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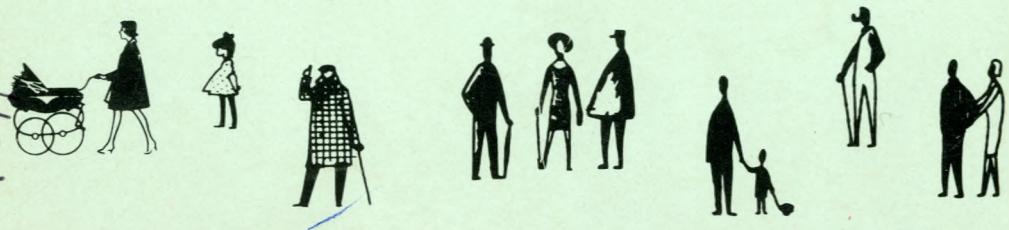
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a guide to

# Social Pensions

by Inez Barratt

PENSION



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**S.A. Institute of Race Relations**

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# A GUIDE TO SOCIAL PENSIONS

compiled by

## INEZ BARRATT

## REVISED EDITION

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## ACKNOWLEDGEMENTS

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## CONTENTS

# SECTION I

## A GUIDE TO SOCIAL PENSIONS

In the Republic of South Africa (and in South West Africa) social pensions are non-contributory and are paid out of state revenue, the funds for the purpose being voted annually by Parliament. With minor exceptions, the pensions are granted subject to a means test: that is, income levels are laid down which fix the maximum allowable income including pension. If the total income exceeds this amount an applicant will not be awarded a pension. When these totals are being calculated a certain sum is permitted, called 'free income', which does not affect the amount of pension that may be granted. (This 'free income' might be made up of earnings, or interest from investments, or profits from agriculture, etc.)

These different figures vary according to the kinds of pension and to the population group. They are revised from time to time. Changes are announced by the Minister of Finance in his budget speech to Parliament and usually become effective some months later when details have been worked out by the departments dealing with the respective population groups.

Because the conditions under which pensions are granted are fairly frequently changed, and improved, an application which was not successful one year may well succeed a year or two later. Therefore any applicant whose circumstances may have changed, or who believes that new rules may help his case, is advised to apply again.

*Any rates mentioned in this booklet refer (unless otherwise mentioned) to the end of 1975 and may, since, have been changed.*

Advice may be obtained from the appropriate state department (according to population classification) or from a registered welfare organisation. In country areas the Magistrate's office or the office of the Bantu Affairs Commissioner will be able to advise.

The head offices of the pensions sections of the state departments concerned are as follows:

**For Whites and Chinese people:** Department of Social Welfare and Pensions,  
Private Bag X63,  
**Pretoria,**  
0001.

**For Coloured people:** Department of Coloured, Rehoboth and Nama Relations,  
Metlife House,  
37 Roeland Street,  
**Cape Town,**  
8001.

<b>For Indians:</b>	Department of Indian Affairs, Oribi House, Proes Street, <b>Pretoria,</b> 0002.
<b>For Africans outside the Homelands:</b>	Department of Bantu Administra- tion and Development (Finance Section), Paul Kruger Street, <b>Pretoria,</b> 0002.
<b>For Africans in the Homelands:</b>	Department of Community Develop- ment of the respective Homeland or Department of the Interior, Umtata, Transkei.

Men and women who have served in the Armed Forces are advised to consult the head office or a branch of the registered welfare society especially established to assist them if they need guidance. The head office is:

**S.A. Legion,**  
**P.O. Box 8751,**  
**Johannesburg,**  
**2000.**

This organisation gives advice, and in cases of need other assistance as well, to all ex-servicemen and women. Membership is open to both former and presently serving men and women in the armed forces. Branches exist in all major centres and in many smaller towns in the Republic.

#### **KINDS OF PENSION**

There are several kinds of pension, each having its own particular rules. In addition, there are certain grants and allowances which may be made to needy persons who are not eligible for pensions. Information about these appears later.

**Old Age Pensions** are paid to the needy aged. Citizens who cannot support themselves because of physical or mental disabilities may apply for a **Blind** or **Disability Pension**. **Grants** may be awarded to parents, foster-parents or guardians so that children may be brought up in a normal household. If home circumstances, or the child's condition, make this unwise, then a **capitation allowance** may be paid to an institution for the child's support.

## SECTION II

### GENERAL COMMENTS

One condition applies to all: **only one social pension may be paid from state sources.**

A person who receives a pension from some other source (e.g. a former employer) may, however, be granted a social pension if his income from private sources is a small one.

Any person who is able to provide for his own needs is expected to do so. If medical treatment would fit him to maintain himself, and if he refuses such treatment, then he cannot receive a pension. Similarly a blind minor who is capable of benefiting from special education must attend a school for the blind.

A physically or mentally handicapped child may receive a child's maintenance grant until old enough for a disability pension.

The White or Coloured father of three or more children still living in the home and dependent upon him, who is able to work but is not earning sufficient to keep his family, may be eligible for a **Family Allowance** as a supplement (usually temporary) to his wages. Any sum awarded will be paid to the mother.

In addition to these pensions and allowances there are certain **special allowances**, such as:

(a) **Deferment Allowances**

These are intended to encourage persons to continue working after attaining the minimum qualifying age for an Old Age or War Veteran's Pension and are payable as a supplement.

(b) **Attendants' Allowances**

These are payable if a pensioner's mental or physical condition, or his advanced age, requires the constant attention of another person, provided that the pensioner is not living in an institution.

(c) **War Veterans** receive an additional annual bonus.

(d) **Persons in Institutions**

Persons in a registered home for the aged (in terms of Act 81 of 1967);  
persons in a home for the handicapped;  
and persons in a chronic sick hospital for less than three months;  
may receive a pension at the rate applicable to their financial position.

- (e) **Bonuses** are added to certain other pensions.
- (f) **Persons who are 100 years of age or older** may be granted social pensions without a means test.

### **Married Women**

If in the opinion of the Secretary of the appropriate department a married woman is suitably maintained by her husband (provided that he is not himself a social pensioner), she may not be awarded a pension even if she is not living with him.

### **Special benefits for pensioners**

All pensioners are entitled to free attention from Provincial Hospitals, including hospitalisation and medication. Items such as spectacles and hearing aids are also provided.

Pensioners pay a fee of only R2 per annum for a radio listener's licence.

