

Women's households and social exclusion: A look at the urbanisation dimension

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abstract

It is widely agreed that women-headed households are the most excluded constituency in South Africa. Government delivery aims specifically to empower poor women and their families to gain access to the developed economy in order to promote their escape from poverty, but how best to do this is not always clear. Poverty at household level relates closely to where the household is able to settle, in relation to whether members can access the job market. Beyond subsidy housing and social grants as the main vehicles of anti-poverty delivery, there are policy implications for how South Africa deals with women's urbanisation and housing delivery.

Using 2007/8 qualitative and quantitative survey data across three provinces, HSRC's work for the DST-sponsored TIP project (Cross, 2008a) showed that major types of settlement have specific demographic profiles associated with specific types of housing. The share of women's households is one such factor, and the types of settlement where women concentrate are often marginalised for earning opportunities. This *article* begins to analyse the poverty dynamics and consequences of where women's households live, in relation to their access to earning opportunities. Questions include: Where are women's households placed now in the space economy? Does the present location situation allow women access to earning opportunities or does exclusion prevail? Do women benefit from greater access to economic opportunities in the metro urban core zones?

keywords

poverty, gender, exclusion, housing policy, demographics

Introduction

Current international research (Bertaud, 2008; Lall, van den Brink & Soni, 2008) is highlighting the link between the spatial location of housing developments, the local journey to work, and the overall level of economic participation among the poor. Out of this work a new paradigm for South African urbanisation policy is emerging,

but the situation of women and of women-headed households is not clear and may be compromised.

The World Bank (2008) argues forcefully that for any country with a large rural population facing difficult conditions, the key to poverty escape is urbanisation, in the sense of exiting the agricultural land economy and choosing to engage with the

developed economy through moving to the cities. This approach underpins the compact city debate which has continued here and internationally since the 1980s (Todes, 2003). The principle of the compact city in urban planning prioritises bringing the poor inside the city so as to overcome spatial exclusion, promote economic participation and make housing and services available along with urban amenities.

Probably the critical question is, 'Does the compact city model work in real-world situations? – And does it work for women?' If it does not work, and it proves to be impractical to bring poor women into the central city zones with maximum access to economic participation, it may be necessary to review much of South Africa's present thinking on urbanisation.

Government policy viewpoints

The Presidency's social cluster report, *A Nation in the Making* (2006), refers to the increasing exclusion of women in particular, and to their loss of social network support. A second major policy document from the Department of Housing, *Breaking New Ground* (2004), lays out government's commitment to go beyond subsidy housing delivery to establish a working housing market.

As a Presidential economic adviser, Hirsch (2006) takes this line of policy argument further, outlining how free housing as an asset base is vital to empowering households to establish themselves in the developed economy, keep their children in school and weather economic reverses: households need assets to avoid being driven into destitution by unexpected hardships. Ensuring that households can develop the asset cushion they need to insure against shocks is meant to be the key to helping these poor households pull themselves out of poverty and into full participating economic citizenship, through their own accumulation and savings efforts.

Finally, the government's National Spatial



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Poverty relates directly to whether there is access to jobs.

Development Framework (Mohamed, 2006) lays down the policy principle that government development investment should concentrate in spatial areas with development potential in terms of location advantage. For people living in spatially disadvantaged areas without real potential, the implicit solution is to obtain as much education as possible through government investment in people, and use this asset to urbanise.

Together, these documents give a window into how the South African government has so far understood the national task of poverty reduction. However, this task is intrinsically linked to urbanisation policy and the space economy – the map of how economic activity is distributed across the country – and the major challenge is the wide flow of rural-to-urban migration. The issues

of livelihoods for women and of city compaction are becoming increasingly grounded in attention to spatial relations (Pieterse, 2008).

Moving to spatially grounded urbanisation

Several questions follow from the argument (*World Development Report*, 2008) that overcoming poverty in developing countries requires that the poor migrate toward urban access. First, how can the cities absorb the arriving poor into productive employment which will support their escape from poverty? And second, how can urbanisation become the route to overcome exclusion, instead of a way to import poverty into the cities?

