

## **A GENDER ANALYSIS OF HOUSING INSECURITY IN A LOW-INCOME SOUTH AFRICAN TOWNSHIP**

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### **—Abstract —**

Housing has always been seen as crucial for accessing vital social services. The significance of adequate housing is explained by the role it plays as a major aspect of essential needs. Even though adequate housing is perceived as a basic human right, it is reported that adequate housing remains the most dishonoured right and women are affected the most. The South African situation mirrors these global findings, as the issue of housing insecurity is a detectable incident, predominantly in the townships. Even though the country has improved significantly since 1994, gender peculiarities in levels of human progress still exist. The paper aims to investigate housing insecurity in South Africa from a gender perspective. Using data collected from Boipatong, a low-income township in South Africa, the study employs cross-tabulations and chi-square tests to explore housing insecurity differences between female- and male-headed households. The results show that aspects of housing insecurity in Boipatong are much more prevalent among female-headed households than in male-headed households. This is perpetuated by the fact that most female heads are unemployed and often rely on informal activities to make a living, raising concerns regarding their general wellbeing, and their families. The findings suggest that women's access to adequate housing has not been accelerated enough, and therefore programmes intended to solve unemployment must be gendered and directed towards women. There is a pressing need for rapid informal settlement upgrades and a review of current policies on housing provision.

**Keywords:** Housing, insecurity, housing insecurity, gender, poverty, South Africa

**JEL classification:** I31; J10; R2

## 1. INTRODUCTION

Over the years, housing has been seen as crucial for accessing vital social services, even stable employment, while at the same time the successful functioning of families very much depends on adequate and safe housing (Geller & Curtis, 2011). The significance of adequate housing is explained by the role it plays as a major aspect of essential needs. Even though adequate housing is perceived as a right associated with numerous different rights, for instance social security, and supports the achievement of sustainable development goals (United Nations (UN) Habitat, 2016); of every single human right, the right to adequate housing remains the most dishonoured (UN, 2003). It is reported that approximately 900 million people around the world live in insecure and inadequate housing and the number is expected to rise to 1.6 billion by 2025 (King, Orloff, Versilas & Pande, 2017), with women being the most represented. Even though women provide an anchor to family stability, various groups of women such as female heads of households and widowed women among others are most likely to live in inadequate housing or even become homeless (Desmond, 2015; UN Human Rights Commission, 2012). Not only do they experience barriers when accessing housing, but they also make up the vast majority of the landless populace (UN Habitat, 2009). The issue is pressing in Southern African communities, with the growth of informal settlements and slums as one of the difficulties the region is defied with (UN Habitat, 2014). Almost all symptoms of poverty in urban Africa, including overcrowding, criminality, violence, and social disintegration are inherently related to issues of housing (MacPherson, 2013).

The South African situation mirrors these global findings. The issue of housing insecurity is an extremely detectable incident in South Africa, predominantly in the townships where houses (e.g. informal settlements) that families live in reflect the conditions they face. While the country has improved access to social services, which has, without a doubt, enhanced the lives of many South Africans, substantial gender distinctions in levels of human progress continue to exist. The 2011 Population Census shows that vulnerability to poverty that may manifest itself into housing insecurity is predominant among female-headed households (Human Sciences Research Council (HSRC), 2017; StatsSA, 2012). In fact, being

female is associated with low income, unemployment and poverty (StatsSA, 2016). The country is confronted with a huge housing shortage with unsuitable and precarious housing a typical sight in many communities (Department of Human Settlements (DHS), 2016), as StatsSA (2016) reports that in 2015 more than 14 per cent of households in South Africa lived in informal dwellings, exposing them to hardships and insecurity. Although much progress has been made to try and fast-track the provision of safe and secure housing, the scale has not been fast enough. Many houses already built are situated at the fringes of cities, secluded from economic opportunities and access to services (Osman, 2017). Compromising on adequate housing may adversely affect economic prosperity, worsening the chances of being poverty free and consequently affecting lives, both personally and at a societal level (Tshitereke, 2008). Against this background, this paper investigates housing insecurity from a gender perspective. The focus on a township is based on the belief that the likelihood of households experiencing housing insecurity is higher for households living in townships than the urban areas.