### **Leaving South Africa**

Should the pensioner wish to leave the Republic on a holiday, the pension will be payable for a period of six months only. After this, the pension will be suspended and the person will have to re-apply on returning to South Africa. If a pensioner intends to leave South Africa for a period of up to six months, he/she must contact the state department concerned at least two months prior to his/her departure. Arrangements can then be made for the pension to be paid into a bank or savings account during the pensioner's absence.

## SECTION III

### REVIEW OF PENSIONS

From time to time pensions may be reviewed. They may be suspended, cancelled, reduced, or increased, depending upon the pensioner's circumstances.

Changes in marital status, residence, or financial circumstances must be reported immediately to the department paying the pension. A blind or disability pensioner may be asked to have a medical re-examination.

If a pension is stopped, then the pensioner should ask for an explanation and if this is not satisfactory, nor clearly understood, the advice of a registered welfare organisation should be obtained immediately.

## SECTION IV

### WHO ARE NOT ENTITLED TO A SOCIAL PENSION?

- (a) Persons already receiving another social pension;
- (b) widows in receipt of a benefit under the Occupational Diseases in Mines and Works Act (Act 78 of 1973);
- (c) persons receiving an allowance under the Children's Act (No. 33 of 1960);
- (d) persons whose annual income and other means are too large (see later sections on the different pensions);
- (e) persons whose age may be too low (see Old Age, Blind and Disability Pensions discussed below);
- (f) persons who refuse medical treatment for inadequate reasons;
- (g) persons able to work who are below the Old Age Pension age and who refuse to work or to register at an employment office or labour bureau;
- (h) persons detained in a state institution at state expense;
- (i) Civil pensioners, Railway pensioners, their wives or widows do **not** qualify for Old Age or War Veterans' pensions.

# SECTION V

## HOW SHOULD AN APPLICATION BE MADE ?

### **FIRST**

Obtain an application form from an office of one of the departments listed in Section I

(Go to the office in your own town or district, if there is one.)

### **SECOND**

Read it carefully and assemble all the documents you need, for example:

- (a) birth certificate or, failing this, baptismal certificate or other proof of date of birth or of age;
- (b) identity card or book of life, reference book or similar document;
- (c) if applicable, marriage certificate and documents concerning divorce;
- (d) if you have been out of South Africa for any long period recently, take your passport;
- (e) if you claim South African citizenship by registration, naturalization, or descent you need documents to prove this;
- (f) if not a South African citizen, a passport or other papers showing entry to South Africa or South West Africa, to prove length of residence;
- (g) a widow or widower will need the deceased spouse's death certificate, and a copy of the will, if one was made;
- (h) details relating to your income: if employed you require an employer's certificate, savings accounts or Post Office savings books, share certificates, etc., and evidence of receipt of any other pension or grant;
- (i) if you own fixed property produce a valuation certificate (a municipal rates account is sufficient) and, if applicable, a certificate of mortgage;
- (j) if you have sold any fixed property within the previous ten years, show the deed of sale;
- (k) a medical certificate from a district surgeon if the application is for a blind or disability pension or an attendant's allowance;
- (l) proof of war service if the application is for a War Veteran's pension.

### **THEN**

Take the form and all the necessary papers to an 'attesting officer' who will witness your signature after having explained the form to you and helped you to fill it in.

(He will also tell you what to do with the completed form.)

## **NOTE**

An '*attesting officer*' may be a staff member of any of the departments listed in Section I, or the Department of Justice, any Postmaster, a member of any Statutory Police Force, any justice of the peace, or a commissioner of oaths.

## **WARNING**

*Do not send* any original documents with the completed form of application *except* the medical certificate. Certified copies of any other documents, if they are asked for, may be obtained free of charge from a Magistrate's office. In case of difficulty, any registered welfare organisation can give advice.

## **ADDITIONAL SUGGESTIONS**

- (a) If the applicant for a pension is indisposed or disabled, and unable to call on the relevant Department in person, the Department can appoint a relative to act on behalf of the applicant;
- (b) For copies of birth, marriage, and death certificates, application can be made:
  - (i) by Whites, Coloured, and Asians: to the Registrar of Births, Marriages, and Deaths, Private Bag 114, Pretoria 0001;
  - (ii) by Africans:
    - for documents originally issued up to 1942: to the Registrar of Births, etc., as in (i);
    - for documents issued between 1943 and 1956 inclusive: to the Bantu Reference Bureau, Private Bag X200, Pretoria 0001;
    - for documents issued after 1956: to the office of the Bantu Affairs Commissioner in whose district the birth, marriage, or death took place.

## SECTION VI

### HOW AND WHERE MAY PENSIONS BE COLLECTED ?

- (a) By a pensioner at the office agreed upon;
- (b) by completion of a special power of attorney form giving written authority for another person to draw the pension (Whites, Coloured, and Asians can obtain such a form from a post office, and Africans can get one from any Bantu Affairs Commissioner);
- (c) arrangements may be made for a pension to be paid into the pensioner's account at a commercial bank or building society.

(This last is a wise plan, especially if the pension is of more than a few Rands. You draw out only the sums you need at the moment and the rest of the money earns interest. Your pension is safe from theft in the street or from your home.)

Occasionally the Secretary of the appropriate department may authorise another person to collect and administer a pension on behalf or the beneficiary should it be felt that circumstances warrant this procedure.

#### WHEN ARE PENSIONS PAYABLE?

Each month to Whites, Coloured, Indians, and Chinese.

Each second month to Africans.

Pensions cease on the death of a pensioner. Unless the pensioner leaves no registered estate to be administered after death, no payment will be made in respect of the time elapsing between the last pension payment and the one next due. However, a sum not exceeding the amount of one month's pension is sometimes paid out towards medical/funeral expenses if the next-of-kin or other person makes special application for such help.

## SECTION VII

### THE MEANS TEST: DEFINITION OF ASSETS AND INCOME

Since all social pensions are granted only if the resources of an applicant fall below a certain level, both assets and income are taken into account.

**'Assets'** mean:

- (a) Any immovable property, cash investments, interest in the shares, share capital or assets of a company or other institution, capital invested in any business concern, cash in hand or in a current account in any financial institution or bank or building society offering banking facilities; also
- (b) any usufruct of immovable property, cash investments, shares, share capital or assets of a company or other institution or capital invested ('usufruct' means having the use of a property but not owning it); and
- (c) any immovable property rented by an applicant or spouse for agricultural purposes.

#### **Concerning Usufruct and Donations**

At the expiration of a certain period (e.g. ten years in the case of Whites) the capital value of a usufruct is ignored. Assets given away within a period of five years prior to the date of a pension application are still taken into account. After five years have elapsed, their value is ignored.