The critical resource for poor women struggling to make a living is their own labour power, which is besieged by conflicting time demands

In her comprehensive review of the international and South African compact city debate, Todes (2003) argues that it is clearly preferable, both in terms of cash earning and for increased household resilience in the face of economic shocks, for poor households to be able to live in localities that provide cheap and fast access to the urban core zone. Moser's earlier gendered work on poverty in urban areas (1998) serves to underline Todes' point about the need of poor households for urban access. Moser argues that the critical resource for poor women struggling to make a living is their own labour power, which is besieged by conflicting time demands. As women lose access to social networks that formerly provided time-saving assistance for household reproduction tasks, being able to live in places with access to developed urban infrastructure becomes increasingly vital so that they can hold onto the time they need for household earning and productive work.

Bringing any significant number of poor households into the metro cities means increasing the present low densities of South African urban

core zones through urban compaction. Alain Bertaud, an international consultant working with the World Bank, has compared city form in South African cities to a number of major cities in the developed and developing categories. Examining how to enable the urban poor to make affordable journeys to work so that they can easily move into the urban job-market, he concludes in his study of Gauteng (2008) that South African city form is in fact very unusual, and resistant to transport development that will help integrate the poor into the job-market. In terms of their apartheid-derived characteristic, low core-zone densities, which combine with increasing overall density toward the outside, South African cities locate the densest occupation by the poor on the urban periphery – at the city edge – instead of in the city core. This kind of entrenched city form is highly resistant to efficient mass transit systems, and therefore to easy densification.

In this light, the question of where in the major cities the poor are able to settle – and what they gain from settling there in terms of outcomes – stands out clearly. Perhaps most specifically, city location will be vital to empowering women's households – households run by women, or women-headed households – to overcome exclusion, form an asset base, and make the climb out of poverty.

Bertaud (2008) also argues that under these conditions it is vital to allow the poor to find their own spaces in the city. Together with Huchzermeyer (2004), he asserts that government housing programmes for the poor anywhere in the world will usually be unsuccessful in bringing poor people into the urban core spaces: planners can normally only find available space for low-income housing in the outside zones, where land prices are cheaper and conflicting land demands from powerful interest groups are less urgent.

On their own, poor households manage to find undefended urban spaces to occupy successfully, but planned redevelopment and rehousing of such

informal settlements normally squeezes them back to the outside of the city, defeating the objective of bringing the poor inside the urban economy.

However, Cross (2008b) suggests that care is needed in relation to informality, which protects the poor. The natural action of the market – either formal or informal – is to transfer valuable resources from the poor to the better off. Any housing owned by the poor in high-priced localities is intrinsically likely to be shifted through the market to the well-off, while the poor are usually forced to spend the cash they realise on their chronically threatened consumption needs. In major South African cities, where land in the core zone is extremely valuable and highly contested, maintaining any space for the poor where the action of the market can reach it is highly problematic. The poor use informality as a tool to keep the well-off out of the very small urban areas where they have *de facto* control, and the successful formalisation needed to open the way to asset accumulation will remove this institutional protection as soon as it allows the market to reach in.

If so, targeted efforts to help the excluded poor penetrate the core city economic zones may be seeded with their own potential defeat, and careful attention to understanding the determining factors will be needed for policy and implementation to avoid this outcome. Accordingly, the situation for women's households needs to be understood in depth so that remediation policies can be framed which can work for women, and which will carry the lowest possible risk of being compromised by the action of the market.

The following sections start to identify where women's households and women as individuals are living now in the urban core zones, and then turn to the unexpected significance for women of the category of households with no designated head. After looking at the economic outcomes of spatial location for women and their families, the *article* concludes by suggesting some of the implications for urbanisation and housing policy.

Finding women in the space economy

The results given in this *article* are based on 454 qualitative case history interviews and 2 965 statistical survey questionnaire interviews for the DST/CSIR/HSRC *Toolkit for Integrated Planning Project* (<http://tip.csir.co.za>, Cross 2008a). This body of data paints a picture for the Gauteng-Sekhukhune-Northern Mpumalanga migration corridor.

The central principle is what could be called the 'demography of settlement', with the analysis aimed at breaking down the individual demographic profiles of the different poverty-relevant types of settlement for poor communities at a very local level. That is, each settlement type has its own characteristic demographic profile, which will determine demand for housing, infrastructure and services in similar settlements. For instance, shack settlements or slums with a high proportion of indigent single mothers supported on welfare grants will differ in their housing and service needs from areas accommodating mainly young couples with working husbands, who can usually better afford transport and child-care.

