Understanding the role of social grants as resources in multi-generational households: examples from South Africa and Lesotho

Elena Moore and Thandie Hlabana

This chapter explores how social grants (cash transfers) interact with broader social and economic conditions and intra-household dynamics to shape how resources are managed and controlled in households. It focuses on social grants within multi-generational households in the Southern African context, where grants are a critical, often the primary, source of income. Focusing on South Africa and Lesotho, one middle- and one low-income country, both of whose social protection systems have grants for children and pensioners, it examines the role of such grants in a global south context, marked by high unemployment, informal economic activity and poverty. By exploring how cash transfers are directed at individuals but redistributed within and between households, it reveals how public policy shapes social relations and inequalities, often along gender and/or generational lines, thus adding to understanding of the management, control and distribution of money within and between households, in particular in the global south.

Keywords: Multi-generational households, social grants, cash transfers, Lesotho, South Africa, Southern Africa

1. Introduction: literature on money in the global south and multi-generational households

In the global south, high levels of poverty, inequality and unemployment are coupled with relatively weaker social protection systems and higher levels of vulnerability when compared to the global north. In such contexts, cash transfers play a critical role in supporting individuals, households and families. In the Southern African context, vulnerability is also shaped by the HIV/AIDs crisis, low rates of marriage (in some countries), high levels of multi-generational living and specific cultural obligations to care for others. In this context, we see that multi-generational households are often female dominated;[1] such households tend

[1] Posel and Hall (2021: 806–7) outline how household formation has become more gendered in South Africa in recent years, stating: 'by 2018, almost half (46 per cent) of all households had resident adults of only one gender (25 per cent were female-dominated, and 21 per cent were male-dominated). Female-dominated households are

to be larger and poorer and have fewer resources, including cash transfers, spread more thinly across many family members.

Cash transfers – or social grants, as they are known in Southern Africa in particular - have transformed the lives of people across the global south (Hanlon et al., 2010) and have proved successful in recent years in reducing poverty in South Africa and Lesotho, the two countries in focus in this chapter (Garcia and Moore, 2012). These two countries offer interesting examples of a middle- and a low-income country respectively with social protection systems including cash grants for children and pensioners. However, South Africa has a more generous range and higher value of social assistance supports than Lesotho, which has low value social pensions and cash transfers. In South Africa, social grants reach approximately 50 per cent of all households (Seekings and Moore, 2014).

But there has been limited investigation into how these grants are shared within and between households (Moore and Seekings, 2019). Moreover, there is also little understanding of the norms of sharing ‘public transfers’ in situations in which some people within the household receive a social grant and others do not. Given the increase in cash transfers across the global south (Hanlon et al., 2010), understanding how public transfers are distributed within families and wider households is essential. To date, critical approaches to understanding how money is handled in households in the global south have often focussed on gender relations, specifically in relation to the command over land in largely agrarian economies (Agarwal, 1999; Doss, 2005). This chapter focuses instead on intergenerational aspects.

It is unclear whether social grants are distributed differently from other forms of income between recipients and others. This gap in our understanding is notable, as much of the research on money and families is located in (comparatively) well-established welfare contexts with relatively low levels of poverty and unemployment. In such contexts, welfare coverage and support tend to be more evenly spread, with fewer holes in the safety net. For example, in most high-income countries there is some form of unemployment insurance and/or assistance and there are social grants (cash transfers paid regularly) that support caregivers. In contexts across the global south, where unemployment is high, welfare

far larger, and they are much more likely to include children (under 18 years) and adults of pensionable age (over 59 years)’.

provision is not only limited in coverage but also uneven, with more resources targeted at the elderly and children and fewer at working-aged able-bodied men and women (Moore and Seekings, 2019). Given the gaps in the safety net (the absence in particular of any benefit for unemployed people) and poor employment opportunities, many working-aged able-bodied adults *have to* rely on the social grants that older persons and those with children receive. Thus, grants targeted to particular situations are shared within households and used to sustain the livelihoods of all family members through the purchase of necessities such as food.

