A qualitative exploration of how older black South Africans perceive successful retirement

C. Pretorius



orcid.org/0000-0002-2922-7095

Mini-dissertation submitted in fulfilment of the requirements for the degree Master of Science in Research Psychology at the North-West University

Supervisor: Dr T. Jefferis

November, 2020

Student number: 24164259

Acknowledgements

- I would firstly like to extend my sincerest gratitude to my supervisor and co-author, Dr Tamlynn Jefferis, for helping me with this dissertation. Her help and support with this has been invaluable.

- I wish to thank Dr Natasha Ravyse for language editing my dissertation.

- I would like to express my appreciation for the North-West University for funding my master's studies through their bursaries; this has enabled me to continue with my studies and my master's research.

- Thank you to Mr Gerhard Rodgers for being my independent person.

- I appreciate the contribution to this study by my participants, as well as the community centre for the use of their facilities.

- Last, but certainly not least, I would like to thank my mother, father and sister for their continued support throughout my years of studying. Your unconditional love and support has kept me motivated to finish my studies, and I will be forever grateful.

Table of contents

Acknowledgements 1

Summary 4

Chapter 1 5

1.1 Introduction 5

1.2 Background and rationale for the study 5

1.2.1 Retirement defined 5

1.2.2 Retirement in South Africa 6

1.3 Research question 9

1.4 Research aim 9

1.5 Methodology 9

1.5.1 Research design 10

1.5.2 Sampling and recruitment 11

1.5.3 Method of data collection 12

1.5.4 Data analysis 12

1.5.5 Ethical considerations 14

References 16

Chapter 2 20

Abstract 21

Introduction 22

Methodology 25

Research paradigm 25

Participants and recruitment 26

Method of data collection 27

Data analysis 27

Trustworthiness 28

Ethical considerations 28

Findings 29

Financial freedom 30

Physical health 32

Community support base 34

Independent and educated children 35

Discussion 36

Conclusion 40

References 41

Chapter 3 47

1.6. Introduction 47

1.7 Main conclusions and contribution of the study 47

1.8 Reflections 48

1.8.1 Theoretical 48

1.8.2 Methodological 48

1.8.3 Personal 49

1.9 Limitations 50

1.10 Recommendations for future research 50

1.11 Conclusion 51

References 53

Appendices 62

Appendix A: South African Journal of Psychology author guidelines 62

Appendix B: Certificate of editing 64

Appendix C: Excerpt of transcript 65

Appendix D: Screenshots from Atlas.ti coding 68

List of figures

Figure 1. Visual summary of themes. 20

Summary

Africa is predicted to have an elderly population nearly double the current figures by 2050 (Reyers, 2018). Despite the increasing number of elderly people within the population, very little qualitative research could be found on what successful retirement entails for black South Africans. Quantitative studies have mostly focused on financial literacy and determining the financial readiness of South Africans with regards to retirement. However, elderly South Africans face numerous challenges such as poverty, lack of access to basic services, lack of quality medical care, that contribute to the lack of preparedness for retirement. The purpose of this study was to qualitatively explore how older black South Africans perceive successful retirement.

A qualitative descriptive design was used with focus group interviews involving 12 participants within the Emfuleni Local Municipality near Vanderbijlpark. The study made use of purposive criterion sampling to identify the 12 participants. Four themes were identified through thematic analysis, namely: 1) financial freedom; 2) physical health; 3) community support base; and 4) educated children. Financial freedom included being able to buy necessities and being able to afford quality health care. Physical health was also important to te eldery to remain happy and able to engage with peers in various activities at the community centre. The community centre was highlighted as being an important source of support for the elderly. Lastly, the edlerly emphasised the importance of sending their children to be educated, in order for them to have successful lives and not be reliant on their parents. Future research into the perspectives of black South Africans could identify possible programs to promote successful retirement for black South Africans .

Chapter 1

1.1 Introduction

The following document is a mini-dissertation submitted according to the requirements of a Master's Degree in Research Psychology. My master's study focuses on understanding how older black South Africans, living in the Gauteng Province, perceive successful retirement. Chapter 1 includes the background and rationale for the study, followed by the purpose statement and research question, methodology, ethical considerations, and the chapter division for the document as a whole. Please note that this mini-dissertation is being submitted in article format, which means that there may be some repetition in chapters 1 and 2.

1.2 Background and rationale for the study

In the section that follows, I define retirement and then provide a background to retirement in the South African context. In doing so, I emphasise the limitations of the Western concept of retirement and draw attention to the need to understand retirement from an African perspective.

1.2.1 Retirement defined

Retirement, according to (Legutko, 2014), is a major life event involving drastic alterations to both a person's lifestyle and finances. Hodkinson (2010) describes retirement as the period when paid employment ceases, usually at age 65, and is an important event within a person's life (see also: Denton & Spencer, 2009). They further argue that retirement is not a single, once off event, but rather a complex process that can take many years to complete.

According to Scheubel, (2013) retirement initially started in 1883 in Germany, when Chancellor Otto von Bismarck instituted the first old-age social security program, with a mandatory retirement age of 70 years (see also: Naude & Nagler, 2018; Schultz & Wang, 2011). Retirement started initially as a provision by the government when employers noticed a decline in productivity in older employees, as before formal pension funds and retirement ages, people generally worked until they were no longer physically capable of working and ‘retired’ (Legutko, 2014).

1.2.2 Retirement in South Africa

Many elderly black South Africans rely on the older persons grant (formerly known as a government pension fund) from the government as a pension fund. Originally, the focus of pension funds was to force the older, “less productive” labour force to retire in an attempt by employers and governments to maintain productivity in business (Costa, 1998). This Western concept of retirement was adopted in South Africa in the early 1900s. According to Muchiri and Garen (2018), in 1928 a rudimentary pension fund was established for elderly white South Africans who were mainly war veterans from the Anglo-Boer War (1899–1902). This old-age program discriminated against black South Africans because until 1944, black South Africans were not included in the population group that received financial assistance from the government (Duflo, 2003; Ralston et al., 2015; Sagner, 2000). Near the end of the Apartheid era in 1993, the government had made improvements to the distribution of the pension fund, with 80% of black women over the age of 60, and 77% of black men over the age of 65, receiving assistance from the fund (Duflo, 2003). Many European countries have a mandatory retirement age of between 60 to 65 years, and in South Africa, the age of retirement is generally accepted to be 65 years. However, advances

in both technology and the medical field have extended the average person's life span, making the period of retirement longer with implications for supporting the elderly (Legutko, 2014). The mandatory retirement age, however, has not been adjusted accordingly. Legutko (2014) argues that retirees now need to plan better, and save more if they want to retire financially with success.

Retiring with financial stability is a serious concern for many South Africans. In developing countries, there is a distinct lack of support to enable pensioners to fully retire and not continue with work (Beedie, 2015). In South Africa, this is especially prominent as many pensioners do not have the financial means to stop working. Statistics South Africa (2017) further report that between 2011 and 2015, most of the 3.1 million elderly South Africans listed the grant as their main source of income, yet this grant is often insufficient to meet the needs of the eldery. As such an estimated 26% of the workforce consists of elderly South Africans over the age of 65. Reyers (2018) states that South Africans need to save enough money over the course of their careers to have at least 75% of their annual salary available per year to live on after retirement. As previously mentioned, the majority of literature on retirement has focused mostly on the financial aspects of successful retirement, with less information on what successful retirement might be for those who do not possess vast financial resources, particularly in African contexts (Finn & Kobayashi, 2020). In the context of poverty and inequality in South Africa, the World Bank (2018) reports that nearly 47% of households headed by black South Africans live in poverty. The Living Conditions Survey conducted in 2014/2015 in South Africa indicates that 49,2% of adults were living below the upper bound poverty line of R1 227 per month ($75 USD) (Statistics South Africa, 2020). In contrast to the South African context, in developed countries, work and retirement are not meant to overlap; instead pensioners rely on programs,

for example, Germany's old age pension fund and the USA's social insurance system, to support retirees (Beedie, 2015). In many Western societies, successful retirement is categorized by the acquisition of enough funds to ensure that their needs can be met after they cease to receive a salary or other income. From the literature it seems that the focus in Western countries is largely financial support.

South Africa, however, has many challenges that make retirement difficult, including: extreme inequality; chronic poverty; high unemployment; unequal distribution of resources and a lack of access to basic resources; inadequate housing; and poor-quality public health care (Coovadia et al., 2009; De Juan & Wegner 2019; Ferreira, 2000; Nanziri & Olckers, 2019; The World Bank, 2018). Holzman et al., (2013) emphasise that some individuals in low- to middle-income countries believe that a way to prepare for successful retirement is by investing in their children's education, and then relying on their children for financial support once they obtain gainful employment. Bomikazi (2020) emphasises this by stating that black South Africans often care for both nuclear and extended families, including children and grandchildren. Considering this, black South Africans do not necessarily have access to finances or other resources that could promote successful retirement (Holzman, et. al, 2013; Ralston et al., 2015). To supplement their income, many older persons find part-time work after retirement. Additionally, Aboderin and Hoffman (2015) state that very little is known about what black South Africans perceive successful retirement to be. Predictors of successful retirement reported in European countries may not be applicable to older black South Africans, and more specifically, may not be inclusive of the Traditional African Worldview of what successful retirement entails. This is supported by Moriarty and Butt (2004) who argue that older people cannot be treated as a homogeneous group of people, one should rather investigate and acknowledge

the differences based on gender, age, and ethnicity when it comes to retirement and retirement planning. Many black South Africans live in marginalized communities that are still marked by inequality in service provision, access to education, job opportunities and more (Peer et al., 2020; Reyers, 2018). This study, therefore, aims to explore this concept of successful retirement from a black South African perspective, as well as provide a starting point to understand how these communities can be best supported so that important stakeholders can work to uplift the quality of life for black retirees.

1.3 Research question

Considering the Western views on retirement that focus on financial security, and the dearth of literature explaining successful retirement from an African perspective, I aim to answer the following research question: *How do older black South Africans perceive successful retirement?*

1.4 Research aim

The aim of this study is to gain in-depth understanding of the beliefs and perceptions of older black South Africans concerning successful retirement.

1.5 Methodology

The worldview, I as researcher ascribe to is social constructivism, and was used to guide my interactions with participants in co-constructing knowledge on a topic in which they are the experts. Social constructivism acknowledges that participants

have multiple and varied views of what constitutes reality, as well as various meanings they attach to their experiences of these realities (Creswell & Creswell, 2018).

