An analysis of child poverty in households headed by Millennials in South Africa

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DECLARATION

I declare that the thesis titled:

AN ANALYSIS OF CHILD POVERTY IN HOUSEHOLDS HEADED BY MILLENNIALS IN SOUTH AFRICA

is my own work and that all the resources used or quoted have been duly acknowledged by means of in-text citations and complete references, and that I have not previously submitted this dissertation for degree purposes at any other university.

Nokwanele Mabhunu

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ABSTRACT

Several policies have been implemented in South Africa in an effort to eradicate child poverty and to improve the general welfare of children. These policies include the Child Support Grant (CSG), school nutrition programme and free basic education among others. Despite these, child poverty still persists. Previous studies have found that child poverty is very much associated with household poverty and that the characteristics of the head of the household has implications for child poverty status in their households. Therefore, analysing the characteristics of the modern-day parents, particularly the Millennials is crucial to determine their contribution to child poverty. Millennials joined the labour force during the global financial crisis in the late-2000s. This influenced their employment opportunities, income growth, and productive assets ownership. Consequently, Millennials experienced lower income growth, lesser employment opportunities, and fewer productive assets than the preceding generations. While previous studies observed the head of the household characteristics and the resultant child poverty, none have studied the characteristics of Millennials and their influence on child poverty. This study investigates the extent to which child poverty is prevalent in Millennial households by studying the characteristics of the heads of these households. The General Household Survey 2019 data were employed to identify the characteristics of Millennials. Descriptive statistical analyses in the form of cross-tabulations together with a binary logistic regression were used to analyse the relationship between those characteristics and the prevalence of child poverty in their households. The findings show that the socio-economic characteristics of the Millennial heads of households, such as employment status, their education level and household size greatly influence the extent of the prevalence of child poverty in their households. Therefore, creating job opportunities and providing in-job training programs may benefit Millennial heads of households in order to eradicate child poverty in their households.

Key terms: Child poverty, household poverty, income, Millennials, head of household

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LIST OF ABBREVATIONS

4IR	Fourth Industrial Revolution
CCFCP	Christian Children Fund for Child Poverty
CSG	Child Social Grant
DSD	Department of Social Development, South Africa
FPL	Food Poverty line
FPS	Food Poverty status
GAO	United States Government Accountability Office
GC to ECP	Global Coalition to End Child Poverty
GDP	Gross Domestic Product
GHS	General Household Survey
GNI	Gross National Income
HDI	Human Development Index
HHFPS	Household Food Poverty Status
HHLBPS	Household Lower-Bound Poverty Status
HPI	Human Poverty Index
IMF	International Monetary Fund
IoT	Internet of Things
IPL	International Poverty Line
LBPL	Lower-Bound Poverty Line
LBPS	Lower-Bound Poverty Status
MODA	Multiple overlapping deprevation analysis

MPI	Multidimensional Poverty Index
NDP	National Development Plan
NPAC	National Plan of Action for Children
NPL	National Poverty Line
OAPG	Old Age Pension Grant
OECD	Organisation for Economic Cooperation and Development
PHC	Poverty Head Count
SASSA	South African State Security Agency
SDGs	Sustainable Development Goals
SPSS	Statistical Package for the Social Sciences
SSA	Sub-Saharan Africa
Stats SA	Statistics South Africah;'
UBPL	Upper-Bound Poverty Line
UBPS	Upper-Bound Poverty Status
UNDP	United Nations Development Program
UNICEF	United Nations International Children's Emergency Fund
USA	United States ;of America
VIF	Variation Inflation Factor
WHO	World Health Organisation

CHAPTER 1: THE PROBLEM AND ITS SETTING

1.1 INTRODUCTION

Child poverty is a worldwide phenomenon experienced by children in both developed and developing countries and despite worldwide efforts to culminate it, change has been slow and in some parts of the world, the problem has worsened and progress reversed. Children account for 44 per cent of the global extreme poor and poverty rates are highest among children, particularly among girls (World Bank, 2018). The rates of poverty remain high in low-income countries and in case of the sub-Saharan Africa the numbers are increasing (Wadhwa, 2018). The World Bank estimates that by 2030 poverty numbers will remain in double digits in sub-Saharan Africa where the world's poorest live. South Africa is no exception to these effects.

According to Hall (2019), 59 per cent of South African children in 2018 were living below the country's upper-bound poverty line (R1180 per month) and 20 per cent still lived below the $1.90 prescribed by the Millennium Development Goals. At least 30 per cent of children lived in households where no adult was employed. The economic welfare of families with children is associated with the number of wage earners in the family (Forssén, 1998:25). Therefore, living in household with no wage earning adults, increases the risk of child poverty.

Zembe-Mkabile *et al.* (2015:847) argue that existing social and economic policies such as nutritional support, free school transport, free access to health care and broader infrastructural development in remote rural areas need to be better synergised in order to lift South African children and their families out of poverty; and that the country needs a more comprehensive social security system for unemployed adults. The current policy formulation is limited in that children are viewed as autonomous beings distant from household and social relations in terms of resource pooling and household formation. Children's relationships and inter-connectedness with the heads of households needs to be recognised in order to eradicate child poverty (Whitworth & Wilkinson, 2013:125) because one's economic position is strongly influenced by that of one's head of household (Fass *et al.*, 2009:3; Dahl & Lochner, 2008:3; Ratcliffe & McKernan, 2013:15).

Ensuring adequate resource provision to their children and consequently evading child poverty proves to be challenging for South Africa's modern-day parents, especially those often referred to as the Millennials. These are parents born between 1980 and 1999 (Stats SA, 2020:5). Despite Millennials having been dubbed the most educated and diverse generation (Mugglestone 2015:3; Statistics South Africa 2020:10), this generation was hit hard by the global economic crisis. These include the 2008 global financial crisis where the world economy had hardly recovered from when the COVID-19 pandemic hit the globe in 2019. This

resulted in economic uncertainties, such as job losses, and micro, small and medium enterprises struggling to survive.

In South Africa, Millennial parents have been faced with dire conditions given that the country is one of the most unequal countries in the world with a Gini coefficient of 0.65 per cent (Stats SA, 2019:33). According to the World Bank (2019), the South African economy grew by 1.3 per cent and 0.8 per cent in 2017 and 2018, respectively. The World Bank had projected 2019 growth at 1.3 per cent and 1.7 per cent in 2020 which would be unlikely to materialise given the Covid-19 pandemic that has seen many country growth estimates revised. The bank further states that given South Africa's population growth and gross domestic product (GDP), per capita growth has been almost to zero since 2014, leaving little room to alleviate poverty.

The unemployment figures are also a cause for concern. The unemployment rate in the country was 29.1 per cent in the fourth quarter of 2019 with females hit hardest at 31.3 per cent compared to their male counterparts at 27.2 per cent (Stats SA, 2020b). According to Education and Labour Market Outcomes in South Africa 2018 released by (Stats SA, 2020a), about 23.8 per cent of the Millennials were unemployed and 26.7 per cent were not economically active. This means that about half of the South African Millennial generation, have no income and, therefore, those who are parents in the group cannot financially provide for themselves and their children.

Poverty alleviation should start with understanding the characteristics of the society, to determine the appropriate list of variables that are likely to cause inability to achieve an acceptable standard of living (Bellù & Liberati, 2005:7). As a result, it is crucial to investigate the characteristics that delineate the South African Millennial generation, their economic and social participation in the South African economy and their association with child poverty.

1.2 PROBLEM STATEMENT

Child poverty still persists in South Africa despite the government social policy that enables financial assistance, free education, and feeding schemes to children from income-poor households (Hall, 2019). Approximately 62.1 per cent of all children in South Africa live in multidimensional poverty (Stats SA, 2020). This means they experience poverty beyond lack of money, but deprived in many other dimensions, including access to health services, education, sanitation, housing and information among others.

Evidence suggests that household demographics in which these children are born including economic status, the size of household and the characteristics of the head of household impact greatly on children's access to basic needs and economic opportunities (Barnes *et al.*, 2017:40; Field, 2010:8; De Lannoy *et al.*, 2015:20). Household ownership of assets or debts influence the decision-making about disposable resources available for children's needs (Marbuah, 2016; Mayer, 2002:13; Spaull, 2015:25) . Consequently,

children from poor households are likely to experience more economic struggles in their lifetime than children of well-off families (Ratcliffe & McKernan, 2013:4). Thus, the relationship between child poverty and the characteristics of the child's caregiver as well as the household in which children live becomes imperative to understand in the fight against child poverty. This understanding would potentially improve the success of social and economic policies targeted at eradicating child poverty and break the generational chain of poverty.

This research analysed the prevalence of child poverty in South African households headed by Millennials based on their characteristics. The dynamics of South African Millennials is without a doubt distinctly different from previous generations. Resulting from the 2008 global financial crisis, the Millennial generation began their teenage years and adulthood gazed by the worse economic uncertainty since the great depression (TransUnion, 2017). Their economic participation in the South African economy is worrisome because about 50.5 per cent of them are either unemployed, discouraged jobseekers or plainly not economically active (Stats SA, 2020a). TransUnion (2017) reported that Millennials aged 25 to 34 have a lower median income than Gen-X consumers at the same period of their lives. TransUnion conducted a survey in July 2020 to assess the impact of Covid-19 to the South African Consumers and find that Millennials are suffering the worse economic loss due to the coronavirus pandemic compared to other generations (TransUnion, 2020).

Attaining an education is viewed as a prerequisite of living a better life and providing a better future (Gupta, 2015:302). In spite of being the most educated generation in South African history, Millennials suffer higher levels of unemployment compared to the generation before them. A report released by Stats SA (2020a) shows that 9.5 per cent of Millennials with tertiary education were unemployed in 2018. This is 3.9 per cent higher compared to the previous generation. Their education label has not earned them better employment levels either, as many of those who are employed remain at the lowest skills job level (Spaull, 2015:37). This is concerning, especially for those who are parents or guardians given that caregivers' employment and income matters for child poverty (Currie, 2016:S13; Misra *et al.*, 2007:136).

Recognising the importance of caregivers' income in fighting child poverty, Fass *et al.* (2009:4); Forssén (1998:32) and Plotnick (1997:84) concur that policies that help families earn more can reduce poverty. The relationship between caregiver's economic and social conditions and child poverty warrants attention as poverty can become generational and impede on the child's future economic opportunities. Therefore, given the economic and social challenges Millennials encounter, the relationship between child poverty and the Millennial generation of parents needs to be studied and clearly understood. As a result, it is necessary to study, identify, and explain the head of household characteristics that are counterproductive to the child poverty reduction efforts in South African households led by Millennials.

1.3 THEORETICAL FRAMEWORK

Millennials are usually called a generation of entitled individuals who have no appetite for real life issues (McClennen, 2018:298). This can either illustrate the observations of society about Millennials or it may be a true reflection on the behavioural characteristics of this generation. It has been argued that individual behavioural choices including poor decision-making are the direct consequences of poverty and welfare dependency (Reid &Tom, 2006:403). It would, therefore, be assumed that by making rational decisions, Millennials may have a higher chance to evade poverty, which would be beneficial to their off-springs.

The rational choice theory assumes rational people use information at their disposal to maximise their gain in any situation and minimise losses. The theory, therefore, describes social ills as consequences of individual choices (Wittek, 2015:1). Classical economic theories concur that individuals are responsible for poverty and, therefore, give a foundation for laissez-faire policies. Conversely, neoclassical economics is broad and acknowledge the effects of market failures on individual poverty, beyond their control. Both schools revolve around the effects of incentives and individual productivity on one's poverty status, with emphasis on monetary poverty and limited government role (Davis & Sanchez-Martinez, 2014:2).

The Marxian economic theory emphasises the role of the state in market intervention and views class and or group discrimination as crucial to poverty. Oscar Lewis (1966:19) explained that groups of people living in poverty develop a coping mechanism to adapt into their way of life. Often characterised by similar traits with regard to family structure, relations and consumption practices as well as in their behaviour. Lewis argued that children who grew up in this type of an environments fail to utilise opportunities available to them due to a psychological effect that arises due to their poor economic conditions. Social exclusion and social capital theories emphasise the relationship between economic, social and political exclusion and the prevalence of poverty (Sameti *et al.*, 2012:26).

This study examined how the South African Millennial generation of household heads with their unique sets of traits and characteristics contribute to child poverty in South Africa. The study is founded on these theories and how these can be employed to explain how the characteristics of Millennial heads of households contribute to child poverty.

1.4 OBJECTIVES OF THE STUDY

The following objectives have been formulated for the study:

1.4.1 Primary objective

This study primarily aimed to investigate the extent to which child poverty is prevalent in Millennial households by studying the characteristics of the heads of these households.

1.4.2 Theoretical objectives

In order to achieve the primary objective, the following theoretical objectives were formulated for the study:

1. Review the concepts and definitions pertaining to poverty.
2. Review the theories of poverty and the causal relationship between poverty and child poverty.
3. Review studies on the extent and the prevalence of child poverty globally and in South Africa.
4. Review literature pertaining to the causes of child poverty in Millennial-headed households.

1.4.3 Empirical objectives

In accordance with the primary objective of the study, the following empirical objectives were formulated:

1. Investigate if children living in households headed by Millennials living in certain provinces /rural areas are more likely to be poor compared to their counterparts living in urban areas.
2. Determine if children living in household headed by a certain gender tends to be poorer than the other.
3. Investigate if children in households headed by Millennials with a tertiary education are less likely to be poor compared to their counterparts where the heads have no tertiary education.
4. Investigate if income, employment status, and marital status contribute to the prevalence of child poverty in households.
5. Determine whether the household size is a contributing factor of child poverty.

1.5 RESEARCH DESIGN AND METHODOLOGY

The study comprises a literature review and an empirical study. The study is based on quantitative research method and in order to accomplish the objective of this study a combination of descriptive, analytical, and prescriptive approaches were followed. The descriptive approach was used to determine the current situation regarding the theory and child poverty. This entailed exploring the theories of poverty and explaining them in relation to child poverty in Millennial-headed households. The analytical approach was employed to evaluate the data on Millennial heads of households. This involved investigating and analysing the characteristics of the South African Millennial heads of households. This was attained by employing the data from the General Household Survey of 2019 available from Stats SA to determine the prevalence of child poverty in their households. The prescriptive approach was used to make recommendations regarding the most suitable policy options available to South Africa to tackle child poverty.

1.5.1 Literature review

The literature review for this study was based on relevant textbooks, journal articles, reports, working papers, thesis, dissertations, and credible internet sources. These resources were employed to obtain better understanding of child poverty, a phenomenon emanating from the mainstream poverty concept. Head of household characteristics were reviewed based on local and global scenarios as well as the prevalence of child poverty locally and internationally. The literature review provided more context to this under-researched phenomenon that is child poverty.

1.5.2 Empirical study

The empirical analysis for this study employed secondary data. The secondary data were analysed using the IBM Statistical Package for the Social Sciences software (SPSS) Statistics 27. The data used were on the Millennial heads of households that was extracted from the General Household Survey (GHS) of 2019 available from Stats SA. As per the definition by Statistics South Africa, (2020), Millennials are individuals born between 1980 and 1999. For analytical purposes, these are individuals between the ages of 20 and 39 in 2019.

1.5.3 Econometric methods of analysis

The study was conducted by employing a cross-sectional method of analysis due to the nature of the study. A cross-sectional study design is an observational study designed to estimate the prevalence of an outcome of interest in a given population or subgroup within the population at a given point in time (Hemed, 2016). The data used may be on individual characteristics such as age, gender, income, education, geographical locations, employment and race. Therefore, cross-sectional studies provide a synopsis of the outcome and the characteristics associated with it, at a specific point in time (Setia, 2016:264).

Since the type of data used in this study is cross-sectional, a binary logistic regression analysis was used to determine the degree to which the head of household characteristics contribute to child poverty. This type of analysis is convenient as the variables used are both dichotomous and nominal. Another important feature of the binary logistic regression method of analysis that makes it desirable to use is that it allows for more than two categories of a dependent variable.

The dependent variable was the child poverty status that was denoted as 0 for non-poor and 1 for poor while the independent variables will include age, gender, marital status, race, income, education, location and household size.

1.6 ETHICAL CONSIDERATIONS

The study made use of secondary data from Statistics South Africa that is available in the public domain. The study was subjected to the North-West University Faculty of Economic Sciences ethical processes for ethical clearance. The study commenced upon receiving ethical clearance with the following ethics number, NWU-00827-20-A4.

1.7 CHAPTER CLASSIFICATION

This study comprises the following chapters:

Chapter 1: Introduction and background to the study

This chapter presents a general introduction to the study including the theoretical background of the study, the research problem, theoretical perspective, as well as the primary objective and the main objectives of the study. The structure of the dissertation is also presented.

Chapter 2: Literature review

Literature is presented to illuminate the relationship between poverty and child poverty, how the Millennial head of household characteristics may have an influence on a child's well-being in a household. The review shed light on the status quo in developed, developing countries and South Africa.

Chapter 3: Research design and methodology

This chapter presents the research design and methodology, the description of the variables as well as the expected findings of the study.

Chapter 4: Results and analysis of the characteristics of Millennial heads of households

The results of the study are presented based on the various tests and the findings of the binary logistic regression.

Chapter 5: Conclusions and recommendations

This chapter presents the summary of the main findings of the study and conclusions. Recommendations are also made consequently**.**

CHAPTER: 2 LITERATURE REVIEW

2.1 INTRODUCTION

Child poverty remains one of the major socio-economic challenges requiring attention locally and internationally. Though the rate of poverty decreased over time, the global community still battles with a high rate of child poverty. There is a need to reduce all kinds of poverty, including child poverty by half by 2030, in order to reach the Sustainable Development Goals (SDGs) target. Poverty does not only make it difficult for many children's basic needs such as sufficient food, decent living accommodation, education and health care to be met, but may also impair the poor children's normal development process. The effects of this are felt beyond childhood (Duncan *et al.*, 2017:417). This often restrains children from realising their full potential and by that limit their contribution to social, political and economic growth. This in turn makes them poor adults and thus oils the wheel of generational poverty (UNICEF and the Global Coalition to End Child Poverty (GC to ECP), 2017).

Stopping the wheel of generational poverty begins with prioritising child poverty because raising poor children is tantamount to planting poor adults. There is mounting evidence that poor children grow to be poor adults (Hidalgo-Hidalgo, 2019:191; Van Ryzin *et al.,* 2018:128) and childhood deprivations exacerbates a country's inequality and social divides (De Lannoy *et al.*, 2015:25). Poverty is therefore deeply founded within and inherited across generations (Akram *et al.*, 2020:1174). This often occurs within the confines of households resulting from sets of restricted opportunities and multiple deprivations during the parents' own childhood. Eradicating child poverty thus necessitates a look at the generation that rears the children to understand, address and eliminates the traits that are likely to have resulted and continue to nourish the wheel of poverty. This is because child poverty does not only unfairly affect poor children now but may mirror the childhood lives of their elders and provide a snapshot of their own future offspring. There is an undeniable link between the characteristics including the resources available to the households in which children grow and their likelihood of experiencing child poverty. Chaudry and Wimer (2016:26) and Duncan *et al.* (2017:416) protrude this link.

UNICEF and the GC to ECP (2017) state that a viable pathway to address child poverty requires that different stakeholders including academics, governments and civil organisations share information and knowledge about child poverty to map the best way towards eliminating it. This study attempted to heed to this call.

Against this backdrop, section 2.2 reviews the theoretical underpinnings of poverty, while 2.3 reviews the theoretical underpinnings of child poverty. The relationship between poverty and child poverty is discussed

in section 2.4. Section 2.5 reviews the Millennial generation and poverty, while section 2.6 discussed the empirical review on child poverty. The effects / consequences of child poverty are discussed in section 2.7.

2.2 THEORETICAL UNDERPININGS OF POVERTY

South Africa has made enormous stride in reducing poverty. Increasing access to social grants including both Child Support Grant (CSG) and Old Age Pension Grants (OAPG), providing free basic education and health care among other things, to the previously excluded population groups have contributed to the decrease in poverty. However, after 26 years of democracy, many people in the country still lack the very basic survival resources. Black females, children and people living in rural areas and those with less than matric education are the most affected by poverty (Stats SA , 2018)

Inequality remained unacceptably high despite the observed decrease in poverty trends and, therefore, South Africa remains one of the most unequal countries in the world. Intergenerational mobility is relatively low, undermining efforts to reduce inequality (National Planning Commission, 2011; Stats SA, 2019). The economy struggles to generate employment and, therefore, the unemployment rate keeps soaring with youth and the unskilled workers being the most affected as labour market demands skilled workers (World Bank, 2018). This instability in the labour market has contributed to an increasing poverty rate, as the poor are often the unemployed. Cost of living including child rearing costs have increased leaving those with children with high bills. This in turn increases vulnerability of children to child poverty.

Social policies deployed by the South African government to eradicate child poverty, yielded positive results to reduce child poverty rates overtime, since the introduction of the National Plan of Action for Children (NPAC) in SA in 1995 (Omotoso *et al.*, 2019:1157). However, many children in the country who are not classified as poor as they live slightly above the poverty line, remain extremely vulnerable to poverty and even the slightest shock in the economy would put them in poverty (Omotoso *et al.*, 2020:1157). This occurrence would reverse the progress the country has made in reducing poverty. This therefore needs attention as it casts doubt at the sustainability of the strategies currently employed in South Africa to address the issue of poverty and their success in halving all poverty by 2030 as per the NDP and SDGs.