**'Income'** means:

- (a) any remuneration, in cash or otherwise, received for services rendered (less compulsory deductions);
- (b) any nett profits from a business concern of which the pension applicant or spouse is the owner;
- (c) any benefits from a statutory pension or provident fund;
- (d) income from any other source not already specified, e.g. annuities, etc.;
- (e) the value of assets (capital and property) converted into an income value rather than taking into account the actual income from these assets.

#### **INCOME FROM AGRICULTURE**

Profits are assessed at fixed amounts, irrespective of the actual profit made, whether you practise agriculture yourself or are a usufructuary.

Rates: White    ...    ...    ...    ...    ...    ...    R144 p.a. (R12 p.m.)  
Coloured and Asians    ...    ...    ...    ...    ...    ...    R 72 p.a. (R 6 p.m.)  
(Rates in respect of Africans are set out in Section XII.)

## 'INCOME' DOES NOT MEAN

Benefits received under the Pensions Act, Children's Act, German War Veterans' Pension Ordinance of South West Africa, or the Unemployment Insurance Act.

## NOT ASSESSED AS INCOME OR ASSETS FOR MEANS TEST (Whites, Coloured, Asians)

- (a) Assistance received from children or relatives;
- (b) value of furniture, household effects, motor cars, and jewellery;
- (c) purely charitable grants;
- (d) (Whites only) rents received from own unmarried children and from fewer than three lodgers (but one-quarter of the rents received from three or more lodgers is regarded as income).

## FREE INCOME

A certain proportion of an applicant's income is called '**free income**' and does not affect the amount of pension which may be awarded. In recent years this permitted free income has been increased several times. Therefore any figures quoted later are applicable for 1975 only. The pension payable is reduced in accordance with the amount by which the applicant's free income exceeds the fixed minimum. If the amount of income remaining, after the free income has been deducted, exceeds certain fixed maximum amounts, no pension is payable.

Similarly, limits are set on the value of a person's assets if he is to qualify for a pension. Coloured and Asian persons with the minimum allowable free income from salaries, etc., may possess assets up to the value of R4 900 and still be eligible for a full pension. If the assets are, however, valued at say R5 900, then the R1 000 in excess of R4 900 is held to bring in an income at the rate of 4% per annum. The 4% interest on R1 000, or R40 p.a., would, hence, be considered to be income for the purposes of determining the applicant's means.

The 'free asset' figure for White persons with the minimum allowable free income is R9 800. An income value of 4% is assessed upon any amount exceeding R9 800. For Africans, the 'free asset' figure is R2 450.

It should be noted that the *actual* amount of interest that may be received is ignored and calculations are based upon a 4% return even though the actual amount received may be higher or lower.

In all cases, a higher 'free asset' figure than those quoted is allowed if the income from salaries, etc., is below the minimum 'free income' figure.

When calculating whether or not an applicant qualifies for a pension and, if he does qualify, what the amount of the pension should be, an official examines:

- (a) the maximum figure allowable for free income plus pension in respect of a person of the racial group concerned;
- (b) whether the applicant's actual cash income is higher or lower than the 'free income' allowed;
- (c) whether the value of his assets is higher or lower than the 'free asset' figure allowed. If it is higher, then the income value of the excess amount is calculated.

Then:

- (i) If the actual cash income and the value of his assets are lower than the 'free' amounts allowed, a full pension is payable.
- (ii) If the cash income, plus the income value of his assets that exceed the 'free' assets allowed, is greater than the maximum figure allowable for income plus pension, no pension is payable.
- (iii) In between these extremes, a reduced pension is payable, on a scale in accordance with the gap between the sums mentioned in (ii) and the maximum allowed for free income plus pension.

#### **PENSIONERS AND APPLICANTS OVER 70 YEARS OF AGE**

The salaries or wages of males of all racial groups are disregarded if they are 70 years or older. The earnings of females over 65 are similarly disregarded. Self-employed persons usually do not enjoy this concession. (This concession only applies to salaries and wages for work performed, and not to any other income.)

**But Note:** This concession does *not* apply when children's Maintenance Grants are considered, nor the Family Allowance for Whites and Coloured people. Here *all* earnings are included. Also, the means of the parents of an applicant *under* the age of 21 years, who is in a Sheltered Employment Workshop and is an applicant for a Blind or Disability Pension, are taken into consideration.

#### **MARRIED PERSONS**

The *combined income* of both spouses is regarded as the income of an applicant for a social pension, but special concessions are made in respect of Blind Pensions and of other social pensions when a *working wife* is the main support.

The *joint assets* of married persons are assessed against each spouse (i.e. the income value of assets is *not* halved for the application of the means test).

## SECTION VIII

# OLD AGE PENSIONS

Under Sections II and IV regulations are given that apply to the White, Coloured and Asian population groups. Any regulations applicable to one group only are given separately. Pensions for Africans are listed in Section XII. Regulations applicable to the Nama people appear in Section XI.

### GENERAL CONDITIONS (Whites, Coloured, Asians)

**Minimum age:** men — 65 years  
women — 60 years

#### Married Persons:

- (i) the combined *assets* of a married applicant and his spouse are taken into account in determining an applicant's 'other means';
- (ii) the combined *income* of a married applicant and his spouse is regarded as the income of the applicant.  
(See Section VII for definitions of assets and income.)

**But** Where a married applicant's *personal income* is less than half the annual *remuneration* received by his working wife, then only one quarter of her salary is taken into account.

### SPECIAL CONCESSIONS

- (a) Applicants 85 years of age or older automatically receive an *Attendant's Allowance* not exceeding:

<i>Whites</i>	<i>Coloured and Asians</i>
R10 p.m.	R5 p.m.

If the physical or mental condition of a pensioner or applicant is such that he is in need of regular attendance by another person an attendant's allowance may be granted.

- (b) **Centenarians**

A pension may be paid without a means test to an applicant who is 100 years old or over.

- (c) **Supplementary (deferment) Allowance**

If application for a pension is deferred after the prescribed age has been reached, an additional amount may be paid for each year up to a maximum of four (i.e. from the 66th year in the case of males and from the 61st year in the case of females).

The scale for this additional monthly allowance is:

<i>Postponement</i>	<i>White</i>	<i>Coloured and Asians</i>
	<i>R.p.m.</i>	<i>R.p.m.</i>
1 year	5,00	2,50
2 years	7,00	3,50
3 years	9,00	4,50
4 years	11,00	5,50

**Note:** (i) This allowance is not added to pensions which are already being paid.

(ii) This allowance is also applicable to new applications for Veterans' Pensions.

