



Examining concerns about cash transfers

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Cash transfers, known as social grants in South Africa, are direct, regular, and non-contributory payments to eligible individuals to increase household income. Social grants in South Africa enable vulnerable people to meet their basic needs and are even more necessary in times of crises. There is ample [evidence](#) in South Africa and internationally that cash transfers bring about many positive outcomes, such as reducing poverty and child hunger and improving school attendance.

Yet some critics remain doubtful and cite individual examples as 'evidence' of harm caused by cash transfers. But anecdotal critiques based on limited cases do not reflect the systematic behaviour of most recipients or the positive systemic impact of cash transfers.

A great deal of attention has been paid locally and internationally to investigating common concerns about cash transfers. For example, the [Transfer Project](#), a multi-country research initiative, used data from eight rigorous evaluations of government unconditional cash transfer programmes in Africa to examine the evidence for common perceptions of cash transfers.

This factsheet draws on a range of literature to see what the evidence says about the following concerns about social grants:

1. Cash will be wasted on alcohol and tobacco
2. Social grants cause dependence and laziness, discouraging people from working
3. Child-focused grants increase the fertility rate
4. Social grants are handouts that don't contribute to development
5. Social grants lead to price inflation and disrupt local economies
6. Social grants are not fiscally sustainable



1. Concern: cash will be wasted on alcohol and tobacco

- There is substantial evidence that social grants, including the Child Support Grant (CSG), are **primarily used for meeting basic needs**. While there are cases where the grant is spent on nonessential items, these tend to be the exception rather than the rule.
 - The [2012 CSG impact assessment](#) commissioned by the Department of Social Development (DSD), South African Social Security Agency (SASSA) and UNICEF, found that the **top five reported uses** of the CSG were (a) food, (b) education, (c) clothing and household goods, (d) health and (e) transport – representing 95% of reported uses. (1)
 - Several other studies report similar use of the CSG for food and other necessities. (2–4) The ample evidence on the benefits of the CSG for child outcomes indicates that, despite the modest amount, the grant is mainly spent in ways that support children’s well-being.
 - At R500 per month in 2023, the CSG falls well below the food poverty line of R760 per person per month, the minimum amount to avoid starvation. This is reflected in the ongoing high levels of household food insecurity and malnutrition and undernutrition in children. [Research](#) by the Medical Research Council (MRC) shows that, rather than wasting the CSG, the ability of CSG beneficiaries to make healthy food choices for their children is limited by the small amount of the grant and the limited food environment in poor communities.(5) In the words of one CSG beneficiary:

“I know what I should be feeding my child, because they tell us at the clinic, children must eat vegetables, they must have meat, they need fruit, they need yoghurt and cheese, they should drink milk once a day, but that is a luxury. I try to get them vegetables by buying [frozen] mixed veg because it’s a bit cheaper, and I add a bit of it to the sishebo¹, or the gravy sometimes, when I get their money I try and get them fruit and some snacks that they like, but that’s only on that [first] week they eat like that, then [its back to the usual].”(CSG recipient, Langa) (5)
 - A [2021 rapid assessment](#) of the Social Relief of Distress (SRD) grant by the Department of Social Development also found that the R350 grant is mostly used to purchase food, as reported by 93% of survey participants. (6)
- The [Transfer Project](#) found **no evidence of increased expenditure** on alcohol and tobacco across six African countries² in which it carried out evaluations of unconditional cash transfer initiatives. In Lesotho, alcohol expenditures decreased after the introduction of cash transfer programmes. Alcohol and tobacco represented only 1 to 2 percent of food expenditures in poor households in these countries.(7)
- A [2014 World Bank study](#) reviewed studies from developing countries in Latin America, Asia and Africa and also found no evidence that cash transfers prompt increases in spending on ‘temptation goods’ such as alcohol and tobacco.(8)

¹ A kind of relish eaten along with a starch.

