek work in order to be able to provide.

Under circumstances in which the money is not enough for things needed and where there is vulnerability to poverty, an emotionally intense household dynamic regarding food is

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understandable. This moral economy of reluctant,[84] 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.

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 unemployed. He 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.[85] 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.

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[84]See the YouTube clip: https://youtu.be/0UW4gNx2wfQ

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

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> 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.

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 money[86] 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 attitudes

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[86]See Zelizer on "domestic money as a special category of money in the modern world" (Zelizer, 1989, p. 344).

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presented by Tembeka of her uncle and the case of Temba indicate conflict or tension 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 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 by comparison 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 commonly referred to *black tax*,[87] 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 having other pressures and priorities. Such 'reluctance' is implied by all those in the study group who are perceived to be earning well and are

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

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made to feel responsible or themselves feel responsibility 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.

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.

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He asks for money but she will only give it when asked. “He is crazy about money” implies he is spends 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 providing assistance but it 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, 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

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is certain is the state child support grant and 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 an emotional distance between them. When she asks for money, he says:

> You have to state reasons why you want 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

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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 house [88] 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.

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.

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

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

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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 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 less 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

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> 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.

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 daughter of 20[89] 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 dues, two savings clubs, 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 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

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

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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 main provider, though not head of household, which would subvert intergenerational authority.

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 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

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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 also reports that his stepfather paid for his initiation[90] 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.

Responses to entitlement and the obligation to provide, tales of reluctant giving and avoidance of responsibilities to the familial contract, interweave narratives describing the DME. Similarly, conditionalities of sharing and strategies of asking and withholding, contrasted with modes of generosity and responsibility, are all modalities of domestic exchange. The section that follows 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 focusses 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 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:

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[90]Initiation, 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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> 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 has 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 an attitude of authority of a provider toward the

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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 as frustration at their demands which he regards to be holding him back and stunting his economic progress (described in Chapter 4). He spends more than half his salary on household expenses and the financial support of his sisters and mother.[91]

Temba became agitated when asked about his financial obligations to family. He refers to the pressure young adults face from their parents when they have a job. In his opinion, it does not

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[91]Asked about saving, he said he saves R1,000 per month, but after delving 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.

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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, 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 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.

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For those who are employed, cohabitation in the parental home is not only conditional on 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.[92] On the other hand, all research participants demonstrate some form of care for the well-being of their parents despite the conundrum of the claims on their earnings, when employed, and their own sense of obligation.

Parents, mothers in particular, demonstrate generosity when a child is unemployed, despite their spending patterns when employed, as discussed in the next chapter. 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 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.[93] Giving anticipates a return at some future date.

Comparing between genders, the women in the study group exhibited an attitude of care and responsibility for parents, especially 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

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[92]It can cost him between 15% of a R4,500 monthly wage for a backyard shack or one in an informal settlement or up to 40% of his monthly wage for a tiny 15m² flat.

[93]Conversely, it is noted from a discussion with Sipho 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.

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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 Sipho 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 is 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 regularly employed and adopts an attitude of authority over the dependent receiver. It is an exchange of regard, meaning giving of respect and 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.

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Conclusion

The accounts given above 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. 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 office money-metric measures of poverty. Yet, when considering the comparatively low level of shared household income linked to 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 the previous chapter) 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 or a kinship mutuality, clashing claims to entitlement or 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

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a mode of intrahousehold distribution. It is the combination of these in a mutuality of contending aspirations such that households of individual study participants 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 its support by their household.

The contending 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 earning low wages in uncertain and intermittent employment who also aspire to economic progress and social status, as discussed in Chapter 6 below.

Further, 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 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, p. 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. See the group work recorded skit acting out family interaction on obligations and responsibilities for debt on YouTube.[94]

[94] https://www.youtube.com/watch?v=_lcxG_GY6cw&t=55s

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Chapter 6 Five Carvela Shoes and a Shack: The Making of Aspirational Status

This study enquires into the experience and meaning of money in the lives of a group of individuals whose common situation presents three interwoven domains: low-waged and mostly intermittent employment, accommodation in a family household to which they contribute and on which they depend for support, and habits of consumer spending that go beyond their means. Having focussed in previous chapters on the individual experience of employment and its effect on the DME of the household, this chapter examines the conditions for and experience of "spend[ing] like there is no tomorrow." The research shows that after making contributions to the household and spending on essentials for themselves — on transport expenses, data and airtime, burial insurance, clothes for children, personal items and urgent debts to *mashonisas* [local, informal moneylenders] — the study participants experience a tense material and moral encounter with consumption. They spend or tend to spend whatever they have left on 'flash' consumer items that define a social field of positional goods and recreational activities. Shoes, hairstyles and brand name clothing, treats of fast foods (burgers, chicken, etc.), alcohol, tobacco and drugs, parties and other gatherings of revelry lay out a continuum of bought experiences of pleasure, satisfaction, attention, judgement and valuation. As we will see, positional consumption along this continuum poses a conundrum around spending on one's own pleasure and image *while living impoverishment at home*. This is the issue. While such consumption is a norm and standard of modern life, what defines this as a *moral* encounter and not simply as a social-psychological matter of consumer preferences is the *awareness* of the habit of expenditure beyond one's means and the tensions this sets up.

The moral realm here concerns evaluations of the individual person as worthy or not and, by acts of comparison, embeds judgement of worthiness in a social field of interpersonal exchanges, encounters and meetings. In this study of the experience of money, the moral is a thread on which hang the self-evaluations the young adults make in relation to matters of their own success and failure. Positional consumption becomes a *moral* encounter because it is the setting, in the lives of

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these young adults, for acting as if one has more than one does, as if one is more successful than one feels. It is moral because at each occasion of flash consumption, the individual is confronted by a gap between their aspiration to a "normal life" and everyday realities, where income and expenditure never add up to a surplus, always only to a deficit.

In focussing on commonalities in a spread of individual accounts of earning and spending, we must refer back to the individual life as a project or ongoing accomplishment. Inside the complex of situations and routines that constitute the three domains of experience lies the individual's pursuit of 'a life.' While the study is concerned with commonalities of experience and institutional frameworks, the individuals experience their lifeworld in relation to this basic fact of social life: the individual is responsible for making a success of their own life. 'A life' is the basic holding place, the ground for all choices, plans and undertakings. Pressed to earn well and therefore 'advance' or 'progress,' these young adults pursuing "a normal life" (Temba) confront a gap between aspiration and reality; there is never enough money to meet the everyday demands made on them. However, in a gesture both destructive and constructive, 'not having enough' will not rob the individual of the rewards of work and the momentary and intense pleasures of consumption. This near universal (globally familiar) gesture of flash expenditure in the face of debt shows itself in the local situation as a moral encounter marking the daily lives of the young adults. With the narrow margin of their earnings they hold for themselves, or with small amounts borrowed, they "spend like there is no tomorrow" on designer brand clothes, on hairdos (both men and women), on treats — fast food and drink and revelry. Rather than saving, the individual enters into an excessive (relative to income) expenditure, which represents, by its chosen objects, an aspired-to lifestyle that signals the attainment of a "good life," such as depicted by media-propagated images (primarily through product advertising but also by popular TV series) that associate well-being with spending money and "dressing nice" (Lulama).

This world of consumption envelopes them and their peers, as it does modern economic subjects everywhere. But the intermittently employed low income individual here also competes for

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attention with those who do have more regular money, whether earned legitimately or not a point brought up by several participants. The young adults enter, in successive passing moments, into a field of symbolic substitutes for a lifestyle which in actuality is unattainable in their circumstances. By vicariously conforming to images of having and spending, through acts of flash consumption, the young adults signal to themselves and to their peers their participation in economic well-being and elevated social status. Very real aspirations to a good life, frustrated by never having the monetary means, are realised episodically in displays of spending that mask "not having money in the bank" (Fezile) or "not [even] having a bed [to sleep on]" (Funeka).

Viewed from the outside, the consumption habits the young adults speak of may surprise, given their personal financial vulnerability and that of the households they depend on and which depend on them. A purely economic rationality[95] must regard such spending as irrational, especially where it depends (as it often does) on borrowing: this flash (or compulsive) spending is evidently destructive of the individual project to save, invest and advance. In point of social fact, the evidence here presents a situation that makes visible how social relations embed the economic in a complex lifeworld, at the centre of which lies the individual as a being of wider experience than the purely economic. Indeed, it is difficult to know what the purely economic could refer to, given that economic production and expansion is inherently driven by consumption, that is, by expenditure toward the making, buying and enjoying of things and services.

In terms of this study, what the young adults spend on dress, drink and revelry has two aspects relating to what we will call 'existential satisfaction:' enjoyment of the personal psychological release that such actions bring ('the reward at the end of the day') and the social image this shapes in the eyes and regard of others. In everyday terms, their spending happens for the sake of immediate personal and bodily enjoyment and for the admiration and social status it confers. This is in conformity with the mass of positive valuations in the world of images of advertising and television normativity. Because the economic cannot be rational, indeed cannot

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[95]In terms of rational choice theory.

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exist, outside of social norms, values and biographical injunctions (the productive individual pursuing a life), this study confronts, in the life context and dispositions of the study participants, an encounter between employment income and biographical or subjective aspiration.

For the participants, the situation is far from ideal, their income not being proportionate to their stated aspirations. Speaking of spending on things they want (i.e., personal goods), they speak of their positional consumption spending as disproportionate, even excessive, in relation to their means and living conditions. Consequently, while their consumption behaviours conform to the socially embedded rationality of the consumer marketplace, they acknowledge that this portion of their expenditure is laden with anxieties that carry a sense of acting contrary to their own aspirational interests and to their impoverished conditions at home. So why do they do it?

The theoretical case made here finds the core of an answer to lie in a perceived gap between a life aspired to and a lived reality of unresolvable financial insecurity within a wider situation of lack, of never having enough to go around. Flash consumption jumps this gap to provide momentary satisfaction of that imagined lifestyle of ownership, style and social success. Sometimes the gap means not being able to make expected contributions to a dependent household. Or it means going out with friends on a Friday night and it is your turn to buy drinks, to show you are part of the scene, that you too will share. You borrow, knowing you may have a short employment next week or hoping something will come up in time. On a micro scale, each act of spending enters a continuum of demands and a renewed confrontation with the gap — that between what you have and what you need.

The macro scale, or lifeworld, upscales the situation to an aggregate of routine micro events of monetary calculation to show the individual financially transacting against the potent gravity of finding and holding a job and debt and risk in the flow of daily existence and collective life. The lifeworld shows an individual young adult who says “the money is not enough” or “work is sometimes not worth the money.” Their evidence for these statements, which provide the terms of a case made repeatedly, *are* their experiences, habits and inclinations within the matrix of the labour

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market and low wage intermittent employment, the household and the realm of positional consumption. In the interview discussions, the individual participants speak from within their portion of daily existence which challenges their aspirations to a financially independent life and what that brings. The life aspired to is not readily or directly available through education and employment; much of the time they track informal work and short contracts through networks of friends and contacts. Consumption, I argue, provides a convenient and immediate substitute or replacement for the gratifications of that absent way of life, the "normal" or "good life" envisaged by Temba. At the same time, this positional consumption, when it depends on borrowing cash or on retail credit which cannot be repaid, is constantly shadowed by the figure of the debt collector or of debt itself as an impersonal force constraining every aspirational move.

Aspiration shows material processes embedding personal life orientations with regard to desired and envisaged futures. Viewed as an extrinsic value orientation, it is consistent with the respondents' mutualistic or collectivist culture and interdependent self-conception (Eaton & Louw, 2000; Kim et al, 2003). Aspiration is usefully conceptualised by Ray in two dimensions: the aspirations window and the aspiration gap (Ray, 2003). According to him, aspirations are narrowed down by comparison and seek similarity to give them substance. The breadth of social comparison may be restricted by what is observed and communicated and may be influenced by how much perceived social mobility exists in the particular world of the participant. According to Ray, "The greater the extent of (perceived) mobility, the broader the aspirations window" (Ray, 2003, p.3). The young adults feel "held back" or "left behind" and as a consequence they "spend like there is no tomorrow," like "there is no future." These are the sentiments they voice. They feel a gap between what they earn and the wages they aspire to and between the life aspired to and their lived reality, which is economically precarious and dependent on an economically vulnerable and emotionally stressed DME.

The study concludes that the positional consumption the study participants speak of, and many of them live, manifests a social "deception" in the face of private deprivation. The study

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points to historical continuity in youth cultures, of strategies of identity formation and social distinction that go back to the1950s and 1960s, cultures based in distinctive dress codes and lifestyle (Bank, 2002; Glaser, 2000)**.** The situation under consideration is also in discontinuity with earlier historical situations in that the post-apartheid scene includes a massive expansion of consumer credit linked to the retail sector. Further, I argue that these patterns of consumption are linked to a tendency to quit employment without another job to go to that can be traced back to the 1960s (Posel, 1991). And thus I argue that the DME of the young adults and others like them bridges and underpins these continuities and discontinuities. The rest of this chapter describes and elaborates this argument in two parts.

First, an account is presented of spending patterns, followed by consideration of the subjects' attitudes toward spending and consumption. Their consumption patterns are then elaborated in relation to their experience of buying on credit and borrowing to spend. The voices of the participants are the basic evidence and ground the exposition which illustrates my findings and theorisations; these relate with the nature of consumption and with aspiration as an existential resource and a form of cultural capital. The findings examine historical scholarship on youth consumption and identity in South Africa in relation to the wider contemporary context before concluding with a look at post-apartheid credit as 'money from the future.'

Reading Spending Priorities — A Story of Weights and Measures

I seek to discern study participant spending patterns set within the wider social context of their lifeworld. The account of the spending priorities of individual subjects indicates tendencies within the group and aims, cautiously, to depict spending patterns. The account starts with noting that the items they spend on may be grouped under two basic headings: regular and anticipated spending and irregular and unanticipated spending. The latter includes responses to temporally uncertain, but generally anticipated, demands from household members, family and friends.

Food and electricity or cash contributions toward household expenses are anticipated regular expenses and are at or very near the top of the participants' lists of priorities. These are

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followed by necessary personal expenses such as mobile phone data, transport to and from work, burial insurance premiums and loan repayments to family or local moneylenders. These regular expenses run alongside calls by retail chain debt collectors and frequent demands from family members and friends for money for this or that**.** The study respondents also experience irregular, unanticipated expenses for sudden social or traditional events, what Fezile refers to as "emergencies." These events, such as funerals of family members or friends, weddings, *lobola* [bride price] and male initiation often include travel expenses to the Eastern Cape. There are also socially ritualised, customary visits to the family homestead in the Eastern Cape during the December holidays and similar, less routine, visits at Easter.

To reiterate, when earning, the respondents must either contribute to household expenses in cash or buy food and electricity for the household. This is expected by the head of the household and prioritised by all participants. Contributions approximately cover the cost of food and shelter for one person and are the price of social inclusion in the household, i.e., of remaining part of the life of the family household. Most feel responsible and obligated to make such contributions but some, like Fezile, only contribute when they perceive a need to do so, and an alternative is less pressing. He explains:

> Yes, if okay you give me R500 now I will look at it, okay, [do we have] enough groceries at home, are we having enough electricity. Okay, we are doing a floor at my [house] ... my stepfather paid something like R8,000 for it. So, I will think okay if you were drinking with this R500 they [his friends] are not laughing at my face. So, I must go spend it with my friends [and not contribute to household expenses].

Further along the list of priorities, those who have more regular employment buy insurance against the risk of an unanticipated family funeral expense. Such events would likely involve transport costs to the Eastern Cape and food and drink for the occasion. The insurance covers some or all of these costs. Travel expenses to the Eastern Cape are considerable and it is not only the death of kin that incurs costs but also the death of a friend or the kin of important friends. Fezile

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attributes what he considers excessive expenditure on death to pride and competition for status, when compared to what Whites spend, who are, in his view, wealthy.

> You see the thing is we Black people, we like the pride, you see. It's like if I've got a funeral, I want to handle my funeral more expensive than yours. It's the status: we slaughter a cow for my grandmother's funeral. A cow and two sheep — and people were, like wow, and if the other one slaughters three sheep, we'll look at it and [think], ooh that was a small funeral. So, it's kind of a competition. You see, when I'm watching the movies and you look at a white person's funeral, they are not spending a lot of money on the funeral. It will be sandwiches, snacks. We would slaughter cows and drinks and hire tents and everything, you see. Spend a lot of money.

Consequently, buying funeral insurance is a priority and the norm for most of the study participants. Some, like Nomlanga, Tembeka and Fezile cannot afford it.

What follows in the list of priorities is repayment of small interest-free loans from a parent or a friend. Such loans bridge the frequent shortfall of cash until payday, but the repayment may need to follow more urgent settlements of cash debt to a *mashonisa* which incurs an astonishingly high interest rate of 50% per month. So, naturally, every effort is made to repay the loan within the month. Debt to formal sector retailers and, in some instances, debt to high street moneylenders or micro-lenders often finds its way to the bottom of these young adults' list. A common refrain regarding debt to retailers is "I will pay it when I have money or when I have a proper job." Other expenses take priority.

Regarding child maintenance, all five of the young men have children but only Dumisa and Nomlanga live with the mothers of their children. All but Sipho say they make maintenance payments. Temba's child maintenance payment is a regular budget item and Nomlanga allocates R1,000 to send to his partner's mother in the Eastern Cape, who takes care of their child. Fezile's mother insists that he contribute toward his children's expenses, but she often contributes in his stead. Dumisa shares the cost of his children's expenses with their mother, his partner. Sipho has a

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child but was not clear about whether or not he pays maintenance, or how regularly. The women in the group all take responsibility for their children's food, clothes, school fees, books and transport, often with the help of their working or pensioner mothers. None report receiving regular contributions from the father of their children.

Further regular payments are to savings clubs, which are obligatory regular payments. These savings are usually for year-end December travel and feasting expenses. They constitute an enforced saving and cannot be postponed or disputed. They appear to protect cash from the subjects' own personal wants and from the demands of others.

Along with anticipated and unanticipated costs, the research participants face temporally irregular but generally anticipated claims on their earnings from family members and friends. Sometimes the respondents feel obligated to buy items of furniture or appliances, to fix the ceiling of the house in Khayelitsha or to pay for the repair of dwellings in the Eastern Cape, but sometimes they do so voluntarily. Some express resentment for these claims from family members and friends**,** for what they perceive to be a drag on their economic progress, while others attend to what is expected of them without complaint. Some lament their economic position and blame themselves for their bad luck, their circumstances or choices they have made in their lives. Some try to save but often withdraw their funds as soon as they need the money, to spend and to share or distribute as contributions, loans, gifts and reciprocations in-kind of drink and eating out. This force of extraction (or sharing on demand as discussed previously) is relentless and ever-present. Many of the respondents claim that by the middle of the month "there is nothing," meaning their income has been spent and they have no cash left for themselves.

With or without remaining disposable cash, the young adults now face the demands of positional consumption. It is time to party, to share, to have fun or to get those shoes or that hairdo. Up to this point, the use of their earnings has followed a rational calculus; the study participants think carefully about how to meet their various financial obligations. As shown above, a list of priorities determines the way they portion out every R10 spent or contributed. They evaluate

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and order their spending to make sure they meet their everyday expenses and their possible obligations and still have money to spend on themselves — if they do. If they do not, they borrow. Either way, they now spend "like there is no tomorrow" on positional goods. The participants recognise that this positional spending is not commensurate to their earnings and to their longer term aspirations. Having carefully calculated the use of their income, they now spend beyond their means for the sake of pleasure and social standing. Rational choice theory, in framing the ideal behaviour of a modern economic subject, must call this behaviour irrational in that it contradicts a core injunction relating to economic advancement: accumulate through saving and investing. Such an interpretation of economic behaviour is subject to debate and criticism (Becker, 1962; Sen, 1977). Rather than pursuing this 'rational' economic path by sacrificing immediate pleasure and status, the young adult forgoes 'normal life' by acts of positional consumption haunted by debt and indebtedness.

In the section that follows, the words of the research participants suggest that their positional consumption produces feelings of subjective well-being, of just desert and a momentary escape from the hardships of everyday life. It also provides an experience of pleasure.[96] They indicate an ambivalence regarding the satisfaction yielded from conforming to peers' consumption behaviour and the status it confers. They note that the satisfaction or pleasure has material consequences and results in anxiety, derived from what they perceive to be undue spending. Perhaps they feel this way because they carefully evaluate the proportion of their wages they withhold for themselves relative to the material circumstances and demands on their earnings at home. Anxiety may also arise because they fail to save for the times they are unemployed or because of what they owe to retailers. As will be shown below, spending also has a moral aspect due to an underlying sense of a pretence and through the illegitimacy of the role models that drive their aspirations. The young adults exhibit and act out wealth in spending. The circumstances

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[96]Contentment, satisfaction from sociability, conviviality and the making of the self socially. Belonging.

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require them to wear a mask, to adopt a persona, to show and enact what everybody knows and lives but does not speak about, the social deception of public flash and private deprivation. The public flash substitutes for economic progress enacted through positional consumption; deprivation is its outcome.

Consuming Status

For Tembeka, young people spending on themselves is a reward, a just desert for hard work. She says her peers spend:

> … a lot of money on clothes, and dress and making up their hair; at the end of the day you are working hard and you see that nice dress, you know, and you feel like you deserve it … you have to look good even if you haven't got any money.

"You have to look good" implies a necessity to conform to norms and standards. Lulama explains dressing up and spending at parties as a way "to be free from stress at that moment, ja, to be on your own planet." Buhle and Nomlanga similarly point to rewarding themselves for their efforts in earning an income. For Lulama, it is a moment's release from stress, entailing a freedom from the hardships of everyday life.

Tembeka explains that fitting in with friends is conditional on wearing brand labels despite the fact that this conditionality is not supportive of one's financial circumstances. Branded clothes are the norm and friends are indifferent to the financial circumstances of the individual. In her words:

> They want to fit in to the society, [in] with their friends. They associate themselves with friends who've got conditions[97] … sometimes friends that we associate ourselves with, they don't support us. People I know. Maybe they see each other wearing labels, I mean ... label clothes, ja. So, the other one wants also to fit in there and [she will] go and buy Levi's and what-what — all those things. They see the other one changes her hairstyle, so I'd also want

[97]The conditions referred to here are conditions relating to dress and behaviour regarded as conditional for belonging. Tembeka indicates that such friends may not be understanding of the financial difficulties associated with spending and are therefore not supportive.

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> to change hairstyle. You know because my friends are doing so. Otherwise [they] wouldn't fit in to the group. Even if there's no … if [they] don't have money.

Nearly all the research participants repeat this volition among their peers. Tembeka warns against borrowing to spend as irresponsible but also implies an inevitability to succumbing to the pressure to fit in.

> Not even if you haven't got any money; that's being irresponsible, because other people get themselves into debt and others they go and seek money in irresponsible ways because they are feeling pressure — they want to fit in.

Speaking of youth, generally, and telling of the lengths to which some will go to have the things they want, Tembeka speaks of moral coercion in the household and questions the behaviour ethically as blackmail, especially considering the relatives' meagre monetary position.

> Maybe I will pressurise my aunt to give me money amid the little that she has, or I'll pressurise my grandma. Others they even — what's this — you know, blackmail? Ja they even use that to get money from their parents or their family. Ja, just to be the same as the others.

Nobomi, referring to her own younger cohort, points to the moral and financial burden sometimes placed on parents by children who feel an anxiety to conform. In this way, anxiety to conform spills over into the DME (Gregory, 2012). In terms of the previous chapter, possessive individualism overwhelms and transgresses rules of mutuality based in kinship.

> When you see your friend that is having something like Carvela[98] [shoes] you … when [your friend has] Carvela shoes; that Carvela shoe is R 1,500, and then [you are] getting stressed that you don't have this Carvela, and then you go to stress your mother about Carvela. Why she doesn't afford to buy it when you want to be like your friend.

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[98]A commonly-worn Italian brand name shoe that costs between one third and two thirds of a monthly wage.

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Fezile's words highlight the prevalence and symbolism of the brand name shoe in the production of status, indicating an investment in cultural capital. He may be exaggerating the money value but his attitude indicates the disproportionate expense of social inclusion, which is high for the material circumstances of those in Site B, one of the poorer areas of Khayelitsha.

> You see, for example, most of us we like our Carvela. Remember I told you about that, yes and especially us Black people, if I must put it that way. If you can go to Site B you see me and other two friends, we've got Carvela. At the shebeen most of the people are wearing Carvela and if you could count that money, it could be even fifty thousand or more, you see.

In one conversation, Funeka names as 'sacrifice' the cost of such status:

> The main thing for them is getting a car, getting designer clothes and that's it. If they have a beautiful car you will find a person is sleeping on the floor instead of ... they don't even have a bed, but they can sacrifice.

Sacrifice implies giving up something now for something greater or more meaningful later on. In this instance, the not having a bed to sleep on is the symbolic sacrifice for the visible consumption of "a car, getting designer clothes" as objects of aspirational and positional consumption. They are a means by which to conform and display the "good life" as a form of *distinction*, to use Bourdieu's terminology (Bourdieu, 2013). In Fezile's words:

> You have to fit in. Maybe I can afford [to] have a house, I have a car and I can buy, I [can] afford [things] and my neighbour doesn't have much but he wants to be at my level. So, I think that's what [fitting in] has to do with.
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> Drinking — they buy expensive alcohol, maybe Hennessy, or expensive whiskies, they don't drink cheap vodka or whatever. They have to be seen as people with status and power. It gives them power, I think. I don't know how to explain it, sir. If you could go some time on the weekend, go there by the pub you'll see what I am talking about. You'll see a lot of beautiful cars and people dressing expensive, drinking expensive alcohol, ja.

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> [Their] priority is having good life. Partying, drinking and stuff, they call that good life. Yes, wearing expensive clothes, having a car and sir, surprisingly enough, education.[99]

But it comes at the cost of "suffering inside," having nothing to eat at home.

> Yes, if I buy that bottle there and I go home they won't see [me]; they don't know what is going on in my house, but when I put that bottle where everybody sees, they will look at me differently. They will think I have money, just because of that bottle they will respect me. They will respect me, even though I suffer inside; they don't know my suffering inside, the inside is when I go home, and I get no food. So, just to look good I put that bottle there where everybody sees.

This kind of positional consumption is a performance of social comparison — a public display of status and power symbolised by the artefacts of the good life — but with a sacrifice of savings, money in the bank.

> It's all about the money. It's like I would like to be seen as that one [who] is quite good financially wise. Although when I go to sleep, I will eat like maybe pap, with nothing else, but when I go to ... you know, to Ace [a well-known drinking hole in Khayelitsha], the place next to the police station, where they usually drink and sell weed? When you go there you will dress nice, buy expensive stuff like a Hennessy, Biscuit and all those … but if you can go look at my bank account, I've got nothing.

Funeka asks a rhetorical question about this positional expenditure. She speaks of theft. Money is taken if left unguarded.

> Where do they get the money? They're not working, where do they get the type of money to spend on clothes and drink. They ask the parents, maybe lie or some steal. If they know where the monies [is] kept then they steal. They think the fact they see money laying around means there's money to be spent, there's a lot. So, they don't see it as a bad thing, no.

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[99]Education is recognised as a gateway to earning and economic progress (see Chapter 4).

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Fezile speaks of taking money without asking and the resulting disruptions and domestic conflict.

> They go there a lot — they steal money. Five hundred from my mother. Yes. And that's it, ja, that's what's causing the problem! Those sisters of mine. They steal the money. The father is gonna think it's the mother who steals the money. So ja, that's why, sometimes, they had fights about money, you see.

In such instances, the pull to conform through positional consumption is premised in its extreme on intrahousehold domestic theft and deception.

Temba speaks of spending to be seen and says the ones that spend know they should not spend but do. Flash spenders, suggests Temba, hide from themselves a compulsive aspect of spending, for it is "stupidity."

> I will spend just for you to see me. If I go behind the wall into my mind I will think, oh, I shouldn't have spent that, but just to show you that I can spend it. That usually happens month end, that's when the money comes, and we go [on] weekend, you know, buying the most expensive bottles, maybe a bottle that costs R500 or even a thousand, just to go ok, I bought this. I don't like spending, [it is] stupidity for me because myself I won't do that.

But, in his words, "status is very important." Drinking expensive alcohol publicly signifies having money and having money buys flash status and respect. There is, seemingly, profit in stupid spending. It buys position and cultural capital but the stupidity that Temba refers to is also a widely recognised and practiced "deception" of public flash and private deprivation for the sake of acquiring social status. It may thus be inferred that such acts of spending, in claims to status and respect, are commonly seen as performances.

Regarding historical forerunners, Aphiwe volunteered that her grandmother "was a party girl" who was reckless with her spending. Because my research did not enquire into the experiences of the older generation, I turn to the literature. Historical descriptions of dressing well, drink and revelry are given in accounts of 1950s and 1960s East Bank in East London (Bank, 2011) and in

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accounts of youth gangs in Soweto (Glaser, 2000). These accounts indicate that positional and aspirational consumption, performed through dress and drink and revelry and rivalry, is related to social distinctions among and between members of youth groups. According to various disciplinary studies, these distinctions emerged in response to colonial and apartheid regulated modes of urbanisation and legal status in the city (Posel, 1991; Wilson & Mafeje, 1963). Legal status included the right to work and reside in the city; distinctions between rural and urban; between Christian and "Pagan" (referred to as *School* and *Red*); education and type of employment, and consequent dispositions toward employment (Wilson & Mafeje, 1963). These distinctions and their modes of enactment are discussed in more detail below in relation to categories of youth and identity referred to in Swartz's work in Langa (Swartz, 2009).

When asked to confirm that the respect of others is contingent on displays of spending in this fashion, Temba spoke of the effect these displays have on relations between men and women. He claims that intimate relationships are conditional on having money.

> No, you won't get a girl if you don't have money. It's very hard to get a girl. Love is like forty [percent] and the other sixty [is to be provider]. You need to be able to support your girl. Most of the girls now they won't even love. They will be with you just because you've got that money and you can afford to take them out.

Sipho puts it this way:

> Even if you are wrong, if you have money you are right. By virtue that you have money you are a winner. Your clothes, expensive clothes, crocodile shoes, your car you are driving, although you know that you wrong. People like me, and adults, will join them. You see, once you wear those clothes, those watches, chains, earrings, in our society you are very powerful. Even the ladies; you have 50 points [you are] at the top. Me, I must start from the scratch.

Drinking is a sign of success, i.e., of reciprocal masculine admiration and the power to attract women. Perceptions of having money to spend, wealth and power are contingent on displays of

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drinking: money buys masculine attention and female attraction. Sipho can "call one girl, she will definitely come." He attributes this situation to "our culture" explaining 'the way it is:'

> The guys will not respect you if you don't bring that bottle there. You know when you are standing there, you know with that cup and that bottle, standing there you know you're the man. People who walk past you they look at that bottle and they think, hey this guy… [he has] money. Even yourself you feel like you [are better] than other people. So, if you're standing there with that glass and that bottle and the ladies walk past and if I call one girl, she will definitely come [laughter]. It is like that in our culture. It is mostly like that.

Buhle speaks of women's expectations of men. Love is not enough. Her man must be financially independent of her. He must be a provider with a job and must dress well. She would not want to be seen with him wearing "flat clothes." Yet, in contradiction, she also speaks against spending on expensive brand name shoes while not having a decent room to sleep in.