Participants understand reality within their context, as well as the space and time in which they live (Chilisa & Kawulich, 2012). Furthermore, the epistemology of social constructivism focuses on interacting with individuals and gaining understanding of the values, experiences, and meanings different individuals and communities attach to their experiences. Knowledge is, therefore, a collection of beliefs, values, spirituality, and is grounded in cultural and historical contexts. Knowledge is co-constructed between the researcher and the participants through interactions. This paradigm is best suited for this study, as the aim is to gain in-depth insight into the perceptions of older black South Africans on retirement.

1.5.1 Research design

The design for this study is a qualitative, descriptive design. According to Sandelowski (2000), this design is ideal when the aim of the study is to provide a description of phenomena as they are described by participants. Descriptive designs are also described as low-inference designs, meaning that the statements made by participants are reported as is, with little to no interpretation from the researcher. Rather, this design's focus is on providing a rich, in-depth description of phenomena as they are experienced by participants (Sandelowski, 2010). Qualitative descriptive designs provide a rich, in-depth description of the investigated phenomena, such as retirement, as it is experienced by the participants.

1.5.2 Sampling and recruitment

This study utilised purposive sampling to recruit participants (Laher & Botha, 2012). Purposive sampling makes use of inclusion and exclusion criteria to identify participants for this study. As my study was focused on the perceptions of older black South Africans, my inclusion and exclusion criteria reflect that. Twelve participants were recruited from a community centre located in Sharpeville, near Vanderbijlpark, Gauteng. The community of Sharpeville has a population of 37 599, the majority of whom are Sesotho speaking, black South Africans. The centre was the only one who responded positively to participating in the study of all the centres and gatekeepers that were approached. The group of participants consisted of ten women and two men aged between 70 and 89 years. I included participants who met the following criteria: black South Africans older than age 65,, who have already retired and hold no part-time job, and are reliant on either the government older persons grant, or a retirement fund. We did not include: individuals of any other race in South Africa as I aimed to gain insight into African perspectives on successful retirement; non-citizens of South Africa, as they are not eligible for the older persons grant; individuals who are not yet retired even if they are in the process of retiring, as literature indicates that this is a complex process with its own; and retirees who work part-time, as they are also not eligible for the older persons grant.

During the time of the study, all the participants resided in an informal settlement in the Emfuleni Municipal District. Informal settlements are typically associated with a low socio-economic status, a lack of service delivery, lack of access to basic services, poverty, high crime rates, violence, and often substance abuse, among others (Coovadia et al., 2009; Peer et al., 2020; Reyers, 2018). More recently

the very few services within Emfuleni have decreased due to corruption and bankruptcy, placing strain and health risks on the elderly who often have to live with garbage and sewerage flowing through their streets.

1.5.3 Method of data collection

Focus groups were used as the method of data collection in this study. This method allows for a discussion of the particular chosen topic to be had, and allows participants to add to and build on one another's ideas. Any comments or ideas that may be vastly different than expected or unexpected can be explored (Nieuwenhuis & Smit, 2012). Two focus groups were conducted that consisted of six participants each, with ten participants being female and two being male. The focus groups took place at the community centre, with one of the staff members being nominated by the elderly to be the translator as they felt more comfortable with him, the focus groups lasted approximately one hour. During the focus groups, I asked participants about: 1) How they perceive successful retirement; and 2) If they could think of anyone that they consider being successfully retired and if they could describe that person’s life to me.

1.5.4 Data analysis

Thematic analysis is used to analyse, identify, and report on themes or patterns within qualitative data (Braun & Clarke, 2006). It requires minimal organisation of the data set, however, using thematic analysis provides a rich, detailed description of the data. The first step included having the focus group session transcribed and translated where applicable; I asked a translator who speaks Sesotho to check that the translations I received were correct and accurate. For this step, I compiled reflective notes after the focus group discussion had taken place, which will be discussed in

Chapter 3. Once the data was compiled, it was independently read through by both myself and my co-coder. Creswell and Creswell (2018) suggest making rudimentary notes of possible codes in the margins, or just general observations of possible themes in the data. We also started establishing some initial codes through the use of the open coding feature on Atlas.ti™. According to Creswell and Creswell (2018), coding is defined as organising the data and breaking it up or bracketing the data into segments, and assigning a code word, representing a category to that particular segment of text that answers the research question. This is done for the entire data set.

During the coding process as set out in Braun and Clarke (2006), I made notes on some patterns that I found interesting, for example, the repeated mentioning of money in retirement; however, money is seen more as a means to an end, to provide food, housing, education, and healthcare to the participants and their families. After the initial coding was done, several meetings between myself and my co-coder took place in order to agree on the codes and to initiate grouping the codes together. A thorough and detailed description is provided on the setting that the data gathering took place in as well as the participants. As previously stated, the initial codes were grouped together, and then grouped into possible themes. The themes are discussed in detail in Chapter 2 under the findings and discussion section. How the codes were grouped and how the themes were generated depended on the research question pertaining to how older black South Africans perceive successful retirement. The data analysis will be discussed in detail in Chapter 2, and will be presented in an article format.

1.5.5 Ethical considerations

Ethical clearance was granted by the North-West University Health Research Ethics Committee (NWU-00460-19-S1). I used the manager and the translator at the community centre in Vanderbijlpark to explain the informed consent forms, and to be able to answer in the language of the participants to ensure they understood the informed consent. Informed consent was obtained from participants without coercion, and participants were informed that should they not wish to take part they were free to withdraw from the study at any time. Further, consent forms will be kept in a locked cabinet, in the office of my supervisor, for a minimum of five years, and transcripts are stored in a password protected folder on my computer.

As Creswell and Creswell (2018) state, confidentiality and anonymity of participants are crucial when conducting any research study. In focus groups, however, it is more difficult for the researcher to ensure this. To ensure confidentiality and anonymity to the best of my abilities, I asked participants to not disclose anything said by other participants, as well as by stating in the informed consent that participants need to be aware that complete anonymity and confidentiality is not possible as the research was conducted in a group setting. Participants were informed that all steps would be taken to ensure that their identity is kept private and that no data is disclosed that was not in the informed consent forms. In reporting the findings, I used pseudonyms to ensure that participants' identities are kept confidential. Creswell (2014), states that multiple strategies or approaches are needed to ensure the accuracy, trustworthiness, and credibility of the research. This includes member checking rich descriptions of data and clarifying any possible biases on the part of the researcher. Having an independent coder, while doing the thematic analysis, also

ensures that all possible codes and themes have been identified. In qualitative research, context is very important, and the setting for the research study should be included in detail in the description of the findings to ensure transferability of the research (this is discussed in detail in Chapter 2). Any bias on the part of the researcher should be clarified, and reflexivity should be used by the researcher to identify any possible biases; my reflexive notes are presented in Chapter 3.

References

Aboderin, I., & Hoffman, J. (2015). Families, intergenerational bonds, and aging in Sub-Saharan Africa. Canadian Journal on Aging, 34(3), 282–289. https://doi.org/:10.1017/S0714980815000239

Beedie, E. (2015). The day they [children] like they help, you can't force them': challenging assumptions of uniform old age dependency. Asian Journal of Humanities and Social Sciences, 3(2). https://ajhss.org/pdfs/Vol3Issue2/9.pdf

Bomikazi, Z. (2020). Retirement funding adequacy in black South African townships. African Journal of Economic and Management Studies, 11(4), 573–585. https://doi.org:/10.1108/AJEMS-09-2019-0353

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology,* 3(2), 77–101. https://doi.org/:10.1191/1478088706qp063oa

Chilisa, B., & Kawulich, B. B. (2012). Selecting a research approach: Paradigm, methodology and methods. In C. Wagner, B. B. Kawulich, & M. Garner (Eds.), Doing Social Research: A global context. (pp. 51–61).. McGraw-Hill Higher Education.

Coovadia, H., Jewkes, R., Barron, P., Sanders, D., & McIntyre, D. (2009). The health and health system of South Africa: Historical roots of current public health challenges. The Lancet, 374(9692), 817–834. https://doi.org/:10.1016/s0140-6736(09)60951-x

Costa, D. L. (1998). The Evolution of Retirement. University of Chicago Press.

Creswell, J. W. (2014). Research design. Qualitative, quantitative & mixed method approaches (4th ed.). Sage Publications Inc.

Creswell, J. W., & Creswell, J. D. (2018). Research design. Qualitative, quantitative & mixed method approaches (5th ed.). Sage Publications Inc.

Denton, F., & Spencer, B. G. (2009). What is retirement? A review and assessment of alternative concepts and measures. Canadian Journal on Aging, 28(1), 63–76. https://doi.org/10.1017/S0714980809090047

Duflo, E. (2003). Grandmothers and granddaughters: Old-age pensions and intrahousehold allocation in South Africa. The World Bank Economic Review, 17(1), 1–25. https://doi.org/:10.1093/wber/lhgO13

Ferreira, M. (2000). Growing old in the new South Africa. Ageing International, 25(4), 32–46. https://doi.org/10.1007/s12126-000-1009-7

Finn, B. M., & Kobayashi, L. C. (2020). Structural inequality in the time of COVID-19: Urbanization, segregation and pandemic control in sub-Saharan Africa. Dialogues in Human Geography, 10(2) 217–220. https://doi.org/10.1177/2043820620934310

Hodkinson, H. (2010). Learning to work no longer: Exploring “retirement”. Journal of Workplace Learning, 22(1/2), 94–103. https://doi.org/:10.1108/13665621011012889

Holzman, R., Mulaj, F., & Perotti, V. (2013). Financial capability in low- and middle-income countries: Measurement and evaluation. The World Bank. https://openknowledge.worldbank.org/bitstream/handle/10986/16296/798060WP020Mea0Box0379791B00PUBLIC0.pdf?sequence=1&isAllowed=y

Laher, S., & Botha, A. (2012). Methods of Sampling. In C. Wagner, B. B. Kawulich, & M. Garner (Eds.), Doing Social Research: A global context. (pp. 86 – 99). McGraw-Hill Higher Education.

Legutko, J. (2014). Finding happiness in retirement. Presented at the Actuarial Society of South Africa’s 2014 Convention 22 – 23 October 2014, Cape Town International Convention Centre. https://actuarialsociety.org.za/convention/convention2014/assets/pdf/papers/2014%20ASSA%20Legutko.pdf

Moriarty, J., & Butt, J. (2004). Inequalities in quality of life among older people from different ethnic groups. Ageing & Society, 24(5), 729–753. https://doi.org/10.1017/S0144686X04002521

Muchiri, S., & Garen, J. (2018). Social transfer benefits and retirement decisions: Evidence from South Africa. South African Journal of Economics, 86(1). 23–52. https://doi.org/10.1111/saje.12180

Nanziri, L. E., & Olckers, M. (2019). Financial literacy in South Africa. Cape Town: SALDRU, UCT. (SALDRU Working Paper Number 242 Version 1/ NIDS Discussion Paper 2019/9). http://www.opensaldru.uct.ac.za/handle/11090/957?show=full

Naude, W., & Nagler, P. (2018) Technological innovation, entrepreneurship and productivity in Germany, 1871-2015. SPRU Working Paper series. http://www.sussex.ac.uk/spru/research/swps

Nieuwenhuis, J., & Smit, B. (2012). Qualitative research. In C. Wagner., B. B. Kawulich, & M. Garner (Eds). Doing Social Research: A global context (pp 124–139). McGraw-Hill Higher Education.