² Ghana, Kenya, Lesotho, Malawi, Zambia and Zimbabwe



2. Concern: social grants cause dependence and laziness, discouraging people from working

- Social grants in South Africa are **limited to the most vulnerable**, and until 2020 were only available for the elderly, children and those with a disability who had been medically assessed as unable to work.
- The COVID-19 SRD grant (cSRD) was introduced in May 2020 for adults³ who do not have financial support from any other source. The value of this grant (R350 per month) falls more than 50% below the food poverty line of R760, meaning it is insufficient to meet even basic food needs.
 - Despite this, and contrary to the common concern that grant programmes may discourage work, a recent [study](#) from the University of Cape Town (UCT) found that the cSRD grant receipt **increased the probability of job search** by more than 25 percentage points.(9)
- The concern about grants promoting laziness falsely blames the unemployed for not being able to find work. But South Africa has one of the **highest unemployment rates** in the world at [32.6%](#) in June 2023 – almost one in three adults – or **42.1%** when discouraged work seekers are included. There are many structural [reasons](#) for this, including skills mismatch, deindustrialisation trends, and insufficient sustainable development, among others. The difficulty of finding work is therefore not simply the ‘fault’ of lazy grant recipients.
- To the contrary, a [study](#) of **job seekers’ attitudes to grants** in South Africa in 2010 found that “both those in and out of work placed a high value on paid employment”, and “all categories of the workless were extremely motivated to get work.”(10) Similarly, [recent studies](#) at the University of Johannesburg show that grant beneficiaries “show a strong desire to be productive” and improve their circumstances. (11)
- There is also growing evidence that social grants can play an important role in **supporting job-search costs**. In addition to the [cSRD grant](#) findings by UCT, a 2015 [study](#) found that old-age pensions were often used in rural households to support young matriculants to travel to find work. (12)
- Similarly, international research generally does not find evidence of a dependency culture.
 - A 2015 [study](#) assessing the effects of government-run cash transfer programmes in six developing countries – Honduras, Indonesia, Morocco, Mexico, Nicaragua, the Philippines – found “no systematic evidence that cash transfer programmes discourage work”. (13)
 - A [review](#) of evidence from 56 cash transfer programmes across the world by the Overseas Development Institute also did not support claims that cash transfer programmes discourage adults from working.(14) Instead, where significant effects were found, they tended to show an increase in levels of participation in work.

³ South African Citizens, Refugees, Asylum Seekers and Special Permit Holders aged 18 – 60 years.