Furthermore, research on money in households in the global north has tended to focus on gendered dynamics within fairly small families - often couples, including married couples (e.g. Burgoyne, 2004; Hamplova et al., 2014; Heimdal and Houseknecht, 2003; Nyman, 1999; Nyman and Dema, 2007; Smock et al., 2005; Yodanis and Lauer, 2007), and there is less emphasis on the dynamics within multi-generational households – although this is changing. Literature from the global north also provides little insight into how monies, specifically social grants, are redistributed within households in high dependence contexts, in which a proportion of the middle generation is absent due to HIV/AIDS and/or labour migration. In Southern Africa, many households not only rely on social grants as the primary (or only) source of income but also do so in situations in which the caregiver for a child (probably an older person) and the grant recipient (e.g. the biological parent) may not live in the same household (Kearabetswe and Khunou, 2019). These issues are also important (beyond the intra-household ones) and remind us to foreground the fluidity of the boundaries of 'the household' in these and other contexts.

For example, the literature has shown how social grants influence living arrangements and kin support. Klasen and Woolard (2009) argue that many unemployed working-aged adults may have little choice but to reside with kin who have stable income from social grants. Furthermore, research shows how child support grants may also be used by adults to support themselves financially whilst looking for work in cities (Kearabetswe and Khuno, 2019). Other studies have shown how older women use their pension to support unemployed adult children and grandchildren, while other adult children seek employment elsewhere (Mosoetsa, 2011; Button and Ncapai, 2019). While old age pensions may be described as support to older people, studies have highlighted their positive impacts on child outcomes in Lesotho (Parker and Short, 2009; Harrison et al., 2014; Ansell et al., 2019). And Kelly (2019: 16) argued that high levels of structural unemployment leave many family members dependent on beneficiaries of disability benefits - which may have ‘negative consequences for the health, well-being and social and economic inclusion of people with disabilities and chronic illness’.

This chapter contributes to analysis of the generational and gendered dynamics of sharing social grants in households, in contexts with many dependants in a wider kin group. The sections below examine how social policies can shape families’ and household living arrangements. For example, households receiving disability and/or old age grants tend to be larger and attract more unemployed working-aged adults, who may seek support from, and come to reside in, households with a stable income source (Klasen and Woolard, 2009). The chapter then considers the impact of social grants and policies targeted at individuals on other household and family members. And, finally, the authors suggest ways forward for future research in this area.

Social Grants and Households in South Africa and Lesotho

Social grants are direct payments to poor and/or vulnerable individuals/households. These have become a critical source of income in the majority of households in South Africa and Lesotho. In both settings, social grants have been massively expanded in recent years. In South Africa, this was a response to independence and the transition to democracy in 1994, whereas in Lesotho it was a response to the impact of the HIV/AIDS pandemic in the early 2000s. In 2021 in South Africa, approximately 18.4 million grants were paid monthly, benefiting 11.45 million individuals (Parliamentary Budget Office, 2021). In South Africa, the older person’s grant and child support grant are means tested and targeted at the individual. In Lesotho, the history and volume of payments are very different. A universal old age pension for those aged 70 or over was introduced in 2004, while means-tested child grants only began in 2009 (Besnier at al., 2023). In both countries, an application for social grants needs to be made.

There is a great deal of variation in social grants within and across the region. For example, the major social assistance programmes in South Africa include social grants for older people; people living with disabilities; children; and caregivers who have fostered children. However, grants for older people are almost four times the value of those for children. Lesotho, although a smaller economy, also offers a generous old age pension, albeit restricted to individuals aged 70 or older. Child grants in Lesotho are means tested, targeted at households in poverty with children. The old age pension is paid monthly, while child grants are paid quarterly. A grant for disabled individuals has also been introduced recently. Public assistance was introduced in the 1980s, however, targeted at individuals deemed destitute.

