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Social grants

Introduction

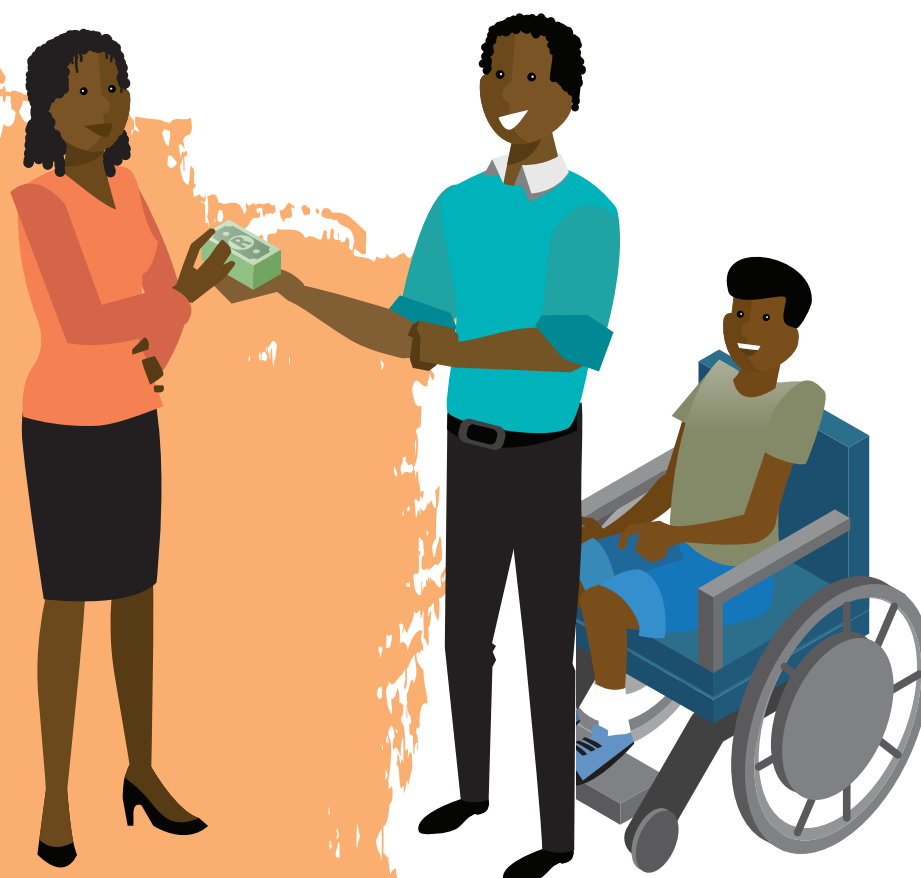
All social grants in South Africa are run by the South African Social Security Agency (SASSA). In 2004 the South African Social Security Agency Act 9 of 2004 was published to “ensure the provision of comprehensive social security services against vulnerability and poverty within the constitutional legislative framework”.

Note that social grants are different to the unemployment fund maternity benefits.

The Act gives SASSA guidelines for managing social grants and gives South Africans the information they need to access social grants.



NOTE: Some of this information is unaudited or subject to revision. Content has been taken from the SASSA website. Please note that the amounts referred to in this document will change annually. SASSA contact details are provided in the FSCA MMLS contact list.





1. Social grants in South Africa

1.1 Why does SA have social grants?

South Africa has social grants to help improve standards of living for the vulnerable.

Remember South Africans have rights. The need for social grants is addressed in Sections 24 to 29 of the Bill of Rights. The South African Constitution also highlights the socio-economic rights of citizens, including the right to social security.

1.2 Who can get a social grant?

Grants are targeted at categories of people who are vulnerable to poverty and in need of state support. These are:

- Older people;
- people with disabilities;
- children; and
- war veterans.

The grants discussed here do not include the Social Relief of Distress (SRD) grant, which provides R370 per month to certain individuals with insufficient means.