Peer, N., Lombard, C., Steyn, K., & Levitt, N. (2020). A high burden of adverse life events and poor coping mechanisms experienced by urban dwelling black South Africans. PLoS ONE, 15(9). https://doi.org/10.1371/journal.pone.0238320

Ralston, M., Schatz, E., Menken, J., Gómez-Olivé, F., & Tollman, S. (2015). Who benefits—or does not—from South Africa's old age pension? Evidence from characteristics of rural pensioners and non-pensioners. International Journal of Environmental Research and Public Health, 13(1). https://doi.org/10.3390/ijerph13010085

Reyers, M. (2018). Perceptions of retirement adequacy: Evidence from South Africa. Journal of Financial Counselling and Planning, 29(2), 343–356. https://doi.org/10.1891/1052-3073.29.2.343

Sagner, A. (2000). Ageing and social policy in South Africa: Historical perspectives with particular reference to the Eastern Cape. Journal of Southern African Studies, 26(3), 523–553. https://doi.org/10.1080/713683587

Sandelowski, M. (2000). Whatever happened to qualitative description? Research in Nursing & Health, 23(1), 334–340. https://doi.org/10.1002/1098-240X(200008)23:4<334::AID-NUR9>3.0.CO;2-G

Sandelowski, M. (2010). What's in a name? Qualitative description revisited. Research in Nursing & Health, 33(1), 77–84. https://doi.org/:10.1002/nur.20362

Scheubel, B. (2013). Bismarck's Institutions: A Historical perspective on the social security hypothesis. Tübingen: Mohr Siebeck GmbH and KG. http://www.jstor.org/stable/j.ctvf3w2sm

Shultz, K. S., & Wang, M. (2011). Psychological perspectives on the changing nature of retirement. American Psychologist, 66(3), 170–179. https://doi.org/:10.1037/a0022411

Statistics South Africa. (2017). Living Conditions Survey 2014-2015. Pretoria, Statistics South Africa. doi: https://doi.org/10.25828/9229-xz60

Statistics South Africa. (2020). National poverty lines. Pretoria, Statistics South Africa. http://www.statssa.gov.za/publications/P03101/P031012019.pdf

The World Bank. (2018). Overcoming poverty and inequality in South Africa: An assessment of drivers, constraints and opportunities. World Bank Group. https://openknowledge.worldbank.org/handle/10986/29614

Chapter 2

A qualitative exploration of how older black South Africans perceive successful retirement

https://orcid.org/0000-0002-2922-7095

Prepared for: The South African Journal of Psychology (see Appendix A for guidelines for authors)

Student: Carla Pretorius

Supervisor: Dr Tamlynn C. Jefferis

Abstract

Africa is predicted to have an elderly population nearly double the current figures by 2050 (Reyers, 2018). Despite the increasing number of elderly people within the population, very little qualitative research could be found on what successful retirement entails for black South Africans. The purpose of this study was to explore how older black South Africans perceive successful retirement. A qualitative descriptive design was used with focus group interviews involving 12 participants within the Emfuleni Local Municipality near Vanderbijlpark. Four themes were identified through thematic analysis, namely: 1) financial freedom; 2) physical health; 3) community support base; and 4) educated children. More research into the perspectives of black South Africans could identify possible ways of making retirement successful for all.

Keywords

Black South Africans, elderly, older person, successful retirement

Introduction

Retirement can be defined as a complex, major life event, involving many changes to an individual's personal and financial life, often spanning many years (Bomikazi & Matchaba-Hove, 2016; Hodkinson, 2010). In South Africa, the mandatory retirement age is generally accepted to be 65 years of age. However, few individuals successfully plan their retirement, particularly regarding finances, to be able to retire at that age (Legutko, 2014). This often results in individuals becoming dependent on pension funds from the government as their primary source of income, which are insufficient to cover living costs (Statistics South Africa, 2020).

South Africa has a notorious history of inequality and has been described as one of the most unequal societies in the world (The World Bank, 2018). Almost three decades after the abolishment of apartheid, inequality remains widespread and disproportionately impacts older black South Africans (Geffen, et al., 2019; Huang et al., 2020; Nanziri & Olckers, 2019). Furthermore, it was not until the abolishment of apartheid in 1994 that black citizens received a more substantial amount of the government pension fund (Duflo, 2003; Ralston et al., 2015; Sagner, 2000). Inequality in access to quality education has also hampered elderly black South Africans in gaining the necessary financial literacy necessary to plan for retirement (Coovadia et al, 2009).

Bomikazi (2017), further argues that a lack of financial literacy and poor retirement planning has led to the majority of elderly South Africans becoming poorer, as inflation rises and reduces their financial capital and rapidly depletes their retirement funds. This is supported by statistics retrieved from Statistics South Africa

(2017), indicating that nearly 49.2% of adults were living below the upper bound poverty line of R1 227 ($75 USD), with most of the somewhat 3.1 million elderly South Africans listing the older persons grant as their main source of income. In light of this, many South Africans may not have the means to plan for their retirement.

South Africa's challenges for elderly persons are not limited to poverty, and are compounded by factors such as high unemployment (Peer et al., 2020); continued forced employment to make ends meet (Statistics South Africa, 2017); inadequate housing (De Juan & Wegner, 2019; Finn & Kobayashi, 2020); caring for children and grandchildren (Bomikazi, 2020); and lack of both access to and quality health care (Coovadia et al., 2009). Adding to these challenges is, as Bomikazi (2020) explains, that many older black South Africans are heads of households and often care for extended family, in addition to caring for children and grandchildren.

With this in mind, relying solely on retirement funds may not be feasible for many South Africans, especially for black South Africans who make up nearly 47% of poor households, as stated in the Overcoming Poverty and Inequality in South Africa report by the World Bank (2018). Many elderly black South Africans need to continue working well after retirement age, to ensure they are able to care for their children and grandchildren (Statistics South Africa, 2017). As a result of the legacy of apartheid, older black South Africans are disadvantaged when planning for retirement, often working or having worked low-paying jobs with inadequate retirement funds (Peer et al., 2020; Reyers, 2018). In addition to inequality, the system of apartheid left a significant gap in financial access, with black South Africans historically having less access to educational and financial resources (Nanziri & Olckers, 2019).

After multiple extensive literature searches, I, the first author, could not locate many studies that comprehensively explain the ways in which the African cultures view successful retirement. Considering the challenges that many older black South Africans face, it cannot be assumed that Western models and ideals for retirement planning are contextually relevant (Moriarty & Butt, 2004). Western retirement plans are often focused on the amount of funds required to successfully retire, with the assumption that expenditures on necessities and medical aid will come from the accumulated funds. To better support elderly black South Africans, in ways that are appropriate to the African way of life and unique contextual challenges, it is crucial to gain insight into their perspectives of what successful retirement entails. Western cultures are typically individualistic whereas Traditional African culture is collectivistic and the focus is on the success of the family or community rather than on the individual (Mkhize, 2004; Semenya & Mokwena, 2017). This is reflected in literature found on retirement, many academic articles, as well as news articles that focus on the Western perspective as a means of measuring successful retirement (see: Hershey, Henkens, et al., 2007; Lusardi et al, 2017). In South Africa, with the majority of our population consisting of black South Africans, we need a more inclusive and contextually appropriate understanding of successful retirement in order to better support current and future black retirees. Thus, the purpose of this exploratory study was to gain an understanding of how elderly black South Africans perceive successful retirement.

Methodology

Research paradigm

For the purpose of this study, we subscribe to the social constructivist paradigm. According to Creswell and Creswell (2018) social constructivism acknowledges that there are numerous realities that exist, and the meaning individuals attach to their experiences vary. Participants are regarded to have expert knowledge and insight into what successful retirement means from their perspectives.

Furthermore, social constructivism is informed by it's epistemology, which is focused on interacting with individuals and gaining understanding of the values, experiences and meanings different individuals and communities attach to their experiences. Knowledge is, therefore, a collection of beliefs, values, spirituality, and is grounded in cultural and historical contexts (Du Preez & Eskell-Blokland, 2017). Knowledge is co-constructed between the researcher and the participants through interactions (Creswell & Poth, 2018). This paradigm was best suited for this study, as the aim was to gain in-depth insight into the perceptions of older black South Africans on successful retirement. This study used a qualitative descriptive design, that as described by Sandelowski (2000), is a design that describes the views of the participants in rich detail, with very little inferences being made by the researcher. Although interpretations are often unavoidable, the basis of qualitative descriptive design does not make use of a particular philosophical or abstract framework to describe the data. This design was chosen as the most appropriate exploratory design to ensure that the final findings and discussion sections are as close as possible to the views and information gathered from the participants, without interference of any

biases on the part of the researchers. A qualitative descriptive design therefore is as comprehensive a summary as can be obtained from the data, and then describing the data clearly and concisely, while still maintaining the essence of what was said by participants.

Participants and recruitment

Participants were recruited through a community centre located near Vanderbijlpark in the Gauteng Province. The sampling strategy used was purposive criterion sampling, as the researchers required participants that were black South African citizens; that were already retired; and held no part-time jobs. This sampling strategy is suggested by Sandelowski (2000), as most appropriate to use with a qualitative descriptive design. The community near Vanderbijlpark in Gauteng was approached, as the Emfuleni Local Municipality where the research was conducted consists mostly of black, Sesotho speaking South Africans, with an unemployment rate of 34,7% and 17,7% of the population have no income. The managers at the community centre acted as gatekeepers in recruiting willing elderly persons to take part in the study, and also gave permission for us to make use of their facilities to conduct the focus groups. The use of the community centre facility was suggested by the gatekeepers to make the elderly feel comfortable in familiar surroundings. A total of 12 people participated in this study, 10 of which were women and two were men. All of the participants were between 70 and 89 years of age. A translator was also recruited from the community centre, nominated by the elderly themselves, who provided explanations on both the research and the informed consent before focus groups were conducted. The translator helped the first author to facilitate the focus groups, which was necessary to ensure that the participants could express themselves

in the language of their choice. The participants chose to speak in their first language, which was Sesotho.. The translator, who was well known by the participants, also helped to break down language, cultural, and racial barriers during the research process. The participants, after initial rapport building, facilitated by the translator, showed genuine interest in the research topic, and engaged enthusiastically in the focus group discussions. The community centre also welcomed the idea of us coming back and disseminating the results to the larger community once the research was completed.

