



Socio-economic crisis, social security, distributive justice, and vulnerable adults' access to post-school education and training in South Africa:

An emerging conceptual framework

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Abstract

Emerging international theoretical perspectives illuminate new understandings about adults' access to post-school education and training (PSET) in contexts of crisis. As the crisis brought about by the COVID-19 pandemic unfolds in South Africa, it draws attention to the socio-economic hardships confronting vulnerable black adults. Anticipated deepening poverty and unemployment will intensify as material barriers to PSET. How does the COVID-19 crisis invite us to rethink distributive justice in terms of social security in a context of crisis? How do the COVID-19 crisis, the socio-economic crisis and the government's emergency social security measures inform our thinking about vulnerable adults' future prospects for a sustainable life and, as potential adult learners, access to PSET? Conceptualising access to PSET in the context of the COVID-19 crisis, the pre-Covid-19 impending socio-economic crisis, and the government's realisation of socio-economic rights to new forms of social security generates new theoretical insights about the possibilities that an 'above and beyond the minimum threshold' of social insurance for vulnerable adults could improve access to PSET.

Introduction

In the first three months of 2020, alarm bells rang throughout the world as death rates resulting from COVID-19 spun into an upward spiral. The World Health Organization (WHO) declared the rapid spread of the COVID-19 virus a pandemic. A global human crisis started unfolding as social lockdowns, economic shutdowns, and stay-at-home orders were enforced. Revelations of the real extent of this human catastrophe would emerge over time.

As the crisis arising from the COVID-19 pandemic unfolds in South Africa, it converges with socio-economic crisis that was looming prior to COVID-19, drawing attention to the socio-economic hardships confronting vulnerable black adults. It is a constitutional imperative that all South African citizens have access to material resources in order to build a sustainable human life. For citizens to function optimally as human beings, participate actively in social, economic, political and cultural activities, and contribute to the advancement of society, they must have sufficient material resources such as decent housing, water and sanitation, food, safety and security. These resources sustain human life and can enable adults to create living conditions that are fundamental in accessing, and being successful in, PSET. The constitutional socio-economic right to social security is one that guarantees access to such material resources.

At the outset, I mention that social security as discussed in the South African Constitution refers to social assistance. Although there is no discussion about 'social insurance' in the Constitution, numerous policy documents and academic literature incorporate 'social insurance' under the rubric of social security. I distinguish between the government's emergency Social Relief of Distress (SRD) grant as social assistance for unemployed adults, on the one hand, and future social insurance for these persons. The government implemented the SRD grant as social assistance in response to the COVID-19 crisis specifically for unemployed and vulnerable adults. However, researchers, scholars and policymakers, concerned about the incomplete redress of socio-economic disadvantage brought about by historical apartheid, and about rising unemployment and poverty, have advocated over the past few years for some form of social insurance for unemployed, vulnerable adults/families. In this chapter, I develop some theoretical perspectives on relationships between social security, vulnerable adults and access to PSET in South Africa's context of crisis by exploring the question, 'How does the COVID-19 crisis, the socio-economic crisis and government's emergency social security measures inform our thinking about vulnerable adults' future prospects for access to PSET?'

Evidence shows that, in pre-COVID-19 South Africa, rising poverty and unemployment increased the financial burden of the 15 to 18 million vulnerable black adults. Consequently, these adults cannot meet their basic needs and

secure a sustainable human-life future, also termed their 'life prospects'. Influenced by international policies and practices, and prompted by the government's new social security responses to the COVID-19 crisis, I propose social security that, for least-advantaged vulnerable adults, creates access to life-sustaining material resources such as housing, health services and livelihoods for human beings. This implies that social security must have a human-development purpose. These material resources also create conducive conditions that are fundamental to accessing, and being successful in, PSET. Implicit in these arguments is a conceptual relationship between social security, development and access to PSET which could inform conceptualisations of policies and practices related to access to, and success in respect of, PSET.

Evidence reveals that a socio-economic crisis has been emerging in recent years as a daily lived experience for millions of vulnerable black adults. Among the vulnerable adults classified as poor, are potential adult learners that public sector adult education targets – the precariously employed, the unemployed, low-income earners, and those with a low level of education. Included are, for example, an estimated one million domestic workers who 'effectively lost their jobs and their ability to earn an income at midnight on Thursday 26 March [2020], when the lockdown began' (Francis, Valodia & Webster 2020: 347). The COVID-19 crisis has heightened vulnerable adults' socio-economic crises. It is also evident that vulnerable adults' daily-lived experiences of socio-economic crises will continue even when the COVID-19 pandemic has receded. These kinds of socio-economic crises prevent vulnerable adults from building and sustaining a human life that is fundamental for access to, and success in, PSET. In fact, such socio-economic crises are barriers to such access and success. At a micro level, we must consider all PSET contexts involving vulnerable adults as contexts of socio-economic crises. In the light thereof, I suggest that a conceptualisation of social security for vulnerable adults must incorporate a crisis-intervention purpose. Following on from that, I propose the incorporation of crisis-intervention into conceptualisations of policies and practices related to access and success in respect of PSET.

The post-apartheid social transformation project intended to address the historical disadvantage of vulnerable adults is incomplete. Given the effects of the COVID-19 crisis, this project now overlaps and converges with addressing vulnerable adults' daily-lived experiences of socio-economic crises in contemporary times. I infer that the limited redress of access and success in respect of PSET is a part of the incomplete post-apartheid social transformation project. Therefore, I draw from conceptualisations of social security aimed at addressing apartheid injustices, and argue that social security must continue to have transformative purposes. The 'above and beyond the minimum threshold' of social security also implies a social justice purpose.