1.3 What social grants are available?

Grants available include:

- Child Support Grant
- Child Support Top-up
- Care Dependency Grant
- Foster Child Grant
- Disability Grant
- Grant-In-Aid
- Older Person's Grant (old age pension)
- War Veteran's Grant
- Social Relief of Distress
- COVID-19 Social Relief of Distress



Each grant has certain requirements to qualify. The exact requirements for each grant can be found on the SASSA website.

1.4 Grant type and value

Grant type	As at March 2025
Old Age Grant (Below 75 years)	R2,190
Old Age Grant (Above 75 years)	R2,210
War Veteran's Grant	R2,210
Disability Grant	R2,190
Care Dependency Grant	R2,190
Foster Child Grant	R1,180
Child Support Grant	R530



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Child Support Grant Top-up	R270
Grant-In-Aid	R530
COVID-19 Social Relief of Distress	R370

The grant value is updated annually. Be sure to visit the SASSA website to get the latest information.

1.5 What are the requirements to apply for a grant?

Applicants for social grants must be:

- South African citizens;
- a permanent resident or a refugee; and
- currently living in South Africa.

NOTE: You may qualify for more than one of the grants. For example, you may have a child and can claim a Child Support Grant but you are also looking after your mother, so you can apply for a Care Dependency Grant.

If you answer yes to any of the below points, you cannot apply for a grant.

- You receive any other social grants.
- You are cared for in a state institution.
- If the disability is temporary, you will need to be re-evaluated and the doctor will tell you when you need to go back for this examination.

If you answer yes to all these questions, you can apply for this grant.

- Am I a South African citizen, permanent resident or refugee?
- Do I currently live in South Africa?
- Am I between the ages of 18 and 59?
- Do I have a medical officer's report to prove I have a disability that is not older than 3 months?
- If I am single, do I earn less than R7,190 per month?
- If I am married, and I add my earnings with my partner, do we earn less than R14,380 per month?
- If I am single, do I have assets less than R1,227,600?
- If I am married, do we have assets less than R2,455,200?

1.6 What is a “means” test?

Grant values can change depending on your situation. For example, whether you are single or married can affect how much money you can receive in a grant.

Sometimes, when you apply for a grant, you will need to go through something called a “means test.”

A means test is a way to check if you have enough money or assets to qualify for a grant. In South Africa, the South African Social Security Agency (SASSA) uses this test to see if your income and belongings are below a certain amount. They look at your income and what you own, as well as your spouse's income and assets if you are married. This is to ensure that grants go to people who really need financial help.

The means test is different for each type of grant. It's important to be honest when filling out the means test because if you lie, you could get caught and lose your grant.

NOTE: If you lie on the means test and get caught eventually, you will have to pay back the money.



Practical example of a grant application

Nkosi is a 45-year-old electrician. He was in an accident and a medical officer told him that he would never be able to use his legs again. Nkosi can therefore no longer work in his trade. However, he can get a Disability Grant of R2,190 per month.

2. How to apply for a grant?

All applications for grants must be made at the SASSA office that is nearest to you.

2.1 What is the process to apply for a grant?

- Go to your nearest SASSA offices.
- Take all the important documents with you e.g. identity document (ID), 3 months of bank statements and proof of residence/affidavit.
- A SASSA official will help you fill in the forms. This application is free.
- You will get a receipt.
- When approved* you will get an SMS.
- You will get a SASSA card or the money will be put into your bank account monthly.

*The approval process can take up to 3 months. If approved, you will be back-paid from the date of application.

2.2 SASSA's grant payment schedule:

Visit the SASSA website to view the SASSA's updated payment schedule. Different grants are paid on different days of the month.

 **NOTE:** If you are too old or too sick to apply for the grant at the office, you may have a friend or family member apply on your behalf. You can also arrange for a home visit, although you may wait a while for this.