Method of data collection

Focus groups were used as the method of data collection for this study. We chose to engage participants in focus group interviews so that they could share their views, providing more in-depth information and a wider variety of responses than individual interviews alone (Nieuwenhuis & Smit, 2012). Focus groups were chosen as the most appropriate method, to help the participants feel comfortable throughout the research process (Creswell & Poth, 2018). Furthermore, focus groups facilitate interactions between participants, and can yield more information through these interactions than individual interviews might. We conducted a total of two focus groups, with six participants in each. Conducting further focus groups was hindered due to the outbreak of Covid-19 and the resultant lockdown in South Africa.

Data analysis

Following Braun and Clarke (2006), we conducted thematic analysis of the data. First we read and re-read the data to become familiar with it. Then we began open coding and assigned labels to meaningful segments of the text that answered

the research question (e.g., independent children and grandchildren). We then proceeded with the second phase of analysis by grouping similar codes together into themes (e.g., independent children became financial stability). Once we had completed this, we discussed the categories and compared our findings until we reached agreement on the final themes. During this process, we interrogated the financial stability category and refined it to financial freedom, through several consensus discussions (in line with Saldaña, 2016). During the data analysis, it was vital to set aside my own assumptions and beliefs about successful retirement and focus only on the participants' perspectives to ensure that my views did not colour my interpretations of the data.

Trustworthiness

Trustworthiness was ensured by asking my co-author to be my co-coder during the data analysis process. At every stage of the data analysis process we held consensus discussions before continuing with the next phase. I frequently had peer debriefings with the co-author, to ensure that I remain objective during data analysis, as well as when writing up my findings and discussion. In line with Krefting (1991), we have also declared the limitations of the current study. I, the first author, ensured that I was aware of my own assumptions and biases and kept a reflective journal throughout the study.

Ethical considerations

Ethical clearance was granted by the North-West University Health Research Ethics Committee (NWU-00460-19-S1). The translator signed a confidentiality form, agreeing to not disclose anything discussed within the focus groups. Participants were

also asked to maintain confidentiality, and this was verbally reiterated at the beginning of each focus group. Immediately after each focus group, the audio files were uploaded to a password protected folder, and deleted from the audio recorder, that only we had access to. After transcriptions, the audio files were deleted, and participants' names were excluded from the transcripts, which were stored in a password-protected folder.

Findings

The aim of this study was to explore how older black South Africans perceive successful retirement. Four main themes were identified within the data, namely: financial freedom, physical health, community support base, and independent and educated children. These themes highlight what the elders consider the most important for them to be able to retire successfully. The following visual summary briefly highlights the themes that will be discussed.



Figure 1. Visual summary of themes.

Financial freedom

In this study, financial freedom is referred to as being free from the financial responsibilities of providing for the basic needs of participants' children and grandchildren. Financial freedom also meant having enough money in retirement to be able to put their needs first and not worry about providing for the needs of their families. Most participants indicated that financial freedom was key to enjoying a stress-free retirement. The participants emphasised finances as a means to accessing healthy foods and healthcare and medicine by being able to go to a doctor/clinic/hospital or even get medical aid, as participant 5 (75-year-old female) said:

> *P5 (Female, 75): I think to be successful as a retired person you must have the money so that you can spend, if you are sick, you can go to the doctor.*

> *P2 (Male, 79): Centre of Sustainable Livelihoods. They teach us what kind of foods, types of food that we should eat. Yes, we shouldn't stick to our staple food which is pap n' vleis [meat and high fibre maize meal].*

When discussing their views on what successful retirement is, the participants gave examples of people who they believed to be successfully retired. These examples included their children and grandchildren being educated and gainfully employed, which released them from stress of providing for them.

> *P4 (Female, 71): Yes, it is important because they will not be dependent on you. They will be able to do everything for themselves and you will be able to use the money you saved and the one you receive on pension to help yourself. So you won't be poor, you won't stress, you will not worry, and so forth.*

Participants also mentioned the benefits of knowing how to budget and limit the amount of money they spend to ensure that they have enough for all their needs, as well as working hard before retirement and saving enough money to prepare themselves for retirement.

> *P5 (Female, 74): Translator (to interviewer): Okay, the lady is saying that drawing up a budget helps them because it means that she plans for her money. She knows what to do with it and, ja. I think, make the use of it.*

> *P5 (Female, 74): Yes. When you realise you are overspending, you then limit yourself.*

These findings were mentioned in a quantitative study by Bomikazi, et al. (2017), in which they note the distinct lack of retirement funding adequacy among South Africans, with many being poor in retirement due to lack of funds, or alternatively not having budgeted in their retirement savings for healthcare-related spending, amongst other things. This lack of financial literacy and adequate retirement fund planning has led to many elderly often relying on the government's older persons grant as their only source of income. The problem with relying on the grant is, as one participant in the second focus group mentioned, the inadequacy of the current pension fund, and emphasised the fact that they could no longer afford a medical aid for their health needs:

> *P10 (Female, 77): but it's how we suffer with pension. No medical aids, no nothing. It's nice we have something because we live and they're giving us but I also wanted to have mine that says it's mine.*

Also somewhat in contradiction to findings in the study by Ralston et al. (2015) many participants reported that the pension fund is in itself a source of stress, due to

being inadequate for their needs, whether that be for caring for themselves, or for their children and grandchildren, further adding stress to the elderly. There were also a number of participants who mentioned that they would like to spend their pension money on themselves, and rather spending it on things such as food and clothing for their grandchildren, with one participant who said that she had to spend her money on printing CVs for her unemployed children, limiting the amount of money she could spend on necessities for herself.

> *P4 (Female, 71): However, there are no jobs. I stay with him – the youngest one, he's the last born. He cannot find a job. He studied IT but he has to use my money to print CVs. I'm left with nothing.*

Physical health

Many of the participants across both focus groups mentioned being physically, and to a lesser extent, mentally healthy when entering retirement. The participants highlighted the importance of maintaining and looking after their physical health because it would reduce their medical costs and help them to enjoy various activities with their peers. Physical health was also mentioned in relation to being healthy and having fun with others.

> *P12 (Female, 85): She (P8) was exercising and if we all exercise, we become healthy and happy, and you can laugh again.*

> *P2 (Male, 79): I believe good health is an advantage on an elderly person because you're not going to spend much of your money going to the doctor, taking medication, so good health I think is an advantage.*

The community centre also takes part in a sort of ‘olympics’ event for the elderly, where they have several activities that a team from the centre competes in such as sports games and athletics events. This is also done competitively on regional, provincial and national levels, often enabling the older people to travel to various cities and provinces to take part in these ‘olympics’. These events also motivate the elderly to stay active and interact with others, which has many health benefits for them.

P4 (Female, 77): Football, they are kicking the ball outside. There are some who are participating in athletics, they are traveling places, old people. Can you travel by yourself at home? You can’t. You don’t even know what is taking place over there. We’ve got music, go out to festivals and what what. It’s-

P5 (Female, 84): Keeps us busy.

P4 (Female, 77): It keeps us very busy. We are, we are successful

The participants also stated that having good physical and mental health before and when entering retirement is an advantage, as they do not feel ill as often and thus do not have to spend time and money to get to the nearest clinic or doctor.

P2 (Male, 79): I believe good health is an advantage on an elderly person because you’re not going to spend much of your money going to the doctor, taking medication, so good health I think is an advantage.

Retiring successfully to these elders also means staying physically active and healthy, which included activities such as their own olympics, playing football, aerobics, and tending to their vegetable garden. They referred to this as active aging, and many regarded this as an important part of retirement, as being physically healthy

ensured that they could travel with the centre and their peers, and enabled them to engage in activities that they enjoy.

Community support base

When speaking of the community as a support base, it is important to note that the participants mentioned that it is their peers at the community centre that are supportive, and not necessarily the larger community. They mentioned that the larger community mostly consists of younger people and their families, and that their options for interaction are limited with respect to their own group, and are limited to their respective churches and the community centre. The community centre was mentioned by all the elders to be a source of support in their retirement. They have access to programs and services provided through the centre, such as the Vaal University of Technology (VUT) that engages with the elderly about their physical health and who take their blood pressure and have helped them make healthier eating choices. Additionally, for those who cannot access clinics or doctors, the community centre arranges for people to come and do basic health checks for the retirees, for example, checking their blood pressure and blood sugar.

> *P10 (Female, 77): Like this morning, we had visitors. They came asking us about our health, Tuberculosis, enlightening us, making us aware of those things. There is our VUT precious, VUT, we are getting tablets, we are being checked, blood checked. All those things, I can't get it when I'm at home unless I am sick, I'm going to hospital. And some people, you can't go to the doctor and say 'take my blood and check it.' You see this place helps us a lot health wise, physically, emotionally.*

The community centre is also a space where participants said that they can practice their faith and spirituality with friends and peers from different churches and discuss scripture with them. The community centre helps to organise trips for travelling across South Africa; the participants said that this helps to relieve stress. Many of the participants also agreed to the statement that the community centre is a source of happiness for them in their retirement. For many of the participants, being able to socialise with their friends also helped ease the loneliness they felt after their children and grandchildren had left to study or work.

> *P3 (Female, 89): Yes, I agree with her. Our children have left us. We are left alone in our homes, therefore, we are often bored. When you get home from here, this is the place where we find happiness. When you get home, you sit and watch TV and then go to sleep.*

Independent and educated children

The participants emphasised that seeing their children and grandchildren educated and gainfully employed is important for them to retire successfully. This was not only in terms of their financial freedom (as mentioned previously) but also so that they could rest assured that their children were independent and living happy, successful lives.

> *P4 (Female, 71): When you're on pension for my side, I just have to think about my children to have a nice education for them.*

Many participants mentioned 'being at peace' and stress-free if their children can provide for themselves, and no longer depend on their parents for financial support, which allows the elderly to focus on their own needs.

P4 (Female, 71): Yes, it is important because they will not be dependent on you. They will be able to do everything for themselves and you will be able to use the money you saved and the one you receive on pension to help yourself. So you won't be poor, you won't stress, you will not worry, and so forth.

The participants also emphasised the importance of education for their children and grandchildren. Education is highly valued by African people because it serves as a means to a better future, and helps people to rise above poverty (Phasha, 2009). The value placed on education, however, does not seem to be related only to the children in turn taking care of the elderly, but also ensures the financial freedom of the elderly, by being able to spend their pension money on necessities for themselves or being able to buy things they really like. They also mentioned that being independent of their children is better, as they are not being held responsible for how they spend their money.