> I think things have become expensive. People get to the relationship, okay fine for love and stuff but more it's reality, love alone cannot keep the relationship going, there are certain expectations, you know, from a partner. Especially from men, we have expectations from our men, they should provide. So, you won't really go for a man who is not working ... [especially] if I was working. I wouldn't go for a man who is not working because he will depend on me, in a way, I wouldn't want to be seen with him wearing like, you know, flat clothes.
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> You know he's still maybe staying at home, okay fine, maybe there's nothing wrong with staying at home because I am also staying at home, but you'll find that even the home that he is staying in is not like, you know, the essentials are still not there. You know, the basics. [But] when you check his wardrobe, it will cost about R10,000. Some of the ladies they don't find that, I don't know, [attractive]. It's a turn off for me because I wouldn't trust a guy who owns expensive clothes but he doesn't even have a decent place to stay.

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These comments exemplify the particular logics of the lifeworld of the study group which is rife with glimpses of the inescapable contradictions of their predicament. Buhle is 'turned off' by the acknowledged paradox of positional consumption, the deception of public flash in pretending wealth and well-being while living an experience of private deprivation, which is the sacrifice that Funeka refers to. Buhle expresses a moral rejection of the deception but, at the same time, does not want to be seen with a man who wears flat clothes; he must have a job to be trusted, yet she cannot secure employment herself. These are the contradictions of the predicament in which the young adults find themselves. The man must show the mark of a good provider by demonstrating that he has a job and is contributing to the essentials at home. Buhle cannot trust a man's full wardrobe and expensive clothes as a sign of being a good provider. It is not attractive for "some of the ladies." But sometimes money comes easy.

Temba is of the view that money obtained by illegal means — "easy money" — is behind the phenomenon of carefree spending. In his words:

> I am working hard for my money. Now the guys that are getting the money easy they can spend R1,000 on this girl on that girl and that girl because it's just too easy. It's easy to spend money that [you don't earn] so they don't care. The guys that do your illegal activities, and there's a lot of them, there's a lot of them.

He laments that hard work is not enough, that flash positional consumption is beyond the means of a normal working and earning adult. For Temba, only "easy money" can be spent in such a carefree, generous fashion. Only theft, taking without asking, or other illegal activities can explain it. He implies that it is hard to keep up with the standards set. On a different day, Fezile confirms that it is indeed stolen money that is spent in the shebeens with such ease.

> Just because most of the people that go there [to the shebeen], they are not working. Those guys are stealing some other people's bank cards and [they] are doing frauds and all that stuff. So, they don't care about spending money, you see. I know that I'm working and I'm getting this much from my work so I'm not the same [as those guys]. Those guys must make

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> maybe about R10,000 in five minutes you see. So, I can't compare myself with them. The problem with us we would like to get up to their standard you see.

The perception of "easy money" as one driver of consumption, i.e., of spending power, implies an existential devaluation of money earned. Money earned is valuable at home and scarce but is devalued by money stolen and spent with careless abandon in the sphere of public life, especially in the shebeen and on clothes and cars. The distance from the life aspired is thus regularly measured against displays of conspicuous positional consumption in the field of the shebeen.

Fezile adds in his explanation that, in addition to the carefree spending of "easy money," it is status as social comparison, as an attitude or an evaluative judgement (Crano, 2006) of the dress of peers, that produces the perceived distance from the life aspired to (Ray, 2003). It may then be suggested that the affect generated by the perception of a gap may indirectly drive moral compromise, for example, that of stealing from one's parents in order to dress in branded clothing and vicariously live the good life.

> It's like I compare myself with you. You've got a car — then I'm gonna start stealing from my parents and all that stuff, to put myself at the same standard as you, you see. So that's why [people] tend to steal the money. They don't want to be treated as inferiors you see. Yes, they want to have the same status as the other people. You will see they wear some expensive brands there, Lacoste, you name it. So, if you go there, you can't put on maybe some overalls and all that stuff. [They] must know that you've got these big brands you see.

Perhaps it is the feeling of denial of the status aspired to or its positive, the pressure to conform, that sets up easy money as an explanation for the moral compromise of stealing. My own observations since the period of the research shows that on a Friday afternoon and on Saturday, men with money, earned or stolen, travel around to show off their cars, go places to be seen, drink with friends, talk and laugh and make merry and flirt with women. Those with meagre and intermittent earnings meet the norms and standard when and if they can.

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In Tembeka's opinion, the strong pressure on youth to conform comes from the hold that images of consumption produced in the media as advertising have on their sense of self: "Maybe sometimes media does that. Because you see something on TV or in a magazine and you like it, then you want to have it." Zintle has a more radical view. She blames "the system." She points to this hypothetical agency as a cause of self-interest rather than providing support to others.

> So, what I'm saying is what the system has done in terms of encouraging or ensuring that it gets the last money from the poor people … [by] ensuring that there is consumption, [that] people consume, you know, those products that are being advertised, that you need this Samsung Galaxy and this and that and that and that. [It] has promoted the thinking that okay, I need to work for Zintle and Zintle alone, because if I'm busy supporting people around me, or, well I won't be able to get the things that I want.

Sipho understands it from a traditionalist's view by making a distinction between European and African values and ways of being that have been corrupted, with consequences.

> You see, those guys … the money, they confuse our society. They think that once you have money, you are rich. You know in Europe, they are still confused, [that is] White people in Europe. There are people in Africa who can live a lesser life, a peaceful life, [without] riches, without having a mansion, house and car, two cars. So now here in Africa, there are people who copy that kind of life. So, there are people who believe that [if] you have no money, some people even become depressed. They don't know why they become depressed and hang themselves. So, money has been corrupting people's minds; people have been corrupted to their soul for the sake of money. So, the money's good and it's bad. It depends on how you use it. For me example, I don't have the money, but I can manage without using money.

It is evident from the accounts above, and will be shown below, that brand name dress and "looking good" (Lulama, Buhle), signifying status and power and are not culturally external, as if determined exclusively by advertising or "the system" or by a form of acculturation attributed by

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Sipho**.** Demonstrated positional consumption, set as extrinsic individual goals that involve "enhancement of wealth, image, or popularity" is reported to be culturally consistent with mutualistic cultures and with an interdependent self-conception (Kim et al., 2003, p. 278) which characterises this group. In this context, they enact their positional consumption as an exchange of signs and social inclusion.

The study participants do not speak about the views of their parents or of other household members regarding this form of spending on attire and lifestyle and brand identity is not observed as a code of status for the parents. For all generations, however, owning desired consumer appliances and dressing well mark distinction as evident, for example, in Aphiwe's reference to her grandmother's reputation as a "party girl." It does seem to signify a code for economic well-being that is associated with the urban lifestyle among kin, when "back home" in the Eastern Cape during the December festivities. To this extent, spending on fancy clothing and shoes confers a status that is felt to be obligatory to uphold. Lulama, tellingly, voices the dynamic and its distinctions:

> December I'm going back home. So, I must look excellent. They mustn't be able to judge, [that] I'm living in Cape Town but I'm like this [not well dressed], why [they would ask]? No, you make sure if you go, you dress to impress every day. Our hair is up to date, everything, and our wallet is full of money or our bank account is full of money because we arrive there and people will say, no you come from Cape Town, buy me this. You can't say no, because you come from Cape Town. Cape Town is where the money is but they don't know Cape Town is a very hard place. You must struggle, you must [have a] job. I save for it [trip to Eastern Cape in December]. I tell them stories but they don't believe me because they see Cape Town as the place to be. They don't look at Cape Town with the inner eye, what is actually happening in Cape Town. I tell them. [They say] Ag man, you're talking, you just don't want to give us the money, just say so. Don't try lie to us, ja, like that. It is a lot of pressure and you must dress to impress. They must see what that person, Cape Town, the Cape Town life now.

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Lulama's comments mark the distinctions at play between the glittering city expressed in her dress and "full" wallet and the rural deprivation of kin and community who seek advancement and her support. Her status is established as *provider*. She is expected to dress well and to spend on others and to share, to give money. But she protests at being in this situation. She distinguishes herself and is made distinct by her relatives in the rural Eastern Cape. She pretends and enacts and feels obliged to exhibit a positional consumption that is expected of her urban status. It substitutes for well-being but she also denies well-being.

This situation depicted by Lulama tells of a moral economy of aspiration bound to family and kinship (Shryock, 2013) across the 1,000 kilometres between Cape Town and the Eastern Cape. It is a binding of many strands across four centuries. This is not an historical study and therefore the reader may not have in mind a deeper historical sequence which this thesis cannot take for granted.[100] Along this historical trajectory, for generations under colonial and then White nationalist rule, money was never enough, work was short and opportunities would come and go.

The relationship between the Eastern Cape and Cape Town and the social machinery of high apartheid extends to the era described by Mafeje and Wilson in their study of social groups in Langa, in Cape Town in 1961 (Wilson & Mafeje, 1963). The study describes lifestyles demarcated by time-

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[100]In sum, the geospatial history, political and economic, of relations between Cape Town and its eastern frontier dates more than three hundred years and it makes Khayelitsha a typical modern day (mid 1980s) residential manifestation of a White colonial demand for low wage (Black and/or 'Coloured') labour. This began with the arrival of the VOC settlement in Table Bay in 1652. Across three centuries, independence and self-generated identity were wrenched by the colonists from the local inhabitants in a long sequence of wars and policies, legislations and policing. With this came the technical evolution of the social engineered machinery of compounds and dormitories and camps, townships, fencings, offices, officials, regulations and papers. In the lens of that sequence, Khayelitsha, theoretically and practically, is a 'labour reserve,' now a reserve of mostly 'surplus labour.' Its distant siting from the Cape Town city centre and blocks of small houses are enough to signal historical facts concerning how independent 'indigenous' subsistence farmers become units of labour for a colonial and later apartheid system. In this case, Native labour becomes Bantu labour then Black labour; historically, Cape Town's labour was done by African slaves brought by ship from west and east African ports, by Indonesians ('Malays') and by dispossessed Khoi herders and their hunter-gatherer kin they called San. While 'Coloured' and 'Black' were both 'non-White' under apartheid legislation and removed from inner city precincts to colour coded labour dormitories on the city's industrial edges, labour preference laws in the Western Cape kept Black labour to a minimum, in favour of Coloured. In the changing dynamics of apartheid's tottering demise, new townships were planned. Within a few years of Khayelitsha's first houses in 1985, the ending of political apartheid ushered in a new era of promise. Travel and residential restrictions were lifted, opening Cape Town to a new migration of families from ex-Transkei and Ciskei, now Eastern Cape, in search of work, education and the city life, or more barely, to escape poverty at home.

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related residential and employment urban status. In the contemporary present of this study, the evolution of the social machinery and the cultural reworkings within it manifest an exhibition of the image of well-being and status and Lulama's claim of its falsehood to kin in the Eastern Cape that the rural kin deny being true. It is the contention of this study that this dynamic between urban and rural and enactment of positional consumption and its simultaneous denial represents another example of the aspiration gap that is common in the lifeworld of the young adults in this study.

The study shows that the family household DME also extends itself in December across geographic space from the urban to the rural. "December," as the phenomenon is simply referred to, presents a time of festival, an event in the annual calendar of the research participants that involves travel from the city to the Eastern Cape to reconnect with family and village community. December is the time to be reminded of traditional values and obligations and fulfil customary practices such as male initiation and marriage negotiation. It is, above all, a time to party, to look good and to eat and drink and make merry. It is a time to be rich, to renew social bonds and to re-establish the social status of being urban. Temba describes the exuberance of spending with excitement and, like Lulama above, the financial implication of sharing:

> December, we just go all out. We don't think of January. You get bonuses in December. You get everything in December you have a lot of money coming in — salaries, stokvel money, savings [you spend] like there is no tomorrow. You go to the Eastern Cape, you get a cow, slaughter a cow, you do it because you have got that power, you've got that money in the bank. You have so much money you have not got before. All that power. You change the way you walk in December because of that money. But if I go to the Eastern Cape, I can't just say I have got that R3,000; when I get there there are unexpected things — they expect me to chip in.

Temba expects to be asked to "chip in." This is a statement in a minor key relative to assembly, flow and spending of money in a South African version of a festival of giving, reminiscent of the *potlatch* in Mauss's classical text *The Gift* (Mauss, 2002). It is the contention of this study that

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the festival of December is instrumental in re-affirming kinship bonds. The responsibilities of provision are refreshed, recharged and reciprocated each year with a mutual regard for the provider status. The mutuality of kinship is thus brought back to the city annually, into the DME, and lived in the everyday of the household, as described in the previous chapter.

Study participant positional consumption, beyond the cost of reproduction of everyday life at work and home, is spatially and temporally cyclical. It is abundant, momentary and bound to the irregular cycles of intermittent employment and the demands of the household and is almost invariably followed by scarcity. Positional consumption follows earning and saving for events of consumption and of not earning, of waiting and making do on shared household income or donations of others. Other occasions for merriment and exhibition of consumption include frequent parties held privately at home or publicly at the shebeen, on weekends or at month end. These are moments for demonstration of abundance and of conforming and belonging. Lulama gives her own perspective on the spatiality and experience of the weekend partying and the volition to drink and spend:

> I also want to party — this weekend the people start there, in Stellenbosch, we were there Saturday, then we came back about 10 o' clock. Me and my friends. We went to my friend's house and had a party there. Then on Sunday we went to the beach. Then we came back and we partied. Whoa, drink, dance, smoke but I only smoke when I drink, smoke, drink, dance, just having fun. You feel good at that time but in the morning *babalas* [hangover].
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> Ja, I have at least R500 in my ... at home *ne*. [I take] R100, I go and drink, I will finish that R100, then I will go back and fetch another one and we will drink again. In the morning when I go to my wallet, no man where is that R500? I can't remember now, but I drink it. So that is the problem, alcohol. It tells you to do something, [you] don't want to do, overpowers you. Even if you hide it [the money], you're going to find it.
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> [The party is] in lots of taverns that we go to. On the weekend, every weekend there will be an event. Sometimes, you know, maybe in your neighbourhood someone

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would have a party. For instance, like now it's my birthday, so people are expecting me to do something about it, ja. Sometimes we sit in and then we buy a lot of food, but I told myself, it was a big thing for me, that I would never do it again. You've got a bucket full of ice, you buy meat for maybe R1,500 and buy drink for even R2,000, just to make people [happy]. So, one day I decided, you know what, not anymore, so the parties we go to now are at taverns each and every week.

You know okay maybe we are five dolls; we are five friends. Each and every one must have maybe R100. So, out of that R100 we buy booze and then when you go to that place you've got to pay R50 just for entrance, so you know that you must budget for at least a week; [in] a week you must have R150 put aside for you to have a nice time. So that was it. And then we know that when it comes, we must make a statement; so out of that R800 that I was getting [I spent it to buy something to look good].

Lulama estimates that she spends R2,000 to R2,500 per month on clothes, meaning clothing, shoes, cosmetics and so on. She also spends R200 a month on her hair and R100 or R150 on a weekend on partying. At the time of our discussion, she was earning R3,500 per month. She spent R650 per month on food and electricity at home. Her saving and spending strategies are managed such that she can accumulate the amounts of money needed to spend on herself.

I must dress well. I must have something new, so out of that R800 maybe. Even if it's a top then you can mix and match with other things, so out of that R800 I would know that maybe previously I had lay by-ed something, so now I must just pay it off and then get it, and then that R150 that is supposed to be there, it's like a month it must be there. I would do that, and I know that I don't have to buy food every week. Maybe one week I would sacrifice my whole R800 and buy food so that next week all my money's mine, and I've got a monthly ticket, so why not? So, ja, it was like that and then remember it's only Saturday, you spend like R150 Saturday, it becomes Sunday. You want to blow.

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The stories of the young adults repeat how they seek and feel compelled to compete and compare themselves with their peers, i.e., to belong and give meaning to who they are in the world. Upholding the social status involves socialising, participating in social gatherings and parties with friends and peers on weekends whether at shebeens or their homes. On these occasions, it means spending on food and drink in abundance. It involves dressing up in clothes and shoes that match the fashion set by those with money who are above their financial rank and means. The phenomenon of spending and the character of consumption voiced by the research participants resembles a compulsion — an addictive habit — to the heady moments of revelry that combine drink, food, music and dance, driven by desire and aspiration. But it presents a predicament born of pressure to conform and a will to belong socially.

Up to this point I have given an account of the study participants' spending patterns and their attitudes toward spending and consumption. In the words of the research informants, other than what is leftover earnings, it is consumer credit and borrowing from family, friends and local moneylenders that enables positional consumption. The account below tells of what is bought with borrowed money from family and friends or local moneylenders or with credit from retailers and unsecured loans. It also tells of the study participants' attitudes toward credit and borrowing to spend for the sake of social status, i.e., practicing positional consumption.

Borrowing to Spend — Survival and the Display of Status

The study finds that, during periods of employment of longer that 12 months, the research participants buy clothes on credit for themselves and for their children and, on occasion, items for the household including appliances and furniture. In time, however, with the swing to periods of unemployment and during periods of short-term contract work of less than one year, buying on credit is put on hold and repayment of financial debt to retailers is suspended.[101] In these times, debt repayment falls to the bottom of the list of priorities.

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[101]Credit from clothing retailers is, however, available. It seems that some gesture of repayment, even a modest demonstration of an ability to sustain repayment, will keep an account open.

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Despite the flux and uncertainty, the study finds that the respondents' financial indebtedness is accentuated by their capacity to aspire, by the urge to satisfy their needs and wants before the contract ends and the money runs out. It is intensified by intermittency and uncertainty of earning and by their felt responsibility or obligation to the household. Equally, access to credit and its promotion by the retail sector in the context of intermittent employment gives life to the aspirational or positional consumption, leading to high levels of financial indebtedness and default. Borrowing from local neighbourhood moneylenders is for emergencies. Even though it is reviled for its high cost and the consequences of failing to meet payment deadlines, five of the 12 respondents reported using such borrowing for drink and revelry.

Money circulates and is distributed in small quantities in the household and in social networks of mutual support and reciprocity among those who do and those who do not have cash. When there is an unanticipated larger expense or when the study participants fail to manage their money or relationships with supportive friends and neighbours, they face having to pay the penalty and hazard of a debt to a moneylender. Dumisa despises informal moneylenders, as will be shown later, but has a sympathetic view of formal sector moneylenders. They are what is considered a source of money of last resort. He borrowed from one while he was employed at Shoprite, borrowing R1,000 and paying it back over five months.

> My experience of them, ja, I think you see, they are presenting a good service because we have got a big problem here. We're poor, we're suffering, even though we are working, but the money that you need, the cost of living is too high. So sometimes you get into trouble and then you see that the only way, in this case, [out of] the trouble is for you to have money, and then you will go to somebody you know, for only this money — don't have it, you'll go to that one, don't have, family members, don't have, and then as a result, where are you going to go? You go to those people, to the lenders.

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According to Dumisa, circumstances are such that sometimes poor people have no place to turn other than to moneylenders. On the other hand, Fezile admits that he borrows from informal moneylenders to drink and make merry, in spite of the interest that will accrue.

> Yes, I do borrow sometimes from the people living here. There's this lady who's doing money laundering, you see. Yes, I do sometimes go to her and ask for maybe R100. Do you know what R100 is for? I go for drinking [laughter]. But I wouldn't go maybe over R500. Just because if I borrow R500 that will have an [a large] interest.

Dumisa places a limit on what he will borrow and pay as interest as the cost of sociability. Like Fezile, Nomlanga also borrows to drink and smoke, though he does not like to do so. He reports:

> I don't do it anymore. I don't like just borrow cash, *ne*. If ever I want this thing, ja, me and my friend want to smoke or drink or do anything, I would go to those guys [*mashonisas*]. Now I don't do that anymore because… you know it is wrong. You see, I go there borrow the cash and we'll go smoke; maybe I borrow R30 maybe I borrow R50 maybe I borrow R100 and go and smoke or go drink, you see.

Lulama borrows regularly from a *mashonisa*. "Even last month, I have to borrow R100. At the end of the month [I] must come back with R150." Asked how many times a month she borrows, she answers, "Ja, I would say one time, one. Not every month. John, I won't lie, if I borrow money from *mashonisa*, it's for me having fun on weekends."

Aphiwe tells of her aspiration for "these sorts of things" that young people need and want. She prioritises food and electricity and borrows for transport to get to work. She also borrows at a high cost to buy "nice clothes" for partying. She alludes to youthful desires as the reason for borrowing at punitive interest rates.

> I had to borrow. I had to borrow for my transport. I was a young person then and I wanted these sorts of things and I could not reach them [with earnings or credit from retailers] and [so] I had to make another plan, so I borrow from *mashonisa*. I borrow maybe starting from

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> R500 to even R1,000. I would have to pay back R1,000, or R1,500, it's no longer R1,000. Yes, in one month. I was very young, I wanted to party, John. I wanted to wear nice clothes. I wanted to eat, [pay for] electricity. So that money was for all those things. I had a young child. My mother had spoiled me rotten so now these things are not here now.

She could not buy on credit from retailers as this requires regular employment or a contract longer than one year. Without the necessary job security, she borrowed from moneylenders instead. Perhaps she could have managed her debt by skipping payments, she thinks, but she chose to borrow from a local *mashonisa* instead.

> No, I could not. I could not qualify. I need to open an account maybe in Ackermans, for my child or maybe in Edgars, [but] if they would call work, they will know that I'm only there for a certain time, so you can't [open] an account if you are only working for six months. But if I get a card I can still [buy] as long as I have credit [but] the issue would [then] be how would I pay the monthly instalments? That's the issue. Sometimes you will skip months, you don't pay for that, but at that time I had not done that [bought on credit] so the only person that I owed was the *mashonisa*.

Nobomi turned to credit from a *mashonisa* with full knowledge of the consequences of delayed payment.

> No, it's not those ones. I didn't go to those ones [*mashonisas*] that took an ID and all of your cards and what not. It's someone that I know. It's not a friend [but someone] that I have been living with in Makhaza. Ja, they are chasing me but we understood each other when I go there and talk to her. I don't like to do *mashonisa* but sometimes when you don't have money you do. Ja, I don't like it but I thought I'm going to *mashonisa* to buy my stock and then to sell it, and then I was going to pay it back ... [but] it didn't happen that way because the customers like to take things on credit and they don't pay, and then you get cross but ...

What interest did the *mashonisa* charge? I asked, as it appeared to be a special circumstance. "Yoh! 50%," she replied. Borrowing from local moneylenders is not only very expensive but failure to

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repay could lead to embarrassment with neighbours as well as the loss of household items of value such as appliances, until repayment is made. Aphiwe volunteers that it is mostly women in the neighbourhood who lend money. In fact, three of the mothers of the 12 research participants lend money.

> Mostly it's women that are doing those things, yes. They are from my neighbourhood. Everywhere there are *mashonisas* ready to give you money as long as you want to pay for them and even in my community you see things that are happening to people that are not even paying. Yes, most of the time they would have a business. Maybe they would sell chickens and then on the other side they are loan sharks. So, you know *mos*, everyone that has a business always have people that are surrounding her. So, if you try to do or try to be *skelm* [scoundrel], [to avoid repayment] they will have to deal with you. You'll be embarrassed, they will go to the house and they will shout 'give my money' and then you will be embarrassed in the whole community because the community now knows that oh, she borrows.

Sipho confirms: "Yoh, yoh, yoh, *mashonisa*, yoh, those [people] they want your money; they get loudspeaker. 'Sipho where [is my money?].' No, no, no, they are so rude. If they want your money, they will use a loudspeaker outside your house." But, I comment, surely everybody in the community borrows.

> Yes the thing is everybody borrows but not everybody tells that they borrow. If you are being embarrassed in front of other people, it's like a huge thing. Ha, not her, she's living in that nice house, she's doing A and B but she can't [be] borrow[ing], not her. So, you are being labelled in that sort of way.

It may be that borrowing to have the things needed carries a stigma or it may be the inability to repay the debt that causes the social embarrassment. It may be both, as both undermine the projected status of well-being, of having things of one's own. Dumisa associates violence and the occult with debt to loan sharks:

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> Oh, you see, those people, I avoid them because they charge a lot. If it's R100 then it's R50 a week. If you take a R50, let's say today, you bring it Friday with a R50 interest and if you do not do that, there's lots of consequences; you're going to pay because those people they don't just borrow [lend] money you see. They have got something that they use to make sure people pay, and to keep people coming [back] they use physical force, battery. They are not, you see, good-hearted people. They are cruel people. If you don't pay, they can come and take your possessions. Like if you have got a freezer, they can take your freezer out. If you have got a TV they take your TV set out, or else most of the times they use certain, you see, witchcraft, to ensure that if you did not comply with their payment whatever way then they will use their witchcraft to revenge act you, see to you. I know of many people who have experienced that. The informal loan shark, those people, they are really not good. Most of them, I know them, they're definitely not good. They are using, you see, a variety of things to ensure that people come and pay, and then if they don't come and pay there is going to be terrible consequences, you see. As a result, many people in our community they are mad and they are sick, and so on. It is not because those things happened natural, it's because we're going to that lending [informal moneylenders]; lots of witchcraft.
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> I have been affected by witchcraft and I'm still ignorant you see [of] those effects. I think it's a common thing in terms of our tradition or our culture. Everybody will tell you, as I tell you, that have been affected by witchcraft; nobody hasn't been affected. The way in which we have been affected by it, it's like bad dreams. Every night when you find it very difficult to sleep because of the forces that come in, you see, and destruct you.

Regular employment enables buying on credit from retailers but it also leads to a high level of financial indebtedness. Temba is of the view that as soon as his Black peers get a job, meaning when they have employment facilitating access to credit, they immediately go out to buy things they want.

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> I am talking about my Black peers, my Black community, once we work, one month goes then they open an account. Usually you have a clothing account, and then there's another furniture account. Maybe to buy the TV, music system, DVD players. That is [the] most common thing that they buy; when you start working you must have a TV, and like a DVD player, just a normal TV that you need in a house to start off.

His peers are also subject to the demands and expectations of family. Temba warns against buying on credit for family, but says it is difficult to avoid.

> You know when you are working, [it is expected] at home you bring in something; whether you are bringing a table or wardrobe or something. They will ask 'Can you buy me something then I will pay you back' but you can't really trust someone [to pay you back] because once you take something from your account and [to] give that person you will need to control that money coming in and you paying that account.
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> One time I also had that account, and I was responsible, and my cousin ask me 'look I am not working full-time, so I cannot open an account, but I need shoes.' I had to buy because he didn't have shoes, but I knew that I probably would end up paying that account myself because at first, he came with half of the money. So I said okay fine at least I got half and then the rest I never got back.

Is this unusual, I ask?

> It's common because usually if I am working and my sisters are not working, or my relatives are not working they will come and ask you something. They will come ask for a jacket. Ja, you might give them one of your old jackets.

Dumisa had two, two-year stints of full-time, regular employment. During this time he had a bank savings account and an account at a clothing retailer. He, too, bought on credit to support the family but when he lost his job he stopped doing so. He felt he had paid enough anyway.

> I bought clothes for my sister and for myself and for my brother, on account at Edgars. I abandoned that account because I realised that I could not pay it any longer. I could not

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afford it because you see I lost job and then after losing my job for, I think for a year, I decided that no, I must not repeat it again.

I think I owed them some money. I was paying every month; my account limit was something like R2,000. I ran the account for a year and a half and I think the outstanding money, after I lost the job [was] something like R600 or R700, ja. I think that has just written off because I no longer received any communication from them.

Lulama managed to secure a retail credit facility when she was employed but she lost control of her spending, then lost her job, and eventually paid it off when she was earning again.

When I was working at the airport I applied for an account at Identity [a local clothing store]. They approved me. They gave me a voucher of R750. I took it, then I went to shop like it dropped and I shopped and I came back with a lot of bags from Identity. I did pay it [back] but I then a lot of stuff, a lot of things happened and I lost control of my account,[102] but I did finish it when I was at the learnership, at Stellenbosch. I paid my money. I said close it. I don't want it. I think, my arrears when I finished was R1,200. I spent it on clothing, and hair bows and stuff to put in the hair to make the hair pretty, stuff like that. Now I don't have any accounts. I only buy cash.

Nomlanga hates to borrow money. His attitude is aggressively antagonistic toward buying on credit and especially toward the interest rates charged. He would rather save and explains that he would do so if he had a proper job.

I hate to borrow money. I don't want to be in that borrowing thing. You going to borrow R8,500 and then you take five years to pay it back because every time [the wages are only] R3,500. Yoh, I am not into that kind of thing. No ways. Each and every time I am getting R6,000 [in wages], each and every time, if I borrow that cash man, they take half of your wages. I borrow R10,000 you check the total is going to be R22,000 when I give it back or

[102]In a second interview, Lulama tells she owed R5,000 - R6,000 and that she was required to pay more than R1,000 per month. She made two smaller payments after which the creditor went quiet. She does not know, she says; maybe she is in the black book.

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more, I don't know. If you are buying a refrigerator there by the shop, the refrigerator is R10 and then after 24 months you pay R20. Why is that? Crap man, so I rather save for the refrigerator than buy it now, now, now.

I don't have a problem with saving. Do I? I don't think I have a problem with saving if ever I have a good job. Maybe save for years, I do not know, but I can say that I don't think I'll have a problem saving if ever I have good job. [Better to] work, work, save, save, work, save, work, save, work, save and then when you reach that, that amount maybe…after [you have reached] that R22,000 you can just go buy that thing. I'd make lots of savings, when I know I got a permanent job, or a job that is going to last for four years or five years, when I know I have good job, not that shitty thing here [current part-time employment].

Nomlanga links his inability to save to his employment status. If he had "a good job, a permanent job, or a job that is going to last for four years or five years" he would save but he is unsure. He admits his inability to control this compulsion to spend the money he has in hand.

Buhle also points to not having a "nice job," one that pays more than what is necessary to feed and clothe her small family, as a reason for not clearing her debt. While she was earning well — R8,000[103] per month in 2009 — her excitement led to opening accounts at retail stores and spending, which she claimed she could manage. But when she lost her secure employment, she became financially indebted and was still so in 2015. In her words:

So, I haven't really had a nice job, you know, where I can take care of finances, like that [that is, to make payments for goods purchased on credit five to six years before]. The money that I'm earning is just for us to feed and clothe ourselves, nothing much. And also, while I was earning that R8,000 I think I got excited because that was like my first job when I felt like I was working. I started to open accounts, clothing accounts, of which I was paying then. I was managing them while I was working. And when I stopped working then I was in debt. I

[103]Equivalent to nearly R11,500 per month in 2015.

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> think I have three accounts that are [in] my name that I'm still struggling to pay. [Since] between 2009 and 2010, ja.

One might attribute her indebtedness to negligence or, more sympathetically, to a lack of foresight of the consequences of buying on credit, especially since she should have known that her contract with a civils contractor would, by its nature, come to an end. Either she remained hopeful that it would somehow not come to an end or she chose to ignore the eventuality. It signals a measure of recklessness, but it also sheds light on the excitement she refers to, that intensity of desire to immediately buy things she feels she needs and wants.

Temba comments on the predicament of financial indebtedness for young adults when unemployed, of "having a lot of things that you were paying for before" when employed and facing losing it all — "your car, your house and all of that." He implies that precariousness of employment and access to credit is the cause of indebtedness. Yet earlier he commented critically on the tendency of his "Black peers" to go out and buy all the things they want as soon as they are regularly employed.

> You get yourself in debt, not knowing if your contract will be renewed. So, some time you are working, and then suddenly you have no job, you have no income, you've got a whole lot of things that you were paying before. Maybe your car, your house and all of that. So now you think you're under pressure because now you're thinking about that car, you will lose that car, you will lose that house, you will lose everything that you must pay [but you know] that you can't pay now. So that's the problem [implying the uncertainty of a contract].
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> Obviously, if you weren't working, you can't get into debt, that's the thing. Even if you want to you can't [get into debt] unless you go to the *mashonisa* and then you just take your ID and if you can't pay they keep your identity until you can pay, but now if you go to the formal *mashonisas* they need [you] to bring them your bank statement, you need to bring in a whole lot of papers just to show you have an income or you will be able to pay

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back. So, now if you don't work, *haai*, there's no pressure. You can stay at home and just wake up in the morning and watch TV the whole day.