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This distribution by settlement types can then be used to map and analyse the spatial distribution of households against gender, poverty, and other important societal factors. Most poor communities tend to include only one or two settlement types, and the settlement types usually have a well-defined and specific signature profile for the types of housing chosen by the residents, and also for the resident population that chooses that housing.

The largest single settlement category is the old townships, which makes up 24% of respondent households (Table 1). Close behind are the informal settlements, at about 23% in

total, including those in the central cities, on the peripheries, and in the rural sector. The modern rural villages at different distances from the urban zone if added together account for 21% of the household sample, and make up the last major settlement category.

In the middle placings are the government subsidy housing categories, at 10% for the various kinds of RDP-type housing and less than 1% for PHP (People's Housing Programme) housing areas. By comparison, the urban and rural informal self-development areas – informal owner-built housing developments assessed as RDP-quality or better – together represent about 8%, with the rural self-development areas expanding rapidly and accounting for the larger share. The last numerically important settlement category is old traditional rural settlements, which account for about 10% of sample households.

Results show women-headed households are still found most often in outlying areas

Much smaller but still important categories include the backyard accommodation type which overlies a number of the township areas and is also found scattered across settlement types in the rural sector: backyards represent about 2% of the sample households. The category of urban rental accommodation as it appears in the data accounts for 2% but is under-counted: rentals are often elite housing located outside the poverty settlements in the sample.

Living where they can access jobs?

Results show women-headed households are still found most often in outlying areas and in stable residential situations, with permanent housing and relatively low residential turnover (Table 1). These are often marginal spaces relative to job-markets. By contrast, men's households dominate the tighter and more turbulent spaces

closer to the economic core, which offer better employment access. Temporary housing and rentals predominate in these central city spaces, with flats and rented rooms, shacks and backyards the main options.

Although some aspects of gender inequality in settlement seem to be equalising in response to government policy priorities, women's households still seem to find it difficult or forbidding to locate close to employment and earning opportunities, and men's households still appear to hold a significant spatial advantage in economic access.

For women's households in the three-province survey area, in terms of numbers the most important types of settlement include the very remote old traditional areas, where women represent 52% of heads. Women heads are also present in roughly average numbers in the old townships at 40%, and in government subsidy-housing settlement types, at 42% in RDP housing and 40% for PHP development. But women heads were a definite minority in the shack settlement types overall.

Male-headed households, by contrast, appear much less residentially stable than those of women and dominate in the inner shack areas, with maximum location advantage and access to work. Women-headed households reach only 27% in the central-city informal settlements, and 26% in the peripheral shacks located around the major cities. Only in the rural shacks are women heads close to a majority, at 47%. More than the shacks, the areas in the city where poor women's households tend to find shelter focus on backyard accommodation. For women heads of household, backyards are a relatively secure type of temporary housing.

Below-average numbers of women heads are also characteristic of the urban self-development areas in the townships and of the urban flat-rental and room rental categories, at 35% in both cases. The rapidly expanding rural self-development areas also record slightly below-average levels for women heads, at 37%.



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What determines where women's households settle?

Qualitative results suggest three main factors govern gender-related settlement in relation to urban access: settlement age, institutions, and spatial distance. In addition, stability and physical security are vital for women with families.

Age of settlement: Since new settlements are usually settled for the most part around one time and simultaneously, it follows that the older a given settlement, the older the families living there. Older families tend to come more often under the authority of women as widowed heads of households.

Institutions: Older customary community practice favours men and bars childless women and unmarried youth from householding (Cross,

1992). However, government's acceptance of the human rights of single women and youth to claim housing, alongside the Department of Housing's principle of prioritising subsidy housing for women, together appear to be bringing patriarchal values to a standstill. In the 2008 survey data, women's households enjoy a very slight but encouraging advantage over men's households in access to government subsidy housing.

Distance: Women's households increase as a share of the total further from urban centres. At the same time, women heads are often found in settlement types located on tribal land, as opposed to municipal land. The isolated and under-served Tribal Authority areas represent a more conservative economic and social environment, and they still provide scope for older non-wage

household support strategies. However, for many years households have been flooding out of the former homelands and onto municipal land (Cross & Harwin, with Morris, Kekana and Schwabe, 2001), and the out-migrating households that choose municipal land are more likely to be male-headed.

Headless households

A significant fraction of the sample households appear in the 2008 survey data as having no formal head of either gender (Table 1). The appearance of numbers of women living in households with no designated head was unexpected, but preliminary results seem to indicate that this acephalous – or headless – category may represent a largely unreported category of household in South Africa, with potentially important implications for understanding gender relations in the poverty housing bands and for delivery policy.

