



Measuring individual asset ownership

What is desirable vs what is feasible

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Statistics South Africa

Discussion points

- Constitutional framework
- Policy and strategic framework
- Sex of the household head based measures
- Individual asset ownership
- Individual ownership of the household dwelling
- Characteristics of the individual owner

Constitutional framework

Section 9(3): The state may not unfairly discriminate directly or indirectly against anyone on one or more grounds, including race, gender, sex, pregnancy, marital status, ethnic or social origin, colour, sexual orientation, age, disability, religion, conscience, belief, culture, language and birth.

Section 26: “the right to have access to adequate housing”, which is qualified by section 26(2) which stipulates that “the state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of this right”.

In the famous Grootboom case, the Constitutional Court found that this right is justiciable, or can be tested.

South Africa's Constitutional Court Protects Land Rights

Landmark R

Victory for women's rights as ConCourt confirms land ownership ruling



Dewa
Directo
Dev

GAUTENG / 30 OCTOBER 2018, 5:19PM / ZELDA VENTER



Mary Rahube, right, will be able to apply for the Mabopane house she has lived in for four decades to be rightfully hers. Picture: ANA Archives

5, 2018 | Dispatches

gers Demand the Right to



Policy and Strategic Framework

In South Africa provision of state driven public housing intensified post 1994.

Early 2000s focus on promoting and supporting women in the construction industry and targeting female headed households as a recipients of state housing.

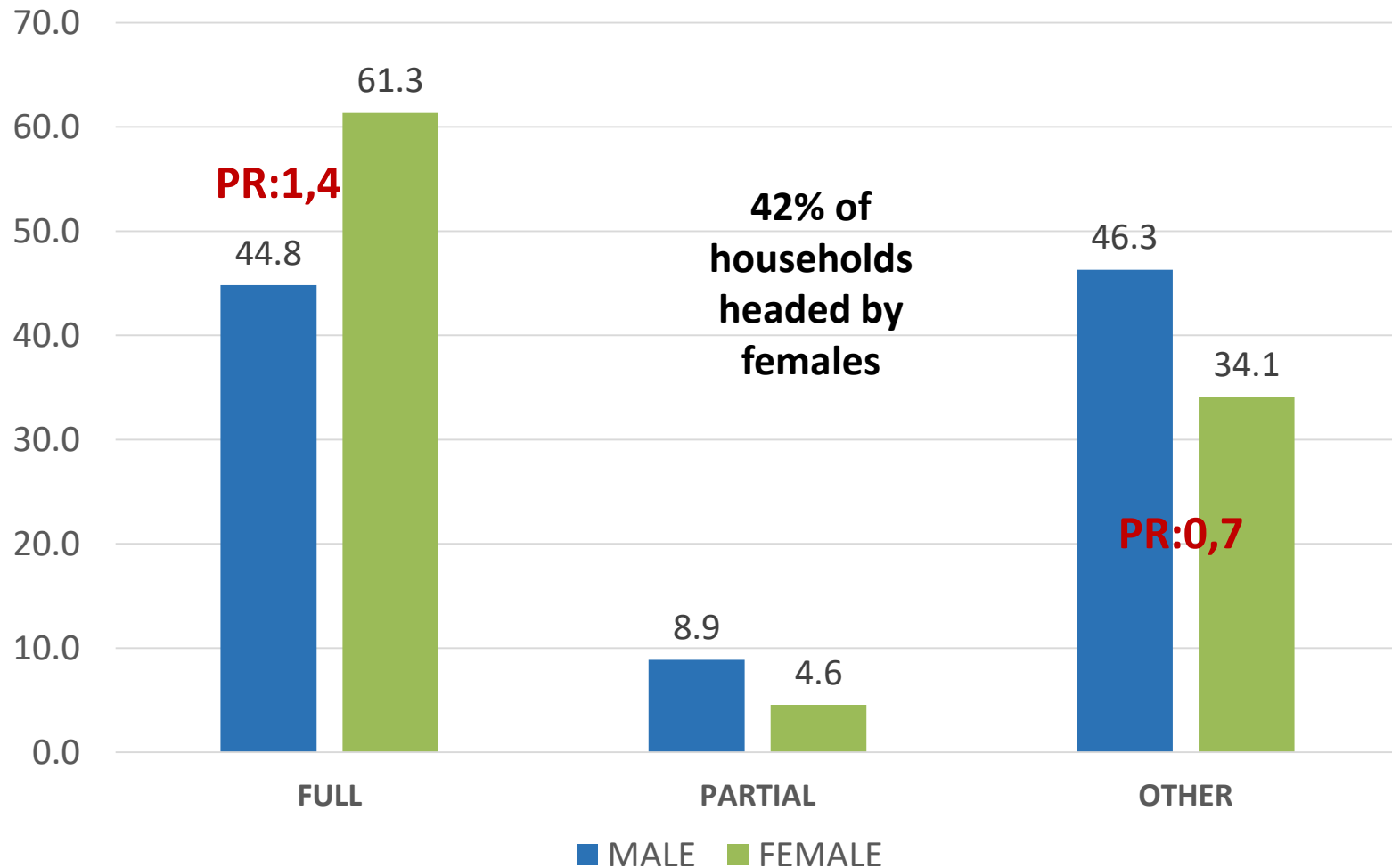
Housing policy developed by national Government implementation is done by provincial Governments. Varied outcomes. The provincial Government in Gauteng was the first to have a specific gender housing policy in place (2002).