The aspiration for upward mobility, represented in Temba's words by the car and the house, is swiftly displayed. It is bought with credit that is premised on steady employment, contra the experience of the study participants, even in the case of Temba who has experienced more regular employment. The ability to repay debt is suspended once they are out of work or, as demonstrated in the case of Buhle, when wages are not enough. But the interest accumulates (the interest on a retail account opened prior to 6 May 2016 was reported[104] to be 21.48% per annum). Her condition for repaying her debt is a "proper job" but the creditors persist in their efforts to recover the debt. Buhle lists her creditors and gives her response to what she considers coercive tactics.[105]

The one is Ackerman's [a clothing retailer], for the child. And the other one is Homechoice, for the homeware stuff. And the other one is Milady's for the lady's ware, especially for me and my mum. Only those three, ja. So, when I have money, I pay them. When I see that I can't afford, I tell them I'm still struggling to take care of myself. So, the little I have I cannot [pay you], I will deal with you once I get a proper job. Because with the little that [I get] I can't even afford, you know, to do some of the other stuff, but they phone. They phone constantly. So, I said, if you want to put me through credit bureau it is fine. I'll deal with it. I don't want to worry myself about that. I'll deal with it. You can even check on [your] records, while I had a job, I didn't skip even a month. I always paid my account. But now I can't. I can't from the money I get from people [employment] to start to pay you. The little that I get. If someone gives me R200, I'm not working, I'm not gonna rush and pay you. So that's when they tell me, do you realise if we put your name on credit bureau then it will be difficult for you to find another job? And then I will ask them, don't you want your money

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[104] Cliffe Dekker Hofmeyr. (2016, March 9). *New limits for consumer credit charges*. https://www.cliffedekkerhofmeyr.com/en/news/publications/2016/finance/finance-and-banking-alert-9-march-new-limits-for-consumer-credit-charges-.html

[105] Interestingly, it was found that Buhle's financial indebtedness from 2008 and 2010 exceeded the period in which consumer debt is regarded as retrievable by the micro-credit industry.

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> from me? Because if you put [me on credit bureau], if you forward my name and you are aware that it will make things difficult for me, you know, in securing a job. How do you think that I will be able to repay you? If your intention is to block my name and make me unemployable.

As to why she allowed herself to get into such deep debt, she answers:

> You know when you go there [to retailers to buy on credit] you don't go with the attitude that you won't pay. You think that you will be able to pay but you realise that you shouldn't have gone there in the first place, because if you can't afford to buy cash or lay-bye, then why do you go and borrow. Obviously it's going to be more interest, so it's the money that you don't have but once you go and make credit you don't have that in mind, you know, of putting myself in more debt because I won't be able to pay back money.

Buhle is thus caught between the pressure of wanting the things she needs and wants and cannot wait for and the ignored risk of a future inability to repay debt and mounting interest. And so the aspirational consumption gap is momentarily bridged. What she describes is reminiscent of an addiction, but it is also a genuine predicament borne of incommensurate pressures. She is hopeful and also in denial. She must have the things she needs and must "look good" for the sake of dignity and to fit in with her peers, as indicated earlier. She explains what drives people like her into debt and adopts a moral attitude toward the retailers and dismisses the consequences.

> It's more like looking [for] a way out of the situation at the present moment, you know. You don't have a bed to sleep on and you can't afford to buy it cash. You can't wait, no, you can't wait for 10 months. So, there's an easy way out. You can just go and, you know, borrow and have this thing. And you always tell yourself that, ag, they won't beat me.

Buhle understands credit as an "easy way out of poverty." She is hopeful she will escape or evade the demands of creditors. She cannot wait for the future to have a bed to sleep on. She speaks as a victim, of a need for the basics of a normal life. She seeks dignity connoted in the words "a bed to sleep on." Her words sketch the desire to spend, the resignation and resentment at her

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predicament. She shows her frustration with the creditors' persistence and the personal cost of repayment. But, by the words "they won't beat me," she implies contest and avoidance.

> Ja, they will have to wait, [but] now the interest is escalating until such time that you look and you say, ag, I might as well go to credit bureau. After some time, they will have to clear it, if they want to but I want these things. I must do things you know. Even myself it is not easy for me. I do get like jobs and stuff but with the money I have I feel like, no, (laughter) I can't go and pay R400 there and there. They want me to pay R400 and that other shop wants me to pay R400 then what am I going to left with? What am I going to take home and how long is this going to continue? I must pay these shops for six months and then now for six months I will be bringing home nothing.

There is, seemingly, a disjuncture between aspiration and the reliability and quantum of money earned, which is regarded to be too little and too uncertain. In Buhle's case, she adopts a moral attitude toward the owners of the retail store who are rich and do not need her money. She will pay later when she gets a "nice job." Repayment is morally conditional on employment.

> No, I'm saying I have nothing, you know. Those people, the owners of the Ackerman's, that guy has a lot of money. Even if I don't pay him it doesn't mean that they will go hungry at home, you know, [that] his family will go hungry, but if I pay him and I pay Homechoice and I pay that one, I will go home hungry. So, I am like okay, he is losing a bit but others are paying, he is losing a bit and he has grown. You know he has other businesses. My R400 won't really make a difference because that guy is rich. He has got a lot of things you know but if I pay him, I am left with nothing. So, I'll pay later when I get a nice job when I can.

Buhle feels frustrated and angry, displaying a sense of injustice, of being "cheated out of life," especially with the threat of the debt collectors on her prospects of employment.

> It's like you don't care anymore of the situation because you are not working, it's not your choice, it's not by your choice. In a way you get angry, you feel like you're being cheated out of life. You know you try, you try, you try and then now the first thing they will do when

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> they collect those monies they say ha, but your name, you know, you will be in this state, no company will employ you with such a state, and I say oh you're doing that so that I will be unemployed and if you do that so where you going to get the money because for you guys to get the money I must be employed. You know. So, it just becomes now a circle because they block you so that you won't be able. For them it's like they are punishing you, but at the end of the day they will also punishing themselves, you know.

Nobomi says something similar even though she was more regularly employed than Buhle and nearly all of the others. I asked her whether she had opened any accounts with retailers.

> I had a savings account with Capitec [bank] and a Truworths [clothing retailer] account. Ja, the Truworths account, it was expensive; I didn't pay. I got another account of Foschini [clothing retailer] and an account of RCS.[106] RCS is a credit account that increase if you are a good payer but it starts from R3,000; they will increase if you are a good payer — it will go to R4,000 or R5,000. You can buy [with] it from any shop, from Game, from Foschini, you can buy Pick and Pay or Shoprite.[107]

Nobomi still has the RCS card but does not use it because she was not making any repayments at the time of the interview. She still owed R3,000 to RCS but felt she could not afford to repay her debt even though she considers it to be small.

> The Foschini account's still open but I don't have money to pay [laughter]. I don't afford to pay it. I have a lot of debt because when you've got the job [you open the account] and then you leave the job you become not able to do your thing. You plan but your plans [for the future] got disturbed. I must have … to buy the phone; I must have a transport money; I must also have a money that's going to pay my account also. I'm in debt because I don't pay my account, Foschini, but it's not a big money but it just, I don't afford it for now. It was around R2,000 and it was paid in December and is left with R500…and the RCF account it is

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[106]Consumer Finance Business. The RCS Group. (n.d.). *RCS Store Card: Features.* Retrieved from https://rcs.co.za/cards

[107]These are clothing, food, furniture and appliance retailers.

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> R3,000 and the Foschini account was R1,200. They always call me and then I don't pick up the phone.

Failure to pay the local moneylender is evidently humiliating and shameful. The costs are high and the relationship with the creditor in the community is close and personal. I asked Funeka which creditor, between the bank and the retailers, is paid first.

> I would say the bank, the bank. People don't usually care — they take out those the clothing accounts and they don't pay. If they don't want to, they don't pay them. They don't care if they have been blacklisted or ... I have worked in a call centre. You would tell them this and this will happen, and they will say you pay it yourself I don't care. You see. So they don't usually pay the clothing stores. The bank would be more important to them because maybe they will want another loan, so they don't want a bad name with the bank. Or they don't pay [the retail creditors] clean as they would pay the bank. Maybe they have to pay R400 a month and they will go there and pay R100, ja.

I enquire with Temba from whom his peers borrow, and for what, and how they manage their financial indebtedness.

> Yes, usually an account, maybe [at] Pep Stores, they are going to use that for clothing and at Capfin, maybe they have a problem. Maybe they need to buy, maybe they are building a house and the material is short. I am just making an example, or they need something, maybe something important, I think. I think that's the difference. For Pep if they need clothing and for money, if they have a problem maybe they need to send someone to Eastern Cape or whatever [they go to Capfin].

I ask: "So if people have accounts with the retailers, with the stores, and they have borrowed money from Capfin or Standard Bank or the *mashonisa*, which one would they pay first?" "The *mashonisa*. Usually the interest is more. It is 50. So *mashonisa* they would be the first. And, the people can come collect. It's nearby, it's not far."

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To summarise, the study finds that participants borrow from consumer credit providers when their employment status permits or from local moneylenders usually, but not always, when their desire for drink and revelry overcomes them. They do not repay consumer credit when unemployed or when earnings are too low; that debt finds its way to the bottom of the priority list. Buhle is indignant when her future prospects of employment are threatened by creditors while she is not earning and cannot meet her debt obligations. Some, like Dumisa, stop paying when they feel they have paid enough. Borrowing from local moneylenders is a last resort when there is no one to turn to or when it is party time. Credit is punitive and from local moneylenders it is doubly so and personal, but for Dumisa and Buhle, it is money that provides a way out of poverty. For others, it is a way to have the things they need and want now. Retail credit fuels consumption and charges the aspiration to consume.

In sum, the respondents' experience of positional consumption is depicted as varied, multivalent and generative of a complex of affect and ethical and economic reasoning that is often contradictory. This mode of consumption involves feelings of pleasure, of sociability and of just deserts for hard work done. It also involves feelings of anxiety that derive from uncertain employment and from spending itself, from debt and indebtedness, from interdependence in the household and from the pressure to conform to contemporary norms and standards of dress and lifestyle that are aspired to. In speaking of spending in this way, they speak of it as being disproportionate, even excessive, in relation to their means and living conditions. They speak of the pretence of having money that masks the reality of not having a bed to sleep on. And thus, with each moment of expenditure, of flash consumption, the young adult confronts an evaluation of their worth. It is a moral encounter suspended between their aspirations and their reality and there never being enough money to meet their needs and the demands on their wages. But, in that moment, 'not having enough' will not deny the individual the return of hard labour and of the momentary pleasure of consumption, not to speak of the value of being seen and judged as one who has measured up to the signs of a "good life" as depicted in the media and by peers, despite its

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consequences. The gap is thus filled in a moment's lapse that bridges aspiration and reality; the expensive bottle of Hennessy placed on the table or the beautiful new top worn for the evening's revelry are operations that cover the gap between aspiration and actuality.

Thinking About Positional Consumption

What are the drivers of positional consumption? Externally, Tembeka speaks of the force of advertising, Zintle speaks of the "system" taking advantage of the gullibility of the poor and Sipho speaks of the delusion among some of his people who have succumbed to the values of the European colonists. These are structural conditions that are as much historical as they are economic. They fuel desire for economic progress substituted by the demonstration of positional consumption. All along, this study argues that structural conditions (of subjugation and denial) have been internalised or embedded in social relations involving affect. This indicates a place where, conceptually, moral economy and political economy form, to borrow a phrase from Gregory, "an inseparable whole" (Gregory, 2012, p. 380). The social relations are not culturally exterior or outside of the practices, values and norms of the lifeworld of the young adults but are inscribed in historical antecedents of youth identity and consumption and fuelled by post-apartheid commodification of well-being through signs and images of well-being and mass access to consumer credit.

Regarding youth identity, Swartz (2009) provides a key ethnographic account of the "moral ecology" of young people between the ages of 14 and 20 in Langa, Cape Town. She elaborates differentiated youth identities and lifestyle in a social and moral context with which to compare the findings of this study. In her *The Moral Ecology of South Africa's Township Youth*, Swartz provides a description of the moral characteristics of four youth types in her study sample: "mommy's babies" at one end, with "right ones" next to them, and "*ikasi* boys and girls," who are a short step before *skollies*[108] at the other end. While traces of the four types are discernible among all the study participants, they broadly fall into two groups, with some overlaps. Tembeka, Buhle and Zintle, all women, display characteristics of "mommy's babies" and "right ones." Temba, Nobomi and Funeka

[108]Township gangsters and thugs, also known as *tsotsis*.

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demonstrate characteristics of "right ones" and *ikas*i style. Aphiwe and Lulama are younger. They suggest, by what they say about their lifestyle and attitudes, to be closer to *ikasi* style. Nomlanga and Fezile (both male) also show characteristics of *ikasi* style. Sipho stands alone as traditionalist and a "right one."

Considering this placement, there is continuity and overlap between Swartz's findings and the characteristics and tendencies of this study's young adults. They are now 10 years older and have moved on in age and lifecycle stage. For the study participants, work and earning, expectations, household dynamics and obligations to children and family have elevated the stakes. There is an aspiration for upward economic mobility across the board, through steady employment and further education. There is still pressure to conform to norms and standards of consumption signalled by money spent for the sake of social status. All but three show a tendency toward drink and revelry, though not all take part in public flash at the theatre of exhibition, for example at Ace's, a popular weekend drinking hole.

Returning to the moral ecology of the study group's peers in Langa, in a joint paper Swartz et al. (2012) conclude from two case studies that youth seek an upward mobility that is anticipated by all "free South Africans" (Swartz et al., 2012, p. 28). They argue that youth seek social mobility through two alternative modes of social inclusion or belonging: through *ikasi* style and by means of dreaming.[109] They argue that "technologies and legacies of apartheid can be seen not only as social exclusion. They represent forms of so-called structural violence" (Farmer, 1996, as cited in Swartz et al., 2012, p. 30) which manifests a "symbolic violence," "a process of internalisation of inequalities which still structure social behaviour" (Swartz et al., 2012, p. 30). In both their study samples, youth refuse their oppressed background as a restraint on their opportunities, saying rather that their time will come. This refusal, they claim, "was both the method and the result of their will to belong to the hope-filled future of the 'New South Africa'" (Swartz et al., 2012, p. 32) which they describe as a

[109] *ikasi* style "…comprises violence, sex, alcohol and substance abuse as well as music, recreation, fashion and other diversions" serving to "attain markers of belonging by alternative means" (Swartz et al., 2012, p. 28).

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"double-edged sword of high aspiration coupled with slim chances of success in […] 'the quiet violence of dreams'" (Swartz et al., 2012, p. 32). They claim this dual and paradoxical way of being, the "double edged sword" or the "quiet violence of dreams," to be the foundation for contemporary township youth identities adapted to the realities of their impoverished circumstances. These modes of being run together in this study as the pursuit of social mobility and financial independence by means of education and regular employment while seeking distinction and symbolic capital in dress codes and aspirational lifestyle. The study shows that the capacity to aspire, as understood by Appadurai (2004), is a resource that is materially and emotionally exhausted by the low and intermittent earnings of the individual study participants and by the cost of the cultural capital of consumption. It is also my contention that the "capacity to aspire" links the external social and political economic contexts through both local role models and media-generated images of the good life. Furthermore, if the capacity to aspire is indeed a resource as Appadurai claims, it is also monetised as consumer debt taken by the administrative technologies of the retail and finance sectors. This, too, is argued to be a version of the "double-edge sword" referred to by Swartz et al. (2012).

In Conclusion

The young adults experience their 'capacity to aspire' in dressing well and taking part in the ritualised moments of positional consumption. To the extent that they enact the consumption practices of those with money, they are symbolic of a capacity to aspire. In contradistinction to Ray's (2003) construct of a two-dimensional dynamic of aspiration — the aspirations window and gap — this study points to a subjective dimension experienced in events of 'as if' positional consumption, in displays of individual aspiration to wealth and well-being while conscious of impoverishment at home.

For the household, the "objects of aspiration" (Appadurai, 2004, p. 68), such as furniture, appliances and home improvements, suggest a future economic well-being and a confirmation of kinship mutuality. That is, positional objects register a residual mutuality which belongs to both a

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common collective aspiration and to the obligations and reciprocity of traditional relations of kinship. This indexing is one explanation of why the young adults' households accept their spending behaviour despite deprivation at home.

Another explanation is a long history of dissatisfaction with low wages and the making of youth identity through dress, drink and revelry that are embedded in everyday life and normalised in a symbolic violence, the 'violence of dreams' that Swartz et al. (2012) refer to. In this study the 'violence of dreams' is normalisation of material and emotional exhaustion of the capacity to aspire as an individual and collective resource (Appadurai, 2004). The violence is in the subjective experience, in the recognition of chronic depletion by the low and unreliable earnings spent on episodic extravagant displays of positional consumption. The construct of 'capacity to aspire' links the external social and political economic context through both local role models and media-generated images of the "good life." Furthermore, the capacity to aspire is monetised as consumer debt taken from the familial workforce by the administrative technologies of the retail and finance sectors. This, too, is a version of Swartz et al.'s (2012) "double-edged sword."

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Chapter 7 Transition to 'Adulthood' in the Time of COVID

This chapter focusses on changes in the lives of the study participants evident five years after the initial research in 2016, in the context of the COVID pandemic. It examines the process of the case participants' transition to what they perceive as adulthood — the point at which decisions and behaviours around earning and spending change — and what brought about that transition.

In 2020 hunger, unemployment, flux and financial insecurity accompanied illness and death in public discourse and private experience in South African households. The economic literature on the impact of the pandemic, in 2020 and 2021, has calculated and tracked employment and churn, investigated the impact of loss of earning and examined the impact of loss of employment on mental health and on children and hunger. It has also examined the economic impact on men and women differently, and on informal trade and risk and several other areas of concern. However, there is little in this literature that addresses the subjective, lived experience of the pandemic or its effect on the transition of a group of young adults to adulthood that this case study affords.

Accounts of the young adults in this chapter, read together with their younger biographies in 2016 and Chapters 4, 5 and 6, reveal their changed social roles as providers in the domestic domain and newfound status as heads of household, as well as their changed attitudes toward excess drink and revelry. We see in the participants' 2016 biographies how life path trajectories and prevailing external circumstances of the labour market, along with health effects of the pandemic in 2021, have shaped these changes. Their biographies trace pathways of transition to adulthood involving delay, interruption and impermanence, and, sometimes, repetition or reversals. Along these pathways, through small and large historic life course events and with aging and consequent changes in household demographics, comes a changed DME. Equally, there is little scholarly work that examines the relationship between employment status (having or not having money) and the change of status and responsibilities in the domestic domain for young adults.

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The concept of adulthood is understood in this thesis phenomenologically, based on what the participants perceive is expected of them and what they expect of themselves. For these research participants, now in their mid-30s and older, adulthood involves, first and foremost, biological and sociological aging, including aging of parents and other household members. This leads to changed household demographics and intensified financial responsibility for children. This is more evident among women in the group and the men who have secure employment. The increased financial pressures of domestic responsibilities and the financial and psychological effects of the pandemic combine to change attitudes toward excessive drink and revelry. The changed domestic responsibilities intersect with trajectories of variable and changing employment statuses to manifest in four versions of adult status within domestic moral economies which both complicate and deepen theoretical standpoints of youth transition.

Following a brief look at the wider context of the effects of the COVID pandemic, this chapter examines the evidence to distil key findings before assessing these in relation to the literature for a theoretical framework and a contribution to scholarship.

Wider Context of Impacts in the Time of COVID

The wider context of the research for this chapter is the COVID pandemic and its destructive effects on the health and economic lives of the population, communities and families and of the young adults in this study. The South African government contributed to the containment of the spread of the virus by promulgating regulations marked by five levels of severity of restriction. The rapid transmissibility of the virus and administrative and social factors led to more than two million people becoming infected and likely millions more affected economically. The official COVID death toll exceeded 82,000 people as at the end of August 2021. The South African Medical Research Council's Burden of Disease Research Unit reported cumulative excess deaths of 244,846 in the

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period 3 May 2020 to 21 August 2021,[110] 85-95% of which are attributable to the Coronavirus.[111] There were two spikes in the number of infections and deaths, in July 2020 and January 2021, with a third spike emerging in July 2021.

The collection of papers in (Spaull et al., 2020), using four waves of NIDS-CRAM survey data, highlight some wide-ranging effects of the pandemic. For example, nearly 50% of Black and Coloured households in South Africa ran out of money to buy food in 2020 and child hunger in January 2021 was nearly double pre-COVID levels at 14% (Bridgman et al., 2020; Van der Berg et al., 2020).

Casale and Shepherd (2020) found that women accounted for 67% of the roughly three million jobs lost between February and April 2020. By October 2020, however, NIDS-CRAM Wave 3 data showed a substantial recovery with the easing of restrictions to Level 1 lockdown, with just over 2.1 million additional jobs recorded between June and October, shared almost equally in absolute terms between women and men (Espi et al., 2020; Jain et al., 2020). Fewer prime-age adults (25-40) were employed in October 2020 (60%) as compared with February 2020 (63%) (Espi et al., 2020). Of women employed in February 2020, 70% were still employed in January 2021, compared to 78% for men (Casale & Shepherd, 2020). There were also fewer women benefiting from the Unemployment Insurance Fund COVID-19 Temporary Employer-Employee Relief Scheme (COVID-19 TERS) in October 2020 (39%) than in June (41%). Similarly, 38% of the COVID-19 Social Relief of Distress Grant (SRDG) recipients were women in June 2020 and 37% in October. In addition, 67% of women versus 25% of men said they were personally taking care of young children at home between end-April and June 2020. The comparable figures were 63% for women and 17% for men between July and August 2020. Childcare affects the labour market prospects of a greater number of women than men (Casale & Shepherd, 2020). Regarding movement, changing household demographics and

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[110]South African Medical Research Council. Report on Weekly Deaths in South Africa. Retrieved from https://www.samrc.ac.za/reports/report-weekly-deaths-south-africa

[111]South African Medical Research Council. Correlation of Excess Deaths. Retrieved from https://www.samrc.ac.za/sites/default/files/files/2021-03-03/CorrelationExcessDeaths.pdf

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interdependency as a result of the pandemic, approximately 15% of those 18 years and older (five to six million people) moved into a different household during the first few months of the COVID lockdown (Posel & Casale, 2020).

There is also evidence of flux and churn in the labour market in this context of recovery in employment. Espi et al. (2020) show that, regardless of age and employment history, approximately half of those who lost their job in April 2020 were employed in October. On the other hand, about 30% of those who were unemployed in April were employed in October. Prime-age adults with a transient or mixed history of employment in the period between 2012 and 2017, that is, those that this study refers to as intermittently employed young adults, fared worse under lockdown (Espi et al., 2020). Prime-age adults with an intermittent employment history had an employment rate of 59% in October 2020 compared to 64% in February 2020 (Espi et al., 2020): see also (Barnes et al., 2021; Mosomi, Thornton, & Branson, 2020; Schotte & Zizzamia, 2021).

Espi et al. (2021) emphasise the provisional status of their findings. Similarly, Casale and Shepherd (2020) caution reliability of the absolute numbers, given the small sample sizes (and therefore large margins of error). Noting this provisional status and in light of my own study of the experience of young adults of employment and earning, these trends merely serve to indicate an intensification of churn and employment insecurity for young adults (now prime-age adults), especially those who have a history of intermittent employment. The situation is worse for women than for men.

Evidence and Findings

Appendix B provides a biographical summary of the changes in the lives of each participant in 2021 and Table 4 below provides an overview. These narratives provide the material for the analysis that follows. Following a summary of the health effects of the ongoing pandemic on the lives of the participants, I summarise the evidence and analyse their statements regarding their

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Table 4: Transition to Adulthood

(Women)

	Zintle	**Buhle**	**Funeka**	**Lulama**	**Nobomi**	**Tembeka**
Age in 2021	42	39	30	31	37	35
Number of children	2 children, 1 grandchild	1	1	1	1	2
Marital status and responsibility for children	Unmarried. In 2016 had a daughter in College and a son of 12. In 2021 cares for daughter and grandchild, 2 nieces and her occasionally employed alcoholic brother.	Unmarried. Buhle has a 16 year-old daughter.	Unmarried. Funeka had a child of 6 in 2016. She remains with one child.	Unmarried. She cares for her child born after 2016. She cares for and meets the shortfall of her mother's expenses.	Unmarried. Had a child since 2016.	Unmarried. She had one child in 2016. Tembeka currently has two children cared for by her mother in the Eastern Cape.
Parents	Mother moved to the Eastern Cape.	Single elderly mother lives in Khayelitsha with Bulelwa's daughter.	Father passed away. Lives with elderly mother.	She lives in her mother's home.	Parents returned to Eastern Cape.	Parents live in the Eastern Cape
Household status and financial responsibilities	Lives in her mother's house which is now her own. Zintle is head of household shared with her brother, 25 year-old daughter, grandchild and two nieces.	Head of her own household since she left her mother's home in late 2016.	Head of household, though her mother is largely financially self-sufficient with her government older persons' grant.	Her mother remains head of household or, alternatively, she is notionally financially independent in her mother's home when employed.	She rents out her parent's house to tenants and sends them the money. She and her sister share a rental home. Her child and sister's two children live their grandparents. Nobomi sends her parents R1,000 per month for her child's upkeep.	Dependent on familial household and largely on shared household income.

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Employment and earning as at May 2021	Employed on renewable contract with an NGO.	Buhle lost her short-term contract job due to the COVID lockdown and remained unemployed as at May 2021.	Had been steadily employed on contract with a good salary but lost her job during the COVID lockdown and as at May 2021 remained unemployed.	Situation has not changed since 2016 except she is now older and with a child to care for.	Employed on contract with a construction project in her neighbourhood as a community liaison officer.	Intermittently employed but mostly unemployed. Had a chicken growing business during the COVID lockdown but lost it due to illness.
Attitudes and behaviour regarding drink and revelry	Does not drink or drinks occasionally. Drinking is wasteful behaviour of youth.	Drinking is youthful behaviour. But Buhle has never been a big drinker.	She spends less on enjoyment, she says, and more on food and medication. She continues to 'party.'	She is no longer party a girl [her words]. She no longer binge-drinks due to financial obligations and believes reckless drinking is youthful behaviour.	Excessive spending and drinking is not the behaviour of a responsible adult. It is a matter of moderation.	Excessive drinking is reckless behaviour of youth.
Respondents' comments on achieving adulthood	Adult since before 2016. But while she was financially independent and living in her own home, her children lived with their grandmother.	Adult since 2016 when she left her mother's home to live on her own. This is when she became independent of her mother financially and for accommodation.	Adulthood is a matter of maturity, she says, and "the ability to adapt to certain situations."	Responsibilities for care for children, in circumstances financial risk have curtailed drink and revelry characteristic of youth.	Adulthood is a mindset that accepts adult responsibilities, for children and family. Signs of adulthood are visible in behaviour related to drink.	Adulthood is age-related and subject to social expectation. Achievement is dependent on individual's response to circumstances.

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Table 4: Transition to Adulthood (continued)
(Men)

	Nomlanga	Temba	Sipho	Fezile
Age in 2021	34	37	37	39
Number of children	2 (living with children)	3 (living with 2 children)	2 (children with their mother)	3 (children with their mother)
Marital status and responsibility for children	Married since 2016. 1 child in 2016. Has since had a second child since with same partner.	Married since 2016. 1 child in 2016, cared for by its mother elsewhere. 2 children with new partner (wife). Contributes to mother's financial needs when asked.	Unmarried. 2 children, both living elsewhere with their mothers.	Unmarried. 3 children that stay with their mother. No responsibility.
Parents	Mother living in her own home.	Elderly mother living in own home in Khayelitsha with Loyiso's youngest sister.	Passed away.	Stepfather passed away and elderly mother living with her youngest daughter.
Household status and financial responsibilities	Head of household and has all 'conventional' signifiers of adulthood – a house of his own, married and paid lobola to wife's family, living with wife and 2 children, owns a car and is financially indebted.	Head of Household. Responsible for own HH expenses and replaced paternal role of his father in extended family with associated responsibilities.	Lives in his own house and is head of household. He has two older sisters who live in their homes. Has been this way since 2016.	In 2016 Fezile lived in a shack in the backyard of his stepfather's house. He currently lives in a shack in an informal settlement.
Employment and earning as at May 2021	Has a regular (permanent) government job.	Regular employment at an NGO. Earns nearly three time salary in 2016.	Informal trade during lockdown and now traditional community services.	Unemployed and selling insurance on commission door to door.
Attitudes and behaviour regarding drink and revelry	Excess is wasteful and can lead to reckless behaviour.	Unaffordable given financial responsibilities and pandemic insecurity. Excess drinking and partying the behaviour of youth.	Drinks normally as in 2016. Not excessively.	Regards drinking negatively but is evidently an alcoholic.
Respondents' comments on achieving adulthood	He feels one is an adult at 25 but that adulthood is a mindset of responsibil-ity as a parent, but at 25, he says, he was having fun – drinking, ladies. This was not a grown-up attitude.	He perceived himself as an adult since 2015 when he moved out of his mother's house to a caravan in her backyard – but he remained dependent on household for accommodation security.	He has been an adult since before 2016 and has been financially independent & head of household in his own home.	Adult since 2004. Was financially independent and head of household 2004 to 2010. (Inter)dependent after. Currently destitute.

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responsibilities toward children and family, their attitudes toward drink and revelry, and their experience of employment and livelihoods before examining their thoughts on what constitutes adulthood.

The COVID pandemic is a significant and historic event but with a more or less familiar set of consequences in the course of the everyday lives of the research participants, with a few exceptions. Tembeka and her family became seriously ill. She was hospitalised in the intensive care unit and survived. Zintle's 66 year-old mother in the Eastern Cape had all the symptoms. She, too, became ill and survived. The virus did not infect anyone else in Zintle's family, but she knows two people in her community who died of COVID-related complications. Zintle's friend lost her job because she was frequently absent from work to care for her husband who was very ill. Temba reports the loss of two work colleagues to COVID and a friend who lost his mother in the Eastern Cape. We note, without surprise, the widespread awareness of COVID infection and of death in the population. The attitude toward the pandemic was of generalised care and concern but mostly of anxiety regarding its personal economic effects.

Caring for Children

Two of the 12 participants had no children and two had more than two children to care for in 2016. In 2021, all of the participants interviewed had one or more children to care for. Notably, even though the government child support grants had increased,[112] the children in 2016 were now older and of school going age which involved higher costs of child maintenance and greater financial responsibility. In all cases mothers cared for their children. We note from the work of Budlender (2019) on the care burden on young people in 2008 and then 2017 that it increased sharply over the period and fell heavily on women in their mid- to late-20s. 18% were primary caregivers in

[112]Child support grants available to caregivers for children up to 18 years of age since 2012 increased from R350 per month per child in 2015 to R460 per month per child in 2021.

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households with a child 6 to 17 years and 38% with a child younger than 6 years. This compared to 0% and 8% for men respectively (Budlender, 2019).

All of the women in this study in 2021 were primary caregivers in their household. Two of the men interviewed were married and lived with their wives and children and shared the care burden with their partners.