Some of these households without heads seem to be made up of aspirational, mobile individuals, and can develop high incomes; however, others represent either ad-hoc assemblages of poor individuals, or otherwise damaged households, left behind after key members are lost to death, sickness or out-migration. Whether elite or poor, their common characteristic is that they are not organised around raising children in an ordinary conjugal family, and they do not have a stable internal organisation or authority structure based on marriage relations.

In the TIP sample, so-called headless households are common. At 16% of household cases, there are roughly half as many acephalous households as there are households identified as women-headed, and about a third as many as the male-headed households. The number of adult women over the age of 15 living in these

Table 1: Women and households across settlement types

Percentage distribution				
Settlement type, for sample including Gauteng, Sekhukhune, Northern Mpumalanga	% of total study area population, estimate	% of women-headed households per category	% 'headless' households of total study area population, estimate	% of 'headless' households that include women, per category
Old traditional rural areas	10	52	3	76
Remote modern rural village	6	41	4	52
Distant modern rural village	5	49	5	62
Middle modern rural village	9	41	7	45
Close modern rural village	0.6	52	< 1	50
Rural self-development areas	5	37	4	65
Rural informal areas	3	47	1	71
Peripheral informal areas	15	26	18	77
Central informal areas	3	27	5	78
Old townships	24	40	28	81
Backyard accommodation	2	46	1	59
Urban rental	0.5	35	< 1	45
Urban self-development areas	3	35	4	59
'RDP' subsidy housing	10	42	12	78
PHP subsidy housing	0.8	40	< 1	41
Residual types combined	3	39	6	73
TOTAL	100	39	100	73

households is estimated about 270 000 for the three-province sample.

Allowing for the existence of these households almost reverses the trend of the overall findings at this stage. These are predominantly urban-located rather than rural households, and they add a significant new element to the picture for women in the core urban zone. The majority of such headless households with women as members tends to be concentrated in settlement types with relatively good economic access to the urban core zone: in the old townships at 28%, in the informal areas on the close urban periphery at 18%, and in RDP-type subsidy housing at 12%.

For these three settlement types, the field data suggests that there may be more households without formal heads than conventional women-headed households. Bringing these households into the overall count raises the share of women acting on their own in the core economic zone to 47% of households in the central informal settlements, and to 60% for the urban rental category. If so, women may be less spatially disadvantaged than they appear to be.

Although a great deal depends on exactly how a 'headless' household is understood and more fieldwork is clearly required, it looks as if we may be starting to identify women as individuals breaking away from, or living outside of, conventional households, and doing this on a considerable scale; in many cases these women are using unconventional household arrangements to gain urban economic access. If this proves to be the case, we may be seeing a possible window on future settlement and mobility trends for women.

Many of the women in these households appear to be young, qualifying as female youth. Many do not have children with them, and appear to be younger women moving alone or in *ad hoc* household groups or roommate arrangements; some will have children living elsewhere and may be sending remittances. However, perhaps the majority are located in established township

housing, probably have children with them, and seem to be older than the youth category.

Two types of headless household then appear: younger households of individual women who may be moving voluntarily to look for advantages, or because they are attracted to the urban experience, would differ from the households of unmarried siblings who may inherit township or rural houses after the deaths of their parents, and who often have no one working to provide adequate family support and make marriage a possibility (see also Cross, Kok, van Zyl & O'Donovan, 2005; and Compion & Cook, 2006). This second headless category is likely to be non-mobile, often trapped in poverty. Without anyone qualifying through marriage to be the householder, such sibling inheritor groupings may have no one person in charge, and may not feel it appropriate to claim a formal household head.

To conclude, headless households are likely to take one of two paths. In the voluntary cases, it would appear that confident young women breaking away and engaging the developed economy are common (Compion & Cook, 2006). These single women often choose high-pressure settlement types in the inner urban zone, where they may be competing with men for space. However, in the instances where headless households occur on an *ad hoc* basis, out of necessity or by suffering demographic damage, they are often found in outlying refuge spaces. If so, these women and men are likely to remain excluded in relation to employment and earning opportunities, and pinned down in poverty.