The World Bank, (2018) posit that despite efforts made by the South African government, poverty, inequality and unemployment remain extremely high. The stubbornness of these economic and social ills in the economy calls for an in-depth evaluation of the real drivers of poverty in the country, examine and understand the impediments and opportunities for poverty and inequality reduction in South Africa.

Finding the real drivers of child poverty in the country requires a proper understanding of adult poverty. Children depend on adults for provision. Therefore, child poverty cannot be viewed in isolation from adult poverty because they are often driven by the same factors (Haider, 2021:7). Practitioners and academics in the development sphere have thrown their weight in finding solutions to the persisting poverty in Africa to

no avail (Dube, 2019:49). Attempts to define poverty and strategies to address it have not yielded the intended outcome, as attested by recent poverty trends (Nyasulu, 2010:154). How poverty is defined and addressed is important for families struggling to afford basic necessities and even matters more for policy makers, academic debates and governments as solutions depend on how it is perceived (Simpson Reeves *et al.*, 2019:8; Vidyasagar, 2006:325-326). The subsection below defines the concept of poverty.

2.2.1 Defining poverty

The definition of poverty, its measurement, and how it could be alleviated is a subject of differing views. Scholars have vastly diverse observations on what constitutes poverty (Dube, 2019:48). Therefore, some researchers see no value in dealing with the concept believing it is illusive and impossible to comprehend as the meaning depends on the observation of individuals (Manuel & Luna, 2016:71). There is, however, consensus that any poverty definition needs to acknowledge particular social, cultural and historical contexts (Ludi & Bird, 2007:5). This led to various authors contriving a number of definitions and measuring methods acclaimed but were later discarded as inadequate (Nyasulu, 2010:147). Even the World Bank definition of poverty has not escaped the scrutiny. Benatar (2016:16) dismissed the World Bank definition of poverty as outdated and requires revision. The World Bank currently defines the extreme poor as those living below US$1.9 per day. This is an unreasonably low level of income (Benatar, 2016:16).

The main issue with reaching a consensus in defining poverty is that poverty means different things to different interest groups and that has implications on how one defines it. Chambers (2006:3) observed that what poverty means depends on who asks the question, who it is asked from and how the responder understands it. Hence, poverty is ambiguously defined depending on different disciplines, observations and ideologies (Nyasulu, 2010:148). While the World Bank sees poverty as living below a set income threshold, currently US$1.9 per day. The World Health Organization (WHO) sees poverty as not having resources to acquire the minimum calorie intake of 2200 per day per person. The nutrition and non-income poverty defines the poor as children below the age of five years, below a set minimum weight. Politicians, however, view poverty as relative to the standard of living in a given place at a given time (Vidyasagar, 2006:325).

Several authors agree that poverty represents a lack of human basic necessities (Bradshaw 2006:4; Dube 2019:48; Short 2016:46), a situation that puts poor people in a state of hunger, ill-health and powerlessness (Vidyasagar 2006:325). Others question the validity of the necessities approach, contending that a change in people's socio-economic conditions alters what they regard as necessities. Persistent lack of goods and services could lead to people viewing these as unnecessary for daily sustenance, devaluing this approach to define poverty (Wright & Noble, 2013:149).

There is a growing consensus among poverty scholars and policy makers that poverty is multidimensional and surpasses income and material deprivation (Main & Bradshaw, 2016:56; Mokomane, 2012:1; Saunders & Naidoo, 2018:3; Simpson Reeves *et al.*, 2019:9). Therefore, the term poverty has been sidelined due to

its income-only driven narrative, embracing more broad terms, such as multidimensional poverty, deprivation, and social exclusion (Simpson Reeves *et al.*, 2019:3). Peter Townsend's work played a huge role in changing the narrow view of poverty and expanding the concept to include a lack of access to resources, limitation of rights to engage and to social participation (Main & Bradshaw, 2016:41; Simpson Reeves *et al.*, 2019:4). Townsend defined the poor as those who lack resources to participate in community activities and to afford proper diets. They can, as a result, not lead a normal life relative to the place where they live (Main and Bradshaw, 2016:41) . This deprivation approach identifies the necessary items required to attain an acceptable living standard, and the inability to access these is deemed deprivation. Despite its contribution to the expansion of the concept of poverty, this approach was still largely based on income (Hick, 2014:305). The approach was further critisised for its inability to recognise diversity in people's needs and preferences and for its reliance to expert derived necessities and threshold (Saunders & Naidoo, 2018:2). According to Saunders and Naidoo (2018:2), subsequent developments of the deprivation approach have addressed these limitations and is increasingly becoming the most preferred approach to defining and addressing poverty. Below are some notable definitions of poverty:

UNICEF (2005:18) suggest that "Children living in poverty [are those who] experience deprivation of the material, spiritual and emotional resources needed to survive, develop and thrive, leaving them unable to enjoy their rights, achieve their full potential or participate as full and equal members of society."

United Nations "defines poverty as a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to, not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living in marginal or fragile environments, without access to clean water or sanitation" (Gordon, 2005:3).

The World Summit on Social Development held in Copenhagen (1995:38) defined absolute poverty as a severe lack of basic human needs including food, water and shelter, while overall poverty presents itself in various forms including lack of income and resources to live a sustainable life, poor health as well as social exclusion among others.

The European Commission (2010) defines the poor as those who cannot attain a satisfactory standard of living relative to the place in which the live as a result of being under-resourced and low income. They may be unemployed or earn low income and thus live in poor dwellings with inadequate access to public services, which restricts them from participating in social, economic and cultural activities (Saunders & Naidoo, 2018:2).

The definitions portray poverty as being absolute deprivation, relative deprivation, and some combination of both (Onaneye, 2018:175). They also show that the concept of poverty can be defined in various ways. Chambers (2006:3-4) groups poverty definitions into five clusters:

Cluster 1: The generally perceived poverty defined by income and consumption.

Cluster 2: Material poverty manifested by lack of essential assets such as shelter.

Cluster 3: Capability deprivation, which concerns the inability to partake in things one wants due to poverty.

Cluster 4: This refers to the multidimensional poverty viewing lack beyond just monetary terms.

Cluster 5: The multiplicity of the poverty meanings from the perspective of the poor.

The five clusters fairly portray the complexity of the concept of poverty and the mixed basket of its effect to the poor. Poverty is not solely a matter of having no money but one that affect a person's wholeness. It inhibits the poor's ability to provide adequate food and shelter for their families, compromising their health and well-being. It also dictates where one lives, study, work and socialise (and with who) compromising the poor's choices and social freedom. This leaves the poor with an overwhelming sense of hopelessness, voiceless and worthless. The first step to free the poor from the bondage of poverty is to understand its genesis and cause. Several theories have been advanced for this purpose. The following section reviews the theories of poverty.

2.2.2 Theories of poverty

Theories are born based on how poverty is defined. How poverty is conceptualised determines what theories are developed (Stark, 2009:386) to illuminate its image, structure, and causes. Any understanding of poverty and ultimately the targeted strategic responses that aim to alleviate it are fundamentally rooted in the theories that shape the theoretical standpoint of the expert, the institution, and policy makers that seek to address it. Accordingly, in pursuit to comprehend the discussions in the poverty discourse and the responses to the plight of poverty, it is crucial to understand the theories that shape it. Several poverty theories in economics exist and some were developed to counter the shortcomings of others developed before them. Hence, these theories are better understood combined, as they are usually linked. The main aim of these theories is to lay bare the nature and causes of poverty to help develop suitable interventions to curb it (Dube, 2019:149).

There are debates on whether these theories provide a true reflection of poverty and its causes, which aid in the combat against poverty particularly in the African continent. Dube (2019:49) contends that many poverty theories have their genesis outside of the African continent and do not portray and are not applicable

to address poverty in the African context. Green and Hulme (2005:869) concur that popular poverty narratives assume that what constitute poverty is universal while they disregard history and the social relations that surround the poor. For this reason, Omomowo (2018:76) points out that the nature of poverty in Africa requires a critical look at whether the current poverty narratives (conceptions, definitions and measurements) capture and portray poverty in an African perspective. Omomowo (2018:76) further argued that, approaches involved in analysing Africa through non-African and particularly through Western lenses must be remodeled to image African realities from the contextual situations of Africans themselves. Therefore, poverty research still requires simplicity and less ambiguous discussions on theories, explaining the causes of poverty (Brady, 2019:4). Thus far, no theory can be said to be good enough to invalidate others and thus, some scholars have suggested theories be blended to create concrete effective solution to the problem of poverty (Dube, 2019:57). The section below discusses some of the economic theories that shape the global poverty dialogue, the linkages among them and the resultant poverty targeting policies that stem from these theories.

2.2.2.1 Classical economic theory of poverty

According to Ravallion (2013:11), prior Adam Smith's (1776) Wealth of Nations, known as the father of the classical school of thought, the economic thinking was steered by mercantilism. This perceived poverty linked to low wages as good for economic development since it encouraged the poor to work to satiate their hunger and serve as cheap inputs to maximise a country's export surplus, which was viewed as a nation's prosperity. Mercantilists further discouraged education for the poor as it was seen as wasteful (Ravallion, 2013:14). It is, therefore, concluded that mercantilists aimed to create and preserve conditions that would keep some people in poverty to achieve desirable wealth for the nation. This was maintained through low wages, low domestic consumption, and high levels of production to service high exports. This role was assigned to the state if it was to reap the benefits and honour of export superiority (Rankin, 2011:1-2).

Adam Smith reproved some of the mercantilism views. This arguably gave birth to the classical economics school of thought. Classical economics was, therefore, a reaction to the thinking that underpinned mercantilism (Rankin, 2011:1). The school of thought disapproves the notion that a country's economic welfare is depicted by its trade balance and instead contends that a country's welfare should be based on aggregate command over commodities including basic consumption of goods. It favoured limited promotional anti-poverty policies such as subsidies towards basic education of the poor as this and fighting the existence of poverty will boost economic development rather than derail it (Ravallion, 2013:25). The core of Smith's contribution was the concept of consumer sovereignty with a view that consumers and not the producers drive the market economies of nations and of the world as a whole (Rankin, 2016). The focus was aggregated distribution of profits, rent and wages. Assuming that markets operated with non-bias and efficiently, the classical theory presumed that a labourer will be paid wages proportionate to their services rendered (productivity) and that the price of the product is based on the cost of producing it. Therefore, a

low income signals a person's low productivity and increasing productivity will simply remedy that to lift them out of monetary induced poverty. Hence, classical traditions hold the poor largely responsible for their poverty (Davis & Sanchez-martinez, 2014:17). Their premise is that every individual with no physical impairments such as disability, the sick, the elderly, and the children are capable of avoiding poverty. Government intervention to address poverty and market efficiencies is not encouraged unless in instances where the poor people require supportive activities or threats to correct for perverse economic incentives.

This theory assumes that there will be full employment at any given time and that market forces of demand and supply will efficiently regulate the market (Fine & Milonakis, 2011:11). The premise of the theory implies that poor parents who struggle to provide for the needs of their children would need to adjust their productive capacity to be able to meet these needs. Children may be seen as a result of their parents' "excess fertility", which the classics see as a cause of poverty (Ravallion 2013:18) and therefore can be viewed as a consequence of their parents' below par behaviour that could be addressed by working more hours to increase productivity. By its construct this theory devalues child poverty as a mere result of their parent's laziness, which can be easily fixed if their parents worked hard enough. It makes no room for any social, political, and economic effects that can influence parents' provision for the needs of their children. The theory ignores that an individual's poverty can be caused by other factors unrelated to their deficiencies, such as social exclusion and oppression (Dube, 2019:54).

Several approaches to explain the scourge of poverty were developed based on the classical theory of poverty (Davis & Sanchez-martinez, 2014:15). One such theory is the rational choice theory that is discussed next.

2.2.2.2 Rational choice theory of poverty

The main principle of the rational choice theory is that people are the architects of their own poverty through the choices they make. The premise is that every human action is fundamentally rational, and that people calculate the costs and benefits of any action before any decision-making. It presumes that poverty is a matter of poor decision-making (Brady, 2019:6; Sameti *et al.*, 2012:46). The theory assumes the poor exist in a perfect environment with unlimited opportunities and prefect information (Dube, 2019:52; Ravallion, 2013:47). Ingram (2018:15) suggests that this theory sees the poor as possessing defective characters with no desire to use their thinking capabilities. Therefore, it is not surprising that poor are labelled as those with a lack of ability, low intelligence, zero morals and a lack of ambitions. The theory advocates for the poor not to be assisted through social policy interventions, such as social grants, because this will reward their poor choices and encourage them to remain social dependent on the state. This observation offers little scope for public action to aid people to escape from poverty (Ravallion, 2013:18).

Literature contests the idea that any relationship exists between behaviours and poverty (Brady, 2019:10). The theory fails to consider the experience of poverty from the poor's perspective, their personal accounts

on how improvised social settings pushes them to sometimes make suboptimal choices (Ghatak, 2015:2). More importantly, this theory has little regard for child poverty as children cannot work or make economic choices on their own. The assumption that the poor are responsible for their poverty is wrong and inconsiderate of children who experience poverty. In South Africa, it has been acknowledged that poverty is driven by unemployment, while unemployment is a result of the failure of the economy to create jobs. Evidently, poverty is not always a result of laziness and bad choices of the poor but constitute drivers that are far beyond their control and thus the applicability of this theory in explaining poverty, its causes and solutions in South Africa is disputed.

2.2.2.3 Neoclassical theory of poverty

Neoclassical theory reinforces that poverty is a result of individual deficiencies (Bradshaw, 2006:6). Unlike the classical theory that emphasises production, supply, and cost, this theory puts emphasis on consumption, demand, and utility (Engel, 2010:4). According to Davis and Sanchez-Martinez (2014:16) the main point of departure from the classical theory is:

- **Utility**: this implies the satisfaction derived from a consumption of a product. A concept totally absent in the classical theory.

- **Value**: Classical theory proportionate value to the cost of producing a product, while neoclassical traditions see value as a function of demand and supply for that particular product.

- **Rationality**: Though rationality is emphasised by the neoclassical school of thought, classical traditions do not. The neoclassical theory posits that the behaviour of individual agents in the market is guided by their rational preferences. They seek to maximise utility over their consumption and labour choices, while firms aim to maximise profits by calculating marginal gains and losses from varying production inputs.

- **Equilibrium:** Though both schools use equilibrium in their explanations, the meaning differs. Equilibrium is a point where investment and savings are equal in classical theory. In neoclassical theory, this refers to a point where supply and demand equalise, assuming that there is a free market entry characterised by perfect competition (Engel, 2010:4).

According to Engel (2010:4) the approach focuses on measuring changes in economic quantities to derive an optimal utility by examining marginal increases in consumption. The belief is that (labour) supply creates its own demand (employment) and, therefore, there cannot be any oversupply. The demand depends on the marginal productivity of labour, while supply depends on workers' sacrifices such as having less leisure time. As a result, to earn more money, workers need to work more hours by giving up more leisure time that will in turn enable workers to escape poverty. The downside of this theory is that when workers that

are already in employment work more hours, then there will be no need to employ more. This will lead to unemployment because labour demand is reduced (Manuel and Luna, 2016:74). Further, the approach cautions against increasing wages too high as they may become too expensive for their employers, leading to loses for the employers which may cause business failure and job losses. Individual skills and talents determine their productivity and those who possess skills stand a higher chance of evading poverty than those who do not (Davis & Sanchez-Martinez, 2014:22; Dube, 2019:52). Policy intervention to alleviate poverty is discouraged unless necessary to address market failures (Davis & Sanchez-martinez, 2014:22). Information asymmetry, economic shocks, and poor health can affect one's productivity, causing poverty, as the poor are more vulnerable to external shocks.

This theory states that for an individual to increase their income and by that increase their chances of escaping poverty they must increase their productivity by sacrificing leisure time. Blaming the victims of poverty will not solve the poverty problem and theories that emphasise individualistic causes of poverty are not applicable in Africa where people are poor due to factors (such as structural issues) beyond individual traits (Dube, 2019:53).

Masvaure (2013:130) contends that poverty theories may be useful if combined other than relying on one theory, this may help counter the shortcomings experienced when only one theory prescription is followed. The following section explains poverty in the Marxist view.

2.2.2.4 Marxist economic theory of poverty

The Marxist theory is concerned with how capitalism forces dispossess, exploit, and exclude particular classes of society thereby create poverty through devaluation of people and some locations as well as through adverse incorporation (Davis & Sanchez-Martinez, 2014:43; Lawson, 2012:6). Chakrabarti (2019) identifies the following three broad approaches to explaining causes of poverty from a Marxist perspective sought to connect class with poverty:

- **Property and power**: The first approach relate to the differentiation in property and power that allows for the emergence of class-based exploitation and oppression. This can be achieved through paying low income/wage rate, exclusion from owning property, replacing human labour with technology, and weakening of labour unions, which perpetuate the exploitation of the poor and deepen their poverty.

- **Business cycle**: The second approach to poverty from a Marxist observation is regarding the business cycle of capitalism. When during a boom/or peak in the business cycle, capitalists will not increase the wages of the poor even though they are making more profit through labour

productivity. When businesses are not doing well the poor/workers will have to lose jobs or accept wage cuts. This, as a result, make the poor remain poor.

- **Primitive accumulation**: The third cause of poverty according to Marxist theory happens when the capitalists offer products below the costs of producing them to kick out non-capitalist producers from the market. The intention is to drive them from the market and this may lead to poverty (Chakrabarti, 2019).

The theory emphasises that although workers work hard and create wealth for the capitalists, their hard work is seldom recognised nor rewarded. This makes them remain poor despite their efforts. The profits of their hard work help capitalists accrue more wealth and surplus while dehumanising them (Dube, 2019:55; Lawson, 2012:6). Therefore, until it is acknowledged that capitalism constructs systematic inequalities that benefits capitalists at the expense of the broader working class and work towards overturning its structure and its social system, victory over poverty will remain a fantasy (Chakrabarti, 2019).

The explanation of the causes of poverty according to the Marxist resonate well with the experiences of poverty in South Africa. Structural issues that exclude some people (such as in terms of race, gender and education, age, experience, migration status, language) and locations from full economic participation may be the primary cause of poverty in the country (Dube, 2019:55; Stark, 2009:422). Thus, the state needs to intervene by enhancing working conditions and promote wages. This will improve the prospect of eliminating child poverty caused by poor wages and the unemployment of caregivers in households. Therefore, this theory and its remedy prescriptions may be useful in the fight against child poverty in South Africa.

It was indicated that child poverty in South Africa is multidimensional (Stats SA, 2020a). This theory does not delve much into other economic and social issues that contribute to poverty creation beyond unemployment created by capitalist system injustices. The following section discusses poverty as it relates to social exclusion theories of poverty.

2.2.2.5 Social exclusion theories of poverty

Social exclusion relates to several social mechanisms that threaten the integrity and cohesion of the collective and challenges the common identity of those who suffer from it (Vykopalová, 2016:124). It occurs when people are excluded from participating in social and or economic activities in the society in which they live (Hickey & Toit, 2007:2). Though social exclusion is primarily experienced by the poor, it is not only confined to the poor, non-poor people also experience social exclusion wholly or partially (Davis & Sanchez-martinez, 2014:49). Vykopalová (2016:124) suggests that social exclusion can present itself in diverse ways in different situations and different countries at various stages of economic development:

- **Economic exclusion**: this entails being wholly or partially excluded from economic opportunities such as those which would enhance individual income and improve their productive assets.

- **Social exclusion**: Social exclusion: it represents a disruption of customary family structure, isolation from community, and inability to socially engage with others in your community.

- **Political exclusion**: arise from the denial of political/democratic rights and inability to engage in political activities.

- **Community exclusion**: result from poor and inadequate environment, lack of social services and support networks.

- **Individual exclusion**: is presented through structural exclusion from access to quality education and skills, quality health care, and low self-esteem leading to exclusion.

- **Group exclusion**: is seen as the concentration of some or all of the above characteristics leading to the exclusion of certain social groups.

The main difference between the theory of social exclusion and other theories discussed above is its consideration of a wider spectrum of aspects and ideas arising from several disciplines, notably sociology and economics. Studying causes of poverty beyond the traditional economic theory confides may offer some advantages and better observation of the real causes of the social and economic problem in the country. The main challenge with this theory is that it mostly resonates with developed countries and not in developing countries, like South Africa because it needs to be defined concerning relative poverty. The concept of social exclusion is open to different interpretation and is, therefore, arguably the least precisely defined and somewhat the most open to different interpretations of the concepts of deprivation reviewed (Davis & Sanchez-martinez, 2014:49).

Theories of poverty examined above are diverse but interrelated. They provide an understanding of how poverty was understood and tackled over centuries and different schools of thought that have emerged in a quest to find solutions. It is evident that differing observations exist, and no single theory was sufficient to explain and change the face of poverty. This divergence has led to different observations on how poverty should be measured. While poverty was generally measured concerning the availability of money to buy enough food per day. There is also growing attention to measuring poverty beyond money to include access to basic needs and social participation. The following subsection discusses different poverty measurement.

