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GENDER, CLASS AND RACIAL INEQUALITIES IN HOME OWNERSHIP ASSISTANCE IN SOUTH AFRICA

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In South Africa housing provision has been subject to privatisation, yet the state continues to play a direct role in the allocation of housing finance, largely through granting individual home ownership subsidies. Over 70 per cent of mortgages in South Africa are subsidised by the state. Although the criteria for housing support have officially been made equal for all races, access to home ownership support is only extended to married women who are the major bread winner, and preference is given to family applications. In addition, the mechanisms of apportioning assistance favour the marginally more affluent over the very poor. Three forms of state housing assistance, the first time home owner subsidy, the civil servants housing subsidy and the sale of public housing at discounted prices are examined to ascertain the implications of current government policy for women's entry into the housing market. The beneficiaries of state housing subsidies are shown to vary greatly according to the race, income and gender of the applicant.

Despite tremendous changes in urban policy and practice in South Africa over the past decade, allocation of home ownership assistance remains unequal. The privatisation of housing tentatively introduced in 1976 and forcefully launched in 1983 has gained little independent momentum, leaving the state and capital to play a pro-active role in fostering a home owning class. Home ownership rates in South Africa are still low by international standards, particularly among Africans who were denied freehold tenure in urban areas until 1985. An estimated 75 per cent of the white population live in individually owned homes (*Hansard A*, 1983: 776), but only 15 per cent of people in South Africa are classified white (South African Institute of Race Relations, 1986). Although measured in single figure percentages, the growth of a home owning black middle class is a significant consequence of reform in South Africa. By far the majority of this new middle class are the beneficiaries of home ownership assistance, generally in the form of a monthly mortgage subsidy. However, inequitable distribution of subsidies restrict home ownership to a small, powerful elite.

Injustices of racial segregation and sexual discrimination forged by the apartheid regime did not disappear with the reform of urban administration following the Riekert and Viljoen Commissions of 1978 and 1982. Housing finance in the declining years of apartheid generally continues to favour whites over blacks, rich over poor and men over women. Differential benefits granted to buyers with higher purchasing power exacerbate wealth discrepancies within the black community and fail to redress racial inequalities in state housing support. Still greater divisions are being forged between men and women in their access to home ownership.

The housing crisis in South African cities is primarily a legacy of apartheid policies. As part of the reform of apartheid, Africans are now accepted as permanent urban dwellers, but available urban housing

facilities are severely deficient (Figure 1). This desperate situation is a product of the 1968 apartheid government's decision to confine construction of African family housing to the bantustans. Over the next 10 years of 'grand apartheid', spending on African housing in 'white South Africa' was cut by a factor of seven (Hendler, 1989). As a result building in no way kept pace with the expanding African urban population. Funding for African township development began to increase only after the 1977 advent of Administration Boards (Bekker and Humphries, 1985). Even then the allocation of funds to urban African housing was kept to a minimum. Between 1973 and 1978, 44 per cent of the urban population was classified African, yet only 6 per cent of the National Housing Fund's resources were put towards the development of African residential areas (*Hansard A*, 1980: 1480). New construction has not therefore reduced the shortage of housing in African metropolitan areas. As a result of the township housing crisis many black people live illegally in white Group Areas, build shacks in the backyards of township stands or have resorted to squatting on the urban periphery. As a consequence of the chronic housing shortage many squatters are permanently urbanised Africans working in the cities who are unable to find formal accommodation (Crankshaw and Hart, 1990).

State support for home ownership does not reflect a shift from the successful supply of public housing in favour of privatized shelter delivery. Rather, in the face of an unmanageable shortfall in black housing, the private sector and individuals themselves have been called upon to assume their "rightful place" in supplying shelter and redressing apartheid's failures. The most active way this has been pursued is through the promotion of home ownership, particularly among Africans who were so long denied the liberty of freehold tenure.

In theory the private sector supports the introduction of black home ownership, particularly insofar as it is seen to enhance racial equality (Jaycees, 1977; Johannesburg Chamber of Commerce, 1977; Murdoch, 1978,

Mather and Parnell, 1990). However, low cost margins discourage large-scale cost-effective housing development and poor wages are not accepted as sufficient security for financial institutions to grant assistance to buy property. In 1981 less than a tenth of all black housing developments were initiated by the private sector. Private sector housing provision increased dramatically in the late 1980s, but current township violence and vandalism threatens the future of the township construction industry (*The Star*, 28/12/1990). In the past, reluctance to participate in low-income housing delivery was averted by state funded financial incentives promoting the new ideological hegemony of "home ownership for all" (*Housing Southern Africa*, October 1987).