Social grants and social protection more generally in Southern Africa have received much scholarly attention, particularly due to their impact on alleviating poverty (Posel and Rogan 2012), improving child educational outcomes (Heinrich et al., 2012), the dignity of older people (Sagner and Mtati, 1999), and outcomes for mothers and children (Wright et al., 2015; Zembe-Mkabile et al., 2015). Ansell and colleagues (2019) have also indicated positive spill-over impacts of these grants in communities in Lesotho. However, there remains endemic poverty, largely due to gaps in the coverage of social grants (value and reach of payments), as well as large-scale unemployment and landlessness. In South Africa, the unemployment rate continues to hover around 35 per cent and in Lesotho it is 25 per cent. Thus, with the ongoing unemployment crisis in the region, and in the absence of any benefit for unemployed people,[2] social grants are often the primary source of income in households.

In this context of high unemployment and poverty, economic interdependence both within and between households becomes more important. The redistribution of social grants within and between households could thus be expected to be significant. In South Africa, the large majority of social grants are paid to women (mostly for the benefit of children) (Moore and Seekings, 2019: 6). The gendered reliance on social grants is particularly significant given that most children live with women, and that women's access to employment and earnings is less secure than men's. Moreover, older women tend to redistribute their income within and between households (Schatz and Ogunmefun, 2007; Mosoetsa, 2011; Sidloyi, 2016; Ansell et al., 2019). Beneficiaries receiving a disability grant are also likely to be older (Mitra, 2010) and it is argued that this makes it probable that, much like older people's grants, disability grants are also used to support grandchildren and unemployed adults (Kelly, 2019).

Households and kin relations in South Africa and Lesotho

Households in Southern Africa have been characterised as 'porous' and 'fluid' (Spiegel et al., 1996; Young and Ansell, 2003). The household composition and individuals' relationships with household units can change over time and space, as members of connected households

[2] A Social Relief Distress Grant was introduced in South Africa during the COVID-19 pandemic, which has a function similar to that of a benefit for unemployment; it has been extended to March 2024, but is not necessarily a permanent feature of the social security system.

move from place to place and families choose who can best provide care for older people and/or children, based on adult employment options, labour migration, and limited child care and elder care, as well as other opportunities and obstacles. As resources and people circulate between connected households over space and time, it is important to provide context to intrahousehold issues. In this way, too, therefore, individuals may receive or provide practical, personal or financial care from individuals outside the household.

Current patterns in family and living arrangements in the two countries have several important features. In both contexts, multi-generational households are very common, with (for example) some two-thirds of households in which children live being multi-generational in South Africa (Harrison et al., 2014; Hall and Mokomane, 2018: 34).

Multi-generational household living arises due to high rates of parental absence. In both countries, this is largely due to female labour migration rather than the death of a biological mother (Hall and Mokomane, 2018: 39), whilst high levels of orphanhood due to the HIV/AIDS pandemic still explain much parental absence in today's Lesotho (Harrison et al., 2014). In South Africa, the decline in marriage, meaning that almost two out of three adult women have never married or lived with a partner (Mhongo and Budlender, 2013), as well as the prevalence of female-dominated households (Posel and Hall, 2021), have been accompanied by maternal kin playing key roles in both financing social reproduction and providing practical care (Hatch and Posel, 2018; Moore, 2020). Boehm (2006: 153) has also added that Lesotho is experiencing a significant decrease in marriage rates and an increase in non-marital childbearing, with the children from these relationships often cared for by maternal grandparents. The care and financial support of maternal grandmothers (Ansell and Blerk, 2004; Parker and Short, 2009) and maternal grandfathers (Hlabana, 2007) have been highlighted as leading to improved child outcomes. In such instances, it is the intersection of generation and gender - rather than gender alone – that becomes another important axis of social division and critical to understanding how social grants shape household and family dynamics.

Social grants in Multi-Generational Households: Examples from South Africa and Lesotho

To explore the role of social grants in multi-generational households in the chosen countries of South Africa and Lesotho, the chapter draws on the findings from two qualitative programmes of research: a study on intergenerational relationships in South Africa (Moore, 2020), with over 120 individuals in 76 households as research participants; and studies on the experiences of, and challenges facing, older people in Lesotho, as well as a study of social cash transfers in (Malawi and) Lesotho (Ansell et al., 2019).

