

Homeownership and Effectiveness of the South Africa government Housing Subsidy Scheme

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ABSTRACT

This paper presents finding on the effectiveness of the South Africa government housing subsidy scheme in the delivery of houses to its citizens, thus providing homeownership especially to the low-income group and the disadvantaged poor. The paper also evaluates the usage of the houses by the occupants. The result from the post-occupancy survey of the provided houses revealed that the progressive realization of housing for the low-income and disadvantaged groups is being met as all beneficiaries were South African citizens. The survey also revealed that the beneficiaries living in the subsidized houses were originally allocated the houses by the Gauteng Department of Housing (GDOH), which overseas housing allocation in the province adopted as the site for the study. However, from the originally allocated, it was indicated that some of the beneficiaries were previously living in shacks, while some were homeless (absolute homelessness). Further findings from the survey showed that the original intended use of the houses by the government (private residential use) is what the subsidized houses are being used for as revealed by the respondents. The paper starts with an overview of the literature on this topic and the importance of homeownership, and then presents the results of the analysis and findings of the research. Finally, the paper draws some conclusions and recommendation. The originality of this paper is based on the fact that there have been issues surrounding the South Africa government financial commitment of 5% of its Gross Domestic Product (GDP) to overcome its huge housing backlog is grossly inadequate. Due to the limited study to substantiate if the little devoted GDP is making any impact on the disadvantaged group, the current research contributes to this body of knowledge.

INTRODUCTION

During the war years President Franklin Delano Roosevelt of the United States of American once said that a nation of homeowners is unconquerable. Margaret Thatcher, with a mantra affirms that homeowners become responsible citizens. Also, President Bill Clinton during his tenure as American president stated

his belief that homeownership and decent housing are an essential part of any society's dream. It has been further validated by the South African example that ownership has the power to transform people. Thus, the promotion of homeownership has been an integral part of the South African Government housing vision, thereby creating an "ownership society", which promotes virtue and responsibility. Even in the earliest days of civilization, before the collection and touting of statistical data, Aristotle had argued that ownership promotes virtue and responsibility in any given society. This necessitated the inclusion of the right to housing in its constitution.

One of the most overwhelming problems the societies of the world faces in the 21st Century is poverty. The negative consequences of world poverty have had a devastating effect on all facets of society, in third world countries, as well as industrialized nations. With half of the earth's population living in poverty already, there are common challenges faced by both the developed and developing world's alike. One of those challenges is defining the policies, systems, and financing that will provide affordable housing to the poor, thereby giving them ownership. Most industrialized nations have highly developed programmes that address the issues of homeownership. These programs are usually supported by various public and private institutions. Daley (2006) states that the less developed countries attempting to employ similar programs; are faced with the challenges of social, economic, and political influences, thus limiting the progress of providing affordable housing. There is currently a very strong global move to reduce the ill-effects of poverty and homelessness, which has been made a responsibility by the 'Cities Without Slums' campaign of the Cities Alliance, a joint programme of UN-Habitat and the World Bank, which was also incorporated into the Millennium Development Goals. Millennium Development Goal Target 7 is officially targeted to significantly improving the lives of at least 100 million slum dwellers by 2020. United Nations Centre for Human Settlements (2003) informs that the number of homeless people worldwide was estimated to be between 100 million and one billion.

Homeownership has been at the forefront of the South Africa government national agenda and the government has taken overall responsibility for providing houses to all, most especially the disadvantaged group. Since 1994, the South African government have initiated and implemented several housing delivery programmes and subsidy mechanisms to provide houses to its citizens. This is done as reported by Department of Housing (2009) to fulfill the vision of adequate housing for all, as reflected in the National Housing Policy framework. Paramount among this has been the goal to increase the housing's share in the total state budget to five percent (5%) and to increase housing delivery on a sustainable basis.