White paper on housing emphasises an income threshold, being older than 21 years, requirement of dependents and stipulates removal of discrimination on the basis of gender, race and religion.

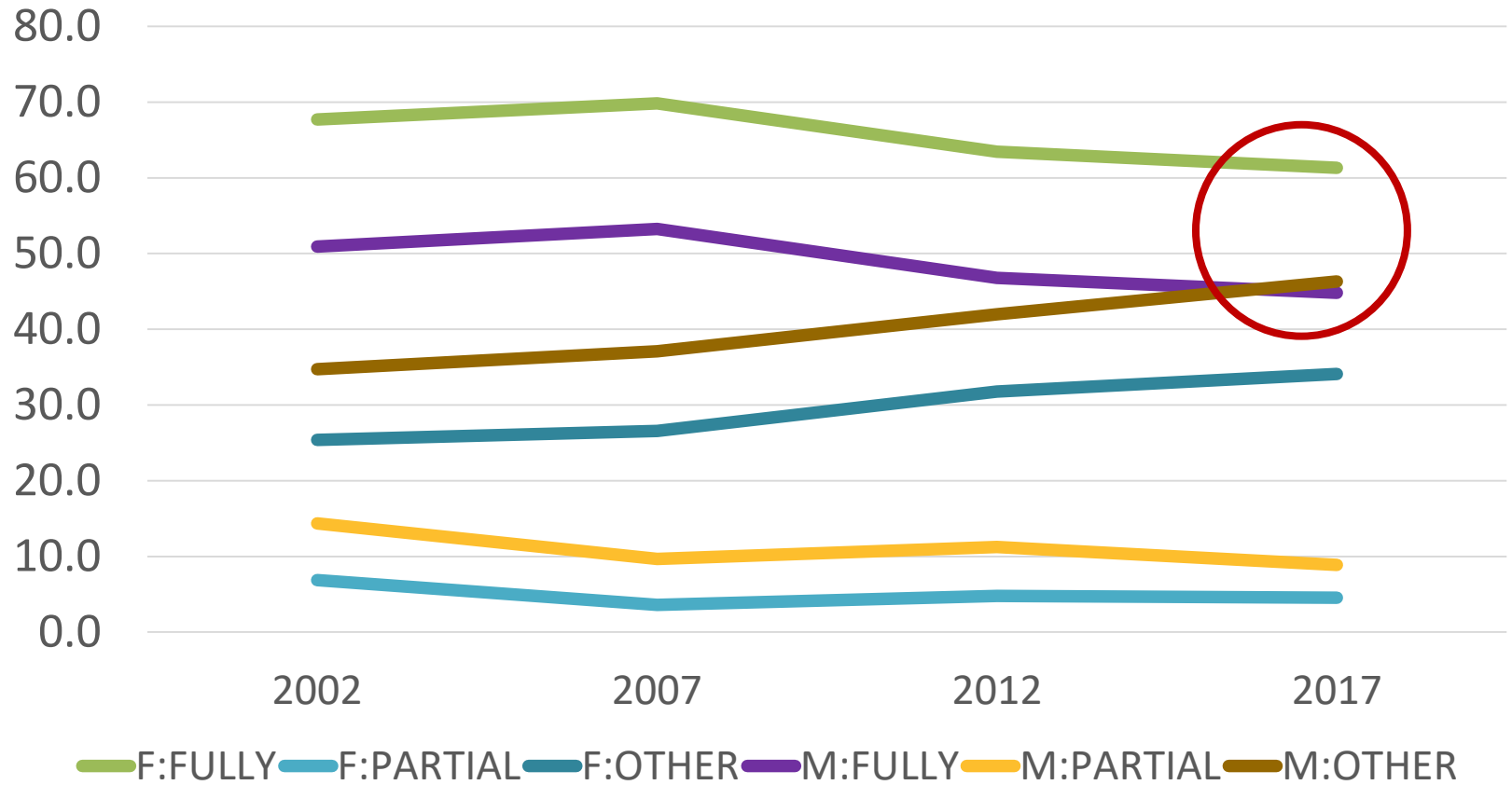
Sustainable State provided affordable housing integrating subsidised, rental and bonded within the framework of creating spatially economical and socially integrated human settlements