The following distributive justice principles constitute a significant key to unlocking social security that has human development, crisis-intervention, transformative

and social justice purposes for building and sustaining human life as a foundation for access to, and success in, PSET:

- **Principle 1:** Recognise vulnerable adults' experiences of socio-economic crises.
- **Principle 2:** Realise socio-economic rights to social assistance for vulnerable adults experiencing socio-economic crises.
- **Principle 3:** Realise socio-economic rights to 'above and beyond the minimum threshold' of social insurance.

In my view, as proposed by Van der Walt (2004), an 'above and beyond minimum threshold' of social insurance would be required to address the incomplete redress of vulnerable adults' historical socio-economic disadvantage as well as the more recently-emerging daily lived experiences of socio-economic crises.

Establishing a threshold of social security, also referred to as a 'social minimum', has been the source of much controversial international debate. Some societies in the Global South promote a broader and more holistic form of social security, and promote a social minimum as a means to maximise the life prospects of the least advantaged.

Given South Africa's history, I propose an 'above and beyond the minimum threshold' of social insurance that enables vulnerable adults access to life-sustaining resources so as to address their daily lived experiences of socio-economic crisis and secure sustainable human-life futures which are fundamental to accessing, and succeeding in, PSET.

Socio-economic crisis, COVID-19 crises and vulnerable adults: Possibilities and limitations regarding access to PSET

The COVID-19 crisis has affected the most vulnerable people in society. McConnell and Stark (2021: 1123) reported that, in Spain, 'one study of lockdown measures indicated that outcomes had a negative impact on lower-paid, under-educated workers'. According to Castelyn, Viljoen, Dhai et al. (2020: 85): 'Vulnerable populations are unable to cope in a disaster such as the one we are currently facing. Their basic human dignity and rights, including access to healthcare, are in the balance.'

In the South African-specific socio-economic context, the multidimensional COVID-19 crisis has exposed the socio-economic vulnerability of many at-risk adults that public sector adult education targets – the precariously-employed, the unemployed, low-income earners, and those with low levels of education. The COVID-19 crisis has also exacerbated and, in many instances, deepened the socio-economic vulnerability of this target group.

In the next section, I provide a statistical overview of levels of education, unemployment and poverty that profiles vulnerable adults who endure daily-lived experiences of socio-economic crisis, and are potential adult learners.

Vulnerable adults' daily-lived socio-economic crisis: Poverty, unemployment and education

Individual poverty profile

Various instruments are used to determine levels of poverty. Statistics South Africa (Stats SA) identifies three national poverty lines that indicate a money-metric measurement of poverty per person per month.

Based on March 2015 prices, Stats SA (2018b: 13) established the National Poverty Lines 2015 as follows: the food poverty line (FPL) – R441.00, which covers basic food items; the lower-bound poverty line (LBPL) – R647.00, which covers basic food and non-food items; and the Upper Bound Poverty Line (UBPL) – R992.00, which covers basic food and non-food items.

Drawing on the National Poverty Lines 2015, the Living Conditions Survey 2014/15 established that 49.2% of the country's 35.1 million adults (aged 18 years and older) were defined as poor (Stats SA 2018a). This equated to approximately 15.5 million adults living in poverty. Across the poverty lines, the number of adult women experiencing poverty was higher than that in respect of adult men (Stats SA 2018a: 13). The Living Conditions Survey 2014/15 (Stats SA 2018a) estimated that, among the adult population, 49.2% fell below the UBPL; 33.8% fell below the LBPL, and 20.6% fell below the FPL. Given that the FPL is also considered the 'extreme' poverty line according to Stats SA (2018a), this means that approximately 20% of the population were living in extreme poverty.

Vulnerable adults are the least-advantaged members of society who are also identified as poor. However, 'poor people' do not constitute a homogeneous grouping. Classifications in this regard include the chronic poor, the transient poor and the vulnerable, with middle-class and elite households being at the other end of the spectrum (Zizzamia, Schotte & Leibbrandt 2019: 22).

Although statistics with regard to the impact of the pandemic on poverty are still emerging, indications are that the COVID-19 crisis has increased poverty among vulnerable adults. Early estimations are that at least one million adult workers may have become poor through COVID-19-related job losses. Assuming that each worker has at least two dependants, this means that three million people could have become poor, and, in this way, individual poverty could also translate into an increase in household poverty (Jain, Bassier, Budlender et al. 2020a: 1). One can therefore assume that the overall rate of poverty has increased, albeit perhaps in the short term.

Household poverty profile

According to the Living Conditions Survey 2014/15, 36% of households can be classified as 'extended households' (Stats SA 2018a: 9). 'Approximately half of the female-headed households (49.9%) were classified as extended households' (Stats SA 2018a: 10). 'The food poverty line reveals that female-headed households were almost twice as likely to be poor (19.6%) than male-headed households, who only had 10.1% of their households living below this line' (Stats SA 2018a: 16). 'Approximately 33.0% of female-headed households were living below the LBPL while only 19.2% of male-headed households lived below this line' (Stats SA 2018a: 16). 'The proportion of females living below the UBPL was 16.9 percentage points more than that of households headed by males (49.9% versus 33.0%)' (Stats SA 2018a: 16). Almost half (46.6%) of households headed by black Africans were living below the UPBL in 2015, while a third (32.3%) of Coloured-headed households lived under this line. More recently, Francis et al. (2020: 346) confirmed early indications that 'approximately 18 million South Africans live in the poorest 20% of households'.