### Rates of Pension as at 1 October 1975

	<i>Whites</i>			
	<i>p.m.</i>	<i>p.a.</i>	<i>p.m.</i>	<i>p.a.</i>
Maximum pension ... ...	R64	R768	R34	R408
Pension plus income not to exceed ... ... ...	R106	R1 272	R55	R660
Free income ... ... ...	R42	R504	R21	R252
Maximum pension payable	R24	R288	R14	R168

### Indian Applicants

Indian applicants for all social pensions should either apply in person or have their need reported by relatives or friends to an office of the Department of Indian Affairs so that an official may visit them in their home.

### Residence and Citizenship

Old Age Pensions may be awarded to certain persons resident in the Republic who are not South African citizens (provided that they have resided in the Republic or South West Africa for the purpose of permanent residence for a period of five years immediately preceding the date of application).

Information about this concession should be obtained from the relevant departments listed in Section I.

# SECTION IX

## BLIND AND DISABILITY PENSIONS

(Whites, Coloured, Asians)

### GENERAL PROVISIONS

No pension may be awarded:

- (a) to a person who is attending a declared subsidised school for the blind;
- (b) to a blind person who is under the age of 21 years and is eligible for admission to such a school but is not attending;
- (c) to a blind person who is *not* eligible to attend such a school but who is under the age of 19 years;
- (d) to a person who is maintained in an institution in terms of Section 1 of the Children's Act;
- (e) to a person who is receiving any other social pension or an allowance in terms of the Children's Act;
- (f) to a person who refuses medical treatment recommended by a medical practitioner, provided that the Secretary of the relevant department considers the grounds for refusal to be inadequate;
- (g) to a person who is compelled by law to attend a school other than a school for the blind and fails to do so;
- (h) to a person if he is capable of undertaking some work in spite of his physical or other handicap, and neglects or refuses to do so, *or* who neglects to register at a labour bureau, *or* who refuses employment considered suitable.

### BLIND PENSIONS

An applicant must be a person certified and registered as blind.

**Minimum Age:** 19 years (men and women).

A blind person below this age may be awarded a Maintenance Grant in terms of the Children's Act. (See Section XIII for details.)

Rates of Pension are the same as for Old Age Pensions, as given in Section VIII.

### Income

Basic rules are as for Old Age Pensions (see Section VIII), but only *half* a blind person's annual income from services personally rendered by him and only *half* of the combined annual income of a married applicant and his spouse are taken into account.

## **DISABILITY PENSIONS**

**Minimum age:** 16 years.

### **Rates of Pension**

The same rules and basic rates as for Old Age Pensioners (see Section VIII).

### **Married women**

A married woman who applies for a disability grant can qualify for this only if her husband is a recipient of some form of social pension (Old Age, War Veteran, Blind, etc.).

### **Sheltered Employment**

A Blind or Disability Pensioner may be employed in a Workshop and still be eligible for a pension provided that he has the necessary residential and income qualifications.

### **Residence**

Applicants for both Blind and Disability Pensions must *either* be—

- (a) South African citizens resident in the Republic of South Africa at the time of making application, or
- (b) ordinarily resident in the Republic of South Africa or South West Africa for five years immediately preceding the date of the application.

### **Medical Re-examination**

It is laid down that all applications must be accompanied by medical certificates from a District Surgeon.

Advances in medicine may make successful treatment possible and re-examination may be required for a review of pension.

Usually Disability Pensions are awarded when there is an impairment of 50% or more which is regarded as permanent.

# SECTION X

## WAR VETERANS' PENSIONS

**Whites, Coloured, and Asians**

**(For Africans, see Section XII)**

### GENERAL PROVISIONS

#### 1. Qualification required

Conclusive evidence of service in one or more of the following is required:

##### (a) Without a means test

Service in the South African War 1899-1902.

Veterans who have already attained the age of 100 years.

##### (b) Subject to a means test

Service in:

Zulu Rebellion in Natal 1906;

First World War (Citizens of South Africa or one of the Commonwealth countries) 1914-18;

Second World War (South African citizens only) 1939-45;

Applicants must be South African citizens and resident in the Korean War (South African citizens) 1950-53.

Republic at the time of making application; or

have been ordinarily resident in the Republic or South West Africa for five years immediately preceding date of application.

#### 2. Age

60 years for both men and women.

If a physical or mental disability renders the veteran incapable of regular employment an applicant *under* the age of 60 may be awarded a pension.

#### 3. Pension scales

The basic scale is that for the Old Age Pension, in accordance with the racial grouping of the veteran. In addition, a veteran's allowance is paid, of R10 a month to Whites, and R5 a month to Coloured and Asians, and R2.50 a month to Africans who are resident in "White" areas (i.e. do not live in areas controlled by homeland governments).

#### 4. New provisions

Since 1975, members of the Citizen Force, the Commandos, and National Servicemen have become eligible for benefits if killed or injured while on duty or on weekend passes. Their dependants may also be eligible for assistance.

Applications may be made directly to the Defence Department or through the S.A. Legion (address page 2).

At the time of writing (early 1976) possible further amendments to the War Veterans Act are being considered.

### **SPECIAL PROVISIONS FOR COLOURED VETERANS**

In addition to the general provisions, the following rules apply to Coloured veterans:

#### **1. Means test**

- (a) for veterans of the 1914-1918 War the income value of their assets is calculated on any amount in excess of R5 000 at a rate of 4%.
- (b) for all veterans of later wars the pension is calculated on the same basis as the Old Age Pension (set out in detail in Sections VII and VIII).

#### **2. Special allowances**

- (a) A veteran's allowance of R60 p.a. (R5 p.m.) for all Coloured veterans;
- (b) an attendant's allowance if necessary, payable as described in Section VIII (a);
- (c) an additional deferment allowance, at the same rates as apply in the case of Old Age Pensions, is payable to persons who delay pension applications for at least one year with effect from 1 May 1974 (set out in Section VIII (c)).

### **WAR VETERANS' PENSIONS: SPECIAL PROVISIONS FOR INDIANS**

In addition to the general provisions, the following apply to Indians with effect from 1 December 1974:

- (a) all veterans of the 1899-1902 war who had full-time service are awarded the full pension without a means test;
- (b) the earnings from employment of a veteran of 70 years or over are not counted as 'means' and so fall outside the means test;
- (c) an attendant's allowance of up to R60 p.a. (R5 p.m.) may be paid to a pensioner requiring constant attendance by another person;
- (d) all veterans receive a veteran's allowance of R60 p.a. (R5 p.m.);
- (e) in the calculation of a veteran's income his assets to the value of R4 900 are disregarded.