2.3 What documents must I take to apply for a grant?

Important documents to take with you, depending on the type of grant application:

- Visit the SASSA office with your original or a certified copy of your 13-digit ID document.
- If you have lost your ID document and do not have any identification, you must get an affidavit from the police station stating that you have lost your ID document. The affidavit must include your ID number.
- If you are applying for a grant for a child, you must have the birth certificate for the child/children. This may be the original or a certified copy.
- If you have a disability, you need to bring the medical doctor/practitioner's report.


 **NOTE:** For monies to be reflected in your account by month end, ensure you submit your application by the 15th of that month.


Other documents required for application:

- If you are married, provide the identity document of your spouse and proof of spousal relationship (marriage certificate, divorce order, a sworn statement, or spouse's death certificate).
- Sworn statement or affidavit stating the income and assets of yourself and your spouse.



- Supporting documents to prove your income and assets.
- You must also provide proof of the income of dependent children.

 **TIP:** When you apply for a grant, you will need to have money for transport as you may need to visit the offices more than once.

 **NOTE:** The application process takes up to 90 days, and your first payment will include back pay for the time you wait to receive the grant. This is calculated from the first day of application. For example, if your grant is R2,000 and you apply for your grant on the 1st May, when you receive your money you will receive your grant for May, June and July. So the total amount will be R2,000 (May) + R2,000 (June) + R2,000 (July) = R6,000 for the 90 days.

2.4 What do I do if I am not happy with the outcome of the application?

If your grant was not approved and you are not happy with this decision, you can ask them to look at your application again. In other words, you can appeal. You have 90 days to submit your appeal.

You can request SASSA to reassess your application if it is rejected. Complete the Application for Reconsideration of SASSA grants.

If after reconsidering, your application is still rejected, you may appeal to the Minister of Social Development.

3. Your SASSA card

If your grant application is successful, you will receive a SASSA card and a bank account where your money will be deposited each month. This card is associated with MasterCard and can be used as a debit card. You can use it to make purchases, check your balance or withdraw cash at till points wherever MasterCard is accepted without incurring any transaction costs. If you draw money at a till point, for example, at a Spar, you do not need to spend any money in the Spar.

You can also withdraw money with your card at ATMs, but you will be charged transaction charges. You and other people can also deposit money into this account.

3.1 Updating your banking details

There are several reasons why you might need to update your banking details with SASSA.

- Changed banks: If you have closed your old bank account and opened a new one.
- New account: If you have switched from a savings to a cheque account or vice versa.
- Account details changed: If your bank has changed your account number due to a system upgrade.
- Security concerns: If you suspect fraudulent activity on your current bank account.

3.2 Steps to change your SASSA banking details

3.2.1. Step 1: Gather required documents

Before you begin the process of changing your banking details, make sure you have the following documents ready:

- ID: Your South African ID book or smart card.
- Proof of new bank account: A bank statement, stamped by the bank, not older than three months.
- Proof of address: A utility bill or any other document that confirms your address, not older than three months.



- SASSA card: If you receive your grant on a SASSA card, keep it handy.

3.2.2. Step 2: Visit the nearest SASSA office

While some changes can be made online, it is often recommended that you visit your nearest SASSA office for assistance, especially for banking detail updates. Locate the closest SASSA office using their office locator tool.

3.2.3. Step 3: Complete the SASSA bank change form

At the SASSA office, you will be provided with a form to change your banking details. Fill out the form accurately with your current and new bank account details.

3.2.4. Step 4: Submit your documents

Submit the completed form along with the required documents to the SASSA official. Ensure all your documents are originals or certified copies.

3.2.5. Step 5: Verification and approval

SASSA will verify the information provided and process the change. This process may take a few days to a couple of weeks. You will be notified once the change has been approved.

3.2.6. Step 6: Confirmation of update

After the update is processed, you should receive confirmation from SASSA that your banking details have been successfully changed. Monitor your bank account and SASSA communications to ensure your next payment is deposited into the new account.