Vulnerable adults, poverty and education

A profile of adults in respect of poverty exposes the vulnerability of adults who have low levels of education.

Sustained research shows that people who are classified as poor, have low levels of education.

There is a strong correlation between adult poverty, gender and education levels. For those who had no schooling, 76.7% of men and 80.7% of women lived below the UBPL (Stats SA 2018a). Comparative statistics reveal a stark contrast between 75.2% women with some primary schooling and 38.5% women with matric who live below the UBPL (Stats SA 2018a).

The National Development Plan (NDP) targets 22% of South Africans aged 15 to 64 to achieve a post-school qualification by 2030 (National Planning Commission 2012). Recent research indicates that government will not reach these targets (Branson 2020). Research reveals the trends and patterns in respect of achieving this target. Of 6.5 million unemployed people, 53.2% had levels of education below matric, and 36.4% had matric.

With matric

According to National Income Dynamics Study (NIDS) Waves 1–4 (2008 and 2014), within two years of completing Grade 12, 68% of matriculants had not enrolled at any institution; 13% had enrolled at university; 8% had enrolled at technical and vocational education and training (TVET) colleges; and 11% were referenced as 'other' (Branson 2020).

With no matric

According to Nicola Branson, the NIDS research revealed the following: 47% of youths aged 25–35 have incomplete secondary education. Of these, only 14% go on to complete a post-school qualification. Most have a certificate or diploma that does not require matric – 53% from a group called 'training providers'; 19% from TVET colleges; and the remainder from private colleges and nursing institutions (Branson 2020).

While we await more conclusive empirical evidence about the impact of COVID-19 on poverty, current levels of poverty are high and the following question is still critical: 'How could deepening poverty (among those who live below the poverty line, and particularly those who experience extreme poverty) influence vulnerable adults' access to PSET?

It seems that the COVID-19 crisis has further hampered government's achievement of its 2030 targets in respect of access to PSET. What does the future hold? To what extent can social security expedite access to PSET?

Vulnerable adults and employment/unemployment

Among vulnerable adults classified as poor there are those who are unemployed. Those who are employed often occupy precarious employment, and their income is unpredictable. There is evidence that the COVID-19 crisis has increased unemployment among the most vulnerable adults.

Rising unemployment trends

Evidence shows that the alarmingly high rate of unemployment had been increasing during the pre-pandemic period. One can infer that, as unemployment increased, more adults became vulnerable. According to Stats SA (2019), in Quarter 4 of 2019 the official unemployment rate was 29.1% (6.7 million), and the expanded unemployment rate was 38.7% (10.4 million). In Quarter 1 of 2020 (Stats SA 2020b) the official unemployment rate rose to 30.1% (7.1 million), and the expanded unemployment rate rose to 39.7% (10.8 million).

Implemented at the end of Quarter 1 of 2020, the hard lockdown created a 'massive disruption to the South African labour market' (Jain et al. 2020a). Therefore, some notable changes were evident in Quarter 2 of 2020 when the official unemployment rate decreased to 23.3% (4.3 million), and the expanded unemployment rate increased to 42% (10.3 million) (Stats SA 2020c). In Quarter 3 of 2020, the official unemployment rate was 30.8% (6.5 million), and the expanded unemployment rate was 43.1% (11.1 million) (Stats SA 2020d).

In Quarter 2 of 2021, the official unemployment rate among people aged 15 to 64 was 34.4% (7.8 million), with the expanded unemployment rate being 44.4% (11.9 million) (Stats SA 2021a). This is the highest recorded unemployment rate

since 2008 when the Quarterly Labour Force Survey started and, reportedly, the highest in the world. In Quarter 3 of 2021, the official unemployment rate was 34.9%, and the expanded unemployment rate was 46.6% (Stats SA 2021b).

Owing to lockdown restrictions, people could not seek employment, and, consequently, a decrease is reflected in the rate of unemployment. Reporting on the NIDS-CRAM (Coronavirus Rapid Mobile) Survey (Wave 1), Jain et al. (2020a: 11) estimated 'that over the February–April period, on net about one in five workers suddenly found themselves without a wage or even the prospect of a job to return to'. As many vulnerable adults are precariously employed, one can assume that they are among the many workers who lost their jobs.

Vulnerable adults, unemployment, and education

Women are the most vulnerable. Statistics show that, over the period 2001 to 2011, employment among women aged between 15 and 64 years who had no schooling 'decreased from 36.6% to 14.2%' (Stats SA 2013: 29). As mentioned above, the percentage with no schooling is highest among black African women. With reference to the age group 15 to 64 years, it was stated: 'Black African women are thus most likely to be unemployed in both 2001 and 2011' (Stats SA 2013: 31).

Statistics reveal a correlation between levels of education and levels of unemployment, showing that 57% of unemployed persons had less than matric (Grade 12) (Stats SA 2019: 7). Given the latter, it seems likely that, if levels of education are lowest among unemployed black African people and women, they may not find employment in the near future. This is echoed by Zizzamia and Ranchhod's (2019: 16) findings of their longitudinal study:

Unsurprisingly, low educational attainment appears to be a stronger predictor of chronic exclusion from (or weak attachment to) the labour market. Only about one in five of those with less than a matric were consistently employed, while one in three were not employed in all [periods] or all but one period.

This statistical trend continued during lockdown according to researchers, who reported:

[T]he labour market shock has exacerbated existing inequalities. Women, those with lower levels of education, those in manual occupations, informal workers, and the poor in general face the greatest net employment losses, with these employment losses being disproportionately made up of terminated employment relationships (Jain et al. 2020a: 1).