In many countries, one of the basic objectives of housing policy is to encourage homeownership. Marja and Joris (2005) inform that this objective is based on the assumption that owning one's own house has a positive effect on the individual and on society as a whole. It is thought that homeownership, lead to greater housing satisfaction, self-esteem and other social benefit. This paper focuses on the South Africa government responsibility to the disadvantaged group by providing homeownership and elaborates on the usage of the houses being provided to the disadvantaged group. Empirical evidence for the research is drawn from

surveys conducted in four existing housing subsidy schemes in Johannesburg, Gauteng Province of South Africa. This paper attempts to present the impact the government housing subsidies schemes have had on the country's disadvantaged group. The paper starts with an overview of the literature on this topic and the importance of homeownership, and then presents the results of the analysis and findings of the research. Finally, the paper draws some conclusions and recommendation.

HOMEOWNERSHIP THEORY

To begin with, homeownership (HO) can be broken down into “home” and “ownership”, each part with a variety of meanings. This is because; it is not possible to understand the full experience and meaning of HO without examining the relative meanings and experiences of home. It is valuable at this point to reflect on the psychological meanings associated with having a personal, secure and private place to live. Home is a very rich concept because it embodies many ideas such as comfort, belonging, identity and security. Somerville (1992) attempting to tease out the multi-dimensional nature of the meaning of home; presents seven key signifiers of home: “shelter, hearth, heart, privacy, roots, abode and paradise”. To these, are added the connotations they have for dwellers (warmth, love, amongst others.), the nature of the security they give (physiological, emotional, amongst others.), and how these affect them in relation to themselves (relaxation, happiness, etc.) and others (homeliness, stability, etc.).

Peter and Eleanor (1996) further asserted that a home is a complex bundles composed of physical structures, interior layout, location, amenities such as appliances and social surroundings. The definition of home occupies several pages in the unabridged Oxford English dictionary, indicating the weight of meaning that the term carries. For most people, not having a home would be a terrifying prospect, involving deprivation of security, comfort, and access to amenities. Thus “home” is a place where a person is able to establish meaningful social relations with others through entertaining them in his/her own space, or where the person is able to withdraw from such relationships. This may be through control of activities and of defining their privacy in terms of access to their space. When this is done, they have made a home with a sense of their identity. Saunders (1990) further argued that a home is “where people feel in control of the environment, free from surveillance, free to be them and at ease, in a world that might at times be experienced as threatening and uncontrollable”. In this definition, elements of privacy, freedom and security are crucial (Kearns et al. 2000). While this may apply to both home owners and non-owners, there is a difference in freedom.

Ferguson (2011) posits that, the term housing (homeownership) in developing countries is used as a verb because households actively perform most of the tasks to gain access to land and construct adequate shelter during a longer time period. The term housing has since become a noun in high-income industrialized countries because it is a product delivered mainly by a sophisticated network of private firms and public institutions. However, with South Africa, the government has taken on a personal responsibility to ensure that all that were disadvantaged during the old regime are provided houses with little or no assistance in most cases. The houses

provided to the disadvantaged grouped also give them security of tenure over the land and empowers them to gain control of and influence over their lives and become democratically enabled to participate in society. According to Kleinhans and Elsinga (2010), empowerment as a process often leads to empowered outcomes, in several ways. They further informed that the more able you are to determine the course of your own life, the more your life will be in keeping with your potential and talents, which you will be able to develop fully. "It is unlikely that individuals who do not believe that they have the capability to achieve goals would either learn about what it takes to achieve those goals, or do what it takes to accomplish them" (Zimmerman 1995).

There are often different reasons while individuals would want to be homeowners. One such reason has been individual motivation, which is an important reason in the explanation of homeownership. According to Vroom (1964), individuals' behavior depends on the types of outcome expected. Individuals are motivated when they see a favorable combination of what is important to them and what they expect as a reward for their efforts and the basic rights accorded to them as citizens of a given state which makes them to behave accordingly. Outcome measures of homeownership to both homeowners and government/society can be found in many housing studies, ranging from social to financial externalities.