P10 (Female, 77): You see it is not me, it is the way I spent it on them and I do not know how but I wasted it. I wish I still had my own money and not depend on them you see? However, I am depending on them.

Discussion

This study sought to explore how retired black South Africans perceive successful retirement. We found that elderly black South Africans place high value on the education of their children, in order to ensure that they are able to become independent and overcome poverty. The participants also emphasised the importance of being physically healthy before entering retirement, and maintaining their physical health during retirement. They all agreed that this can be done through them having

the financial freedom from familial duties to take care of their physical health by being able to go to a doctor or clinic. The older people also mentioned that the community centre where the focus groups were conducted is an important place that allowed them to take care of their physical health, helped them make healthier food choices, and also acted as a support base where they could practice their spirituality and connect with peers. Thus, the current study added to the knowledge base of retirement from an African perspective by furthering the understanding of the elements of retirement that are considered important by the participants. This knowledge is in contradiction to our understanding of retirement from a Western perspective as Westernised societies, such as the USA, and many European countries (Hershey, Jacobs-Lawson et al., 2007) place more value on obtaining large sums of money to be able to adequately retire. The idea behind this financial preparation is that retirees are able to fund their healthcare, and maintain their lifestyle well after retirement by being financially prepared for retirement (Beedie, 2015). Huang et al. (2020) further emphasise that in developing countries, such as South Africa, the elderly are especially vulnerable to a sudden and often catastrophic expenditure due to poor physical health. It is, therefore, clear to see the need to plan carefully, and manage their money wisely for participants.

The data from the study provides a clear distinction from this Western view, where the focus on money is not for wealth but for the access it provides these elders to basic services and necessities such as healthier foods and proper medical care.

Money also provides these elders with access to community programs and travel opportunities across South Africa through these programs. These findings are confirmed by Apt (2002) who states that older people, especially in rapidly ageing

African countries, have restricted access to basic services such as safe shelter, basic needs provision, and medical care due to poverty. They further emphasise that the assumption that the elderly will be cared for by family members is also no longer true. Apt (2002) further states that inequalities in access to education and healthcare, as well as discrimination based on gender and race, become more apparent in old age when the effects on the well-being of elders can be seen. Additionally, some young people no longer adhere to cultural expectations of providing for their families, which places financial strain on the elderly (Apt, 2012; Theron, 2017).

The importance of peers and the sense of community they provide was emphasised by the elderly participants, as these changes in African youth become more apparent, and the elderly turn to their community and peers for support. Geffen et al. (2019) state that loneliness and social isolation from others can result in depression among older adults. The prevalence of loneliness increases with age, and negatively affects the social well-being of elders and can even result in an increase in depression (Holvast, et al., 2015), elevated blood pressure (Hawkley et al., 2006), and increased incidents of emergency hospitalisation (Molloy et al., 2010). Geffen et al. (2019) support what was said by the elderly participants, namely that engaging with peers, and being at the community centre helps to decrease their stress, and that they feel at peace when they are at the centre.

The support of peers also increases the physical activity of elders. The elderly participants of this study were very health-conscious, taking steps to ensure that they stay physically active and healthy by attending aerobics classes presented at the community centre and ensuring that they eat healthy foods. Old age is often accompanied by frailties, morbidities and disabilities, combined with the high levels of

diabetes, obesity, and HIV/Aids among the elderly puts their physical health at risk (Beard et al., 2016; Harling, et al., 2020; Peer, et al., 2020). Vergunst et Al. (2017) also highlight the inequality prevalent in South Africa, especially in access to health care, with people living in high-income areas being able to access quality healthcare facilities (see also: Nanziri & Olckers, 2019). In contrast, services in lower-income areas, such as the community where this study took place, are less responsive and may lead to non-compliance with medication if the communication between doctors and patients is not effective. In South Africa, this usually means that poor black communities are vastly more under-resourced compared to wealthier, often white or Indian communities.

As previously mentioned within the findings section, the education of participants' children is an important factor for the elderly that helps them determine if they can retire successfully, confident that their children will have a better future. Many of the participants state that they can live stress-free lives when their children can take care of themselves through gainful employment, being able to purchase houses, and cars and care for their own children. Some mentioned that once their children are able to successfully take care of themselves, they are then able to care for their elderly parents. While not directly mentioned, this idea relates to the phenomenon of black tax, which is defined as an obligation by an employed, young black person to care for their extended family, most often financially (Magubane, 2017).

Limitations

The small sample size is one limitation of the current study. No more focus groups could be conducted with the elderly, vulnerable population due to Covid-19

and the resultant lockdown and safety measures. The sample also mostly consists of female participants (83%), who are often the main providers for their families (Sidloyi & Bomela, 2016). Ideally, participants would have been recruited from more than one community as well.

Conclusion

In conclusion, older black South Africans consider themselves successfully retired when they can financially provide for themselves without having to care for extended family; are in good physical health and have access to quality health care; have educated children; and have the support of their community and peers. From these findings it is clear that for black South Africans being financially secure is not the only factor in successful retirement. Despite its limitations, this study is a starting point to understanding African views on successful retirement. The findings differ from traditional Western views, and in light of this, this study begins to offer an explanation on what Africans perceive successful retirement to be. The findings also highlight a collectivist culture in that being part of a community and seeing your children successful is regarded as everyone's success (see: Phasha, 2010).Further, perhaps more rich data could be obtained by using a visual elicitation method to enable the researchers to gain a more in-depth understanding of the elderlies' views. Additionally, future research needs to include retirees as collaborators in developing programs and interventions to promote their successful retirement in culturally meaningful ways.

References

Apt, N. A. (2002). Ageing and the changing role of the family and the community: An African perspective. International Social Security Review, 55(1), 39–47. https://doi.org/10.1111/1468-246X.00113

Apt, N. A. (2012). Aging in Africa: Past experiences and strategic directions. Ageing International, 37(1) 93–103. https://doi.org/:10.1007/s12126-011-9138-8

Beard, J., Officer, A., & Cassels, A. (2016). The world report on ageing and health. The Gerontologist, 56(1). https://doi.org/:10.1093/geront/gnw037

Beedie, E. (2015). The day they [children] like they help, you can't force them': challenging assumptions of uniform old age dependency. Asian Journal of Humanities and Social Sciences, 3(2). https://ajhss.org/pdfs/Vol3Issue2/9.pdf

Bomikazi, Z., & Matchaba-Hove, M. (2016). Determining retirement intentions: A study of working individuals in the Eastern Cape, South Africa. Paper delivered at the 24th International Academic Conference, Barcelona. https://doi.org/10.20472/IAC.2016.024.100

Bomikazi, Z. (2017). Exploring the retirement attitudes of pre-retired individuals in the Eastern Cape, South Africa. International Journal of Management and Applied Science, 3(9), 19–24. https://www.researchgate.net/publication/336731417_EXPLORING_THE_RETIREMENT_ATTITUDES_OF_PRE-RETIRED_INDIVIDUALS_IN_THE_EASTERN_CAPE_SOUTH_AFRICA

Bomikazi, Z., Rootman, C., & Kruger, J. (2017). A review of the factors influencing retirement funding adequacy: A South African perspective. International Journal of Management and Applied Science, 3(9), 11–16. https://www.worldresearchlibrary.org/up_proc/pdf/927-150243453611-16.pdf

Bomikazi, Z. (2020). Retirement funding adequacy in black South African townships. African Journal of Economic and Management Studies, 11(4), 573–585. https://doi.org:/10.1108/AJEMS-09-2019-0353

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. Qualitative Research in Psychology, 3(2), 77–101. https://doi.org/:10.1191/1478088706qp063oa

Coovadia, H., Jewkes, R., Barron, P., Sanders, D., & McIntyre, D. (2009). The health and health system of South Africa: Historical roots of current public health challenges. The Lancet, 374(9692), 817–834. https://doi.org/:10.1016/s0140-6736(09)60951-x

Creswell, J. W., & Creswell, J. D. (2018). Research design. Qualitative, quantitative & mixed method approaches (5th ed.). Sage Publications Inc.

Creswell, J. W., & Poth, C. N. (2018). Qualitative inquiry and research design. Choosing among five approaches (4th ed.). Sage Publications Inc.

De Juan, A., & Wegner, E. (2019). Social Inequality, state-centered grievances, and protest: Evidence from South Africa. Journal of Conflict Resolution, 63(1), 31–58. https://doi.org/10.1177/0022002717723136

Duflo, E. (2003). Grandmothers and granddaughters: Old-age pensions and intrahousehold allocation in South Africa. The World Bank Economic Review, 17(1), 1–25. https://doi.org/:10.1093/wber/lhgO13

Du Preez, E., & Eskell - Blokland, L. (2017). Social constructionism. In M. Visser & A. Moleko (Eds.). Community psychology in South Africa (pp 41–53). Van Schaik Publishers.

Finn, B. M., & Kobayashi, L. C. (2020). Structural inequality in the time of COVID-19: Urbanization, segregation and pandemic control in sub-Saharan Africa. Dialogues in Human Geography, 10(2) 217–220. https://doi.org/10.1177/2043820620934310

Geffen, L. N., Kelly, G., Morris, J. N., & Howard, E. P. (2019). Peer-to-peer support model to improve quality of life among highly vulnerable, low-income older adults in Cape Town, South Africa. BMC Geriatrics, 19(1). https://doi.org/10.1186/s12877-019-1310-0

Harling, G., Kobayashi, L. C., Farrel, M. T., Wagner. R. G., Tollman, S., & Berkman, L. (2020). Social contact, social support, and cognitive health in a population-based study of middle-aged and older men and women in rural South Africa. Social Science & Medicine, 260. https://doi.org/10.1016/j.socscimed.2020.113167

Hawkley L.C., Masi C. M., Berry J. D., & Cacioppo JT. (2006). Loneliness is a unique predictor of age-related differences in systolic blood pressure. Psychology and Aging, 21(1). https://doi.org/10.1037/0882-7974.21.1.152

Hershey, D. A., Jacobs-Lawson, J. M., McArdle, J. J., & Hamagami, F. (2007). Psychological foundations of financial planning for retirement. Journal of Adult Development, 14(1), 26–36. https://doi.org/10.1007/s10804-007-9028-1

Hershey, D. A., Henkens, K., & Van Dalen, H. P. (2007). Mapping the minds of retirement planners: A cross-cultural perspective. Journal of cross-cultural psychology, 38(3). https://doi.org/10.1177/0022022107300280

Hodkinson, H. (2010). Learning to work no longer: Exploring “retirement”. Journal of Workplace Learning, 22(1/2), 94–103. https://doi.org/:10.1108/13665621011012889

Holvast, F., Burger, H., de Waal, M. M. W., van Marwijk, H. W. J., Comijs, H. C., & Verhaak, P. F. M. (2015). Loneliness is associated with poor prognosis in late-life depression: Longitudinal analysis of the Netherlands study of depression in older persons. Journal of Affective Disorders, 185, 1–7. https://doi.org/10.1016/j.jad.2015.06.036.