Statistics show that, in the period April 2020 to February 2021:

[w]orkers in manual occupations and in the poorest quartiles experienced the greatest active employment loss compared to February (approximately 30%). Non-tertiary educated workers also experienced disproportionately large net active employment losses (22% for this group compared to 15% for tertiary-educated workers) (Jain et al. 2020b: 1).

If these statistical trends continue, then vulnerable adults with low levels of education (black women) are likely to have less access to employment in the future.

Given the profile of vulnerable adults and their daily lived experiences of socio-economic crises, how can we conceptualise social security which has developmental, crisis-intervention, transformative and social justice purposes? How can this kind of social security enable vulnerable adults to overcome daily lived experiences of socio-economic crises and have access to PSET, as well as foster participation and inclusion in social, economic and political activities?

COVID-19 crisis, socio-economic crisis and social security crisis intervention for vulnerable adults and access to PSET: Emerging policies and practices

Government's socio-economic responses to vulnerable people's COVID-19 crisis-induced socio-economic deprivation through emergency social security prompt us to think about three possibilities: firstly, that social insurance could improve the material resources of vulnerable individuals and households, and facilitate access to health, land, housing and livelihoods, which underpin access to PSET; secondly, that the fulfilment of unemployed adults' socio-economic rights to social insurance advances the progressive realisation of socio-economic rights as defined in the Constitution; and, thirdly, that social insurance may address COVID-19 crisis-related deprivation, may address historical poverty, and may achieve social justice.

COVID-19 crisis

There is consensus among many scholars that COVID-19 is a crisis. 'Threat, urgency and uncertainty' are elements that define crises (Lipsky 2020: E99). Lipsky (2020: E99) confirms that 'pandemics such as COVID-19 also fall under the umbrella of crises'. Of critical importance, he argues, is that 'the politics of COVID-19 is the politics of crisis' (Lipsky 2020: E99).

In South African academic literature, descriptions of the crises associated with COVID-19 include the COVID crisis (Francis et al. 2020: 347; Parry & Gordon 2020: 795; Blumberg, Jassat, Mendelson et al. 2020: 825; De Villiers, Cerbone & Van Zijl 2020: 797; Bhorat, Köhler, Oosthuizen et al. 2020: 9) and the COVID-19 global crisis (Parry & Gordon 2020: 796).

What constitutes a COVID-19 crisis? What characterises the COVID-19 crisis? The COVID-19 crisis has been described as a health crisis (De Villiers et al. 2020: 799). In my view, the COVID-19 pandemic-related health crisis has induced crises at multiple sites such as educational institutions, the workplace, and the community. At the same time, the COVID-19 pandemic has been characterised as a catalyst that has intensified the emerging pre-COVID-19 socio-economic crisis related to increased budget deficit (Francis et al. 2020: 345), economic-growth contraction, budget deficit (Bhorat et al. 2020), and escalating unemployment (StatsSA 2021d). In short, the COVID-19 pandemic is a crisis in its own right, and yet, at the same time, because it has affected multiple socio-economic issues, the COVID-19 crisis has become multidimensional.

Poverty, socio-economic rights, and emergency social security crisis intervention

Of the adult population, 49.2% who are classified as poor are also vulnerable. The COVID-19 crisis exposed the extent of vulnerable people's pre-COVID-19 poverty and their precarious life circumstances. Anticipated deepening poverty is likely to increase the number of adults who are living in extreme poverty and exacerbate the injustices they endure. Since 'Michelman's theory of social justice takes extreme need or deprivation as its starting-point' (Van der Walt 2004: 290), it is useful as an analytical lens to analyse the social justice measures that will be required to redress historical and contemporary, crisis-related, vulnerable adults' material deprivation and, in some cases, extreme need caused by the COVID-19 crisis.

In response to vulnerable adults' material deprivation, the Department of Labour implemented a COVID-19 Temporary Employee/Employer Relief Scheme (C19 TERS) for employed workers who became unemployed or experienced reduced working hours as a consequence of the COVID-19 pandemic. Furthermore, the Department of Social Development introduced a COVID-19 SRD grant of R350.00 for unemployed adults, who, in all likelihood, constitute the majority of people living in extreme poverty. The COVID-19 SRD grant for all unemployed people is important, albeit forced by circumstances, because it signifies the government's recognition of people's financial crisis arising from unemployment. It is also important because it seems that government acknowledged its constitutional responsibility to provide emergency socio-economic crisis interventions that address disadvantaged, unemployed people's survival crisis. Such interventions exemplify the way that Michelman translates the 'moral obligation arising from the extreme need into a constitutional duty' (Van der Walt 2004: 290). While it is

an infinitesimal amount of money, it may have enabled vulnerable unemployed people experiencing extreme deprivation to secure shelter and basic food items.

The COVID-19 SRD grant, and temporary emergency increases in other social grants, signalled the potential expansion of social assistance and the introduction of social insurance as strategies to address unemployment and poverty that arose from the COVID-19 crisis, as well as historical socio-economic disadvantage. The provision of the COVID-19 SRD grant, in particular, has fuelled advocacy for social insurance for unemployed people. The anticipation of deepening poverty prompts new concerns about vulnerable adults' socio-economic rights to social assistance and social insurance. This notwithstanding, emergency crisis social assistance must specifically address the COVID-19 crisis and not be forged as historical redress.