3.3 Changing SASSA banking details online

SASSA has also introduced an online platform for some services. While banking detail updates are typically handled in person to ensure security, it's worth checking if the online portal can assist.

- Log in to your account: Go to the SASSA website and use your credentials to log in to your account. If you don't have an account, you will need to register.
- Navigate to the banking details section: Follow the prompts to update your banking details.
- Upload required documents: You may need to scan and upload proof of your new bank account and other necessary documents.
- Submit the changes: After reviewing your details, submit the changes for processing.

4. What is each grant about?

Every year the Minister of Finance will make an announcement in his budget speech notifying consumers of any increases in the monthly grant amounts. Listen to his speech in February to find out the latest amounts.

4.1 Child Support Grant

As at March 2025, the Child Support Grant provides R530 per month per child. This grant is designed to assist families in meeting the basic needs of their children, ensuring their well-being and development.

A Child Support Grant will only be granted:


- To the primary caregiver of a child; (mother, father, grandparent, close friend, or grandfather for example).



- On condition that the child or children must live with you.
- For a child younger than 18 years old.

 **NOTE:** The grant will be terminated when the child turns 18 years old.

- To the primary caregiver if a child is not in a state institution (orphanage or foster care).
- To the primary caregiver if the child lives in South Africa.

 **NOTE:** The maximum number of children for whom you can apply for a Child Support Grant is six, if you are not the biological parent of the children or have legally adopted the children.

What do you need to qualify for the child support grant?

Remember, to work out if you can apply for this grant; the means test will be used.

The requirements of the means test are:

- A single person should not be earning an amount greater than R5,000 per month.
- A married couple should not have a collective income of more than R10,000 per month.

4.2 Care Dependency Grant

The Care Dependency Grant in South Africa provides R2,190 per month as at March 2025. This grant supports caregivers of children under 18 with severe disabilities who require permanent care. Eligibility requires a medical assessment confirming the child's condition and adherence to a means test.

To apply for this grant:

- You will need a medical officer's report from a professional person like a doctor that confirms the child is permanently and severely medically disabled.
- The child must be under the age of 18.
- The child must be cared for at home and not in a state institution.

 **NOTE:** Remember that people with a mental disability may also apply for a Care Dependency Grant.

What do you need to qualify for the Care Dependency Grant?


The requirements of the means test are:

- Single – Must not earn more than R250,800 per year (R20,900 per month).
- Married – Your earnings together with your partner's earnings must not be more than R501,600 per year (R41,800 per month).

What conditions qualify for a Care Dependency Grant?

Care Dependency Grants are available to people with:

- Physical;
- mental;
- psychiatric;
- intellectual; or
- sensory disabilities.

 **NOTE:** When a medical professional like a medical doctor examines a person with a disability they must determine that the disability prevents them from getting a job.

You have to go to a SASSA accredited medical doctor/professional. To find out which medical doctors/professionals are registered with SASSA you need to visit their website.



More about




The medical doctor/professionals report must not be older than 3 months, and they will determine if the disability is permanent or temporary. If they determine the disability is temporary, they will state that you need to be re-evaluated. The report will give the time frame for the re-evaluation. It could be 6 months, a year or even 5 years.

4.3 Foster Child Grant

The value of the Foster Child Grant is R1,180 per month. This grant supports foster parents in meeting the needs of children placed in their care by a court order. Eligibility requires that both the foster parent and child reside in South Africa, and the child must remain in the foster parent's care.

The requirements for this grant are:

- You must live in South Africa;
- The child must live in South Africa;
- The children must be under the age of 18; and
- There must be a court order indicating that you have been designated the foster carer for the child.


 **NOTE:** The only means test is that the child must live with the foster parent and be under their permanent care.

4.4 Disability Grant

The Disability Grant in South Africa provides R2,190 per month. This grant offers financial assistance to individuals aged 18 to 59 who are unable to work due to a mental or physical disability.

