

Letters to the Editor

Pensions and household structure

The article "Pensions and household structure of older persons in Namibia" by Adamchak in the October 1995 issue of *Southern African Journal of Gerontology* (SAJG Volume 4 No 2) raises a number of definitional, conceptual, theoretical, statistical and analytical problems. Some of these problems are so fundamental that they question the validity of the analysis as a whole. For the moment, however, I shall raise only one point. The point was picked up by Nana Araba Apt in her introduction to the special issue and illustrates the serious implications for policy development of the acceptance of an analysis which is based on a misinterpretation of data.

Nana Araba Apt states "... Adamchak examines the roles of elderly Namibian pensioners and how the security which pensions offers them enables them to take charge of households and the care of grandchildren while young adults search for gainful employment. His findings pose a number of researchable questions. For example: Does a national pension system alter long established trends in intergenerational transfers by allowing the older generation to continue to provide support for the young rather than becoming recipients of support?" This practice is referred to by Adamchak in the article as the "skip-generation phenomenon."

Although Table 3 of Adamchak's article shows that a larger percentage of household membership in pension households (the definition of a pension household is itself questionable) than in non-pension households (another questionable term in that the grouping includes the majority of households in which pensioners are found) consists of grandchildren (a status defined solely in terms of relationship to the household head and giving no indication of age or dependency), it also indicates that pension households do not have a larger percentage of members who are under the age of 18 and who might be termed dependents.

Nana Araba Apt's reference to the older generation providing rather than receiving support is based on a number of Adamchak's statements on page 12 of the journal. In Table 6 he asserts that the sex ratios for the six regional clusters into which he divided Namibia indicate male out-migration from the two northern clusters into the four southern ones. He goes on to state that Table 7 shows the areas of male out-migration to have the highest percentages of households which have pensions (both formal and national) as their main source of income. On this, he bases the fundamental thesis of his article, which is that "the security which pensions offer to the extended family enables young adults to migrate for employment, or to extend the employment search, while their children are cared for by elderly parents or other elders in the family network."

However this is not what Table 7 indicates at all. The population of the two clusters from which out-migration occurs constitute 60 % of the entire population of the country. The clusters are traditional and rural in nature and might be expected to contain an above average percentage of elderly persons. Although cluster 1 contains 33,3 % of the elderly for whom the national pension is the main source of income, only

18 % of the elderly in cluster 1 have pensions as their main source of income. There is in fact the lowest percentage of households with pensions as their main source of income of all clusters. Similarly, although Adamchak states that cluster 2 has the highest percentage – 35,4 % – of households with formal pensions as the main source of income, only 16 % of the elderly in cluster 2 (as opposed to all the elderly) have formal pensions as their main source of income.

Adamchak states in his conclusion "The regions with the lowest sex ratios, indicating significant male out-migration for employment, are also the regions with the highest prevalence of pensions as the main source of income." Examination of the data shows the opposite to be the case. Despite the fact that the greatest numbers of households where pensions are the main source of income are found in the northern-most clusters, the presence of the majority of the total population (and the elderly population) in these clusters results in their having the lowest percentages of households with pensions as their main source of income.

The use of the concepts "pension household" and "main source of income" gives rise to as serious questioning as does the "skip-generation" thesis. There are also difficulties associated with a lack of differentiation between urban and rural households, between households containing the elderly and those which do not, and the absence of a distinction between the various regions or clusters, particularly in relation to household structure and sources of income generation. A lack of historical perspective and the cross-sectional nature of the paper misrepresent the society written about. Migration and employment patterns are not revealed.

Policy development concerning the welfare of the aged should not be influenced by a flawed analysis such as this.

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Dr Adamchak's response

I am delighted to have this opportunity to reflect on some issues raised by Ardington concerning my article. I will start by making some general comments and then specifically focus on Table 7.

The problems that Ardington alludes to in the first paragraph of her letter, but does not mention specifically because they are too numerous, are probably similar to those mentioned in the original (anonymous) review of the manuscript. Many of these so-called problems were not deemed relevant by the author or editor for they posed such questions as "how many elderly [are] in Namibia?" which is stated in the paper. Another criticism posed by Ardington is that some of the information is reported in the tables and not in the text. I do not know of any journal editor who will give an author

expensive journal space to explain every table cell in the text. The general trend and meaning of a table should be reported in the text but the implications of every cell need not be mentioned. Further, as the author, I assume that readers and referees can interpret tables independently. In her letter, Ardington questions the definition of a pension household. It is stated in the article that a pension household is one in which the main source of household income is a pension. Granted, there may be multiple sources of income, but the data only provide so much information.

The Central Statistics Office has not released income data from the Namibian Household Income and Expenditure Survey (NHIES) to anyone as of this writing; we cannot therefore identify levels of other income sources. The NHIES was not designed to target the elderly in particular. It is a general survey dealing with household resources and expenditures. Fortunately, through these surveys we can begin to understand the condition of the elderly in Namibia and in other African countries.

Ardington's letter to the editor has problems of continuity. The second and third paragraphs do not make a point. It seems as though she is trying to understand the points of the article by writing them down.

In Table 6, I use sex ratios (total population and ages 15 years and over) as a proxy for gender-specific migration. Clusters 1 and 2, in the north of the country, are areas of male out-migration. Table 7 shows pension status by regional clusters for individual elderly. Here is where Ardington claims that the analysis is flawed. Table 7 shows, and I quote from page 14, "the two male out-migration clusters (1 and 2) have the highest percentages of formal pensions as the main source of income (regional cluster 2 – 35,4 %) and the national pension as the main source of income (regional cluster 1 – 33,3 %)." Ardington correctly points out that 18 % of the elderly in cluster 1 receive the national pension as the main source of income and that it is the lowest proportion of the six clusters. Here is where she misses the point. The purpose of the article is to view the impact of pensions on household structure. That is why I constructed Table 7 to be read by columns. The total per cent (100 %) and the Ns total the columns. Ardington is interpreting the table by viewing the

rows instead of the columns. The rows tell us what percentage of the elderly fall in each pension type, such as 18 % receive the national pension in cluster 1 and 71 % in cluster 4, but not much beyond that.

The column interpretation illustrates the impact of pensions at the societal level, and allows other aspects of the process to be related, such as household structure and migration patterns. Here is where the power of the column interpretation supersedes the row interpretation in a dynamic process. Clusters 1 and 2 are relatively small geographically, but together contain approximately 60 % of the population. Further, 53,6 % of the elderly in Namibia live in Cluster 1 and 64,4 % live in Clusters 1 and 2 combined. These clusters also have the greatest percentage of national pension and formal pension as the main source of income in Namibia, respectively. This article does not "misrepresent the society written about," as Ardington claims. Clusters 1 and 2 are home to the majority of elderly; are the modal clusters for the national pension and formal pensions; and are the only clusters to experience a net age-sex selective out-migration for employment. The analysis also shows that pension households display a different household structure compared to non-pension households in Namibia – and show that in combination the above support the skip-generation phenomenon. In addition, the impact of the national pension is significant as one in ten households in Namibia depend on it as their main source of income.

Using this type of analysis in policy development for the welfare of the elderly reveals the multidimensional nature of the system in which they live, and identifies associated issues and problems that impact their security and quality of life. Contrary to Ardington's pessimism, this analysis does pose a number of interesting questions for future research in Namibia and elsewhere. It is the exploration of new ground with new sources of information that allows us to pose these questions and advance the field.

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