Aging and Changed Domestic Responsibility

In 2021, parents and siblings had aged both biologically and sociologically in that their roles and relationships in the household had changed. Nine of the 10 participants interviewed were now heads of household or the main providers in the households. They were all living in their own homes or, in two instances, in the parental home with their elderly mothers. Notwithstanding temporary loss of employment or livelihood in four instances due to the COVID lockdown, all nine participants were more financially self-dependent than they had been in 2016 as younger adults. Independent residence, however, does not necessarily signify consistent financial independence or provide a release from financial obligation in the DME.

In 2016, six of the 12 participants interviewed lived on their own as heads of their own households and were financially independent of household income. Zintle lived within walking distance of her mother's house where her children were accommodated. She contributed toward their care and accommodation. Sipho and Aphiwe lived in the house they had inherited from their deceased parents. Sipho depended on sisters when unemployed and Aphiwe received financial support from her steadily employed boyfriend. Loyiso was expected to play the provider role in his mother's household. In return, he was accommodated in a caravan in her yard as part of an unspoken exchange. Dumisa lived in an informal settlement with his life partner and their child, and Buhle left her mother's house in 2016 due to disagreements about money but her child remained under her mother's care. In 2016, the relationship of mutual support persisted within the extended familial moral economy even while financial security was precarious and, in the case of Fezile, reversible. Fezile, was financially independent from the age of 25. For five years he lived in his own

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informal dwelling in the yard of his stepfather's house with the mother of his two children until his employment contract was terminated due to his drinking habits.

Drink and Revelry

Three women out of seven interviewed in 2016 did not drink or only drank occasionally or in moderation. All of the men drank and partied in excess in 2016. In 2021, nearly all the participants identify excessive drink and revelry and lifestyle spending as wasteful, and associate it with youthful, reckless behaviour or the behaviour of adults addicted to "enjoying and partying." The combination of intensified domestic financial responsibilities and financial and psychological economic effects of the COVID pandemic have influenced attitudes toward drink and revelry among this group of adults. Lulama pointed out, however, that "Some adults drink and party heavily whether they do or do not have regular income." She delinks drinking habits from affordability and as a marker of adulthood. Vellios and van Walbeek calculate that alcohol consumption is highest among the White male population in South Africa while binge drinking is highest among the Black African male population. Further, they found that alcohol consumption and binge drinking is highest in the age group 25 to 34 at 42.5% and 49.4 % of the population over the age of 15 respectively (Vellios & Van Walbeek, 2018, p. Table 2). The prevalence of excess drinking seemingly declines with age correlating with the attitudes of the participants in this study.

Employment, Earning and the Attainment of Adulthood

Two research participants have been regularly employed since 2016. A third participant, Nomlanga, secured regular employment more recently. He works for government and Temba and Zintle are employed by NGOs. The two men in this group are now both married; one has bought and the other has rented his own house. One bought a new car but is feeling financially vulnerable since his wife lost her job. They have each achieved the conventional markers of adult status. The pandemic lockdown enforced in March 2020 disrupted earnings and therefore the attainment of aspired to adult status in four instances (one man and three women) out of 10 participants interviewed. A further three participants (two women) still earn precariously.

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The experience and attitudes of the respondents to attainment of normative markers of adult status – to the transition to adulthood – indicates anxiety, delay or interruption of plans or an extension or reversal of a life stage. In 2016 they speak of 'being held back' or 'left behind' compared to others in their lifeworld as a result of their employment status (discussed in Chapter 4). In 2021, secure employment remains a key marker of progress toward the adult status aspired to. Having money enables planning for, if not always achieving, long-term goals but according to Tembeka an adult makes do with money that is available to care for children and other people the individual is responsible for, such as parents, family and kin. Tembeka delinks the age and social responsibilities of adulthood from employment status. In the case participants' comments, we see an interplay between earning and adult responsibility in the domestic domain.

It is noteworthy that six participants had already achieved certain markers of adulthood in 2016, such as living in their own homes, being head of their own households but they were precariously financially independent. Some remained dependent on the parental home for the accommodation and care of children while others were still obliged to support the parental household financially. We find they had already attained economically precarious adult responsibility that was dependent or bound into the wider familial DME. In 2021, we find the four male participants in this group are less bound into the (geographically) extended familial moral economy.

The research in 2021 points clearly to reliability of employment and earning as a consistent factor in the young adult participants' transition to adulthood, i.e., in fulfilling the responsibilities of adult status they aspire to and must perform in their own households. We find that some participants attain regular employment and transition to an economically-secure domestic responsibility. Others, mostly women in the group, continue with economically-precarious responsibility with persisting contract employment: their responsibilities have intensified despite economic insecurity. And others still exemplify the risks of their precarious lives. Buhle contracted HIV and lost her job due to the COVID lockdown. Tembeka was hospitalised with COVID and lost her

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livelihood. Fezile exemplifies the risk of destitution fuelled by drink and his violent disposition. He has lost his place in the DME.

In sum, we see that versions of adulthood arise incrementally as a progression from the mid-20s to 30s of this group. Adulthood progresses from an economically dependent status to an economically precarious responsibility in the DME and, for those with regular employment, to an economically secure responsibility. We observe that these statuses are subject to delays, interruptions and reversals by big events, such as the COVID pandemic, and due to decisions and behaviour of the young adults themselves. We thus see that money and intensified relationships of obligation and responsibility due to age and aging constitute a dynamic dyad in the DME of the participants in 2021. In 2016, the DME also involved youthful aspiration in this dyad, often characterised by excess drinking and revelry and positional consumption.

Waithood and Transitions to Adulthood – Toward a Theoretical Framework

Here I examine the key findings in relation to scholarship on life course transition from youth to adulthood.

According to Goldberg (2013) the literature on transition to adulthood in sub-Saharan Africa, as in industrial countries (Macmillan, 2005), has tended to focus on individual transition. A better understanding of the transition to adulthood requires an understanding of timing and sequencing of multiple role transitions rather than single transitions (Amato et al., 2008). Goldberg (2013) traces such pathways to adulthood depicting the timing and sequencing of transitions across the domains of school, work, and family formation for youth between ages 15 and 22 in Cape Town to determine how family instability in childhood relates to young people's experience of the transition to adulthood (Goldberg, 2013).

Similarly, Lam and Seekings (2005) examined transitions to adulthood for Cape Town urban youth averaging 18 years of age, looking at a number of dimensions, including sexual activity, childbearing, schooling, work, and living arrangements. They compared the transition experiences of three populations groups, African, Coloured, and White youth, as "each were subject to very

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different treatment under apartheid, differences which may continue to affect young people in the post-apartheid period" (Lam & Seekings, 2005, p. 3). The high level of unemployment and extreme levels of inequality were clearly evident in their results and impact on all of the patterns they observed. Equally, "…transitions in sexual activity, childbearing, and marriage also appear to show an impact of poor labor market outcomes for Africans" (Lam & Seekings, 2005, p. 11). Here once again we see work that examines multi-dimensional pathways that intersect in the process of transition from youth to adulthood.

Most South African scholarship, however, concentrates on the effects of living conditions or individual life course processes or events on the lives and transition to adulthood of adolescents or young adults in their 20s. Swartz et al. concentrate on early fertility and parenthood in the transition to adulthood (Swartz, Colvin, & Harrison, 2018). Budlender traces changes in the burden of care giving over the transition to adulthood for young women and men aged 15 to 19 in 2008 and then nine years later (Budlender, 2019). The journey to independent living and the resilience of women is analysed by (van Breda & Hlungwani, 2019) and youth transition out of residential care is studied by (Moodley, Raniga, & Sewpaul, 2020). Van Lill and Bakker study the effects of unemployment on transition to adulthood of South African graduates (Van Lill & Bakker, 2020). The literature on transition to adulthood also includes analysis in the context of HIV/AIDS in South Africa (Rutenberg et al., 2001) and the transition to manhood through initiation rights in traditional societies (Siweya, Sodi, & Douglas, 2018).

There is little in the South African literature, however, that examines the subjective experience of the progression to adulthood of a group of young people in their 30s focussing on changes in their employment status over time intersecting with changed adult responsibilities in their domestic domain. The review that follows focusses on the phenomenon of waithood (Honwana, 2012) among 'youth' in Africa, defined as the period of transition between childhood and adulthood. The concept of waithood juxtaposes perceptions of stasis among the case participants

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with progression to adult status through age and aging[113] of their elderly parents, impacting on social roles and responsibilities in the domestic domain and on corresponding attitudes to drink and revelry. Waithood also highlights the discontinuity in the experience of employment and earning as a key factor in the experience of waithood. I therefore review the literature on the effects of employment status as a marker in the process of transition from waithood to adulthood. I conclude with a synthesis and propose a contribution to scholarship.

Age and the Markers of Adulthood

Honwana (2012) draws from in-depth interviews of young people in Mozambique, Senegal, South Africa and Tunisia between 2008 and 2011 to define waithood as an in-between state in terms of social expectations and responsibilities rather than as an age category. She considers young people who have not yet been able to attain social adulthood, despite their age, as youth (Honwana, 2012; Honwana & De Boeck, 2005). Honwana understands waithood as a mode of being, of bricolage (Levi-Strauss, 1972) and making do (De Certeau, 1988, c1984), and of making a living precariously, without a clear future (Honwana, 2012). She notes that "On the one hand, young people are no longer children in need of care, but on the other, they are still unable to become independent adults" (Honwana, 2014, p. 29). The term waithood suggests a period of time, a type of stasis during which young people are active, making do while struggling for progress toward conventional markers of adulthood.

This thesis proposes that the advance of social adulthood commences before and transgresses beyond any age category or cohort of youth. We see social adulthood advance with the age of the subject. Social adulthood advances steadily in increments, precariously, subject to big events, such as a pandemic, and structural changes in the labour market, and also to small events of the subject's own actions. I interpret my research participants' experience of waithood as a fluid marker of adult status in itself, constituted of in-between versions of adulthood characterised by

[113]Encompassing both physiological and psychological aging.

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insecurity of earning and increasingly intensifying responsibilities associated with sociological aging in the domestic domain.

For the participants in this study youth are those in their late teens or early 20s. They did not think of themselves as youth in 2016. Indeed, six of the 12 participants interviewed in 2016 resided in their own homes, either because their parents had passed away (2) or because of over-crowding or inter-personal tensions in the parental home (4). They were heads of their own households but earned intermittently and as a result had an economically precarious (inter)dependent relationship with the parental household.

In 2021 the case participants identified youth with what they consider reckless drinking and "partying." A colleague and interlocutor from Khayelitsha, himself an ethnic Xhosa, informed me that the population in Khayelitsha view drink and revelry as normal for young people up to their late 20s. We see chronological age signalling normative, socially expected behaviour patterns. Another such example is traditional male circumcision, a cultural ritual marking the transition from the chronological age of boys into sociological age of manhood (Siweya et al., 2018). Tembeka puts the matter this way:

> Once one reaches a certain age, you are an adult. Whether the odds are for you or against you. Much like teenagerhood, once you have reached that stage, you cannot reverse or skip it, you are in it. Being an adult is not constituted by whether you can provide or not [or] whether you are independent or not, [or] whether you can reason rationally or not. There are no conditions but expectations. It is expected that an adult behaves in a certain way. It is expected of an adult to reach certain milestones in life…

Tembeka links chronological age to expectations of performance of social roles and responsibilities. We have noted that aging, particularly of the single women in this case, intensifies domestic (financial) responsibilities resulting from the additional cost of care for their children who are now of school going age. Budlender (2019) corroborates the additional burden of care for children in the household faced by women when they transition to adulthood. Moreover, the

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parents of the research subjects have aged physiological, have passed away or have retired and moved to the Eastern Cape. Support from the DME has therefore weakened with the passing of time and aging of parents.

The United Nations and the Organisation for Economic Co-operation and Development define the category of youth as the period of transition from childhood to adulthood between the ages of 15 and 24. The African Union[114] and the South African[115] government, on the other hand, recognise a longer transition and set the age category for youth at between the ages of 15 and 35. Standardised life course trajectories in modern industrial society comprise three main age categories or phases: education, childhood and dependence; adulthood and independence, associated with work; and rest for the aged (France, 2007). However, age divisions are complex and involve social position and power relations between age cohorts. According to Bourdieu youth is ultimately a socially constructed category. He claims that "Talking about 'the young' as a social unit … with common interests, relating these interests to a biologically defined age is, in itself, an obvious manipulation" (Bourdieu, 1993, p. 95). For Jean and John Comaroff, youth is the historical off-spring of modernity (Comaroff & Comaroff, 2006). Not only have age categories changed from one historical period to another, the category of youth has also acquired different meanings in different places at different times (Bayat & Herrera, 2010; Mintz, 2008; Nayak, 2016).

Social science scholarship in Africa has tended to define youth as a social category characterised by particular cultural views, roles, rights and responsibilities rather than a particular age cohort (De Boeck & Honwana, 2005; Durham, 2000) and some have suggested a focus on social processes and on the unfolding of an individual's life over time (Cole & Durham, 2007; Johnson-Hanks, 2002). The array of scholarship cited on the experience of youth described and explained by Honwana (2012) as waithood points in this direction. The findings from my research in 2021 indicate

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[114]African Union. (2006) African Youth Charter. Retrieved from https://au.int/en/treaties/african-youth-charter

[115]National Youth Development Agency Amendment Act, 2020. Retrieved from http://www.nyda.gov.za/Portals/0/downloads/NYDA%20Amendment%20Bill%2020%20May%202021.pdf

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that, rather than chronological age, social science scholarship should characterise this age cohort by referring to categories of experience of economic status and adult responsibility in the domestic domain.

On Economic Status

We see from the research that markers of adulthood among the group of young adults include financial independence and independent residence from the parents' household. Material and existential benefits of regular employment represent the key normative markers of adulthood most participants aspire to. These include a home of their own, marriage with children, dressing well, a car and the social and economic status that these material benefits confer (see Nomlanga's comment on this matter in Chapter on 4).

In West Africa, *youthman* refers to people who have not been able to attain social adulthood despite their biological adulthood. According to Honwana, even men over 40 continue to be seen as youth because of their inability to secure a stable income, to live independently and to marry and form families (Honwana, 2014). According to Sommers, in Rwanda the transition to adulthood "may last for extended periods, well into their thirties and even forties. Some never get out of it and remain permanently in the precarious and improvised life that waithood imposes" (Sommers, 2012). Honwana argues that "waithood is becoming a more permanent state and, arguably, gradually replacing conventional adulthood" (Honwana, 2014, p. 38).

In West Africa, *liggey* refers to "work" and is one of the most notable virtues. Work, too, is an important marker of adulthood because of the ability it engenders to provide for oneself (Honwana, 2014). Work, according to Honwana (2014), defines a person's sense of self-worth and status in the family, as in this case study. She reports that the idea of work and earning as a marker of adulthood prevails among youth in all four African countries that were part of her study (Honwana, 2014). In Sierra Leone, young men speak of their struggle to make ends meet as *straining* to "… construct and improve their social and economic situations … and to build provisional livelihoods" (Finn & Oldfield, 2015, p. 32). The waithood is named: "Young Mozambicans use the

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Portuguese term *desenrascar a vida* [eke out a living]; young Senegalese and Tunisians employ the French term *débrouillage* [making do]; and young South Africans speak about "just getting by" (Honwana, 2014, p. 34).

In this study, from the biographies in 2016, I argue that waithood already constitutes a version of adulthood that anticipates (aspires to) economic progress while, in the meantime and in most instances, the individuals rely on support from their parents for accommodation and care of children if not always financial support.

In 2016, those in my study wait for a "proper job." Aphiwe claims she cannot plan for the future because she is waiting to see if her employer will extend her contract. The young adults I spoke to aspire to upward economic mobility and social status but felt locked in a state of 'unattainability,' and of material and existential depletion. They are not waiting for adulthood as such. The young men I spoke to aspire to a "proper job," i.e., regular earning with which to plan a future, buy a car, have a house of their own, to pay *lobola* to be married and take care of their children. These are all aspirational signifiers or markers of adulthood in my study that are contingent on earning. A proper job, thus, constitutes an aspiration to a version of conventional, economically stable adulthood.

In 2021, the participants in this study no longer 'wait' for a proper job while getting by on household income and moving from job to job seeking a higher wage or more reliable conditions of employment as they did in 2016. Instead, as heads of their own households with intensified domestic responsibilities toward care of children, with one exception, they can no longer be financially dependent on their parents' households, regardless of employment status. Few are regularly employed; most hold on to their unreliable employment and all are subject to the effects the major historical event of the COVID pandemic.

The in-between state of waithood is not just an African or developing nation phenomenon. As long as 20 years ago in the US and the UK, terms such as "kidults," "adultescents" and "thresholders" described youth in limbo between childhood and adulthood, or what some scholars

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referred to as “emerging adulthood” (Arnett, 2014; Molgat, 2007). In other instances, terms like “boomerang” or “yo-yo” generation refer to college graduates who return home and continue to depend on their parents. In Italy, *bamboccion*i [big dummy boys] is a term that refers to the growing number of young men in their mid-20s and 30s who are still unmarried and living with their parents (Honwana, 2014). The experience of waiting for adulthood is seemingly a global and enduring phenomenon.

Transition to Adulthood

I turn to the literature on life course transition in modern industrial societies for underlying structural features of this global phenomenon of waithood. Here we find a standard institutionalised life course pattern forming a key baseline.[116] According to Mayer and Müller, “Institutionalization of life courses refers to the process by which normative, legal or organizational rules define the social and temporal organization of human lives” (Mayer & Müller, 1986, p. 32). This is what underlies what Honwana (2014) refers to as conventional adulthood. Examples of standard institutionalised life course markers would be, for example, eligibility for an older person’s grant, now at 60 for both women and men in South Africa, or the expectation of educational authorities in South Africa of completion of schooling by the age of 19.

In this case study, the standard institutionalised pattern that the young adults themselves hoped for, if not expected in their 20s, was to complete a tertiary education followed shortly thereafter by more secure employment and then by marriage and a nuclear or extended family. Their experience of transition to adulthood was, however, one of an increasingly diverse sequence of life course markers. In this regard, Macmillan (2005) explains, referring to life course theory and scholarship in modern industrialised societies, that:

> … the idea that a life course that is structured in an orderly or normative manner has given way to some new and potentially problematic formations … involve[s] the decompression of

[116]In the sense of forming a baseline against which to assess change.

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> markers of adulthood, increased overlap of social roles, increased reversibility and instability of roles, and the decoupling of role trajectories over the life span. ((Buchmann, 1989; Kohli, 1986; Shanahan, 2000) in (Macmillan, 2005, p. 4))

Further, "Short-term economic fluctuations and discreet historical events [such as the COVID pandemic, my addition] and, within age cohorts, social inequalities such as gender, race, and socioeconomic status have complicated the standardization and individualisation trend" (Shanahan, 2000, p. 668). These disruptive external structural factors manifest an insecure, dynamic temporality of de-standardised youth transitions to adulthood linked, in this study, to employment status and relationships of responsibilities in the domestic domain.

Mounting evidence of de-standardisation as far back as the 1980s led to various new conceptual models of life course transition including the idea of non-linear transition (Furlong, Cartmel, & Biggart, 2006). Arnett proposed the concept of 'emerging adulthood' constituting a new life course stage (Arnett, 2014). Other theorists proposed that 'arrested' or 'delayed' transition to adulthood was becoming commonplace (Côté, 2000). Bengtson and Allen (2009) conclude that:

> The life course perspective involves a contextual, processual, and dynamic approach to the study of change in the lives of individual family members over time, and of families as social units as they change over historical periods. It thus involves both the micro-social and the macro-social levels of analysis. (Bengtson & Allen, 2009, p. 492)

The work of Lam and Seekings, who report on transitions to adulthood for urban youth with an average age of 18 years in Cape Town, South African, provide a baseline of findings for reflection for this study (Lam & Seekings, 2005). They analyse a wide variety of dimensions of transition to adulthood, including sexual activity, childbearing, schooling, work, and living arrangements. The find that high level of unemployment and the extreme levels of inequality were clearly evident in their results and impact on all of the patterns they observed. Equally, "…transitions in sexual activity, childbearing, and marriage also appear to show an impact of poor labor market outcomes for Africans" (Lam & Seekings, 2005, p. 11).

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Against the analytical backdrop of a conventional, socially-recognised and largely institutionalised pattern of life course transition, Chapter 4 revealed a differentiated, impermanent, diverse, and sometimes reversible lived experience of employment and earning. This experience contributed to a 'non-standardised' life course pattern with variable timeframes and overlapping life stages. Typically, it involved moving through school and then waiting to be employed while searching and doing short courses to improve chances of employment, having a child young out of wedlock and then entering and leaving employment intermittently and earning variable wages for 10 years or more while waiting for a 'proper job 'and adulthood.

In sum, from the biographical accounts of the study participants in 2016 and 2021, we see adulthood emerge from a precarious dependent transition into a changed but mostly still precarious adulthood in their own DME. The emerging adulthood involves a normative self-perception among the participants of their role as provider, as caregivers in their DME. To be clear, the shift in attitude happens because of aging and the responsibilities this confers on women in particular who carry the burden of childcare responsibilities. Employment and money earning, however, remain key conditions of this provider status in their household, i.e., key to fulfilment of obligations in their DME and therefore attainment of adult status.

Synthesis and Contribution

In this chapter, I have located the research theoretically within the study of transition of youth, as defined by the official age category of youth in South Africa, to adulthood. Analytically, according to Woodman and Bennett, youth studies is framed by two dominant theoretical strains (Woodman & Bennett, 2016). The first enquires into patterns and temporality of life course transition. The second theoretical strain refers back to Chapter 6, to youth sub-cultures of consumption of lifestyle goods, drink and revelry. In 2021, we see adulthood emerge out of youthful forms of identity-making that involve extravagant consumption of lifestyle goods, including "reckless" or carefree spending on drink and revelry. The participants abandon what I referred to in this study as "as-if" consumption, spending in favour of family life and stability in the DME.

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This chapter contributes to youth studies an instance of the progression of young adults to a state of adulthood by looking at these two theoretical strains together within the frame of DME. First, in the work of Swartz et al. (2012) we observe youth differentiated in four categories of contemporary youth identity and culture described as those who suffer the "violence of dreams" (Swartz et al., 2012, p. 32) and those who live "*ikasi* [of the township] style" (Swartz et al., 2012, p. 33). This youth become young adults, as described in this study. The young adults, in turn, experience a 'non-standard,' unstable transition to adulthood from a state of material and existential depletion, of "unattainability" of the life aspired to, to an adult status involving an interplay between money earned and domestic obligation that is in tension with positional consumption (the DME). Outcomes of this transition to adulthood in 2021 combine in four categories of employment status and heightened responsibilities toward family in the DME. Aspiration to wealth and social and economic mobility symbolised by the positional consumption described has fallen away or diminished.

From this chapter, the thesis also contributes to scholarly work on domestic moral economy a conceptualisation of its temporal dynamic. The dynamic involves the flow of parallel life courses and intersecting relations of obligation and aspiration over time between age cohorts involving money. In other words, the dynamics related to money and obligation and aspiration change with age, status and changing fortunes of individual household members. Adulthood thus emerges out of and coexists in the DME with extravagant spending of 'juvenile' aspirations. Aspiration and austerity thus stand opposite each other in the DME as in this skit: https://youtu.be/5MLeo-iVFlA

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Chapter 8 Conclusion

The study examined the subjective experience of a particular group of young adults who were willing to tell their stories about their experience of money — of earning it, contributing toward family household expenses and spending it on the things they 'want and need.' The empirical material and the basic reflections on earning and spending and responsibility to the household where they reside belong to their own endeavours and aspirations. I tell, from my own social position and theoretical orientation, as a non-Xhosa speaking outsider, how I have understood what they said by drawing on selected scholarly works for ways of thinking about their words and their worlds.

The research contributes to a gap in the literature on the values and practices of a category of township youth, young adults, related to their earning and spending and their effects on social relations in the family households in which they reside, viewed through the theoretical lens of moral economy in the domestic domain – the DME. The thesis contributes empirically to four themes: employment status in the quantitative labour market literature; the construct of aspiration and positional consumption among young adults as they transition to adulthood; domestic mutuality and financial interdependence, and the literature on life course transition and waithood; and finally, the involvement of external structural conditions and events such as the COVID pandemic in the DME and lifeworld of young adults. Theoretically, the thesis contributes to the literature on moral economy a South African case of the inseparability of the effects of external economic conditions grounded in South Africa's racialised capitalist political economy and longstanding values and practices of mutuality in the domestic domain of poor households.

Framed by the construct of moral economy, the thesis shows that relationships between the elite and the poor are governed (from the point of view of the poor) by social and cultural values that predate and also structure the capitalist market, not unlike the situation described by Thompson (1971) in "The Moral Economy of the English Crowd in the Eighteenth Century."

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Before summarising my core findings and conclusions, note that I concluded my research in 2021, in a very different context to that of 2015/16 when I conducted my core fieldwork. In the first half of 2021, South Africa was in the throes of managing a third wave of the COVID pandemic and its social and economic consequences. Fear, death and economic uncertainty were felt, not least in the social and economic setting of the young adults who took part in this study. No doubt, some people were more vulnerable than others to the economic and social effects of the state's sudden and unavoidable decision to shut down the economy and send the population home without income or resources.

2020 was a difficult year for a substantial segment of the South African working population and their dependents. During the period of restriction of movement and economic activity, the most vulnerable were concentrated among the 63% of workers who were either not designated as essential workers or were unable to work from home.[117] More than 70% of this group is in the lower half of the earnings distribution (Kerr & Thornton, 2020). It was estimated, using StatsSA's 2019 4th Quarter Labour Force Survey data, that employment levels dropped by 60% during lockdown Level 5 which ran from the end of March to 1 May 2020 (D Francis, Ramburuth-Hurt, & Valodia, 2020). Casale and Shepherd (2020), using NIDS-CRAM data, found that women accounted for two million, or 67%, of the roughly three million who lost their jobs between February and April 2020. By October 2020, however, NIDS-CRAM Wave 3 data showed a substantial recovery following the easing of restrictions to Level 1 lockdown, with just over 2.1 million additional jobs recorded between June and October, shared almost equally in absolute terms between women and men (Espi et al., 2020; Jain et al., 2020). It is worth noting, however, that not all who were employed before the lockdown regained their jobs, generating a widespread disturbance in household finances of the poor (Espi et al., 2020).

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[117] Mafolo, K. (2020, April 24). South Africa's poorest workers are more likely to lose jobs, says data report. *Daily Maverick.* Retrieved from: https://www.dailymaverick.co.za/article/2020-04-24-south-africas-poorest-workers-are-more-likely-to-lose-jobs-says-data-report/#gsc.tab=0

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Reflections on the Substantive Chapters

Chapters 4, 5 and 6 unpacked the empirical material from 2015/16 in relation to the three overlapping paradoxical phenomena, the analyses of which provide threads of argument toward my final conclusions. Chapter 7 pulled these threads into the present context of the COVID pandemic, examining these phenomena temporally in terms of transition to adulthood. At the same time, each chapter carries its own conclusions. In the first part of this chapter, I summarise the focus of each chapter and synthesise my findings thematically before offering some thoughts and speculation to selected scholarly work. I then conclude with my contribution to literature.

Flux and uncertainty in employment and earning and the surprising, even paradoxical, voluntary quitting of employment without having another job to go to correspond with labour market churn (Kerr, 2018) and subjective perceptions of an absence in economic mobility. These perceptions correlate with dissatisfaction, quitting and a negative subjective well-being relative to actual standing in the income distribution (Posel & Casale, 2011). Their low wage insecure employment made the study participants anxious about their economic standing relative to where they felt they should be, both domestically and socially among friends and peers. Overall, the respondents felt that not only was the money they earned not worth the effort of the work but that they never had enough to meet the obligations and demands of their situation. The anxiety they expressed thus arose out of a thwarted or curtailed aspiration and a material (numeric) and existential situation of depletion.

Chapter 5 dealt with the sources and flux and intrahousehold distribution of household income in quantitative terms and examined, sociologically, factors of demand sharing and mutuality. Flux and volatility in earning and household income not only led to a vulnerability to poverty but, psychologically, also to chronic uncertainty and emotional stress in the household. Personal, individually-interested aspirations contended with group and wider collective demands based on obligations, which refer back to deep kinship-based practices of mutual support. These practices

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result in an ongoing, day by day, week by week, depletion of individual personal resources. 'The money is never enough' to support the life to which the subjects aspire.

I find here that, through ritualised displays of positional consumption, the young adults expressed a 'capacity to aspire.' In these episodic displays, they made visible a state of having money and spending it while ever conscious of personal sacrifice and impoverishment at home. The young adults pursued positional spending as an expression of a lifestyle aspired to. For the household, provision by the young adults of "objects of aspiration" (Appadurai, 2004, p. 68) — such as furniture and household appliances — speaks to a residual historical mutuality belonging to obligations and reciprocity of traditional kinship relations. Herein lies an explanation for why the young adults' households accept their spending behaviour, despite deprivation at home. I conclude on the notion of a contending mutuality of aspiration that is individual and collective.

Chapter 7 presented the young adults' experiences of the health and economic effects of the COVID pandemic and the course of their lives since 2016. These, together with evidence from the research at the end of 2015, permitted reflection on their transitions to adulthood. I observed a situation where adult status with economically precarious adult responsibilities in their own households in 2021 emerged from economically dependent adult responsibilities in the parental households in 2016. The process involved a normative self-perception among the participants of their provider status, as heads of household and primary caregivers independent of parental support in the DME. This self-perception was due to their social age and physiological aging of parents, especially among women in the group who carried the additional burden of childcare responsibilities. Employment and money earning remained a key factor, however, in fulfilment of obligations in their DME and therefore attainment of adult status.

Synthesis of Core Thematic Findings and Critique

I offer some reflections on four core themes that crystallised and consolidated during the research and its writing within the frame of selected economic sociology literature. These closely related themes concern the effects of intermittent employment; the phenomenology of consumerist

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aspiration; the construct of domestic moral economy in the familial household; and the transition to adulthood of the young adults.

Analysis of these thematic findings as a whole may be framed thus: changeable employment status, low and variable wages and positional consumption, aided by consumer credit, are metabolised in the demand sharing DME of the familial household and in the competitive realm of peer sociability. Palomera and Vetta, building on insights developed by Narotzky (2015), contend that:

> … the structural inequalities generated by particular forms of capital accumulation — mediated by particular kinds of state regulation — are always *metabolized* through particular fields constituted by dynamic combinations of norms, meanings and practices. It is these fields that we call moral economies. (Palomera & Vetta, 2016, p. 414)

In this study's context, structural conditions are 'metabolized' through the 'fields' of the domestic household and the peer milieu of competitive sociability, where the young adults live out, as it were, the consequences of formations over which they have no control.

The DME, in metabolising the structural conditions, situates monetary exchanges in a set of relational acts by which contributions embed generational and social reproductive themes that belong to both local and national-economic contexts. Across contexts, mutuality with personal earnings strongly inclines toward immediate kin. In this case, the demand sharing DME serves to characterise the uneasy embeddedness (Polanyi) of money (and indebtedness) as a structural economic feature in microsocial relations where everyone is almost inevitably indebted. The family household, whose earning and unearning members go in and out of a state of indebtness, accommodates the young adults and supports them when unemployed. In this sense, they receive a temporary and conditional 'credit' from the household. As such, the household expects that the unemployed member will soon find another piece of work after which contributions will resume. Moreover, a common longer term aspiration prevails for economic well-being and to 'be seen' in the world as successful.