The Disability Grant is awarded to people who:

- Are between the ages of 18 and 59;
- do not receive another grant;
- are not cared for by the state in a state institution; and
- are found medically unfit for work by a medical officer because of a mental or physical disability.

 **NOTE:** If you are temporarily unable to work for between six to twelve months you may apply for a Disability Grant. If after six to twelve months you are still unable to work because of your disability you may apply for a permanent grant.

What do you need to qualify for the Disability Grant?

The requirements of the means test are:

- Single – Must not earn more than R97,320 per year (R8,110 per month) and your assets cannot be worth more than R1,379,400.
- Married – Your earnings together with your partner's earnings must not be more than R194,640 per year (R16,220 per month) and your combined assets cannot be worth more than R2,758,800.

Here is a list of conditions that do not qualify for the Disability Grant:

- If your HIV status is positive, your medication is keeping your CD4 count constant, and you are healthy.
- Diabetes, asthma or high blood pressure are controlled with medication.
- Back, limb and joint aches and pains that have no medical diagnosis.
- Chronic tiredness that cannot be linked to a medical condition.
- Deterioration of arms and legs, making you unstable but you are still able to move around.
- Controlled gout, osteoarthritis or rheumatoid arthritis that do not prevent you from doing your daily tasks.



- Old healed fractures or injuries that do not stop you from doing your daily tasks.


4.5 Grant-In-Aid

The value of the Grant-In-Aid is R530 per month, as at March 2025.

The Grant-In-Aid is for people who are receiving a social grant but cannot look after themselves and need to pay a caregiver to look after them. For example, a granny who is receiving an Older Person's Grant (old age pension) but is unable to bathe and feed themselves as they are too weak, will require the help of a caregiver. This caregiver will be able to apply for the Grant-In-Aid.

 **NOTE:** There is no means test for this grant.

You need to be assessed by a medical officer who must declare that you cannot look after yourself without care.

 **NOTE:** You cannot receive this grant if you are being cared for in a state institution.

4.6 Older Person's Grant (old age pension)

The maximum value of the Older Person's Grant is R2,190 per month.

 **NOTE:** If you are over the age of 75, you will receive an additional R20 per month.

You may apply for this grant if:

- You are over the age of 60;
- you do not receive any other grant; and
- you are not looked after by the state in a state institution.

What do you need to qualify for the Older Person's Grant (old age pension)?

The requirements of the means test are:

- Single applicants – Annual income must not exceed R97,320 (approximately R8,110 per month). Total assets should not be more than R1,438,800.
- Married Applicants – Combined annual income must not exceed R194,640 (approximately R16,220 per month). Combined total assets should not be more than R2,877,600.

4.7 War Veteran's Grant

The maximum value of the grant is R2,210 per month.

To get this grant, you must have fought in:

- World War I;
- World War II; or
- The Korean War.

You must:

- Be over the age of 60;
- not receive any other grants; and
- not be cared for in a state institution.




What do you need to qualify for the War Veteran’s Grant?

The requirements of the means test are:

- A single person should not be earning an amount greater than R8,070 per month (R96,840 per year).
- A married couple should not have a collective income of more than R193,680 per year (R16,140 per month).

4.8 Social Relief of Distress

 **NOTE:** There is also a grant called Social Relief of Distress. This grant is for people who need immediate assistance but for only a short period.

The Social Relief of Distress Grant offers temporary assistance for people in the following situations:

- Awaiting payment of an approved social grant.
- Not fit to work for less than six months due to medical reasons.
- No legal maintenance received that was due to you.
- The death of the breadwinner (the main provider) in the family.

 **NOTE:** This will only be granted if an application for the Social Relief of Distress Grant is made within three months of the death of the breadwinner.

- A breadwinner is admitted to a state institution or prison for less than six months.
- Some disaster, for example, a flood or fire causing you to lose all your possessions.