2.2.3 Measuring poverty

Measuring poverty is an important exercise that enables governments, international organisations, and policymakers to formulate relevant, effective, and sustainable social policies and strategies to eradicate

poverty, evaluate the effectiveness of poverty alleviation strategies and guide the development of poverty eradication policies (World Bank, 2021). It is also an important step in uncovering, locating, recognising, and averting the situation of the poor. Therefore, measuring poverty over time is crucial to assess progress made towards improving the conditions of the poor and to evaluate the effectiveness of existing strategies in reducing poverty (Agyire-Tettey *et al.*, 2020). It is, therefore, crucial to employ high-quality indicators, carefully selected to be representative, accurate, reliable, timeless, and easy to use (Benedetti & Betti, 2020:1). Some of the most used approaches to measure poverty are discussed below.

2.2.3.1 Absolute poverty

An absolute poverty measure is based on income or consumption. It measures a person's income against a set income or consumption threshold deemed the minimum suitable for survival. The first step to measuring poverty using the absolute poverty approach is to set the minimum income and or consumption level that would provide a minimum standard for human survival (Arndt *et al.*, 2016:11). A person is considered poor if his or her consumption or income level falls below the set minimum level necessary to meet basic needs and these income levels are referred to as poverty lines (Vidyasagar, 2006:325). Generally, a lower poverty line is set, which specifies the minimum amount of income necessary to afford basic daily caloric needs per person in a certain community/country given the price of goods and services at a particular time (Yang, 2017:3).

The upper poverty line is the lower poverty line plus the value of a basic basket of goods and services necessary for a healthy life, usually basic clothing, shelter, and accessing services such as education and health. This monetary approach to measuring poverty is the most commonly used and it calculates household income to identify a shortfall in consumption and income from as specific poverty line (Yang, 2017:7). There is no single set method on how poverty lines should be established (Arndt *et al.*, 2016:22). Thus, no single poverty line is efficient (Ravallion, 2015:3). An income threshold appropriate enough to satisfy the most basic needs in one country may not be sufficient in another country. Therefore, poverty lines differ per country (UNICEF, 2016). The international poverty line (IPL) is currently set at US$1.9 in 2021.

The absolute poverty approach to measuring poverty enables the identification of the percentage of population living in income poverty. This is done by identifying those below the poverty line and the exercise is known as the poverty headcount (PHC). The severity of poverty in a country can be assessed using the poverty gap measure. An estimate of the distance that poor people are from the poverty line, indicating the resources needed to raise the incomes or consumption levels of all poor people to enable them to move above the poverty line (Ludi & Bird, 2007:3). The main advantage of using the absolute poverty measure is that it is relatively easy to understand and instinctively appealing (Iceland, 2005:202). However, the approach is unable to cater for the perceptions of people on what poverty is in different places

and time. Perceptions on what poverty is tend to change as the standard of living changes, alluding that by its nature poverty is relative (Iceland, 2005:202). When levels of absolute poverty significantly drop for countries with high living standards, a poverty line relative to a country's income distribution based on a country's mean or median income may be adopted (Yang, 2017:22). This poverty line is called the relative poverty line. The approach has been criticised for not using any set threshold of what it means to be poor and having no independent criteria for determining deprivation and individual needs (Yang, 2017:22).

It is generally recognised that poverty is multidimensional not just about lack of money, but several other essentials such as access to proper public services including transportation services, health, and literacy (Chambers, 2006:3-4; Main & Bradshaw, 2016:9; Mokomane, 2012:1; Reeves & Parsell, 2019:3; Saunders & Naidoo, 2018:1). Therefore, while the income measures of poverty remain adequate to assess standards of living, it cannot capture other dimensions of welfare (Ludi & Bird, 2007:3). A multidimensional measure is often used for this purpose.

2.2.3.2 Multidimensional measure of poverty

The multidimensional measure of poverty considers the multifaceted phenomenon including both an absolute lack of basic human necessities and a person's relative place in society. This measure emphasises the multidimensionality of poverty; it combines absolute and relative notions and goes further to differentiate poor people by gender, age, occupational status, origin, or ethnicity. It does not provide much guidance on targeting and policy guidelines for the multidimensional definitions of relative poverty (Ludi & Bird, 2007:3). The Human Development Indices (HDI) partly address these concerns.

2.2.3.3 Human development index

The HDI was created to emphasise that people and their capabilities should be the ultimate criteria for assessing the development of a country, not economic growth alone. The HDI can also be used to question national policy choices, asking how two countries with the same level of Gross National Income (GNI) per capita can end up with different human development outcomes. These contrasts can stimulate debate about government policy priorities. Accordingly, HDI is a summary measure of average achievement in key dimensions of human development: a long and healthy life, being knowledgeable, and have a decent standard of living. The HDI is the geometric mean of normalised indices for each of the three dimensions (Human Development Report, 2019). Though the HDI indices are helpful for mapping differences among countries and over time, they still do not include important indicators, such as respect for human rights, and democracy, while hiding inequalities within countries (Ludi & Bird, 2007:3).

The Human Poverty Index (HPI) was developed in 1997, which uses different formulae for developed and developing countries. It is different from the HDI in the sense that while the HDI measures average achievement, the HPI-1 which is a developing country's formula, measures deprivation in the following

three dimensions, the long and healthy life, knowledge and decent standard of living (United Nations, 2006). Capabilities and functioning deprivation approach that measures poverty concerning the denial of choices and opportunities to live an acceptable life is also used to measure multidimensional poverty. The structural characteristics of society, the processes perpetuating exclusion and marginalisation and the effects of this to the marginalised groups may also be studied as they also perpetuate poverty. It has been argued that the poor may not always be excluded from the political, economic, and social systems of the economy but that in some cases while they are included, the inclusion is to their detriment (Davis, 2011:4). They may have little choice but to consent to wages that keep them below the poverty line and vote for political parties and be part of states that do not fairly advocate for their needs. This signifies adverse incorporation and enforces their sense of inferiority while affecting the well-being of those who depend on them in their households, particularly children as they entirely depend on adults.

Hall and Town (2019:222) argue that poor children seldom come from non-poor households. This implies that the poverty experienced by children is often a consequence of the economic hardship in households where they live. Therefore, their poverty is linked to the general household poverty. The following section reviews poverty from a child's perspective.

2.3 THEORETICAL UNDERPINNINGS OF CHILD POVERTY

Rates of global child poverty have remained high despite social policies and strategies to contain it. Silwal *et al.* (2020) posits that approximately 17.5 per cent of children in the world live in extreme poverty. Children living in Sub-Saharan Africa account for the highest number of extreme poor children in the world at approximately 45.8 per cent, a share of 65.8 per cent of the world's extreme poor children. Among the poor children, those between the ages of 0 to 5 years old have the highest poverty rate compared to children in other age groups at 20 per cent. The experience of poverty from a child's perspective differs from adult poverty. This is because their needs such as education, nutrition, and care are specific to them (de Milliano & Plavgo, 2018:806). Child poverty has commonly been associated with children living in poor households. This is justifiable because the household economic status, such as lack of income, set a limit to the quality of housing, neighbourhood, family activities and influence the material conditions and quality of life for all members of the household, including children. Child poverty is, however, widespread, and not confined to children from poor households. A child in this study is between the ages of 0 and 17 years of age. The following subsection defines child poverty, how it is measured and its effects.

2.3.1 Defining child poverty

Defining child poverty is a crucial task and differences in definition and measures may give different outcomes. These definitions and measures have important implications for targeting policies to improve economic well-being of poor children (Short, 2016:46). Budjeva (2018:1598) opined that the importance of defining child poverty is often overlooked despite its importance. Budjeva (2018) also states that even

though the concept is often mentioned and used in various settings, its nature and scope is never defined. Where child poverty is defined it is often assumed that conceptual approaches to child poverty are generally known and understood. Biggeri and Cuesta (2020) concur that attention has been given to explain the difference in measurement approaches than the concept itself. Mood and Jonsson (2016:826) identify two issues with regard to child poverty definition. The first pertains to whether child poverty should be defined in terms of income or deprivation and if it should be defined in terms of income, whether a relative or absolute income measure is preferred. The second is whether it is sufficient to measure poverty concerning income and or deprivation or whether child poverty should be assessed concerning children's own experiences and conditions as narrated by children themselves.

Another problem regarding child poverty research is that researchers often use a wide range and inconsistent array of variables in their samples when assessing child poverty and its effect on child development. This inhibits the comparison of studies in this field (Pollak & Wolfe, 2020:4). There is also no clear distinction between family income and socio-economic status. While family income and socio-economic status often overlap they refer to different things bearing different implications for child poverty (Pollak & Wolfe, 2020:4). Budjeva (2018:1598) cautions against any attempt to include too many variables to determine child poverty, many of which fall outside the scope of child poverty and these risks distort the value of the concept of child poverty. Variables, such as child abuse, lack of voice, and poor environmental conditions, among other things, pose fundamental challenges to childhood experience and proper child development. They not intrinsically constitute child poverty and are not related to lack of income or limited access to children's basic needs (Budjeva, 2018:1598). Pollak and Wolfe (2020:4) concur there is no consensus identifying variables to be included to define child poverty. Here are some of the notable definitions of child poverty.

UNICEF defines child poverty as: "Children living in poverty are those who lack the material, spiritual, and emotional resources they need to survive, develop, and thrive. These deprivations make them unable to take advantage of their rights, achieve their full potential or participate as full and equal members of society."(Budjeva, 2018:1599).

The Christian Children's Fund for Child Poverty (CCFCP) defines poverty as follows: "A state of lack of the usual or socially acceptable amount of money or material goods" (Budjeva, 2018:1599). Child poverty is the absence of economic resources as a result of the economy of the child or that of their households that exclude children from participating as equals in their own society (Mood & Jonsson, 2016:827). Child poverty relates to the deprivation stemming from inability to achieve functions, what children value doing and being (Trani *et al.*, 2013:393).

Child poverty definition and measures remain blunt and imperfect and not able to sufficiently portray the depth of the distress of poor children. They, however, provide an observation of the nature and effects of

child poverty (Chaudry & Wimer, 2016:23). Various approaches have been used to define and measure child poverty including the monetary approach, the basic needs approach, the rights based approach, the social exclusion approach and the capability approach (Trani *et al.*, 2013:394). Among all of these, the monetary approach that is premised on the situation and social progress of the poor people in terms of income deprivation is the most commonly used approach (Elsafi *et al.*, 2019:33; Yang, 2017:7). This is because, in most poverty definitions, income is crucial to determine whether one is poor (Maloma, 2016:125). It also helps to quantify the extent of poverty that in turn help to develop clear strategies and policies to combat it and is useful to assess the impact of the policies and strategies aimed to address poverty (Elsafi *et al.*, 2019:33).

2.3.2 Measuring child poverty

There is no single measure of what entails child poverty (Pollak & Wolfe, 2020:1140). Countries often use national definitions to identify and measure disparities within their borders using a set income threshold. Multidimensional measures of child poverty are also used because of their ability to reveal progress by countries regarding a specific dimension. It enables the selection of specific dimensions of deprivation in a country regardless of a country's development level (Ferrone & Milliano, 2018:756). According to Hjelm *et al.* (2016:6), the most commonly used child poverty measuring tools are National Poverty Line (NPL), International Poverty Line (IPL), Multiple Overlapping Deprivations Analysis (MODA) and Multidimensional Poverty Index (MPI). It can be concluded that child poverty measures can either be multidimensional or income based.

2.3.2.1 Multidimensional measures of child poverty

The Multiple Overlapping Deprivation Analysis (MODA) is a framework that is used to define and measure multidimensional child poverty. This child focused multidimensional poverty analysis tool, which is based on the UN Convention on the Rights of the Child 1989 shows what dimensions of poverty children are experiencing. This helps in developing policies and programming to respond to the problem. It is an effective tool that can be easily tailored for measurement of child poverty in different settings and different stages of children's lives and is useful to monitor the progress of Target 1.2 of the SDGs. The framework is also effective to identify children that suffer overlapping deprivations at the same time, which is helpful in development of multisectoral policies (Chzhen *et al.*, 2016:343).

Multidimensional Poverty Index (MPI): Hjelm *et al.*(2016:7) posit that the MPI was developed by the Oxford Poverty and Human Development Initiative, which has computed the MPI for many countries using a universal global standard. MPI, just like MODA can also be adapted for a specific country's context to determine multidimensional poverty estimates. This measure, however, though it measures some indicators for children living in a particular household, it is not child-centred. It nonetheless provides a good base for countries wishing to monitor child poverty and create responding policies.

2.3.2.2 Income measure of child poverty

It is believed that income is the main driver of poverty (Stewart & Roberts, 2018:528). According to Chaudry and Wimer (2016:27), child poverty and low income are causally related to poor child outcomes especially cognitive and educational outcomes. The effects of poverty and low income usually manifest through material hardship, family stress, poor parenting, and reduced spending. The income measure of poverty set an amount of income seen as sufficient to afford basic needs and any child living in a family that earns less than that amount is classified as poor, while being above the set income means the child is regarded as non-poor. The current international amount of income currently perceived to be sufficient for basic human needs is US$1.9. The measurement of income is usually at the household level and is adjusted to account for different household sizes and compositions considering that different households require more or less income to acquire the same standard of living (Yang, 2017:8). The income approach is, therefore, useful to compare two or more households, regardless of their sizes and composition. The most used monetary measures are NPL and IPL.

NPL can either be absolute or relative. Absolute NPL is calculated as the minimum income required to meet basic calorie intake and other non-food goods. Relative NPL, commonly used in high-income countries, are concerning the distribution of a country's income or consumptions (UNICEF & GC to ECP, 2017:60).

The IPL which is currently set at US$1.90 per day per person was updated in 2015 from US$1.25 per person per day, set in 2005, a second since the first ever IPL was set at US$1 per person per day in 1990. The line is established with reference to the NPLs of the poorest countries to measure the population living in extreme poverty (UNICEF & GC to ECP, 2017:60). NPL and IPL remain the most commonly used monetary child poverty measures. These are considered much easier to use than multidimensional poverty measures. Many countries have for a long time used monetary poverty measures and is easily conducted by national statistics authorities such as Stats SA in the case of South Africa. This causes disaggregating numbers to calculate children falling below the poverty line a simple and straightforward exercise. Another monetary measure that is often used to measure poverty is consumption expenditure.

2.3.2.3 Consumption expenditure poverty measure

It has been observed that a high percentage of the income of the poor is spent on food and thus for them lack of money is tantamount to lack of food (Deaton, 2004:13). It is, therefore, unsurprising that consumption expenditure is thought to be a better measure of poverty as consumption enable people to satisfy their needs. There is, therefore, a strong relationship between consumption and subjective well-being (Stoyanova & Tonkin, 2018). Measuring poverty using consumption expenditure is done by calculating how much it costs to afford basic needs, such as food, clothing, and shelter (Deaton, 2004:13). Poor are those who do not have enough income to cover the cost of those basics.

The monetary approach does not recognise the multidimensional nature of poverty and cannot sufficiently account for differing household characteristics. For example, some households have members with disabilities who require more services than a person with no disabilities and, therefore, monetary approach leads to the development of policies that aim to increase people's income rather than increase public service offering and accessibility (Budjeva, 2018:1599).

There are several other concerns with this approach, such as the accuracy of data on income, especially for the self-employed and the risk of overlooking households' assets and resources available to children. There is no scientific way of converting household income into individual incomes (UNICEF Innocenti Research Centre, 2012). It is also unclear whether income itself is to blame for the negative association between poverty and child well-being (Duncan *et al.*, 2019:16713). Another child poverty measure closely related to monetary poverty measures, particularly the consumption expenditure measure, is the basic needs approach. The approach focuses on the minimum requirements to attain a decent living and the basic resources needed for the children to achieve it. The basic needs approach is also closely related to the capabilities approach with the main difference being that the capabilities approach concerns whether a child is capable of fulfilling their needs than the fulfilment of the need itself. Another approach is the children's right approach, which sees child poverty as a result of failure to meet children's rights regarding protection, provision, and participation (Main, 2019:1127). To measure and determine who is poor, the approach uses the most basic rights (such as children's right to be fed, have shelter, socialise, earn a living), to identify if a person is without these and, therefore, considered poor (Budjeva, 2018:1599). The other multidimensional approach sharing similarities with the child's right approach in that they advocate for the right of children to be shielded from poverty and exclusion is the social exclusion approach. Proponents of this approach perceive child poverty as a lack of basic resources necessary for a child to fully engage in a society where they live and, therefore, socially excluded. Social exclusion and poverty are often mutually reinforcing to the detriment of the poor in the community (Agbenyo *et al.*, 2017:20). The approach works through establishing a consensus about resources and social necessities perceived to be needed for basic survival and full participation in a particular society at a given time. Patters of access by children alongside family income levels are then explored (Main, 2019:1127).

Despite the recognition that income alone is not sufficient to measure child poverty, (Duncan *et al.*, 2019:16713), it is also acknowledged that income is intertwined with other aspects of well-being and, therefore, multidimensional measures of poverty cannot be substitutes for monetary measures of poverty. They are a complimentary measure that is able to zoom in on the plight of children living in poverty (UNICEF Innocenti Research Centre, 2012). Monetary measures remain popular in many countries because of their ability to provide crucial information on the financial barriers children encounter to attain needs. It is often children in monetary poverty that are denied their rights to basic needs such as adequate food, safe dwelling and appropriate health care

(UNICEF, 2017:58). According to the UNICEF (2017:58) the monetary approach to child poverty reveals valuable elements of children's experience of poverty and is easy to do because of sufficient support and guidance from international institutions such as the World Bank. It correlates to multidimensional indicators it can be applied in any country where they do surveys on income and or expenditure, it makes it easy to compare general adult poverty to child poverty and links well to national poverty measures and, therefore, integrates to national priorities in many countries.

There also seems to exist a causal relationship between poor households and child poverty. Poor children may have limited access to essential resources because of their household poverty status Wagstaff (2002:97). The following section evaluates the link between household general poverty and child poverty.

2.4 RELATIONSHIP BETWEEN POVERTY AND CHILD POVERTY

Duncan *et al.* (2017:10) state that poverty is a broad phenomenon that has drawn the interest of various experts in different fields, such as economists, sociologists, developmental psychologists, and most recently, neuroscientists. The experts emphasise the following three diverse ways where poverty causes child poverty: (1) family and environmental stress perspective, (2) the resources and investment perspective and lastly, (3) the cultural perspective. These three perspectives are discussed.

2.4.1 Family and environmental stress perspective

The literature suggests that poor families are more likely than rich to suffer from parental stress and depression as a result of their economic status (Duncan *et al.*, 2017:6). This, according to Chaudry and Wimer (2016:24) has been found to compromise the family environment, making it less conducive for healthy child development. Family stress models emphasise that poverty can lead to strained marital and parental relationships, further reducing parents' capacity to engage their children in a kind, warm, and companionate manner that contribute to childhood development and enforce a sense of security. Poverty was linked to many interpersonal problems between parents and their children, such as less secure attachment, less warmth, less attention, harsh discipline, and negative mood (Chaudry & Wimer, 2016:26). Hence, poverty results in poor children having to contend with stressful environments that strain and damage them biologically and physically. Their homes are likely more chaotic, neighbourhoods crowded, dangerous, and noisy (Evans & Kim, 2013:44).

Literature suggests that not only are poor children more likely to live with frustrated parents but are more likely to experience high levels of stress themselves, leading to psychological stress and chronic diseases later in life.

2.4.2 The resources and investment perspective

This approach links child poverty to adult poverty through time and money. Time and money are two fundamental resources that shape parents' decision regarding investment into their children's well-being. A parent's financial standing is a key consideration of a parent's decision to invest in good education for their children, safe housing and a safe neighbourhood. Poor households have fewer resources compared to wealthier families and can only invest in certain inputs for their children's well-being and development. They have a difficult choice between investing in some resources while forgoing other equally important resources based on the money available to their disposal.

Duncan *et al.* (2017:8) note that poor people are more likely to be employed in exploitive environments with little leisure time, extended working hours. This results in less available time to invest in their children. This also negatively affects children, as evidence suggest that the cognitive stimulation in the home environment varies and is closely tied to changes in family income (Duncan *et al.*, 2017:7). Poverty was shown to place demands on limited cognitive resources, forcing parents to choose between satisfying certain wants at the expense of others (Mani *et al.*, 2013:978). The amount of stress and pressure as it relates to limited resources such as money and time impair parent's ability to always make the best possible decisions for their children, instead lead them deeper in poverty.

2.4.3 Cultural perspective

The last approach that Duncan *et al.* (2017:8) advance for the explanation of the causal relationship between poverty and child poverty is that of cultural perspective. The cultural perspective explanation of the causal relationship between adult poverty and child poverty concerns poor communities developing strategies for survival and deviating their attention from their economic lack. Some of these strategies may be positive, while some are negative. The positive ones may include learning to diversify and expand limited resources. The negative ones include adaptive bad behaviours and values stemming from a feeling of helplessness, low self-esteem causing weak impulse control that reinforces their poverty. These adaptive behaviours are carried across generations and manifest in various forms, such as increased criminal activities, elevated levels of female-headed households, sexual promiscuity, and gangs. Studies reveal that these structural induced factors have a negative influence on community customs and influence the behaviour of poor adults and their children causing poverty (Duncan *et al.*, 2017:9).