On 25 May 2021, the Minister of Social Development, in her departmental budget speech, announced plans to introduce a new Basic Income Grant (BIG) of R500.00 per month for unemployed people between the ages of 19 and 59 (BusinessTech 2021a). It was anticipated that the Minister of Finance would, on 11 November 2021 in his Medium-Term Budget Policy Statement (MTBPS), discuss this proposed new BIG as social insurance for unemployed people. However, he announced the extension of the COVID-19 SRD grant until 31 March 2022, and indicated that he would discuss the proposed new BIG in his budget speech in February 2022. In his budget speech on 22 February, the Minister of Finance announced the further extension of the COVID-19 SRD grant until 31 March 2023. The 'simulations of options to replace the special COVID-19 Social Relief of Distress grant and close the poverty gap at the food poverty line' (Goldman et al. 2021) are particularly pertinent.

Van der Walt's (2004: 257) 'transformation-based approach to the theory of social justice' draws attention to the 'transformative context' that informs the social justice measures that are required to address extreme need. As discussed earlier, the COVID-19 crisis has exacerbated adverse socio-economic conditions in the 'transformative context', and the numbers of vulnerable adults living in extreme poverty may therefore increase. The COVID-19 crisis and the socio-economic crisis require new social justice measures through:

general access – above and beyond the minimum threshold – to social and economic welfare resources such as housing, health care, education, and social welfare, in line with the state's constitutional obligation to ensure the progressive realisation of social and economic rights (Van der Walt 2004: 305–6).

We could argue that the implementation of a grant for unemployed people exemplifies progression with regard to government's constitutional obligation to 'realise socio-economic rights progressively' in implementing social security and social insurance.

However, it is important to acknowledge that government's consideration of the new BIG was prompted by community organisations' endorsement of the COVID-19 SRD grant of R350.00, and by opportunistic advocacy for the proposed new R500.00 BIG. Although R500.00 is paltry, it may improve disadvantaged people's/households' collective material resources for accessing basic life-sustaining services, which, in turn, may facilitate access to PSET. Notwithstanding this, R500.00 is not 'above and beyond the minimum threshold' of social insurance. While achieving a 'minimum threshold of social insurance' should be considered as a significant shift toward 'realising socio-economic rights' and social and economic justice, what will be required to achieve an 'above and beyond the minimum threshold' of social insurance?

Vulnerable adults' access to PSET and household social security

Tentative analysis indicates that social assistance alleviated material deprivation induced by the COVID-19 crisis, albeit over a short period. This is instructive in understanding how social security, including social assistance and social insurance, may create overall, enabling material conditions to facilitate vulnerable adults' access to PSET.

As people lost jobs and income during the lockdown, attention focused on household poverty and household income in low-income communities. While social assistance can be considered a material gain for an individual, it is the case that, as precariously employed and low-income earners often share households, social security can be regarded as collective household income. Therefore, it is important to consider how different forms of social security may be seen as shared household income and 'collective resources' that could facilitate vulnerable adults' access to human-life-sustaining resources such as housing, health services and livelihoods, which are fundamental to success in both education and PSET.

With the COVID-19 crisis compelling government to provide emergency social security, a debate was initiated about different kinds of social security that may be required to assist 'materially deprived' adults through, for instance, start-up funds for livelihoods and job-seeking grants. However, if poverty deepens, it could multiply material barriers to PSET. We have learnt through government's responses to the COVID-19 crisis that crises create opportunities to advocate for material resources that assist vulnerable people. Declaring a 'poverty crisis' in respect of vulnerable people's material deprivation may fuel advocacy for government to grant further access to socio-economic material resources that, in turn, enable access to health and social services, which are fundamental to fulfilling human rights regarding access to PSET.

The prevalence of individual poverty, household poverty and community poverty challenges our thinking about the relationships between individual rights and collective socio-economic rights to social assistance and social

insurance, which could improve the collective material circumstances of vulnerable individuals, households and communities during times of crises.

Therefore COVID-19 crisis-induced socio-economic deprivation, and the anticipated deepening of poverty, necessitates the realisation of socio-economic rights to social insurance as a means to improve the overall, collective, socio-economic material conditions of vulnerable households that may facilitate access to housing, healthcare and livelihoods, which are fundamental for access to PSET.

The proposed new BIG for all unemployed people/family members, whether it is R350 or R500, could be considered a 'minimum threshold of social insurance' and will not address poverty but merely alleviate material deprivation and/or provide seed funding for seeking jobs and/or PSET opportunities. However, the acknowledgement of the critical importance of social security is significant, as is the recognition that vulnerable adults need material resources to change the course of their lives, including access to PSET.

As proposed by Van der Walt (2004), an 'above and beyond minimum threshold' of social insurance would be required to address the incomplete redress of historical socio-economic disadvantage and COVID-19-induced crises affecting vulnerable households. As the amount of money which is required to determine the 'above and beyond minimum threshold' of social insurance may be disputed, could a minimum wage for all heads of family households living in extreme poverty be considered as social insurance for a defined period of time? Perhaps such a social security intervention could radically address social inequalities and provide impetus for vulnerable people to access life-sustaining services that are fundamental for accessing, and achieving success in, PSET? In this way, we may think of social insurance as resource collateral that provides material resources for accessing PSET.

COVID-19 crisis, socio-economic crisis and social security, vulnerable adults, and access to PSET: Emerging distributive justice principles

What distributive justice principles can we derive from the emerging policies and practices related to government's social security, COVID-19 crisis-interventions that could address vulnerable adults' daily lived experiences of socio-economic crises, enable them to build a sustainable life, and improve their future opportunities of accessing PSET?