## **2. LITERATURE REVIEW**

### **2.1. Contextual background**

The physiognomies of homes in which family units dwell offer an imperative indication of their wellbeing. Housing insecurity is a multidimensional concept, which makes it difficult to have a standard definition of what it is (Bailey, Cook & de Cuba, 2016; Tissington, 2010). Be that as it may, the general consensus is that it is seen as an extensive scope of unsafe and precarious housing conditions that can be from living in the streets, being burdened by high home loan instalments in proportion to income, which can fuel the risk of eviction, poor housing quality, overcrowding, to unstable neighbourhoods (Herbert, Morenoff & Harding, 2015). Housing insecurity is additionally portrayed as constituting difficulty in paying rent or even spending the greater part of income on housing (Curtis & Geller, 2010). Herbert et al. (2015) contend that households that are not able to meet their housing needs, such as paying rent, may find their housing circumstances jeopardised; consequently, that will also threaten continued residence in the home. Such cost burdens imply that spending on other necessities is reduced; this may eventually perpetuate food insecurity (Alexander, Apgar & Baker, 2014). Even housing or neighbourhoods that lack privacy, are not safe, provide a sense of

social exclusion and negatively affect health and wellbeing are all regarded as other dimensions of housing insecurity (Hulse & Saugeres, 2008). Adequate housing is not just a shelter, but rather it additionally incorporates different parts, for example security, affordability and habitability (Landman, 2005).

Housing insecurity has some of its impressions on poverty, unemployment and poor wellbeing, and for this reason, housing insecure individuals can find themselves trapped in the vicious cycle of poverty. Some studies (*see* Desmond, 2015; Goldrick-Rab, Broton & Eisenberg, 2015) suggest that those affected by poverty or food insecurity are most likely to face housing insecurity, and *vice versa*. Therefore, adequate housing is regarded as a significant basis for breaking the cycle of poverty (Habitat for Humanity, 2014).

Housing insecurity is known as a threat to child psychological health (Bailey et al., 2016). Children from crowded housing conditions have inferior intellectual development, and are most likely to be socially withdrawn, destructive and violent (Evans, 2006). Overcrowding also contributes negatively to child health in the form of constant illness (Briggs, 2013), as it increases the odds of household food insecurity (Cutts, Meyers & Black, 2011). Consequently, adequate housing concerns more than providing shelter; it is about transforming residential areas and building communities with closer access to work and social amenities that will positively contribute towards the wellbeing of family members.

## **2.2. Housing insecurity and gender**

Generally, women are more inadequately housed than their male counterparts are (UN Habitat, 2009). They experience barriers when accessing housing, and remain the most affected as the probabilities of facing housing insecurity are higher for females than it is for their male counterparts (*see* UN Human Rights Commission, 2012), King et al., 2011; UN Habitat, 2009). In particular, King et al. (2011) suggest that vulnerability to housing insecurity is predominant, especially among single women and mothers. This may be attributed to the way that women are progressively underestimated and along these lines are likely to experience poverty that may manifest itself into housing insecurity (Mncayi & Dunga, 2017).

A study by Sharam (2017) found that single, mid-life women in Australia have ascended as a group at risk of housing insecurity as well as a high likelihood of

destitution in their old age. Similar findings were likewise revealed in a study by Desmond (2015), who was looking at poverty, housing and eviction in American households. The study found African American women, in particular single women, who are poor and those who are young were at a high risk of eviction; another form of housing insecurity when contrasted with their male counterparts.

Poverty among women has made it difficult for many of them to leave violent family circumstances and that also sees women being confronted by forced evictions, and lacking stable housing (UN Human Rights Commission, 2012). A study by Diette and Ribar (2015) found that women who were bisexual faced more elevated risks of housing insecurity than their male counterparts, indicating that sexual orientation was also a factor that women are being discriminated against. Large numbers of these women are confronted with violence in some of the living arrangements (due to e.g. relational conflicts, financial dependence) they are faced with, which might force them to leave their homes, and become homeless, while looking for secure housing. Undeniably, violence, especially in many homes, is alluded to as a prominent source of homelessness among women (Jasinski, Wesely, Mustaine & Wright, 2005).

On the other hand, housing insecurity also seems to be prevalent among certain groups of men. In a study that investigated incarceration and the housing security of urban men, Geller and Curtis (2011) found that men who have experienced incarceration during some time in their lives have higher probabilities of being insecurely housed than men who have never been imprisoned. Similarly, Goldrick-Rab et al. (2015), who, in their study, analysed food and housing insecurity among undergraduates in seven states of the US, found that more men (50%) experienced housing insecurity compared to women (45%). Diette and Ribar (2015), who conducted a longitudinal analysis of violence and housing insecurity, found that men in the sample experienced more housing insecurity than women did.