Poverty outcomes

Male-headed households achieve the highest income levels and lowest household unemployment levels across the board, in respect of the share of the household's potential workers who were actually earning regular salaries; the overall distribution for women's households follows that for men, but women in both rural and urban

settlements show lower *per capita* income and higher unemployment levels, reflecting greater poverty and disadvantage. But for the inhabitants of the acephalous households, the overall distribution shows a dissimilar and partly opposite trend.

In terms of the debates over urban access and urban compaction policies, a closer look is given in Table 2, which separates urban and rural categories.

Seen at this level, it appears that urban residence does give overall advantage in terms of access to the job market. Women’s households report rural *per capita* incomes relatively low at a monthly average of R337, and average urban *per capita* income significantly higher at R502 per month. Male-headed households’ average rural per capita income is only moderately higher than the women’s average, at R391 per month. But in the urban sector, the income gap opens significantly, with the women’s households recording an average R502, and men’s households reaching an average R757 per person monthly. Household unemployment follows the same trend.

Though further interrogation of the data is needed, it looks as if men in the urban sector still command better quality jobs, while women with roughly similar levels of education remain trapped in low-paid domestic service work if they cannot access elite jobs. In this light, reaching the urban sector and finding salaried work does not appear to be an equally effective economic support strategy for women heads and for men, though it still looks fairly effective at this level; higher urban

living costs, remittances, and children sent to live elsewhere would also have to be factored in.

The picture for the acephalous households is not the same: lower average rural unemployment goes along with very low rural *per capita* incomes. An important factor in these weakly organised households is limited mutual support or pooling of resources, so that most or all adult household members have to capture their own income streams in order to survive.

In the headless households, urban unemployment is slightly higher at 48% than it is in the rural sector, at 45%, reversing the usual trend. But at the same time, acephalous urban incomes are very much higher than rural. From their very low R254 per person per month in the rural sector – well below the R337 achieved by women’s rural households – the headless households’ income more than doubles to R610 per person in the urban sector.

One possible explanation is the self-sorting job market acting on individuals in the households without heads and without family structure. The employment-driven migration process appears to draw aspirational individuals with qualifications directly into the urban job-market, while concentrating the poor and unqualified in *ad hoc* or damaged rural households which have few prospects and are left behind, too poor to fund an urban move. This kind of sorting looks particularly strong in these weakly organised households, with no married family structure, where members may act as individuals rather than as a family. In the central shack settlements, large numbers of work-seekers crowd

Table 2: income and unemployment for women’s, men’s and ‘headless’ households, by urban and rural sectors

Estimates from survey data				
Gender of household head	% 20-64 unemployed, urban h/hs	% 20-64 unemployed, rural h/hs	Per capita income, urban h/hs	Per capita income, rural h/hs
Women-headed households	40	54	R 502	R 337
Men-headed households	36	50	R 757	R 391
Households with no designated head	48	45	R 610	R 254
TOTAL SURVEY SAMPLE	41	50	R 623	R 327

into all available accommodation in the economic core zone to maximise their chances of locating economic support opportunities. It seems likely that the 'headless' households in the city core may, like the women heads, find themselves accommodating additional work-seekers because they have weak internal authority relations and cannot easily refuse hopeful additional members. Like the women's households, these may be overloaded arks.

So far, a basic overview of rural and urban incomes for women would lean toward confirming that locating in urban areas is preferable in terms of reducing poverty. However, a closer-level inspection suggests that the situation in regard to employment and income may not be this simple.

Urban advantage for women?

What looks important for women and poverty is that *per capita* income in the urban shacks and backyards, the most accessible types of urban settlement for poor women, is not much higher than it is in the main rural settlement types. In rural households, *per capita* incomes cluster around the low to middle R300s for women's households and from R200-R330 for 'headless' households (Table 3). For three of the four urban settlement types where women's households most often cluster, *per capita* income is in the same range as it is for rural women's households, suggesting little advantage for urban migration.

The important exception here is the old townships, where women's households record R542 per month and are clearly better off: however, the crowded urban townships take in few rural in-migrants, and are not really an option for urbanising women. For the main urban migration destinations – in the backyards, the central shack areas and the peripheral shacks – the highest estimated *per capita* income is R383 per month, not much higher than the innermost rural villages at R370.

