

## Abstracts

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### Social work

Jill Manthorpe

Alison J. Hirschel, 1996. Setting the stage: the advocates' struggle to address neglect in Philadelphia nursing homes. *Journal of Elder Abuse and Neglect*, 8, 3, 5–20.

Raymond Jack and Stephen Mosley, 1997. The client group preferences of Diploma in Social Work students. *British Journal of Social Work*, 27, 2, 893–912.

Ruth Landau, 1997. Ethical judgement and decision making orientation in social work. *Issues in Social Work Education*, 17, 2, 66–81.

The abuse of older people has seized the imagination of social workers, and conferences or training on the subject are frequently well subscribed. For many, the concept appears to have brought together aspects of their concerns about older people, while perhaps helping to justify their professional or academic interest. The reality of abuse remains generally unreported so any material derived from 'real' events that is well documented and carefully analysed is likely to be thought-provoking and influential.

Hirschel's article reports a landmark case from the United States in the nursing home industry. Her work is one of a group of articles in a special issue of the *Journal of Elder Abuse and Neglect*. It sets the scene and essentially describes the issues and actions taken. Other articles in the same issue cover the role of the criminal prosecutor, the role of the academic nurse and doctor, the position of a training and advocacy agency and educational implications. Of particular interest for its aspects of 'sleuthing' is the story of the undercover agent, recruited to collect evidence while acting as a nurse's aide.

Hirschel's account describes the accumulation of complaints about poor quality nursing home care in a large chain of such homes in the city of Philadelphia. She draws attention to the market of such care and the profile of the particular corporation owning the homes. Patterns of staffing problems, financial difficulties, pressures to admit people with high levels of need seem to have been key characteristics: another is that efforts to improve matters were to little avail.

This article reports that, despite a range of regulatory agencies, the quality of care was severely compromised. Hirschel explains that the agencies followed separate policies and were, at times, under-resourced. Some concerns were addressed but only superficially and temporarily. The consequences of taking action were also perceived to be problematic for the regulatory agencies. Staff feared the consequences of whistle-blowing or feared upsetting existing relationships.

In this context, advocates (a lawyer and social worker) for the residents and

family members turned to legal action. In one key meeting the advocates encountered a prosecutor in the Attorney General's Office who was interested in the issues. This prosecutor was a former social work professor. In the event the nursing home corporation was found guilty of involuntary manslaughter.

This article presents a clear outline for the non-American reader and provides a focus for discussion about policy matters, professional issues and individual power and powerlessness. The next article reports on British social work students' attitudes to working with different client groups – a subject of interest to the multi-disciplinary team as well perhaps to older people themselves.

Jack and Mosley surveyed the preferences of students at the beginning and end of one particular two-year British social work qualifying training programme. They point to the paucity of British data in comparison with US and Israeli studies, but acknowledge that generally such studies reveal a hierarchy of client groups – with negative views of work with older people frequently voiced. This research confirmed such views both at the start and end of the training. Work with older people was least popular – with a slight improvement over time. Interestingly, work with 'poor people' was most popular by the end of the course. The authors observed that this is not the case in research from other countries. Overall though, children and families, young people and young offenders were most favoured.

The researchers explored the reasons given by students who expressed little or no interest in working with older people. The cluster of responses they identified appears to fall into attitudinal conceptions – ageist and negative – or work-related conceptions that the area was undesirable and lacking challenge, or lack of experience. Those students whose views had developed to be more accommodating of older people related this to a positive placement experience. The authors reflect that 'exposure' to 'unpopular' groups in professional training may have the potential for changing attitudes and challenging stereotypes. Placements' influences were rated as much more powerful vehicles for change than lectures or teachers. They conclude that educationalists need to reflect on the implications of such findings in broader areas such as curriculum design and training courses.

The final article discussed here reports on research into ethics and decision making among practising social workers in Israel. Using a vignette approach, Landau assessed the relative importance given to moral principles in decision making. She employed a postal survey with a 23 per cent response rate. This research was not focused on decision making in relation to older people although two out of six vignettes explicitly concerned older people and others concerned a dying person, client/worker sexual relations and visits to a family (age unspecified). Respondents were asked to identify their preferred course of action over the dilemmas presented. These were categorised into four possible groupings: the bureaucratic; client; combined; and non-intervention orientations.

Landau tested her results statistically and found most social workers appeared to prefer 'combined' solutions to the ethical dilemmas presented. She perceived this as a compromise solution – responding to the needs of the individual but being aware of the system's priorities. This research did not

identify gender, age, family status or other variables as important, contrary to other research which the author notes has previously shown gender differences.

Landau points to the implications of her research for social work educators. She recommends increased discussion of ethical issues in training. In practice, employers should give opportunities for ethical debates to take place in a supportive environment.