Huang, R., Ghose, B., & Tang, S. (2020). Effect of financial stress on self-reported health and quality of life among older adults in five developing countries: A cross sectional

analysis of WHO-SAGE survey. BMC Geriatrics, 20(1). https://doi.org/10.1186/s12877-020-01687-5

Krefting, L. (1991). Rigor in qualitative research: The assessment of trustworthiness. American Journal of Occupational Therapy, 45(3), 214–222. https://doi.org/10.5014/ajot.45.3.214

Legutko, J. (2014). Finding happiness in retirement. Presented at the Actuarial Society of South Africa's 2014 Convention 22 – 23 October 2014, Cape Town International Convention Centre. https://actuarialsociety.org.za/convention/convention2014/assets/pdf/papers/2014%20ASSA%20Legutko.pdf

Lusardi, A., Michaud, P., & Mitchell, O. S. (2017). Optimal financial knowledge and wealth inequality. National Bureau of Economic Research. http://www.nber.org/papers/w18669

Magubane, N. N. (2017). Black Tax: The emerging middle class reality. MBA dissertation, Gordon Institute of Business Science, University of Pretoria.

Mkhize, N. (2004). Psychology: An African perspective. In D. Hook (Ed.). Critical Psychology (pp 24–52). University of Cape Town Press.

Molloy, G. J., McGee, H. M., O'Neill, D., & Conroy, R. M. (2010). Loneliness and emergency and planned hospitalizations in a community sample of older adults. Journal of the American Geriatrics Society, 58(8), 1538–1541. https://doi.org/10.1111/j.1532-5415.2010.02960.x.

Moriarty, J., & Butt, J. (2004). Inequalities in quality of life among older people from different ethnic groups. Ageing & Society, 24(5), 729–753. https://doi.org/10.1017/S0144686X04002521

Nanziri, L. E., & Olckers, M. (2019). Financial literacy in South Africa. Cape Town: SALDRU, UCT. (SALDRU Working Paper Number 242 Version 1/ NIDS Discussion Paper 2019/9). http://www.opensaldru.uct.ac.za/handle/11090/957?show=full

Nieuwenhuis, J., & Smit, B. (2012). Qualitative research. In C. Wagner., B. B. Kawulich, & M. Garner (Eds). Doing Social Research: A global context (pp 124–139). McGraw-Hill Higher Education.

Peer, N., Lombard, C., Steyn, K., & Levitt, N. (2020). A high burden of adverse life events and poor coping mechanisms experienced by urban dwelling black South Africans. PLoS ONE, 15(9). https://doi.org/10.1371/journal.pone.0238320

Phasha, T. N. (2009). Educational resilience among African survivors of child sexual abuse in South Africa. Journal of Black Studies, 40(6), 1234–1253. https://doi.org.10.1177/0021934708327693

Ralston, M., Schatz, E., Menken, J., Gómez-Olivé, F., & Tollman, S. (2015). Who benefits—or does not—from South Africa's old age pension? Evidence from characteristics of rural pensioners and non-pensioners. International Journal of Environmental Research and Public Health, 13(1). https://doi.org/10.3390/ijerph13010085

Reyers, M. (2018). Perceptions of retirement adequacy: Evidence from South Africa. Journal of Financial Counselling and Planning, 29(2), 343–356. https://doi.org/10.1891/1052-3073.29.2.343

Sagner, A. (2000). Ageing and social policy in South Africa: Historical perspectives with particular reference to the Eastern Cape. Journal of Southern African Studies, 26(3), 523–553. https://doi.org/10.1080/713683587

Saldaña, J. (2016). The coding manual for qualitative researchers (3rd ed.). Sage Publications Ltd.

Sandelowski, M. (2000). Whatever happened to qualitative description? Research in Nursing & Health, 23(1), 334–340. https://doi.org/10.1002/1098-240X(200008)23:4<334::AID-NUR9>3.0.CO;2-G

Semenya, B., & Mokwena, M. (2017). African cosmology, psychology and community. In M. Visser, & A. Moleko (Eds.). Community psychology in South Africa (pp 71–84). Van Schaik Publishers.

Sidloyi, S. S., & Bomela, N. J. (2016). Survival strategies of elderly women in Ngangelizwe Township, Mthatha, South Africa: Livelihoods, social networks and income. Archives of Gerontology and Geriatrics, 62, 43–52. http://dx.doi.org/10.1016/j.archger.2015.09.006

Statistics South Africa. (2017). Living Conditions Survey 2014-2015. Pretoria, Statistics South Africa. doi: https://doi.org/10.25828/9229-xz60

Statistics South Africa. (2020). National poverty lines. Pretoria, Statistics South Africa. http://www.statssa.gov.za/publications/P03101/P031012019.pdf

Theron, L. (2017). Adolescent versus adult explanations of resilience enablers: A South African study. Youth & Society, 52(1), 78–98. https://doi.org/10.1177/0044118x17731032

Vergunst, R., Swartz, L., Hem, K. G., Eide, A. H., Mannan, H., MacLachlan, M., Mji, G., Braathen, S. H., & Schneider, M. (2017). Access to health care for persons with disabilities in rural South Africa. BMC Health Services Research, 17(1). https://doi.org/10.1186/s12913-017-2674-5

The World Bank. (2018). Overcoming poverty and inequality in South Africa: An assessment of drivers, constraints and opportunities. World Bank Group. https://openknowledge.worldbank.org/handle/10986/29614

Chapter 3

1.6. Introduction

In this last chapter of this mini-dissertation, my personal reflections on the process of the master's study are discussed, as well as how this study might make a contribution. The recommendations for future studies as well as the limitations of the current study is discussed more in-depth than in the previous chapter. Final thoughts and the conclusion to this dissertation is at the end of this chapter.

1.7 Main conclusions and contribution of the study

In this study, the elderly black South African participants emphasised the following as important factors in successful retirement: 1) financial freedom and the ability to access basic necessities and healthcare with adequate funds; 2) having a supportive sense of community among their peers; 3) being in good physical health and working to maintain that physical health; and 4) providing their children with quality education to better their futures. Legutko (2014) emphasises the Western perspective in contrast to what was found in this study by stating that within the financial sectors, actuaries and other professionals use financial retirement adequacy as a means of measuring successful retirement. However, this fails to take into account those that do not have adequate financial knowledge or means to save as much. My study, therefore, contributes to the current literature by providing the perspective of black South Africans on retirement, by not solely focusing on a Western view on retirement as the only possible way to prepare well for retirement. My study contributes to the understanding of how important it is to view retirement in South Africa from a collectivistic cultural worldview and not only from a Western perspective. My findings

provide insight into the possibility of older and younger generations working towards the success of the family by younger people placing value on education and being independent from their elderly parents, to place less strain on them. My study further contributes to understanding that retirement planning is not limited to financial literacy and planning, but should also be inclusive of the other factors, such as providing an education for their children, physical health and good nutrition, as well as a supportive community that participants find equally important.

1.8 Reflections

1.8.1 Theoretical

In contrast to the Western perspective, which is normally heavily focused on the acquisition of funds as a means to successful retirement, the African perspective does not focus solely on finances or as heavily. In a more Western society, and even in South Africa, one can find a dozen news articles or business articles through a quick online search that will explain exactly how much of one's salary should be saved for retirement. They very rarely focus on the well-being of those entering retirement, and even physical health is only mentioned briefly. In order to ensure a view on retirement that is a South African perspective and applicable to our context, we need to be aware of our own privileged background , and challenge typically Western ideals of retirement to be more inclusive.

1.8.2 Methodological

Focus groups, while enabling a discussion that was extremely useful and yielded a lot of data, I feel that adding a visual elicitation method such as draw-and-write or

even the Mmogo Method® would have given me even richer data (see Guillemin & Drew, 2010; Roos, 2016). It would also help with the language barrier I encountered with the elders. While the translator was effective and translated accurately, I still felt I was missing some small nuance in the interaction with the participants when they spoke in Sesotho. Visual methods, I believe would be one way to cross the language barrier, and simultaneously provide rich data from the participants. Working in multiracial teams, with researchers who can speak the participants' language, would also enable us to more effectively conduct focus groups and for conversations to flow more easily.

1.8.3 Personal

The participants were wonderful to work with, and were overall very eager to take part in the research study. It was interesting, however, to see the interactions between the participants, as well as their views on retirement. As a young white woman, I had an idea already on how to plan for my retirement, mainly by ensuring that once I am employed that I invest in a pension fund or retirement plan so as to not be a burden on my family one day. The elders were quite community orientated and extremely invested in the future, and in the education of their children. The emphasis on physical health was also not something I expected, and it makes sense that one needs to ensure you are physically healthy before and during retirement, if only to save on medical costs. After completing my study, I have become more aware of my own biases and how difficult it was to remain objective and not interpret the data according to my own views. The lesson here is that being aware of one's biases and being reflexive allows a researcher to remain objective and self-aware while analysing the data, to ensure that the true meaning of the information provided

by participants is reported accurately. As researchers, we need to be able to think critically but also be constantly self-aware that we do not interpret data according to our own feelings or thoughts on a subject, but aim to always be as objective and accurate as possible.

1.9 Limitations

The small sample size is one limitation of the current study, unfortunately no more focus groups could be conducted with the elderly, vulnerable population due to Covid-19 and the resultant lockdown and safety measures. The sample also mostly consists of female participants (83%), and male participants' voices are underrepresented within this sample. Ideally, participants would have been recruited from more than one community as well, as these findings may not be transferable to more rural communities. As a young white woman, there may also have been a cultural barrier. Another limitation was not having another researcher, rather than just a translator who spoke the language of the participants; this language barrier often interrupted the flow of the conversation within the focus group.

1.10 Recommendations for future research

The participants in this study were from a small urban (or peri-urban) community South of Johannesburg. Retirees from more rural communities might have different perspectives of what successful retirement is. One potential avenue for future research could be to include a wider range of communities, both urban and rural to ensure that all perspectives are taken into consideration.

Considering that Traditional African culture is collectivistic, traditional research methods might not lead to deep insights. Future research could focus on community-based research methods to collaborate with community members and policy makers in culturally relevant ways.

In line with the above recommendation, future research could develop cultural and contextual relevant intervention and support programs. These could potentially focus on monitoring the health of the elderly.

Conducting a longitudinal research study to more accurately track the transition into retirement for elderly black South Africans is another route for future research to take course. This could be done with all races within South Africa to provide a holistic, uniquely South African perspective of successful retirement applicable to all citizens.