I derive two principles of distributive justice from the social assistance, emergency crisis-interventions that the government has implemented since the imposition of the COVID-19 lockdown.

Principle 1: Recognise vulnerable adults' experiences of socio-economic crises

As outlined earlier, statistics show that 50% of adults were classified as poor during the pre-COVID-19 period, half of whom experienced extreme poverty. Poor adults who are vulnerable suffer daily lived experiences of socio-economic crises. Extreme poverty implies extreme need, as discussed by Van der Walt (2004: 290). Michelman translates the 'moral obligation arising from the extreme need into a constitutional duty' (Van der Walt 2004: 290). This is evident in the following constitutional socio-economic right:

(1) Everyone has the right to have access to — ... (c) social security, including, if they are unable to support themselves and their dependants, appropriate social assistance. (2) The state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of [this right] (section 27(1) & (2) of the Constitution).

As discussed earlier, the COVID-19 crisis has exacerbated adverse socio-economic conditions, and therefore the numbers of vulnerable adults living in extreme poverty may increase. For this reason, it is critical to recognise vulnerable adults' daily lived experiences of socio-economic crises.

Principle 2: Realise socio-economic rights to social assistance for vulnerable adults experiencing socio-economic crisis

The COVID-19 crisis created human-life crises when adults suddenly lost their jobs and livelihoods. As they had no means, or only reduced means of income, the following constitutional right came into effect:

(1) Everyone has the right to have access to — ... (c) social security, including, if they are unable to support themselves and their dependants, appropriate social assistance. (2) The state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of [this right] (section 27(1) & (2) of the Constitution).

The constitutional socio-economic right to social assistance compelled the government to provide emergency social assistance such as the C19 TERS for employed workers, the COVID-19 SRD grant, and increased child grants. These were short-term interventions that responded to vulnerable adults' needs arising from the COVID-19 crisis.

Several scholars warned of the necessity for emergency social assistance. Gerard, Imbert and Orkin (2020) propose social protection responses, through a wide

range of emergency economic measures, for developing countries to consider. According to Castelyn et al. (2020: 85): 'Vulnerable populations are unable to cope in a disaster such as the one we are currently facing. Their basic human dignity and rights, including access to healthcare, are in the balance.'

Informed by democratic theory, Haagh (2020: 111) states: 'The COVID-19 pandemic sheds new light on the question and properties of economic justice in society.' In sketching 'hopes and illusions of COVID-19' (2020: 119), she warns against ad hoc redistributive crisis measures, and of the pitfalls of extending the so-called Emergency Universal Basic Income (UBI) so that it becomes a long-term scheme. She advocates for the deepening of democracy and for building a democratic state that is 'more effective for freedom in society' (2020: 119).

Referring to resource allocation during COVID-19 for vulnerable populations in South Africa, Castelyn et al. (2020: 85) urge that 'distributive justice must be implemented to the best of our ability, and we should avoid exacerbating inequality by implementing narrowly focussed frameworks and directives'.

These scholarly perspectives prompt us to think about social insurance as a longer-term response to vulnerable adults' daily lived experiences of socio-economic crises. While the COVID-19 crisis has exposed and heightened vulnerable adults' socio-economic crises, it is rooted in the emerging pre-COVID-19 socio-economic crisis. Although the COVID-19 crisis may have given rise to short-term socio-economic crises for many adults, for millions of vulnerable adults, their daily lived experiences of socio-economic crises related to poverty and unemployment will persist. The numbers of vulnerable adults may increase, as those previously experiencing transient poverty may transition into persistent poverty. These developments urge us to rethink the realisation of socio-economic rights to social security and, more specifically, social insurance as a broader, longer-term response to vulnerable adults' daily lived experiences of socio-economic crises and their material needs to build and sustain their human life as a way to access PSET.

Recent policy developments prompt thinking about the principles that should guide the implementation of social insurance. Forms of such socio-economic vulnerability as discussed earlier are similar to the 'extreme need or deprivation' which Michelman's theory of social justice takes as its starting point and premise for 'arguing that a minimum threshold of social insurance should be provided before the normal economic balancing of rights can take place' (Van der Walt 2004: 290). How could the distributive justice principle, 'above and beyond the minimum threshold' of social insurance, guide the distribution of human-life-sustaining material resources for vulnerable adults in order to overcome daily lived experiences of socio-economic crises and build a sustainable life that facilitates access to PSET?

Principle 3: Realise socio-economic rights to 'above and beyond the minimum threshold' of social insurance

All South African citizens must have access to material resources that enable them to build and sustain a human life. For citizens to function optimally as human beings, participate actively in social, economic, political and cultural activities, and contribute to the advancement of society, they must have sufficient material resources such as decent housing, water and sanitation, food, safety and security. These resources sustain human life and can enable vulnerable adults to create living conditions that are fundamental for accessing, and being successful in, PSET.

If adults become vulnerable and do not have the capacities to obtain such resources through income-generating activities, the government must realise the following constitutionally-defined socio-economic right to social security:

(1) Everyone has the right to have access to — ... (c) social security, including, if they are unable to support themselves and their dependants, appropriate social assistance. (2) The state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of [this right] (section 27(1) & (2) of the Constitution).

While social security and social assistance are mentioned in the South African Constitution, social insurance is not mentioned. However, it is widely understood that social insurance is a component of social security. The government is reconceptualising the emergency COVID-19 SRD grant of R350.00 for unemployed adults as a possible form of social insurance (Goldman et al. 2021).