If the value of these assets exceeds R4 900 then the income value of the excess amount is calculated at 4% and forms part of his 'means';

- (f) from 1 May 1974 any income from a previous employer's pension fund is counted as a part of the total means.

## SECTION XI

# PROVISIONS RELATING TO THE NAMAS OF SOUTH WEST AFRICA

(The amounts of money referred to in the paragraphs that follow reflect the position as at 1 October 1975.)

### ELIGIBILITY AND AMOUNT OF PENSION

- (a) No person who has an income in excess of R246 p.a. (R20,50 p.m.) may receive a social pension, neither may more than one social pension be granted at the same time.
- (b) **Age:** 65 years (men)  
60 years (women)
- (c) **Maximum** amount of pension is R225 (R18,75 p.m.)
- (d) **Maximum** amount of pension plus income is R351 p.a. (R29,25 p.m.)
- (e) **Free Income** (amount which will not affect pension) allowed is R126 p.a. (R10,50 p.m.).

A reduction of R6 for every R6 or portion of R6 by which income exceeds R126 p.a. is made from the maximum pension that is allowable.

- (f) **Minimum** pension payable is R5 p.m. (R60 p.a.).

### MARRIED APPLICANTS

Income: the combined income of a married applicant and his spouse is deemed to be the income of the applicant.

Assets: the combined assets of both applicant and spouse are taken into account.

### THE OVER-70's

Remuneration, in cash or kind, received *for services rendered* by an applicant aged 70 or over are disregarded and will not affect his right to a pension.

### AGRICULTURE

Profits are assessed at R36 p.a. (R3 p.m.).

### VALUE OF ASSETS

The annual income received from assets valued at R2 450 or less is treated as 'free income' and does not affect pension eligibility.

## ALLOWANCES

In addition to the basic pension certain allowances may be paid.

### Allowance for Postponement of Application

To encourage persons to continue earning after they have reached the minimum qualifying age an extra amount is paid for deferment up to four years. This provision came into effect on 1 May 1974 and does *not* apply to pensions granted before that date.

For one year's postponement ...	...	...	...	R15 p.a. (R1,25 p.m.)
two years' postponement ...	...	...	...	R21 p.a. (R1,75 p.m.)
three years' postponement ...	...	...	...	R27 p.a. (R2,25 p.m.)
four years' postponement ...	...	...	...	R33 p.a. (R2,75 p.m.)

### Attendant's Allowance

A person 85 years old or above who needs the regular attendance of another person receives an attendant's allowance not exceeding R45 p.a. (R3,75 p.m.) provided that he is not in any home or institution to which the state pays a subsidy towards the costs of his accommodation and care. A person who is younger than 85 years may be granted an attendant's allowance if his physical or mental condition is such that he needs regular attendance by another person.

**But Note:** A pension may still be paid to a person who is in:

- (a) a home for the aged;
- (b) a hospital for the treatment of acute illness;
- (c) a home for handicapped persons; or
- (d) a hospital for chronic illness for a period of three months or less.

### LAPSING AND REVIEW OF PENSIONS

1. If the pensioner has not drawn the pension or allowance for six consecutive months then payment will stop. Appeals for the reinstatement of the pension may be made to the Secretary for Coloured, Rehoboth, and Nama Relations.
2. From time to time pensions are reviewed. They may be cancelled, reduced or increased according to the pensioner's circumstances. Should the pension stop immediate enquiries should be made. If the pensioner is not satisfied with the explanation he receives he may discuss his case with a registered welfare organisation.
3. Any changes in circumstances must be reported.

All applications for pensions must give details of marital status, age, and financial circumstances, and a medical certificate must be supplied to support applications for Blind or Disability Pensions.

## SECTION XII

# SOCIAL PENSIONS FOR AFRICANS

Information given in this section is drawn mainly from the Social Pensions Act, No. 37 of 1973, and from the Department of Bantu Administration and Development's Circular B.A. 77, known as the Code. This Code exists only in an Afrikaans version and the section, Sosiale Hulpskemas vir Bantoe, deals with the aged, the blind and the handicapped, for whom there is one standard social pension, each different category being subject to certain specific conditions. Provision is also made for leprosy sufferers.

The information that follows applies to Africans living outside the area of jurisdiction of a homeland government. The homeland governments may make slightly different arrangements.

### **TYPES OF PENSIONS**

Each kind of pension is subject to rules that apply to all pensions, as well as to the specific conditions.

#### **(a) Old age Pensions**

Minimum Age: 65 years (men)  
60 years (women)

#### **(b) Invalidity Pension**

An applicant must have a disability of over 50% with an expected duration of at least 12 months.

#### **(c) Blind Pension**

An applicant must have a medical examination to assess the nature and severity of the sight defect, and whether the condition may be cured by medical treatment.

#### **(d) War Veterans**

An ex-member of the Native Military Corps who is granted a social pension is entitled to a veteran's allowance (i.e. as well as the pension) of R30 a year or R2,50 a month. At the time of writing (late 1975) veterans' allowances were payable only to ex-servicemen resident in "White" areas.

A veteran who is in need of advice or assistance is advised to consult the:

S.A. Legion,  
P.O. Box 8751,  
Johannesburg,  
2000.

If there is a local office of the S.A. Legion close at hand then the honorary secretary will assist.

(e) Leprosy sufferers should go to the nearest District Surgeon, Medical Officer of Health, hospital, or clinic for advice.

## **GENERAL**

In *rural* areas the office of the Magistrate or the Bantu Commissioner will give advice on these pensions and tell an applicant what to do.

In *towns* advice may be obtained from the Bantu Commissioner's office, or the welfare section of the Bantu Affairs Administration Board, or from certain welfare organisations (especially those dealing with child welfare or handicapped persons).

In the *Homelands* there are Social Welfare Sections or Departments of Community Affairs in operation, with trained staff to deal with applications.

In the *Transkei* the Department of the Interior deals with social pension applications.

## **THE MEANS TEST**

Before a pension is awarded the applicant's income and resources and circumstances are investigated. The pension granted may be for the maximum amount or for a smaller amount, depending upon the total resources. The earnings of a man over 70 years of age, and of a woman over 65 years, are disregarded.

The conditions under which pensions are granted may, however, change from time to time and an applicant who is not at first successful may be granted a pension a year or so later, especially if in the meantime his home circumstances have altered.

In October 1975 the maximum 'free income' allowed was R80 a year. (The pension payable was reduced progressively if the free income exceeded this amount.) The "free asset" figure was R2 450.