Comprehensive Housing plan (2011): Ensuring property can be accessed by all as an asset for wealth creation and empowerment.

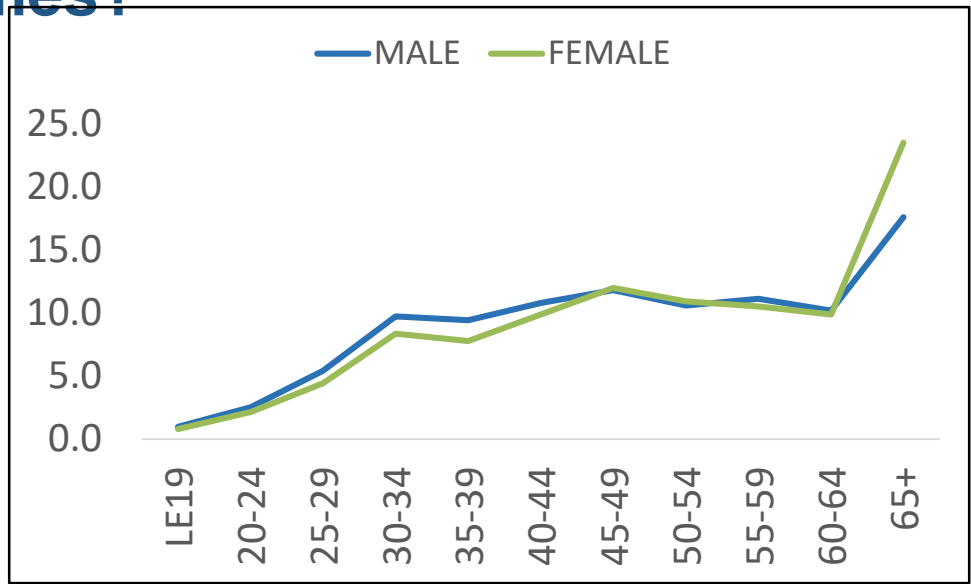
Female headed households: home ownership



Has it changed over time?

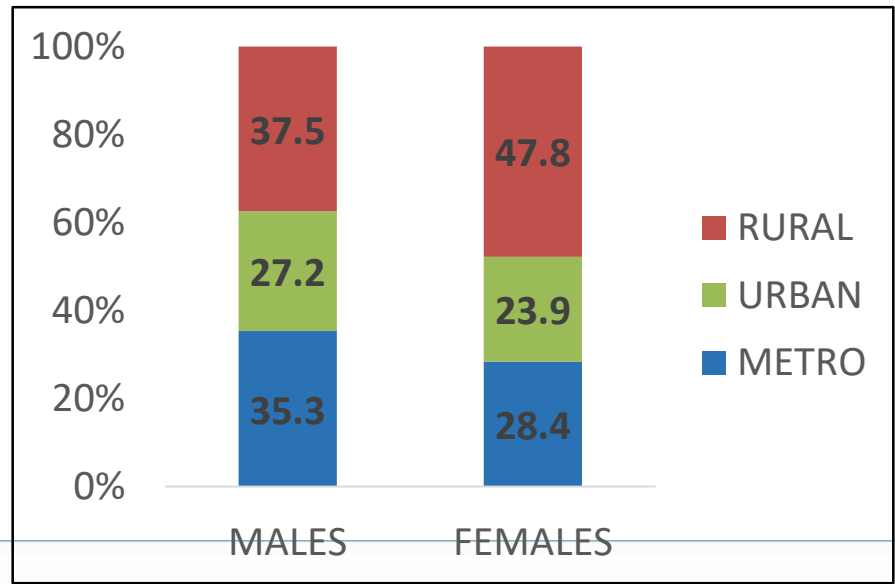
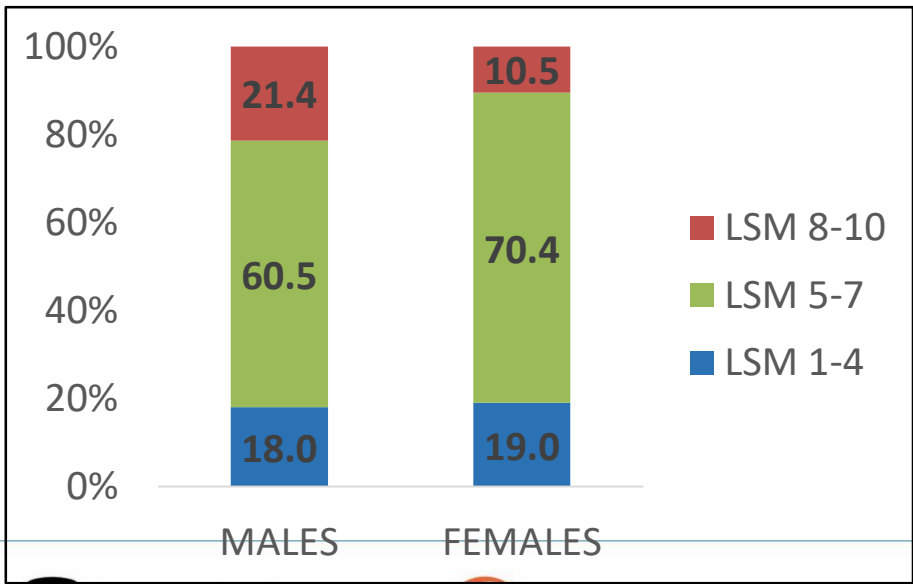