Establishing a threshold of social insurance is a contentious matter. Should it be determined as a minimum, as a social minimum, or as an 'above and beyond minimum threshold'? Waldron (1986 :21) proposes that 'a certain minimum provision is necessary for people to lead decent and tolerable lives'. A 'social minimum' is widely promoted to maximise the life prospects of disadvantaged groups and, specifically, 'the least advantaged' (Barrientos 2016: 160). Considering South Africa's history, a 'social minimum' is not sufficient to address vulnerable adults' disadvantage and so achieve social justice.

Promoting 'above and beyond the minimum threshold' of social insurance stirs up controversy, as governments and other parties contend that it is unrealisable. Notwithstanding this, Van der Walt (2004: 305–6) proposed that an 'above and beyond minimum threshold' of social insurance would be required to address the socio-economic disadvantage arising from apartheid. In arguing that the social transformation project for addressing historical disadvantage is incomplete, and that it dovetails with recent socio-economic disadvantage, it is contended that the 'above and beyond minimum threshold' of social insurance is still applicable.

'Above and beyond the minimum threshold' of social insurance and purposes thereof: Implications for vulnerable adults' access to PSET

Considering the purposes of the 'above and beyond the minimum threshold' of social insurance illuminates the conceptualisation of the relationships between social insurance, vulnerable adults and access to PSET in South Africa's context of crisis.

'Above and beyond the minimum threshold' of social insurance, vulnerable adults and human-development purpose: Implications for access to PSET

Van der Walt (2004: 305–6) advocated that:

The guiding notion for legislation and interpretation should be improving general access – above and beyond the minimum threshold – to social and economic welfare resources such as housing, health care, education, and social welfare, in line with the state's constitutional obligation to ensure the progressive realisation of social and economic rights.

Providing vulnerable adults with access to social and economic welfare resources through 'above and beyond the minimum threshold' of social insurance enables them to build a sustainable human life. Viewed in this way, social insurance has a human-development purpose.

An important dimension of building a sustainable life in most societies is education. Explicit in Van der Walt's (2004: 305–6) proposal is a contingent relationship between social insurance and access to education. If vulnerable adults have not completed schooling, social insurance could enable them to build a sustainable human life as a vehicle for access to PSET.

'Above and beyond the minimum threshold' of social insurance, vulnerable adults and crisis-intervention purpose: Implications for access to PSET

Socio-economic crises cause adults to become vulnerable. Despite post-apartheid social, political and economic transformation, as discussed earlier, millions of vulnerable black adults experience daily lived socio-economic crises. Research indicates that the COVID-19 crisis has exacerbated adults' daily lived socio-economic crises.

Consequently, socio-economic crisis as a human condition is a barrier to a sustainable human life that limits access to, and success in, PSET. Given the human condition of socio-economic crisis, social insurance must have a crisis-intervention purpose, which, for millions of vulnerable black adults, is that their daily lived experiences of socio-economic crisis are historically deep and broad. Given the extent of socio-economic crisis as a human condition, the government

must expedite the realisation of the socio-economic right to 'above and beyond the minimum threshold' of social insurance to fulfil vulnerable adults' human-life-sustaining material needs so as to overcome daily lived experiences of socio-economic crises and build a sustainable human life that can facilitate access to PSET.

'Above and beyond the minimum threshold' of social insurance, socio-economic crises, developmental crisis-intervention purpose: Implications for access to PSET

Social assistance in the form of social grants has reduced poverty in South Africa, albeit minimally. Drawing on this achievement, I assert that social insurance as a form of crisis-intervention can address poverty as a lived socio-economic crisis. If such poverty arises from unemployment, it implies that social insurance can address, simultaneously, poverty and unemployment as lived socio-economic crises.

A similarity is evident between the realisation of socio-economic rights to 'above and beyond the minimum threshold' of social insurance 'if [people] are unable to support themselves and their dependants' and 'Latin American human development conditional income transfer programmes [which] epitomise the developmental orientation of social assistance explicitly designed to address the persistence of poverty' (Barrientos 2016: 160). Although I advocate 'above and beyond the minimum threshold' of social insurance, the debates about the developmental orientation of the 'social assistance' social minimum (Barrientos 2016: 160) are instructive. I draw a similarity between the 'social assistance' developmental social minimum and 'above and beyond the minimum threshold' of social insurance, which I conceptualise as developmental. As discussed earlier, poverty and unemployment are examples of daily lived experiences of socio-economic crises, which are socio-economic barriers to a sustainable life that can support access to, and success in, PSET. As a form of crisis-intervention, social insurance can address poverty and unemployment as socio-economic barriers. In this way, social insurance through crisis-intervention is developmental.

When the 'above and beyond the minimum threshold' of social insurance is conceptualised and executed as a social means to address poverty and unemployment as lived socio-economic crises, and as barriers to PSET, it can be defined as developmental crisis-intervention. These conceptualisations imply a contingent relationship between social insurance, developmental crisis-intervention and access to PSET.

'Above and beyond the minimum threshold' of social insurance, socio-economic crises, developmental crisis-intervention purpose, marginalisation and exclusion: Implications for access to PSET

As the statistics show, under the conditions of the COVID-19 crisis, adults lost their jobs and livelihoods. Consequently, unemployment has become a daily lived experience of socio-economic crisis for many adults. It is a crisis that makes adults vulnerable and creates issues such as marginalisation and social exclusion, which undermine a full life through participation in economic and political activities, and social activities such as PSET.