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This subjective lived experience sketched out and reflected upon above is important to bring to light because of the 6.25 million South African young adults ('youth') counted as employed in 2015, nearly 3.2 million of which would have been only intermittently employed, mainly earning low wages that fluctuate from job to job. Yet economic academic studies and public and policy discourse seldom refer to partial and occasional employment as a separate category of employment status despite the specificity of its consequences in the lifeworlds of millions of people, predominantly young adults whose intermittent employment regularly leaves them with almost no money at all and dependent on household support. They are simply categorised as *employed*. I offer a critique here of the standard categories of employment status in official statistics, which in one way or another inform state policy and business-economic decisions.

The consequence of this assembly of employment sub-categories under the official *employed* category is that it obscures the actual employment conditions and therefore the income/expenditure conditions of millions of people. In addition, the subjective effects of churn remain poorly understood, if at all. It may be too readily assumed that 'the employed are okay,' that they have, for example, access to retail and other credit and that their financial circumstances are manageable. Yet, as shown here, irregular partial employment poses enormous challenges to the rational management of one's finances and to maintaining self-respect as a member of a family and as a social peer. Never having quite enough money in a highly competitive social environment means the individual is always destabilised in relation with their aspirations to 'becoming someone.' The research suggests that irregular contract and casualised employment, including informal sector employment and domestic labour, deserves a status of its own in official statistics. It deserves this status especially because of the significance of its social and economic impact, not to speak of psychological stresses on the individual and the collective, including the myriad of anti-social behaviour involving disrespect for social norms and statutory laws which I do not touch on in this study.

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Further, this study reveals that quantitative analysis of data from statistical sets merely allows a generalised understanding of economic life and social action. At best, the analysis of correlations and trends yields insights into structural relationships between economic and social factors. These abstractly conceived relations entail effects and meaning in the lived experience of everyday social life. The economic literature analysis meets a gap, namely the dynamic lived or subjective dimension of employment and unemployment. We are, thus, directed toward asking what, in fact, makes up 'economic life.' Does 'the economy' simply reference the interplay of structural factors distant from social life, or might a useful way of thinking about economy lie in extending the term to incorporate the meaning of money in social being? While the thesis cannot fully address this question, it opens a rational debate on what is meant by 'the economy' and proposes an improved method of analysis of that phenomenon in the concept of moral economy.

The concept of aspiration has proved invaluable to understanding processes of meaning construction around everyday uses of money in the given contexts. One set of aspirations related to education and employment is inseparable from the aspirations to wealth and well-being. The term 'aspiration' also points to the symbolic aspect of the pursuit of fine clothes, cars and other lifestyle goods. These goods function as expressive signs of economic well-being and elevated social status in the lifeworld of my respondents. These goods are, thus, aspirational goods: aspiration to a better life signified through acquisition and display of consumer goods.

This thesis demonstrates a nexus of relational acts around aspiration and the pressure to conform to peer group and social expectations. From those in the study, we hear the sentiment of 'never having enough money' along with references to the experience of 'sacrifice' and acting 'as if' and being 'held back' or 'left behind.'

Based on the findings above I would like to add a speculative note on the historical politics and social experience of 'not enough.' It is not just that the money is not enough (due to the confluence of factors analysed) but also that the whole historical situation carries within it a sense of 'never enough' and 'not enough,' always lacking — not enough done that was supposed to have

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been done, which has been a continuous feature of European settlement since 1652. This syndrome of 'not enough' has contributed to the core social and cultural values and practices that govern the relationship between the poor and the elite in South Africa. In this regard, the quote below, from some highly provocative conversations with an interlocutor and friend, informed my thinking in the writing of this thesis:

> *To grasp the situation historically, through a political and historical anthropology, we imagine three continuities alongside each other. One: not enough labour; not enough discipline; not enough policing:* ***the labour population series****. Two: not enough land; not enough resources; not enough money, not being enough:* ***the extraction/resistance series.*** *Three: not enough difference from an imaginary genesis; two counterposing sides to an alleged inherent human/cultural difference:* ***the difference series.***
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> *In terms of tracking the figure or trope of 'not enough,' we see how the three serial continuities interweave, depending for effect and operations on each other: in all its ruptured parts, this total structure producing and reproducing 'not and never enough' appears in the everyday field of practical action as sayings and doings.* ***Labour*** *(colonial category: more labour units required at so much each; not enough or too much labour);* ***extraction*** *(colonised category: experience of never enough money or resources; not enough work; not enough space; not enough education, not enough services, not enough truth; pushed back, held back);* ***difference*** *(anti-colonisation synthesis: difference conceived and regulated, imposed and policed: as anti-colonial experience; site of resistance of the not enough against the too much. See Chabani Manganyi (1973). (Chas Unwin, July 2020)*

The indeterminacy in the trope of 'never enough,' sketched out above, shows how 'attainable' and 'unattainable' are terms relative to an aspiration and its assumed targets and goals. Money and what money can buy — aspiration and object — arise together. This bears out the observations derived from phenomenology which was the subjective apprehension of my participants' actions and routines about money and what money means. The individual drive to self-

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assertion and personal evolution (or 'progress') meets the participant in a world and business of production. While it may be argued that the 'persistence' of the 'never enough' is both a natural drive to grow and flourish (Goodchild, 2007) and a basic functionality of consumer capitalism, we are concerned here with the complexities of a situation. In the settings under consideration, we see how the individual is constantly chasing a perceived unrealisable goal: that of an aspirant future that is out of reach, unattainable or only momentarily reached.

The distance to the aspired to life is shaped significantly by the availability of consumer credit. The massive rise in consumer credit has been central to the fulfilment of consumer aspirations as they play out in Khayelitsha and in similar low-income contexts in the country as a whole. Retail credit energises such aspiration, supporting and promoting the acquisition of the positional goods which serve as status markers. But the hallucination of credit as emancipatory steppingstones out of the purgatory of "never enough" soon gets exposed for what it really is — treacherous quicksand sinking the aspirants into ever-deepening debt. Credit becomes unpayable, another stressor, another feature in the experience of never having enough, of being in perpetual thrall to the duality of wage labour and the commodity economy.

Returning to moral economy in the familial household, monetary and social exchanges in the household involve a reluctant but obligatory sharing by the individual with the household. Money is counted relationally in the household, both as contributions and as sharing and giving. The contributing individual has, by right, a portion for their own use. In this private use space, financial debt accrued is personal. Outside of household payments/contributions, debt belongs to the private aspirant subject (see the YouTube skit on the conflict between aspiration and obligation).[118] But financial debt and indebtedness and the impact of (economic) labour market conditions are also generational, and the family household is debt's carrier. Debt and indebtedness thus deplete both the individual and the household.

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[118] https://www.youtube.com/watch?v=_lcxG_GY6cw&t=55s

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Overall, the family as a household, including members elsewhere in the country, carry the 'poverty' effects of irregular and low wage employment through flows of contributions and giving/sharing. Yet poverty, as a category of economic discourse and scientific statistical measure, veils the variety of uses, experiences and social meanings of money in everyday life. As a site of earnings, consumption and debt, the composite family household shows how lives are sustained when there is often not enough money (poverty) and obligations and desires contend. For the individuals, household expenditure is inseparable from that of sites of sociability where they meet their peers and cohorts. It would be reductionist to say the individuals stream their earnings into two contending sites — household obligation and peer aspirational consumption. Instead, we see contentions for personal space, for individual and collective advancement and for *more*, played out between them.

Five years after the initial fieldwork, three case participants are steadily employed but most are still earning precariously. All participants except one are independent heads of their own households with aging parents, at home or in the Eastern Cape, and older children. As a result, they have achieved their own versions of adulthood. These versions of adulthood relate to normative evaluations of care and adult domestic responsibilities and fulfilling these responsibilities involves earning and having money to spend. But this sample does not provide a measure of employment stability or opportunity, especially in mid-2021, at what became the beginning of an economic crisis brought about by the COVID pandemic and subsequent events (in particular, the 'assault' on retail outlets in July 2021).[119]

The evidence from fieldwork in May 2021 indicates dissonance between standardised life course trajectories, institutionalised in rules and laws and by normative markers of life course stages, and real life experience. Real life transitions involve gaps and breaks, overlaps and repeats,

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[119] South African looters raid Durban warehouses as riots escalate. (2021, July 13). Reuters. Retrieved from https://www.reuters.com/world/africa/south-african-looters-raid-durban-warehouses-riots-escalate-2021-07-13/

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and sometimes reversals of what are standard and socially-recognised life course stages. We see a 'non-standard' mode of being, i.e., the state of waithood (Honwana, 2012) among 'youth,' persist chronologically for the younger adults. We see socially-recognised markers of adult domestic responsibility link functionally to more steady flows of income but here, too, we find vulnerability in the familial domestic domain for most participants. Where the individual is an earning head of household, they remain subject to the extended family's flux in income that constitutes their personal range of the moral economy. The participants remain subject to collective external events and internal subjective economic effects whether these are due to the pandemic or an occurrence of a moment of violence, such as in the instance of Fezile.

Theoretical Contribution

According to Fred Block, in his introduction to Polanyi's 2001 edition of *The Great Transformation*, embeddedness expresses the idea that "economy is not autonomous, as it must be in economic theory, but subordinated to politics, religion, and other social relations" (Polanyi, 1957b, p. xxiv).[120] Polanyi argued that 'disembedding' of a fully self-regulating market from society was a futile utopian project. This is not to deny an evident separation or disembeddedness of the capitalist market from society through commodification of "human beings and the natural environment" (Polanyi, 1957b, p. xxv).

Here, as a contribution to the literature I offer a South African case of the effects in the domestic realm of 'disembedded' market conditions, characteristic structural conditions of the South African political economy of low wage insecure employment and an assertive consumer retail sector. These effects manifest in responses by the individual that impact on household social relations demonstrating an inseparability of these conditions from the domestic moral economy.

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[120]Polanyi states his concern that "… control of the economic system by the market is of overwhelming consequence to the whole of the organisation of society: it means no less than the running of society as an adjunct of the market. Instead of economy being embedded in society it means society is embedded in the market" (Polanyi, 1957b, p. 60).

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South African economic and sociological literature on household economy and sociology usually assumes this inseparability and takes it as self-evident.

Regarding inseparability of external economic conditions from the domestic domain, according to Gudeman (2008), economies' tension, the dialectic between the market and domestic realms he speaks of, is "shot through with practices and ideologies, competition and mutuality, with antagonism and mutuality …" (p. 4). This description echoes the often tense multivalent dyadic relationships referred to in this study, constituting the moral balance between obligation and aspiration in the study participants' households. In this study, economic tension plays itself out in the domestic domain, in Gudeman's mutual economy between the individual and collective interest. In doing so, it exposes the tension between the 'calculative reason' that emerges through repetitive transactions in the market realm and the values and practices of mutual support and survival of poor households.

Indeed, Palomera and Vetta posit that the concept of "… moral economy is simultaneously an approach that integrates the traditional objects of political economy (relations between capital, class and state) but goes further by anthropologically scrutinizing the particular ways in which they are always embedded [or metabolized – see quotation above]" (Palomera & Vetta, 2016, p. 415). In this formulation, the concept of moral economy serves to explain the overall effects of relations of capitalist economic power on everyday (anthropological) human interactions.

While most scholarship views moral economy as largely exogenous to capitalism, I argue that in its specifically South African labour market and consumer finance configuration, capitalism embeds itself through its effects in the (domestic) moral economy. Values and practices in the household are, however, to some extent also exogenous to it, reflecting extra-capitalist social and cultural norms and values.

Moreover, produced at the intersection of economic and cultural factors, the moral economy in the domestic setting (the DME) takes shape as a matrix of obligations and entitlements and consumerist aspirations. Individual participants' decisions and practices of earning and

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spending, supported by the household, link the DME back into the capitalist market as high levels of churn and default on consumer finance debts.

In the setting of the household, the "means to material want satisfaction" (Polanyi, 1957a, p. 243) involves 'contributions' of money from the young adults' earnings to the familial household. These contributions are "special money" (Zelizer, 1989, p. 348) in that each type of money is uniquely symbolic, personally meaningful, and socially and politically significant, as much as it has transactional value both in the domestic context and in the market. Notably, while money transcends social class differences and is in a classical sense indifferent to class position (Zelizer, 1989), class determines its quantity and quality — that is, it determines economic means and cultural and moral meanings. In these terms, therefore, the subjective experience, expressed as a sentiment of 'never enough,' is logically of a social class or class segment. Thus, once again, the DME and the experience of money points to class relations and political economy, linking the experience of the young adults to the wider economic context of historic racialised capitalist economic relations.

Regarding the 'moral' in moral economy, Carrier (2017) shifts attention away from normative evaluative definitions "to look at economic transactions in terms of relationships and their histories" (Carrier, 2017, p. 32) in the manner of Thompson (1971). Thompson points out that legitimate and illegitimate economic conditions (including those of classical and neoclassical economics) are embedded in moral and cultural notions about how a fair economy should function (Thompson, 1991). This raises the question of the participants' normative assumptions as members of poor households in the current context given that "… poverty, inequality and precarity continue to exist alongside ever-growing 'runaway profits, astronomical wealth and impressive technological capacity' without eliciting extensive outrage or political mobilization" (Li, 2017, p. 1247, as cited in Fouksman, 2020, p. 288). Here we observe in the study participants' accounts sentiments of frustration and anxiety at the experience of insecurity, interruption, delay and even reversal of the life aspired to and of transition to adulthood that is subject to low wage irregular employment.

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From the point of view of these (poor) subjects, and others in their situation, the workings and conditions of the labour market benefit the privileged.

This study thus makes two contributions to scholarship. First, it adds a South African case to the economic and economic sociology literature on the subjective experience of young adults from poor households of money earned and spent involving an entanglement of a complex of binaries, of social relationships predicated on social and cultural values related to money. Examples include relationships involving obligation and aspiration; provider status and the position of dependent recipients of board and lodging during episodes in and out of work; and relationships between the external effects of structural conditions and internal responses to earning and spending.

In this case study, young adults are 'locked in' a DME, in a tense material and ethical balance which is consequent, principally, on historically racialised South African capitalist relations characterised by structural insecurity of employment and low wage earning

The further related contribution is to youth studies, an instance of the progression of young adults to adulthood. I look at theories of "non-standard" transitions to adulthood – that is, delayed, interrupted and insecure transitions to social adulthood within the frame of economically dependent domestic relations. The progression, first, transits youth of school going age differentiated by contemporary youth identity and culture into those who suffer the "violence of dreams" (Swartz et al., 2012, p. 32) and those who live "*ikasi* [of the township] style" (Swartz et al., 2012, p. 22). Five to 10 years later this cohort of youth have become young adults, as described in this study, who experience an unstable, disrupted transition to adulthood characterised by economically dependent and precarious domestic responsibilities. The transition to adulthood is from a state of material and existential depletion, of "unattainability" of the life aspired, in 2016, to an adult status involving an interplay between money earned and domestic obligation that is in tension with positional consumption (the DME). Outcomes of this transition to adulthood, in 2021, combine in four dynamic and changeable categories of employment status with heightened adult responsibilities toward family in the DME. These categories include, first, persistent economically-dependent

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responsibility; second, progression toward 'economically-destitute, responsibility' characterised by separation from the DME; and third, progression to adulthood with economically-precarious responsibilities. In these cases, the risk of unemployment hangs heavily over responsibilities for children and family. The fourth category is a conventional transition to adulthood through more secure employment to economically-secure responsibility. Aspiration to wealth and social and economic mobility symbolised by the positional consumption described has fallen away or diminished.

In sum, therefore, the unique contribution from the findings of this study is its observation and articulation of the subjective effects of external economic and social conditions over time on individual actions of young adults and domestic social relations. These domestic relations and individual choices regarding earning and spending are changeable over time with the transition to adulthood. By drawing from the theoretical literature, I link these effects and responses to different scales, to market and mutual economy (Gudeman, 2008) and what Palomera and Vetta refer to as "the traditional objects of political economy (relations between capital, class and state)" to the way they are "metabolized" (Palomera & Vetta, 2016, p. 415) in the DME. Most significantly, after Thompson (1971), we can conceptually link relations (from the point of view of the poor) between the elite and poor in South Africa to extra-capitalist values and practices that predate and also structure contemporary economic conditions.

In closing, the study suggests a number of practical considerations emerging from the research and writing process. First, demonstration of the intersection of money and social relations, in this case the DME, this thesis offers the potential for new insights into the lives of township youth, particularly its intersection with money which constitutes a dearth in the literature. Second, those with temporary and casual employment and variable low wages deserve focussed attention in the measurement and commentary on labour market statistics. Third, the category of 'Youth' should be reconsidered by academics and policy makers in light of social processes and conditions rather than in an age-segmented category for purposes of policy. Fourth, the intermittency of employment

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requires attention in the regulation of the South African labour market with the aim of stabilising the experience of employment. Fifth, the idea of productive work should be revisited and reconsidered in light of the emerging politics of the 'rightful share' as articulated in *Give A Man A Fish: Reflections on the New Politics of Distribution* (Ferguson, 2015) and also (Denning, 2016; Hann & Parry, 2018; Neilson, 2015), especially given the effects of the COVID pandemic. Lastly, models for youth culture require urgent, creative attention with the aim of systematically supporting and giving value to positive, collaborative life-enhancing alternatives to drink and revelry and consumerist aspiration.

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Appendices

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Appendix A: Short Biographies

The following short biographies of each study participant are drawn from the transcripts and highlight some of the important notable comments they contributed to the enquiry of study. The notable comments are additional to the quotations in the thesis and are intended to add to an understanding of the individual and the subject.

Dumisa

Dumisa was born and lived for the first 10 years of his life in rural Eastern Cape. His father worked in Johannesburg for 10 years before moving to Cape Town in 1988. His mother stayed in the Eastern Cape and only joined her husband in 1995 or 1996. Dumisa had six siblings. His father worked as a gardener and his mother had an informal shop selling what Dumisa calls "niggly bits, chips and sweets and things." At times, she sold cooked meat from the side of the road. Dumisa came into working life from a large and very poor family. During one of our discussions he commented that he only discovered their impoverishment when he compared his family with neighbours and became aware of the things they had and his didn't, including fine clothes and pocket money.

Dumisa's schooling was cut short in 2004, during grade 11, when his father passed away. He was deeply affected by both the loss of his father and the consequent destitution. From the depth of his depression, he took over his father's job as a gardener for a few months. He completed a computer literacy course and tried to get his driver's licence but failed. He took a course to become a cashier which landed him his first regular employment at Shoprite, a food and household consumables chain store, where he worked for one year. At this point, he was the main earner in his family. His mother returned to the Eastern Cape with two of his siblings and left the remaining three in Cape Town with Dumisa. The money was not enough for all his obligations, so he quit work and took a course with the hope of securing a job as a security guard, which he did. He worked as a security guard "for not more than a year." In April 2008, he completed a two-year course in community development sponsored by the Department of Social Development which enabled him

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to start various community projects for an NGO in Fish Hoek. He was employed by the NGO for just over three years and assembled a wage, stipends and allowances that came "up to R8,000 per month."

The NGO sponsored Dumisa to study further from early 2013 but toward the end of 2014 the relationship with the NGO started to deteriorate and his employment ended in the first half of 2015. It ended because of differences between them but also because of personal reasons. After a few months of unemployment, he started an internship at DAG in September of 2015 for nine months, earning R3,500 per month, after which he was unemployed for nearly one year.

Dumisa has worked for six and a half of his 11 years of working life, for five different employers. He experienced two short periods of unemployment and a relatively long one, for one year. He also worked for an NGO for three years. He has been studying and working part-time for the remainder of his working life. All along, his earnings fluctuated, made up of stipends, allowances and scholarships during the times when he was on courses or doing community work. He has not experienced the long periods of unemployment that Buhle, Fezile or Tembeka have but he has been under-employed.

<u>Notable comments</u>

Speaking of the difference between being unemployed and employed he makes the following telling comment:

> Yes, things have really changed. Because before [his current employment] I was actually doing most of the time voluntary work, so I didn't afford…I was comfortable with that, because you see when you don't have anything you don't have anything and then you just accept that you don't have anything. And then you don't think about it much…you just live life. If you don't have the money the money for anything and you accept that…and then you just enjoy yourself and be stress free and focus on trying to find work. But then now I've got the internship it's more problems [laughter]….because I busy my mind, you see, on new things [that I don't have and want]…for instance, like giving my mother some money every

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> month; like supporting my siblings, like my younger sister, most specially when she was doing her matric. And about renovating the home in the Eastern Cape and stuff like that. And then at the end of the day you end up getting much more stressed and depressed than before…it's not, I mean it's not easy…if you take all these responsibilities, you will find out that it's really not easy to survive. At the end of the day, you don't have a choice.

Dumisa has a savings account and an investment account and saves when he is earning. He has also bought clothes for himself and his siblings on credit from a national retailer but decided to give up the account with R600 to R700 still owing on a R2,000 credit ceiling. He ran the account for a year and a half and stopped paying when he lost his job. He also borrowed from a moneylender, a formal micro-lender and repaid the debt in full. He has a strong aversion for local moneylenders (*mashonisas*). Speaking of repayment of debt to local *mashonisas,* he says:

> …sometimes you see the loan shark people, they don't only operate in terms…trusting themselves, their communication skills, assessing their customers. But most of them, they also use those traditional medicines…that will attract good customers to them, and if…you don't pay it back they can actually do witchcraft toward you. They can be very difficult in terms of wanting their money back. They can come into your house. They can drag everything, your TV, your freezer. They can also beat you up. There's nothing that you can do.
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> … if [you don't pay] there is going to be terrible consequences…you see many people in our community, they are mad…they are sick and so on. It is not because those things happened naturally, it's because of that we are living in lots of witchcraft. People are poor and then during the night, most people, they really don't sleep, because you see, because of witchcraft. So that's the kind of situation that we are in.

He also comments on spending and the things that are needed.

> The things that are needed, first and foremost, are the things that we need for our existence. Those are the daily needs, you see, like food, like toiletries, like paying for rent

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and for electricity and for education. So, if you don't spend your life is going to break, you're going to be depressed, you are going not to not function. I think alcohol is really not necessary. Entertainment, yes, is necessary, because it brings joy when you get together with your friends. You have a happy time; you go for a picnic; you go to the beach…to socialise with people. So, activities that make you happy…and it keeps you going, I will say that it's a basic need.

I don't have brand clothes. [But] the reason why people they do that [buy brand name clothes] is actually mostly by peer pressure. They…need to be seen as a person who has got everything…they are people who are actually struggling to accept, you see, they're struggling to accept themselves working. They are actually trying to control external things that will make them feel comfortable. Because one of the things that I have noticed is that these Adidas and these Nikes that they actually wore, they make them feel their true self. They are wealthy and so on. If those people, they don't continue to have the money to sustain their lifestyle in terms of clothing that they wore, they become very demotivated. They become very shy. They don't go out anymore, you see.

Asked to explain the difference regarding spending of this generation compared to the generation of his parents he says:

…now we are living in the days where we watch a lot of TV advertisements. We actually buy newspaper, we buy magazines, and then we look at it. And…people when they are reading a magazine, they don't read the text. They actually look at the pictures. And then that is exactly what is in front of people. These soapies, these dramas, these movies that we look at, these advertisements, TV adverts, they have got a far greater contribution in terms of influencing people to live, you see. Because the lifestyle that is portrayed by the TV is a lifestyle that the people now are attempting to live.

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> In my experience, yes, most people they go for credit, because they simply want expensive clothes, of which they can't afford if they are not having credit, because the credit gives the individual an opportunity to have what he can't afford, you see.

Fezile

Fezile had a complicated childhood. He was born in Cape Town in August 1982 of teenage parents. His parents are from the Eastern Cape. He reports that in his 32 years he has never seen his father. His mother married someone else and Fezile was sent to live with his grandmother in 1989 when he was seven years old. He speaks fondly of his time with his grandmother and the care she showed him, but the dynamics in the household changed in 1993 when his aunt moved in with her children. He felt ostracised and undermined by her actions. She favoured her children and often beat him, unjustly. He recounts one night in 1995, at the age of 13, when he left his grandmother's house with all his belongings in a plastic bag to walk across the township in the dark to his mother's house. He arrived in tears and felt unwelcome in his mother's house by his stepfather who, he reports, similarly physically and psychologically abused him. But he stayed on in the house with the family including his two half-sisters. In 2001 he passed his grade 12.

In 2004, after two to three years doing various "piece jobs," Fezile was employed by Transnet (a state-owned company) to work in its wheel casting and machining workshop. He was there for six years until the end of 2010 and earned what he considered a good wage of R7,500, with up to a R12,000 "gainshare" bonus every three months. But he lost his job because, he claims, he was young and immature. He drank excessively on weekends leading to absenteeism and eventually retrenchment. Four years later, at the end of 2014, he worked for DAG (an NGO) for six months at R3,000 a month. Six months after that contract ended, he secured employment at a metal working factory earning R3,500 per month. He has experienced deep and wide fluctuations in earnings and employment.

Fezile's mother is a full-time domestic worker and his stepfather is a long-term employee of Transnet. It was he who informed Fezile of the opening at Transnet. Fezile applied and got the job.

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During this time, he was paid well and, by his reckoning, lived well. He did not "suffer." He lived in a "bungalow" in the backyard of his mother's house with his girlfriend with whom he had three children although he claims the last child is not his. They separated and she took the children with her. Fezile drank and "partied" hard during at least part of his time at Transnet. He reported extensively about the culture of the shebeen and the experience — his own and that of people he knows. His relationship with his stepfather continues to be tense.

Fezile has become a hot-tempered and violent young man with a quick temper that he strictly guards against, by his own admission.

He now lives in a sparsely furnished shack at the back of his parent's home and shares food with the family provided he contributes; he feels he must contribute an amount of R500. He receives small amounts of 'pocket money' from his mother from time to time and has an on-going antagonism with his stepfather about his contributions and lifestyle. Fezile notes that he was surprised when his stepfather paid what Fezile regards to be a lot of money (R18,000 in 2000 or thereabout) for Fezile's initiation.

Fezile claims, with a tone of regret, to have had a misspent youth revelling with much alcohol, parties and extravagant spending and giving to family and friends. He claims he has changed — "no more drinking." On one occasion when I went to visit him in his backyard shack, the most striking objects in his one room home were five pairs of shiny Italian shoes.

Fezile borrowed regularly from local moneylenders — up to R600, for drink. He did this when he was young, he says, before he became 30.

<u>Notable comments</u>

Speaking about savings, he reports that:

> While I was working, at Transnet it was 2010, what we were doing is — there was 11 of us, we would put R1,000 [aside] per month. And then we accompanied each other to the bank in order to see that…we wouldn't let you spend that money, like waste it, you see. We made sure they sign an agreement that this money, if they want to get it back, they must get

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it around about December time. We don't like that when December time comes that people are struggling, you know, that they don't have money. We believe that you buy children Christmas clothes you see. So that's why we make sure that we accompany them to the bank in order to make sure that they save money.

He goes on later in our discussion to speak about fights over money in the household and the cause of it:

I don't like these things of fighting and all that stuff, especially when it comes to money you see. I would hear, sometimes, my stepfather accusing my mother of stealing some monies. There were lots of fights about that. And my sisters, oh, they'll steal the money a lot. Yoh people like to spend money there man [at the shebeen, which is a South African version of a pub]. My sister, the youngest one…will spend a lot of money there. She will ... They will buy take-aways [drinks] from the shebeens and go buy some meat and stay there and party a lot man. And as you will see you will feel like people are enjoying their self and you will be tempted to go there you see. Yes.

But I realised that is not a good place. Just because after you spend the money there you will realise that you made a mistake. Most of the people that go there, they are not working. They are those guys that are stealing some other people's bank cards and those guys who are doing frauds and all that stuff. I know that I'm working and I'm getting this much from my work so I'm not the same you see. Those guys they make maybe about 10,000 in five minutes you see. The problem with us we would like to get up to their standard you see. Then I'm going to start stealing from my parents and all that stuff you see. They don't want to be treated as inferiors you see. They want to be… Yes, they want to have the same status as the other people. You will see they would wear some expensive brands there — Carvela, Lacoste, you name it. If you go there, you can't put on maybe some overalls and all that stuff.

He also speaks of spending and social comparison by the older generation.

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> You know how much the fridge costs? R20,000. And she didn't buy it cash. She's going to pay it in instalments. I said to her, this thing of you is not good because you're going to struggle. You need to a ceiling; you need to paint the house; you need to do everything else. But now you're going to pay for the fridge. What's wrong with you? She says, there are people standing there, they will see this nice fridge coming inside. So, she's…She's feeling proud of that, yes, it's pride. Nothing else, it's pride. She's struggling to do all this stuff now just because she's got the fridge to pay. It's like if you can look at us now, you go that side. You'll see the shoes that we are wearing. And you will tell yourself, no you're wasting money, just because you want to feel better than each other. That's how we live here, so we borrow.

Temba

Temba's employment experience has not been typical among those in the case study. He has been more consistently employed with the same wage of around R6,500 per month throughout the 10 years of his working life, which constitutes a significant decrease in disposable income. He has a strong aspiration for income mobility and is also the main provider to the family household. His family comprises an unemployed mother, an absent father and two sisters; one is studying and the other has occasional employment. His aspirations for economic mobility clash unhappily with what he considers a burden — that is, supporting his family. He does it anyway and is the loudest and most direct in the group with the refrain that "the money is not enough."

Temba was born in the Eastern Cape in a village near Umtata. The family received remittances from his father who was working in Johannesburg. When he was five years old Temba was left with his grandmother when his mother joined her husband to find work to supplement family income. He missed his mother. The next year after the Christmas break, in 1992, she took him and his little sister with her to Johannesburg. They lived in a "squatter camp" for two years in the strife-torn area, at the time, of Katlehong. He recalls his parent's relationship, "you know in marriages people fight ... " They separated. His father returned to the Eastern Cape in 1993. In

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1994 his mother left Johannesburg with her three children to join her brothers in Cape Town. His mother had been working as a domestic worker, there was not much money and she was alone in Johannesburg with the three children.

Temba excelled at school in Cape Town in Khayelitsha. "When I was doing standard 2, because my results were excellent, I think my average was about 98.2 for all my subjects so there were scouts from the German school. They wanted to get the best students out of Khayelitsha." He went to the German school in Grade 5 and stayed in the school's hostel. He went home to his mother and two sisters once a month. His mother was a domestic worker but lost her job when Temba started school. She bought a sewing machine and started sewing traditional dress to support herself and her daughters. They had been staying with Temba's uncle and then moved to an informal settlement.

He passed his grade 12 with a university exemption and fluent in German. He says he took a gap year but after three months he started looking for a job and was employed as a supervisor packing freight into Lufthansa aircraft. He reports he was making around R7,000 per month in 2005. When the contract ended in November of that year, he went to the Eastern Cape for his traditional initiation. When he returned to Cape Town, he took a job in a school friend's father's woodwork factory. He started as a sweeper but, due to his fluency in German and his own ambition, he quickly rose in the ranks of the workforce. The owner of the woodwork factory also noticed his enthusiasm and offered to pay for him to go to college. He started in 2007 but failed to complete the diploma. He was tired of school. He was more interested in working.

He returned to work and became the store manager. He was also given a company car to transport the factory workers to and from work. The salary was kept low at R6,000 per month, less than what he earned while working at Lufthansa, in spite of his regularly asking for a raise. For this reason, he resigned. The moment that triggered his resignation was visiting students from Germany who he was expected to host. "I used to teach them …the kids were learning, and I was teaching them, and they were getting paid like five times what I was getting paid." He had also been elected

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as the union shop steward and had additional mediation and conflict resolution duties, but his salary was kept the same. He resigned and, with the help of his employer, set up a business with a carpenter in the community to set up a wooden coffin business. It failed. He then went on to set up a wooden flooring business, again with the assistance of his former employer, but there was not enough money coming from that.