Who are these female headed households who own homes?



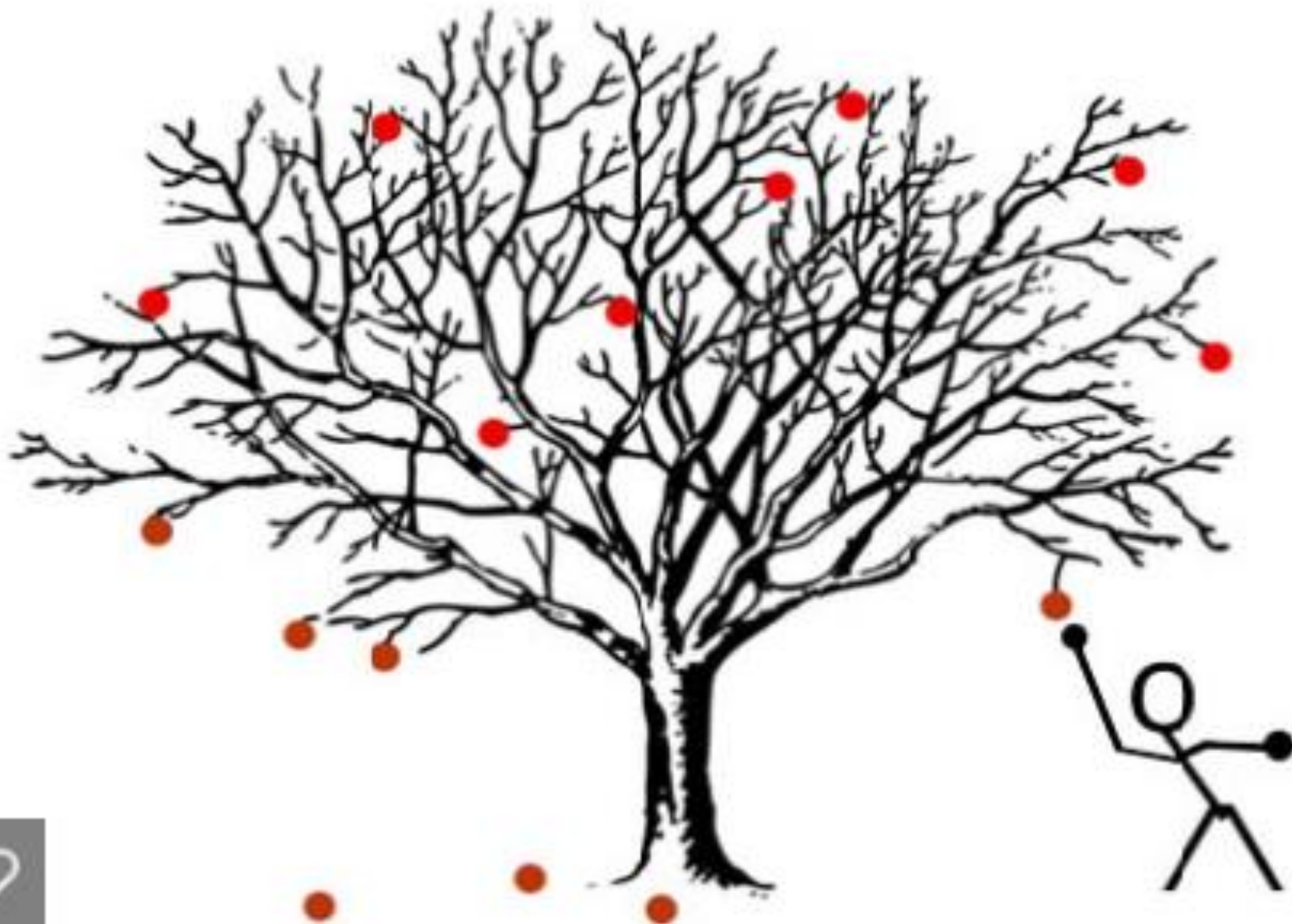
F:24% (M:21%) RDP/state subsidised dwellings