### **2.3. Housing insecurity in South Africa**

The right of everyone to adequate housing is acknowledged by South Africa's post-apartheid constitution (Osman, 2017). However, insecure housing is irrefutably one of the apparent components behind the housing problems in South Africa (Smit, 2016), and a controversial political matter. Housing is frequently costly and even inaccessible to the people who are in need of it (Olufemi, 2000).

The country is confronted with a huge housing shortage with more than 2 million South Africans lacking access to adequate and secure housing (DHS, 2016; South African Institute of Race Relations (SAIRR), 2015). A number of factors, including structural, personal and cultural factors, are often the major causes of housing insecurity in South Africa (Worcester Polytechnic Institute, 2015). The growing poverty, unemployment and income gap among many households means that housing access becomes a challenge for millions of low-income South Africans. This has exacerbated dissatisfaction in the overall population and contributes to instability and protests that are common in various South African communities (Osman, 2017; Department of Housing, 2000).

Despite the government having provided more than 4.3 million houses and subsidies since 1994 through the RDP housing programme, benefitting more than 20 million South Africans (DHS, 2016) and other admirable efforts to supply individuals with adequate housing, the housing sector faces numerous difficulties and remains unsatisfactory (Tissington, 2010; Wilkinson, 2014). According to Smit (2016), the country's 1994 housing policy did not deal with informal settlements directly, as the attention was more on moving individuals into new subsidised housing, which was accompanied by a number of intricacies. Improper and precarious housing with little access to vital services such as water is still a typical sight in many South African communities (DHS, 2016:15). At the same time, the number of individuals without houses, not to mention adequate housing, has expanded. The 2011 population census reported that between 1994 and 2011, the number of households residing in shacks and informal housings had increased by approximately 500 000 to 1.9 million (Wilkinson, 2014; StatsSA, 2012). A report on South Africa's housing conundrum by SAIRR (2015) reveals that between 2003 and the 2010 fiscal year, the number of informal settlements had risen by 800 per cent to 2 225, despite government's efforts to meet the urgent need for housing.

The 2015 General Household Survey shows that more than 14 per cent of households in South Africa lived in informal dwellings, exposing them to hardships and insecurity (StatsSA, 2016). Other studies suggest that the definite number of households dwelling in informal settlements is possibly considerably greater than assessed by StatsSA (Tissington, 2010). This often implies a poverty and unemployment trap, since a substantial number of these informal dwellings

are very secluded from economic opportunities (Turok, 2015), while many of the residents are unable to access essential social services.

In its quest to deal with the housing crisis, the South African government also adopted a strategy that relates to the provision of subsidy assistance to the poor (i.e. defined in terms of income earned by individuals) to access housing. A study by Bailey et al. (2016) on the relationship between housing insecurity and availability of housing that is affordable to low-income households in the US found that if more subsidised housing is made available, the chances of overcrowding and constant moves that are one of the elements of housing insecurity decrease significantly. Although the provision of these kinds of housing to low-income South African households has made a positive difference towards dealing with housing insecurity, many of these subsidised houses pose threats of collapse, since many of these houses are not up to good standards (SAIRR, 2015). For instance, 14 per cent of residents of state-subsidised housing raised concerns about the quality of the houses (Stats SA, 2016). There is consequently a need for government to urgently meet the increased demand for adequate housing as this will not only have an impact on the current wellbeing and development of society, but also the economy at large.

### **3. METHODOLOGY**

#### **3.1 Study design**

Primary data was collected using a survey questionnaire conducted in 2015. For this reason, the quantitative research design was deemed fit and suitable for the study. The data was collected at one of the poor township in South Africa, Boipatong, which is particularly vulnerable to both housing insecurity and other social ills, in the area of Gauteng under the municipality of Emfuleni in South Africa. A total of 293 randomly selected households were drawn from the township. A sample size ( $n$ ) greater than 30 is deemed sufficient for normal distribution (Swanepoel, Swanepoel, van Graan, Allison & Santana, 2010); therefore, statistically, the 293 sample size is large enough. Furthermore, the sample size is similar to the sizes that were used in similar studies (*see* Shinn, Weitzman & Stojanovic 1998; Turnbull, Loptson & Muhajarine 2014). The questionnaire was tested for validity and piloted before distribution. The questionnaire was then used to collect data from the heads of the households. Some of the segments of the questionnaire were on attributes of the household and

employment information of the heads of households. To comply with ethical standards of academic research, participation in the study was voluntary and confidentiality and anonymity were ensured for respondents.