The policy of black home ownership that was floated as early as 1976 and was fully operational by the early 1980s, is a self-conscious state attempt to stabilise the urban population by creating a black middle class through home ownership and other social and economic reforms. Mysteriously, the possibility of similarly buying off the black working class appears to have been overlooked. In the drive to reduce government spending on sub-economic shelter the full costs of African township development are passed on to tenants, while those who can afford home ownership are subsidised. Unsurprisingly, these policies have met with some resistance. The rent and rate boycotts of the mid 1980s lie at the heart of recent black resistance to the restructuring of apartheid urban policies (Chaskalson, Jockelson and Seekings, 1987; Seekings, 1990).

The township unrest of 1984/5 was the catalyst for the restructuring of privatisation practices. In response to the affordability crisis and prevailing township violence, the government is giving favourable consideration to improving access to home ownership. A possible mechanism for achieving this objective is through the Urban Foundation's proposed capital subsidy scheme (*Update* July, 1989). The suggestion is to give a once-off grant to finance infrastructural investments, thereby lowering

the cost of core housing for those with incomes less than R1000 per month. Estimates suggest that such a subsidy would apply to 80 per cent of Africans, 55 per cent of coloureds, 33 per cent of Indians and 10 per cent of all whites (Cosser, 1990; also compare Nel's figures provided in Table 3). Should the low income home ownership scheme be implemented, it would require a fundamental restructuring of resources to facilitate the necessary five-fold increase in spending on housing. Thus far, however, concessions to popular demands for affordable land and housing remain rhetorical and have in no way lessened the Government's resolve to create a home owning black middle class. Most recently, the state announced that all leasehold rights would be automatically converted to freehold.

Three major methods of subsidising housing costs are currently used by the state to encourage home ownership. Although other subsidy programmes exist, most people are involved in either the purchase of old public housing at reduced rates, the subsidy paid to civil servants, or the five year, one-third interest subsidy on mortgage payments on new premises known as the first time home owners scheme.

RACE AND CLASS: STATE HOME OWNERSHIP INCENTIVES

In 1983, 500 000 public housing units, primarily in African townships, were turned over to individual tenure. Ironically, although the state sought to divest itself of its existing housing assets, the sale of public housing necessitated extensive high profile intervention to persuade tenants to purchase their houses. In addition to the costs of publicising and administering the 1983 "Great Sale", purchase discounts have been periodically increased to encourage tenants to buy the stock. The success of the selling scheme has, nevertheless, been limited. In September 1989, only 39 per cent of coloured, 77 per cent of Indian, 37 per cent of white and 34 per cent of urban African occupied government stock had been transferred to individual ownership (*Update*, July-December 1989). The

widely accepted explanation for the poor response is that tenants cannot afford to purchase (de Vos, 1987). Escalating mortgage rates (from 12 per cent to over 20 per cent in the post 1983 sale period), have put home ownership beyond the reach of the average family. The only exceptions to this are those households where the breadwinner is the recipient of a subsidy, payable only on the purchase of property.

The extent of government involvement in home ownership in South Africa is vast. An estimated 70 per cent of all mortgages are subsidised by the state (Bond, 1990). Because this scheme is the oldest and most popularised it is regarded as a significant aid to home ownership. The scheme was extended to Africans in 1979 and coloureds in 1981, but despite the large percentage of black civil servants (over half), it is in fact a less important means of bolstering black home ownership than the first time home owners subsidy or the sale of public housing. The approximately 750 000 civil servants are 48 per cent African, 37 per cent white, 12 per cent coloured and only 3 per cent Indian. All these employees, once they are on permanent staff, are eligible for a subsidy of up to R70 000. Yet, less than 20 per cent avail themselves of the benefit. Moreover, only 5-6 per cent of the 19 per cent who do use the subsidy receive assistance on the maximum amount of R50 000-70 000 (Voster, 1991). Housing experts who point to the potential importance of the civil servants subsidy in creating housing opportunities for different race groups have not managed to identify what proportion of the eligible group do in fact use the benefit. In theory 93 per cent of white, 60 per cent of coloured, 80 per cent of Indian and 37 per cent of African state employees' conditions of service include a housing subsidy (de Vos, no date). The question is why do so few make full use of the perk? The answer is in part that the requirements for gaining a subsidy are so sexist that they exclude a major section of the workforce, a question considered in greater depth later in this paper. There is also the critical issue of affordability.

Using National Building Research Institute's figures (de Vos, no date), an estimated four per cent of the white population, 39 per cent of coloureds, 16 per cent of Indians and a staggering 56 per cent of Africans cannot afford to make any contribution to their own housing. The extent of government support of the civil service scheme is proportional to the size of the individual's own contribution to the mortgage - if no bond is held, no subsidy is paid. The beneficiaries of the civil service subsidy vary according to their race. As one would expect given the high proportion of skilled personnel who are white, this group gains most from the subsidy. In the period up until 1986, the then publicly owned South African Transport Services granted 20 900 loans with an average annual value of R1703 to white personnel. The corresponding figures for coloureds and Africans are: 32 loans to coloureds with an average value of R1005, and mere 1693 loans to African staff with an average amount of R648, half that granted to whites (*Hansard A*, 1986: 877).