The qualitative study on intergenerational relationships (Moore, 2020) was conducted in Johannesburg and Cape Town in 2018 and 2019. The sample was made up of individuals from diverse ethnic backgrounds and generations, largely from lower- or middle-income families. It included both men and women in middle class occupations, such as teachers, police officers and nurses, and those earning lower monthly salaries, who typically work in lower-paid administrative positions but are members of larger households. The study consisted of at least two interviews with each participant, which included a mapping of the participant's family tree and a monthly budget, as highlighted in the findings below. All names from this study used in this chapter are pseudonyms chosen by the participants.

The data from Lesotho are from a study on 'Social cash transfers, generational relations and youth poverty trajectories in Lesotho and Malawi' conducted between 2016 and 2018 (Ansell et al., 2019). In-depth interviews were conducted with multiple members of 24 households receiving grants. Participatory workshops were also conducted with 64 young people (18- to 34-year-olds). The objective was to understand how cash transfers were affecting relationships within and between households, as well as within the community.

Below we outline two examples, one each from South Africa and Lesotho, which depict different experiences of women in low-income multi-generational households who combine different sources of income to secure their family's livelihood. The main findings show how social grants are a critical source of regular and reliable income when other forms of income from employment (formal or informal) are less regular or simply not enough. Whilst social grants are vital, they are not, however, enough to sustain livelihoods and, in the two examples below, we see that they need to be combined with other income sources. This occurs in contexts in which adults are responsible not only for biological children or parents but also frequently for nieces, nephews and grandchildren in addition.

Example 1: Itumeleng's Household

Itumeleng is a 58-year-old grandmother living in Soweto, South Africa. She is a widow and receives a pension of US$138 per month from her deceased husband's previous employer, though she has no right to a social transfer from the state. She lives with three of her adult children and seven grandchildren. Two of her adult children are employed. One of her adult children, Nonozi, passed away and Itumeleng took on the primary caregiving role for her two grandchildren (Nonozi's children), who are now 19 and 12 years old. Her other adult child, Dudu, does not live in the household, but Itumeleng is responsible for Dudu's children Ayanda and Lonwabo. As part of this arrangement, Itumeleng is listed as the main caregiver and receives the child support grant to help meet the costs of each of the four grandchildren directly.

In addition, Itumeleng looks after children for neighbours and receives on average US$38 per month for minding two children during the week. She also uses the house to earn an income, renting out a garage and a room, and obtains US$88 each month for this. She described herself as unemployed and explained that one of her adult children who lives with her, Ntomizodwa, is employed but receives only US$200 per month, from which she has to pay one third for transport to get to work. She does not ask Ntomizodwa to contribute to the household costs but does expect her to cover the costs of her child (who also lives in the household), such as nappies and milk. Zandile, her other adult child in employment also living in the household, moves in and out of contract work. Zandile participated in an interview and elaborated on her work situation, explaining that she had had six contract jobs in the last eight years, with regular periods in between contracts in which she had no income.

Example 2: 'Mathabo

As noted above, Lesotho has similar living and income arrangements, but households have much more limited resources than in the South African example above. For instance, 'Mathabo is 68 years old, an elderly woman (by Lesotho's definition) with three generations in her household. She lives with her partner Teboho (aged 74), her disabled son Thabo (46), and her granddaughter Lineo (13). Teboho receives an old age pension (US$53 per month), which is the main source of income for the household. He started living with 'Mathabo two years ago, and the couple is not married. Teboho proudly reported that he was supporting his own grandchildren in the city with his pension. Thabo does not receive any income support from the state for his disability (there was no disability grant at the time of the interview). However, he is able to do odd jobs with wood in the village and earns some money to share with the household. ‘Mathabo also receives a child grant for Lineo (US$17.6 per month), which she sometimes has to share with Lineo’s mother (Palesa). Palesa is her daughter, a domestic worker in the city; but her employment is irregular, so she rarely sends money home, but often asks for financial support from ‘Mathabo, who explained: ‘Palesa feels entitled to her child’s money (child grant), so that is what I share with her’.