Homeownership is often thought to promote neighborhood and social stability. There is a positive relationship between homeownership and the length of tenure holding all the other factors being constant, which suggests that homeowners are committed to remaining in a community for a long time as against none homeowners. In this regards, the first set of housing delivered by the new South Africa government to the disadvantaged grouped was questioned as beneficiaries were dislocated from their source of livelihood and social network in most cases. This made most beneficiaries of the housing schemes to either lent out the units or in some cases sell the units as reported in the Post Occupancy Evaluation of housing subsidy beneficiaries by Aigbavboa (2009). Subsequent housing schemes provided tried to correct the effect which enabled beneficiaries to remain in the neighborhood. Tan (2008) further explained that as neighborhood stability improves, it is possible that children's educational outcomes will improve and behavior problems will reduce as several research outcomes agreed that the child will be exposed to a more stable school environment due to a better home environment in which a child lives. Tan (2008) also states that homeowners are also more likely to invest in their properties' maintenance and improvement at a higher standard. This view was also supported by Aigbavboa (2009) that beneficiaries' allocated houses were actually carrying out repairs and upgrading to their homes. Kleinhans and Elsinga (2010) further emphasized that ownership provides ample opportunity for and control over renovation and adjusting the house to the owner's taste, whereas non-owners face restrictions on what they can alter in and on the property. Owners are also likely to have more control over the grounds, i.e. the gardens, drive or anything else on the plot on which the house is built. This increased control is thought to contribute to a more general sense of control over important life events (Rohe and Stegman 1994).

There is the argument that homeownership will, in the long term, be more financially attractive than renting because it provides a feeling of autonomy, security and personal identity. Gurney (1999) adopts a social-constructive approach in

examining the significance attached to homeownership, reflecting on the metaphors (natural preference) that are generally attached to purchase and renting respectively. His conclusion is that homeownership is increasingly seen as “the norm” in most developing nations, whereupon tenants are viewed as an “outsider group”. As a result, homeownership is perhaps mistakenly seen as an innate “natural” preference. Home ownership according to Kleinhans and Elsinga (2010) can increase one’s satisfaction with life, partly as a sign that one has “made it”. This is especially salient in countries where home ownership is a dominant ideology. In America, home ownership is not only an essential ingredient of the “American Dream”, but also “considered a rite-of-passage symbolizing the achievement of a certain economic status” (Rakoff 1977; Rohe et al. 2002; Shlay 2006).

Saunders (1990) asserts that people have a natural preference for homeownership rather than renting accommodation as tenants. Saunders believes that this preference is a leading factor in housing policy, of which the South Africa Housing Policy based it tenet. In other words, the government through its housing policy and delivery mechanism (Housing Subsidy Scheme) has encouraged and facilitated homeownership. The approach adopted by the South Africa government in delivery of housing and giving of ownership to its citizens will be discussed in the next session.

HOMEOWNERSHIP IN SOUTH AFRICA: POST APARTHEID APPROACH

It has never proved easy to help the poor and disadvantaged group through housing subsidies, particularly in developing countries. Today, very few governments are prepared to offer housing subsidies to the poor unless they are delivered as up-front, targeted capital subsidies. However, the lack of resources has forced each government into making difficult decisions about the size and the number of subsidies to be offered. Dependent on those decisions, has come a series of implementation problems relating to the quality of construction, the location of the new housing solutions, the use of credit and how to allocate subsidies between so many beneficiaries. Housing delivery for the low income group in South Africa is reliant on the Housing Subsidy process. At the core of the National Housing Strategy is the provision of housing subsidy assistance to eligible households. Department of Housing (2000) informs that capital subsidy assistance will be granted to low-income households in order to assist them in accessing at least minimum standard accommodation. Subsidy assistance is provided through three subsidy programmers, which are the Housing Subsidy Scheme, The Discount Scheme and Hostel Redevelopment Programmer. The Housing Subsidy Scheme is the primary means of assistance in terms of the national housing policy. On March 15, 1994, the housing subsidy scheme replaced all previous government subsidy programmer for households with an income of R3, 500 per month or less. These households should not own property or receive a government housing subsidy before and were expected to meet a range of criteria as contained in the National Department of Housing Urban Development Framework. (1997).