Over the years, Temba became an ambitious young man seeking economic advancement but also feeling the burden of his poor household who depended on him as provider. Temba's emphasis in our discussions was on the consumption behaviour of his peers and on the demands placed on him as the primary, more regularly employed member of the household.

Notable comments

> I am talking about my Black community. Once you work, one month goes by and then they open an account generally for clothing, or furniture. When you are working, you have the ability to bring [home] something, whether you are bringing a table or wardrobe or something. You are expected to bring that thing home. Usually you have a clothing account, maybe one clothing account, and then there's another [a] furniture account…you know when you start working you must have a TV, like a DVD player, then a wardrobe.
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> They [also] open an account, and if my account is in credit it is good. Then they ask, can you buy me something then I will pay you back. But you can't really trust someone because once you take something from your account and then he gives that person… at one time I also had a clothing account. My cousin asked me, I'm not working full time so I can't open an account, but I need shoes. I had to buy it because he didn't have shoes. So, I had to buy but I knew that I probably would end up paying that account myself.
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> Now for you to have a good life or just a normal life you need to get about R9,000 or R10,000 [with this] you can afford most of the things, almost everything but to a minimum. But now if you're getting four or five thousand it is not enough, you can't live off that and then you got to pay the school fees for the kids, you're going to dress yourself, furnish the

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house. You know all these things. And then December time you can go for holidays to Eastern Cape like the rich folk, so you store money away [but] now you get about four/five thousand and then your family comes and ask for food, you know. You know the whole thing of Ubuntu, you know. We are raised that way that if you work you take care of your family, whether it's your sister, whether it's your cousin, whether it's your grandfather. That is our life. Nowadays you find out that the money that you're getting is not enough and I can't take care of my grandfather, I can't pay for my grandfather every time or I can't give money to my cousin.

…in our culture when you are about 20 years old, you're supposed to be a man because you go for your initiation. Once you come back the pressure becomes so much on you. You are expected to do so much [but] at 20 years old you've got nothing, you've got a matric, you've got nothing. The parents. You have to build a house [or] if maybe they've got a house that's falling apart, it's up to you, you must maintain the house…It's the same for women but mostly it's with us men. As a man, if your parents are not working you have to give. Either you are giving in the form of cash or you buy groceries. But if you buy groceries, the other thing that they want [they want other things], so you'll have to buy the groceries and still give money. [and if you don't have a job] you still go out [because, for example] if you open up the fridge. When you go there [to the fridge] you're holding back because [they] might say something. "You didn't buy anything but you're opening up that fridge. What do you think is there? You didn't buy any groceries so why you are opening up my fridge?" You are lazy [laughter].

Temba's main preoccupation in our discussions was the demands of his family on his wages.

Nomlanga

Nomlanga was born in 1987 in the Eastern Cape. He was brought up by his mother. His recollection of her was making a living selling dishwashing liquid and other such items, in their village and surrounding area, in 1995 or 1996. He has little no recollection of his father who had relocated

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to Cape Town. "I did not know if my mum has cash or does not have cash. We would eat pap and peanut butter [laughter] you see… there by the school they would give peanut butter and then we would eat that. There was nothing fancy." Nomlanga has three brothers, one older and two younger. The family went to live with his father in Cape Town for a short period in 1990 but after his parent's separation he and his mother and brothers returned to the Eastern Cape. He went to school there when he was 10 years old in 1997. They returned to Cape Town in 1999. They were very poor. His mother sold second-hand clothing and everything they had on the pavement to feed her children. She also worked as a domestic worker for a while, but things changed in 2001 when she secured an internship with the municipality and was eventually employed as a community development worker. Later, while she continued to work in this position, she and her friends "were busy with cash" as Nomlanga puts it. They would lend to each other to on-lend to borrowers. They set up a savings club with this purpose. She bought clothes and things on credit for the whole family and is highly financially indebted.

Nomlanga completed his Grade 11 in 2005 and went to technical college to do an electrical engineering certificate in 2006 but he never finished. He was mostly unemployed in 2007. He earned some cash washing taxis for small change and developed a drug habit. In September 2007, he started working as a petrol attendant, where he worked for one year earning a nominal wage and R200 per day in tips. He gave most of his wages to his mother and used the tips to pay for his drug habit. In 2009, he spent nine months in jail for burglary and in April 2010 became an intern with the Public Works maintenance department. He did this for two years and three months in short spells up to the end of March 2012. During this 'internship,' which he claims was just another job for low pay, he made do. His employment was intermittent and unreliable.

After three to four months of unemployment in 2012, he had two construction jobs, one after the other, of six months each. In the first, he was doing maintenance work on public buildings for an outsource company to the Public Works Department where he was paid variable amounts. He also incurred the costs of travel from Khayelitsha to Simonstown and back every day, which is an

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hour's journey in each direction. The second job was for six months with a road maintenance firm as a flagman. In September 2014 he was contracted for six months and then again as an intern development facilitator from the end of 2015 for nine months. Nomlanga has experienced two years and three months of employment as an intern; a year on contract to two construction firms, and two periods of employment for DAG of six and nine months. This is a total of four years and eight months of wage-earning employment out of a total of 11 years of working life.

He did not have a job for long enough to permit him to buy on credit, but he had borrowed from local moneylenders for drink or drugs and got into trouble for doing so. He depended largely on the generosity of his mother and on the sensibility of his girlfriend, the mother of his child, for management of the money he earned. By his own admission, he was bad with money, meaning he would spend it recklessly.

> … [by the] 15th, 16th, 17th, I've got no cash, not even for transport. It's not to say, maybe I'm an alcoholic but it's the way I'm using cash. It's totally, hey, I do not know how to say, the word, it's insane. I'm that kind of guy; it's the way…But now for me to keep it like in one place, safe, I just give my girlfriend the card.

<u>Notable comments</u>

About employment and urgency, he feels to spend. He feels an anxiety to spend immediately while he has money.

> No man you see, I say maybe if I get a permanent job, I think I will be able to manage. I wouldn't have this pressure. I [would] know each and every month I'm getting a certain amount of cash. So, every month I know this month I'm going to buy myself a box, [computer] like a tower you see. This month I'm going to buy a bed. And then I'll be more relaxed ... And then there's not a short period of time to do everything. I'll do them [purchases] step by step, step by step up until I achieve my, what you call it, goals or something. But now six months, yoh, in my head it's like boom with six months [too short for what I want to achieve] and then you see the cash is ... [too short and uncertain].

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He speaks of his long-term aspiration if he had a “proper job:”

> First. I would save, you see, I'm going to save maybe like forty, fifty thousand. I take thirty out of that fifty I just go there by her a house and ask her hand in marriage. And then you have to give that *lobola*, pay that *lobola*. After that we would save for a house and then after that we will save for a car. And then that's it. And then you know furniture and all of that. And then we've got a child to take care of. But we'll have a house. When we are married with a house and a car, it doesn't matter it's after 10 years. It doesn't matter but it is marriage and a house and then I take care of my child, you see. That's all I want; nothing much.

Sipho

Sipho was the last born of five children. His father was a Sotho traditional leader from the Eastern Cape in the area bordering Lesotho. Sipho was born in Cape Town but brought up in the Eastern Cape. He noted that his father was strong physically and mentally and beat his mother and children regularly. They moved to Cape Town and lived in a number of locations in the poor African south-eastern parts of the city. They were a poor but close-knit family. As adults, they still support each other in time of financial need. In the early part of Sipho’s life his mother made traditional beer to support her family. His father spent long periods of time in the Eastern Cape. When he was not providing guidance on matters of tradition and custom, Sipho’s father worked as a car mechanic. His mother fostered children at home and for this she received foster care grants.

He was in grade 12 in 2003. In the last few months of that year he worked Fridays and Saturdays at a shopping centre for parking tips, to save for his customary initiation. As the last born in the family, Sipho inherited his parent’s house after they died a year apart on the 14th of February in 2007 and 2008. He was not employed by choice for four years before his parents died. When asked why, he intimated that he did not have to, that he lived off his parents’ earnings. He indicated he was busy with community and political work. He is a traditionalist and was following in his father

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footsteps. He is closely involved in traditional affairs and provides advice when asked on traditional practices.

In February 2008, he started working for the Treatment Action Campaign (TAC) for two years until the end of April 2010 and earned R1 500 a month. Two months later he worked for three months for the City of Cape Town as a supervisor of cleaners during the FIFA World Cup and earned around R2,900. He was then unemployed for about eighteen months when he was contracted for three months by the City of Cape Town for a street name changing project. In 2013, he worked for one month, for an NGO contracted to the Department of Social Development — this time counting creches in the city. For this he was paid piece rate which added up to around R1,500 per month.

In 2014, he worked for four months for the City of Cape Town municipality on a substance abuse education programme at a clinic in Site B, Khayelitsha for R1,500 per fortnight. In 2015, his contract with the municipality was renewed for three or four months to work on a gender-based violence education programme. His wage nearly doubled to R2,800 per month. He then volunteered to work for an education programme for children for five months before taking up a job for nine months with DAG as a Development Facilitator trainee, from August 2015 to April 2016 for R3,500.

The type of employment and work he has chosen is community work, for public benefit. It reflects his disposition but also, perhaps, his relative financial security. His primary earning has been from renting out the house he inherited from his parents in Khayelitsha and the two backyard shacks on the property. The total income from these rentals has been R2,100 per month. He lives with his sister and contributes R400R500 to her household expenses. He has, therefore, not been dependent on employment for income which would explain the long periods of unemployment in his working life that could be regarded as an ambivalence toward employment or a lack of ambition. It may be that the steady income is more important than the amount earned and that intermittent earnings may not be worth the effort if he can use his time doing community work, which is evidently his preference.

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Sipho does not borrow or buy on credit. He does not participate in shebeen drink and revelry. He wears a well-known school shoe brand (Bata Toughees). The emphasis in our discussions was mainly relating to traditional practices of healing, the role of healers and spirituality and customary sharing. He identifies strongly with traditionalism.

Notable comments

> If you take the herbs, put it together, squeeze it in the hot water and then my ankle in one day it was better. I know there are *sangomas* who use herbs. I know…if you use herbs you must know when to use the herbs. You must control it by the moon. It must guide you. There are days that you're not supposed to use the *sangomas* [or] *muti*. You must guide that by the ancestors, by the nature. And you must also understand the flies, the bees. You must also know if the bees pass you or the fly, the green one comes in, and goes out, what does it mean? You must know what it means spiritually. There are *sangomas* who are not…too deep spiritually.
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> That's my calling, you see, I love it. I love it, working with nature, with trees, respecting of trees, how to cut a tree.

On the question of what is good and bad of money for young adults, Sipho says this:

> Even if you are wrong, but if you have money you are right. So, by virtue you have the money you are a winner. Your clothes, expensive clothes, crocodile shoes, your car you are driving, although you know that you are wrong, but because you are driving those cars…People like me and adults, will join them. You see, once you wear those clothes, those watches, chains, earrings, in our society you are becoming a hero, you are very powerful. Even the ladies. Me, I have to start from the scratch. You see, those guys with the money, they confuse our society…some people, even become depressed…and hang themselves.
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> So, the youth of today, what I noticed, they want short cut of the money, to rob people, to rob people in order to live that kind of life. So, the money has corrupted people's minds. People have been corrupted to their soul because for the sake of money. But [also]

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money's good and it's bad. It depends on how you use it. For me example, I don't have the money, but if I have the money, but I can manage without using money.

Nobomi

Nobomi was born in Humansdorp in the Eastern Cape in 1984. Her father was a farm worker at the time. He moved to Cape Town in 1987 or 1988 and the family joined him in 1989. They lived in an informal settlement from 1989 to 1992 when they moved to the house in Macassar before they moved to where they now live in 1994, in another part of Khayelitsha. She has two younger sisters born in Khayelitsha and three older siblings from her parents' previous marriages who lived in the Eastern Cape with their maternal grandmother. They were moved to Cape Town to complete their secondary school education and continued to live and work in Cape Town. They have moved into and out of the family household over time, when they needed to. Nobomi now lives with her two younger sisters and her parents in the same household.

Nobomi's father worked for a construction company until it closed down and he was retrenched in 2009. Her mother worked as a domestic worker and she, too, lost her job in 2009.

Nobomi completed her grade 12 in 2006 and worked for a small outlet of a national food and household item retailer for "six or eight months, a year, a long time…but the money was not enough." Her wages were R300 to R400 per week in 2008 before transport expenses. She left the retailer to work for an NGO for about a year from early 2009. According to Nobomi "…the money was not much better." It had doubled to R2,500 per month but the place of work was 40 kilometres away by mini-bus taxi to the northwest of Cape Town. She describes the experience of getting to work from Khayelitsha "…you have to wake up around five to take a bus [at] around half six ... and then you drive for two hours until you get there in Tableview."

The NGO she was working for ran out of funds in 2010 so she was retrenched in February of that year. Three months later she took a job at a factory where she worked for eight or nine months as an administrative assistant earning R2,600 per month. When she was offered employment by the local Khayelitsha councillor for around R2,500 per month, however, she took it. "…it was better…I

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did not have to pay for transport." She worked in this position for two and a half years before she took up the internship at DAG (NGO) from August 2015 until April 2016, where she earned R3,500 per month. The worth of employment for Nobomi is seemingly a function of the cost of transport to get to and from work and the time and effort to get there.

Nobomi has been consistently employed from 2007 with only a short period of unemployment of three month in 2010. She also spent a year from October 2014 exploring small business ventures, but she did not make any money. Her wages doubled in 2009 from what she was earning the year before and stayed the same for five years thereafter. It dropped in value by nearly 30% over the period before it went up to R3,500 for a nine-month period, and then down again to half of that.

She thought about carrying on with her education, but it didn't work out. She explains it this way: "I didn't have a person to monitor me on the school thing…you know when you have parents that didn't go to school, you do your thing by yourself and there's no one that is helping you to or assisting you to go to school or is forcing you to go to school."

While she was regularly employed, Nobomi had an account (credit) with two retailers and a Revolving Credit Facility (RCF). She stopped paying one. She owes the RCF R3,000 and the other retailer another R1,300. In her words, they chase her for the money, but she doesn't know how she is going to pay them. She explains it this way "I don't afford to pay it. I have a lot of debt because when you've got the job [you buy on credit] and then you leave the job you become not able to do your thing [including not repaying debt]. You plan but your plans got disturbed."

<u>Notable comments</u>

About her experience of money at home she reports that:

> You find that the money's not enough to spend with the whole of the things [that are needed] in the house and then [you] get some questions [and] you have to shout, "don't spend the food too much, don't eat so much." And then the ones that don't buy the food they will get the cross. "Oh, you must not think because we don't buy the food in this house

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> [that we don't contribute]." So sometimes we will just keep quiet and then we watch. Even if we don't like the things that are happening here, you just watch.

Her response to a question regarding the big challenges young people face is as follows:

> I think for us there is one big challenge — when you see your friend that is having something like Carvela (a ubiquitous status symbol of Italian fashion shoe), you know when I saw my friend that is having Carvela shoes. That Carvela shoes is R1,500 and then I was getting stressed that I don't have this Carvela. And then you go to stress your mother about this Carvela. Why she doesn't afford to buy it. And then your friend's mother started affording and then you become like ... you want to be like your friend. And then the other thing we like to socialise too much, to spend the money on socialising too much. I'm not saying me but most of us.

Funeka

Funeka was born and brought up in Cape Town. Her parents have another home in the Eastern Cape. She is an only child. Her father worked as a plumber for the municipality and her mother was a domestic worker. In 2002 her father took early retirement after suffering a stroke. After a long wait he was paid out his retirement insurance by the municipality. They used the money to pay for their everyday expenses and to repay debts incurred while they were waiting for the pay-out. They live in a small brick and mortar house. Two of her relatives from the Eastern Cape stayed with them for as long as she can remember.

Funeka has a grade 12 certificate from a high school in a middle-class part of Cape Town where her parents thought she would receive a better education. Their family doctor helped with school fees and daily transport expenses. She also has a diploma in 'Entrepreneurship' from the Cape Peninsula University of Technology (CPUT).

Funeka started her working career in June 2010 as a waitress at the Cape Town International Convention Centre until May 2011 after which she worked for a debt collector for six months to the end of 2011. She was not earning while she was studying at CPUT in 2012. She took up employment

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as an administrator at her old primary school from 2013 until she was employed by DAG (NGO) as a trainee quality controller in August 2014, where she worked until April 2015. A few months after her contract ended, she found work at a call centre in June 2015 and remained in that employment until the end of 2016. She earned less than R3,500 until she joined DAG and jumped to more than double that when she went to work at the call centre. Funeka is one among the women who has had more consistent employment during her working life.

Funeka claims she does not borrow and that she prefers to buy things with cash.

Notable comments

In answer to the question of what sort of things people buy for status:

> Expensive clothes; cars. The funny thing is, I don't know about White people, but Black people don't usually think of buying a house. The majors for them is getting a car, getting designer clothes. And you will find the person is sleeping on the floor. They don't even have a bed. You have to belong like you have to fit in. I have a house and a car, and I can afford. My neighbour does not have much, but he wants to be at my level. So, I think it has to do with that. It's competition.

Asked about peoples' prioritisation of debt repayment, between bank and the retailers, she commented that it would be the bank.

> People don't usually pay retailers. They take out the clothing accounts and they don't pay if they don't want to. They don't care if they are blacklisted or whatever by the Call Centre. They, [the Call Centre staff] would tell them this and this will happen if you don't pay. And they would say, you pay it yourself. I don't care. So, they don't usually pay the clothing stores. The bank would be more important to them because maybe they will want another loan [in the future]. They don't want a bad name with the bank.

She then corrects herself regarding repayment of retailers. "They do go [people repay their debts] but they don't pay clean as they would pay the bank. Maybe they have to pay R400 per month, but they will go in and pay R100.

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Zintle

Zintle was born in December 1978 in a rural town in the Eastern Cape. She had five siblings but one died. There are two brothers and two sisters. Zintle's father had moved to Cape Town in 1980 or 1981 and worked as a construction worker. In 1986, Zintle's mother moved to Cape Town to take care of her husband who had become ill. The children joined them a year later. Zintle's mother was 24 years younger than her husband. Zintle completed her primary and secondary education in Cape Town. She reports that in 1994 when she started high school, she also started dating. "I didn't you know anything about love, I didn't know about anything. And my mom is a very traditional person. She said to me now look you are old and if you play with boys then you will fall pregnant." She became pregnant at the age of 15. Her father had lost his job and could not secure another one and her mother had to support the family with her earnings from sewing. The birth of the child added to their financial difficulties.

Zintle's father was out of work for nearly ten years and during this time her mother taught him to use the sewing machine. They were both making traditional clothes which her mother would sell on weekends. Eventually, in 1997, her father managed to secure corrected identification documents and with this was able to supplement their household income with an old age pension (in South Africa it is referred to as an older person's grant). Zintle's father suffered from diabetes and asthma and passed away in 2000. On his death bed, he asked his family not to spend money to bury him in the Eastern Cape. There was little there. They were a poor rural family and, besides, they had just enough money to take him there and nothing to spend on the traditional burial.

Zintle has an older brother who is "independent, he stays by himself." The family household includes her mother, a younger brother who has a drinking problem and her sister and three young children. Zintle lives in a backyard shack nearby but considers herself part of the household. She reported at the time of the interview that her sister was the only one in the household that was earning regularly, "R4,000 something." Her sister stays with them because it's cheaper to stay at

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home and close enough to her place of employment. She has two children, her own and Zintle's late cousins' child. Zintle's child also lives in the family home.

Zintle is older and has had steady employment in nature conservation after a slow start doing odd jobs between late 1999 and 2002. She was unemployed and did community work until April 2004. She then started as a part-time on-call conservation education guide at the Kirstenbosch National Botanical Garden for 18 months following six months of training in 2004. She earned between R2,000 and R2,500, which went up to R3,500 in 2006.

In 2007 and 2008 Zintle continued to be employed by SANBI at Kirstenbosch, now on a new contract as a research fieldworker earning R10,000. When this ended in 2009, she went to work for WWF, in Stellenbosch, for R7,000 and then back with SANBI for four years at R6,500. Her contract came to the end and she remained unemployed for six months from March 2015 before she took up part-time employment at Thrive, an environmental education NGO in Hout Bay, for R4,000 per month. Zintle's wages have fluctuated dramatically.

When Zintle started earning a regular wage, she bought herself a bed on lay-bye. She also borrowed to extend and repair the family house so as to accommodate them better. She also bought furniture for the house on credit.

<u>Notable comments</u>

> …it becomes a bit of a problem for young people growing up, because there is too much pressure. If one managed to get through high school, then to university and now they are working they cannot just go and live their lives. They have to come back and ensure that there is a proper house that it is built, [that] there is furniture in the house before they can go live their own life, especially if you are coming from a very poor family. And it doesn't matter even if they contributed to your tertiary education or not. You are just obligated because these are your people and you have to do right with them. It's very rare that you will find someone who will just ignore it and go and rent a flat the first thing that they do when they get their salary.

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But —

> …what the system has done, [by] encouraging or ensuring that it gets the last money from poor people, by ensuring that there is consumption or people consume, you know, those products that are being advertised — that you really need this Samsung Galaxy and this and that ,[is] to promote the notion of thinking, okay, I need to work for Zintle and Zintle alone, because if I'm busy supporting people around me, well I won't be able to get the things that I want.

Speaking of distinctions between people in Khayelitsha, she says:

> Mostly, in Khayelitsha there's a working class, there's poor working class and then there is upper working class. The poor working class, in my understanding, is those people that are below or are on the poverty line, some of them live solely on drugs and some they doing some odd jobs here and there and some don't even have, maybe they have, they manage to get by because maybe I can give them food today and someone else can give them whatever tomorrow. I've never come across someone that says, I'm well off, even those that I know that are working.
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> You can be in poverty one minute then you are out of poverty the next minute. And also, in the one month someone in the family is in employment or two people are in employment and you are living well. And the next month one of those two loses their job and you can move from being okay to being in difficult circumstances. Or you might have relatives who join you unexpectedly, and then you get forced to adding to the expense and you cannot say no.

Aphiwe

Aphiwe was born in Cape Town. Her grandparents migrated to Cape Town from the Eastern Cape in 1986 but her grandmother returned to the Eastern Cape. Her grandfather ran a small taxi business and sent money to his wife in the Eastern Cape to invest in building houses on their land, but she wasted it.

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> She was a character, a big personality….in her day she was a dancer, so she would go to places so that is where she learnt how to travel a lot, then she spent all my grandfather's money. My granny was a colourful person, she liked nice things, so she doesn't want anyone to question her about what did you do with the money.

Aphiwe's father was a taxi driver. She reports that:

> "…you have to state reasons why you want money from him. So, if I want money I have to lie and… Even if he agrees, I know he won't give me all of it. So, he's that kind of a guy, so I really didn't want to rely on him…he believed that if you want something you've got to work hard for it because he worked hard for what he has, so it's not easy for him to just give you. But at some point, I ended up understanding what the kind of sort of man that he is."

Aphiwe's mother came to Cape Town when Aphiwe was born in 1971. She had Aphiwe when she was still in school and she worked as a cleaner at a shopping mall. "She worked there for more than 10 years."

Aphiwe is one of the youngest women in the group. She became pregnant in 2005 when she was 14 years old. Her mother quit her job as a cleaning supervisor at a Cape Town mall to look after her grandchild but after a while she took up a job as a domestic worker to support the family and kept that job until she became too sick to work. She was HIV positive and had TB but refused to take her medication. She died in 2010, one week before Aphiwe was to write her grade 12 exams. She wrote the exams that year and passed but she remained out of work and "struggling" the whole of 2011. Aphiwe, at the age of 20, now had a child to look after on a government child support grant. There was also a dispute with her mother's family over her mother's house, the house Aphiwe was living in. "They wanted to sell it and take the money," she says. The dispute went on for several years.

In early 2012, Aphiwe's grandmother came back to Cape Town from the Eastern Cape to live with her and help look after her child while she looked for work. She eventually found a job through a labour broker at a document warehousing company for about six months and earned R300 to R500

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a week. Sometimes they would call her in for two or three days and the bus ticket cost R100 per week. During this time she had the child support grant of around R200, her grandmother's pension of R1,200 and R500 for food and sometimes R500 for clothes from the child's father's family, "but this was not a regular thing." Aphiwe saw this as survival.

Her grandmother died in August 2012 and, as a result, her household income dropped by 35%. She had to give her child to the father's parents temporarily "…because they were better off." So she not only lost the benefit of her grandmother's pension money but also the contributions from her child's father's family. She resorted to renting out one of her bedrooms (of a 38m² house) for R500 month and "…eventually I got another [outsource agency work] site, a pharmaceutical company in Montague Gardens where they paid me R 800 a week." Toward the end of 2012, she became involved with a man with a managerial job who supported her with approximately R2,000 a month.

For two years (2012–2013), Aphiwe's experience of work was through a labour broker. She worked on short-term outsourced contracts in several service sector jobs, changing from one to the other depending on income, transport costs and a judgement on the work's worth generally. It allowed her to drop out of jobs to go back into the general pool to wait for the next "site" of employment. Equally, the employers, from the point of view of Aphiwe, are fickle and sent workers back to the pool at a whim. She felt disempowered by this and, in particular, their arbitrary deductions which she felt she could question only at the risk of losing her job.

Aphiwe had an account with a clothing retailer and she also had what is called a dual card which she shared with her grandmother while she was alive. The dual card allowed her to buy things on credit from two other retailers. She claims she helped to pay the account.

She borrowed amounts ranging from R200 to R1,000 from informal moneylenders but never had a job long enough to enable her to buy on credit from the stores or to borrow from micro-lenders or banks. She spent easily because — "I was very young, I wanted to party. I wanted to wear nice clothes. I wanted to eat and have electricity. So that money was for me for all those things.

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[When I was] young child my mother had spoiled me rotten so now these things are not here now." She estimates that she had spent a quarter of her weekly salary on weekend partying and more on a new item of clothing.

Notable comments

Referring to her experience with local neighbourhood moneylenders she says:

Yes, even though…it was a woman, most of the time they would have a business…they would sell chickens and then on the other side they are loan sharks. You know everyone that has a big business always has people that are surrounding her. So if you try to do or try to be *skelm* [in this instance meaning avoid repayment] they will help her deal with you, you see, and you'll be embarrassed because you see [those] people they will go to the house and they will shout to that person, give me my money. And then that person will be embarrassed in the whole community…that's the thing, everybody borrows but not everybody tells everybody that they borrow. If you are being embarrassed in front of other people, it's like a huge thing.

On the weekend, every weekend there will be an event thing. Sometimes you know maybe in your neighbourhood, someone would have a party for instance like now it's my birthday, so people are expecting me to do something. A party. [For example] sometimes we sit in and then we have to buy a lot of food…you've got a steel bucket full of ice, full of food and [you] just buying a lot of meat, meat for maybe R1,500 and buy food for even R2,000 just to make people for that one day know. I decided not anymore…

We will go to taverns each and every week. You know, okay maybe we are five dolls, we are five friends, each and every one must have a maybe R100. So out of that R 100 we buy booze all the way and then when you go to that place you've got to pay R50 just for entrance. So, you know that you must budget for at least a week, a week you must have R150 put aside for you to have a nice time…and then we know that when it comes, we must make a statement, so out of that R 800 that I was getting [weekly salary]…I must dress well.

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> I must have something new. So I would do that and I don't have to buy food every week. Maybe one week I would sacrifice my whole R800 and buy food so that next week all my money's mine and I've got a monthly ticket [bus ticket to work] so why not?

Asked how it would be different if she had permanent employment, she responds like this:

> It wouldn't be [different], because people, they expect that in each and every month you have to do something [meaning buy something for the house or make a financial contribution]. And then if you don't, that's where they start to talk. But anyway, people will talk whether you do things or not.
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> There would not be more pressure I would plan long-term. Now I plan short-term and I want to cover all these things in a short space of time. And I ended up drowning myself. I would plan. I would know that, okay, now I need to extend my house and I need to save. I need to save for a period of time so that… okay, or even join a *stokvel*. Now we can't even join the *stokvel* because you are earning in a short space of time. How are you going to pay other people if your contract ends and you're still in the *stokvel*? It would be relief [permanent employment]. It would make things easier, because I would plan. I would budget for everything. The most important thing is I would save because I want to save.

Lulama

Lulama, with Aphiwe, is one of the youngest of the seven women in the case study. She was born in Cape Town in 1990 and went to pre-school in Khayelitsha until 1997 when her father asked for her to be sent to live with him on a farm in the Eastern Cape. She reports that she attended a nearby "Coloured school" and lived with her father until she finished her matric in 2008. Lulama claims she was a child of an affair; he was married. She came back to Cape Town in 2009 to live with her mother and to look for work.

After completing her grade 12, she attempted to earn by distributing pamphlets for "…Dr Ubu, Dr what what…" It was enough to pay for train tickets to work. She then went on to sell shoes from a container in the city centre "…for quite a while actually — for three or four months." After

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that, she gave up. She stayed at home but after a while she took a lead from a friend and applied for a job with a medical insurance company. Once again, she found herself in the Cape Town city centre streets except this time selling insurance cover. Pay was based on a basic wage plus commission on sales. She did this for three months but did not get paid so gave it up again. She then worked for an outsource agency. She did this from the end of 2011 to the end of 2012 for eight or nine months, "a long time" in her view. The pay was not that well especially when transport costs were deducted. She earned R900 for night shifts for a fortnight and R500 for the day shift. She remained unemployed and lived on her mother's income for nearly three years from the beginning of 2013 to the end of 2015 while attempting to complete training courses as an electrician and then as a forklift driver. She did not complete either of these courses probably because of her fiery temperament and what she described as harassment and victimisation at the training centres. She then worked for a short while on an Extended Public Works Programme twice a week at a school cleaning classrooms, working in the gardens and so on. She earned approximately R680 per month. She then went to work at DAG (NGO) as a Development Facilitation intern in the third quarter of 2015.

Lulama's mother brings in R1,500 disability grant plus another R2,000 for the rental of her son's RDP (Reconstruction and Development Programme) house in Khayelitsha Site B. She also makes some money from moneylending, which she will not give details about to Lulama. They get R500 for the shack in the yard and the tenant pays an additional R150 for electricity. Until recently, Lulama's salary was R3,500 per month. The older person's grant and rentals are reliable income of R4,650 per month. There are two of them in the household. Their per capita household income is between R2,200 and R3,800 per month.

Lulama tells of how she applied for an account at Identity, which she opened while she was working for Transman. They gave her credit and a voucher for R750. She agreed to pay R75 every month but only managed to pay once or twice. After that, "I did not care." As she put it, "…a lot of things happened, and I lost control of my account." She bought clothing and other items from Identity on credit. She says she closed the account, which was R1,200 in arrears at the beginning of

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2015 but guesses that it's now near R10,000. She bought clothes for R5,000 or R6,000. She does not know exactly and does not really want to know what she owes. The letters from the creditors have gone quiet. She says she now only buys things for cash.

Notable comments

> …if I had a seasonal job ne, I would buy stuff that I really need and always wanted, because I'll have the money, I must buy it, because the money's going to… The contract will be finished soon, then I won't have money to buy it. But when there's a permanent job, I would know okay fine, I can always buy that. There isn't a need to buy it now because I have a permanent job. I'll buy things that I need now at this moment, not that I will need in the future because I can always buy it.