The practice of assisting employees with housing costs has spread to the private sector where 63 per cent of companies, including the mines, subsidise accommodation costs (Hendler, 1989). From the scant evidence available similar patterns of actual pay-outs emerge. Unskilled workers simply do not earn enough to invest in home ownership. There is also the suggestion that African workers choose not to purchase property in urban areas where they work, but would rather send remittances to rural areas where they will retire (NIPR, 1990). As subsidies are almost always limited to the premises currently occupied by the employee, no benefit from a subsidy is gained. Because civil service and private sector subsidies are applicable to both new and old housing, the majority of established income earners are not encouraged to acquire new properties where building costs are higher. In an attempt to boost the total housing stock and to facilitate a differentiated township housing market, thereby giving a large percentage of the black population a stake in the future

of urban areas, generous state assistance is made available to prospective home owners who will build new suburbs.

Different types of state home ownership assistance are offered to first time buyers of new houses (see Bond, 1990b and Goede, 1990 for comprehensive details). With the exception of the civil service scheme, applicants for government subsidies are subject to an income restriction and the total cost of the house is limited. By far the most popular method of financing new housing is the first time home owners subsidy (Table 1), a scheme that has significant impact on who is able to afford a house. In 1990, 17 per cent of the total housing budget was set aside for this form of assistance (Cosser, 1990). By mid year, however, all the funds were depleted (*The Star* 24/7/1990). As numerous construction companies faced insolvency because of the cut, the merits of the first-time home owners scheme were widely invoked in the media to ensure its continuation. Pointing out that the Government earned more on general sales tax on construction materials than it spent on the subsidy, critics succeeded in getting the scheme reinstated (*The Star* 09/10/1990).

The first time-owners scheme was initially introduced as a mechanism for assisting whites at the lower end of the housing market who were struggling to obtain their own properties. Of particular concern were young people who, due to escalating building costs and declining standards of living associated with the economic slump of the early 1980s, could no longer afford to buy a house (see *Hansard A*, 1981: 696, 1222). At the same time low income whites who lived in rented accommodation were being squeezed out of affordable housing. The Rent Control Act was amended in 1980 and only buildings erected before 1949 remained protected by the Act. Also of significance was the introduction of sectional title on multiple unit residences (*Hansard A*, 1980: 6288). As property speculators bought-up the cheaper inner-city flats many whites found themselves homeless. Thus, despite the glut of over 83 000 units in white Group

Areas, 26 000 working class whites were reportedly without shelter in 1987 (*Housing Southern Africa*, February, 1988). These poor whites had slipped through the first-time home buyers subsidy net that was introduced to protected them from homelessness and competition with black tenants who ignore Group Areas restrictions and rent accommodation at inflated rates in white suburbs.

Only a minority of whites are too poor to have utilised the first time home buyers subsidy. The scheme, in tandem with an extensive white welfare housing provision, has nevertheless effectively kept black and white in separate housing "markets". From its inception the first time home buyer's scheme was open to all races, but it was only used extensively by whites. Delays, measured in years rather than months, in proclaiming coloured and Indian group areas prevent individuals from taking transfer of their sites and thus prevent financial institutions from granting mortgages. Black people therefore live in houses that they will one day buy, but that they do not as yet own; they therefore do not qualify for the first-time home owners subsidy (*Hansard D*, 1985 col. 2716).

Problems in administering home ownership support should not mask the bias toward coloured and Indian housing provision since the introduction of tricameralism. (Figures 2, 3 and 4). Having assumed control of their own budgets in 1985, visible areas of spending such as housing and education were prioritised by both the Indian House of Delegates (Hansard D, 1987: 2084f.) and the coloured House of Representatives (Hansard R, 1987: 386). For example, in the 1988/1989 budget the House of Delegates housing allocation was increased by 400 per cent on the previous year (*Housing in Southern Africa*, August 1988). The bulk of the increased allocation for coloured and Indian housing has been for home ownership rather than welfare assistance and in this respect the trend corresponds with the allocation to Africans, but not to assistance for white housing (Table 1). Although Africans were never excluded from the first time

owners subsidy they were only able to participate once they were granted ownership rights (99 year leasehold was accepted in 1976 and freehold in 1985). As in the case of coloureds and Indians, bureaucratic delays and and limited access to affordable land in African township development reduced the number of applicants who could take advantage of the subsidy. At least some of the delays in surveying and registering individual title appear to have been overcome and African participation in the scheme has recently escalated beyond expectation (South Africa, 1989).

The rapid increase in African demand for home ownership assistance and declining white participation has meant that the fist time subsidy has become a means of creating a black middle income group, rather than simply protecting low income whites. However, despite overt state support of reform and the creation of a racially integrated home owning urban population, racially discriminatory housing assistance persists. Africans wishing to draw on the scheme must earn under R2000 per month, while whites may earn R3500 per month. Since 1987 whites have been allowed to use the subsidy on existing stock, blacks are forced to build new stock.