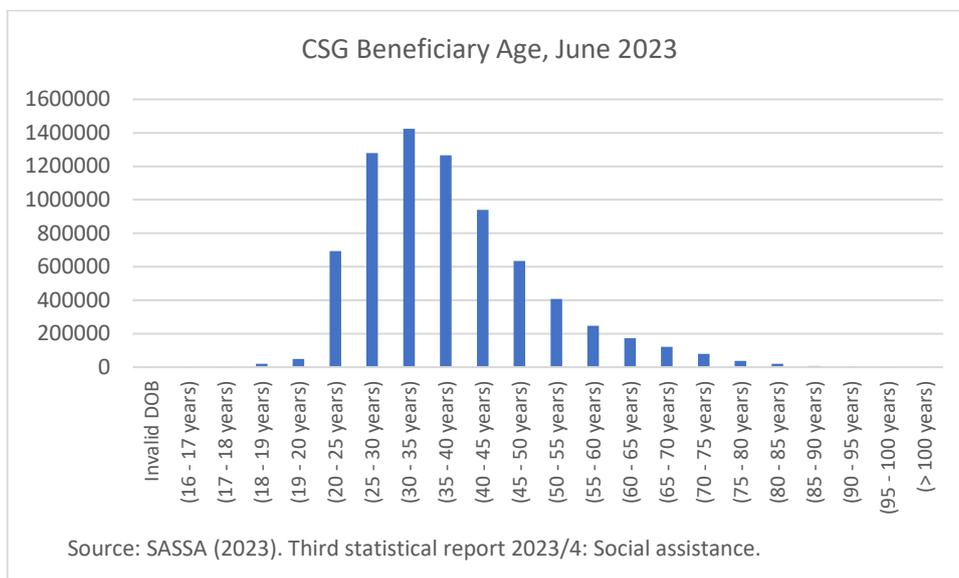


3. Concern: child-focused social grants increase the fertility rate

- There are concerns that cash transfers may have unintended consequences such as creating incentives for increased fertility rates. Specifically, it is often suggested that the CSG encourages women in poor households to have more children to increase their income. But the overall fertility rate in South Africa has **not systematically increased** since the introduction and expansion of the CSG.
 - The [2016 SA Demographic and Health Survey](#) (SADHS) by the SA Medical Research Council found that women in South Africa in 2016 had an average of 2.6 children – down from 2.9 reported in the 1998 SADHS, the year in which the CSG was introduced. (15)
 - The [Total Fertility Rate](#) as reported by Statistics South Africa in the mid-year population estimates has shown an overall decline over the period 2002 – 2022. (16)
- As noted in a recent [paper](#) by economists, demographers and actuarial scientists, there are few studies in South Africa that have specifically evaluated the effect of the CSG on teenage pregnancy. Those that have been conducted **find no evidence of CSG impact on teenage fertility** (17–20).
 - [Udjo](#) (17) analysed data from the 2007 Community Survey and the 2010 General Household Survey and found that teenagers who receive the CSG are less likely to be pregnant with another child compared to those who do not receive the CSG.
 - [Moultrie and McGrath](#) (19) reviewed the teenage fertility rates reported in the 1996 Census, 1998 DHS and the 2001 Census, and found that it is unlikely that the CSG has led to an increase in teenage fertility rate given the observed decline of about 10 per cent in teenage fertility over this period.
 - Drawing on in-depth interviews with CSG recipients aged 18 to 24 years in northern KwaZulu-Natal, [Ngubane and Maharaj](#) (20) also concluded that these young women did not fall pregnant to access the CSG.
- Early childbearing is a concern because of the potential negative effects on both the mother and child. According to Statistics South Africa's [Reported Live Births](#) 2021 report, 949 757 births occurred in South Africa in 2021. A total of 45 257 births (4.8%) were to mothers aged 17 years and younger, and of these, 42 were births to mothers between 11 and 12 years. But the findings discussed above indicate that there are **other factors driving** teen pregnancies, rather than a desire to access the CSG. Such factors include gender inequality, limited sex education and limited access to contraception and health services in some areas.
- The absence of a systematic perverse incentive has been further confirmed by a [2023 study](#) that uses provincial-level data from a panel of nine South African provinces over the period 2001–2016, and similarly finds **no evidence** to support the assertion that the increase in coverage of the CSG is associated with an increase in overall fertility (in aggregate, over all ages). (21)



- Data from the [South African Social Security Agency](#) (SASSA) show that **teens aged 16-19 years make up only 0.3%** of all CSG beneficiaries (caregivers, see graph). (22) In June 2023, only 127 teens aged 16-17 years and 815 aged 17-18 years were receiving the CSG, out of a total of 7.4 million CSG beneficiaries (caregivers). For teens aged 18-19 years 21 023 were receiving the CSG for their own child and for the 19–20-year-olds there were 48 799. Teens aged 18 and 19 are young adults rather than children (legally defined as under 18), but many are still in school and dependent on their caregivers.



- The SASSA data shows that fewer than 1% of all 16 (0.01%) and 17-year-olds (0.08%) receive the CSG for children of their own. (22) This increases slightly for young adults aged 18 (2.21%) and 19 years (5.03%).
- There is also evidence that the CSG does not incentivise women to have **another child**. In addition to the study by Udjo (17) mentioned above, a 2016 [study](#) drew on data from a cohort of 4 845 women who gave birth to their first child between 1998 and 2008, and found that women receiving the CSG in South Africa were less likely to have a subsequent pregnancy than women with similar characteristics not receiving the grant.(23)
- A 2022 [update](#) on an earlier study commissioned by UNICEF on the exclusion error rate for children who are eligible to receive the CSG, found that the **greatest exclusion** continues to be among children under one year at 48.3%.(24) It can be argued that if women were becoming pregnant to access the grant, it is likely that they would apply for it as soon after the birth of the child as possible.



- Instead, the CSG appears to have a **protective effect** on child recipients: A [2012 CSG impact assessment](#) commissioned by DSD, SASSA and UNICEF, found that receipt of the CSG led to decreased adolescent sexual activity and reduced pregnancy, particularly when the grant was received in early childhood.(1)
- Evidence from around the world largely suggests that cash transfer programmes targeting poor households (usually with children) do not lead to an increase in fertility. For example, research by the Transfer Project on unconditional cash transfer programmes in Kenya, Malawi and Zambia demonstrated [no increases in fertility](#) due to cash transfer programmes.(7)