Buhle

Buhle went to Salt River Headstart School in 1998 to improve her matric marks and was going to start an engineering diploma in 1999 at Pentech, a technical college in Cape Town, but her stepfather stole the money for registration just weeks before the registration and disappeared. In the middle of the year, with the assistance of her cousins in East London, Eastern Cape, she applied for a bursary to go to college there. She was accepted and started her civil engineering diploma in the same year.

She did her S3 in 2000, passed all of her subjects with the exception of Theory of Structures and went on to do her in-service training in Queenstown in the Eastern Cape. She spent the whole of 2001 on the job in the Eastern Cape but failed to register this employment adequately as in-service training, a requirement by the college for the fulfilment of her diploma.

During that year, her mother was diagnosed with a heart disease and had to stop working. Buhle was earning good money at that time, so was able to support her. The needs of her mother, the lure of work and money in the bank, and a promise of a bursary by her employer resulted in her accepting a request by her employer to stay on at work and postpone going back to college in 2002. The promised bursary did not materialise, but she continued with her studies in 2003. She paid her

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own fees using money she had saved but she was now struggling financially. In addition, the situation back home in Cape Town started to affect her studies. Her mother was sick and depressed. She was not working and did not have a source of income. "She did not even have any food to eat." She failed and could no longer pay her fees or what she owed to the national bursary fund.

Buhle dropped it all and returned to Cape Town without a full qualification. She had her S3 so she thought she would apply for a construction job, but she remained unemployed at home from 2003 to 2005. It was a very difficult time. Her mother was not strong enough for a day's work as a domestic worker and Buhle could not find a job. Finally, she found a job at Shoprite and worked there from mid-2006 to early 2008 when she was retrenched.

In 2009 she found a well-paying job in the Eastern Cape working for a construction company. She was earning R8,000 per month, but it was a one-year contract. She moved from that job to another construction job in 2010. Things got better, as she says. She lost focus on completing her diploma and hoped somehow it would be OK. She saved money and started to help her mother with the renovation of the house, which is an enduring theme in their relationship.

In 2011 she did not have any work but remained in the Eastern Cape hoping to find "something." She was staying with a relative, so she did not have to pay rent. She did not want to return home to Cape Town, afraid that she could end up sitting around and doing nothing as before, from 2003 to 2005. Her child lived with her mother during this time.

In 2012 her mother gave Buhle money to go back to college to complete the courses she had failed but she was not financially capable of supporting her. Her only income was moneylending. Buhle did go back to school but failed again. In 2013 she went to Carletonville, in Gauteng, where a friend she studied with was working in the local municipal council. Her friend had offered to try to hook her up with a contractor to do her in-service training again, but they would not employ her as she did not have a driver's license. The first attempt at in-service training did not succeed. She feels she failed herself in this regard. In her opinion, she had not taken her education seriously enough.

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She returned to Cape Town and her mother paid for her driver's license which she passed in September 2013.

She was determined to get her in-service training. It counts as a year in her diploma and is a condition for qualification. Her plan was to save enough money while doing the in-service training to take the last three courses that were still outstanding. She applied but without success. She did not manage to find an in-service training job either as these are accessible mainly through learning institutions such as CPUT.

As an attempt to make some money in the meanwhile, she completed a two-month baking course and made scones to sell to school children at the gates of the school. She found that demeaning for someone with aspirations and an education like herself. She "…searched and searched on the internet" and eventually found a job at a high-end restaurant in Camps Bay working in the scullery, cleaning and washing dishes. She then applied for the quality controller job with DAG (NGO) which was for six months in the second half of 2014 and into 2015.

She needed a certificate of conduct from the Eastern Cape College before she could be considered for registration at any other institution. She managed to get it in mid-2015 and saved enough money from the job at DAG to register with CPUT in spite of tension with her mother, which was over how her savings should be used. Her mother wanted her to fix the ceiling of their house. Buhle wanted the money to register at CPUT. The fixing of the ceiling has been an on-going issue between them and the cause of much disagreement and tension. Underlying it all is "me not being able to take care of myself at my age. That's what, that's major ..." "…the only thing now that's on my mind to obtain that diploma so I can get a secure job."

Buhle has now moved out of her mother's home and has registered at CPUT engineering department in Bellville to complete the three required courses to complete her diploma. She has also managed to secure an in-service training placement.

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Buhle's story is one demonstration of persistence fuelled by her recognition of the importance of education for securing work, reliable and well-paying work. This is confirmed by the national statistics office.

Notable comments

> It's sad man, you will find those guys, you know the Carvela shoes… this brand of Italian shoes. It's expensive shoes, about R1,500 a pair and it's ridiculous. You will find a guy like owning three, but he doesn't even have a decent room to sleep in. You know, he's still maybe staying at home. Okay fine maybe there's nothing wrong with staying at home because I am also staying at home. But you'll find that even the home that he is staying in the essential things are still not there.
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> You know, the basics, I mean the ceiling and stuff. But when you check his wardrobe it will cost about R10,000. Some ladies they don't find that…I found it a turn off for me because I wouldn't trust a guy who owns expensive clothes but he doesn't even have a decent place to sleep. I'll look. Once I see the situation is like that then I will know the guy has different priorities, then it is going to be a problem for even the relationship, if he can't make the right choices for himself. Because I think the most basic thing, the most important thing to have is a decent shelter that you can provide for yourself or your family. So, if you cannot do that for the people who are really, really close to you how, can you do that for someone else you've just met? You will always have different priorities.

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Appendix B: Biographies of Transition to Adulthood and the Misstep of the Coronavirus

Sipho

Sipho is different from the other research participants in that he identifies himself culturally as a traditionalist. His father was a traditional leader of a Sotho-speaking clan in the Eastern Cape. Consequently, he did not ever seek formal regular employment. When he completed grade 12, for a few years he made a living by doing short-term casual or contract community-oriented work and since then has traded on his knowledge of customary practices. Sipho inherited the parental home in Khayelitsha after his parents passed away a year apart shortly after he completed grade school. He has been financially independent of his two older sisters since then, living in the parental home. Sipho has sometimes stayed with them during hard times, renting out his house to tenants for the income. Rent from the house has been the mainstay of his livelihood since he inherited his parent's house.

Sipho has two children that he knows of, he says. The mother of his youngest child stayed with him during 2020, but the partnership did not last "due to jealousies." She has left Sipho and the house. Sipho's domestic moral economy, however, is stronger in relation to his sisters more than the mothers of his children.

Sipho's lifestyle and social status have not changed much during the past five years since 2016 , though he is now older and a more senior traditional leader. He has not lived an extravagant life and has had no need for the status from displays of what is termed in this study 'as-if' consumption. In Sipho's case we do not see any obvious signs of conventional markers of transition to adulthood in 2021.

Discussions with Sipho in 2021 revealed that the pandemic affected him positively. He received the special COVID-19 Social Relief of Distress grant of R350 per month. He also benefited from the call by the municipal authority offering non-profit organisations (NPOs) means by which to provide food to poor communities. He applied for and received a package of cooked food for distribution to the local community with a small industrial scale cooking stove and pots, "with gas."

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He and other neighbours also benefited by on-selling the nearby shebeen's alcohol illegally from their home at a premium price to neighbourhood buyers. Trading of alcohol by such shebeens was prohibited during the early Stages 5 and 4 of the COVID lockdown. In addition, as an authority on matters traditional and with access to traditional medicine, he also traded in *umuthi*, selling traditional medicine to treat COVID symptoms, including such things as "a pain in the chest or depression." Sipho was better off than before.

Asked about the economic impact on his two sisters, he said "The first one, she was selling alcohol, like me … she is a specialist in shoplifting." She had done this from the age of 15 implying that she took care of herself. "The big one, she was working at Cape Cookies, at the Koeberg factory, but because of COVID she was not working every day." Reduction of her earnings caused financial stress in her household. Sipho supported her financially from time to time when she asked for it. The Coronavirus did not impact the health of his family members. Regarding drinking and spending, Sipho confirms that people drank alcohol and paid more for it for as long as it lasted. He did not drink himself. He was selling alcohol from home at night, so he needed to be sober. He also felt he needed to be cautious with his spending to save money in case private hospital care was needed for his youngest child in the event of her becoming infected with COVID.

Tembeka

Tembeka, at 30, worried that time had passed and she had not yet achieved any measure of financial independence. She has been among the least employed of the participants. After she dropped out of university in East London (the Buffalo City Campus of Walter Sisulu University) in the Eastern Cape, she moved to Cape Town to help her ailing grandmother. She missed registration at Cape Peninsula University of Technology (CPUT) on her return and her family ran out of money to pay for her studies later. In her thinking, she missed her opportunity for an education causing her to be "left behind." She was unemployed for five consecutive years and only looked for work intermittently. In 2016, at age 30, she was dependent on her father. 2016 and 2017 were difficult years for Tembeka. After she became pregnant for a second time and with an absent father to the

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child, she left her grandmother's house and went to live with a relative a few kilometres away. In 2018, she returned to her parents' home in the Eastern Cape. In 2021, still was still dependent on her father due to contracting the COVID virus and losing her business. In Tembeka's own words:

> COVID really affected me and my finances negatively because I was busy running a poultry business and growing some chicks. I had about 300 chicks which were about four weeks old already. That is when I got infected by the virus and I had no strength to take care of them. At that time, both my parents were infected and that is how I got it too. I was nursing them. Dogs and pigs got into my chicken coop and ate all of them. At the time I was fighting for my life. I had to be ventilated too, so I really did not prioritise on the chickens. The costs of medication once infected [were high]: at my house we were four who were affected, mom, dad, brother and me. We all had to go to the doctor and pay the doctor's fee for four adults. Referred to the lab for testing, had to pay the lab too. Prescribed medication had its own costs as well. We also had to buy immune boosters for the whole family and loads of sanitisers. We were sick about three weeks. So, it was really costly.
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> It is being unemployed that really had an impact on my life: a negative one. I found myself dependent and unable to do basic things for myself. But the past four years have taught me to be patient and resilience. I have had to kick myself out of a dark corner and not allow myself sink into depression. I have learned to appreciate the little that I have and to live in the moment. Worst years were 2018 and 2019 ... but last year I managed to bounce back because I started the chicken business early last year. I sold grown chickens at R100 per bird ... a month I will sell about 900 odds at different SASSA pay points here in the rural. I also sold them in bulk to people who resell them in stalls. I started by growing 1,000 chicks of which some would die whilst growing.

Regarding adulthood, she says:

> Once one reaches a certain age, you are an adult. Whether the odds are for you or against you. Much like teenagerhood, once you have reached the stage, you cannot reverse or skip

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> it, you are in it. How you live through it and what you do is entirely upon the circumstances presented to that particular person at that point in time. Being an adult is not constituted by whether you can provide or not [or] whether you are independent or not, [or] whether you can reason rationally or not. One can be an irrational, reckless adult or can be a responsible one. We have mature adults and immature adults. We have responsible adults and irresponsible ones. There are no conditions but expectations. It is expected that an adult behaves in a certain way. It is expected of an adult to reach certain milestones in life, [and] to have achieved this lot at a certain stage.

The COVID pandemic affected Tembeka and her family's health and economic situation. For Tembeka, transition to adulthood is a matter of age and unrelated to external conditions such as employment. Externally constituted markers, life course events that signify adulthood, are for Tembeka what is expected socially, i.e., socially constructed norms of behaviour that she feels deny her the status of adulthood. Tembeka has given up the family poultry business to return to Cape Town for further education.

Fezile

Fezile is now 39. Drink and revelry with friends have been the cause of the sudden interruption and reversal of his financial security as well as the instability of his place in the family household. He completed his grade 12 after an emotionally difficult and insecure childhood during which he felt victimised by his aunt while living with his grandmother and, later, by his stepfather when he moved to his mother's house. He then spent two years doing odd jobs before he secured well-paying regular employment. Fezile was dismissed from the job after more than six years for absenteeism due to the effects of frequent weekend binge drinking. His alcoholism disrupted his family life from early on in his working life, from the early 2000s. His wife left him and took their three children, but his drinking seemingly persisted. He became unemployed and his salary dropped dramatically. His position in his parents' household was then very tenuous.

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Fezile was employed by a small metal working company in 2016 for eight or nine months earning R7,000 per month going up to R9,000 with overtime. Toward the end of 2016, Fezile recounts, a *stout* [naughty] friend, a thief, stole his phone during a bout of drinking and an altercation ensued which landed Fezile in jail for a month. As a result, he lost his job and gained a criminal record. Fezile felt racially victimised by the firm in that they failed to understand his predicament. He did not work during 2017 and secured casual work during 2018 but managed to secure work with a construction company for 10 months in 2019 going into 2020. He had been living with his family but after losing his job due to the COVID lockdown "things changed at home … my younger sister … she stopped giving me some food." She, too, had lost her job during the lockdown, but she was back at work by June 2020. His younger sister had a well-paying job at a car hire company and was "in control, [she was] the main breadwinner." Fezile's mother became ill after his stepfather passed away in December 2018. Eventually, Fezile had to move out of the family home during 2020.

The pandemic affected Fezile financially. His mother and sister were not earning during the early part of 2020, but he had no income. He moved to one of the new informal settlements in Cape Town that sprung up during the pandemic largely as a consequence of loss of employment and inability of people like Fezile to pay their way in the household. Unfortunately, Fezile's shack was broken into shortly after he moved to the settlement and all his clothes, certificates and papers were taken. "I'm like a hobo now," he says. And with a criminal record it is difficult to get a job. He would have had a good job at I&J (a large fishing company) had he not had a criminal record. But the pandemic did not affect the health of Fezile's immediate family.

Fezile had achieved markers of adulthood as early as 2005 – that is, completion of schooling, a regular job, a steady life partner with children, and his own household in (temporary) house in his mother's yard but his domestic moral economy fragmented when he fell back into unemployment and an inability to fulfil his domestic responsibilities in the family home.

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Zintle

Zintle went to school in Khayelitsha in Cape Town. She reports that she started dating in 1994 when she started school and became pregnant at the age 15. Her mother took care of her child while she completed secondary school. After school she spent four years, between 1999 and early 2004, doing odd jobs, earning sporadically, doing community work and short courses before she was employed as a part-time conservation education guide earning variable wages until 2007. She continued to work on contract for two employers earning different wages until 2014. She became unemployed for six months before she was employed by her current employer.

Zintle, now nearly 40, is the oldest of the women. She is a grandmother. Her daughter and grandchild live with her as do her niece and her younger brother who works from time to time. His situation has not changed. She tries, she says, not to take care of him. Her mother is 66 years old and in the past five years moved to live in the Eastern Cape. Zintle's son is 17 and in Grade 12 and lives with his grandmother. Zintle sent him to the Eastern Cape to avoid delinquency in Khayelitsha. Her sister is still employed in Somerset West and comes to stay over on weekends. Zintle has had regular income and is now the main provider and effectively the head of household. She has been taking care of the children, her daughter and her grandchild, and is now back living in the family home in Cape Town. Zintle was 35 when she was first interviewed in 2016. Her situation then was that she was living away from her mother's house. She was financial independent of her mother's household economy but responsible for the upkeep of her two children in her mother's house. She had achieved adult status though precariously employed.

The pandemic has not affected Zintle's employment or health. She has worked for the same NGO since early 2016 where she is now the manager and earns R8,000 per month. She speaks of the anxiety she felt during Level 5 lockdown, about the possibility of losing her job and the situation it would leave her in. She panicked, she says, when Level 5 lockdown was extended for a further period and she was told she would have to apply for UIF relief and would only be receiving half her salary. She had heard on the radio and through social media of the plight of people not being able

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to pay their rent and having to stay in the back rooms of houses of family or friends. But retrenchment due to the COVID lockdown has not affected earners in her family or people close to her except for one friend whose husband fell ill to COVID. He was badly affected. Her friend had to spend time away from work to care for her husband and consequently lost her job. Zintle reports that her friend was on "one of those renewal contracts." Her contract was not renewed.

Regarding the health effect of the pandemic, Zintle's 66-year-old mother weathered the virus symptoms and survived. "It being the Eastern Cape" her mother was not tested or diagnosed with the virus even though she had been to several clinics and hospitals and seen doctors. Other than that, no one else in her family contracted the disease but two people she knows did die soon after showing symptoms, a neighbour and someone from church, both heads of family.

Regarding spending, Zintle found herself overspending on food and provisions during Level 5 lockdown. She puts it down to misjudging savings she felt she would have from not spending money on transport to and from work. Asked about the consumption of alcohol, she described a sense of revelry in the township, of it being like Christmas in the streets. People selling alcohol became richer and people drinking it became poorer, she says, until there was no more alcohol. People started making their own. There were more people milling around and more small parties and gatherings as a way of passing time.

In sum, in 2021 Zintle is older and is still head of her own household, only she now lives in her mother's house and is a mother and grandmother with concomitant responsibilities. Zintle had to stay at home when government announced the lockdown. The nature of her work did not permit her to work remotely from the home which she shares with four other people. The COVID threat on waged work made her feel anxious and more insecure for a time but she is now more settled and in a position of more regular employment with a higher salary, even though she has added financial responsibilities and more financial debt. Having misjudged her budget and spending obligations, the pandemic left her with more debt than before.

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Temba

The striking difference, fortunate and formative in Temba's life trajectory, is his selection at an early age from school in Khayelitsha to attend the German school in Cape Town where he completed his secondary school and learned the German language. This landed him a job at Lufthansa and then employment at a German-owned small timber flooring factory. He has been employed more or less consistently since then, overlapping college education with employment while employed at the factory. His working life turned to the NGO sector in 2015. He was employed on two successive year contracts with the same NGO before he was employed, coincidentally, by a German-funded NGO in 2017. His responsibilities increased and his salary more than doubled to R18,000 per month. He has been employed with the same NGO working on construction sites since 2017 initially on one year contracts but then the organisation migrated to providing permanent employment.

The pandemic did not affect Temba's family – his mother, his sisters and their children or what is now his own immediate family, his wife and two children. He spoke about a general anxiety that people felt about health and employment – earning. He referred to the loss of two work colleagues to COVID and to a friend who lost his mother in the Eastern Cape as examples. But the loss of employment is big, he says. He was anxious about losing his salary because he has "lots of things in the pot…I was waiting for the CEO to say guys, we have to retrench or close down." But he feels he was lucky not only did he keep his job, but he received a raise together with his other work colleagues.

Temba is now 35. He has an older sister by three years and a younger one also by three years. The older sister was intermittently employed in 2015 and his younger sister was still studying. The older sister is now employed as a care worker for the elderly and living in a backyard "shack or bungalow" near Temba. She left the family home after disagreements with her mother. Her child lives with her mother because, as a care worker, she lives every alternate week with the elderly person she cares for. Unlike Temba, she makes regular contributions toward her mother's

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household expenses. The Child Support Grant she receives also goes to her mother. The younger sister recently graduated with a business management diploma and lives with her mother and the older sister's child. She takes what work she can get.

Regarding household income and financial contributions by family members, Temba says that he is no longer the "pillar of the family." By this he means he is no longer the sole breadwinner who must take responsibility for food and essentials for his mother and his two sisters, which was the case back in 2015. He does not face the same pressure, he says. His mother now receives an older person's grant. They also have the child support grant, his sisters' contributions and a small amount of income from her sewing. Temba now makes contributions to his mother and sisters only when asked. But he now has wider responsibilities toward the extended family because of his father's failing health. His father is elderly, had a stroke and no longer earns. Custom, according to Temba, requires him, as the oldest son, to stand in for his father. In this position, he is sometimes asked to solve interpersonal disputes and, from time to time, he is also called upon to provide financial support to extended family members. He must now assume a role as head of the extended family on his father's side.

Temba now earns R20,000 per month as a project manager for the NGO, jumping from R7,000 in 2016. Regarding spending and borrowing to spend during the COVID period, Temba reports that as a married man with children he has responsibilities. He thinks twice when standing in the checkout queue with a bottle of gin in hand. He could be buying a length of pipe for the second house he has recently bought that needs improvement, he says. Temba's priorities have changed. Marriage changed things, he said, and referred to the customary responsibilities that go with marriage. He has a house of his own and children and he bought the house next door as a rent earning investment. For Temba, marriage means "you come home every night by a certain time" and whereas when you stayed out longer with friends and spent R500 every weekend, you now spend R200 and go out less to drink. He refers to being older and preferring family life and TV and music as entertainment.

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Regarding borrowing or buying on credit from retail stores, he and his wife do have accounts for the occasion when they "want something for the children and do not have cash available." His biggest debt is repayment of the loan he took for the house he bought next door.

Referring to consumption he says that things have now gone back to what they used to be. He explains that "when you are younger you want the finest things, but you are not doing it for yourself, you are doing it to show…" but he goes on to say that attitudes to spending may have changed due to the pandemic. People are now satisfied with Black Label, a cheaper beer with lower status than Castle Lite, and people are now happy to buy cheap cigarettes.

I ask him whether it is not wages and permanent employment that change spending patterns rather than age or marriage. Temba immediately responded by referring to someone he knows who has regular employment and a high salary but still lives at the back of his mother's house. He spends on drink and revelry with friends and has nothing at the end of the month. Having friends, many friends, and no marriage responsibilities, he claims, is the cause of drinking among men.

In sum, throughout our discussion Temba emphasised a transition that comes with age and social position including responsibilities that go with marriage and children. He speaks of his own reality and explains normatively what it is to be an adult. Stable employment and higher wages are seemingly not enough for the 'transcendence' to adulthood, i.e., going beyond the lifestyle involving sociability and social comparison with friends, characteristic of young adulthood. But drink and revelry lurk in the background, in the past or alluded to by Temba's statement "I miss drinking."

Lulama

Lulama is now 31 years old. She went to pre-school in Khayelitsha until 1997 when her father asked for her to be sent to live with him on a farm in the Eastern Cape. She reports that she attended a nearby "Coloured school" and lived with her father until she finished her matric in 2008. Lulama claims she was the child of an affair; he was married. She came back to Cape Town in 2009 to live with her mother and to look for work. Working life from 2009 to 2015 involved six short

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periods of contract employment and two periods of unemployment of more than one year. Employment was impermanent and interspersed with periods of unemployment and training. Lulama referred to herself as a party girl. She lived with her mother and their average monthly shared and stable household income was R2,880 per month between two adults, regardless of Lulama's employment status.

Lulama worked as a volunteer eight days a month earning R800 per month from 2016 until 2018 when she secured employment at a call centre. Since 2009 she has been on six month renewable contracts subject to performance. The schedule changed during 2020 as a consequence of the COVID lockdown from four-day day shifts followed by one day off and two night shifts to three days on and three days off. She now earns R4,200 per month. Her mother receives an older person's grant and R2,000 per month rent from their other house in Khayelitsha, one that they inherited from her deceased brother, but, Lulama reports, her mother's commitments to her *stokvels* and other expenses exceeds what she gets. Lulama meets the shortfall and when she complains her mother responds "I'm your mother but you don't care about me. I'll just go to the Eastern Cape." The father of Lulama's child contributes toward her upkeep but only when asked and he complains about it too. He does not contribute as much as Lulama would like him to. He does not live with them Lulama found out he was a married man when she went into labour. "The bastard," she says.

The economic effects of the COVID pandemic resulted in two of Lulama's cousins being retrenched. They both came to stay with Lulama and her mother, together with their three children. Lulama is the only wage earner in the household and is feeling the economic pressure. Her cousins receive child support grants and contribute toward groceries, but Lulama reports tensions at home since her cousins' arrival. These tensions are over responsibility for cooking and chores, and over contributions toward food and essentials. She supports her cousins and their children and, after having paid off her debts, is now indebted again to a clothing retailer and to African Bank.

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Asked about drink and revelry, which Lulama indulged in regularly in 2015, she said she has not had a drink for a few months. She has not stopped drinking, but she does not pay attention to it, she says. It appears there are too many responsibilities to attend to. "Sometimes you just have to grow up."

In sum, Lulama's financial situation has become more demanding as a result of the COVID pandemic. This is due to family responsibilities and marginally reduced earnings. She is once again in debt but has more regular, though still insecure, low wage contract employment. She drinks and parties less because she has added responsibilities of a child but, also, she is older and less inclined to repeat binge drinking.

Nobomi

Nobomi completed grade 12 in 2006 and was earning from employment for seven and a half years out of 10 years working life with four periods of employment and two periods of unemployment greater than six months, one of which was for more than one year. She did not pursue tertiary education or supplementary training during this time. She was part of a large household she shared with her parents and sister.

Starting with Nobomi's experience of employment and earning from late 2015, she was unemployed for a year before she secured a job as a cashier at a petrol station, in February 2017. In June 2018 she secured employment as a community liaison officer with a medium size construction company. The work was in her own and surrounding wards. This job led to another with the company. She now does "small admin work, cleaning and [making] some tea." It is contract work with a chance of becoming insecure, but this is in the nature of the construction sector and Nobomi accepts it. Before COVID, she was earning R8,000 per month, but her pay was reduced by just over half during the lockdown. She says she does not qualify for a child support grant and the child's father does not contribute enough money to cover the needs of the child.

During the intervening period since 2015, Nobomi's parents decided to return to the Eastern Cape with her younger sister and left the house to Nobomi. She had already left the family home to

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move into her own place so decided to rent her parents' home to tenants for the income. She uses the rental income to pay her parents' insurances and other expenses and sends the balance to her parents. After an unsuccessful attempt to find work in Johannesburg, Nobomi's party-loving sister moved to Cape Town to stay with her but Nobomi told her to go live with her parents, taking a position of authority in the household. But when her sister was out of work during the COVID lockdown, Nobomi succumbed and agreed she could stay along with her two children. She felt the responsibility to care for her sister's two children in addition to her own. The three children, including her own, are now with their grandparents. Nobomi contributes R1,000 per month toward her child's upkeep, but she plans for her child to return to stay with her as soon as possible.

The Coronavirus has not affected Nobomi's health or that of her family although she did feel anxious about her elderly diabetic mother less so about her father who has high blood pressure.

Our discussion turned to the matter of being an adult, to behavioural markers of adulthood. Nobomi's attitude, in sum, was that being an adult is having a mindset that accepts responsibilities that come with age, including caring for children, and having people, family, to take care; those signs of adulthood are visible in behaviour related to drinking and partying. According to Nobomi, excessive spending on drink and revelry is not the behaviour of an adult. Although one can drink and still behave like an adult, it is a matter of moderation and giving priority to familial responsibilities and personal betterment.

Nobomi, predictably, also associates adulthood with financial independence from parents and with living in one's own house but she stops short of making such independence contingent on permanent employment. She repeats claims made by more than one research participant during discussions in 2015 that regular, reliable and longer term employment allows one to plan and borrow to achieve goals. The length of the employment contract sets the limits of what one can plan for but, according to Nobomi, you can still have short-term contracts and be an adult if you have the right attitude toward responsibilities. Nobomi went on to emphasise a cultural factor, that

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one has responsibilities for people – parents and less so siblings – responsibilities that must be attended to before one's own needs and desires.

In sum, Nobomi is now 37 years old. Her employment and earning are marginally less precarious than in 2015. She is older and now rents her own house and feels independent of parents. She is the head of her own household. Nobomi dressed well in 2015 but was not one for drink and revelry, partying, and excessive spending with friends. She is family and community-minded. Perhaps she is among the category of youth "the right ones" rather than among those with *ikasi style* (S. Swartz, 2009).

Buhle

Delays, disappointment and reversal of fortunes have beset Buhle's working life and aspirations. She is now 39 years old. She has persisted in pursuing a civil engineering diploma since 2005 running together with sporadic, unreliable employment, variable wages and feelings of obligation to support an ailing and demanding mother. In 2016 Buhle was successful in securing a required internship for qualification and returned to college to do the last two courses for her civil engineering diploma. She registered mid-year 2016 but struggled with the two courses and failed again. She decided to do her internship anyway and worked for a large civil engineering firm for 18 months to the middle of 2018 for R6,000 per month. In July 2018 she attended the Nelson Mandela University in Gqeberha, Eastern Cape to repeat the two outstanding courses. In April of 2019 she started a job with the construction Sector Education and Training Authority (SETA) where she worked for R10,000 until COVID Level 5 lockdown in 2020. She has not earned since then, has been living off her savings and is heavily overdrawn on her bank account. It is "hectic now" she says, "very dry." She is looking for things among her belongings to sell to raise some cash.

Regarding health matters, Buhle did not contract COVID nor did her elderly mother or her 16-year-old daughter in Cape Town, but she was infected with HIV. This, together with the financial stress, has affected her emotionally. She aims to return to Cape Town and has re-applied to do the outstanding civil engineering diploma course at CPUT in August 2021.

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When asked about becoming an adult, about the situation and behaviour of an adult and what prevents one from becoming an adult, Buhle responded in normative terms:

> Taking responsibility for my failures and going back to the drawing board makes me feel like I'm an adult. Taking care of my child and being independent, even if the situation is challenging, like now [makes me feel like an adult]. I have also learnt to be selfish because sometimes my mom would complain about the situation at home and ask for some assistance, if I'm not in a position to assist I tell her [I cannot], but before I used to be stressed and end up in debt so that I can assist her.

Funeka

Funeka has been working consistently on contract since 2016, first as a call centre operator for a financial services company and then on a better paying training project that ended with the COVID lockdown. She has been unemployed now for more than one year. Her father passed away in 2018 and her mother is very old. Her mother contributes her monthly older persons' grant toward household expenses. Funeka is now the primary provider and lives with her mother and young son in the family house. She feels fortunate that no one from the family came to stay, although some relatives had lost their jobs with the COVID lockdown.

"I've spend less on enjoyment" she reports "but on food and medications I've spent much more than usual." Regarding adulthood, she claims it's a matter of maturity and "the ability to adapt certain situations."

Nomlanga

Nomlanga is now 34. After completing grade 12, he started a college electrician diploma but never finished. He swerved into drug addiction and drink and spent nine months in jail for burglary. Thereafter, during nearly five years of the 11 after he completed school up to 2015, he experienced seven periods of employment and five periods of unemployment longer than six months of which two were for more than one year. During this time, he depended on his single mother for food and shelter.

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Nomlanga continued in this vein during 2016. He cleaned toilets on a six month contract. In 2017 he completed his electrician diploma, graduated in April 2018 and worked for two local builders, one after another, doing part-time painting and maintenance work. It was a hard time. Nomlanga's mother was applying for jobs for him, "she had resources," he says. "I have nothing." He asked her "to apply for anything, a cleaner, a porter, anything."

On the 2nd of October 2018 he registered with an employment agency and secured a job with a food services retail chain as a cleaner earning R17.37 per hour. He says, "it was very little…I was desperate, maybe there is something wrong with me, you know, so maybe I have to cleanse myself. I went to church. I was born again. I waited for a year." In 2019, "on the 21st of October I got *that* job," a government job as a groundsman. "I feel free, I feel nice, my wife is working for Woolworths. All along she was working in a restaurant, while I was at school, she was working." Their children, who had been living with Nomlanga's mother-in-law in the Eastern Cape, came back to live with them in January 2019.

But in 2020 during the COVID lockdown, Nomlanga's wife lost her job and things started to become difficult again. They had budgeted carefully but Nomlanga had a commitment to pay *lobola* in the Eastern Cape at the end of 2020 and they had planned to make improvements to their new house in a built stock working class residential area. They had also purchased a car. They had based their spending plans on their combined income. "Everything now fell on my shoulders," says Nomlanga, who was earning R9,000. Nomlanga felt that "this is not much now" given ongoing expenses and financial commitments. They prioritised spending and somehow managed to the end of 2020 "but she [Nomlanga's wife] is still unemployed." The loss of earning due to the obligatory lockdown impacted them financially. COVID was like an unexpected "punch in the stomach."

Nomlanga's immediate family's health was not affect by the Coronavirus. They followed the rules very strictly and were active in support of their communities during this time.