The distribution of the first time home owner subsidies has further class and race implications. The manner in which the subsidy currently operates means that those who earn more enjoy greater state home ownership assistance. Income determines the total grant for buying a property. An applicant earning R500 per month would only qualify for a R7000 loan, whereas a R35 000 loan would be allowed for a family with a monthly income of R2000. The monthly state subsidy on the R35 000 loan is R193, three times greater than the R66 paid out on loans of R7000 (Table 2).

The correspondence of economic and racial discrimination in South Africa means that whites, and to a lesser extent Indians, have higher incomes than Africans and coloureds (Table 3). Because of wage

discrepancies, the first time home owner subsidy benefits people who already have greater economic power. Although the proportion of whites who gain from the subsidy has declined in the past five years (South Africa, 1989), the 1988 figures for the first time scheme show that the average white applicant received a subsidy of R3047, in contrast to the average R1116 subsidy given to African buyers. More importantly, comparison with the 1989 statistics reveal that the average white subsidy increased by 36 per cent, but that African applicants received only 30 per cent higher than the previous period (Table 4). The discrepancy between the amount individual white and African families can expect to receive from the first time home ownership incentive is increasing.

The three kinds of home ownership subsidies discussed reveal clear racial and class prejudice. If the same schemes are considered for their gender bias, an exercise rarely undertaken by South African housing analysts, the unequal allocation of home ownership assistance emerges even more clearly.

GENDER AND THE ALLOCATION OF STATE HOME OWNERSHIP ASSISTANCE

South African women experience the same difficulties in entering the home owning ranks as their sisters in other parts of the world (c.f. Watson, 1988). Credit facilities are inaccessible principally because women earn relatively lower wages. Underdeveloped child care facilities in South Africa increase the burden on women's participation in the formal labour market. Since 1988 sexual discrimination has been an unfair labour practice, but the civil service and essential service workers are excluded from the Act. Consequently women teachers, until 1991, earned less than their male counterparts. Equal pay for equal work is still contested terrain in South Africa. As earnings determine both the ability to get credit and the amount of credit that may be obtained, the position of

women seeking to buy a house, a purchase so large that it inevitably necessitates a loan, is weaker than that of men. In addition to these "normal" hurdles women experience when they buy property, South African women face particular hardships related to the home ownership subsidy systems offered by the state.

The least discriminatory of the state schemes under discussion is the first time home owners subsidy. The maximum income restriction does not prejudice women applicants, but other less well advertised requirements for participation in the scheme certainly do. For example, housing funds are allocated using Western conceptions of the nuclear family; this bankrupt concept acts against African women who rarely conform to this "norm". Only married people or those with dependants are eligible for the first time owners scheme. Women who are divorced or widowed may not use the scheme if their husbands ever owned property. Also of concern to black women is that the subsidy only applies to new houses. As affordable land is generally located in poorly serviced and distant locations, women with small children may be disinclined to participate in the first time buyers programme.

More overt sexist provisions are found in the application of the civil service subsidy. As I have already noted, only a small fraction (a fifth) of state employees make use of the home ownership subsidy offered to permanent members of staff with over a year of service. The low proportion utilising the subsidy was explained earlier by reference to the inability of lower grade employees to contribute to a mortgage. There is, however, an additional explanation. Married women who earn less than their husbands are not given a housing subsidy, thus denying them income of approximately R600 per month (as of March 1991 subsides are 100 per cent taxable). The original intention of the subsidy was to enable each household to buy property, and the state has followed this principle in extending the benefit to all heads of households or major breadwinners.

There are several sexist anomalies in the system as it now operates. A married man employed by the state is automatically granted a subsidy, even if his wife earns more than he does and also receives a housing subsidy. The same does not apply to married women. Although a women who is the major breadwinner is now eligible for a subsidy, she may not receive the subsidy if her husband also works for the state, as two state subsidies may not be claimed on the same property. If, however, her husband were unemployed or worked in the private sector she would be able to benefit from the scheme.

Government statistics do not reflect the gender of civil servant housing subsidy recipients, nor is it possible to identify what proportion of female civil servants are the major breadwinners. Even the percentage of the civil service who are women is impossible to define accurately. Table 5 provides some indication of the racial and gender breakdown of the most important state sectors. White women, who make up 13.5 per cent of the total number of civil servants listed in Table 5, are especially adversely affected by the non payment of subsidies to married women. Most of this group are skilled or semi-skilled workers and would therefore join the 19 per cent of civil servants, made up men and the few women who can prove that they are the major bread winner, who currently use the home ownership subsidy. In contrast, African women (14 per cent of the civil servants detailed in Table 5) are perhaps less seriously affected by the married women ruling as many, with the significant exception of those working for the self governing territories, are employed in unskilled and low level clerical jobs and they would be excluded from the subsidy on economic grounds. Remember that the single most important reason for an individual not receiving a subsidy is their inability to meet repayment costs on a mortgage.