Future researchers could also develop youth-centred educational programs, with focus on financial literacy, as well as the importance of a good support base, and physical health to prepare young people more adequately for retirement.

1.11 Conclusion

In conclusion, retirement is a complex and nuanced topic and would require a multigenerational approach to ensure a thorough understanding of what successful retirement entails. However, the immediate concern is to ensure that currently retired black South Africans are in a position to consider themselves successfully retired, by ensuring they have the financial capability to take care of themselves, and ensure that they have access to quality healthcare, and education for their children. It is vital to ensure that retirees are supported in a relevant way, specific to their culture and

context, while also ensuring that their needs are met, not just financially but emotionally, and physically as well. South Africa as the rainbow nation has always prided itself on being inclusive of all cultures, races and religions. We, as researchers, need to ensure that all South African retirees are given the opportunity to retire well.

“Retirement has been a discovery of beauty for me. I never had the time before to notice the beauty of my grandkids, my wife, the tree outside my very own front door. And, the beauty of time itself.”

~Hartman Jule~

References

Aboderin, I., & Hoffman, J. (2015). Families, intergenerational bonds, and aging in Sub-Saharan Africa. *Canadian Journal on Aging,* 34(3), 282–289. https://doi.org/:10.1017/S0714980815000239

Apt, N. A. (2002). *Ageing and the changing role of the family and the community: An African perspective. International Social Security Review,* 55(1), 39–47. https://doi.org/10.1111/1468-246X.00113

Apt, N. A. (2012). Aging in Africa: Past experiences and strategic directions. *Ageing International,* 37(1) 93–103. https://doi.org/:10.1007/s12126-011-9138-8

Beard, J., Officer, A., & Cassels, A. (2016). The world report on ageing and health. *The Gerontologist,* 56(1). https://doi.org/:10.1093/geront/gnw037

Beedie, E. (2015). The day they [children] like they help, you can't force them': challenging assumptions of uniform old age dependency. *Asian Journal of Humanities and Social Sciences,* 3(2). https://ajhss.org/pdfs/Vol3Issue2/9.pdf

Bender, K. A. (2012). An analysis of well-being in retirement: The role of pensions, health, and 'voluntariness' of retirement. *The Journal of Socio-Economics,* 41(4), 424–433. https://doi.org/10.1016/j.socec.2011.05.010

Bomikazi, Z., & Matchaba-Hove, M. (2016). *Determining retirement intentions: A study of working individuals in the Eastern Cape, South Africa.* Paper delivered at the 24th International Academic Conference, Barcelona. https://doi.org/10.20472/IAC.2016.024.100

Bomikazi, Z. (2017). Exploring the retirement attitudes of pre-retired individuals in the Eastern Cape, South Africa. *International Journal of Management and Applied Science,* 3(9), 19–24. https://www.researchgate.net/publication/336731417_EXPLORING_THE_RETIREMENT_ATTITUDES_OF_PRE-RETIRED_INDIVIDUALS_IN_THE_EASTERN_CAPE_SOUTH_AFRICA

Bomikazi, Z., Rootman, C., & Kruger, J. (2017). A review of the factors influencing retirement funding adequacy: A South African perspective. *International Journal of Management and Applied Science,* 3(9), 11–16. https://www.worldresearchlibrary.org/up_proc/pdf/927-150243453611-16.pdf

Bomikazi, Z. (2020). Retirement funding adequacy in black South African townships. *African Journal of Economic and Management Studies,* 11(4), 573–585. https://doi.org:/10.1108/AJEMS-09-2019-0353

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology,* 3(2), 77–101. https://doi.org/:10.1191/1478088706qp063oa

Chilisa, B., & Kawulich, B. B. (2012). Selecting a research approach: Paradigm, methodology and methods. In C. Wagner, B. B. Kawulich, & M. Garner (Eds.), *Doing Social Research: A global context.* (pp. 51 - 61). McGraw-Hill Higher Education.

Coovadia, H., Jewkes, R., Barron, P., Sanders, D., & McIntyre, D. (2009). The health and health system of South Africa: Historical roots of current public health challenges. *The Lancet,* 374(9692), 817–834. https://doi.org/:10.1016/s0140-6736(09)60951-x

Costa, D. L. (1998). *The Evolution of Retirement.* University of Chicago Press.

Creswell, J. W. (2014). Research design. *Qualitative, quantitative & mixed method approaches* (4th ed.). Sage Publications Inc.

Creswell, J. W., & Creswell, J. D. (2018). *Research design. Qualitative, quantitative & mixed method approaches* (5th ed.). Sage Publications Inc.

Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design. Choosing among five approaches* (4th ed.). Sage Publications Inc.

De Juan, A., & Wegner, E. (2019). Social Inequality, state-centered grievances, and protest: Evidence from South Africa. *Journal of Conflict Resolution*, 63(1), 31–58. https://doi.org/10.1177/0022002717723136

Denton, F., & Spencer, B. G. (2009). What is retirement? A review and assessment of alternative concepts and measures. *Canadian Journal on Aging,* 28(1), 63–76. https://doi.org/10.1017/S0714980809090047

Duflo, E. (2003). Grandmothers and granddaughters: Old-age pensions and intrahousehold allocation in South Africa. *The World Bank Economic Review,* 17(1), 1–25. https://doi.org/:10.1093/wber/lhgO13

Du Preez, E., & Eskell - Blokland, L. (2017). Social constructionism. In M. Visser & A. Moleko (Eds.). *Community psychology in South Africa* (pp 41–53). Van Schaik Publishers.

Ferreira, M. (2000). Growing old in the new South Africa. *Ageing International,* 25(4), 32–46. https://doi.org/10.1007/s12126-000-1009-7

Finn, B. M., & Kobayashi, L. C. (2020). Structural inequality in the time of COVID-19: Urbanization, segregation and pandemic control in sub-Saharan Africa. *Dialogues in Human Geography,* 10(2) 217–220. https://doi.org/10.1177/2043820620934310

Geffen, L. N., Kelly, G., Morris, J. N., & Howard, E. P. (2019). Peer-to-peer support model to improve quality of life among highly vulnerable, low-income older adults in Cape Town, South Africa*. BMC Geriatrics,* 19(1). https://doi.org/10.1186/s12877-019-1310-0

Krefting, L. (1991). Rigor in qualitative research: The assessment of trustworthiness. *American Journal of Occupational Therapy*, 45(3), 214–222. https://doi.org/10.5014/ajot.45.3.214

Harling, G., Kobayashi, L. C., Farrel, M. T., Wagner. R. G., Tollman, S., & Berkman, L. (2020). Social contact, social support, and cognitive health in a population-based study of middle-aged and older men and women in rural South Africa. *Social Science & Medicine,* 260. https://doi.org/10.1016/j.socscimed.2020.113167

Hawkley L.C., Masi C. M., Berry J. D., & Cacioppo JT. (2006). Loneliness is a unique predictor of age-related differences in systolic blood pressure. *Psychology and Aging,* 21(1). https://doi.org/10.1037/0882-7974.21.1.152

Hershey, D. A., Jacobs-Lawson, J. M., McArdle, J. J., & Hamagami, F. (2007). Psychological foundations of financial planning for retirement. *Journal of Adult Development*, 14(1), 26–36. https://doi.org/10.1007/s10804-007-9028-1

Hershey, D. A., Henkens, K., & Van Dalen, H. P. (2007). Mapping the minds of retirement planners: A cross-cultural perspective. *Journal of cross-cultural psychology*, 38(3). https://doi.org/10.1177/0022022107300280

Hodkinson, H. (2010). Learning to work no longer: Exploring "retirement". *Journal of Workplace Learning, 22*(1/2), 94–103. https://doi.org/:10.1108/13665621011012889

Holzman, R., Mulaj, F., & Perotti, V. (2013). Financial capability in low- and middle-income countries: Measurement and evaluation. *The World Bank*. https://openknowledge.worldbank.org/bitstream/handle/10986/16296/798060WP020Mea0Box0379791B00PUBLIC0.pdf?sequence=1&isAllowed=y

Holvast, F., Burger, H., de Waal, M. M. W., van Marwijk, H. W. J., Comijs, H. C., & Verhaak, P. F. M. (2015). Loneliness is associated with poor prognosis in late-life depression: Longitudinal analysis of the Netherlands study of depression in older persons. *Journal of Affective Disorders,* 185*,* 1–7. https://doi.org/10.1016/j.jad.2015.06.036.

Huang, R., Ghose, B., & Tang, S. (2020). Effect of financial stress on self-reported health and quality of life among older adults in five developing countries: A cross sectional analysis of WHO-SAGE survey. *BMC Geriatrics,* 20(1). https://doi.org/10.1186/s12877-020-01687-5

Laher, S., & Botha, A. (2012). Methods of Sampling. In C. Wagner, B. B. Kawulich, & M. Garner (Eds.), Doing Social Research: A global context. (pp. 86 – 99). McGraw-Hill Higher Education.

Legutko, J. (2014). *Finding happiness in retirement.* Presented at the Actuarial Society of South Africa's 2014 Convention 22 – 23 October 2014, Cape Town International

Convention Centre. https://actuarialsociety.org.za/convention/convention2014/assets/pdf/papers/2014%20ASSA%20Legutko.pdf

Lusardi, A., Michaud, P., & Mitchell, O. S. (2017). *Optimal financial knowledge and wealth inequality. National Bureau of Economic Research.* http://www.nber.org/papers/w18669

Magubane, N. N. (2017). Black Tax: The emerging middle class reality. MBA dissertation, Gordon Institute of Business Science, University of Pretoria.

Mkhize, N. (2004). Psychology: An African perspective. In D. Hook (Ed.). *Critical Psychology* (pp 24–52). University of Cape Town Press.

Molloy, G. J., McGee, H. M., O'Neill, D., & Conroy, R. M. (2010). Loneliness and emergency and planned hospitalizations in a community sample of older adults. *Journal of the American Geriatrics Society,* 58(8), 1538–1541. https://doi.org/10.1111/j.1532-5415.2010.02960.x.

Moriarty, J., & Butt, J. (2004). Inequalities in quality of life among older people from different ethnic groups. *Ageing & Society,* 24(5), 729–753. https://doi.org/10.1017/S0144686X04002521

Muchiri, S., & Garen, J. (2018). Social transfer benefits and retirement decisions: Evidence from South Africa. *South African Journal of Economics,* 86(1). 23–52. https://doi.org/10.1111/saje.12180

Nanziri, L. E., & Olckers, M. (2019). Financial literacy in South Africa. Cape Town: SALDRU, UCT. (SALDRU Working Paper Number 242 Version 1/ NIDS Discussion Paper 2019/9). http://www.opensaldru.uct.ac.za/handle/11090/957?show=full

Naude, W., & Nagler, P. (2018) Technological innovation, entrepreneurship and productivity in Germany, 1871-2015. SPRU Working Paper series. http://www.sussex.ac.uk/spru/research/swps

Nieuwenhuis, J., & Smit, B. (2012). Qualitative research. In C. Wagner., B. B. Kawulich, & M. Garner (Eds). *Doing Social Research: A global context* (pp 124–139). McGraw-Hill Higher Education.