### 3.2 Model specification

The paper uses cross-tabulations to explore housing insecurity differences between female- and male-headed households. A chi-square test is used to further determine whether there are significant differences between female- and male-headed households.

## 4. RESULTS

Table 1 provides the statistical profile of the sample (N=293). The average household size is 3.22, with a minimum number of one and maximum of eight individuals for every household. The average age of the head of household is 49.45 years, with a minimum age of 19 and a maximum age of 88 years. The average income per household is R1 816.60, while the average amount spent on housing is R233.75. The maximum expenditure on housing is R800.

**Table 1: Demographic profile of the sample (N=293)**

Variables	N	Minimum	Maximum	Mean	Std. deviation
HH Size	293	1.00	8.00	3.2233	1.74459
Age of H	293	19.00	88.00	49.4500	13.35422
Total income	293	0.00	15000.00	1816.6000	2507.98586
Expenditure on housing	293	90.00	800.00	233.7500	154.46512

The distribution of the gender in the sample is presented in Table 2. The gender distribution was somewhat balanced, although most of the respondents were females, at 53.6 per cent, compared to their male counterparts who made up 46.4 per cent of the sample.

**Table 2: Gender distribution of the heads of households**

		Frequency	Per cent	Valid per cent	Cumulative per cent
Valid	Males	136	45.3	46.4	46.4
	Females	157	52.3	53.6	100.0
	Total	293	97.7	100.0	
	Missing	7	2.3		

As can be seen in Table 3, of the heads of households who are employed, more males (65.4%) are formally employed compared to females (34.6%). One interesting finding is that within those who are unemployed, 71.4 per cent are female heads of households compared to 28.6 per cent male heads of households. These findings have a direct bearing on the poor living conditions, especially those of female heads of households. The results of the chi-square test show that there is a significant association between gender and employment status.

**Table 3: Cross-tabulation between gender of the HH and employment status**

			Gender of HH		Total
			Males	Female	
Employment status	Formally employed	Count	34	18	52
		% within employment status	65.4%	34.6%	100.0%
		% within gender of HH	25.2%	11.7%	18.0%
	Informal activity	Count	29	30	59
		% within employment status	49.2%	50.8%	100.0%
		% within gender of HH	21.5%	19.5%	20.4%
	Unemployed	Count	22	55	77
		% within employment status	28.6%	71.4%	100.0%
		% within gender of HH	16.3%	35.7%	26.6%
	Not economically active	Count	50	51	101
		% within employment status	49.5%	50.5%	100.0%
		% within gender of HH	37.0%	33.1%	34.9%
Total	Count	135	154	289	
	% within employment status	46.7%	53.3%	100.0%	
	% within gender of HH	100.0%	100.0%	100.0%	

*Chi-square = .000*

Results in Table 4 show that males (52.3%) are more likely to be living in stable housing (i.e. housing made of bricks) than females (47.7%). Another important finding was that 62.9 per cent of females lived in shacks or informal settlements compared to 37.1 per cent males. The chi-square test also shows that the results in Table 4 are statistically significant at the 0.05 level of significance.

**Table 4: Type of house and gender of HH**

		Gender of HH		Total	
		males	female		
<b>Type of housing</b>	Bricks	Count	23	21	44
		% within type of house	52.3%	47.7%	100.0%
		% within gender of HH	17.2%	13.5%	15.2%
	Cement	Count	16	16	32
		% within type of house	50.0%	50.0%	100.0%
		% within gender of HH	11.9%	10.3%	11.0%
	Corrugated/zinc	Count	23	39	62
		% within type of house	37.1%	62.9%	100.0%
		% within gender of HH	17.2%	25.0%	21.4%
	Wood	Count	49	74	123
		% within type of house	39.8%	60.2%	100.0%
		% within gender of HH	36.6%	47.4%	42.4%
	Cardboard	Count	1	0	1
		% within type of house	100.0%	0.0%	100.0%
		% within gender of HH	0.7%	0.0%	0.3%
	Tile	Count	10	1	11
		% within type of house	90.9%	9.1%	100.0%
		% within gender of HH	7.5%	0.6%	3.8%
Mud	Count	1	0	1	
	% within type of house	100.0%	0.0%	100.0%	
	% within gender of HH	0.7%	0.0%	0.3%	
Asbestos	Count	11	5	16	
	% within type of house	68.8%	31.3%	100.0%	
	% within gender of HH	8.2%	3.2%	5.5%	

*Chi-square = .007*

Table 5 shows that of the females who stay in informal settlements, the majority are single, at 41 per cent, compared to only 4.3 per cent of their male counterparts. The results further show that high numbers of widowed heads of households also live in informal settlements, regardless of their gender. A surprising finding is that 39 per cent of male heads of households living in informal settlements are married. The general impression from Table 5 is that most female heads of households live in inadequate housing compared to male heads of households. The Pearson chi-square tests were statistically significant at the .05 significance level.