Under these conditions, 'above and beyond the minimum threshold' of social insurance is a form of 'crisis-intervention' that addresses crisis-related marginalisation and exclusion emanating from poverty and unemployment. Access to PSET is a powerful vehicle for combatting marginalisation and exclusion. If social insurance provides vulnerable adults with access to PSET, it could address crisis-related marginalisation and social exclusion.

Albeit a discussion on the social minimum, the following thoughts of Barrientos (2016: 157) are relevant:

This is achieved by ensuring that inequalities in society are only acceptable where they maximise the life prospects of the least advantaged, and through policies aimed at ensuring social, political and economic participation by these groups. In combination with other institutions, the social minimum helps to ensure citizens can take part in economic cooperation on 'appropriately equal conditions.'

There is a similarity between the outcomes of the realisation of socio-economic rights to social security 'above and beyond the minimum threshold' for vulnerable people who are marginalised (Van der Walt 2004: 306) and the assertion that a 'social minimum is developmental and focused on economic and political inclusion' (Barrientos 2016: 157).

'Above and beyond the minimum threshold' of social insurance, social justice purpose: Implications for access to PSET

Social crises affect vulnerable, least-advantaged adults more extremely. Inadequate social security creates crisis-related injustice. For this reason, 'above and beyond the minimum' of social insurance which can be equated to a justice-based social minimum is necessary to address crisis-related injustices. As Barrientos (2016: 157) explains: 'A justice-based social minimum is effective because it contributes to ensure the social, political and economic inclusion of disadvantaged groups. A justice-based social minimum would need to ensure the full participation of disadvantaged groups.'

While I advocate the 'above and beyond the minimum threshold' of social insurance, I am aware of the limitations of its practical implementation and therefore acknowledge Barrientos's caution words:

To be effective as a social minimum, it is important that the relevant programmes and policies maximise 'the life prospects' of disadvantaged groups, that they have a developmental orientation at their core. It makes sense to measure welfare in the context of whole lives but, as the issue of beneficiary selection indicates, this is hard to do empirically (Barrientos 2016: 159).

Conclusions

How does the COVID-19 crisis, the socio-economic crisis and government's emergency social security inform our thinking about vulnerable adults' future prospects for access to PSET in South Africa?

What are crisis social assistance interventions teaching us about the possibilities of social assistance and social insurance as distributive justice? The COVID-19 crisis-related lockdown restrictions exposed poverty among vulnerable people, and the government's socio-economic responses inadvertently realised socio-economic rights to emergency social assistance and, possibly, longer-term social insurance.

The South African Constitution guarantees socio-economic rights to social security if citizens are unable to support themselves. In a context of crisis, such as the COVID-19 crisis, when vulnerable adults cannot support themselves, they are entitled to receive social security.

Given South Africa's historical and contemporary socio-economic crises, I propose that social insurance should be introduced at an 'above and beyond the minimum threshold'. In order for 'above and beyond the minimum threshold' social insurance to be effective, it must be intentionally and purposefully be a form of crisis-intervention, must be developmental and transformative, and must achieve social justice.

What is the COVID-19 crisis teaching us about vulnerable adults' future prospects for access to post-school education in South Africa?

The South African Constitution guarantees socio-economic rights to social security which could enable vulnerable adults to realise their human rights to PSET. A holistic approach promoting the socio-economic right to social insurance as a means to support access to human-life-sustaining resources such as housing and health, also supports the human right to access, and achieve success in, PSET.

We could extrapolate a theoretical perspective, asserting that crises create new opportunities to consider the advancement of vulnerable adults' socio-economic rights to social security. However, a question looms: Can the expansion of social security present a 'socio-economic crisis-intervention' as a route out of socio-economic crisis in order to avert wide-scale poverty, hunger and social unrest?

An understanding of the extent and depth of the socio-economic crises, whether directly or tangentially impacted by the COVID-19 pandemic, is emerging. Notwithstanding this, there is evidence that the socio-economic crisis is deepening. For this reason, it is imperative to contextualise our analyses of crises and crisis-intervention measures within theories of social transformation and theories of social justice. However, analyses of the capitalist economy in South Africa as a context of crisis, are also crucial. As explorations of economic recovery unfold, contradictions inherent in capitalism may constrain a fuller achievement of distributive justice. If social security is a collateral economic stimulus for capitalist economic recovery, can it exacerbate social inequalities associated with capitalist reproduction, yet at the same time exemplify distributive justice? Is this conundrum a contradiction?

Against the backdrop of increasing structural unemployment, mounting structural poverty, and escalating disintegration of social cohesion, we can expect a variety of social crises. Characterised by unexpected events, uncertainty, dramatic change, and sudden change, 'social crisis' as a phenomenon must inform policies and practices related to PSET. Government's COVID-19 crisis-interventions have highlighted the necessity for strengthening relationships between PSET policy and social policy.

Highlighting the possibilities that the COVID-19 crisis presents for plotting new directions for education, Stanistreet, Elfert and Atchoarena (2020: 627) raise some critical challenges:

How we respond and the actions we take now will have a profound impact on the society of the future, including the future of education. It will determine whether we continue on our current course, leading, as it would appear, to increasingly brutal, authoritarian and inequitable forms of capitalism, or whether we recognise the profound dysfunction at the heart of our socio-economic arrangements and try to create something better.

Lima's (2018: 228) caution is instructive:

And it is here, in this process of legitimising the crisis, and the structural conditions of its emergence, that it is essential to avoid the institutionalisation of education and training, with merely palliative and crisis-management aims seeking only to dampen the most dramatic negative impacts of insecurity and high levels of structural unemployment.

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