The theories discussed here reveal a causal behaviour between poverty and child poverty. The World Bank (2020) reported that over 50 per cent of the world's extreme poor are children under 15 years and 60 per cent of poor households are those with three or more children. Provided the negative effects of child poverty; it remains imperative that poverty in the broader economy is addressed to spare children from experiencing the negative consequences associated with the poor status of their households. For instance, it is acknowledged in South Africa that the unemployed, black Africans, females, and those living in rural

parts of the country are more likely to be poor. The extreme poor children live in poor households, especially, those where adults are unemployed. This emphasises the important link between the characteristics of the children's households and heads of households to children's own well-being. This research evaluates the characteristics of the Millennial household heads and their influence on the poverty experienced by children in their households. The following section provides a brief review of the Millennial generation and poverty from a global and South African perspective.

2.5 THE MILLENNIAL GENERATION AND POVERTY

The well-being of the Millennial generation was a subject of global scrutiny because of the economic challenges they were exposed to in their lifetime. One such challenge is a lethargic global economy that is failing to create enough economic opportunities, such as decent, long-term jobs. This is due partly to the global recession of 2008/2009, the changes in the labour market brought about by technological advancements and recently, the influence of the COVID-19 pandemic on the generation's ability to retain current jobs and find new economic opportunities.

While the experience and the degree of influence of these challenges have not been uniform across all countries, there is evidence that this generation was affected by these challenges regardless of the level of development of their economies. Developing and developed economies alike have felt the blunt (Deloitte, 2019:8).

According to Mattingly *et al.* (2020:37), Millennials in the USA have exceptionally high poverty rates before the effect of the government social support that supplements the incomes of those in poverty and those just above the poverty line. The government social support became a necessity to keep the country's Millennials above the poverty line, else the Millennials would be in a dire state of poverty and much worse than other generations. In another study, Kurz *et al.* (2018:31) established that USA Millennials are poorer concerning assets and income compared to the preceding generations when they were at the same age. According to Haider (2021:7), a rise in the cost of living including the cost of raising children in the USA is the reason many households are poor and that children in these households suffer several deprivations as a result.

In a study conducted in the United Kingdom, Millennials' poverty was established to be three percentage points higher than that of the baby boomers when they were at the same age. The study further projected that more than one-fifth of the younger Millennial generation will be in poverty as they begin to rear their children in their late twenties (Rahman, 2019:15).

The Organisation for economic cooperation and development (OECD) countries experienced shrinkage of middle-income households between the mid-1980s and mid-2010s, with more Millennials failing to attain the middle-income earners level compared to the generation preceding them at the same age. Middle-class

Millennials in the OECD countries are 10 per cent less than the generation before them was in the same age (OECD, 2019). This implies that Millennials in the OECD are poorer than the generations preceding them when they were at the same age as them. This was mainly the result of unstable labour markets.

According to Upadhyay (2019:4), India encountered a problem of poverty, inequality, and unemployment of the Millennial generation for a long time. While the African Millennial generation in Africa represents one of the largest Millennial populations globally, it remains the least researched (Knoetze, 2017:4). Therefore, little is known about their economic and poverty status.

In South Africa, the Millennial generation is experiencing high rate of poverty and joblessness, those who have jobs are being retrenched on a daily basis (Foundation for European progressive studies, Globla Progress, Friedrich, Ebert Stiftung, 2019). In a country where unemployment remains a determining factor of whether one lives below or above the poverty line, Millennials in South Africa are susceptible to poverty and so are the children living in their households. A report by Deloitte (2021) shows that 41 per cent of South African Millennial experience high levels of stress as they worry about their financial situation, job uncertainties and the welfare of their families. The Center for American progress posits that children's own economic conditions cannot be isolated from those who care for them (Haider, 2021:7). Therefore, Millennial's poor economic condition is a testament of their household's situations including poor well-being of children.

2.5.1 Millennial head of household characteristics and child poverty

According to the PEW Research Center (2020) when it comes to family Millennials trail the previous generations in that few are married and even those marry later than the previous generations did, take time to start family and fewer Millennials than the previous generations have children. They are also more likely to living with a child but no spouse. One of the issues that affect the Millennial generation globally is inequality (Deloitte, 2019). Millennials no longer value marriage (Naidoo, 2018:24). While this has largely been associated with financial and economic hardships brought about by the great depression of the late-2000s, Chen (2018:63) opined that cultural changes are partly to blame. This may be problematic for the offspring of the Millennials. According to Field (2010:6), the characteristics of the head of a household such as the employment and marital status play a pivotal role in the well-being of a child and the household in general. Thus, the socio-economic status of the household decision-makers needs to be considered in the child poverty discourse because children's quality of life is directly intertwined with the quality of their surroundings. Below are some of the characteristics of the Millennials that have implications for child poverty.

2.5.1.1 Marital status

Strengthening marriages is potentially an effective strategy for eradicating poverty (Amato & Maynard, 2007:118; Rector, 2012:1). Children who grow up with married parents largely experience a higher standard of living than those living in single-parent households (Coontz & Folbre, 2002:2). In a study conducted in the USA looking at cohabitation and marital expectations among single Millennials, cohabitation was found to have surpassed marriage as the most common union among Millennials (Manning, 2020:811). Cohabiting relationships are regarded as unstable compared to marriage relationships even by partners in these relationships (Lukacic, 2007:3). Young children require a stable and predictable environment conducive to their development and are especially vulnerable to the negative effects of change, disruption, and uncertainty (Jensen, 2009). When parents' relationship ends or leads to divorce, the normal life of children gets disrupted, as mostly one parent usually stops either being physical, financially (or both) present in the life of their children. This leads to children being raised by a single parent, often the mothers left to bear the brunt despite that women are more likely to be unemployed than men.

2.5.1.2 Gender

Millennial fathers are less likely than Millennial mothers to be living with their children (The PEW Research Center, 2020). This means that more Millennial children are growing up with only mothers without their fathers. This alludes to gender imbalances when it comes to the responsibility of parents to raise their children. For the government to formulate policies, effective address the economic challenges experienced by Millennial heads of households and children in their households, gender imbalances regarding provision of care to children and the probability of child poverty in the country needs to be understood.

2.5.1.3 Location

Child poverty is severe in rural locations. Found that out of 100 US counties in the with the high poverty rates, rural locations accounted for 95 per cent (Probst *et al.*, 2018:S4). In south Africa rural provinces accounts for over 70 per cent of children in child-headed households 88 per cent of those fall in the poorest 20 per cent of South African households (Hall & Mokomane, 2018:37). Living in rural villages often with poor access to social services and with no reliable income they are not only deprived of financial and some social services but also lack the care and security that parents provide. Lavalley (2018:4) Concurs that child poverty is worse in rural areas than in urban areas and most children in rural areas live in households with income that is even 50 per cent lower than the poverty line, a situation termed "*deep poverty*".

2.5.1.4 Unemployment

Unemployment among the Millennials remains a problem globally. According to Sutcliffe and Dhakal (2018:184) Unemployment remains high among youths especially the Millennials, with those employed

experiencing poor employment conditions that discourage them from seeking employment in certain industries. The problem of high unemployment of Millennials has become a serious social problem (Šafránková & Šikýř, 2017: 589). Even the working Millennials have dimmed prospects of ever earning high wages because of economic shocks that happened during their lifetime (Rinz, 2021). Money is important for providing human needs in all households, especially for the children who cannot provide for themselves and, therefore, the inability of Millennials to earn meaningful wages negatively affect their ability to provide for children in their households. This potentially increase the prevalence of poverty in their households.

2.5.1.5 Race

According to Jeszeck *et al.*(2019:12) race is a key predictor of economic status and economic mobility. Some racial groups have higher economic mobility than others, while blacks in particular are less likely to be upwardly mobile than whites even with similar education level. Similarly, children from low-income white households have higher rates of upward economic mobility over time than black children with similar socioeconomic characteristics. Gale *et al.* (2020:21) whites have higher incomes than blacks and are more likely to have retirement accounts. This means that the welfare of children in Millennial households may also be determined by the race of the head of households in which they live.

2.5.1.6 Education

Attaining an education is regarded as a prerequisite of living a better life and providing a better future (Gupta, 2015:303). This indicates that education as a tool to escape poverty is important and, therefore, understanding this concerning child poverty contributed by Millennial parents is necessary to investigate. O'Connor and Raile (2015:283) posit that while earnings have remained low for a long time, they depend on a worker's level of education, with the more educated earning more than the less educated Millennials.24

2.5.1.7 Household size

While the size of Millennial households is generally smaller compared to the size of households of the prior generations (Press Deloitte University, 2015:8), Millennial-headed households may be worse off relative to the older generations. Millennials have a high rate of unemployment and lower-income and assets compared to other generations. Income and assets are important to avoid poverty and providing for households. Therefore, the limited income and resources compromise the well-being of Millennial households and particularly children in them. Joubert and Tegoum (2016:24) concurs that the more the head of household is educated the higher the prospects of finding a job, earn income and evade child poverty in their households.

2.5.1.8 Income

The financial well-being of Millennials remains complicated and a bristly issue (O'Connor & Raile, 2015:285). A study conducted by the United States Government Accountability Office (GAO) 2019 on the economic characteristics of Millennials revealed that parental income is a key predictor of the economic mobility of their offspring; parents in low-income employment are more likely to have children who may have low incomes as adults (GAO, 2019:9). Parents' income influences decisions about investment in children, and parental stress and whether the general home environment is favourable for child development (Marbuah, 2016:6; Mayer, 2002). The relationship between income of caregivers and child poverty warrants attention as poverty can become generational.

Since income is an important aspect of combating child poverty and poverty in general, decent earnings and income are important for Millennial-headed households' economic mobility. It is currently difficult provided the economic climate. According to Burke (2017:5) although Millennials are relatively still young and thus have a chance to recover if the economic situation improves, their income and wealth is lower that the two preceding generations at the same age. The Millennials may therefore need to retire at a much older age than the previous generation and save more money for retirement to acquire the same standard of living as today's retirees (Burke, 2017).

Boston (2013:3) indicates that child poverty is linked to the characteristics of their parents, such as poor educational achievement, and has the potential to pass through the next generation. It is, therefore, important to study the conditions of the households where the children live, to understand child poverty (Brando & Schweiger, 2019:2). This is also because inadequate family economic resources not only affect childhood experience but also hinder children's ability to succeed in adulthood (Duncan *et al.*, 2019:16713).

Over the last decade, researchers have given substantial attention to the Millennials. Business experts and economists were interested in their consumer and product preferences and the influence these may have had on business failures, such as a decrease in new car sales during the early years of recovery from the 2007/2008 recession, the decrease in home ownership and the over-indebtedness of working-class (Kurz *et al.*, 2018:1). Conversely, there is a dearth of academic studies done on the economic state of South African Millennials. Most Millennial studies assess Millennials in the USA, with a few surveys focusing on the global Millennials and other individual countries. Despite, the poor economic state of Millennials, little attention has been paid on the general well-being of their households and children. Since children depend on their adults for provision and their welfare depend on that of adults (Fass *et al.* 2009:3; Ratcliffe & McKernan 2013:2) and their future economic mobility is thus highly linked to the state of adults in their households when the children are young. It becomes imperative to examine the role played by Millennials in the plight of child poverty.

This is even more relevant in the case of South Africa where more than half of Millennials are embedded with characteristics known to have a negative influence on children's well-being. These include a lack of economic and financial assets, a lack of housing ownership, unemployment, high incidents of divorce, and single parenting. The Millennial economic difficulties are happening at a time when more than six in ten children in the country are multidimensional poor. This may be a coincidence or causality but, the only way to rule out the possibility of the economic state of Millennials in increasing child poverty in South Africa is to investigate the link.

Putting child poverty at the forefront of the national agenda is crucial in efforts to eradicate it. Poverty eradication is an investment in the economic future of a nation because when child poverty is addressed, the number of adult citizens that will depend on state social assistance in the future significantly decreases. The sluggish global economic growth has widened inequalities, and led to an increase in poverty rates, including child poverty in many countries, regardless of their development level. The following section reviews the extent of child poverty globally and in South Africa.

2.6 EMPIRICAL REVIEW ON CHILD POVERTY

For a long time, children from poor developing countries, especially in Africa were seen as the face of poverty. While poverty has not subsided in Africa, the literature indicates that poverty does not discriminate between developing and developed countries. Many children in affluent societies are poor too. In approximately half of the rich countries, more than one in five children are poor (UNICEF, 2017:12). For instance, about 16 per cent of children in the USA were born poor in the last four decades (Ratcliffe & McKernan, 2013:3). In the United Kingdom, Wickham *et al.* (2016:759) reported that the country was battling high levels (3 in 10 children are poor) of child poverty and it has started to rise in absolute terms. In Australia it was estimated that 1 in 6 children were living in income-poor households between 2015 and 2016 (Saunders & Brown, 2020:1). This indicates that not only does child poverty exist in developed parts of the world, but it may be increasing. However, SSA remains the most child poverty plagued region in the world (World Bank, 2018). A study conducted by Milliano and Plavgo (2018:805) using MODA concluded that 67 per cent of children living in 30 SSA countries analysed, were multidimensionally poor. The study considered five dimensions of basic child well-being, namely nutrition, health, education, information, water, sanitation and housing. 48 per cent of children were income-poor measured as less than US$ 1.25 per capita spending a day and determined by the child population size. Watkins and Quattri (2019:7) predict that child poverty will increase and 55 per cent of the world's poor children will live in this region.

In South Africa, also in SSA, though substantial progress was made to reduce child poverty over the years, a substantial number of children remain poor (Hall, 2019; Omotoso *et al.*, 2019:1156). Child poverty in the country is often attributed to their family deprivations, such as social exclusion, low education level, poor health, and lack of employment, which confronts their parents or caregivers (Omotoso & Koch, 2018:417).

UNICEF (2020) reported that approximately 67 per cent of children in predominantly female headed household live below the national poverty line. This situation may take long to abate as the country's economic growth projections deteriorates due to Covid-19 pandemic, exacerbating child poverty. Already, a substantial number of children in South Africa live in the poorest 40 per cent of households.

The South African Government has through policies and strategies invested in and prioritised the combat against child poverty and deprivations. The government introduced various policies and intervention programmes, such as the NPAC with a special focus on children's welfare regarding social welfare, nutrition, early childhood development, basic education, health care, and child protection measures from all forms of violence and crime (Omotoso & Koch, 2018:419). The problem of poverty still persists despite the interventions.

Child poverty is a worldwide phenomenon affecting children from both developed and developing countries. Child poverty is likely to affect children from certain races more than others, including migrant parents, single-parent homes, certain family structures, such as unmarried and or families with many children. The effects are disproportionately felt by children compared to others (Boyden *et al.*, 2019:2).

2.7 EFFECTS / CONSEQUENCES OF CHILD POVERTY

People's outcomes are usually shaped by their childhood (Monteith & McLaughlin, 2005:2). The literature suggests that the greatest investment in a person's human capital, such as health and education, should be made while they are still children. This investment requires financial and economic resources, which poor families often lack and, therefore, cannot afford these investments (Newhouse *et al.*, 2016:2). Children born in households where no such investments can be made due to financial hardships are vulnerable to the lifelong effects of poverty. This limits their ability to develop to their full potential and infringe on their rights to education, health, and social services (Monteith & McLaughlin, 2005:2).

Children in poverty do notice that their wealthy counterpart have more possessions, have better access to food, clothing and live in better dwellings than them. While they have no physical and financial means to change this, it does affect their self-esteem. Thus, child poverty leads to a feeling of shame and stigma (Tshabangu, 2018:73). Moore, *et al.* (2009:4) concur that children in poverty have poor social and emotional development and consequently positive peer relations compared to children who are not poor. According to Bayirbag *et al*. (2018:394) child labour is one of the most serious consequences of child poverty, where children work to help their poor families and are often not fed while working. Hall and Sambu (2019) concur that poor children endure hunger because of a lack of food in their households, often not knowing when the next meal will come. Children are not always included in household decision-making let alone their nutritional well-being. They also lack proper shelter, often living in restricted spaces and lack other amenities, such as schools, recreational parks, and hospitals while rarely conformed to the quality building standards. As a result, pose health hazards to the poor and perpetuate chronic infectious and non-

communicable conditions. Inhabitants are also subjected to social and spatial marginalisation and, therefore, are confronted with a high risk of mental health and poor well-being (Weimann & Oni, 2019:2).

UNICEF Innocenti Research Centre, (2012) states that child poverty is interlinked with several social and economic ills. Children who experience poverty in their early lives are likely to encounter a lot of hurdles both as children and in adulthood. Poverty affects their cognitive development, their future job prospects, their educational performance, and achievement. It also increases the likelihood of becoming an adolescent parent and high exposure to infectious disease, lack of shelter, lack of food, and increases the prevalence of involvement in criminal activities among other ills (Boston, 2013:3; Pascoe *et al.*, 2016:3). The effects of child poverty, however, are not only limited to the children directly experiencing poverty, but also the countries where these children live. Countries are affected through increased crime, social security spending, and lost potential productivity, effectively hampering a nation's productivity (Boston, 2013:2).

2.8 SUMMARY AND CONCLUSION

This chapter was meant to illuminate the connection between poverty and child poverty; how the Millennial head of household characteristics may influence a child's well-being in a household and to shed a light on the current economic status of Millennials. The extent and prevalence of child poverty globally and in South Africa were also reviewed.

The review of the literature indicates debates on what constitutes poverty, its definition, who should define it and how it should be measured. There is a consensus that poverty is a serious social problem that is widespread globally and in South Africa. Its effects are devastating. It inhibits one's ability to acquire food, compromising their health and well-being. It even dictates where the poor can live, study, work and who they socialise with. This causes the poor to feel voiceless. Poverty is a complex and distressing condition requiring urgent attention to eradicate it.

Theories of poverty are diverse but interrelated. They provide an understanding of the genesis of poverty eradicating strategies and different schools of thought that have emerged in a quest to find solutions. It is evident that differing observations exist, and no single theory is sufficient to explain and change the face of poverty. This divergence has led to different observations on how poverty should be measured. While poverty was generally measured concerning the availability of money to buy enough food per day. There is also growing attention to measuring poverty beyond money to include access to basic needs and social participation.

Child poverty definition and measures remain blunt and imperfect and not able to sufficiently portray the depth of the distress of poor children. They, however, provide an observation of the nature and effects of child poverty. Various approaches are employed to define and measure child poverty with the most commonly used being the monetary approach. This approach is premised on the situation and social

progress of the poor people in terms of income deprivation. It helps to quantify the extent of poverty that in turn help to develop clear strategies and policies to combat it and is useful to assess the impact of the policies and strategies aimed to address poverty.

There is a causal relationship between poverty and child poverty. Poor children are often those who come from poor households. Households where the head of household is unemployed tend to have a higher prevalence of child poverty. Given, the negative effects of child poverty; it remains imperative that poverty in the broader economy is addressed to spare children from experiencing the negative consequences associated with the poor status of their households.

The economic well-being of the Millennial generation has been affected by the economic challenges that they were exposed to in their lifetime, including the 2007/8 global financial crisis. The global economy is also lethargic and failing to create adequate economic opportunities, such as decent, long-term jobs. This is due partly to the changes in the labour market brought about by technological advancements and recently, the influence of the COVID-19 pandemic on the generation's ability to retain current jobs and find new economic opportunities. The literature suggest that this generation was affected by these challenges regardless of the level of development of their economies.

Literature reveals that while children from poor developing countries, especially in Africa were seen as the face of poverty, poverty is wide spread and present in both developed and developing countries. Many children in affluent societies are poor too. In approximately half of the rich countries, more than one in five children are poor. Child poverty rate is higher in children from certain races and social groups, including children of migrant households, single-parents, certain family structures, such as unmarried and or households with many children.

Child poverty has devastating and prolonged consequences. Its effects are felt from childhood to adulthood. It affects children's cognitive development, their future job prospects, their educational performance, and achievement. Child poverty may cause high exposure to infectious disease, lack of shelter, lack of food, and increases the prevalence of involvement in criminal activities among other ills.

CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY

3.1 INTRODUCTION

This chapter provides an overview of the research design and methodology used in this study. Before discussing the research design and methodology, it would be useful to obtain an understanding of what research, research approach, research methodology, and research design mean as the discussion in this chapter focuses on these. Section 3.2 discusses research, its approaches and which approach best suited the study, while section 3.3 explains the research design. Data employed in the study, where and how it was collected is explained in section 3.4. Section 3.5 explains the econometric method of analysis used, while 3.6 describes the variables employed. Model specification is dealt with in section 3.7, while the calculation of child poverty status is explained in section 3.8 and the summary and conclusion of the chapter is presented in section 3.9.

3.2 RESEARCH

Research is a systematic process of collecting, analysing, and interpreting data to gain more insight and better knowledge to respond to the existing question(s) about a phenomenon of interest (Williams, 2007:65). Depending on the type of questions that the study seeks to answer, and the type of data required to answer them, the researcher chooses the best-suited research approach. In simple terms, the research approach refers to a general orientation to the conduct of research (Brynman *et al.*, 2018:30). The three commonly employed research approaches are quantitative, qualitative, and mixed methods (Williams, 2007:65).

3.2.1 Quantitative research approach

This approach involves the collection of numerical data, employing mathematical models to analyse the results. The intention is to establish, confirm or validate relationships among variables and to develop a generalisation, contributing to the body of knowledge (Williams, 2007:66). This was done by measuring the incidence of various observations and opinions in the phenomenon being observed (Park & Park, 2016:4).