## **ELIGIBILITY**

Note that no person shall qualify for a social pension who is in receipt of:

- (a) an allowance in terms of an award under the Occupational Diseases in Mines and Works Act, 1973;
- (b) an allowance in terms of an award for permanent disablement in terms of the Workmen's Compensation Act, 1941;
- (c) a pension under the War Pensions Act, 1967;
- (d) any other pension, allowance or benefit under any pension or provident fund or any scheme in excess of R128 a year.

An ex-gratia allowance paid to an indigent ex-member of a military unit may be deemed to disqualify an applicant for a social pension.

### **ELIGIBILITY FOR A PENSION DEPENDS**

- (a) upon the ability of the applicant to maintain himself; and
- (b) upon the ability of the applicant's spouse to provide support.

### **MARRIED PERSONS**

In the case of a couple the income of *both* spouses is added together and divided in half. This establishes the income of each of them.

### **CHILDREN LIVING IN THE HOME**

Children who work and live with their parents are expected to pay a reasonable amount as rent for their accommodation.

### **ITEMS COUNTED AS 'MEANS'**

- (a) Allowances/pensions from a former employer;
- (b) allowances from welfare bodies *unless* in payment for some service rendered;
- (c) free-will gifts (but not if from the spouse of a former employer);
- (d) any house rents received (see note below);
- (e) earnings or any income, for example from farming.

*Note:* If *part* of a house is let then the money received as rent is counted as income. But if the *whole* property is let then the *nett income*, after deducting charges levied upon the property (i.e. ground rent, rates, etc.), and the cost of essential maintenance, is counted as income.

### **STOCK FARMING AND AGRICULTURE**

In rural areas, and in towns and villages where commonage or large garden areas may be available, stock and agricultural produce are valued according to a fixed scale.

Eligibility for a pension may depend upon the amount of the estimated income derived from these sources.

As examples, the following are some of the values fixed for items.

<i>Livestock</i>			
	<i>R. C.</i>		<i>R. C.</i>
Cows ... ... ... ...	8,00 each	Sheep with wool	0,75 each
Goats ... ... ... ...	0,50 each	Sheep without wool	0,50 each
Poultry (if over 50 kept)	0,25 each		
<i>Crops</i>			
	<i>R. C.</i>		<i>R. C.</i>
Mealies ... ... ... ...	0,60 per bag	Beans	2,00 per bag
Wheat ... ... ... ...	1,20 per bag	Peanuts	2,00 per bag
Kaffircorn ... ... ... ...	0,70 per bag	Pumpkins	0,05 each

## FIXED PROPERTY

In assessing eligibility for a social pension the following values are taken into account:

5% on the unencumbered value of property up to R600 in value  
7% on the unencumbered value of property above R600 in value

## RATES OF PENSION

The maximum amount of pension that might be awarded to Africans in the Republic in October 1975 was R15 a month (R180 a year). Not many successful applicants are, however, paid at these maximum rates.

Pensions are paid out each *second* month, that is, six times a year. Urban and rural rates are the same, and the same means test is applied.

An applicant who has no income or an income not exceeding R80 p.a. may receive the maximum pension of R180 p.a. For every R3 p.a. of income over R80 p.a. (or every part of R3) the pension is reduced by R3 p.a. or 25c. per month (e.g. if income is R101 p.a., the pension is R156 p.a. or R13 p.m.). No pension is payable if the income and means are more than R128 a year. The minimum pension payable is R132 p.a.

(The Transkeian Government has adopted a different system for the payment of social pensions. There is no scaling down of the pension as the free income rises above the minimum allowed: a person either qualifies or does not qualify for a pension. In 1975 a uniform pension of R22,50 a month was paid to all categories of pensioners.)

## SPECIAL CONCESSIONS

### (a) Attendant's Allowance

An amount not exceeding R48 p.a. (R4 p.m.) may be paid if a pensioner requires special care.

### (b) Radio Licences

African social pensioners may apply for radio licences at a reduced rate.

### (c) Postponement of application for an Old Age Pension

If application for an Old Age Pension is postponed after the qualifying age has been reached, an additional amount may be paid for each year up to a maximum of four. The scale for this additional yearly allowance is:

<i>Postponement</i>	<i>R. per annum</i>
1 year	15
2 years	21
3 years	27
4 years or more	33

This amount is not added to pensions which are already being paid.

### **DEFINITION OF A STATE INSTITUTION**

Applicants for a pension who are detained or accommodated in a 'state' institution may not receive a pension.

However, in the Code, it is stated that a provincial or a provincially subsidised institution is not regarded as a 'state' institution. It is therefore possible that a social pension may not be forfeited if a pensioner is moved to one of them and the pension may be paid to the management of the institution for the pensioner's maintenance, especially if he is accommodated for any length of time.

## SECTION XIII

### MAINTENANCE GRANTS

#### CHILDREN, PARENTS, FOSTER-PARENTS, GUARDIANS

In the Republic of South Africa the policy is to try to keep children with their parents in the household.

If this is not possible, because of death or because the parents are unfit to care for their children, then a Commissioner for Child Welfare sitting in a Children's Court may appoint either foster-mother (or foster-parents) or some other person or group of persons to care for the child, or he may approve a guardian.

Grants are made towards the cost of bringing up those children whose natural parents are found to be unable to do so unaided. These allowances are called maintenance grants when the child is with its natural parents or family and foster-parent grants if other individuals are caring for them. Institutions responsible for children committed to their care by the Court receive capitation grants.

In the case of Whites, Coloured, and Asians, grants are normally payable until the end of the year in which the child becomes 18 years of age. African children are normally eligible until the end of the year during which they become 16 years of age. In all cases, a year's extension may be granted if the child is attending an educational institution.

#### WHO MAY APPLY FOR A GRANT?

##### **A woman with dependent children:**

- (a) a widow with limited means (income ceilings are laid down for each racial group);
- (b) a wife who has been deserted (for at least six months) whose husband cannot be traced, or, if his whereabouts are known, does not contribute adequately to her support;
- (c) a wife who has been divorced or legally separated (for at least six months) who is inadequately supported by her former husband;
- (d) a wife whose husband has been awarded an Invalidity Grant or other social pension;
- (e) a wife whose husband has been certified unfit for work for a period of at least six months;
- (f) a wife whose husband has been given a prison sentence of six months or more, or has been ordered to be detained in a State institution;
- (g) an unmarried mother whose child is not supported by its father (after efforts to obtain support have failed).

##### **A man with dependent children:**

a widower, divorced, or deserted father who is in receipt of a social pension, or who has been certified as totally medically unfit for at least six months.