‘Mathabo also owns a field, but has been unable to plant anything due to the high cost of agricultural inputs. When she is lucky, her neighbours will rent the field and give her a third of the produce in return. In a nutshell, ‘Mathabo’s household is mainly dependent on government grants that are being shared not just within her household but also between several households (Teboho’s grandchildren and Palesa), despite the small amounts. When asked about how the money is spent, she said: ‘Teboho gives me money for papa (staple food) and soap … Lineo’s money mainly buys her school uniform, shoes, books, because that is what we were told … but we also buy important things in the house like oil with it’.

The two scenarios of Itumeleng’s and Mathabo’s households described above depict complex flows of money both within and between households in Southern Africa. The examples indicate how care needs are high in contexts of co-existing crises such as high unemployment, gendered consequences of HIV/AIDS and poverty. Whilst some grants are means tested and targeted at particular individuals (older people and the primary caregivers of children), individuals live within households where there are fewer resources and some people (able-bodied working-aged adults) receive no grant. As a result, grants are redistributed within and between households, resulting in them being used by many more people.

2. Policy Implications

When we consider the ways in which public provision has reshaped relationships within households and between kin in these examples, there are several implications for policy. Firstly, the findings in our research indicate the ways in which grants are used, consumed and redistributed in contexts of high unemployment and poverty. This research adds to previous studies (Klasen and Woolard, 2009; Kearabetswe and Khuno, 2019; Mosoetsa, 2011; Button and Ncapai, 2019) showing that the payment of social grants shapes family dynamics.

The examples indicate how income from pensions and child support grants are mostly managed by the older persons (the pension) and the primary caregiver for a child (the child support grant), but how complications may arise when a biological parent, who is not the primary caregiver, makes a claim on the child support grant to use for their own consumption, often at the cost of the wider needs of the household. Furthermore, whilst a pension makes a great difference for the security of a household, if it is not used/consumed within the household but instead distributed beyond the household, the household members can suffer, given the absence or low value of other social grants.

Incomes from social grants are managed in ways that provides reassurance, when income from employment can be haphazard and unreliable. Social grant income covers the cost of food for everyone in the household; it is therefore redistributed in ways determined by collective priorities. The necessities in most low-income households are food and electricity (and transport costs for some children to get to school and/or for anyone in employment). At a time of rising energy and food costs, social grants must be stretched in this way to cover these essentials and are often not enough. Although social grants are intended for the child or older person, in reality they support the necessities of many others in the same household and even beyond the household. Income from employment that is irregular and low and generated by the younger generation, especially if they have a child, is not expected to be shared in the same way that the older person's income, from employment or a pension, is shared within the household.

Public provision gives resources to some family members but not others, and meets the care needs of some people within some families, but not others (at least not directly). Those whose needs are not met by public provision must instead look to the family for support. In this way, the economic conditions of high unemployment, coupled with the structure of (limited) public provision, shape practices of family care and the management and distribution of money within and between households.

The structure of public provision is shaping care practices in the sense that the responsibility for taking care of multiple dependants falls on women, and especially older women such as Itumeleng and 'Mathabo, the examples above, who receive social grants. The presence of the pension has made it a vital source of household income. In this way, support for households is focused on older people and, in the absence of support for working-aged adults who are unemployed, this can cause tensions (Button and Ncapai, 2019). We recognise and applaud the impact that social grants in the form of pensions have on older people and their households in enhancing the dignity of the elderly and reducing poverty (Sagner and Mtati, 1999). Women, and older women specifically, are critical financial providers in a context in which many unemployed able-bodied working-aged adults are not supported by any social grants and are unable to obtain employment. In allocating resources within and between families/households, older women are making decisions and negotiating tensions around who should receive support. In doing so, not only do they carry an unequal burden in terms of responsibilities, but this also allows the state to be inattentive to the needs of other household members and oblivious to the challenges faced by older people in redistributing resources (Button and Ncpai, 2019).

A number of other studies have shown that the burden of financial and practical care has resulted in caregivers, especially older women, experiencing more strain (Schatz and Ogunmefun, 2007; Mosoetsa, 2011; Button and Ncapai, 2019). For example, in Lesotho, it is common to hear how pension beneficiaries are forced to pay off their 'local shop' credit, that has been accumulated by members of the younger generation without adequate consultation or agreement with the older person. The social grant in this case acts as collateral or security for spending by the younger generation. Shop owners who accept younger adults' indirect use/abuse of the state pension (by putting items on their grandmother's account) contribute to shaping relations in the household, including tensions such as these.