4. Concern: social grants are 'handouts' that don't contribute to development

- Grants such as the CSG contribute to **social development** outcomes such as education and child health.(25) For example, adolescents [receiving the CSG](#) are more likely to have positive educational outcomes and are significantly less likely to engage in behaviours that put their health and well-being at serious risk.(1)
- Cash transfers can **stimulate local economies** by increasing the demand for goods and services. When people receive social grants, even when values are modest, they tend to spend it in the local area and stimulate the local economy. A study of [informal traders](#) in Gauteng, the Eastern Cape and KwaZulu-Natal found that, in the dire economic circumstances of the COVID pandemic, the cSRD grant provided a cushion by stimulating customer spending, providing capital to purchase stock, and enabling new businesses.(26)
- Although grants such as the CSG are spent largely on food, there is some evidence of their use for small [productive investments](#) in livelihood activities to enable families to meet basic needs.
 - A [study](#) on rural livelihoods found that households that received more CGS income were more likely to invest in productive assets such as small ploughs, and engage in poultry, staple crop and vegetable production.(27)
 - [Research](#) at the University of Johannesburg explored the various ways CSG recipients 'grow' their grant by engaging in informal work and income generating activities.(11)
 - Similarly, a Ugandan [study](#) has shown that the provision of cash transfers to young people has encouraged entrepreneurship. (28)
- Social grants by themselves are not a silver bullet for promoting development. They are intended to form part of a broader basket including the social wage, access to education and other **complementary interventions** which together contribute to reducing poverty and inequality and promoting sustainable development.
- Globally, evidence from the World Bank shows how cash transfers have **facilitated development** in various countries and contributed to development outcomes such as improved nutrition, increased consumption and increased healthcare and education.(29)



5. Concern: transfers lead to price inflation and disrupt local economies

- Inflation is impacted by several factors such as exchange rates or the price of commodities. Therefore, an increase in prices cannot simply be attributed to individuals receiving grants.
- Studies have shown that cash transfers are **unlikely to lead to price inflation**.
 - The beneficiaries of cash transfers are often the poorest members of a community and so cash transfers present a small injection into the overall community cash flow.(7)
 - An experiment in Kenya found that even large cash transfers have an economically insignificant effect on local prices which suggests that cash transfers like the CSG are unlikely to disrupt prices.(30)
- In some cases, these cash transfers have increased demand while also having a positive impact on supply, which also means that prices are unlikely to be significantly distorted. (7)
- The introduction of cash transfers makes markets more competitive. (31)
- [Evidence](#) from Kenya has shown that cash transfers have positive aggregate economic impacts which are able to **counterbalance** price inflation such as increased labour supply and productivity. (32)



6. Concern: food parcels or other 'in-kind' transfers are better than cash with no strings attached

- The Lund Committee for Child and Family Support considered an array of measures to support children and families in post-Apartheid South Africa before proposing the CSG. They reviewed the [literature](#) for and against cash benefits and found the **economic and developmental arguments** for cash benefits – as opposed to in-kind support (such as food, food vouchers etc.) – to be: (33)
 - they give poor people leverage
 - they can be more cost-effective
 - they maintain markets and consumer discretion
 - they provide entitlement and purchasing power for vulnerable groups, thus leaving the physical supply of the right food at the right time to the private sector
 - there can be lower administrative costs
 - they can have multiplier effects on incomes of the poor
 - there is generally less loss through leakage and corruption.
- Cash benefits on the whole are easier and **cheaper to deliver** than in-kind schemes, with [evidence](#) reviewed by the World Bank indicating that cash-based transfers save between 13 and 23 percent of administrative costs as compared to food-based or in-kind transfers.(34)
- When delivered efficiently, they are also **more likely to go directly to those who need them**, rather than being diverted by middlemen. For example, when food parcels were given to those in need during the COVID-19 pandemic, problems were encountered in distributing the food parcels, including [people](#) intercepting the food parcels and using them for their own purposes.
- There were also concerns during the pandemic about whether the food parcels were **nutritionally adequate**, reducing the potential benefits to food security. [Researchers](#) at the University of Pretoria reviewed food parcels in Gauteng in 2020 and found that they were not nutritionally balanced(35)
- There are studies, such as a recent [study](#) conducted in South Africa and Malawi by researchers at Stellenbosch University (36) that indicate that educational and cognitive outcomes for children can be bolstered by either cash grant receipt or food security, and that benefits are enhanced when social protection is received in combination. However, it is not clear if this would remain the case if the value of the CSG were to be increased to an amount that allowed families to make more nutritious food choices. (5)
- Internationally, [research](#) by the World Bank shows that countries increasingly support people with cash as a form of safety net, although food-based programmes are still important interventions in some contexts. (34)