Less than 1% of occupiers of state subsidised housing used their dwelling as collateral to obtain credit



Enter EDGE pilot on asset ownership

- Individual asset ownership
- Interviews with individuals or couples together
- Proof of ownership where available
- Guidelines include detailed stand alone survey, module of basic assets to be appended to household surveys



What is desirable and what is feasible?

Individual ownership/access



Response by individuals themselves



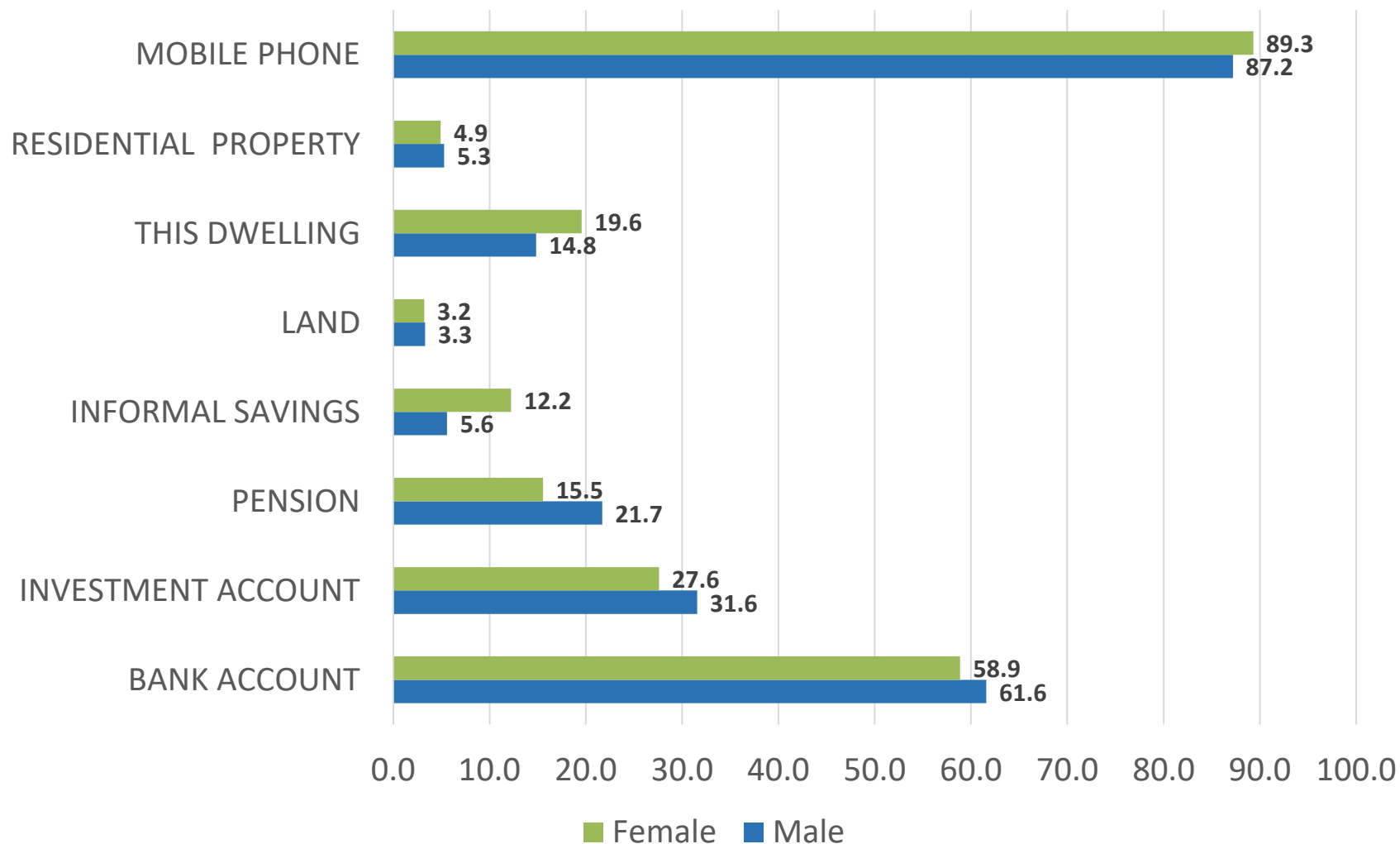
Proof of ownership



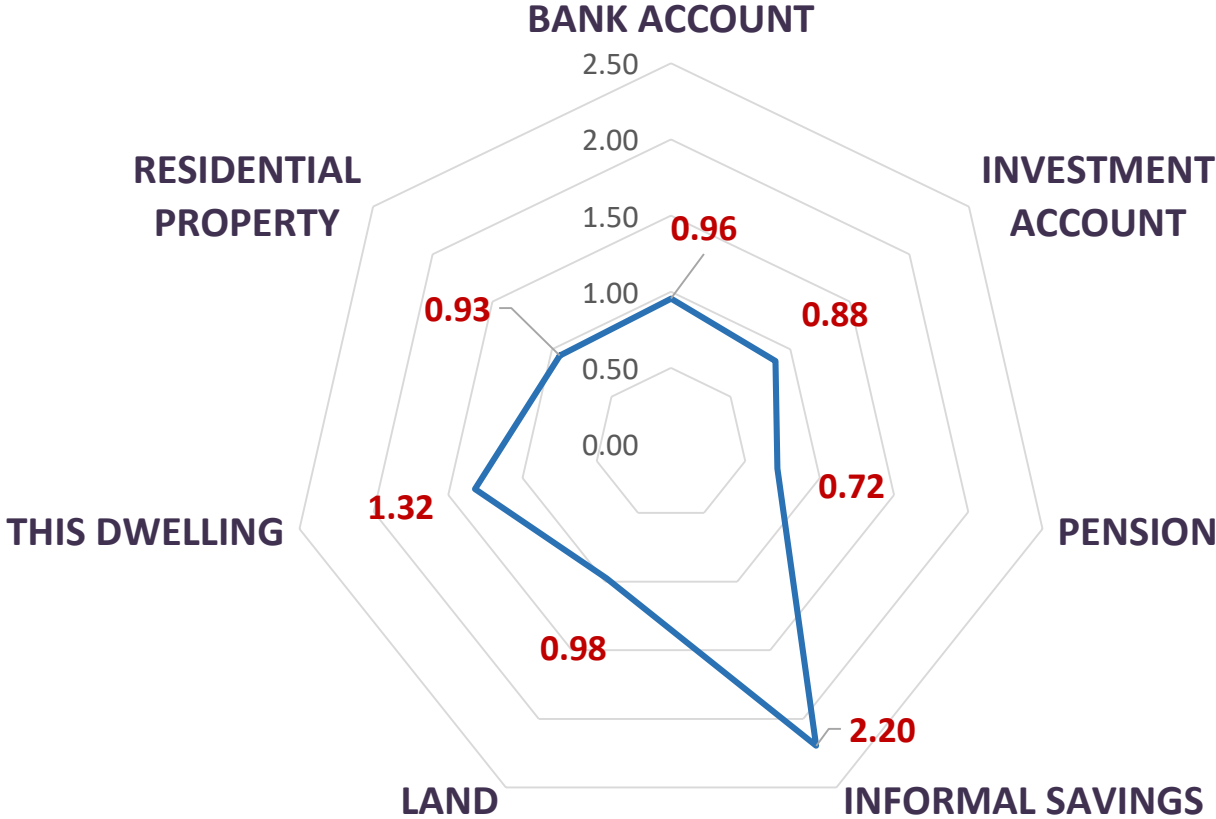
Power to dispose of and bequeath



Individual Asset Ownership (Per cent 15 years +)