As our case studies show, and as other studies have demonstrated, given the often low value of social grants, these can only be part of the livelihood strategies pursued by individuals and families (Mosetsa, 2011). Akin to Zelizer's work on the social meaning of money, and how 'special monies' are incorporated into webs of relationships among friends and family (Zelizer, 1989), evidence based on research indicates that culture and social processes affect the value of money in South African households, meaning that it is easier for members of the household or other kin to make a claim on social grants which are 'money that you have not worked for', compared to income earned from employment (Dawson and Fouksman, 2016). Similarly, in Lesotho, social grants are referred to as 'seoa holimo (money falling from the sky)', suggesting entitlement for all, not just the intended beneficiaries (Ansell et al., 2019).

3. Implications for Future Research

In this part we consider the implications for future research. Firstly, there is very little comparative work on the redistribution of social grants in the global south or across different countries within the Southern Africa region. We would urge more regional comparative work to examine the specifics of each context, especially in the light of the variations in public provision across the region. Secondly, there are big gaps in our understanding of men's practices and priorities (specifically relating to older men and their use of pensions) not only in South Africa and Lesotho but also across the region more generally. Consequently, our knowledge about how pensions (and social grants more broadly) are redistributed in households relies heavily on women's experience and we lack understanding of the control, management and distribution of social grants – as well as other sources of income - from a male perspective.

Furthermore, the expenditure of social grants at the household level is also unclear in contexts in which the beneficiary has considerable impairment(s). How do the specific health needs of the individual shape decision-making about household needs and costs when a pension or disability grant is being shared? More research on the ways in which social grants are controlled, managed and distributed is critical to highlighting how social policies shape forms of care and the ways in which any tensions within the wider household (as well as between households) are managed.

Furthermore, in contexts in which income is limited, research on the exchange of non-material as well as material resources is required in order to fully understand the process of redistribution of resources within households. More generally, a better understanding of normative attitudes and values underpinning the sharing of money, and how this may vary between different sources of income, is required. Finally, it is important to examine the policy making process that lies behind the introduction of certain social grants and the ideologies that underpin such policies.

References

Agarwal, B. (1997) 'Bargaining' and Gender Relations: Within and Beyond the Household, *Feminist Economics*, 3(1), 1-51.

Ansell, N. and Van Blerk, L. (2004) Children's migration as a household/family strategy: coping with AIDS in Lesotho and Malawi. *Journal of Southern African Studies*, 30(3), 673-690.

Ansell, N., van Blerk, L., Robson, E., Hajdu, F., Mwathunga, E., Hlabana, T. and Hemsteede, R. (2019) *Social grants, generational relations and youth poverty trajectories in rural Lesotho and Malawi*. London: Brunel University.

Bassier, I. and Budlender, J. (2021) Proposed Family Poverty grant is excellent in theory but there are problems with its implementation. *Daily Maverick*: https://www.dailymaverick.co.za/article/2021-11-08-proposed-family-poverty-grant-is-excellent-in-theory-but-there-are-problems-with-its-implementation/ (accessed 19 April 2022).

Besnier, E., Hlabana, T., Kotzias, V., Beck, K., Sieu, C. and Muthengi, K. (2023) Exploring economic empowerment and gender in Lesotho's Child Grants Program: A qualitative study. *Health Policy and Planning*: https://doi.org/10.1093/heapol/czad009.

Boehm, C. (2006) Industrial labour, marital strategy and changing livelihood trajectories among young women in Lesotho. In C. Christiansen, H.E. Vigh and M. Utas (eds.) *Navigating youth, generating adulthood: Social becoming in an African context,* Uppsala: Nordiska Afrikainstitutet, 153-182.

Budlender, D. (2018) Income support for children in the context of poverty and inequality. In K. Hall, L. Richter, Z. Mokomane, and L. Lake (eds.) *South African Child Gauge 2018.* Cape Town: Children's Institute, University of Cape Town, 93-100.