#### COMMENT

The three articles discussed raise issues for social workers and those from other professions or disciplines. In the nursing home case report it appears that work in protecting older people and preventing future abuses of care was taken on by a range of professionals and included family members. Social workers often have access to highly vulnerable individuals and at times are responsible for arranging their care. They have much to learn from the documentation of experiences such as those reported by Hirschel. Whether or not social workers want to work with older people is another matter, as Jack and Mosley reveal. Parallel research with other professionals would be interesting, particularly those who have embarked on shared training before or after qualification. The authors contrast the significance of placement experiences with the lack of impact made by lecturers: further work might be useful in assessing the possible contribution of older people within the academic setting as well as their actual role in placement activity. Finally, Landau points to the ethical dimension to social work and the ways in which social workers negotiate their responsibilities to clients or service users as well as the duties owed to their employers. In calling for increased attention to ethical issues within training and practice, we turn full circle to the subject of the first article where individual workers (often not professionally qualified) were faced by conditions and practices that were, with the benefit of hindsight, ethical dilemmas in 'real' life.

Department of Social Work  
University of Hull

### **The South African pension system**

**Valerie Møller**

A. Sagner. 1998. The 1944 Pension Laws Amendment Bill: old-age security policy in South Africa in historical perspective, ca. 1920–1960. *Southern African Journal of Gerontology* 7, 1, 10–14.

S. van der Berg. 1998. Ageing, public finance and social security in South Africa. *Southern African Journal of Gerontology* 7, 1, 3–9.

The latest issue of *Southern African Journal of Gerontology* traces the origins of the South African social pensions system and addresses contemporary issues. In her editorial, Monica Ferreira (1998) notes that South Africa is one of only two countries in Africa that operates a social old-age system. Although the

value of the South African social pension system is low in terms of real income (R490 in July 1998 – approximately US\$100), the pension is generous in comparison with other developing countries. The take-up rate of the pension is virtually 90 per cent in the case of Africans, who historically were the most disadvantaged group under apartheid.

Little is known of the historical origins of the South African pension system. By delving into archives, the literature and oral history, Andreas Sagner gives a lively account of how the 1944 Pensions Laws Amendment Bill extended social pensions to the African population. Sagner introduces us to the endless committees, commissions and laws, and the political thought behind them, which led to the 1944 milestone. The non-contributory and means-tested pension scheme, introduced in 1928 for white and coloured populations, was conceptualised along the lines of poor relief. The intention was not to guarantee economic security in old age but to provide an incentive for poor families to care for their elderly. The right to a pension was explicitly linked to the deservingness of pensioners.

In the 1930s and 1940s, there was increasing pressure to extend the state pension system to the African population in recognition of the impoverished living conditions in rural areas. The issue of social security for urban blacks hung in the balance: Sagner cites cases where black parents were callously refused permission to live in town with their working children. In administrative circles the assumption held sway that dependent Africans should be cared for in their rural places of origin.

When the 1944 pensions bill was finally passed, it fell short of the recommendations of numerous planning committees. However, the bill meant that state welfare for Africans was mostly welfare for the old, which is still the case today. Of the two million pounds allocated to social welfare in the fiscal year of 1946/47, over 50 per cent went to African old-age pensions alone.

Regarding the political motives for the 1944 pensions bill, Sagner argues that the paternalistic and liberal understandings of the moral obligations between the state and the African population was the rationale for the extension of social pensions to blacks. Moreover, in the wake of the Beveridge report of 1942 for the UK, old age provision had international credibility.

The number of beneficiaries grew rapidly, in spite of efforts by the new National Party government to cut back on African welfare expenditure by interpreting eligibility requirements as narrowly as possible. Surprisingly, *de facto* pensions for Africans increased significantly in the 1950s when all South African pensions received a regular bonus. The bonus averted widespread impoverishment among African pensioners.

The documents consulted by Sagner show clearly that older Africans felt entitled to a pension, partly as compensation for exploitation throughout the life course. Sagner explains that this sense of entitlement had its roots in cultural concepts of morality and power relationships. Virtuous people should be able to 'sit back' when they have reached a certain age. Traditionally, the social logic of reciprocity implied the moral obligation of political leaders to provide a certain material security against need. The feeling of moral entitlement to pension money appears to have been intimately linked to the claim of the white state to political supremacy. Inasmuch as the policy of the

state had undermined the material basis of intergenerational transfers, older Africans felt adamant that it was the moral duty of government to support them. Not surprisingly, Sagner notes, the accusations that non-qualified Africans tried to obtain pension money by devious means were a matter of complete indifference to applicants.

The economic significance of pensions was quite considerable. In the late 1940s, the monthly *de facto* pension of almost ten shillings paid to pensioners in the Eastern Cape compared quite favourably with an average weekly per capita cash income of under two shillings. As a rule pensions provided household income rather than individual income. A magistrate noted in 1949 that whole families existed on the receipt of pensions. Although officials complained that the practice of pension sharing in households encouraged idleness, there is scarcely evidence of this. The pension money was used mainly on essentials such as food and clothing. Regarding the social significance, historical documents show that social grants enhanced the independence and social standing of pensioners, especially widows. In many areas, old-age pensions were regarded as widow's pensions.