**Table 5: Cross-tabulation on gender, marital status and housing (informal settlements)**

Gender	Marital status	Informal settlements
Male	Never married	4.3%
	Married	39.1%
	Divorced	8.7%
	Separated	8.7%
	Living together	4.3%
	Widow	34.8%
	Total	100%
Female	Never married	41%
	Married	10.3%
	Divorced	7.7%
	Separated	12.8%
	Living together	5.1%
	Widow	23.1%
	Total	100%

*Chi-square = .042*

## 5. DISCUSSION

The findings of the current study give a look into the status of housing insecurity in a low-income township. Most households in the Boipatong Township are female headed. The most important and relevant finding is that 7 in 10 female heads of households in the sample live in informal settlements or shacks consistent with findings of previous studies that many inhabitants of informal housing are predominantly female (HSRC, 2017). In particular, a high number of female heads of household who are single (i.e. never married) and separated live in shacks compared to their male counterparts, confirming findings from a previous study by Mncayi and Dunga (2017), who found that being male reduced the probabilities of being housing insecure, implying that being female was associated with a greater chance of being insecurely housed. In their quest to try to make a living for themselves, a large number of female heads of households are unemployed and therefore rely on informal activities to make a living compared to male heads of households. In most cases, informal jobs come with unstable income, which is mostly insufficient to make a living. These findings mirror those of Majale (2008) and Ling (2008), who characterised informal settlements by high unemployment levels and inconsistent income sources. Without adequate and

stable income, potential housing alternatives and assets become difficult to access. Another previous study found most unemployed informal dwellers to be females and not males (Ndinda, Hongoro & Labadarious, 2016; Olufemi, 2000). These findings mirror those of StatsSA (2016), which maintain that females in South Africa are more inclined to negative employment situations than males are. The fact that many of the female heads of households in the sample are unemployed implies that they may be exposed to hardships such as poverty, crime and other forms of insecurity, in their quest to fend for themselves. A study by Klasen, Lechtenfeld and Povel (2015) also expressly found that female heads of households in Vietnam were more vulnerable to negative social ills such as poverty and other severe shocks.

These findings provide an indication of the kind of environments women find themselves in, as most informal settlements are neither safe nor stable, consequently manifesting into other forms of housing insecurity as indicated by Hulse and Saugeres (2008). The findings of the current study seem to be consistent with those of Desmond (2015), King et al. (2011), and UN Habitat (2009). In some cases, the absence of adequate housing combined with poor social services, poverty and a lack of employment ends up forcing some women into relationships that are violent so as to avoid being homeless. In other instances, violence and relational conflict force some women into homelessness. This further exacerbates other issues such as poor wellbeing, frustration, crime, abuse etc.; issues that are very common in many informal settlements.

## **6. CONCLUSION AND RECOMMENDATIONS**

The results reported in this study contribute to the growing body of knowledge on housing insecurity, especially among women. The identification of the extent of housing insecurity and its pervasiveness is immeasurably critical for governments and policy-makers. Although the government of South Africa has over the years strived towards the empowerment of women by accelerating their access to many social services, including housing, the findings of the current study imply otherwise as the results indicate that male heads are more likely to live in stable housing than female heads of households. Furthermore, females represent a larger proportion of the unemployed as well as those in informal employment. The high unemployment among women suggests that programmes intended to solve unemployment need to be gendered and directed at women. More resources

should be targeted towards the empowerment of women, specifically those in townships and rural areas. A thorough identification of population groups vulnerable to housing insecurity should be done to understand the extent of the situation. Informal settlement upgrades must be more rapid, at a bigger scale with less bureaucracy and delays than what is currently the situation, and should be linked to national programmes that address the disproportion and inaccessibility of South African cities. The South African government should review the current policies relating to housing provision, and should revisit the questions of eligibility, the kinds of housing to be delivered, and how they should be delivered. Diverse funding streams towards housing should be sourced, so that the National Treasury does not carry the burden of being a sole funder.

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