Burgoyne, C. (1990) Money in marriage: How patterns of control both reflect and conceal power. *Sociological Review,* 38(4), 634-665.

Burgoyne, C. (2004) Heartstrings and purse strings: Money in heterosexual marriage. *Feminism and Psychology*, 14(1), 165-172.

Button, K. and Ncapai, T. (2019) Conflict and negotiation in intergenerational care: Older women's experiences of caring with the Old Age Grant in South Africa. C*ritical Social Policy*, 39(4), 560-581.

Dawson, H. and Fouksman, E. (2016) 'Don't give money to the lazy': The moral functions of wage labour and the rejection of social grants, from above and below, in South Africa. Presented at UK Development Studies Association conference, 12-14 September, University of Oxford.

Doss, C. (2005) The effects of intrahousehold property ownership on expenditure patterns in Ghana. *Journal of African Economies,* 15(1), 149-180.

Dubbeld, B. (2013) How social security becomes social insecurity: Fluid households, crisis talk and the value of grants in a KwaZulu-Natal village. *Acta Juridica,* 13, 197-218.

Garcia, M. and Moore, C. (2012) *The cash dividend: The rise of cash transfer programs in Sub-Saharan Africa*. Washington DC: World Bank.

Hall, K. and Mokomane, Z. (2018) The shape of children's families and households: a demographic overview. In K. Hall, L. Richter, Z. Mokomane & L. Lake, (eds.) *South African Child Gauge 2018*, Children's Institute, University of Cape Town, 32-45.

Hamplova, D., Le Bourdais, C. and Lapierre-Adamcyk, É. (2014) Is the cohabitation marriage gap in money pooling universal? *Journal of Marriage and Family,* 76(5)**,** 983-997.

Hanlon, J., Hulme, D. and Barrientos, A. (2010) *Just give money to the poor.* Sterling VA: Kumarian Press.

Harrison, A., Short, S.E. and Tuoane-Nkhasi, M. (2014) Re-focusing the gender lens: caregiving women, family roles and HIV/AIDS vulnerability in Lesotho. *Aids Behav,* 18(3), 595-604.

Hatch, M. & Posel, D. (2018) Who cares for children? A quantitative study of childcare in South Africa, *Development Southern Africa*, 35(2), 267-282: http://dx.doi.org/10.1080/0376835X.2018.1452716

Heimdal, K.R. and Houseknecht, S.K. (2003) Cohabiting and married couples' income organization: Approaches in Sweden and the United States. *Journal of Marriage and Family,* 65(3), 525-538.

Heinrich, C., Hoddinott, J., Samson, M., MacQuene, K., van Niekerk, I. and Renaud, B. (2012) *The South African child support grant impact assessment: Evidence from a survey of children, adolescents and their households*. Pretoria: UNICEF South Africa.

Hlabana, T.K. (2007) The context of fatherhood in Lesotho: Effects of child-father co-residence on children's nutritional status. Working paper, Brown University.

Kearabetswe, M.Z. and Khunou, G. (2019) Parental absence: Intergenerational tensions and contestations of social grants in South Africa. *Critical Social Policy*, 39(4), 525-540.

Kelly, G. (2019) Disability, social grants and family practices in South Africa. *Critical Social Policy*, 39(4), 541-559.

Klasen, S. and Woolard, I. (2009). Surviving unemployment without state support: Unemployment and household formation in South Africa. *Journal of African Economies,* 18(1), 1-51.

Mhongo, C. and Budlender, D. (2013) Declining rates of marriage in South Africa: what do the numbers and analysts say? In A. Claassens and D. Smythe (eds.), *Marriage, land and custom: essays on law and social change in South Africa,* Cape Town: Juta and Company, 181-196.

Mitra, S. (2010) Disability social grants in the context of poverty and unemployment: The case of South Africa. *World Development,* 38(12), 1692-1709.

Moore, E. (2019) Who has a duty to support? Care practices and legal responsibilities in South Africa. *Critical Social Policy,* 39(4), 582-598.