On the question of what makes an adult, Nomlanga answered that one is an adult at 25 years, but that adulthood is a mindset.

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> I had a child in 2013. I was supposed to be a responsible, a parent, but I was drinking, ladies, having fun. In my heart I wanted a better future…but the way I was behaving…was reckless. It was not a grown-up attitude.

I asked whether employment permits greater responsibility, meaning adulthood. He answered no. "I know people who have good jobs but behave recklessly." Nomlanga associates recklessness with youthful behaviour. Commenting on employment Nomlanga says:

> Employment gives you confidence. You have wanted a job for a long time and when you get it, it relieves you. When I see you, when I see Zama, I see a person who can help me get a better life. That is not a good feeling. When you have a job, you feel free, you are not dependent but having a job does not make me grown-up. A grown-up makes the right decisions. Do I want to keep cheating on this person that I am with, no. Do I want to go out at night leave the children alone, no. Do I want to drink there [implying local drinking venues] when my mother is unemployed, when my house is like that, no. When you grow up you make good decisions.

He goes on to explain, "I must make an example…when I go to party the children look there, they see Nomlanga going to party, drinking, going there by Ace. That is not appropriate behaviour, not the right thing to show the children."

He refers back to his parents' time in a general way, alluding to traditional values, and says, "back in the day they were so respectful," implying they had self-respect. Comparing it to his behaviour he comments:

> I am behaving like a boy, but I am circumcised. I am a man by flesh but my mind, my mind is all over the place…being there by the house giving money is not enough, I must notice the children. A man can be 60 years old, but he is not grown-up.

He repeats himself by giving the example of his youngest brother who has a good job earning a good salary of R28,000, but "he wants to have fun. He is drunk (laughter)." His older brother is the same.

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He lost his job at the Department of Agriculture because of bad behaviour. He was drinking with the students; he was doing a lot of stuff, so they fired him.

So, it is not about the job, a job brings relief because we live in an environment where people are buying stuff, clothes, build houses, furniture, it make it look nice. You see other people have these things so when you get a job you can have these things too. It gives you relief.

It gives status.

Nomlanga claims he was an adult deep inside. It was his desire to live what he calls a better life that made him an adult. He just needed something to elevate it, he says. That is, to manifest adulthood which, according to Nomlanga, involves managing spending. "The way I spend my money, John, I calculate." Being an adult translates to how one prioritises spending and one's behaviour toward one's children and people you care for but without money, without employment, it would not be possible to prioritise at all.

Nomlanga goes on to qualify spend on lifestyle goods and leisure - "you should do less of that, don't overdo it and don't do it for the eyes." That is, do not spend to show off. He speaks of the life of drink and revelry pointing out that it robs you of your money and robs you of your time. It also puts your life in danger when drinking at the crowded drinking places, such as Ace. There are always one or two people in a hundred who will fight with a knife or a gun. Nomlanga knows this from personal experience.

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Appendix C: Employment Trends

By Age (in descending order)

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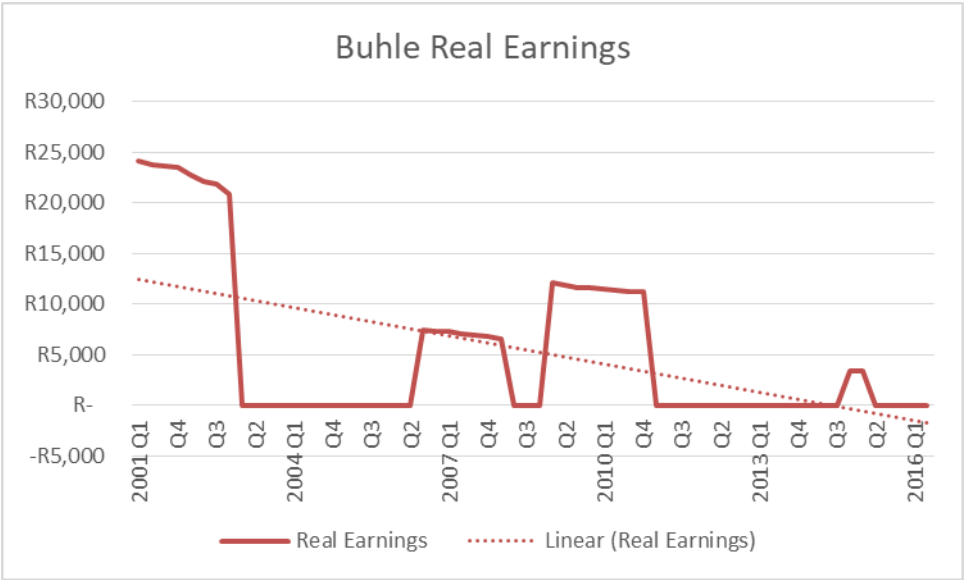
Zintle Real Earnings
R20,000
R18,000
R16,000
R14,000
R12,000
R10,000
R8,000
R6,000
R4,000
R2,000
R-
2001 Q1
Q4
Q3
Q2
2004 Q1
Q4
Q3
Q2
2007 Q1
Q4
Q3
Q2
2010 Q1
Q4
Q3
Q2
2013 Q1
Q4
Q3
Q2
2016 Q1
Real Earnings
Linear (Real Earnings)


Buhle Real Earnings
R30,000
R25,000
R20,000
R15,000
R10,000
R5,000
R-
-R5,000
2001 Q1
Q4
Q3
Q2
2004 Q1
Q4
Q3
Q2
2007 Q1
Q4
Q3
Q2
2010 Q1
Q4
Q3
Q2
2013 Q1
Q4
Q3
Q2
2016 Q1
Real Earnings
Linear (Real Earnings)

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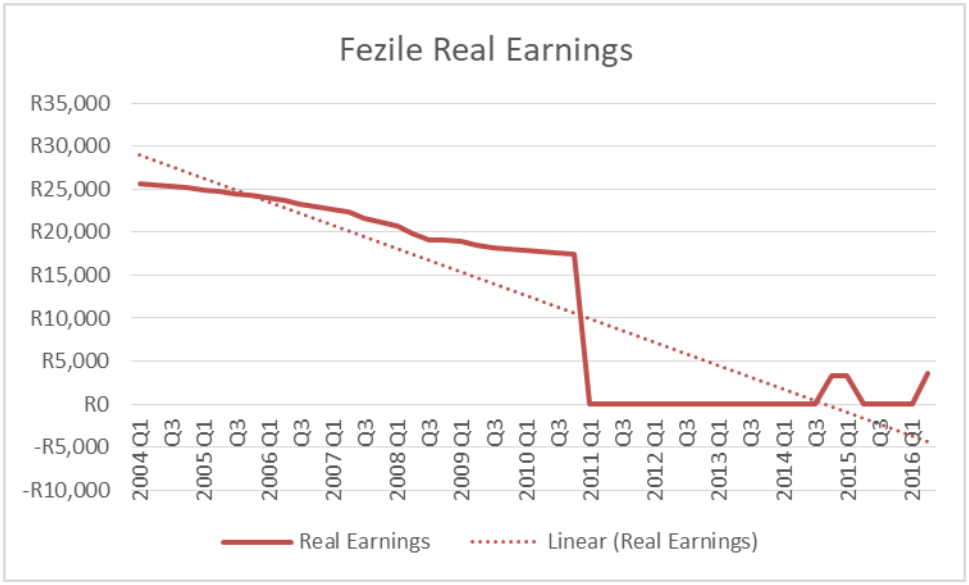
Fezile Real Earnings
R35,000
R30,000
R25,000
R20,000
R15,000
R10,000
R5,000
R0
-R5,000
-R10,000
2004 Q1
Q3
2005 Q1
Q3
2006 Q1
Q3
2007 Q1
Q3
2008 Q1
Q3
2009 Q1
Q3
2010 Q1
Q3
2011 Q1
Q3
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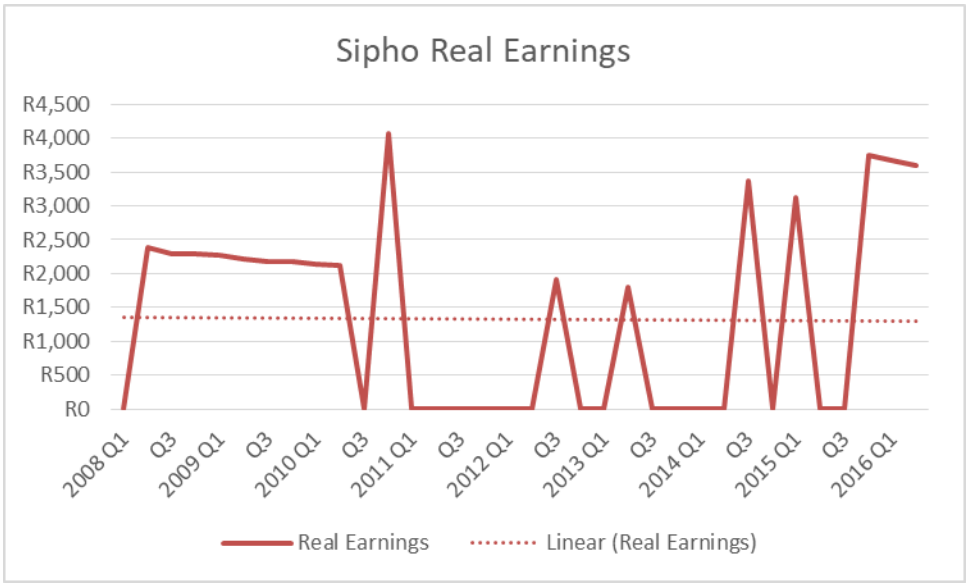
2013 Q1
Q3
2014 Q1
Q3
2015 Q1
Q3
2016 Q1
Real Earnings
Linear (Real Earnings)


Sipho Real Earnings
R4,500
R4,000
R3,500
R3,000
R2,500
R2,000
R1,500
R1,000
R500
R0
2008 Q1
Q3
2009 Q1
Q3
2010 Q1
Q3
2011 Q1
Q3
2012 Q1
Q3
2013 Q1
Q3
2014 Q1
Q3
2015 Q1
Q3
2016 Q1
Real Earnings
Linear (Real Earnings)

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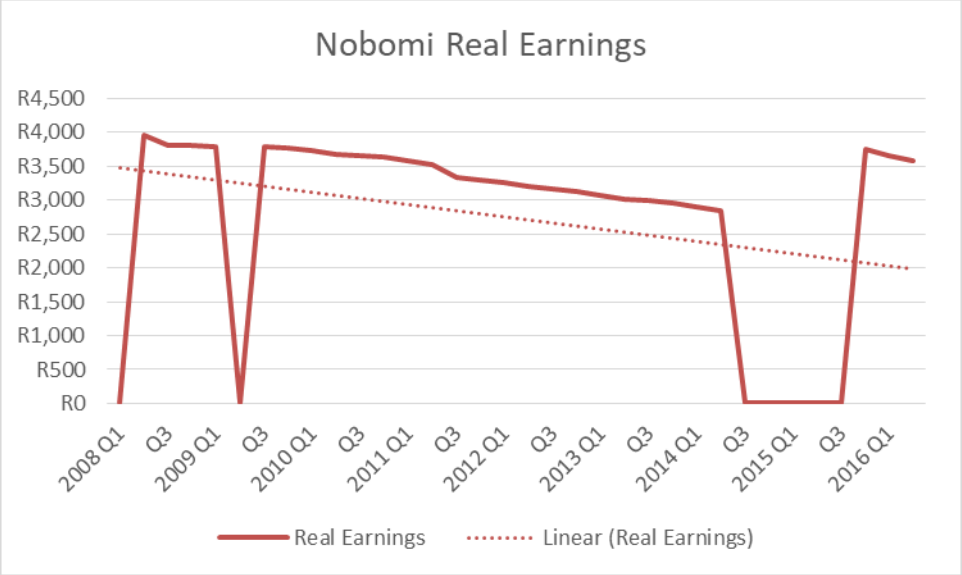
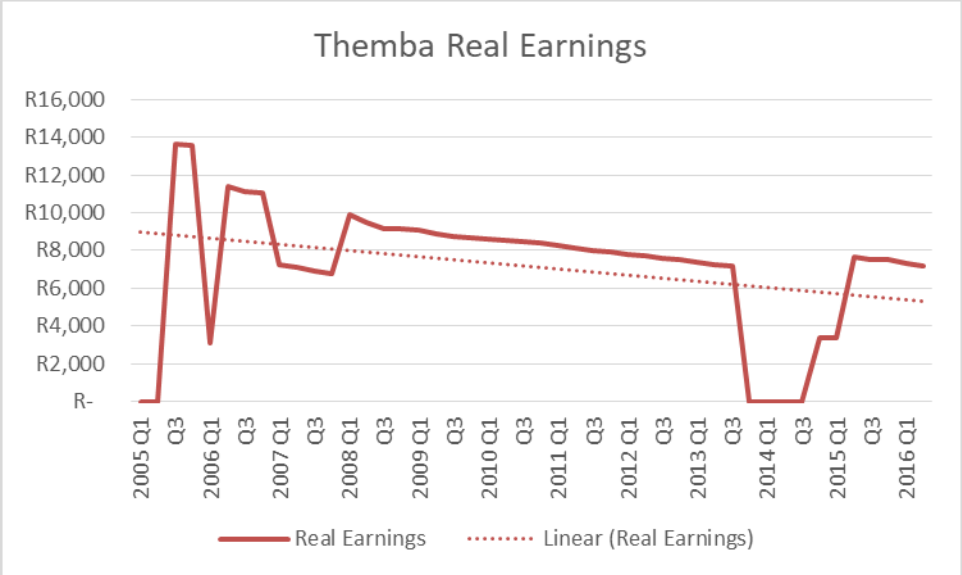

Nobomi Real Earnings
R4,500
R4,000
R3,500
R3,000
R2,500
R2,000
R1,500
R1,000
R500
R0
2008 Q1
Q3
2009 Q1
Q3
2010 Q1
Q3
2011 Q1
Q3
2012 Q1
Q3
2013 Q1
Q3
2014 Q1
Q3
2015 Q1
Q3
2016 Q1
Real Earnings
Linear (Real Earnings)


Themba Real Earnings
R16,000
R14,000
R12,000
R10,000
R8,000
R6,000
R4,000
R2,000
R-
2005 Q1
Q3
2006 Q1
Q3
2007 Q1
Q3
2008 Q1
Q3
2009 Q1
Q3
2010 Q1
Q3
2011 Q1
Q3
2012 Q1
Q3
2013 Q1
Q3
2014 Q1
Q3
2015 Q1
Q3
2016 Q1
Real Earnings
Linear (Real Earnings)

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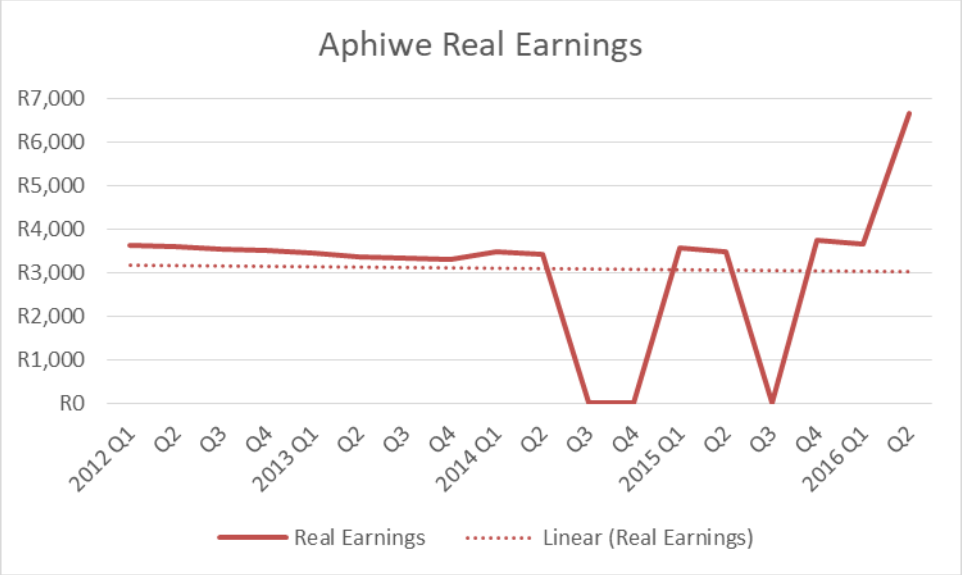
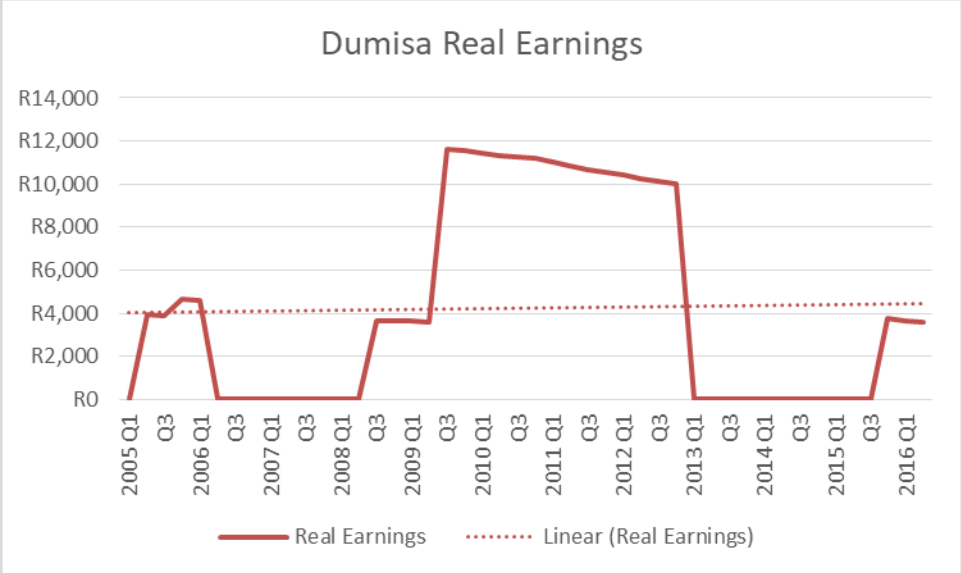
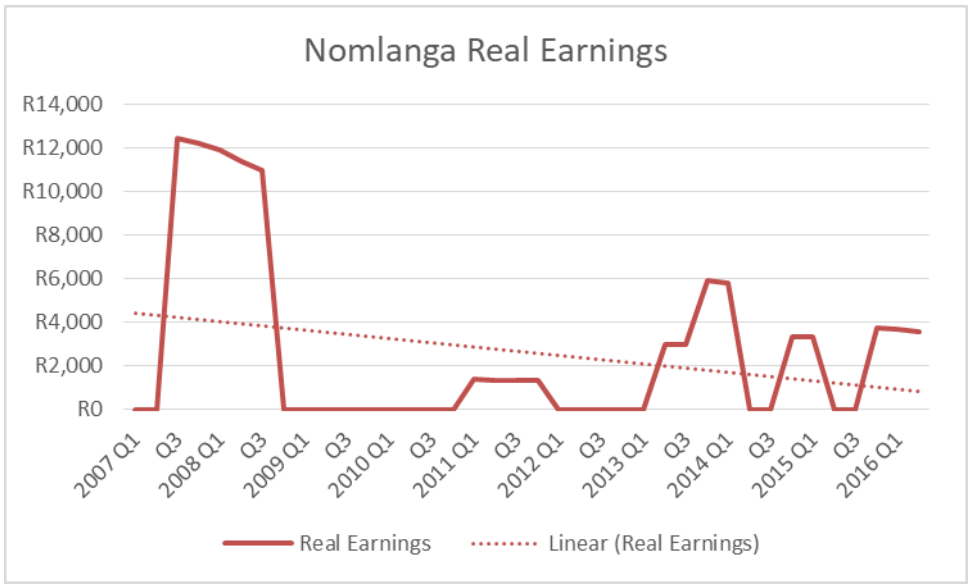
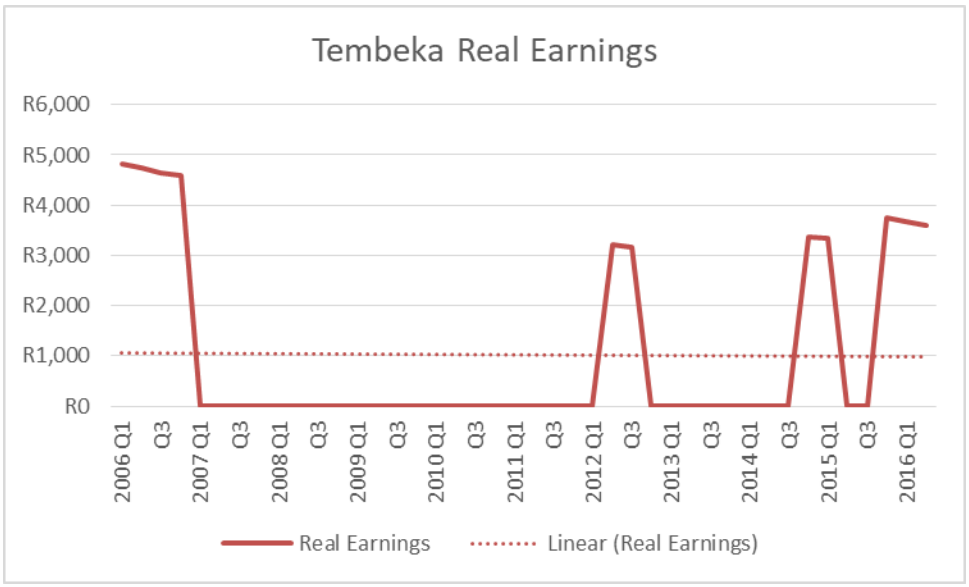

Aphiwe Real Earnings
R7,000
R6,000
R5,000
R4,000
R3,000
R2,000
R1,000
R0
2012 Q1
Q2
Q3
Q4
2013 Q1
Q2
Q3
Q4
2014 Q1
Q2
Q3
Q4
2015 Q1
Q2
Q3
Q4
2016 Q1
Q2
Real Earnings
Linear (Real Earnings)


Dumisa Real Earnings
R14,000
R12,000
R10,000
R8,000
R6,000
R4,000
R2,000
R0
2005 Q1
Q3
2006 Q1
Q3
2007 Q1
Q3
2008 Q1
Q3
2009 Q1
Q3
2010 Q1
Q3
2011 Q1
Q3
2012 Q1
Q3
2013 Q1
Q3
2014 Q1
Q3
2015 Q1
Q3
2016 Q1
Real Earnings
Linear (Real Earnings)

**


Nomlanga Real Earnings
R14,000
R12,000
R10,000
R8,000
R6,000
R4,000
R2,000
R0
2007 Q1
Q3
2008 Q1
Q3
2009 Q1
Q3
2010 Q1
Q3
2011 Q1
Q3
2012 Q1
Q3
2013 Q1
Q3
2014 Q1
Q3
2015 Q1
Q3
2016 Q1
Real Earnings
Linear (Real Earnings)


Tembeka Real Earnings
R6,000
R5,000
R4,000
R3,000
R2,000
R1,000
R0
2006 Q1
Q3
2007 Q1
Q3
2008 Q1
Q3
2009 Q1
Q3
2010 Q1
Q3
2011 Q1
Q3
2012 Q1
Q3
2013 Q1
Q3
2014 Q1
Q3
2015 Q1
Q3
2016 Q1
Real Earnings
Linear (Real Earnings)

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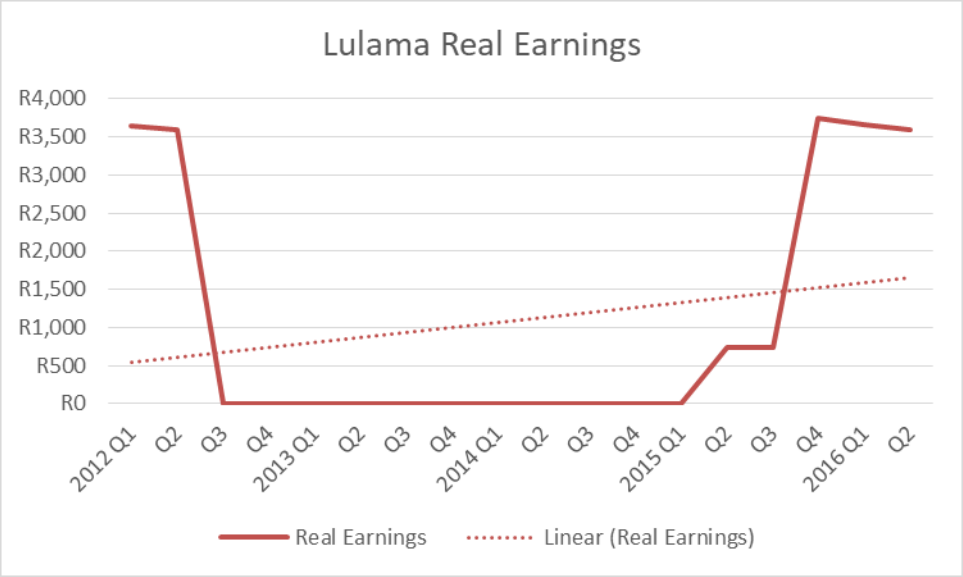
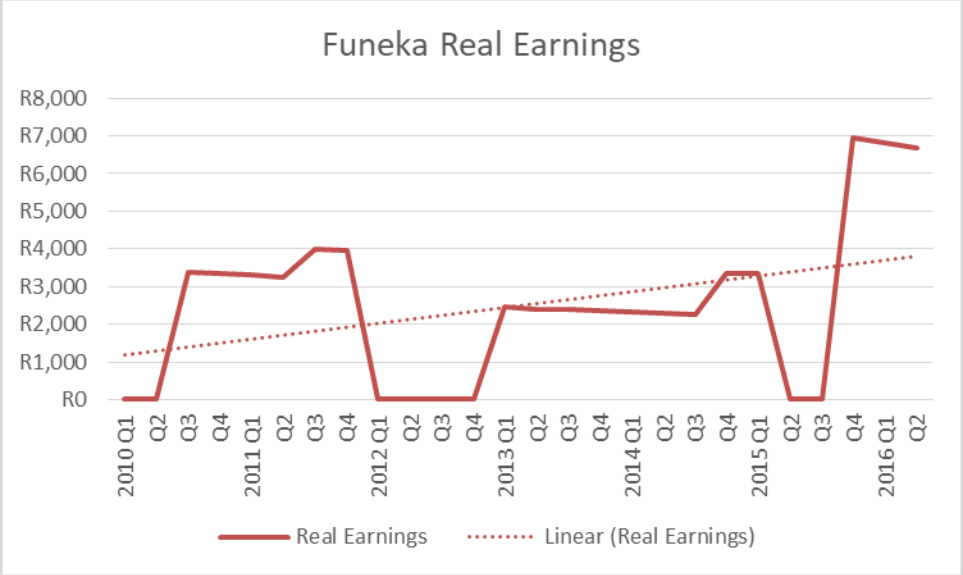

Lulama Real Earnings
R4,000
R3,500
R3,000
R2,500
R2,000
R1,500
R1,000
R500
R0
2012 Q1
Q2
Q3
Q4
2013 Q1
Q2
Q3
Q4
2014 Q1
Q2
Q3
Q4
2015 Q1
Q2
Q3
Q4
2016 Q1
Q2
Real Earnings
Linear (Real Earnings)


Funeka Real Earnings
R8,000
R7,000
R6,000
R5,000
R4,000
R3,000
R2,000
R1,000
R0
2010 Q1
Q2
Q3
Q4
2011 Q1
Q2
Q3
Q4
2012 Q1
Q2
Q3
Q4
2013 Q1
Q2
Q3
Q4
2014 Q1
Q2
Q3
Q4
2015 Q1
Q2
Q3
Q4
2016 Q1
Q2
Real Earnings
Linear (Real Earnings)

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Appendix D: Interview Questions

A: Questions on household demographics, family history and financial circumstances of the participant:

1. What is your family history of migration to the city from the Eastern Cape, family livelihoods and workplaces, places of residence?
2. How did work and financial situations change over time for the family as a whole?

B: Questions concerning employment and earnings of the individual participant:

1. What were your employment terms over the course of employment history — irregular, permanent or temporary?
2. What were reasons or causes for termination of employment. How did you feel about being unemployed?
3. How did you cope financially when not employed, with what impact on the household?
4. How did you occupy yourself during unemployment? How long were these periods?
5. Were you satisfied with wages earned? What wages do you think are the necessary minimum for an ordinary life and what have you been prepared to accept?

C: Questions concerning the experience of saving:

1. Did you save money while you were employed? If not, why?
2. What did you save for; why these items and events?

D: Questions concerning shared costs and about obligations and entitlements of intermittently contributing household members:

1. What are household expenses and who contributes to these expenses? What are the different sources of household income spent on?
2. What is shared in the household, by contrast with what is personally paid for?
3. What are the occasions of major expense, relating to deaths, births, *lobola*, weddings and other lifecycle events? How are such costs shared among family and friends?

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4. What are the obligations and responsibilities and entitlements of family?
5. What are the norms of sharing and what conflicts arise?
6. What are the main spending items for yourself? What do you spend on first and why?
7. How are these expenses paid for, from savings, by means of lay-bye, or borrowing?

E: Questions about buying on credit, level of indebtedness and practices of and attitudes toward repayment:

1. Who have you borrowed money from and for what?
2. Do you have accounts with retailers? How many and for what?
3. Which debts are you able to repay? Which must you pay first and why?
4. Are you under pressure to borrow (for yourself, friends or family), for what and why?

The questions acted as prompts to elicit biographical accounts of their experience and that of their families. The core material of the research is derived from statements and utterances of the individuals, as elicited and interpreted by myself. Short biographies of the participants from the transcripts form Appendix A to the thesis.

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Appendix E: Skits

Skit 1
Late afternoon the family sits down for supper around the television and talk about the day's meal. There is a loud knock on the window. "Give back the money!" It's the *Mashonisa's* strongman.
Skit 2
An old lady is standing in the SASSA queue waiting to be paid her pension. She is talking to the woman next to her about her pension. The moneylenders are all waiting. Afterwards, she walks home with her friend and her grandson is waiting there.
Skit 3
A drinker talks to his friends or her friends about stuff at the shebeen. They are having fun. They have not had too many drinks, but they have now run out of money…(women)
Skit 4
A young man comes home from work on the 25th with his paycheck. His mother and father are at home and they start to talk to him. His friend is waiting in the street. He goes out and walks away with his friend. His friend asks him "what's the problem?"
Skit 5
Four young men and women are sitting around the table at a restaurant or out somewhere. They are talking about their jobs, saving it, spending it…and the things that worry them.
Skit 6
A young woman has just lost her job. She is at home when she receives a call from the call centre demanding that she pay back her debt! She owes money to Edgars. She is talking to the call centre woman and then her mother comes home. The call ends and she tells her mother about the call.
Skit 7
The family is sitting in the living room at dinner and the husband comes into the room from outside. He has been drinking. He wants food. There is an argument.
Skit 8
A drinker talks to his friends or her friends about stuff at the shebeen. They are having fun. They have not had too many drinks, but they have now run out of money…(men)

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Skit 9
A young woman goes to her friend's for some money. It's an emergency. Her friend has no money to give her. They discuss what she must do.
Skit 10
A domestic worker is in a taxi talking to her friend about her work and her family. The taxi ride ends and she gets to her work, the home of the Madam. She talks to herself about her daughter and her money problems and her employer walks in. She asks her how she is.

Recorded skits can be found on YouTube: https://youtu.be/zXfxM7Ot50

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