3.2.2 Qualitative research approach

The qualitative research approach seeks to explore behaviours, different perspectives, and life experiences to discover the complexities of the situation from the perspective of the people affected by the phenomenon of interest (Khan, 2014:225). It is, therefore, concerned with subjective assessment of attitudes, opinions, and behaviour (Kothari, 2004:5).

3.2.3 Mixed methods research approach

Mixed methods research approach integrates the quantitative and qualitative approach in a single study (Bryman *et al.*, 2018:56). The data should be used in a manner that it is mutually enlightening to support the purpose of the research. For this study, a quantitative research approach is followed for analysis using secondary data.

Having selected the research approach employed in the study, a researcher needs to have a structured guide on how the approach will be used and how the collected data will be analysed (Bryman *et al.*, 2018:100). This structured guide is known as the research design. Choosing an approach and design of the study is not sufficient, the researcher should have a good understanding of the approach and methods that the study follows. Therefore, it is important to understand in full the approaches and methods that the study uses including their underlying assumptions, strengths, and weaknesses. This enables the researcher to know which approaches and methods are suited for the study, what do they mean and why others are not preferred for the study. These are all the elements of a research methodology, which means a systematically way to solve a problem identified in the research (Kothari, 2004:8).

Having discussed the meaning of research, research approaches, research design, and the research methodology, the next section details the research design and methodology used in this study. This chapter essentially lays a foundation for the interpretation of the results and findings presented in Chapters 4 and 5 as it details how data presented were collected and analysed. The discussion of this section is structured around the research design and methodology, data collection, and data analysis. The model that is used in the analysis of child poverty in households headed by Millennials and the calculation of the child poverty status are also presented. The predictor variables are a set of demographic and socio-economic variables. The variables used in this study included household size, head of a household gender, location, education level, race, and employment status. A logistic regression model was specified since the poverty status of the child is measured as a dichotomous variable.

This study is based on the quantitative approach, which allows for econometric analysis of Millennial heads of households in South Africa. The approach is, therefore, a framework for exploring relationships between variables and draws a useful basis for identification of possible causes of critical attributes; helping to identify variables that may need further investigation (Radhakrishnan, 2013:26). A quantitative research approach is the most appropriate for this study since the empirical objectives are quantitative in nature. It also generates quantifiable results that can be used to identify more accurate and verifiable development policies. Furthermore, the quantitative approach is employed in this study because of its ability to draw a large sample from a large population. The findings are, therefore, easy to be generalised for the whole population (Rahman, 2017:106). It was suitable for this study as it enables the exploration of the

relationship between the characteristics of South African Millennials and child poverty. It is also economical and accurate to identify relationships between variables (Radhakrishnan, 2013:26).

There is a valid critique of a quantitative research methodology; that because of the large sample, it can be time-consuming; it needs a high degree of expertise from the researcher concerning sampling technique, questionnaire, device construction and interviewing and data analysis to produce a reliable and valid study. These shortcomings are not applicable in the study because the exceptionally reliable data used in this study are readily available from Stats SA.

3.3 RESEARCH DESIGN

Research design as the structure of research is the *"glue"* that binds all of the components of the study together, a plan of action of the proposed research work (Akhtar, 2016:68). It stipulates the decisions regarding data collection and analysis but also why those decisions were made. The research design followed in this study comprises an empirical study. The choice of research design was firstly based on its appropriateness to address the research question and the set objectives mentioned above and, secondly, because of the availability of data and data constraints.

3.3.1 Empirical study

The empirical analysis for the study used secondary data. The study used data on Millennial heads of household mined from the GHS of 2019. Consistent with Stats SA (2020a), Millennials in this study refer to individuals born between 1980 and 1999. For analytical purposes, these individuals were aged between 20 and 39 years old in 2019. The empirical study investigated the prevalence of child poverty in Millennial-headed household by analysing the characteristics of the head of households, such as location, gender, household head education level, employment, race, income, employment status, and marital status. An analytical approach was employed to evaluate the data on Millennial heads of household as extracted from the GHS data. Thereafter, a prescriptive approach was undertaken to prescribe and recommend the most suitable policy options that South Africa can use to eradicate child poverty in Millennial-headed households.

3.3.2 Descriptive approach

A descriptive approach was used to describe the current situation regarding the theory and child poverty. It is an integral part of quantitative data analysis because of its effectiveness in revealing the characteristics of the data collected and used (Ramudzuli, 2019:92). According to Radhakrishnan (2013:26), a descriptive approach is effective if the study aims to observe, describe, and document aspects of a phenomenon as it happens. It may also be a starting point for generating a hypothesis or developing a theory. It allows the researcher to summarise big data that would otherwise be complex to understand into smaller, easier to understand, and more useful information. Therefore, enabling easier analysis of data and identification of

the relationship between variables (BeschiRaja *et al*., 2018:171). This approach is well-suited for the objective of the study because the study aims to observe and describe the characteristics of Millennials and the prevalence of child poverty in their households based on the characteristics of the head of household.

3.4 DATA

Availability of credible data is essential for quantitative analysis. According to Bryman *et al.* (2018:267), researchers are not obliged to collect primary data for their own analysis. Data can either be collected by the researcher or be extracted from reliable secondary data sources such as other researchers and or organisations. The data used in this study were secondary data extracted from Stats SA. The advantage of using secondary data from Stats SA is that it is readily available, high-quality data with minimal issues of "reactivity" compared to when primary data collection methods are used and the data can be analysed using the cross-sectional method (Bryman *et al.*, 2018:273). The focus of this study was on analysing the characteristics of Millennials who are heading households and their implications for child poverty. The total sample for the GHS 2019 by Stats SA was 19 649 households. The sample for this study was extracted from the 2019 GHS and the sample size was 5884 Millennial households with children. This represents all Millennial heads of households that were surveyed. The criteria for choosing Millennial household heads was based on their age during the survey and only those who were between the ages of 20 and 39 were chosen for this study. For the purpose of this study, children were between the ages of 0 and 17 years old.

3.5 ECONOMETRIC METHODS OF ANALYSIS

The data which included demographics of the Millennial generation, including their economic characteristics were investigated and analysed using the IBM SPSS 27 package. The data analysis made use of the cross-sectional method of analysis. This method involves analysing data collected on more than one case at a given point in time, enabling the researcher to analyse a body of quantitative data in connection to two or more variables to detect their association (Bryman *et al.*, 2018: 106). The cross-sectional design is effective to give information about the prevalence of outcomes or exposures especially in population analysis and may be useful for public policy intervention planning, monitoring, and evaluation (Setia, 2016:262). In the case of this study, the method was used to analyse the characteristics of Millennial heads of households, including gender, level of education, marital status, employment status, location, and income and the likelihood of child poverty in their households. For this purpose, a binary logistic regression method of analysis was used. This type of analysis was appropriate since the variables used are both dichotomous and nominal. The analysis also allows for more than two categories of a dependent variable. The dependent variable was the child poverty status denoted as 0 for non-poor and 1 for poor while the independent variables included: age, gender, marital status, race, income, education, location, and household size. Section 3.8 elaborates on how child poverty status was determined and denoted.

There are concerns that the cross-sectional method may not easily derive a causal relationship since it is usually a one-time assessment of outcome and exposure. This, however, does not take away from the usefulness of the cross-sectional design, because it remains a useful base for stimulating interest for further investigation in a subject. The issue of difficulties in establishing causal relationship can also be sufficiently mitigated through repeated cross-sectional studies, which allows a researcher to observe the relationship over a longer period by repeating the study (Setia, 2016:262-263).

The following subsection explains the different variables employed in the study and how these are suitable in the measurement of child poverty in Millennial households.

3.6 DESCRIPTION OF VARIABLES

This study used continuous and categorical variables to measure the prevalence of child poverty in Millennial-headed households. The choice of variables has been informed by literature review on the subject of child poverty in South Africa and globally. Previous studies such as Cheung and Chou (2018); Dieden and Gustafson (2003); Ranjith and Rupasingha (2012); Olagunju *et al.* (2018) have used similar variables to measure child poverty.

3.6.1 Continuous variables

Continuous variables refer to those variables that are numerical in nature. According to Misra *et al.* (2020:420), variables could be numerical if they represent numbers that can be arranged in an ascending or descending order. Continuous variables can have an infinite number of values between any two data points. The study employs the following continuous variables:

3.6.1.1 Age

The age of the head of household has implications for child poverty. A study by González *et al.* (2020) studied the risk of child poverty and used the age of the head of household as a predictor variable. The age of the household head is observed as an important characteristic in this study. It may influence the prevalence of child poverty in the household. It was, therefore, used to determine if it is indeed a factor in the well-being of children in Millennial-led households in South Africa. For analytical purposes, the age groups were grouped as 20-29 for the younger Millennials, 30-35 for the middle group, and 36-39 for the older Millennials. While the presumption that younger heads of households have not yet acquired enough assets, skills, and knowledge to escape poverty and, therefore, are more likely to be poor, in the binary regression age was categorised.

3.6.1.2 Income

Income was grouped based on three poverty lines developed by States SA, such as the FPL, LBPL, and the UBPL. In the analysis, the FPL was denoted by 0 for poor and otherwise 1. LBPL was represented by 0

and otherwise 1 and lastly, UBPL was denoted by 1 and otherwise 0. Including this variable in the regression model helped to illuminate if income is indeed linked to child poverty in Millennial-headed household. The inclusion of this variable is supported by Gornick and Jäntti (2012) who also used income to determine the risk of child poverty.

3.6.1.3 Household size

The size of the household is one of the factors considered to influence the prevalence of child poverty in a household. Authors, such as Olagunju *et al.* (2018) also used household size to predict child poverty. This variable was, therefore, included in this study to determine if the size of Millennial household has a bearing on the child poverty status.

3.6.2 Categorical variables

There are also several categorical variables used in the study to measure child poverty. Categorical variables also called grouped variables are variables clustered into two or more variables in one. These variables, as the name suggests, comprise categories and represent distinct outcomes. The only statistical analysis that can be conducted in categorical variables is to count how many there are in each category or to identify the mode (Bryman *et al.*, 2018:313). This study has the following categorical variables:

3.6.2.1 Gender

It is expected that a child living in a household led by a female has a higher risk of poverty. In the analysis, gender is a variable with only two categories. The female variable was used as a reference point, while the male variable was used in the regression. The gender of the head of the household variable was defined as 0 for female and 1 for male; the regression coefficient is representing the females because of the expectation that household led by females may be more likely to be poor. Authors such as Bogale *et al.* (2005) and Ekbrand and Halleröd (2018) also used the gender of the head of household to determine child poverty status.

3.6.2.2 Marital status

Marital status is crucial to determine the poverty status of a child. Marital status was used by other researchers such as Garidzirai (2013) to determine the probability of falling into child poverty. This variable was included in this study to determine if it is positively correlated to determine the probability of falling into child poverty. This variable was included in this study to determine if it is positively correlated to child poverty in Millennial-headed households in South Africa.

Marital status is a categorical variable and, therefore, the marital statuses were categorised into the divorced, married, single, and lastly, widowed.

3.6.2.3 Race

Race is viewed to have significant implications for poverty. A study done in the USA by Ranjith and Rupasingha (2012) also used race of the head of household to determine child poverty status. Race in this study is seen as having remarkable implications for child poverty along racial lines. Race was categorised based on the number of racial groups. The categories for race were 1=African, 2=Coloured, 3=Asian and 4=White. The White variable was used as the constant.

3.6.2.4 Location

Information on the location of the household is critical for poverty analysis. The inclusion of the location variable in this study was on the basis that a person's location may potentially influence their access to basic resources to satisfy their basic needs and by that affect their poverty status. Von Fintel *et al*. (2017) also included location to determine the child poverty status of South African children. For analytical purposes, location as a categorical variable has nine categories signifying the South African provinces. The Limpopo province took the place of the constant because of the expectation that households living in largely rural provinces have a higher risk of being poor and that the Limpopo province has the highest (82.8 per cent) rate of child poverty in South Africa (Stats SA, 2020).

3.6.2.5 Education

The education variable was included as a potential determinant of child poverty to determine whether the education levels of Millennial heads of households have any relationship with child poverty. Other studies, such as Agyire-Tettey *et al*. (2020) have also used the education of the head of household to determine the likelihood of children experiencing poverty in a particular household. The education variable was grouped in the following categories: 0 = no schooling, 1= primary school, 2 = high school, 3= tertiary education and 4 = other tertiary qualifications.

3.6.2.6 Employment status

Employment status has been used by other researchers to determine the welfare of households and poverty status of children. Biyase and Zwane (2017) employed this variable while studying determinants of poverty and household welfare in South Africa. While Omotoso and Koch, (2018) and Von Fintel *et al*. (2017) used employment status to predict the child poverty status of children in South Africa. In this study, since employment status is a categorical variable, variables were created for each of the categories and then frequency tables were used to show the distribution of the heads of households in each category.

The employment categorical variable was created where 1 represented not employed and 0 represented the employed status categories. The unemployed category was used as a constant variable to determine whether children from households headed by unemployed Millennials are more likely to experience poverty.

Employment status was, therefore, included as an independent variable in this study to determine whether a child from a household headed by an unemployed Millennial is more likely to be poor.

Table 3-1: Description of variables

Variable	Description	Coding
Age	Age of the head of household	20-29 = Younger Millennials 30-35 = Middle group 36-39 = Older Millennials
Income	Determines child poverty status	0 = Poor 1 = Non-poor
Household size	Number of household members	Household size
Gender	Gender of the head of household	Female = 0 Male =1
Marital Status	Marital status of the head of household	Divorced = 1 Married = 2 Widowed = 3 Single = 4
Race	Racial group of the head of household	Black = 1 Coloured = 2 Asian = 3 White = 4
Location	Province where the household is located	Western Cape = 1 Eastern Cape = 2 Northern Cape =3 Free State = 4 KwaZulu-Natal =5 North West = 6 Gauteng =7 Mpumalanga = 8 Limpopo = 9
Education	Education level of the head of household	Primary school = 1 Secondary school = 2 Tertiary school = 3 Other tertiary = 4
Employment status	Employment status of the head of household	Employed = 0 Unemployed = 1

Source: Author's own description

3.7 MODEL SPECIFICATION

As stated in section 3.5 a binary logistic regression analysis was used to construct a model to predict the relationship between child poverty and the characteristics of the Millennial heads of households. When we want to look at a dependence structure with a dependent variable and a set of explanatory variables we can use the logistic regression framework. Multiple linear regression may be used to investigate the relationship between a continuous dependent variable, such as income, age or household size. However, socio-economic variables such as employment status, poverty status and gender are often categorical, rather than continuous. In models where the dependent variable is categorical, multiple linear regression is not ideal to use (Tranmer & Elliot, 2008:6). For example, the dependent variable in this study is poverty which can either be poor or non-poor, in this case we could not carry out a multiple linear regression as many of the assumptions of this technique will not be met. Instead we would carry out a logistic regression as it is compatible with categorical variables. Proportions and probabilities are different from continuous variables in a number of ways. They are bounded by 0 and 1, whereas in theory continuous variables can take any

value between plus or minus infinity (Misra *et al.*, 2020:420; Tranmer& Elliot, 2008:7). This means that we cannot assume normality for a proportion, and we must recognise that proportions have a binomial distribution. Unlike the normal distribution, the mean and variance of the binomial distribution are not independent. The mean is denoted by P and the variance is denoted by $\mathrm{P} * (1 - \mathrm{P})/\mathrm{n}$, where n is the number of observations, and P is the probability of the event occurring, in this case the probability of a child being poor (Stroup, 2014:813).

When we have a proportion as a response, we use a logistic or logit transformation to link the dependent variable to the set of explanatory variables. The logit link has the form:

$$Logit\ (P) = Log\ (\frac{P}{1 - \mathrm{P}}) \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots. (1)$$

Then the generic model is (Chauhan *et al.*, 2016:126):

$$L_i = ln\ (\frac{P_i}{1 - P_i}) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + u_i\ \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots. (2)$$

Where: L_i is the dependent variable

$\beta_1 x_1 \dots. \beta_5 X_5$ are the coefficient corresponding to the independent variables

u_i is the error term

The model for child poverty status would then be estimated as follows:

$$CP = ln\ (\frac{P_i}{1 - P_i})$$
$$= \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + u_i\ \dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\dots\ (3)$$

Where CP is the child poverty status

$\beta_1 x_1 \dots. \beta_9 X_9$ are the coefficients corresponding to the independent variables

u_i is the error term

In the regression model, the child poverty status (CP), which is the dependent variable, was expressed as 1 if the child was poor; 0 if the child was not poor. The characteristics of the head of household were set as predictor variables. The regression coefficients are the weights that measure the strength of the influence each independent variable has on the dependent variable.

3.8 CALCULATION OF THE CHILD POVERTY STATUS

The child poverty status was assigned based on the household poverty status. The South Africa poverty lines as per Stats SA (2020d) were used. The three poverty lines were all necessary to incorporate to determine the extent of poverty in the households as instances to occur where a child can be poor based on one poverty line and not necessarily on the other Stats SA developed three poverty lines to measure poverty, these are:

- **The FPL:** which is an extreme poverty line that allows a person to afford just the minimum daily food intake usually measured in calories per day (Stats SA, 2020).
- **The LBPL:** At this poverty line a person can afford to add some non-food essential items, such as rent and electricity, over and above the food items (Stats SA, 2020).
- **The UBPL:** This refers to the income that allows a person to afford minimum daily food intake, none food essential items (as described in FPL and LBPL), plus non-essential items, such as clothing (Stats SA, 2020).

These poverty lines are adjusted yearly to account for factors that may devalue the rand such as inflation. Table 3-1 presents South African poverty lines for 2019 and 2020. For the purpose of this study, 2019 poverty lines was used, since the Millennial data that were analysed in Chapter 4 was for 2019.

Table 3-2: The South African poverty lines

Poverty line	**2019**	**2020**
Food poverty line (FPL)	R561	R585
Lower-bound poverty line (LBPL)	R810	R840
Upper-bound poverty line (UBPL)	R1227	R1 268

Source: Stats SA, 2020

The child poverty status was calculated based on the household poverty status. The 2019 poverty lines as per Table 3-2 above, the household size and the household income was used to calculate the poverty status of the child. For a child to be regarded as being in food poverty, the number of people in the household when multiplied by the FPL of 2019, which was R561 should exceed the total income. In that case, the child poverty status was denoted by 1. If the total after multiplying the number of people in the household

with FPL was equal or less than the total household income, then the poverty status was denoted by 0. The child poverty status was then presented as 1 for a poor child and 0 for a non-poor child.

To calculate the child poverty status using the LBPL the same formula was used as that of the FPL. The difference was that instead of multiplying the household size by R561 (FPL of 2019), it was multiplied by the LBPL of 2019 (R810). Then if the total household income was less than the household size, the child is poor and 1 was assigned to the child. While the opposite will be assigned 0, child is above the LBPL and, therefore, non-poor.

The UBPL was set at R1227 in 2019. To decide whether a child was poor or non-poor, the same formula was used as with the FPL and LBPL. A poor child was one whose household income was less than the household size multiplied by the UBPL of 2019. That is household size multiplied by R1227 is greater than household total income. In that case, the child poverty status was denoted as 1 meaning poor. For a child to be regarded as non-poor, the opposite must be true, meaning household size multiplied by R1227 (UBPL of 2019) should be less than the total household income and then 0 was assigned to represent a non-poor child.

It is important to note that for all three poverty lines above (FPL, LBPL, and UBPL), a child poverty status was assigned based on the household poverty status. The poverty lines were presented as poverty statuses in the regression model that is expanded on in Chapter 4. The FPL was denoted as the Food poverty status (FPS), while the LBPL and the UBPL were presented as the LBPS and UBPS models, the result reveals that children living where the head is married are likely to be poor (LBPS) and the upper-bound poverty status (UBPS), respectively.

3.9 SUMMARY AND CONCLUSION

This chapter explained the methodology of the empirical study on the measurement of child poverty in Millennial-headed households. The chapter explored the research design and methodology used, the data, study population, measurements, and statistical analysis. The quantitative, descriptive, and cross-sectional approach and using secondary data are justifiably the best suitable approach to fulfil the objectives of the study. It is assumed that the independent variables, including race, age, gender, education, income, marital status, unemployment, location, and household size could predict the outcome of the dependent variable (child poverty status). The binary logistic regression analysis is, therefore, appropriate because, unlike a simple regression analysis, it enables the inclusion of many independent variables. The chapter further explained how the child poverty status was determined and indicated. Lastly, a model was developed to analyse child poverty in Millennial-headed households in Chapter 4 and clarified how the poverty lines developed by Stats SA were employed to determine the child poverty status.

CHAPTER 4: RESULTS AND ANALYSIS OF THE CHARACTERISTICS OF MILLENNIAL HEADS OF HOUSEHOLDS

4.1 INTRODUCTION

This chapter presents the results on the demographic profile of the Millennial heads and the results of the statistical analysis based on their characteristics. As already explained in Chapter 3, the characteristics include age, gender, marital status, employment status, income, education level as well at location variable. The household size is also a crucial factor to consider because bigger households are always considered to be vulnerable to poverty. The descriptive of both the categorical and continuous variables are presented to provide information on the variables further analysed in the form of cross-tabulations. The variables were regressed against the child poverty status to establish whether a child is vulnerable to poverty or not. Section 4.2 covers the descriptive statistics of the categorical and continuous variables, while section 4.3 discusses the binary logistic regression and the summary and conclusion of the chapter is presented on section 4.4.