Van der Berg's paper addresses two major economic issues in ageing: social care for older people and retirement provision. Unlike other developing countries, South Africa's occupational and private pensions and means-tested social pensions are remarkably advanced for a middle-income developing country. The irony is that the legacies of South Africa's political past have left the country with a sophisticated social security system, but with a backlog in the provision of social care to older people.

Under apartheid, discrimination in spending on care of older people was greater than in any other sphere of social spending. In 1993, one year before the first democratic elections, expenditure on care of the elderly per member of the population outside the homelands was some 20 times that for the black population. The 1997 White Paper on Social Welfare seeks to replace the older, highly discriminatory and inequitably distributed services to elderly people with a family-centred developmental welfare model. At issue is how better to involve individuals, private service providers and the community in care. Van der Berg takes cognisance of the fact that social old age pensions may well encourage poor families to retain older members in the household. Very few whites, but about 60 per cent of both urban and rural blacks live in multigeneration households. By enhancing the status of pensioners, who are often the main income earners in extended families, the pension may slow the trend of older blacks being placed in residential care facilities.

Following an overview of occupational and private retirement insurance and state old-age pensions, van der Berg addresses the social security dilemma which South Africa currently faces: the articulation between social insurance and social assistance for retirement. A central and controversial issue here is the means test. Means-tested social pensions are usually provided on a sliding scale. As income increases, the benefit decreases. The savings for the state which the means test secures may be outweighed by costs. Arguments usually brought against the means test are that it creates administrative nightmares, encourages concealment of income, and may create disincentives to earn income or to provide for retirement. The Mouton Committee concluded that

the means-tested social old-age system discriminated against those who make provision for their own retirement needs. The impact was particularly acute for low-income earners. The majority of older South Africans have very low incomes if social pensions are excluded. Very few black people are independent of state means of support in old age. However, van der Berg notes that income distribution among retirees is changing rapidly. Because of better occupational insurance coverage, smaller proportions of the new cohorts will qualify for the full or even a reduced social pension. This reduces fiscal cost, but increases the difficulty of administering the means test and retains some poverty trap features.

Is abolishing the means test a viable option? Van der Berg draws on the lessons learnt in other countries. Near-universal eligibility for the social old-age pension in conjunction with the poverty trap present strong grounds for abolishing the means test in favour of a universal grant. This would simplify administration and remove perverse incentives such as premature withdrawal and use of private retirement benefits. Abolishing the means test should further encourage taking out private retirement income among low income groups such as domestic workers and informal sector workers. However, van der Berg also considers that a universal grant may be fiscally unrealistic unless economic growth accelerates and the tax capacity with it.

He concludes that abolishing the means test in favour of a universal retirement pension may be premature considering the fiscal cost and the likely opposition due to reduced progress. He argues that the focus of the means test should be on identifying and excluding the relatively wealthy rather than on the sliding scale as a means of fine-tuning benefits. In conclusion, van der Berg recommends that South Africans learn from other countries' experience but create a pension system to meet their own needs.

#### COMMENT

Do social pensions really crowd out family support and private insurance for old age? Both Sagner and van der Berg address these questions at different points in time. Ferreira notes in her introduction that many contemporary pensions issues are really no different from issues of the past decades. From the outset, we learn from Sagner, pensions were intended to prop up family support, a major concern for elder care today according to van der Berg. Yet, as Ferreira observes, we still know very little about the impact of pensions on household welfare. To fill the gap, her editorial announces that collaborative research on the South African pension system is underway to study the effects of pensions on pensioner households.

Social equity is a hotly debated issue in post-apartheid South Africa. Welfare handouts appear to be incongruent in a newly democratic society that is seeking to empower its population. Yet in poorer regions, as was the case in the fifties, the social old-age pension is the lifeline for many households with no other income. It puts food on the table and pays for the school fees of children. The wisdom of targeting the old to redistribute wealth in a youthful country such as South Africa, might be questioned. From a historical perspective, the welfare system has always earmarked the lion's share for old-

age pensions to alleviate widespread poverty. Pensions are such an integral part of the economy today that any tinkering with the system inevitably has repercussions throughout society. South Africa has already had a foretaste of the disastrous effects of playing with pensions.

The bureaucratic nightmare of means-testing, referred to by van der Berg, became reality in the past year when the national welfare department embarked on a long overdue rationalisation of the pensions system. The overhaul was aimed at eliminating fraud and corruption in the system and ensuring that only what might be called the ‘deserving poor’ got onto the welfare payroll. In 1997, some provinces ceased to process new applicants during the clean-up process and others defaulted on payments. A crisis occurred in the Eastern Cape in January 1998 when hundreds of thousands of pensioners were not paid on time or at all (Møller 1998). Echoing the sense of entitlement among pensioners, the media claimed that pensioners had a constitutional right to social security. In the end, public opinion forced provincial and national leaders to apologise openly for ‘doing wrong’ to pensioners. The welfare departments promised that there would be no repeat of the crisis. Indeed, the welfare budget was one of the few that grew during 1998.

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Institute for Social and Economic Research  
Rhodes University  
South Africa