Gender Parity Ratios



Factor analysis of selected variables

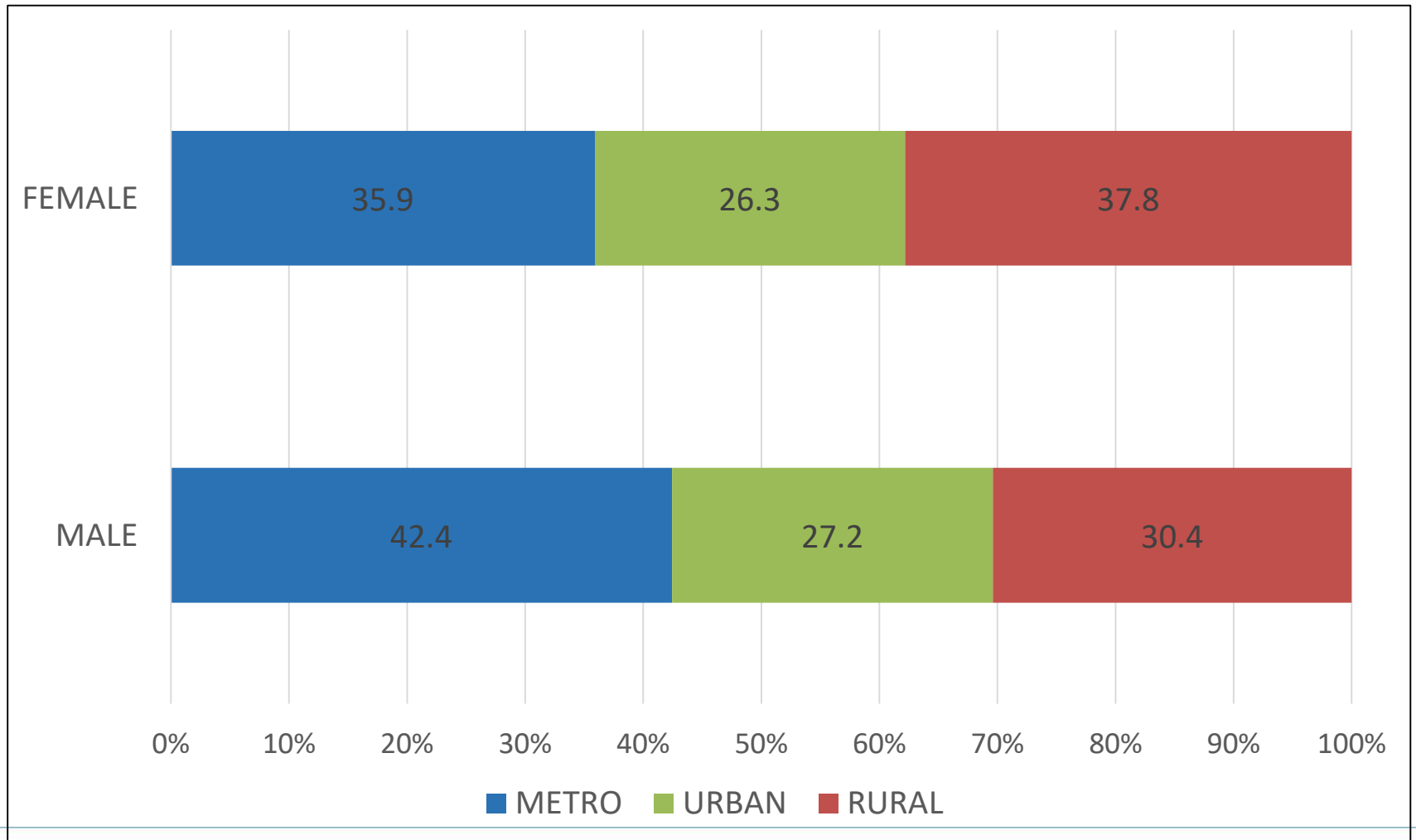
Females who individually own this dwelling

	Factor1		Factor2	
Highest level of education	73	*	26	
Individually own bank account	67	*	27	
Individually own investment account	75	*	11	
Individually own pension	71	*	21	
Number of individuals in the household employed	12		88	*
Living Standards Measure category	72	*	3	
Employment status of the individual	26		85	*