4.2 DESCRIPTIVE STATISTICS OF THE CATEGORICAL AND CONTINUOUS VARIABLES

This section presents the results on the characteristics of the Millennial heads of the households in South Africa and their consequences for child poverty. It reports the statistics on gender, race, age, location, income, household size, marital status, employment status, and the qualifications of the head of household. They were analysed to determine whether a household with children could be poor or not based on the characteristics of the head of the household. All these variables have a bearing on a household's poverty status particularly that of the child in the household.

Table 4-1 presents the descriptive results of the categorical variables that this study employed. The results for the gender variables show that the gender composition of the Millennial heads of the households in South Africa based on the GHS of 2019 is skewed in favour of males. The sample comprised 64.8 per cent males and 35.2 per cent females. This is in line with the Stats SA report that at a national level, 41.8 per cent of households in South Africa in 2019 were headed by females (Stats SA, 2021). Concerning race, 88.1 per cent are black Africans, 5.7 per cent were Coloureds, 1.6 per cent were Asians and 4.5 per cent were Whites. Regarding the marital status, the results show that most of the Millennial heads of households are single, accounting for 44.6 per cent, 43.2 per cent are married, 8.5 per cent are widowed and 3.7 per cent are divorced. Concerning their education, only 6.4 per cent of the Millennial heads of households had no education or elected not to specify their educational attainment.

Table 4-1: Descriptive analysis of categorical variables

Variable	Category	Frequency	Percent
Gender	Male	3810	64.8
	Female	2074	35.2
Race	African/Black	5185	88.1
	Coloured	338	5.7
	Indian/Asian	94	1.6
	White	267	4.5
Marital status	Married	2541	43.2
	Divorced	218	3.7
	Widowed	498	8.5
	Single	2627	44.6
Education	No schooling	379	6.4
	Primary school level	788	13.4
	Secondary school level	3806	64.7
	Tertiary level	711	12.1
	Other tertiary level	200	3.4
Employment	Employed	3011	51.2
	Not employed	2870	48.8
Location	Western Cape	499	8.5
	Eastern Cape	570	9.7
	Northern Cape	249	4.2
	Free State	392	6.7
	KwaZulu-Natal	872	14.8
	North West	395	6.7
	Gauteng	1811	30.8
	Mpumalanga	514	8.7
	Limpopo	582	9.9

Source: Calculations from GHS 2019 data

This was expected due to the fact that Millennials are more educated compared to prior generations (Fisher, 2018:38; Malunga, 2019:2; Martins & Martins:131, 2014; Okulicz-Kozaryn & Valente, 2019:200). The majority (64.7%) of the Millennial heads of households have a secondary school qualification, 13.4 per cent had primary school education, 12.1 per cent had tertiary education and 3.4 per cent had other qualifications, such as an occupational diploma. Regarding employment status, 51.2 per cent are employed and 48.8 per cent are unemployed, which means there is an even spread between the employed and unemployed. The results on the location variable reveal that the two most represented provinces in the sample were Gauteng (GP) and KwaZulu-Natal (KZN) accounting for 30.8 per cent and 14.8 per cent,

respectively. Eastern Cape and Limpopo (LP) house just under 10 per cent of Millennials each with 9.7 and 9.9, respectively. While Mpumalanga and Western Cape provinces follow closely at 8.7 per cent and 8.5 per cent, respectively. The Northern Cape, Free State and North West were the least represented in the sample at 4.2 per cent, 6.7 per cent and 6.7 per cent, respectively. Distributing the sample by province was in line with the mid-year population estimates of 2019. These indicated that GP and KZN were the most populated provinces in South Africa, while the NW, FS and NC are the least populated provinces (Stats SA, 2020).

Table 4-2 illustrates the descriptive statistics for the continuous variables, such as the household size, the age, and income of the head of household. For the household size variable, the result shows that the minimum is one and the maximum is 14 people in a household with a mean of 2.77. For the total monthly income, the minimum is R0, and the maximum is R40 000, while the mean income is R6 936.85. The results for the age variable show that the minimum age is 20, while the maximum age is 39 with a mean of 31.93.

Table 4-2: Descriptive analysis for continuous variables

	N	Minimum	Maximum	Mean	Std. deviation
Age	5884	20	39	31.93	4.637
Household size	5884	1	14	2.77	1.799
Income	5884	0	40000	6936.85	9464.721

Source: Calculations from GHS 2019 data

The following subsection presents the results of the cross-tabulation results of the variables. The three poverty statuses that were calculated were employed to determine the child poverty status and the variables were also cross-tabulated against each other.

4.2.1 The relationship between age of millennial head of household and poverty status

The age of the head of the household is an important determinant of the household poverty status. Many governments and international organisations include the age of the household head in their indicators, one such indicator is “child-headed households”. This section analyses the age of the Millennial heads of households concerning child poverty. It seeks to determine whether the age of Millennial heads of households matter for poverty experienced by children in their households.

Table 4-3 presents the results of the cross-tabulation of the poverty status of Millennial heads of households and their age groups. The results for the FPS show that children living in 69.4 per cent of the older Millennial households between the ages of 36 and 39 are non-poor. Also, 70.6 per cent of Millennial households where the head is aged between 30 and 35 years old; and 69.9 per cent of the younger Millennial-led households with a head aged between 20–29 are non-poor. Children in these households are

classified as non-poor. The child poverty rate is higher (30.6%) in households headed by older Millennials between the ages of 36–39 compared to those led by those between 20–29 years old at 30.1 per cent. The lowest child poverty rate is observed in the household headed by Millennials between 30–35 years old at 29.4 per cent. For the LBPS, children in households headed by Millennials within the 30–35 age range are the least poor at 36.5 per cent, whereas children in households headed by Millennials between the age of 20–29 have the highest prevalence of poverty at 38.3 per cent.

Concerning the non-poor group, Millennial heads of households between the ages of 30–35 are largely non-poor at 63.5 per cent compared to the older Millennial heads of households between the ages of 36-39 years (61.9%) and the younger heads between 20 and 29 years old (61.7%). The results for the UBPS exhibits a similar trend observed in both FPS and LBPS where children in middle-aged Millennial households experience less poverty compared to the younger Millennial heads of households 20–29 years and those 36–39. The results, therefore, show that it is possible to experience poverty at a younger age as one is still building human capital to productively participate in the economy. Then as their productive capacity expands in the middle age, they have a higher earning potential and lower risk of poverty but that gets plummeted as their productiveness drops as they age, compromising their earnings potential. The drop in earnings potential may expose them and their households, particularly children in the household to poverty. These results are substantiated by Deressa and Sharma (2014:127) who established that income earnings are lower when one is young, grow as they grow but eventually drop as they age, significantly affecting their poverty status. It can, therefore, be argued that children of the middle-aged Millennials between the ages of 30–35 have a less prevalence of poverty, partly because their household heads are at their prime productive age and, therefore, can sufficiently provide for them.

While age is a crucial factor in determining an individual's economic productive capacity and their potential income and child poverty status in their households, there are other contributors to child poverty potentially inhibiting full economic participation, regardless of the age of household head. Employment and race are some of those contributing factors. As a result, race and employment status are important to determine an individual's poverty status. According to Iceland (2019:632), different racial groups have different economic participation strengths and traits that make them experience poverty in different ways and degrees. Therefore, it is important to consider racial differences and consequent economic participation in poverty discourse. The following section presents child poverty based on the race and employment status of the Millennial head of household and the resulting implications for child poverty.

Table 4-3: Millennial heads poverty status by age group

			Head age group			Total
			Young Millennials (20–29)	Millennials (30–35)	Older Millennials (36+)	
HHFPS	Non-poor	Count	1279	1613	1228	4120
		% within HHFPS	31.0%	39.2%	29.8%	100.0%
		% within age group	69.9%	70.6%	69.4%	70.0%
	Poor	Count	551	672	541	1764
		% within HHFPS	31.2%	38.1%	30.7%	100.0%
		% within age group	30.1%	29.4%	30.6%	30.0%
HHLBPS	Non-poor	Count	1130	1450	1095	3675
		% within HHLBPS	30.7%	39.5%	29.8%	100.0%
		% within age group	61.7%	63.5%	61.9%	62.5%
	Poor	Count	700	835	674	2209
		% within HHLBPS	31.7%	37.8%	30.5%	100.0%
		% within age group	38.3%	36.5%	38.1%	37.5%
HHUBPS	Non-poor	Count	923	1241	922	3086
		% within HHUBPS	29.9%	40.2%	29.9%	100.0%
		% within age group	50.4%	54.3%	52.1%	52.4%
	Poor	Count	907	1044	847	2798
		% within HHUBPS	32.4%	37.3%	30.3%	100.0%
		% within age group	49.6%	45.7%	47.9%	47.6%

Source: Calculations from GHS 2019 data

4.2.2 Race and employment

This section presents the descriptive results of the race and employment status of the Millennial household head and its association with the child poverty status experienced in their households. The purpose is to determine if these variables have any bearing on the child poverty prevalence in their households.

The results for the FPS show that among those households where the head is employed, white children account for the highest rate of poverty at 33.7 per cent and Coloured children have the lowest rate of poverty at 21.2 per cent. Among those households where the head of household is unemployed, black households have the lowest rate of child poverty at 37.8% per cent, while white households have the highest child poverty rate at 40 per cent.

For the LBPS, 35 per cent of households led by white employed Millennials struggle to provide non-food essential, such as clothing, books, and accommodation for children in their households. Coloured and Asian Millennial households experience lower rates of food poverty at only 23.5 per cent. Among those children

living under the headship of unemployed Millennials, Coloured children experience the highest rate of poverty at 55.4 per cent and Asian children have a lower poverty prevalence at 23.3 per cent.

For the UBPS, children living with black employed Millennials have a higher poverty rate of 38.3 per cent compared to Coloured (30.4%), Asians (23.5%) and Whites (37.2%). Across all poverty statuses including the UBPS, children of unemployed Coloured Millennials experience a higher prevalence of poverty compared to any other race. Their poverty rate at the UBPS is 62.8 per cent. It has also been observed that poverty rates are higher in households where the head is unemployed. This result is substantiated by Lekobane and Roelen (2020) who indicated a negative relationship between child poverty status and the employment status of the head of household in Botswana.

Table 4-4: Employment, race and poverty dynamics in Millennial households in South Africa

			FPS		LBPS		UBPS	
Employment	**Race**		**Non-poor**	**Poor**	**Non-poor**	**Poor**	**Non-poor**	**Poor**
Employed	**Black**	Count	2010	561	1834	737	1587	984
		% within race	78.2%	21.8%	71.3%	28.7%	61.7%	38.3%
	Coloured	Count	171	46	166	51	151	66
		% within race	78.8%	21.2%	76.5%	23.5%	69.6%	30.4%
	Asian	Count	39	12	39	12	39	12
		% within race	76.5%	23.5%	76.5%	23.5%	76.5%	23.5%
	White	Count	114	58	110	62	108	64
		% within race	66.3%	33.7%	64.0%	36.0%	62.8%	37.2%
Unemployed	**Black**	Count	1627	987	1382	1232	1069	1545
		% within race	62.2%	37.8%	52.9%	47.1%	40.9%	59.1%
	Coloured	Count	67	54	54	67	45	76
		% within race	55.4%	44.6%	44.6%	55.4%	37.2%	62.8%
	Asian	Count	35	8	33	10	31	12
		% within race	81.4%	18.6%	76.7%	23.3%	72.1%	27.9%
	White	Count	57	38	57	38	56	39
		% within race	60.0%	40.0%	60.0%	40.0%	58.9%	41.1%

Source:Calculations from GHS 2019 data

It can, therefore, be concluded that children in households led by the unemployed Millennials have a higher prevalence of poverty compared to children in households where the head is employed. It is also a concern that while the employed are assumed to be less likely to be poor, the percentage of the working poor is alarming. At the lower FPS, more than 20 per cent of those who lack food to feed children in their households are employed. This rate is even higher for Whites at 33.7 per cent. This may be related to nature, the quality of employment level of education and consequently the earnings. This indicates that children living in households where the Millennial is employed may still be poor if the Millennial is under-employed.

This finding is substantiated by the study conducted in Bophelong Township by Dunga and Sekatane (2014), which found that some households were poor even though the head of household was employed. The following section discusses the marital status in relation to poverty.

4.2.3 Marital status and the gender of the head of household

The marital status and the gender of a head of household are crucial factors with a bearing on the poverty status of a child. This section reports on the results of the marital status and the gender of the Millennial heads of households and the consequent child poverty status.

Among the male-headed Millennial households, results show that across all three poverty statuses, children from households headed by divorced males have a lower probability of being classified as poor. Conversely, children from households led by widowed males were more likely to be poor with a poverty rate of 30.4 per cent (FPS); 38.2 per cent (LBPS) and 46.6 per cent (UBPS) compared to children living in households headed by married, single and divorced Millennials where the food poverty rate was 26.9 per cent, 26.6 per cent and 26.1 per cent, respectively.

For the female Millennial heads of households, the results show that children from households headed by married Millennials are less likely to experience poverty, whereas children from widowed female-headed households had a higher prevalence of poverty. The food poverty was higher (38.1%) for children from widowed female households compared to single (37.8%), divorced (36.9%) and married (30.8%). The LBPS and the UBPS show comparable results where children from married Millennial-led households have a lower prevalence of child poverty than children from households where the head is not married. The risk of child poverty is compounded if the Millennial head is widowed. It can, therefore, be concluded that in the Millennial households, regardless of the gender of the head of household, children from households led by the widowed have a higher prevalence of poverty. This alludes to the vulnerability of the widowed and the children in their households. A study by Gillen and Kim (2009) also established that the widowed have a higher prevalence of poverty. These results further unearth that children from married Millennials are less likely to be poor. This finding is supported by Chzhen and Bradshaw (2012:499) who established that poverty is less prevalent in families headed by married parents compared to those headed by unmarried heads of households.

Whether marital status is indeed a risk factor with regard to poverty particularly child poverty is a subject of international debate. For instance, Chzhen and Bradshaw (2012:499) suggest that children living in households with unmarried parents are more likely to experience poverty and deprivation than those in married households. In concurrence Rothwell and McEwen (2017:124) state that households led by unmarried heads are at higher risk of poverty than that of married household heads

Table 4-5: Marital status, gender and child poverty status in Millennial households.

Gender	Marital status		FPS		LBPS		UBPS	
			Non-poor	Poor	Non-poor	Poor	Non-poor	Poor
Male	**Married**	Count	1335	492	1250	577	1102	725
		% within marital status	73.1%	26.9%	68.4%	31.6%	60.3%	39.7%
	Divorced	Count	99	35	95	39	84	50
		% within marital status	73.9%	26.1%	70.9%	29.1%	62.7%	37.3%
	Widowed	Count	206	90	183	113	158	138
		% within marital status	69.6%	30.4%	61.8%	38.2%	53.4%	46.6%
	Single	Count	1140	413	1052	501	913	640
		% within marital status	73.4%	26.6%	67.7%	32.3%	58.8%	41.2%
	Total	Count	2780	1030	2580	1230	2257	1553
		% within marital status	73.0%	27.0%	67.7%	32.3%	59.2%	40.8%
Female	**Married**	Count	494	220	398	316	324	390
		% within marital status	69.2%	30.8%	55.7%	44.3%	45.4%	54.6%
	Divorced	Count	53	31	44	40	33	51
		% within marital status	63.1%	36.9%	52.4%	47.6%	39.3%	60.7%
	Widowed	Count	125	77	95	107	56	146
		% within marital status	61.9%	38.1%	47.0%	53.0%	27.7%	72.3%
	Single	Count	668	406	558	516	416	658
		% within marital status	62.2%	37.8%	52.0%	48.0%	38.7%	61.3%
	Total	Count	1340	734	1095	979	829	1245
		% within marital status	64.6%	35.4%	52.8%	47.2%	40.0%	60.0%

Source: Calculations from GHS 2019 data

Dunga (2017:23) believes that even though marriage may encourage people to live more responsibly, it is not convincing that marriage reduces the prevalence of poverty, but rather that those who afford to marry are more likely to have more resources even before marriage. While the debate continues globally, at least one study done in South Africa by Rogan (2013) supports the notion that marital status has implications for poverty. According to Rogan (2013:501), the risk of poverty in female-headed households intensifies if those females are not married or do not reside with a male. This is to the most part a result of a gender imbalance in the country's labour market, which favours males. Table 4-6 provides the results of the employment status and education level of Millennial household heads in South Africa.

Employment is a catalyst for poverty alleviation. It is customarily through employment that one is able to generate income, which is the most commonly used measure of child poverty in the world today. Employment status determines the level of income, the level of access to social and economic resources and the possible standard of living one can attain. The employment status of the head of household therefore

provides a sketch of the likelihood that one would be able to satisfy their needs and that of children in their households.

Table 4-6: Education level and the employment status of the Millennial heads of households

Employment status		Education level				
		No schooling	Primary school	Secondary school	Tertiary education	Other tertiary
Employed	Count	114	275	2007	510	105
	% within education level	30.1%	34.9%	52.7%	71.7%	52.5%
Unemployed	Count	265	513	1799	201	95
	% within education level	69.9%	65.1%	47.3%	28.3%	47.5%
Total	Count	379	788	3806	711	200
	% within education level	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Calculations from GHS 2019 data

Education is a powerful device for poverty eradication and encouraging economic development. It is a vital component for people's empowerment, which is instrumental for expanding a country's human capital. It is through education that a country can build a skilled, economic sector aligned, and intellectually sound labour force. Omoniyi (2013:183) posits that education is an essential device for poverty eradication and that economic growth is hard to achieve without meaningful investment in education. As a result, examining education and employment provide a great synopsis into an individual's poverty status and particularly child poverty in their household.

The levels of qualification and the employment status of the heads of households were cross-tabulated against each other to determine whether the employment status can be dictated by the level of education of the head of households. The results indicated that employment favours those with tertiary education as 71.7 per cent are employed compared to only 52.7 per cent, 52.5 per cent, 34.9 per cent and 30.1 per cent of the Millennials with secondary school, other tertiary, primary school, and no schooling, respectively. The majority (69.9 per cent) of those without education are unemployed while those with tertiary education have the lowest unemployment rate at 28.3 per cent. A study by Maloma (2016) suggests that household heads employed are more likely to live above the poverty threshold and, therefore, be classified as non-poor. Also, another study done in Pakistan by Rahman *et al.* (2018) established that tertiary education was a useful tool for poverty alleviation because it significantly reduces the probability of a household being poor. Therefore, children from households where the head has tertiary education have a lower probability of being poor compared to children in households where the head has no tertiary education.

Certain geographical locations such as rural areas are synonymous with poverty. A recent study by Stats SA (2020b) looking at multidimensional child poverty in South Africa established that child poverty is

concentrated in rural areas in addition to those households where no adult is employed. This, therefore, alludes to the importance of considering location when analysing poverty and its causes. The following section analyses the location and its contribution to child poverty.

4.2.4 Location

Geography greatly influences opportunities that people can access in life including access to good schools and decent work (United Nations, 2020). This is true for South Africa where poverty and unemployment are largely confined in rural segments of the country. Stats SA, (2020) reported that the Eastern Cape and Limpopo both, which are largely rural, had a higher multidimensional child poverty rate compared to other provinces, while the more urban provinces the Gauteng and Western Cape had the lowest rate. These provinces also have the highest unemployment rate in the country with over half of the labour force in the Eastern Cape unemployed when measured by the expanded unemployment rate. This is partly due to the locations being characterised by limited economic opportunities and inadequate government services. The rural areas of South Africa are a home to over one-third of South Africa's population and a large proportion of this group is economically marginalised (NDP 2030).

The NDP 2030 envisages an inclusive and integrated rural economy where rural communities have opportunities to fully partake in the economic, social, and political activities in the country. A successful land reform, job creation, and improved agricultural production output are seen as an important catalyst for realising this plan. Other strategies that would enable the achievement of this vision include (NDP 2030:44):

- Stimulating job creation in the agricultural sector due to land reform and the growth of irrigated agriculture and land production.
- Expansion in providing basic services that will enable people to successfully participate in economic activities and by that contribute to developing the rural economy.
- Developing industries, such as agro-processing, tourism, fisheries, and small enterprises, where the potential exists.
- Improve cooperation between traditional and constitutional bodies.

Table 4-7 provides the results of the cross-tabulation of the location of the Millennial-headed households and their poverty status. The results for the FPS, show that North West (59.5%), KwaZulu-Natal (65.9%), Free State (68.9%) and Eastern Cape (68.9%) have the least proportion of non-poor households. These provinces are also highly represented in the poor category. Limpopo, regarded as one of the poorest provinces in the country, had similar outcomes as the Western Cape, both at 29.7 per cent of Millennial headed households. The Northern Cape has the lowest poverty rates compared to all other provinces. This means that children living in the Northern Cape have a lower prevalence of food poverty compared to

children residing in any other South African province. For the LBPS, the results show that more than half (50.04%) of Millennial heads of households from the North West are poor. The Eastern Cape, KwaZulu-Natal, and Limpopo have a lower proportion of Millennial heads of households living in poverty at 41.6 per cent, 42.4 per cent and 43 per cent, respectively. Gauteng and the Northern Cape have the highest proportion of non-poor Millennial heads of households. The results for the UBPS show that less than half of the Eastern Cape (46.6%), KwaZulu-Natal (47.2%), North West (39.2%) and Limpopo (42.6%) Millennial heads of households' population were classified as non-poor. The Gauteng has the lowest proportion of the poor at this poverty status, while most of the poor were based in Limpopo. The Eastern Cape, KwaZulu-Natal, North West, and Limpopo, which mostly have a large rural population, have the highest proportion of poor households. Living in those provinces is, therefore, positively associated with poverty.