Statistics on the racial and sexual structure of the black middle class allow us to infer the extent of the discrimination against women civil

servants who earn a salary high enough to purchase a house, but who do not get a subsidy because they are not the major bread-winner. Across all race groups a large proportion of the middle class (as high as 19 per of Africans) are employed in the traditionally female occupations of teaching or nursing (Crankshaw and Hindson, 1990). Obviously not all teachers and nurses are women, and not all of the women are barred from the subsidy scheme because of their marriage. An estimated 60 per cent of nurses are married (*Financial Mail*, 13/07/1990). Many of these women may be the major breadwinners. It is, however, clear that the effectiveness of the civil service home owners scheme is limited by sexually discriminating clauses.

The subsidy system that has, and will be for some time to come, discriminate most seriously against women is the sale of public housing stock. Technically the "great sale" includes no discriminatory clauses. In fact the Constitutional Laws Amendment Act passed in 1980 gave equal rights to men and women when registering property ownership (South African Institute of Race Relations, 1989). Tenants of almost all government houses are free to purchase the stock for prices discounted by as much as forty per cent off the original building cost (the price is not adjusted for inflation). If it were not that these tenants had already paid for their homes over the thirty to forty years of their occupancy, these prices would seem ridiculously low. It is, nevertheless, an indication of the seriousness of the government's resolve to depoliticise housing and to foster home ownership across the racial spectrum that so many units are for sale to individuals at reasonable cost.

We have already noted that a substantial portion of the population cannot afford to purchase even their drastically reduced state 51/6 and 51/9 matchbox homes. Inability or unwillingness to buy has not, as yet, forced people to find alternative accommodation, and many families continue to live as state tenants. Predictions that a private housing

market would evolve as government stock was sold off at inflated prices (Mabin and Parnell, 1983), appear not to have developed, despite the growing acceptance of home ownership in the townships. Those people who were or still are the registered tenant of a house hold the key to relative privilege, especially if they are African.

The vast bulk of formal accommodation in African townships was constructed and managed by the state until the 1980s. It is therefore important to have a clear grasp of who state tenants were, as it is this group who are the beneficiaries of the home ownership discounts currently being offered. As early as 1979 government critics were saying of the registered tenants of public housing in the townships that: "it is this group at the top of the black pile who will now experience a considerable improvement in their every day lives, provided they can afford to pay for it....(home ownership) has already launched the process of isolating this group in terms of privilege from the rest of the black community" (Duncan, 1979). Women are under-represented in this newly powerful constituency because of their minimal access to the benefits of the great sale. Why this is is so can only be explained with reference to the history of African housing allocation in South Africa.

The most notorious of apartheid laws are those pertaining to influx control. Legal permission to be in the cities was only given to Africans who could prove they were born in urban areas (Section 10 (1)a of the Urban Areas Act), to those who had worked continuously for one employer for 10 years or in the same area for fifteen years (under section 10 (1)b of the Act), or to those registered as temporary or contract workers (10 (1)c). The impact of these draconian controls on women's access to formal housing persists into the 1990s.

It was always difficult for African women to get housing in urban areas as the state managed all the housing stock and preference was given to

families (Hindson, 1987). In Soweto for example, a census conducted in 1968 reveals that only two suburbs, Jabavu (an area where squatters from the 1940s were allocated housing) and Orlando East, had more than 10 per cent women tenants. The percentage of registered female lodgers was only marginally higher with concentrations of over 10 per cent in the older more accessible suburbs of Orlando East and West (WRAB, 1968). Obtaining satisfactory shelter was considerably more difficult following the 1967 legislation that stipulated that women's names could no longer even be put on the waiting list for housing (Black Sash, 1978). Women who were legally working and living in towns, but who were barred from official housing unless they lived with their husbands or fathers were then expected to live in hostels, or to become registered lodgers of other tenants. The plight of "Miss M. E. M." is classic. She lived with her three children in Alexandra, a township on the northern Johannesburg boundary. All had certificates to prove their birth in the urban area and therefore were classified as Section 10 1 (a). Because she was a woman she didn't qualify for family housing and was told "get married or move into the hostel and think of something to do with your children" (Black Sash Advice Office Reports, 1962-1974).

The 1968 decision to stop building family housing in urban areas adversely affected all Africans, but was especially harsh on women. Competition for scarce housing resources in the 1970s was compounded by the fact that a women living in family accommodation, whose husband died or deserted her, was not allowed to remain the registered tenant of the house without the permission of the Bantu Affairs Commissioner. Compassion was sometimes shown women with dependants who were able to pay the rent and were themselves registered as section 10 (a) or (b). but the decision depended on the whim of the Commissioner and the tenure of women headed households remained insecure. In February of 1974 the Johannesburg Black Sash Advice Office dealt with 104 cases of housing problems, the majority of whom were divorced women or widows facing

banishment from Johannesburg (Black Sash Advice Office Reports, 1962-1974). Women evicted from their homes were generally endorsed out of the urban area and were expected to return to the rural areas. In practice women ignored the law and joined thousands of sub-tenants made-up of other illegal workers and legal workers still on long official waiting lists.