Men's households still did much better in the urban sector, where the shack settlements produced *per capita* household income for men

heads of R470 or more per month, and men's backyard households reached R626 per month. By comparison, men's households in the rural villages averaged just under R400. Results here again seem to suggest that men's households are able to leverage more gains against poverty from urban location than women's households. But the biggest gainers were again the headless households, for whom the average income in the rural villages was only R185, compared to R200 in urban backyards and over R320 in the central and peripheral urban shack settlements.

Men's households are able to leverage more gains against poverty from urban location than women's households

The settlement types consistently associated with high *per capita* income levels are the old established townships, the urban rentals, and the urban self-development areas. All of these settlement types record much higher than average levels of *per capita* income across all types of urban household, though women's households in all cases have the lowest earnings (Table 3).

In comparison with the urban and rural sector results, government subsidy housing on its own is associated with moderate, respectable levels of *per capita* earning and average unemployment. For women's families, subsidy housing seems to genuinely provide refuge housing for those who cannot afford other housing.

Some of the apparent gender differences in realised levels of *per capita* income may be due to how women's households are organised, and the scope of kinship involved in household formation. Qualitative results help confirm that women heads of household continue to assert their nurturant societal role by maintaining a place in the residential family for unemployed adult children, as well as for young children whose parents live elsewhere, and also accommodate other unemployed relatives facing difficulties with support.

Taking in marginal work-seekers and relatives seriously affects the dependency ratio for women’s households, although this kind of mutual support and social kinship assistance may rescue many displaced individuals from a downward poverty spiral into destitution. Male heads report smaller households, and may police their household membership more strictly; they may not take in or continue to support marginal relatives or work-seeking kin who are not earning their own income.

If so, the social kinship burden of help for the displaced and marginalised in society is probably falling differentially on women household heads, who live in more disadvantaged areas and still fulfill their societal nurturant role. Men heads may often hold their household support earnings more closely inside the conjugal family to equip themselves to emerge from poverty more quickly.

Housing as anti-poverty

Women and their households are the key grouping for understanding economic exclusion in South Africa, in respect of whether government delivery is on the right track. If we are seeing a clearer policy consensus around the need to provide the poor with access to urban earning opportunities and urban housing to assist them to move out of poverty, the effectiveness of delivery for women will be the key question for how the city compaction debate should be assessed.

The larger question is how to make urbanisation economically positive for poor women – results here suggest that women’s families gain little at present, as women with families often urbanise into disadvantaged settlement types and remain marginal. Existing thinking on the compact city may need to change and expand: the compact city

Table 3: where are women accessing earning? Economic access indicators by settlement types

Percentage distribution by rows

Settlement type	Women’s households		Men’s households		Households without heads	
	Household per capita income	% members aged 20-64 unemployed	Household per capita income	% members aged 20-64 unemployed	Household per capita income	% members aged 20-64 unemployed
Old traditional rural settlement	R 287	52	R 328	44	R 240	51
Remote modern rural village	R 303	57	R 400	46	R 155	38
Distant modern rural village	R 306	55	R 348	51	R 204	48
Middle modern rural village	R 330	47	R 430	47	R 163	52
Close modern rural village	R 370	48	R 409	61	R 218	52
Rural self-development areas	R 277	63	R 324	50	R 427	49
Rural informal settlement areas	R 488	55	R 498	53	R 370	23
Peripheral informal settlement areas	R 300	54	R 481	44	R 323	53
Central informal settlement areas	R 383	50	R 470	39	R 320	61
Old townships	R 542	44	R 833	37	R 550	43
Backyard accommodation	R 305	45	R 626	34	R 200	54
Urban rental	R 994	17	R 1360	29	R 1394	24
Urban self-development areas	R 489	32	R 771	35	R 871	50
RDP subsidy housing types	R 360	51	R 436	40	R 432	47
PHP subsidy housing	R 247	50	R 300	45	R 233	47
Residual types combined	R 288	47	R 492	46	R 325	47
TOTAL	R 379	49	R 536	42	R 442	46

undertaking is unrealistically expensive, impractical on scale, and may be self-defeating in terms of re-exclusion through the market. This model is not likely to work for women. RDP housing for women works well overall, but as planned housing it may not bring urban location advantage. For poor families, the economically best urban locations are self-chosen in the shack areas, where women's families are less likely to gain access than men or 'headless' households. In this light, results here may point toward a more practical and cheaper anti-exclusion policy route than urban compaction as such.