Table 4-7: Household poverty status by location

Poverty status			Location								
			WC	**EC**	**NC**	**FS**	**KZN**	**NW**	**GP**	**MP**	**LP**
HHFPS	**Non-poor**	Count	351	393	185	270	575	235	1324	378	409
		% within HHFPS	8.5%	9.5%	4.5%	6.6%	14.0%	5.7%	32.1%	9.2%	9.9%
		% within location	70.3%	68.9%	74.3%	68.9%	65.9%	59.5%	73.1%	73.5%	70.3%
	Poor	Count	148	177	64	122	297	160	487	136	173
		% within HHFPS	8.4%	10.0%	3.6%	6.9%	16.8%	9.1%	27.6%	7.7%	9.8%
		% within location	29.7%	31.1%	25.7%	31.1%	34.1%	40.5%	26.9%	26.5%	29.7%
HHLBPS	**Non-poor**	Count	334	333	168	240	502	196	1247	323	332
		% within HHLBPS	9.1%	9.1%	4.6%	6.5%	13.7%	5.3%	33.9%	8.8%	9.0%
		% within location	66.9%	58.4%	67.5%	61.2%	57.6%	49.6%	68.9%	62.8%	57.0%
	Poor	Count	165	237	81	152	370	199	564	191	250
		% within HHLBPS	7.5%	10.7%	3.7%	6.9%	16.7%	9.0%	25.5%	8.6%	11.3%
		% within location	33.1%	41.6%	32.5%	38.8%	42.4%	50.4%	31.1%	37.2%	43.0%
HHUBPS	**Non-poor**	Count	302	266	146	197	412	155	1103	257	248
		% within HHUBPS	9.8%	8.6%	4.7%	6.4%	13.4%	5.0%	35.7%	8.3%	8.0%
		% within location	60.5%	46.7%	58.6%	50.3%	47.2%	39.2%	60.9%	50.0%	42.6%
	Poor	Count	197	304	103	195	460	240	708	257	334
		% within HHUBPS	7.0%	10.9%	3.7%	7.0%	16.4%	8.6%	25.3%	9.2%	11.9%
		% within location	39.5%	53.3%	41.4%	49.7%	52.8%	60.8%	39.1%	50.0%	57.4%

Source: Calculations from GHS 2019 data

On the contrary, Gauteng which is largely an urban province had the lowest proportion of the poor and a higher proportion of the non-poor. This suggests that most poor Millennial heads of households reside in rural provinces while most the non-poor Millennial heads of households live in urban provinces. This result was observed for both the LBPS and the UBPS. The results are corroborated by Biyase and Zwane (2017)

who established that households who live in urban areas are less likely to be poor compared to those who live in rural areas. It can, therefore, be concluded that Millennial heads of households residing in rural areas/provinces have a higher probability of being poor. This increases the likelihoods that their households will be poor and, therefore, these households are more likely to have a higher prevalence of child poverty.

4.3 THE BINARY LOGISTIC REGRESSION ANALYSIS

This section analyses the results of the binary logistic regression for the characteristics of the Millennial heads of households in South Africa. The purpose of this regression was to model the relationship between the dichotomous child poverty status (the dependent variable), which is calculated based on the income of the Millennial head of household, and the independent variables, which are the characteristics of the Millennial heads of households. These independent variables include:

- Income
- Marital status
- Household size
- Education
- Age
- Employment
- Gender
- Race
- Location

The binary logistic regression model is therefore estimated as follows:

$$CP = ln\left(\frac{P_i}{1-P_i}\right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + u_i \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots (1)$$

Where CP is the child poverty status;

$\beta_1 x_1 \ldots . \beta_9 x_9$ are the coefficient corresponding to the independent variables

u_i is the error term

For the regression model to provide reliable results, there are important guiding assumptions that should be met. One such assumption is there should not be a high correlation between the independent variables, as this may affect the validity of the binary regression results. According to Senaviratna and Cooray (2019:3),

while several methods can be used to test if independent variables are not highly correlated. These are the Pearson correlation coefficient, multicollinearity is mainly detected using tolerance and its reciprocal, and the variance inflation factor (VIF). The tolerance indicates a percentage change in an independent variable that cannot be explained by other independent variables, while the VIF indicates the depth of the change as a result of multicollinearity (Senaviratna & Cooray, 2019:3). To rule out multicollinearity, the tolerance value should be above one. While using the VIF, the value should not be above 10 (Schreiber-Gregory, 2018:361). It can be observed from Table 4-8 that using both the tolerance and the VIF, multicollinearity is ruled out. The independent variables used in the model are not highly correlated.

Table 4-8: Collinearity statistics

Variables	Collinearity statistics	
	Tolerance	**VIF**
Gender	.913	1.095
Race	.887	1.128
Age	.923	1.083
Marital status	.922	1.084
Education	.977	1.024
Employment status	.947	1.056
Location	.929	1.077
Household size	.881	1.136
Income	.895	1.117

Source: Calculations from GHS 2019 data

Over and above multicollinearity, other tests were estimated. These included omnibus test of model coefficients, Cox and Snell R square, Nagelkerke R square and Hosmer and Lemeshow Test. The following results were observed:

Table 4-9: Omnibus tests of model coefficients

	Chi-square	df	Sig.
Step	5667.078	9	.000
Block	5667.078	9	.000
Model	5667.078	9	.000

Source: Calculations from GHS 2019 data

According to Muchabaiwa (2013:27) the omnibus tests of model Coefficients is a measure of the overall model fit, an enter method of model fitting which involves the entering of all variables at the same step. It tests that here is at least one coefficient of an independent variable that is not equal to zero. A significant test statistic implies that the logistic regression can be used to model the data. The results in Table 4-9 show

that the chi-square and the significance levels of all the coefficients are equal to zero. The model chi-square values are =5667.078, the p-value (sig. value in Table 4-9) is less than 0.05 (significance level), implying that the addition of the independent variables improved the predictive power of the model. The block and the step values are equal to the model values since all values were entered at the same time.

Table 4-10: Cox and Snell R square/ Nagelkerke R square

-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
771.032[a]	.660	.934

Source: Calculations from GHS 2019 data

Cox and Snell R square reflects the improvement of the full model over the intercept model through the ratio of log likelihood and the Nagelkerke R square adjusts the Cox & Snell R square so that it ranges from zero to one (Tjur, 2009:367). This value, as reflected in Table 4-10, was high at 93.4 per cent implying a good fit. The Nagelkerke R Square was 66 per cent. These values were high signifying a good fit of the model.

Table 4-11: Hosmer and Lemeshow Test

Chi-square		df	Sig.
8.419		8	

Source: Calculations from GHS 2019 data

The Hosmer and Lemeshow test shown in Table 4-11 explores whether or not the predicted probabilities are the same as the observed probabilities by sub grouping the probabilities estimated from the data (Abdulhafedh, 2017:286). An overall goodness of fit of the model is indicated by insignificant p-values > 0.05 (Muchabaiwa, 2013:51). This model produced insignificant (.394) difference between the observed and predicted probabilities indicating a good model fit.

Having ruled out any possibility of multicollinearity among the independent variables and estimated the goodness of fit of the model, the section below discusses the results of the binary logistic regression. Three regression models were run that are based on the three poverty statuses, which are FPS, LBPS and the UBPS (as discussed in Section 3.8). The same variables were used on all three regression models. Table 4-12 depicts the binary logistic results.

Table 4-12: Results of the binary logistic regression for the determinants of child poverty

	Regression 1: FPS			Regression 2: LBPS			Regression 3: UBPS		
	B	**Sig.**	**Exp(B)**	**B**	**Sig.**	**Exp(B)**	**B**	**Sig.**	**Exp(B)**
Gender: Male	-.661	.002	.516	-1.015	.000	.362	-.849	.000	.428
Race		.265			.124			.102	
African/ Black	-.467	.658	.627	-.767	.438	.464	.979	.443	2.662
Coloured	-.255	.827	.775	-1.305	.231	.271	.717	.604	2.048
Asian	-3.130	.074	.044	-3.277	.037	.038	-3.279	.135	.038
Age	.022	.253	1.022	.034	.059	1.035	.045	.012	1.046
Marital status		.027			.016			.184	
Married	.562	.014	1.754	.646	.003	1.908	.410	.039	1.507
Divorce	.472	.406	1.603	.115	.815	1.122	-.179	.728	.836
Widowed	-.278	.452	.758	-.116	.759	.891	.263	.424	1.301
Education level		.509			.875			.920	
Primary school	.234	.713	1.264	.305	.593	1.356	-.028	.960	.972
Secondary school	.237	.678	1.268	.207	.682	1.231	.151	.768	1.163
Tertiary school	.144	.786	1.155	.070	.876	1.072	-.055	.905	.946
Other tertiary	.930	.166	2.535	-.244	.684	.783	.169	.757	1.184
Employment status: employed	-.461	.033	.631	-.010	.962	.990	.159	.394	1.172
Location		.210			.216			.932	
Western Cape	.733	.219	2.081	-.021	.967	.979	.153	.746	1.165
Eastern Cape	.373	.327	1.452	.492	.187	1.635	-.191	.587	.826
Northern Cape	.150	.803	1.162	.214	.723	1.239	-.377	.487	.686
Free State	1.122	.012	3.070	.453	.287	1.573	.019	.965	1.019
Kwazulu-Natal	.096	.792	1.101	-.111	.757	.895	.053	.882	1.054
North West	.559	.163	1.748	.309	.448	1.362	-.259	.534	.772
Gauteng	.409	.234	1.506	.008	.982	1.008	.173	.557	1.189
Mpumalanga	.799	.037	2.224	.865	.022	2.376	.059	.863	1.061
Log of income	-22.204	.000	.000	-24.918	.000	.000	-24.625	.000	.000
Household size	2.793	.000	16.331	3.542	.000	34.542	3.588	.000	36.145

Source: Calculations from GHS 2019 data

4.3.1 Gender

Gender is the first variable used to predict child poverty status. The female variable was the constant. The values being interpreted are the coefficients. The results for the FPS regression show there is a significant (0.002) relationship between gender and child poverty. Being a male is negatively associated (-.66) with being poor. This means that based on the FPS, children in the male-headed Millennial households have a decrease probability of being poor and less likely to experience challenges in meeting their daily food caloric requirements. This, therefore, means, since the child poverty status is allocated based on the household status, there is a reduced prevalence of child poverty in male-headed Millennial households. A study by Katapa (2006) conducted in Tanzania also found that male-headed households were less likely than female-headed households to lack food.

The results for the LBPS show that being a male is negatively associated (-1.015) with poverty. At the LBPS, gender was significantly associated (.000) with child poverty. Regarding the UBPS, the regression results depict that gender is significantly linked to poverty with a significant value of .000 and living in a male-headed household reduces the probability of child poverty with a negative coefficient of -.849. Overall, the result predicts that a child in a male-headed household is less vulnerable to poverty compared to their counterparts in a female-headed household. A study by Boudet *et al*. (2018:28) that probed global gender differences in poverty and household composition found that female-headed households had a higher prevalence of poverty compared to male-headed households.

4.3.2 Race

Race is the second predictor variable. The coefficients (B) were used to interpret the results. The regression results for the FPS show that though not a significant predictor (.658) of poverty, households led by black Millennial heads were negatively (-.467) associated with Child poverty. This means that children in black Millennial-headed households have a lower probability of being poor. The results contradict a report by Stats SA (2020), which established that black children endure a higher prevalence of poverty compared to children of other races in South Africa. Therefore, the results may not be representative of the country but only be true for the studied sample. The Coloureds and Asian households, though not significantly linked to child poverty, both these racial groups were negatively associated with child poverty with a coefficient value of -.255 for Coloureds and -3.130 for Asian children.

For the LBPS model, it is observed that across all racial groups reviewed, race does not significantly explain Millennial household's child poverty status. This is evidenced by the insignificant results of .438 for blacks/Africans, .23 for Coloureds and .037 for Asians. Though race is not a significant predictor of child poverty, black, coloureds, and Asians children were negatively associated with child poverty, bearing coefficient values of -.767, -1.305 and -3.277, respectively, which means that children in such households have a lower probability of being poor. The results of the UBPS reveal related results to both FPS and

LBPS, where there is no significant relationship between child poverty and household racial groups but a negative correlation. This indicates that regarding the prevalence of child poverty in Millennial households in South Africa, race does not matter, it plays no significant role in the probability of a child being poor. This result does not support findings by Fransman and Yu (2018:12), which established that poverty was more prevalent in black South Africans than other racial groups especially the whites.

4.3.3 Age

The third predictor variable is age. The regression results were interpreted based on the coefficients values. The results for the FPS show that age of the Millennial head of household is positively associated with child poverty (0.22) although there is no meaningful relationship between age and the FPS (.253). Similar results were observed for both the LBPS where age is insignificant with the p-value of.059 but showing a positive link between age and child poverty with the coefficient value of.034 and the UPBS with a coefficient value and insignificant value of.045 and.012, respectively. This means that for children in South African Millennial households, the age of the head of household increases the likelihood of a child being poor. Similar results were observed in a study by Farah (2015:12) that found that the probability of being poor increases with age.

4.3.4 Marital status

The marital status is the fourth independent variable. The coefficient values were used to interpret the results. The reference variable is a single category. The results of the FPS model show that children in the married Millennial heads of households are vulnerable to child poverty (.562) although there is no significant (.014) association to poverty. This means that marriage is not always a safety net for children and their needs. Children living in married Millennial-headed households are prone to food poverty compared to their counterparts living in households headed by single Millennials. This could be explained by that, single parents may not want more children as they are currently raising their children alone. On the other hand, married couples may have planned to have a number of children to raise together, but one spouse could lose a job. Therefore, reducing the income available to raise the children, causing them to fall below the poverty line.

For the LBPS and UBPS models, the result reveal that children living where the head is married are likely to be poor, with coefficient values .646 for LBPS and .410 for UBPS. The results further affirm there is a significant association between the married category and child poverty based on the UBPS. For the divorced categorical variable, there is no meaningful relationship between divorced Millennial heads and child poverty across the three models, while a child is less likely to be poor based on the UBPS (-.179). Children are vulnerable to extreme poverty based on the FPS and may be deprived of non-food items based on the LBPS. Lastly, the widowed variable category, though not significant (.424) in predicting the Child poverty status, is positively (.891) associated with Child poverty. This means that according to the UBPS, the

children in widowed households do experience poverty. Children living in households led by the widowed are likely to live below the poverty line and be categorised as poor. These findings are corroborated by Gillen and Kim (2009) who established that widowed households have a higher prevalence of poverty.

4.3.5 Education

Education is the fifth variable used to predict child poverty in Millennial households. Coefficient values were used to interpret the results. The "no schooling" category was used as the reference point. Education of the Millennial head of household is not established to significantly account for a change in child poverty status. Children living with Millennial heads with only a primary school education were likely to be poor based on the FPS (.234) and LBPS (.305) models, though less likely to lack food and non-food items according to the UBPS. Children living in households where the head only had secondary school education levels as illustrated by positive coefficients of .237 (FPS), 207 (LBPS) and .151 (UBPS) were vulnerable to poverty. These results are similar to the results of the study conducted in Colombia by the National Center for Children poverty in Colombia (2007). They established that children in households where the head had a secondary education, but no tertiary education, have a high prevalence of poverty. This could be because people who only have high school level education have no specialisation field like those who have tertiary level education and as a result are often employed in low paying low skill jobs. Based on the FPS (.144) and the LBPS (.070) models, children living in households where the Millennial head had a tertiary education had a higher likelihood of falling into poverty. This result was not anticipated since tertiary education is associated with a higher probability of evading poverty. This may be caused by the high rate graduate unemployment in South Africa. For the UBPS, tertiary education is negatively (-.055) associated with the probability of a child living in poverty, meaning that Millennial heads of households that have a tertiary education are less likely to be poor. "Other tertiary" education levels were positively associated with poverty except at the LBPS where a negative (-.244) association was observed. It can be deduced from this analysis that children living with Millennial heads with a tertiary level of education are less likely to be poor. This finding is consistent with findings by Farah (2015:12) which discovered that households headed by heads with a tertiary education were less likely to be poor.

4.3.6 Employment status

Employment status is the sixth predictor of child poverty. The results are interpreted based on the coefficient values. With the unemployed category assigned as the constant. The finding reveals that for the FPS regression, living in Millennial household where the head is employed is negatively (-.461) associated with child poverty, even though there is a significant relationship between the employment status and child poverty (.033). Equivalent results were observed for the LBPS, where children were less likely to be poor (LBPS -.010) although the employed category is not a significant (.962) predictor of child poverty status. This conclusion is similar to the finding by Biyase and Zwane (2017:122) who established that the employment of the head of household meant a lower prevalence of poverty in their households. For the

UBPS regression, though employment status is also not a significant (.394) determinant of child poverty, it is positively (.159) associated with child poverty. This finding was unexpected and defies general perception in South Africa where poverty is observed as a by-product of unemployment.

4.3.7 Location

According to Stats SA (2019), Gauteng, KwaZulu-Natal and Western Cape are the main contributors to the GDP of the country, contributing 34, 16 and 14 per cent respectively. Among the three economic hubs of the country, Gauteng and Western Cape provinces are largely urban, while KwaZulu-Natal is rural. The rest of the provinces contribute only 34 per cent combined. Eastern Cape and Mpumalanga each contribute 8 percent, while Limpopo contributes 7 percent, North West 6 per cent, Free State 5 Per cent and the Northern Cape is the least contributor at 2 per cent. All these provinces except Gauteng and the Western Cape are predominantly rural.

The seventh independent variable is location. Limpopo is used as a reference. For the FPS, across all provinces, location is positively correlated to poverty. For the LBPS, location is positively associated with the possibility of being poor for all provinces except the Western Cape and KwaZulu-Natal where negative coefficients of -.021 and -.111 were observed, respectively. This indicates that children living in Millennial-headed household in the Western Cape and KwaZulu-Natal have a lower prevalence of poverty compare to their counterparts in other provinces. For the UBPS model, there was a lower probability of child poverty for children living in Millennial households in the Eastern Cape, Northern Cape, and North West. While the location variable was not significant to predict poverty across all three regressions, with a p-value of.210 for the FPS,.216 for the LBPS and.932 for the UBPS. It can be concluded from the observed findings that living in rural provinces, such as the Eastern Cape and Northern Cape, does not necessarily mean that a child will be poor. This contradicts the finding by Castañeda *et al.* (2018) that children in rural provinces were more likely to be poor.

4.3.8 Income

Income is the eighth independent variable. The results of the FPS, LBPS, and UBPS, reveals that income is a significant contributor to child poverty with a p-value of.000 across all three models. The variable is negatively associated with child poverty based on three regression models with negative coefficient values of FPS (-22.204), LBPS (-24.918) and (-24.625). This means that children, where the Millennial head earns an income, have a lower probability of being poor. These results are substantiated by Boudet *et al*. (2018:25) who established that the prevalence of poverty was reduced for both adults and children in households with income earners. It can therefore be concluded that income is a factor of child poverty.

4.3.9 Household size

Household size is the ninth variable. The household size is established to be a significant predictor of child poverty with a p-value of.000 across all regression lines. It is also established that household size is positively associated with child poverty across the three regression models with a coefficient of 2.793 (FPS), 3.542 (LBPS) and 3.588 (UBPS). This means that the bigger the household, the higher the probability of child poverty. These results are supported by the findings of Khan *et al*. (2015:97) which found that increase in household size raises the probability of poverty.

All three regression lines were useful and significant in predicting child poverty in Millennial headed households of different income brackets

4.4 SUMMARY AND CONCLUSION

The purpose of this chapter was to investigate and analyse the characteristics of the Millennial heads of households in South Africa. The results of the analysis on the gender of the head of household indicate more males than female Millennial heads of households. This may indicate there are more children in Millennial-headed households who live in male-headed households. The descriptives were presented using both the cross-tabulation and a binary logistic regression model. The results are similar for both the regression and the cross-tabulation, they show that among female Millennial heads of households, poverty was more prevalent compared to their male counterparts. Most female-headed households are classified as poor in the UBPS, which means that they live below the poverty line, further indicates that the well-being of many children in female-headed Millennial homes is compromised. Across all three regressions being male is negatively associated with being poor. The implication for child poverty is that children in male-headed Millennial households are less likely to be poor compared to children in female-headed Millennial households. There is also a meaningful relationship between the gender of the head of household and their poverty status.

The regression analysis across all three regressions (FPS, LBPS, and UBPS) reveal no significant relationship between the race of the Millennial head of household and poverty. Race was, however, negatively associated with poverty. The regression results show that race played no role in determining the poverty status of South African Millennials. Children in Millennial households are not disadvantaged as a result of the head of household. The cross-tabulation between racial groups and poverty indicates that being a child in a white Millennial household increases the probability of a child being classified as poor.