Soweto's waiting list for housing was nine years long in 1979. The real demand for housing was more acute than that figure reflects. A man could not even place his name on the waiting list until he could prove that his wife had a permit to be in the area. These permits were not issued until proof of accommodation was provided (Black Sash, 1979). In this way the apartheid government ensured that urbanisation was controlled. Even married women could not claim access to housing in urban areas unless they had an independent claim to urban status.

Restrictions on African women's access to urban housing and employment in the 1960s and 1970s were harsh in their own right. The curbs of the apartheid years continue to handicap women's access to housing, despite several reforms introduced in the late 1970s and early 1980s. In 1977, following the introduction of 99 year leasehold, rural wives of urban men with section 10 rights were allowed to come to the cities if their husband bought a house (*JCC News*, 14/11/1990). Only those with urban status were allowed to purchase property. A few wealthy women were able to buy their way out of the housing crisis and rural or illegal urban wives of rich husbands gained more secure tenure, but for most little changed. Theoretically the concession extended to permit holders as well as home owners, but it seems few local authorities gave permission for these wives to join their families. As a result of easing restrictions on women's entry to an urban area, the situation arose that a women who did not have urban rights could inherit a house which she was not entitled to live in because she did not have the necessary section 10 status. For a short

time it seemed the authorities were intent on endorsing such women out of the urban area or leaving her to continue living in the house only as the guardian of her children (Women's Legal Status Committee, 1980). Complications such as these were averted by the abolition of influx control in 1986 and African women were no longer obliged to provide proof of their urban status before seeking work. The problem of women's housing position was, however, far from over.

It is now more than twenty years since women were allowed to register for the government's housing lists. Only a very few of the minority of women who had occupied housing before 1967 are still alive. A handful of women divorcees and widows were given permission to remain in their houses, but these numbers are not large. The picture that emerges is one of overwhelmingly male tenancy of public housing. These tenants not only have the right to purchase the houses they occupy, they have also been given preferential rates at which they can do this. A substantial number of women sub-let from registed tenants throughout the apartheid period. They must now buy their own houses at full cost on the private housing market. Where the price of home ownership is too high, alternative arrangements must be made. As the rate of urbanisation increases following the abolition of influx control, demand for shelter will rise. Already the cost of sub-letting is exorbitant and beyond the reach of the urban poor. Recent surveys of squatter camps on the Witwatersrand reveal a rising number of township dwellers who have left their backyard shacks for the shantytowns (Crankshaw and Hart, 1990; Sapire, 1990). Because they were denied formal housing, women are likely to become disproportionately high percentage of the informal settlements that will dominate the future South African cities.

CONCLUSION

The widely debated implications of the privatization of housing in South Africa must not mask the differential impact of persistent state intervention into housing acquisition. The major area of government involvement in housing in the 1980s was the promotion of home ownership through granting housing subsidies to selected individuals. In general, the inequitable allocation of these subsidies makes purchasing property more affordable to men, whites, and higher income categories.

The unambiguous conclusion from this survey of three forms of subsidy currently administered by the state, is that the relatively affluent gain more from the government's drive to create a home owning class than the poor. This is because the bigger the bond the bigger the subsidy, and the size of a bond is determined by earnings. In searching for an equitable housing policy for the new South Africa the very least that can be expected is that the subsidisation of housing costs should be focused on the areas of greatest need, rather than entrenching patterns of inequality that characterise the apartheid years.

Despite the reform of apartheid and efforts to minimise racial privilege, discrimination in the support of home ownership remains. Tricameralism underlies relatively larger housing allocations to coloureds and Indians. Although these structures will undoubtedly be dismantled, the current subsidy system will continue to favour these groups as it now favours whites. The budget allocated to white housing is decreasing and the number of whites using government housing subsidies is declining, but the amount of money allocated to prospective white home owners is likely to be larger than that of any other group as the economic profile of whites is that much more affluent than that of other races. For this reason Africans have not received as much support from the state's home ownership drive as one would expect given the explicit intention of creating an African home owning population.

It is easy to dismiss efforts to create an African middle class housing market as unsuccessful because there has only been slow support for the first time buyers scheme and less than half the township public housing units have been sold. Nevertheless, the number of African home owners has increased dramatically in the last decade. Aided by housing subsidy payments, many of those who can afford to invest in fixed property have done so. This potentially upwardly mobile home owning strata includes a disproportionate number of men. The manner in which women are excluded from home ownership subsidies in South Africa reflects the very strong legacy of sexist apartheid. Furthermore, the blatantly discriminatory clauses of subsidies such as the one offered to civil servants highlights South Africans' lack of concern for a non-sexist as well as a non-racial future.