Phasha, T. N. (2009). Educational resilience among African survivors of child sexual abuse in South Africa. *Journal of Black Studies,* 40(6), 1234–1253. https://doi.org.10.1177/0021934708327693

Peer, N., Lombard, C., Steyn, K., & Levitt, N. (2020). A high burden of adverse life events and poor coping mechanisms experienced by urban dwelling black South Africans. *PLoS ONE,* 15(9). https://doi.org/10.1371/journal.pone.0238320

Ralston, M., Schatz, E., Menken, J., Gómez-Olivé, F., & Tollman, S. (2015). Who benefits—or does not—from South Africa's old age pension? Evidence from characteristics of rural pensioners and non-pensioners. *International Journal of Environmental Research and Public Health,* 13(1). https://doi.org/10.3390/ijerph13010085

Reyers, M. (2018). Perceptions of retirement adequacy: Evidence from South Africa. *Journal of Financial Counselling and Planning,* 29(2), 343–356. https://doi.org/10.1891/1052-3073.29.2.343

Roos, V. (2016). *Understanding relational and group experiences through the Mmogo-Method*. Springer.

Sagner, A. (2000). Ageing and social policy in South Africa: Historical perspectives with particular reference to the Eastern Cape. *Journal of Southern African Studies,* 26(3), 523–553. https://doi.org/10.1080/713683587

Saldaña, J. (2016). *The coding manual for qualitative researchers* (3rd ed.). Sage Publications Ltd.

Sandelowski, M. (2000). Whatever happened to qualitative description? *Research in Nursing & Health,* 23(1), 334–340. https://doi.org/10.1002/1098-240X(200008)23:4<334::AID-NUR9>3.0.CO;2-G

Sandelowski, M. (2010). What's in a name? Qualitative description revisited. *Research in Nursing & Health,* 33(1), 77–84. https://doi.org/:10.1002/nur.20362

Scheubel, B. (2013). *Bismarck's Institutions: A Historical perspective on the social security hypothesis*. Tübingen: Mohr Siebeck GmbH and KG. http://www.jstor.org/stable/j.ctvf3w2sm

Semenya, B., & Mokwena, M. (2017). African cosmology, psychology and community. In M. Visser, & A. Moleko (Eds.). *Community psychology in South Africa* (pp 71–84). Van Schaik Publishers.

Shultz, K. S., & Wang, M. (2011). Psychological perspectives on the changing nature of retirement. *American Psychologist,* 66(3), 170–179. https://doi.org/:10.1037/a0022411

Sidloyi, S. S., & Bomela, N. J. (2016). Survival strategies of elderly women in Ngangelizwe Township, Mthatha, South Africa: Livelihoods, social networks and income. *Archives of Gerontology and Geriatrics,* 62, 43–52. http://dx.doi.org/10.1016/j.archger.2015.09.006

Statistics South Africa. (2017). *Living Conditions Survey 2014-2015*. Pretoria, Statistics South Africa. doi: https://doi.org/10.25828/9229-xz60

Statistics South Africa. (2020). *National poverty lines*. Pretoria, Statistics South Africa. http://www.statssa.gov.za/publications/P03101/P031012019.pdf

Theron, L. (2017). Adolescent versus adult explanations of resilience enablers: A South African study. *Youth & Society,* 52(1), 78–98. https://doi.org/10.1177/0044118x17731032

Vergunst, R., Swartz, L., Hem, K. G., Eide, A. H., Mannan, H., MacLachlan, M., Mji, G., Braathen, S. H., & Schneider, M. (2017). Access to health care for persons with disabilities in rural South Africa. *BMC Health Services Research, 17*(1). https://doi.org/10.1186/s12913-017-2674-5

The World Bank. (2018). *Overcoming poverty and inequality in South Africa: An assessment of drivers, constraints and opportunities.* World Bank Group. https://openknowledge.worldbank.org/handle/10986/29614

Appendices

Appendix A: South African Journal of Psychology author guidelines[1]

4. Preparing your manuscript for submission

4.1 Formatting

Manuscripts should be submitted as a Word document only. Templates are available on the Manuscript Submission Guidelines page of our Author Gateway.

The text should be double-spaced throughout and with a minimum of 3cm for left and right hand margins and 5cm at head and foot. Text should be standard 12 point.

4.2 Journal Style

The South African Journal of Psychology conforms to the SAGE house style. Click here to review guidelines on SAGE UK House Style.

Research-based manuscripts should use the following format: The introductory/literature review section does not require a heading, thereafter the following headings /subheadings should be used:

Method (Participants; Instruments; Procedure; Ethical considerations; Data analysis (which includes the statistical techniques or computerized analytic programmes, if applicable); Results; Discussion; Conclusion; References.

The “Ethical considerations” section must include the name of the institution that granted the ethical approval for the study (if applicable).

4.3 Keywords and abstracts

Helping readers find your article online Authors should include (a) an Abstract of up to 250 words and (b) up to 6 alphabetised keywords The title, keywords and abstract are key to ensuring

[1] For the full SAGE UK Style Guide, please make use of the hyperlinks embedded in the guidelines.

readers find your article online through online search engines such as Google. Please refer to the information and guidance on how best to title your article, write your abstract and select your keywords by visiting SAGE's Journal Author Gateway Guidelines on How to Help Readers Find Your Article Online.

4.4 Artwork, figures and other graphics

For guidance on the preparation of illustrations, pictures and graphs in electronic format, please visit SAGE's *Manuscript Submission Guidelines*.

Figures supplied in colour will appear in colour online regardless of whether or not these illustrations are reproduced in colour in the printed version. For specifically requested colour reproduction in print, you will receive information regarding the costs from SAGE after receipt of your accepted article.

4.5 Supplementary material

The *South African Journal of Psychology* does not currently accept supplemental files.

4.6 Reference style

South African Journal of Psychology adheres to the APA reference style. View the APA guidelines to ensure your manuscript conforms to this reference style.

4.7 English language editing services

Authors seeking assistance with English language editing, translation, or figure and manuscript formatting to fit the journal's specifications should consider using SAGE Language Services. Visit SAGE Language Services on our Journal Author Gateway for further information.

Appendix B: Certificate of editing

DECLARATION OF LANGUAGE EDITING

The Writer's Fix
Independently contracted editing



I, Natasha Ravyse, hereby declare that I have language and reference edited the dissertation with the title:

A qualitative exploration of how older black South Africans perceive successful retirement

For **Carla Pretorius (24164259)** for the purpose of submission as a mini-dissertation in order to meet the requirements for the degree Masters of Science in Research Psychology at the North-West University.

Changes were suggested in the form of electronic track changes and comments. The implementation thereof was left to the discretion of the author.

N.E. Ravyse

Natasha Ravyse
Independently contracted editor (Private and C-Trans SATI Accredited)
Full member of Professional Editors' Guild

Appendix C: Excerpt of transcript

Focus Group 1

Audio File: FG1

Interview Duration: 50 minutes, 52 seconds

Interviewer [00:00-00:39]: So I can- when I'm typing that I can clearly hear what you guys are saying. Okay, and now I have to do all of it over again for the recorders (laughing). Welcome, thank you guys so much for agreeing to be part of this focus group or this group discussion. So, just to confirm that we did sign the documents we all happy with it, I'm just going to ask you guys again you don't have to say your names, just your ages and uhm- you guys all live in Sharpeville?

Participants: Yes

Interviewer: So you guys all live in this area?

Participants: Yes

Interviewer [00:43-01:00]: So can you just go around again and just say your ages again as also I know who's talking when I'm recording, okay? So don't say your name, but if you want to, you can, I'll just edit it out.

P1 (Female): I'm 75 years old

P2 (Male): 79

Interviewer: Thank you

P3 (Female): 89

Interviewer: Thank you

P4 (Female): 71

P5 (Female): 74

P6 (Male): 70

Interviewer [01:15-02:07]: Thank you guys so much. Okay now I'll also know who is going to be talking (laughing). So, I have only one question for you guys today maybe, and that's, well two questions, but we'll start with the first one and that's: can you guys please describe for me or tell me what do you think, or how do you experience successful retirement. What do you think successful retirement is? Okay? Anyone can start. Can I just ask for the sake of the recording that you guys speak one at a time just so we give everybody a chance to talk, okay?

P5 (Female, 75): I think to be successful as a retired person you must have the money

so that you can spend. If you are sick, you can go to the doctor.

Interviewer: So money is important for you? Okay. Can you maybe tell me a bit more about that? Is it just the amount of money or is it like you said, it's money so that you can go to the doctor, or –

P5 (Female, 75): Anything that you want to spend it for.

Interviewer: Okay.

P5 (Female, 75): And health wise, if you're healthy, it's fine.

Interviewer: Anyone else who agrees with her?

P2 (Male, 79): I believe good health is an advantage on an elderly person because you're not going to spend much of your money going to the doctor, taking medication, so good health I think is an advantage.

Interviewer: Okay. Just physical?

P2 (Male, 79): (overlapping) Physical.

Interviewer: Just your body or your mind as well?

P2 (Male, 79): Mentally and physically.

Interviewer: Okay, so you think you should be healthy-

P2 (Male, 79): (Overlap) Yes.

Interviewer: In a whole? Okay, I see a couple of people nodding. So you agree? You guys agree with that?

Participants: Yes.

Interviewer: Anything else?

P5 (Female, 75): I think I side with you...

Interviewer: Mhmm

P3 (Female, 89) [03:51-04:17]: Because if you're not healthy, you'll always be in bed, you'll always (04:02 – inaudible), so I think (xx xx xx xx xx xx xx – inaudible).

Interviewer: Okay.

P1 (Female, 75) [04:20]: I agree with them. I think before you're going to retire you must prepare yourself first moneywise so that when you're at home you must… know how to use your money.

Interviewer: So knowing how to use your money when you retire?

P1 (Female, 75): Eya (Yes). Prepare yourself with money so that when you're at home, you mustn't struggle.

Interviewer: Okay. Anyone else? So, it's open for anything, you can add anything.

P4 (Female, 71): When you're on pension for my side, I have just think about my

children to go and have a nice education for them.

Interviewer: Okay.

P4 (Female, 71): Yes, I did spend the money for them and I leave the other, little bit for me behind for my life when I'm sick, also going to the clinic, treatment…

Appendix D: Screenshots from Atlas.ti coding