Government housing provision has legitimised singles access to housing outside the customary community system: this is a powerful and far-reaching change, still reverberating. The rentals market is also allowing single younger adults to find temporary urban housing, free of community conditions for legitimate householding, and the spread of shacks opens up more housing outside customary control, to youth and women who formerly would have been barred by the indigenous settlement system from access to housing of their own. Therefore, housing options available to the poor have opened wider since 1994, broadening access to the urban core zones. However, it is not clear at this stage that locating in an urban area in itself will necessarily help women and their families access employment and earnings so as to start their climb out of poverty.

Lall, Van den Brink and Soni (2008) show that delivered housing helps poor households in South Africa keep children in school and increases the earning potential of their next generation. This result helps to confirm the essential anti-poverty benefit that delivery of subsidy housing is intended to provide to the excluded poor. However, Lall, van den Brink and Soni did not find an immediate short-term income benefit, and results here appear to align with this finding.

In the 2008 TIP results, women's households did the least well of any in the urban sector in terms of earning outcomes, as compared to the

income and unemployment results for women-headed households in rural settlement types, and as compared to the results for men's households and for the households without designated heads. Results here underline the poorly understood nature of women's exclusion from the developed core economy of the country. In summary:

- Women's households did less well for earning and unemployment in the urban sector than men's households, or than the so-called 'headless' households: that is, women gained less from urban residence.
- Women's households' estimated *per capita* income levels in the urban and rural sectors were surprisingly similar for accessible settlement types, making it hard to show a practical urban advantage.
- Women's urban unemployment levels in the accessible settlements were no better than those in the rural sector.
- Individual women can gain employment access to the urban core spaces through 'headless' households, reflecting how women are responding independently to the problem of obtaining access to urban job markets in order to climb out of poverty.
- 'Headless' households benefited most from urban location across the board.

While central positioning with good urban access may help poor women and their families in many other ways, better earning outcomes may not be guaranteed in the short to medium term due to location advantage alone. In the urban settlements with higher incomes, such as the townships, the urban self-development areas and the formal rental areas, entry for the households of poor women is up against significant barriers, so that women move mainly into disadvantaged types of settlement instead. Particularly in the very strategic and competitive central shack areas, urban settlements appear to flood with work-seekers in desperate need of accommodation,

possibly forcing an unfavourable labour market equilibrium that seems to result in higher urban unemployment than many of the rural settlement types showed.

Against these trends, a strong positive urban location effect for poor women's households is not easy to show for either income or unemployment. Women-headed households seem to have comparatively poor spatial access to the urban core zone, and achieve what access they do obtain mainly in less advantageous types of settlement: whether mixed income housing can greatly change this picture is doubtful. Disturbingly, in the light of government's 2006 social cluster report findings of increasing social disarticulation, women seem to maximise their benefit from city job-market access only when they leave families and dependents behind, and engage the urban labour and housing markets as free individual workers.

The way ahead

Informal self-build options – now widespread and increasing – appear to be one important way forward, paired with rapidly delivering subsidy housing as an effective anti-poverty measure to poor urban and rural households. The settlement types analysis indicates that new rural self-build housing has not begun to pay off in terms of earning outcomes, but over time, these areas will probably follow the high earning path of the older urban self-build areas.

However, as a housing option, urban self-build is not usually available to poor women today due to the prohibitive supply and cost constraints of urban land. Along with subsidy housing, releasing public land for informal self-build housing development may be a vital intervention strategy for women.

The urban peripheries that now support shack settlements may be key to assisting women's households. Results for all households indicate that the inner periphery shacks can behave in terms of realised *per capita* incomes as a high-access zone – that is, against expectations, the

shack periphery zone did not appear economically very disadvantaged when compared with shack areas in the city core. Income levels overall are about the same as for the central shacks, and generally higher than those in township backyards. With policy support, women's access to periphery housing could be increased.

Subject to confirmation, this is a potentially important finding in relation to housing and delivery policy aimed at constructing urban access for the poor: new housing in or near the areas now occupied by the peripheral shack settlements could give comparable results, in terms of *de facto* urban access and realised incomes, to what would be achieved by bringing poor women directly into the city core through urban compaction efforts.

Findings suggest that these peripheral informal areas may concentrate the desired economic advantages for women. They may be less closely contested and insecure, and more accessible to women, than the core zones. Especially if opened to self-build housing, the metro periphery may offer effective ways to make available decent housing with urban access to poor women with families, on a mass basis, at costs that would not be unaffordable to government and to the cities.

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