The significance of the new social divisions being forged through mechanisms like home ownership assistance cannot be underestimated. Unless the means of allocation housing is changed, whites at the lower end of the socio-economic profile will continue to hold positions of privilege because of state patronage. If the present structures remain intact, the state will effectively foster a black middle class where coloureds and Indians will maintain their relatively greater economic advantage at the expense of Africans. Similarly, the exclusion of women from benefits like housing subsidies that encourage upward-mobility perpetuates the powerless position held by women in South African society. The homeless and under-housed population of our cities of the future will be those who are unable to afford formal housing. If the present situation is allowed to proceed unchecked, township lodgers and squatter communities will comprise a disproportionate number of poor African women.

Table 1: Summary of National Housing Committee expenditure proportions by race group and subsidy type (1988), (Goede, 1990, p.7).

TYPE OF SUBSIDY	WHITES %	COLOUREDS %	INDIANS %	AFRICANS %
Family housing (FTHB subsidy)	15	81	91	73
Serviced sites and materials	0	13	8	26
Welfare housing	84	3	1	1
90 % loans	1	3	0	0
TOTAL	100	100	100	100

Table 2: Housing subsidy allocations according to income, (Adapted from: *Housing in Southern Africa*, February 1990, p. 12).

monthly household income R.	proportion of applicants	amount lent to applicant	number of loans granted	average monthly subsidy	total state subsidy
500 - 599	17.99	11 930	7 196	66	5723 438
600 - 699	10.21	14 090	4 086	78	3837 970
700 - 799	14.84	16 280	5 934	90	6423 864
800 - 899	12.26	18 430	4 904	102	6025 995
900 - 999	7.89	20 600	3 156	114	4333 891
1000 - 1099	10.85	22 770	4 339	127	6587 331
1100 - 1199	5.07	24 930	2 030	139	3371 244
1200 - 1999	20.89	34 690	8 355	193	19323 143
	100.00%	20 863	40 000		55626 876

Table 3: Monthly household income distribution by population group, 1988 (Nel, 1989).

INCOME CATEGORY R's/month	AFRICANS %	COLOUREDS %	INDIANS %	WHITES %
1 - 399	44.7	32.2	8.6	3.0
400 - 699	26.2	19.9	15.6	5.5
700 - 1199	22.0	26.5	34.0	12.7
1200 - 1999	4.3	13.9	19.9	21.7
2000 - 2499	1.5	3.4	8.7	13.8
2500 - 3999	1.0	3.0	9.0	24.1
4000 - 5999	0.1	6.0	2.6	13.7
6000+	0.2	0.5	1.6	5.5

Table 4: First time home owners interest subsidy scheme, (adapted from Cosser, 1990, p.66 and Goede, 1990, p.6).

	1989 average income	Until December 1988		November 1985 to December 1989	
		number of units	per unit subsidy	number of units	per unit subsidy
White	3 297	15 696	3 047	18 618	4 820
Coloured	1 059	6 714	1 774	10 532	3 141
Indian	1 604	5 667	2 266	7 452	3 259
Urban African	521	6 877	1 116	16 241	1 598

Table 5: Race and gender of primary categories of civil service workers, 1989 (South Africa, 1990).

	Transport	Post and Telecomm.	Central, Province Parastate	Divisional Councils, Local Gov.	Self-governing territor.
WHITE					
women	5.6 %	20.1 %	19.6 %	7.8 %	0.9 %
men	39.7 %	35.7 %	24 %	19 %	6.7 %
COLOURED					
women	0.2 %	0.6 %	7.5 %	1.4 %	-
men	7.6 %	11.9 %	7.9 %	13.3 %	-
INDIAN					
women	0.1 %	0.1 %	1.6 %	0.3 %	-
men	0.9 %	1.9 %	2 %	2.6 %	-
AFRICAN					
women	0.4 %	1.9 %	13.8 %	4.2 %	45%
men	46 %	27.3 %	23 %	52 %	55%
TOTAL mployees	181799	95921	714946	199415	184185

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Thanks to Marj Brown, Debbie Posel and Alan Mabin for pointing out useful source material.

Figure 1. Official housing shortage by race, 1982 - 1987 (South African Institute of Race Relations, 1983 - 1988).