This grant could be in the form of:

- A voucher;
- food parcels; or
- money.

 **NOTE:** The grant will not be for a period longer than three months. In exceptional cases, you may apply for a further three months.

What do you need to qualify for the Social Relief of Distress Grant?

The requirements of the means test are:

- You must not receive any other grant.

5. Scams

SASSA is always warning people who receive social grants to be careful of scams.

5.1 Tips to stay safe from scams

- Never give out any personal information like your bank account number or your ID number.
- Never give anyone your Personal Identification Number (PIN).
- Never click on a link in an email if you do not know who sent it or if you suspect that the source of the email is not legitimate.
- Never respond to an email or SMS with any of your SASSA-related or personal information.
- Do not believe everything you see, and beware of SMSs. Scam artists use SMS to scam people.
- Never give anyone your SASSA card.
- Never give someone money to apply for a grant for you. You can nominate someone to go and apply



for the grant if you are too ill or unable to do so yourself.

Reported scams are:

- People phoning to say they need to verify your information.
- People saying they need to test your card and asking for the PIN.
- People asking you to sign a letter so that they can apply for your grant.

SMS Phishing


In computing, SMS phishing or smishing is a form of criminal activity using social engineering techniques. Phishing is the act of trying to get your personal information such as passwords and details by posing to be a trustworthy entity in an electronic communication.

 **NOTE:** Never answer an SMS if you are not 100% sure of the originator.

E-Mail Phishing

In emails look out for the following:

- Look at the email address to see if there is anything strange. For example the sender is from North Bank, but if you look at the email address, it is a Gmail account with a completely different name.
- Check links in the email. Hover your mouse over them but do not click them. If they seem suspicious, check directly with the company who sent the mail. If it's an attempt at fraud, delete the email.
- Check for spelling mistakes.
- Analyse the salutation, for example, "valued customer". A legitimate business would use your name.
- Beware of urgent or threatening language.
- Review the signature. Lack of details about the signer or how to contact them suggests phishing.

 **TIP:** You can now verify the legitimacy of a website using a website scanner. Visit the YIMA website. See the "Contact" topic in the FSCA MMLS to access YIMA's contact details.

Remember

- Never give out any personal information.
- Never click on a link.
- Never respond to suspicious emails.
- Do not believe everything you see.

If you are unsure, call and verify information. Do not feel pressure to act without verification! Beneficiaries must not hesitate to contact SASSA to enquire or report scams.

6. What happens when a person who receives a social grant dies?

All deaths are registered with Home Affairs and the Home Affairs population register is linked to SASSA's database. So when a death is registered, SASSA will automatically be notified and will cancel the grant at the end of the month when the death occurred. For example, if a person dies on the 10th of May, the grant will be stopped from the 31st of May.



If the money is not withdrawn for three consecutive months, the grant will automatically be cancelled, and the money will be returned to SASSA.

7. Lapsing of grants

Lapsing of grants happens in the following situations:

- When the beneficiary or primary caregiver dies.
- In respect of a child grant, when the child dies.
- When the beneficiary is admitted to a State institution.
- When the period of temporary disability has lapsed.
- If you are absent from South Africa for a period longer than 90 days.
- If you cease to be a refugee.
- If the child for whom the grant is received turns 18.
- If the grant was not collected for three consecutive months.

8. Grant reviews

- It is your responsibility to update SASSA on any changes in your health or income status or the death of a beneficiary.
- SASSA conducts regular reviews of the income and health status of beneficiaries to check that they are still eligible for a grant.
- SASSA should give you 90 days' notice of this review, during which time you must present the relevant information to SASSA.
- If SASSA finds that you are no longer eligible for a grant or you do not present them with the required documents, you will be given 90 days' notice that your grant will be suspended.
- You can apply for reconsideration if you do not agree that your grant should be cancelled.

9. SASSA Hotline

SASSA contact details are provided in the FSCA MMLS contact list.

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