Moore, E. (2020) Financing social reproduction: Women's responsibilities in financing and undertaking household social reproduction in multi-generational households in South Africa. *Revue Internationale des Etudes du Développement* (Special Issue on Care, Inequalities and Policies in the Global South), 242(2), 37-62.

Moore, E. and Seekings, J. (2019) Consequences of social protection on intergenerational relationships in South Africa. *Critical Social Policy,* 39(4), 513-524.

Mosoetsa, S. (2011) *Eating from one pot: The dynamics of survival in poor South African households*. Johannesburg: Witwatersrand University Press.

Nyman, C. (1999) Gender equality in the 'most equal country in the world'? Money and marriage in Sweden. *The Sociological Review*, 47(4), 766-793.

Nyman, C. and Dema, S. (2007) Research on couples and money. In J. Stocks, C. Diaz and B. Hallerod (eds.) *Modern couples sharing money, sharing life.* London: Palgrave Macmillan.

Pahl, J. (1989) *Money and marriage.* London: Macmillan Education Ltd.

Pahl, J. (1995) His money, her money: Recent research on financial organisation in marriage. *Journal of Economic Psychology*, 16(3), 361-376.

Parliamentary Budget Office (PBO) (2021) Social grant performance as end of March 2021. Ref. no. 21/1/3 (March 2021). https://www.parliament.gov.za/storage/app/media/PBO/National_Development_Plan_Analysis/2021/june/03-06-2021/May_2021_Social_Grant_fact_sheet.pdf (accessed 19 April 2022).

Parker, E.M. and Short, S.E. (2009) Grandmother coresidence, maternal orphans, and school enrolment in Sub-Saharan Africa. *Journal of Family Issues,* 30(6), 813-836.

Posel, D. and Hall, K. (2021) The economics of the family and household in South Africa, in F. Tregenna, I. Valodia and A. Oqubay (eds.) *The Oxford Handbook of the South African Economy,* Oxford: Oxford University Press.

Posel, D. and Rogan, M. (2012) Gendered trends in poverty in the post-apartheid period, 1995–2006. *Development Southern Africa,* 29(1): 97-113.

Sagner, A. and Mtati, R.Z. (1999) Politics of pension sharing in urban South Africa. *Ageing and Society,* 19(4), 393-416.

Schatz, E. and Ogunmefun, C. (2007) Caring and contributing: The role of older women in rural South African multi-generational households in the HIV/AIDS era. *World Development,* 35(8), 1390-1403.

Seekings, J. and Moore, E. (2014) Kinship, market and state in the provision of care in South Africa. *Soziale Welt*, 20, 435—450.

Sidloyi, S. (2016) Elderly, poor and resilient: Survival strategies of elderly women in female-headed households: An intersectionality perspective. *Journal of Comparative Family Studies,* 47(3), 379-396.

Smock, P.J., Manning, W.D. and Porter, M. (2005) 'Everything's there except money': How money shapes decisions to marry among cohabitors. *Journal of Marriage and Family,* 67(3), 680-696.

Spiegel, A., Watson, V. and Wilkinson, P. (1996) Domestic diversity and fluidity among some African households in Greater Cape Town. *Social Dynamics,* 22(1), 7-30.

Wright, G., Neves, D., Ntshongwana, P. and Noble, M. (2015) Social assistance and dignity: South African women's experiences of the child support grant. *Development Southern Africa,* 32(4), 443-457.

Yodanis, C. and Lauer, S. (2007). Managing money in marriage: Multilevel and cross national effects of the breadwinner role. *Journal of Marriage and Family,* 69(5), 1307-1325.

Young, L. and Ansell, N. (2003) Fluid households, complex families: The impacts of children's migration as a response to HIV/AIDS in Southern Africa. *The Professional Geographer,* 55(4), 464-476.

Zelizer, V.A. (1989) The social meaning of money: 'Special monies'. *American Journal of Sociology*, 95(2), 342-377.

Zembe-Mkabile, W., Surender, R., Sanders, D., Jackson, D. and Doherty, T. (2015) The experience of social grants in alleviating childhood poverty in South Africa: Mothers' experiences of the child support grant. *Global Public Health,* 10(7), 834-851.