The Government Housing Policy makes provision for financial grants to assist homeless, low-income and disadvantaged group to become homeowners. The Housing Subsidy Scheme is the primary means of assistance in terms of the National

Housing Policy. The Housing Subsidy Scheme has been the key to the delivery of housing since the advent of government's low-cost housing programmer mechanism which provides government-funded assistance packages to households categorized as "poor". Recent policy shifts have been attempting to simplify the administration of housing subsidies and increasing the subsidy amount. In addition, government policy is placing an increasing emphasis on the role that beneficiaries of government-funded subsidies should play in delivery, partly in response to concerns of the culture of entitlement' and ownership that outright subsidies create. As a result, government now requires that subsidy beneficiaries contribute to the construction of their homes either through physical participation in the building of the home, in what is known as the People's Housing Process or through the payment of a financial contribution.

For the past few years, the national housing subsidy has been increased annually to account for inflation and rising building costs. In 2008, the increase was significant; it went up by almost 12% for the mostly poor. Housing subsidies have reduced housing problems in South Africa, giving the poor and the disadvantaged group homeownership. Department of Housing (2009) states that the South Africa government has built 2.7 million housing units, providing more than 13 million people with secure homes, ensuring a sustainable human settlement for its citizens. The scale of the South Africa government housing delivery is second only to China, making the success of South Africa's housing programmer unparalleled amongst other developing nations. Despite all the commendable efforts, the housing backlog has grown in leaps and bounds from 1.5-million in 1994 and now stands at approximately 2.1-million, which means that approximately 12-million South Africans are still in need of better shelter (Department of Human Settlement 2009).

The built houses has encouraged homeownership among the disadvantaged group, providing them an asset that can be used for further wealth creation thereby reducing the effect of poverty and housing backlog in the country. But whether it is worth tackling housing problems in this way, huge income inequality and widespread poverty, inclusive of its sustainability is another question.

RESEARCH METHODOLOGY

A structured questionnaire was used to conduct interviews with beneficiaries at four already existing Reconstruction and Development Programmer (RDP) housing subsidy locations in Johannesburg, Gauteng Province of South Africa. These locations had benefited from the government housing subsidy scheme. This approach was followed to improve consistency in the responses and ease of analysis. The method was also considered appropriate for a study amongst the low-income group. This is because it has been suggested that when dealing with a population likely to be of the low-income and disadvantaged group with low interest and motivation, the structured interview for data collection is the preferable option. The structured questionnaire had dichotomous, multiple choice, scaled, matrix-type and open-ended questions was used to conduct interviews and obtain data during the survey.

Beneficiaries were randomly selected from all four locations visited; these were interviewed based on the fact that they have been resident in the areas for more than a month. Out of the 120 questionnaires sent out, 78 were received back

representing 65% response rate. The generalization of the findings of the study to the entire Gauteng Province and South Africa at large is limited taking account of the small sample size. However, considering the nature of subsidized housing and housing subsidy allocation criteria and the entire Housing Subsidy Scheme and beneficiaries' behavior, the findings are indicative of what the likely trends are.

DISCUSSION OF FINDINGS

In this section, the data obtained from the questionnaires is presented. The data collected was analyzed using descriptive statistical analysis. Hence, the analysis of the data and the discussion of findings are given in this section.

Socio-demographic profile. The survey result revealed that the majority of the respondents were women representing 65.4% while 34.6% were men. Although the sample was randomly selected, the result showed that there is a predominance of women as owners of housing units. This was in line with the promotion of the housing needs of marginalized and previously disadvantaged women, which shows the responsibility of the South Africa government towards meeting the needs of the marginalized women in providing homeownership to them.

Also, a total percentage of 51.2% respondents are either married or living together with a spouse. However, 42.3% of the beneficiaries' were never married, but they have dependents which enabled them to meet the qualifying criteria to be allocated a Subsidy Housing Scheme.

Amongst the 78 respondents that answered the question on the beneficiaries' age group; all respondents were above the age of 20, none were below age 20, which conformed to the housing subsidy criteria, which stated that a beneficiary must be over the age of 20 years to receive a housing subsidy.