## **Foster parents and guardians with inadequate incomes.**

### **HOW TO APPLY FOR A GRANT**

- (a) Consult the local office of the appropriate government department (see Section I);
- (b) consult the local Magistrate in his capacity as Commissioner for Child Welfare; or
- (c) consult a registered welfare society, preferably a Child Welfare Society or society for family welfare (e.g. T.B. Care Society, Christelike Maatskaplike Raad, Cripple Care Society, etc.).

### **APPLICANTS MUST PRODUCE:**

- (a) the child's birth or baptismal certificate or other documentary proof of age (if no documentary proof is available certain officials have authority to estimate a child's age); and
- (b) details of family income and circumstances.

### **BASIC CONDITIONS LAID DOWN WHEN A GRANT IS AUTHORISED**

1. Children of school-going age must attend school regularly unless a medical certificate shows that they are unfit to attend school.
2. The children's grant must be expended for the benefit of those children. (This means that any other person living in the household must contribute a reasonable amount for his/her own board and lodging and not expect to share the children's grants.)
3. Homes must be kept neat and clean and be open to inspection at reasonable times by officials of the appropriate department or of any registered welfare society, or any person appointed to supervise the family.

**Note:** 'Any person legally liable to maintain a child who, while able to do so, fails to provide that child with adequate food, clothing, lodging and dental aid, shall be guilty of an offence.'

4. A child having physical, intellectual, or mental disabilities may be awarded a higher monthly grant.

### **RESIDENTIAL QUALIFICATIONS**

Grants may be awarded to any person residing in the Republic and an applicant need not necessarily be a South African citizen.

### **GENERAL**

It should be remembered that any alteration in family circumstances, of whatever kind, must be reported immediately to the department which pays the grant. As is the case with other social pensions the rates

paid may change from time to time. Any parents or guardians who believe that a government budget change or an alteration in their own circumstances may have made them eligible for a grant or for an increase in their grant, should not hesitate to consult the relevant department or a registered welfare organisation.

#### **MAINTENANCE GRANT SCALES**

1. The amounts payable are calculated in accordance with a fairly complicated schedule, based upon:
  - (a) a grant in respect of the mother (parent);  
a grant in respect of the children up to the second or third, according to race classification;  
a grant in respect of subsequent children;
  - (b) an amount of 'free income' (i.e. family means which will not affect the payment of a grant to adult or child);
  - (c) a maximum figure for the family means plus the State grants, which may include other social pensions.
2. In addition certain bonuses are payable. For details refer to the following pages which give schedules for the different population groups.

**Note particularly** that *no* concessions are made for earnings of those over 70 years of age. Such earnings whether by parent, foster-parent, or guardian are included when the means test is applied.

#### **MEANS TEST AS APPLIED IN CALCULATING MAINTENANCE GRANTS**

1. The amount of the grant to natural parents, step-parents and guardians depends upon:
  - (a) their income (means);
  - (b) the number of dependent children;
  - (c) whether they are receiving another social pension;
  - (d) whether one person is acting in place of both parents.
2. In the case of a married couple one half of the total joint income is counted for the means test.
3. The earnings of persons over 70 years are taken into account.
4. Half the income (means) of unmarried persons living together as husband and wife is taken into account.
5. The full income value of assets of a person accepted as single but only half the other income are taken into account in calculations of the grant payable.

#### **SCALE OF PAYMENTS**

The following figures reflect the rate of monthly grants payable to White, Coloured, Indian, and African beneficiaries as at 1 October 1975.

## **White**

The maximum rates are as follows:

A parent's allowance of R64 p.m.

Grant for first three children — R16 p.m.

Grant for fourth and subsequent children — R14 p.m.

A divorced or deserted or single woman without support or a widow or widower may receive in addition R10 p.m.

For every child attending school a special allowance of R8 p.m. is payable.

Foster care grants are maxima of R43,50 p.m. per normal child fostered, and R47,50 p.m. per mentally or physically handicapped child.

## **Coloured and Asian**

Maximum basic grants are payable if the mother's income does not exceed R21 p.m.

Parent's allowance R6 p.m.

Each of the first two children R3 p.m.

Each additional child after the first two R2 p.m.

These rates were laid down many years ago. Since then a number of supplementary allowances have been provided.

A single, widowed, deserted or divorced mother *without support* may receive the following additional allowances:

- (a) additional R11 per month to those not in receipt of social pensions;
- (b) a supplementary allowance of R2,75 per month;
- (c) a further R1,25 per month may be added to the above;
- (d) a further R2 per month may also be added in certain circumstances;
- (e) a supplementary allowance of R15 p.m. to those receiving a parent's allowance;
- (f) an additional R2,95 per month per child entitled to an allowance.

Because of the complicated formula two examples are given as illustrating the position from October 1975. A single, widowed or divorced mother with inadequate means with one child would receive a maximum allowance of R43,95 per month. If she had four children she would receive a maximum allowance of R58,50 per month.

Foster care grants are R25 p.m. for each child fostered.

## **African**

- (a) Maximum grant in respect of mother R10,75 p.m.
- Maximum grant for each of first two children R3,20 p.m.
- Maximum grant for third and subsequent children R2,95 p.m.

(b) Means of family not affecting amount of grant:	
In respect of each adult	R5,00 p.m.
In respect of every child	R1,00 p.m.
(c) Maximum state grant (including any social pension)	R23,05 p.m.
(d) Means of family plus any state grant not to exceed	R32,05 p.m.
(e) In addition certain bonuses may be paid	
Ordinary bonus	R2,50 p.m.
Amount payable to widow/widower/ deserted person who is in receipt of a maintenance grant	R1,75 p.m.
Amount for each child	50c p.m.
Maximum foster care grants are R11,777 p.m. per normal or R13,777 p.m. per handicapped child fostered.	
<i>N.B.</i> Different rates may be applied in areas under the control of home- land governments.	
Note that the sums mentioned are <i>maximum</i> ones, payable only in cases of extreme poverty.	

## SECTION XIV

# FAMILY ALLOWANCES

### FOR CERTAIN WHITE WAGE-EARNERS

Certain White families, with a low income and having three or more dependent children, may qualify for an allowance.

Application has to be made by the father or the stepfather to the nearest office of the Department of Social Welfare and Pensions.

Allowances, if granted, are paid to the mother monthly. Few families receive this assistance because other forms of assistance, more beneficial to the family, are usually available and to be preferred.