While the age of the head of Millennial was associated with an increase in child poverty across the three regression, it was only established to be significant for only the UBPS. The cross-tabulation results confirm the regression results as they indicated that older Millennials (between 36- and 39-years old households had a higher prevalence of poverty compared to the middle-aged Millennials between the age of 30 and

35). Younger Millennials (20–29) were also established to be poorer compared to the 30–35 age group. It can be concluded that younger Millennials are poor as they are still finding foot in the labour market and begin to be economically active. Conversely, the middle Millennials are somewhat established in their careers and at the peak of their productivity and are non-poor. The older Millennials are starting to age and their productivity is wearing and, therefore, more likely to be poor. Children from households headed by Millennials between the age of 30–35 are, therefore, less likely to be poor compared to children from households headed by the younger and or older Millennials.

Regarding the marital status of the Millennial heads of households, 59.1 per cent of all Millennial heads of households are single males. This emphasises that the children who live in households headed by Millennials are more likely to live in a male-headed household than a female-headed household. The results of the cross-tabulation illustrate that the poverty risk of children who live in households headed by female Millennials is compounded by over 65 per cent of Millennial female heading households being either single, widowed, or divorced. The regression results indicated that across all three regressions, the FPS, LBPS, and UBPS, marital status is not established to be a significant predictor of poverty. Marital status is established to be positively associated with poverty. The results of the cross-tabulation, however, portrays a strong link between poverty and marital status. It indicated that regardless of the gender of the head of household, being married is associated with lower poverty rates and being widowed carries a higher risk of poverty. Therefore, it can be said that marital status does contribute to the prevalence of child poverty.

Concerning education, the cross-tabulation results indicated that most Millennial heads of household had a secondary school education. It also indicated that compared to the heads of households with other educational levels, most those who had a tertiary education was not poor. The more educated the head is, the lower the poverty rate. Children residing in households where the head has an education, especially a tertiary qualification are less likely to be poor compared to their counterparts where the head of household has no tertiary education. The regression results are similar to the cross-tabulation results in that tertiary education is associated with less poverty though no significant relationship was established.

Concerning employment, the results show that 51.2 per cent of the Millennial heads of households are employed. The unemployment rate of the Millennial heads of households is 48.8 per cent. Most of the non-poor households have a working head, while most the poor households have an unemployed head. Overall, the Millennial heads of households employed exhibited lower poverty rates than those who were not employed. This suggests that employment matters for poverty. Children living in households headed by unemployed Millennials have a higher probability of poverty than their counterparts in households headed by employed heads. This is corroborated by the regression results which established that children from households headed by employed Millennials have a lower probability of poverty. Employment was, therefore, negatively associated with child poverty except at the UBPS where employment of the head was

positively associated with the risk of child poverty. Employment is, therefore, a contributor to the prevalence of child poverty in Millennial households.

Regarding location, the results are mixed. In the cross-tabulation results, Limpopo which is predominantly rural has the same food poverty rates as the Western Cape, which is largely urban. Conversely, the analysis for the LBPS shows a different picture where rural provinces, the Eastern Cape, KwaZulu-Natal, Limpopo, and the North West have higher poverty rates compared to urban provinces, such as Gauteng. The highest proportion of children in Millennial-headed households in Gauteng are not poor. Consequently, staying in the Eastern Cape, KwaZulu-Natal, Limpopo, and North West increases the probability of poverty for a Millennial household and that of their children. Children living in these provinces are more likely to be poor than children in other provinces. The results of the regressions do not agree with the results of the cross-tabulation. The regression results predict children living in rural provinces, such as Eastern Cape and Limpopo, do not have a higher prevalence of poverty compared to children in more urban provinces, such as Gauteng.

Regarding household size and poverty, both the cross-tabulation and the regression results show that larger families have a higher prevalence of poverty. They also show that the smaller the family, the less likely to experience poverty. The regression results present similar findings that household size is a significant predictor of poverty, with a positive correlation. Since household size is a contributing factor to poverty, children in larger households have a higher prevalence of poverty.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

The study aimed to investigate the relationship between the demographics of the South African Millennials and the prevalence of child poverty in their households. The economic state of Millennials has drawn the interest of researchers from various academic disciplines, such as business, religion, and economics. This interest is inspired by the economic turbulence that Millennials have endured at critical stages of their lives. Millennials experienced the global financial crisis of the late 2000s at the time when the oldest of the group, mostly represented in the 36 to 39 age group (as grouped in Chapter 4) joined the labour market; the middle Millennials (30 to 35 years) were mostly in tertiary, and most the youngest Millennial group (20–29 years old) were in the late primary to secondary school levels.

The implications for Millennials were but not limited to an increase in unemployment, poor incomes, low savings, and lower net worth compared to the preceding generations at the same period in their lives. A situation that the economy had hardly recovered from when the coronavirus pandemic spread throughout the world, further dwindling an already fragile world economy. The situation not only risks putting Millennials in poverty since income and assets are crucial for evading poverty but further deeply influences the economic well-being of children in their households since children depend on adults for provision. This study, therefore, analysed some of the characteristics of the Millennial heads of households and their resultant influence on child poverty.

The study was structured in a manner that allowed establishing the global observation of child poverty in Millennial households and through to the South African level. The study also comprised theoretically based empirical objectives pursued using data collected from the GHS 2019. This chapter summarises the study and makes policy recommendations. It is structured as follows: Section 5.2 presents the summary, and the conclusion of the study and Section 5.3 presents policy recommendations, then the study's statement of contribution to the body of knowledge and proposed further research areas are presented in Section 5.4 and 5.5, while Section 5.6 presents limitations of the study.

5.2 SUMMARY AND CONCLUSION OF THE STUDY

The main objective of this study was to investigate the extent to which child poverty is prevalent in Millennial households by studying the characteristics of the heads of these households. Theoretical and empirical objectives were set in an attempt to attain the primary objective of the study. This section

summarises the findings of both the theoretical and empirical objectives and thus address the main objective of the study.

In order to address the theoretical objectives of the study, the theoretical background of the study was explored. The following theoretical objectives underpinned the study:

- Review the concepts and definitions pertaining to poverty.
- Review the theories of poverty and the causal relationship between poverty and child poverty.
- Review studies on the extent and the prevalence of child poverty globally and in South Africa.
- Review literature pertaining to the causes of child poverty in Millennial-headed households.

The concept of poverty and the theories that underpin it was reviewed in section 2.2 and this aided in addressing the first and second theoretical objective of the study. This review emphasised divergence and new developments regarding how poverty is conceptualised, defined, and measured. The resultant consequence is a host of various strategic attempts to reduce poverty that work either for a limited time, in certain countries/ conditions and sometimes ineffective. The review of the literature indicates that money is of fundamental importance to the combat against poverty. Not only does it simplify satisfying the needs of children, but it also aids in assessing the progress in addressing child poverty, enabling the comparison between general poverty and child poverty. Poverty is not solely a monetary issue, other multidimensional forces reinforce the despair of poor households and their children, such as social exclusion and adverse inclusion. The review further illuminated the existence of a link between poverty and child poverty that perpetuates intergenerational poverty. The link is nurtured by parental stress that impairs parental decision-making, the lack of resources to invest in children's well-being including health and education and magnified by bad adaptive strategies to cope with poverty.

A review of child poverty globally and in South Africa under section 2.6 addressed the third objective of the study. It established that child poverty is an important economic issue, affecting not only the least developed countries and developing countries but present in many countries regardless of their level of development. For instance, child poverty is vastly present in the USA and continues to increase in the UK both, which are fairly developed economies.

In response to objective number four, section 2.5 reviewed the household demographics including the characteristics of the head of households where children live were analysed and established to influence the extent to which child poverty is prevalent in Millennial households. Therefore, the current global economic climate that hampers Millennials' employment opportunities for decent employment, active economic participation, and growth of their economic net worth, do affect their children's well-being. It impedes the

ability to create economic stability for their households including their children, which increases the probability of child poverty in their households. The current global economy is, therefore, the primary cause of child poverty in Millennial-headed households

The study had the following empirical objectives:

- Investigate if children living in households headed by Millennials living in certain provinces /rural areas are more likely to be poor compared to their counterparts living in urban areas.
- Determine if children living in household headed by a certain gender tends to be poorer than the others.
- Investigate if children in households headed by Millennials with tertiary education are less likely to be poor compared to their counterparts where the heads have no tertiary education.
- Investigate if income, employment status, and marital status contribute to the prevalence of child poverty in households.
- Determine whether the household size is a contributing factor to child poverty.

The empirical objectives aimed to establish the relationship between the economic characteristics of Millennial heads and the prevalence of child poverty in their households were addressed by using the 2019 GHS from Stats SA. The study followed a quantitative method of analysis and the results were interpreted by use of descriptive statistics, cross-tabulations, and three binary logistic regressions. A binary logistic regression suitably fitted the dichotomous nature of child poverty status, which could either be indicated as poor or non-poor. The findings were discussed in Chapter 4: Results and analysis of the characteristics of Millennial heads of households

A total of 5884 Millennial households were sampled from the GHS 2019 and this represented all Millennial households in the GHS. A set of Millennial households' traits were examined to assess their effect on child poverty. The analysed characteristics of the Millennial households comprised gender, age, race, marital status, location, employment status, education, income, and household size.

To address the first empirical objective, section 4.3.7 analysed the location variable concerning Millennials poverty statuses across all nine provinces of South Africa. This was done through the binary logistic regression analysis and cross-tabulations between FPS, LBPS, and UBPS and provinces. The aim was to establish if Millennials in rural locations/provinces were more vulnerable to poverty compared to others in more urban provinces. Most Millennial households are in Gauteng (30.8%) and KwaZulu-Natal (14.8%) both of which are the economic hubs of the country. The cross-tabulation results indicated that the predominantly rural Limpopo has the same food poverty rates as the Western Cape, which is largely urban. Conversely, the analysis for the LBPS shows that the rural provinces, the Eastern Cape, KwaZulu-Natal,

Limpopo, and the North West have higher poverty rates compared to urban provinces, such as Gauteng. The prevalence of child poverty is low in Millennial-headed households in Gauteng. On the contrary, residing in the Eastern Cape, KwaZulu-Natal, Limpopo, and North West, increased the probability of poverty for a Millennial household and that of their children. It was, therefore, determined that living in other provinces, particularly those with a high rural population was associated with a higher probability of poverty for Millennial households. The results of the regressions concerning location were different from the cross-tabulations. The regression results show no correlation between location and child poverty in Millennial-headed households.

The second empirical objective sets to determine if a household headed by a certain gender tends to be poorer than the other. To determine this, a cross-tabulation between gender and child poverty status was done in section 4.2.3 and a binary logistic regression analysis was also performed. The regression results were discussed in section 4.3.1. Regarding the gender distribution, there were more male Millennials heading households in South Africa compared to females. In 2019, about 64.8 per cent of Millennial households in South Africa were headed by males compared to only 35.2 per cent led by females. This implies that more children in Millennial households live in male-headed households. Child poverty was more prevalent in households where the head was female. Children were, therefore, more likely to experience poverty in a female-headed household than in male-headed households. It was, therefore, determined that if a Millennial household is headed by a female, then it is more likely to be poor.

To address the third empirical objective, in section 4.2.3, education was categorised in the following five categories to determine if children in households headed by millennials with tertiary education had less probability of being poor:

- No schooling
- Primary school
- Secondary school
- Tertiary education
- Other tertiary

The education of the head of Millennial household and employment status were then cross-tabulated against each other to determine if employment had an influence on employability and in turn income and poverty. Moreover, a binary logistic model was used to analyse the correlation between the education of the Millennial head of household and child poverty status. This was presented in section 4.3.5. Most Millennial heads of household hold a secondary school level of education. Households headed by a Millennial with

attained a tertiary level of education were associated with the lowest probability of child poverty. An additional level of education led to a decrease in the poverty rate. Children residing in households where the head has an education, especially a tertiary qualification are less likely to be poor compared to their counterparts where the head of household has no tertiary education.

An analysis of income, employment status, and marital status of Millennial heads of households was done to investigate their contribution to the prevalence of child poverty in Millennial households. This investigation conducted through using cross-tabulations in section 4.2 and the binary logistic regression in sections 4.3.4 (marital status), 4.3.6 (employment status) and 4.3.8 (income), addressed the fourth empirical objective. The findings revealed that most Millennial heads were not married. Among those who were married, the majority were males, whereas females were mostly single. A few heads of households were either divorced (3.7% per cent) or widowed (8.5). Males were least represented in these marital status categories. Though marital status was not a significant predictor of poverty in the binary regression model, it was still positively associated with poverty. The results of the cross-tabulation revealed a strong link between poverty and marital status. It indicated that regardless of the gender of the head of household, being married is associated with lower child poverty rates and being widowed is associated with a higher probability of poverty.

This finding may be a result of the combined income of married couples, which when added together can amount to a higher investment towards the children's well-being. Particularly, since the study established that there is a significant negative relationship between income of the head of household and child poverty. Those heads of households who earn an income are more likely to be able to provide for the needs of children and avoid poverty. Concerning employment, just a little over half (51.2%) of South African Millennial heads of households were employed. Employment was negatively associated with child poverty except at the UBPS where employment of the head was positively associated with the risk of child poverty. Most of the non-poor households had a working head, while most of the poor household had an unemployed head. The employed Millennial heads of households had lower child poverty rates in comparison to those who were not employed. Therefore, it can be concluded that income, employment status, and marital status of Millennial household do contribute to the prevalence of child poverty in households headed by Millennials.

The fifth objective was addressed in section 4.3.9. Household size is a significant contributor to child poverty. Larger households exhibited a higher prevalence of child poverty. One additional member to the household increases the probability of a child being poor. The results also show that the smaller the family the less likely they are to experience poverty. Therefore, children in larger households have a higher prevalence of poverty. It can, therefore, be concluded that household size contributes to child poverty.

The race and the age of the head of household are important characteristics associated with child poverty and were, therefore, analysed in this study. The race of the head of the household was not a significant determinant of child poverty. Children in white Millennial-headed households had a higher prevalence of poverty in comparison to households where the head was not white. Conversely, Asian Millennial households had the lowest child poverty rates among the Millennial-headed households. Concerning age, the study established that age is positively related to poverty and that the younger Millennials in their 20s and those above 35 years have a higher prevalence of poverty in their households. Therefore, it was concluded that age certainly contributes to the prevalence of child poverty in Millennial households

5.3 RECOMMENDATIONS

This subsection presents policy recommendations based on the findings of this study. The literature review pointed to the causal relationship between poverty and child poverty. The relationship is associated with the traits and characteristics of the head of household. The empirical evidence supports this notion and proves the existence of a correlation between child poverty and the demographics of the Millennial heads of households. Thus, attempts to alleviate child poverty should not be done in isolation from poverty. The economic hardships experienced by the Millennial heads of households was established to be the result of unemployment, a low income, and a lack of productive assets. All of which complicates it for Millennials to provide for their households and to avoid child poverty. The recommendations presented suggest ways to create employment opportunities, improve incomes, and build their net worth. The recommendations to mitigate the effects of poverty on poor children, such as improper accommodation and poor health care, are presented.

5.3.1 Unemployed adults grant

The government offered grants to unemployed South Africans during the COVID-19 pandemic lockdown to enable them to avoid hunger during this period. Government should continue giving this grant indefinitely to enable those not working to escape food poverty. This has the potential to reduce child poverty since child poverty is more prevalent in households where no adult is employed. It could also improve South Africa's chances of achieving Goal 1 and 2 of the SDGs of eradicating extreme poverty and hunger by 2030.

5.3.2 Entrepreneurial training and mentorship programmes

Government should review and improve its implementation of training programmes and mentorship for unemployed young adults to enable them to take up entrepreneurial opportunities. While these services exist on paper, they are often not implemented as the allocated funds are either misappropriated or not used for their intended purposes. Strengthening monitoring devices to combat corruption and unauthorised expenditure may improve the implementation of these programmes and enable these services to reach the

intended persons. This will not only enable young adults to earn an income and efficiently provide for their families but will also be instrumental in boosting economic growth and create jobs. The information regarding this funding, mentorship and training including eligibility should be disseminated as widely as possible. It should be made available and accessible to all through local government offices, schools, media, libraries, and local places of worship. Many people can easily be excluded from these opportunities because it is usually kept in policy documents with no transparency concerning application and eligibility.

5.3.3 Improve the quality of free public health services

Poor children are subject to poor health services and some die from preventable causes. Some households resort to using health clinics far from where they live to obtain better services. While this indicates that households can freely choose health centres that resonate with their needs and standard, it indicates that the service standard in public clinics is not uniform or standard. It can also complicate it for these households to obtain help in emergencies. There is, therefore, a need to improve the quality and monitoring of public health institutions to ensure uniformity, transparency, and high-quality services. This will limit the need for households and their children to travel too far to obtain these services.

5.3.4 Improve internet connectivity in all rural and urban locations

Network access is currently not available in all areas in South Africa. The rural parts of the country are not as connected as the urban areas. Expanding connectivity is essential to enable all citizens including those in rural communities to participate in the fourth industrial revolution (4IR) economy driven by the internet of things (IoT). Data prices should also be subsidised to keep them low enough to be affordable to poor households. This will enable these communities to participate in online business platforms, either as customers, and or business owners/partners without having to leave their homes and localities for better opportunities. Thus, be able to generate income to invest in the well-being of children and avoid child poverty.

5.3.5 Align education system with labour market demand

The education system should be adapted in line with advances in technology to align them with post-school job opportunities. The so-called “disruptive technologies”, such as those caused by the IoT, have disrupted how daily tasks are performed. Businesses and organisations are increasingly transforming their traditional processes in favour of modern technologies. This is increasingly affecting the skills demanded in the labour market. For instance, while there is still a need for physical document record and storage, this is quickly being replaced by cloud computing, which has seen many processes being automated. Therefore, education in this field must be adapted to include using modern technologies to perform this task. Many learning areas were disrupted by technology and, therefore, education systems should be adapted to ensure employability upon graduation.

5.3.6 Change of the retirement age

Millennials spend more years than the preceding generations studying since a higher percentage reach tertiary level than previous generations. Upon completion of their studies, they spend long periods looking for employment than the preceding generations did. Consequently, Millennials generally start working and earning income at an age older than the preceding generations did. This not only affects their assets accumulation leading to poverty in their working age but also leads to low retirement savings. While there is no statutory retirement age in the country, many industries and especially public service often draft their contract to ensure that employees retire between 60 and 65 years old. It is, therefore, recommended that the retirement age in South Africa be extended to at least to 70 years to enable Millennials to accumulate enough retirement savings. The current option to retire from the age of 55 without penalties, however, should be kept unchanged.

5.3.7 Tax rebates for Millennials with children

The study established that while child poverty was more prevalent in Millennial households where the head was unemployed, child poverty was still high in households where the head was employed. Thus, it is recommended that tax rebates should be provided to Millennials with children to increase their disposable income to enable them to provide for their children. The current rebates that SARS provide are for employees that earn less than a set amount but do not specifically consider the presents of nor the number of children in the household.

5.4 CONTRIBUTION TO THE FIELD OF STUDY

Child poverty is a pressing issue globally and in South Africa. It was established that child poverty is interrelated to poverty and certain households' characteristics including the demographics of the head of household. The characteristics of South African Millennials is due to the sluggish economy, failing to create decent jobs. This affects their ability to earn incomes. It has the potential to cause poverty and child poverty in their households. Millennials contribution to child poverty has rarely been studied. This study is useful in understanding the current generation of parents and or labour force concerning the prevalence of child poverty. This will help to identify ideal policies to mitigate the effects of the demographics of Millennials on child poverty.

5.5 AREAS FOR FURTHER RESEARCH

The study established that children living in rural provinces, such as the Eastern Cape, KwaZulu-Natal, and Limpopo, have a higher prevalence of child poverty compared to their counterparts in urban provinces, such as Gauteng. While this finding indicates a correlation between location and child poverty, the causality is not established. It would, therefore, be important for future policymakers to know whether these children are poor because they reside in rural provinces with few economic opportunities or they reside in rural

provinces because they are poor. It is common for people to downgrade when their economic status changes, such as loss of income due to loss of employment. Those with alternative rural homes may take their children there temporarily, where child-rearing expenses are lower and education is mostly free, while the parent(s) continues to work or look for better job opportunities. Therefore, most children in poor rural households are without their parents and often reside with relatives, (Hall, 2019) a situation that is not so common in urban areas, particularly Gauteng and Western Cape.

5.6 LIMITATIONS TO THE STUDY

Although this research was carefully conducted, there are several limitations:

- There is a dearth of literature on the Millennial generation globally and in South Africa particularly. Literature available is largely on the United States, a developed country and thus may not be representative of developing countries such as South Africa, even though a considerable effort was done to ascertain that literature reported was consistent with South Africa by consulting reliable South African data sources.

- GHS 2019 which was used to extract the Millennials data used in this study, was exclusive of households living in institutionalised housing such as student residences, old age homes and prisons.

- The study did not collect primary data and therefore, it is dependent on the factual accuracy of the data used in the study.

- Since the study uses cross-sectional data, the relationships between variables can be detected, but it is not possible to establish causality between variables since the researcher cannot manipulate the variables.

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DECLARATION OF LANGUAGE EDITING

30 April 2021

To whom it may concern

This is to confirm that I, the undersigned, have language edited the completed research of Nokwanele Mabhunu for the degree *Magister Commercii* in Economics entitled: *An analysis of child poverty in households headed by Millennials in South Africa*.

No changes were permanently affected and were left to the discretion of the author. The responsibility of implementing the recommended language changes rests with the author of the thesis.

Yours truly

Jomoné Müller