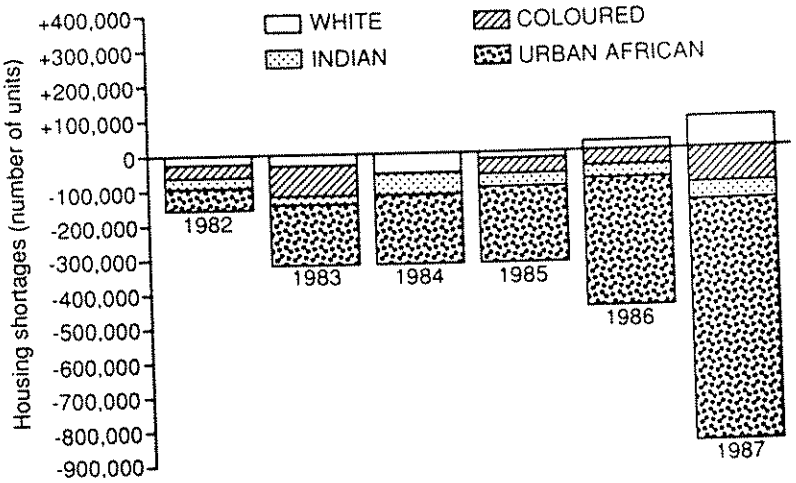


Figure 2. State provided housing units by race, 1979-1988 (Compiled from the Survey of South African Institute of Race Relations, 1980 - 1989).

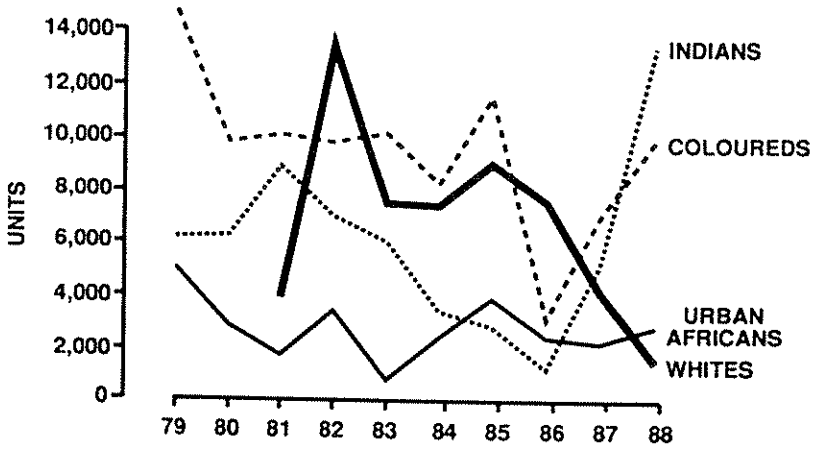


Figure 3. State money allocated to housing by race, 1985 - 1988 (South African Institute of Race Relations, 1986 - 1989).

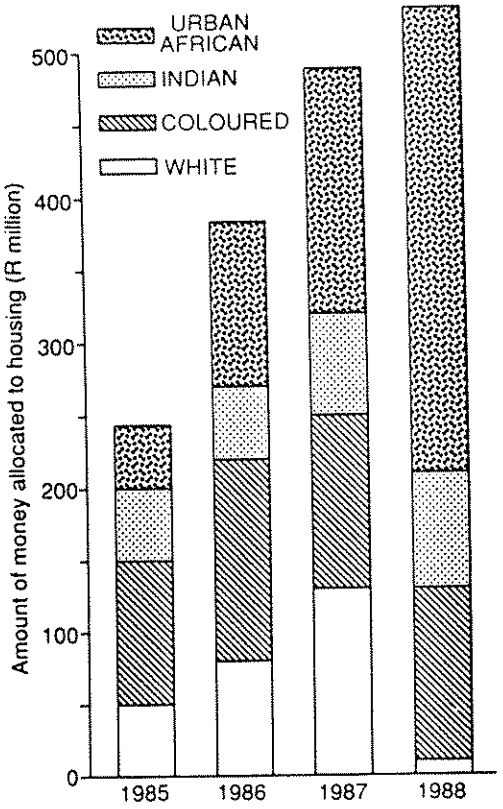
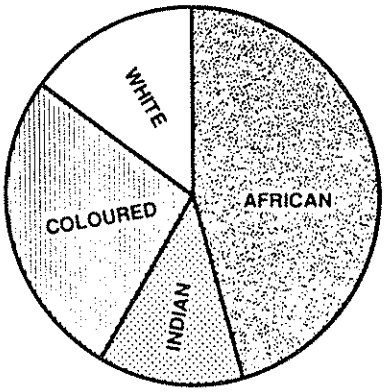
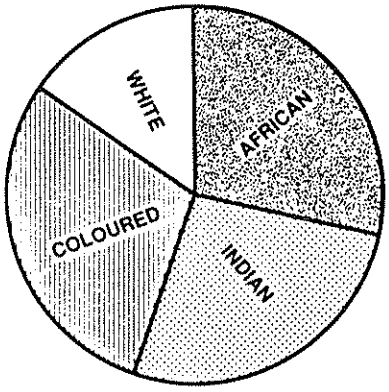


Figure 4. Proportion of housing units allocated to each race (South African Institute of Race Relations, 1989).



1957-1980



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