The maximum family allowances are R48 p.m. in respect of the first three children, i.e. R16 p.m. per child, and R14 p.m. for the fourth and subsequent children. An additional grant of R8 p.m. is paid for each scholar. A family with three children will qualify for the maximum allowance provided the income does not exceed R2 082 p.a. (R173,50 p.m.).

### FOR COLOURED WAGE-EARNERS

#### (a) General Conditions

These allowances are intended to help a family while the bread-winner is *temporarily* unable to earn sufficient to maintain himself and his family.

There is no age qualification. Anyone resident in the Republic may qualify.

The allowance is awarded to the father and *only if he is able to earn*: if he is unfit to work he may apply for a Disability Pension and his children may qualify for Maintenance Grants.

There must be at least three dependent children under 18 years staying with the father.

#### (b) Means Test, Allowance and Bonus

(i) If an applicant's income is *less* than R102 p.a. any allowance awarded is *reduced* by R6 p.a. for each R6 (or portion of R6) by which it is less than R102 p.a.

(ii) The maximum basic allowance is fixed at R24 p.a. per child from the third child.

(iii) The maximum amount payable is R150 p.a. per family.

(iv) A bonus of R132 p.a. is paid.

The family means plus the Family Allowance shall not exceed:

for each parent R162 p.a.;

for each child after the second R48 p.a.

#### Note especially that:

(i) the earnings of a person over 70 are *not* exempt from the means test; and

(ii) the income (means) of a married couple is *not* divided as is the case with, for example, Old Age Pensions.

## SECTION XV

### SOCIAL RELIEF

**(Applicable to all population groups)**

1. In emergencies, and as a temporary measure, relief is given by the appropriate departments listed in Section I.

In places where the departments do not have local offices applications for relief should be made to the Magistrate's office.

2. Relief is usually given in the form of vouchers for rations. Items vary according to the age and racial group of the recipient. Items other than food may be given, such as blankets, candles, fuel, household necessities, clothing, etc., depending upon the finances which may be available and the type of the emergency, amongst other factors. Needy Whites may be granted tools, work clothes, and rents or board.
3. The assistance is intended for emergencies only and for brief periods while alternative, long-term measures may be put into effect. Emergencies may be deemed to include periods (less than six months) during which a person is unfit for work, cases of desertion, cases where the breadwinner has died or is being detained in a Government institution for *less* than three months, and cases of persons in stricken areas. The help given does not cover a family's needs but assists, for example, a person awaiting the award of a social pension. In such cases every effort *must* be made to obtain this help because registered welfare organisations cannot and should not be expected to provide from their own resources what the state departments are authorised to provide and for which funds are voted from general tax revenue.

## SECTION XVI

### MEDICAL AIDS

Persons who have been receiving treatment as in-patients at a hospital or in an out-patient clinic may be given appropriate advice by the hospital social worker.

Societies for the Care of Cripples operate in most centres and provide both advice and practical help.

Where the provision of the medical aid (or prosthesis) will fit a person for the labour market, application, in the first instance, may be made to the local office of the Department of Labour. Advice may also be obtained from District Surgeons, Medical Officers of Health or local officers of organisations such as the Red Cross Society, Noodhulpliga or St. John's Ambulance Society.

Indians should apply to the Department of Indian Affairs for advice and assistance.

## SECTION XVII

### LEPROSY SUFFERERS

**(All racial groups)**

- (a) Grants may be paid to the dependants of leprosy sufferers.
- (b) Grants may be paid to conditionally discharged leprosy patients who are not in receipt of any other social pension or grant. (Payments are made through Magistrate's offices.)

## SECTION XVIII

### CERTAIN CONDITIONS APPLICABLE TO INDIANS

#### **1. Hospital Care**

The maintenance costs of indigent infirm Indians who do not require constant skilled nursing and medical attention but who have nowhere to go when discharged from hospital may, after screening, be met by the Department of Indian Affairs.

#### **2. Indian pensioners residing in institutions or receiving treatment in an institution.**

- (a) No pension may be paid to a person maintained or receiving treatment, at state expense, in a state or state-aided institution.
- (b) A stay of three months or less in a hospital intended for the treatment of *acute illness* will not affect payment of pension. (This rule likewise usually applies to other population groups.)

#### **(c) Special provision**

The Secretary for Indian Affairs may, at his discretion, make payments for such time as he sees fit to an individual or to the management of a state or state-aided institution for disbursement on behalf of such person.

(This concession is the subject of discussion between state departments and welfare organisations, from time to time. No satisfactory decision relating to other population groups has, at the time of writing, been reached.)

## SECTION XIX

### CONCLUSION

#### **ALL PENSIONERS SHOULD:**

1. **Report immediately** any change of circumstances, e.g. in income, address, marital status, family composition, etc. Inform the appropriate department — that is, the one which pays out the pension or grant.
2. **Remember** that any pension, grant or allowance may be reviewed by the department concerned. It might be cancelled, reduced, suspended, delayed or increased.

#### **Therefore:**

If your money or voucher does *not* come you should immediately ask for the reason.

It is wise to consult your nearest registered welfare society and ask for advice.

3. **Finally:** When your money does come, remember to tell the society you consulted.

## SOURCES OF REFERENCE

Social Pensions Act, No. 37 of 1973 (applies to all racial groups, except Coloured in the Republic)

Coloured Persons' Social Pensions Law, CRPC Act 1 of 1974.

Regulations issued under these Acts, published in *Government Gazettes*, e.g.

	<i>Gazette No.</i>	<i>Date</i>	<i>Govt. Notice No.</i>
<i>Whites</i>	3866 4154	18 April 1973 1 Feb. 1974	649 140
<i>Coloured and Indians</i>	3994 4041 4171 4301 4542	10 Aug. 1973 5 Oct. 1973 22 Feb. 1974 14 June 1974 20 Dec. 1974	1403 1846 270 993 2365
<i>Africans</i>	4308 4878	21 June 1974 24 Oct. 1975	1034 2002
<i>Namas in SWA</i>		22 Feb. 1974 21 June 1974	272 1074

Departement van Bantoe Administrasie en Ontwikkeling.  
Gekonsolideerde Vaste Omsendbriefskrif B.A. 77.

Publications of nationally organised welfare bodies, e.g.

S.A. National Council for the Aged, S. A. National Council for Child and Family Welfare, S.A. National Council for the Care of Cripples, S.A. Legion, ACVV, etc., and of the Progressive/Reform Party.

Advice kindly given by departmental officials and officials of various voluntary organisations, e.g. S.A. Legion.

Discussions with field-workers suggested a format likely to prove helpful to the non-professional reader.