The survey as showed in Figure 1 above revealed that all beneficiaries were South African citizens; because all respondents were born in South Africa. This was in line with the basic requirement of the South African government to qualify as a beneficiary for a housing subsidy. It further shows the government responsibility in providing housing for it citizens. This made through the housing clause on the freedom charter, that "there shall be houses, security and comfort for all...All South Africa citizens shall have the right to be decently housed and to bring up their families in comfort and security".

Figure 1 shows that 34.6% of the respondents are originally from the Limpopo Province. While only 10.3% came from Gauteng Province. This shows why the Gauteng Province has always had the highest number of housing backlog in the country, revealing that most beneficiaries who had been given houses and others on the housing waiting list might not necessary be from Gauteng province.

Beneficiaries home usage. The occupancy survey result revealed that 96.2% of the respondents use their houses (solely) for private residential function (only). When further asked if the home is used for other things apart from the primary home usage, 91.0% asserted that they do not use it for other things. However, 9.0% did indicate that apart from the primary home use, they also use it for other things. Among the

9.0% that use their homes for other things, 29.0% use their homes to run tuck shop, while 14.0% use their homes for day care centers, salon businesses, internet café and business centers, selling of beer and to carry out other personal works.

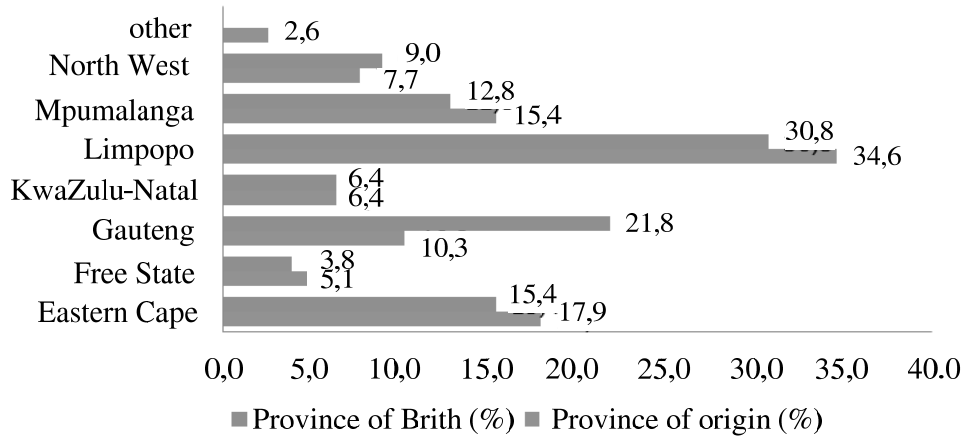


Figure 1. Provinces beneficiaries' originally came from.

Further findings revealed that 94.9% of the respondents have not used their houses for any sort of financial security since it was allocated to them. Only 3.8% have used their houses for financial security. This might be due to the fact that most beneficiaries do not know the worth of what has been given to them because of lack of housing education; as such they cannot discern if the housing unit can be used for any other things like the house being collateral for a loan (financial security) apart from the basic home usage. Since beneficiaries use their housing unit basically for private residential function only, respondents were further asked the part of the house mostly used. Respondents representing 50.7% revealed that they use the kitchen mostly. When respondents were asked why this part of the houses is used mostly, 60.0% said they use the area mostly because the house is not partitioned internally; it is an open hall, so it forms part of their daily lives.

Beneficiaries' ownership information. The survey results pertaining to beneficiaries' ownership of the units shows that 76.9% respondent are the original owners of the houses; while 23.1% indicated they are not the original owners. When respondents were further asked if they bought the house or they are renting or it was allocated to them by the Government; 96.0% of the respondents indicated that they were allocated the houses by the government, 3.0% were renting, while 1.0% bought the subsidized houses from the original owners. The responses indicated that the progressive realization of housing for the lower income and disadvantaged groups is being met. Although the reason why the original owners sold their units is not the focus of this study, but from the previous question– on the provinces of birth and origin, it can be concluded that those that sold their houses are beneficiaries who are not from the Gauteng Province, since the majority of the respondents are not originally from Gauteng.