7. Concern: Cash transfers are not fiscally sustainable

- South Africa's history of settler colonialism and apartheid has meant that a significant portion of the country's population has limited access to labour markets and the ability to engage in income generating activities. This history has contributed to **deeply entrenched levels of poverty and inequality** within the country. This poverty and inequality cannot be ignored and has significant fiscal consequences, as it is a drag on economic growth and increases the risk of social instability.
 - A higher incidence of poverty caused by reduced social expenditure will depress the debt to GDP ratio and exasperate low levels of economic growth. (37) This is because reduced social spending results in people spending less in both the public and private sector, which impacts GDP. Given that debt levels are measured relative to GDP, a depressed GDP means a lower debt to GDP ratio. (37)
- In the face of poverty, extreme inequality and structural unemployment, the **South African constitution enshrines socio-economic rights** and obliges the government to act to progressively realise these rights, including the right to social assistance. But the National Treasury's policy of fiscal austerity means many forms of social assistance are **progressively deteriorating** because they are not increasing at the same rate as inflation.
 - The Child Support Grant increased by 4.2% in April 2023 whilst CPI Food Inflation at the time was 13.8%. This grant is mostly used by caregivers to purchase necessities such as food. Therefore, in real terms, the purchasing power for those dependent on this grant has [decreased](#). (37)
 - Between the 2015/16 and 2018/19 financial year, non-interest expenditure on government goods and services was significantly below population growth, which suggests that spending per person is falling. (37)
- These patterns in spending reflect National Treasury's use of **austerity budgeting**. Through this kind of budgeting, their goal is to solve government debt and the problem of limited economic growth. International evidence shows that adopting austerity budgeting has **harmed the long-term sustainability and growth** of economies.
 - The use of structural adjustment policies in several countries in Africa and Latin America led to negative GDP. This period has become known as the lost decade because of the lack of growth and advancement within those countries during that time. (37)
 - The adoption of austerity budgeting in countries like Spain, Ireland and Portugal led to significant increases in unemployment. (37)
- Prioritising austerity over social spending on grants and public services (health, education) therefore **undermines the fulfilment of constitutionally entrenched rights**. As argued by the Institute of Economic Justice, when austerity is prioritised, "the poor will suffer



disproportionately, women will be worst hit, the state will see its capacity further crippled, and businesses will experience a worsening of economic infrastructure and reduced spending, while increasing demands will be made on a shrinking tax base”. (38)

- Considering only the fiscal burden also does not acknowledge the **broader and longer-term benefits** of social grants.
 - Cash transfers can stimulate the economy through increasing consumer demand and welfare. A study from the IMF highlights how cash transfers can reduce poverty and encourage economic productivity which can have positive fiscal impacts. [29]
 - Investments in human capital (such as the contribution of grants to improved education and child health outcomes) can contribute to long-term fiscal sustainability.
- A recent [World Bank review](#) of South Africa’s social assistance programmes found that the system overall is **effective**, well-targeted, covers a large number of the poor, and provides **sizeable benefits** to households. (39)
 - Significantly, the review noted that grants have played an important role in **alleviating poverty and the extreme inequality** in South Africa, including during the COVID pandemic. Grants are estimated to reduce the poverty rate by between 10 and 40 percentage points, depending on the choice of official poverty line, and lower the Gini coefficient, a measure of inequality, by about 7 percentage points.
 - The review also found that the cash payments have positive and important effects on a wide variety of **development outcomes** – including nutrition and food security, educational attainment, health, labour supply and livelihoods.
- Debates about whether social grants are affordable often pit social assistance against employment-creation strategies, but this is a **false choice**. With careful design, it is [argued](#) that grants such as the cSRD can support public policy priorities such as getting young people into work.(26) Even for modest grants such as the CSG, there is [evidence](#) that CSG recipients endeavour to ‘grow’ their grant by engaging in informal work and income generating activities.(11)
- It is often argued that South Africa's tax base is both too small and too overburdened to continue the current spending on social grants, let alone allow for additional budget for social grant expansions. It is necessary to **increase the tax base**, but one way to do this is by bringing excluded people into the economy as taxpayers. Excluded people can contribute to the economy by paying VAT if they have cash to spend. Continual exclusion of the majority from the economy will only serve to reduce consumer spending and shrink the tax base further.
- Another popular argument is that South Africa cannot afford to increase its **level of debt** because once it reaches a certain level, economic growth will be negatively impacted. This theory of a debt ceiling, which was brought forth by the World Bank, has been widely



debunked.(37) Furthermore, by international norms South Africa is not highly indebted. Consequently, it is possible for social assistance to be funded by debt. Some progressive economists take the view that we should increase debt to pay for increased income support, as this would have a greater stimulus effect on the economy, resulting in faster economic growth and in the long-term improving our ability to reduce the debt-to-GDP ratio. This is supported by modelling by the [Roosevelt Institute](#) which suggests (in the US context) that even though the debt-to-GDP ratio initially increases, in the long-run this is offset by economic growth.

- The state must fulfil its obligations to use all of its available resources to progressively realise socio-economic rights. This means, amongst other measures, taking advantage of the range of options that exist to raise extra revenue, including through possible progressive taxation and debt management. (38)
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