Moreover, when respondents that were originally allocated houses were

asked what type of accommodation they were living in before the units were allocated them, 81.0% respondents revealed that they were living in shacks; 17.0% were living in informal settlement, of which the housing type were shacks, while 2.0% were homeless before the allocation. In addition, when respondents were asked about the ownership of previous accommodation, 91.0% indicated that the accommodation was owned by them, 5.0% rented the accommodation and 4.0% shared the accommodation with other people. When the respondents were further asked the year the houses were allocated to them, the survey showed that 37.2% of the subsidized housing units were allocated to beneficiaries in the last 3 to 4 years ago, while 25.6% were allocated 9-10 years ago.

The findings revealed that the progressive realization of the right to adequate housing as contained in the South Africa Constitution is being achieved. Also, in line with the housing strategies as contained in the housing policy document; to prioritize the housing needs of lower income and disadvantage groups, the result showed that the government is giving assistance to low-income groups and the homeless enabling them to become homeowners and improving their quality of life. Since the advent of the South Africa government housing subsidy scheme, the low-income groups and the homeless have on a progressive basis have access to permanent residential structures with secure tenure, thus, ensuring internal and external privacy and providing adequate protection against the elements. Lastly, when beneficiaries were asked the impact of the allocated housing units to them, 29.6% indicated that it has met their shelter need, while 16.6% said it has met their privacy need compared to their previous accommodation, 9.1% indicated it has met their investment need as they have now been able to use the money they would have used for paying rent for other investment.

CONCLUSION AND RECOMMENDATIONS

The paper set out to consider the responsibility of the South Africa government to its citizens in the provision of housing to the disadvantaged group, in the Gauteng province. Literature review showed that the South Africa government has vigorously ensured that houses were provided to advance the lives of its citizens through the initiation and implementation of Housing Subsidy Scheme, thus providing homeownership and its benefits. The empirical study, although based on a relatively small sample of four locations of low-income housing in Gauteng, provides an insight into the government responsibility in providing housing to the low-income and the disadvantaged group in the society, with the less than 5% of its GDP earmarked to overcome its huge housing backlog and fulfil its constitutional obligation.

Findings from the study revealed that the original intended use of the houses by the government is what the subsidized houses are being used for. There are some exceptions where together with the original private residential usage; it is also used for other things mostly businesses. Further findings from the research revealed that the progressive realization of the right to adequate housing as contained in the South Africa constitution is being met by the government, as a majority of the beneficiaries that were allocated houses were South Africa citizens who mostly were living in shacks and some even homeless. It can be concluded that the South Africa government is responsible to the disadvantaged group (even though there are issues

with the pace of service delivery and the quality of the delivered housing); and it is still the major player when it comes to the progressive realization of the right to housing in South Africa.

The following are therefore recommended in order to continue the responsibility of the government to the housing need of the low income and disadvantaged group:

(1) It is recommended that informal economic activities should be supported in housing projects as more housing subsidy beneficiaries depend on informal economic activity as source of income. Possible ways of doing this include: designing of houses that are suitable for home-based enterprises; provision of appropriate public spaces for informal markets; as findings revealed that beneficiaries also use their houses for businesses apart from the basic home usage. The Gauteng Department of Housing and the housing subsidy administrator should ensure that, as stated by the national government, economic opportunities are created for beneficiaries.

(2) It is further recommended that the government should provide as wide a choice of housing and tenure options as is reasonably possible. This can be achieved through the rental housing option. Findings show that the majority of the beneficiaries are originally from the Limpopo province. For many of these beneficiaries, their long term life project is to generate income in the urban areas in order to consolidate a base in the rural areas. Beneficiaries in this position do not necessarily want to own property, but rather to be allocated a house by the Department of Housing to either sell or lease for income. The need is for cheap urban rental accommodation.

(3) Also, the government should commit more resources to accelerate the pace of service delivery in the country.

ACKNOWLEDGMENTS

This paper is a part of a larger research project. Special appreciation goes to my research promoter and mentor, Professor Thwala Wellington whose inestimable support made this work a reality. Thank you Professor. Also, special thanks go to the low-income housing occupants who gave their valuable time for the questionnaire survey.

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