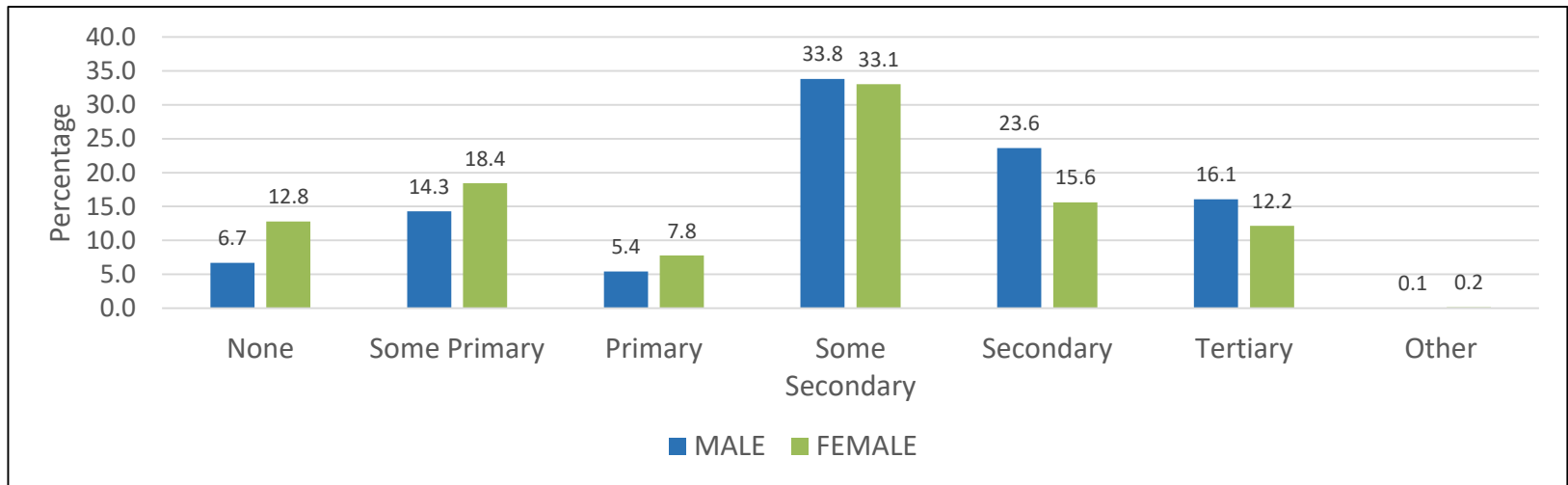
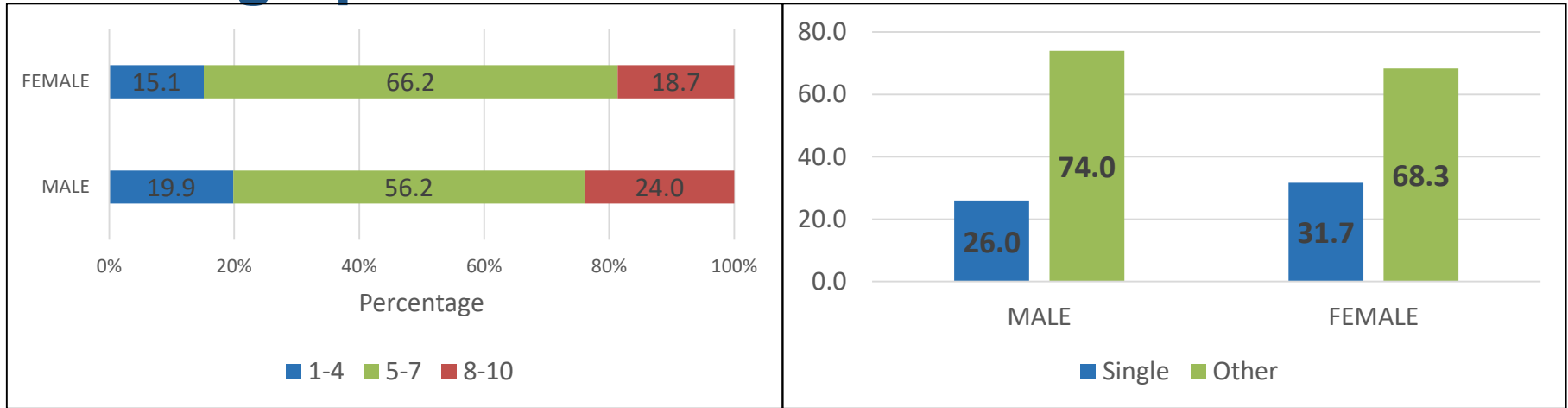
Varimax Rotation

62% of variation explained by Factors 1 and 2

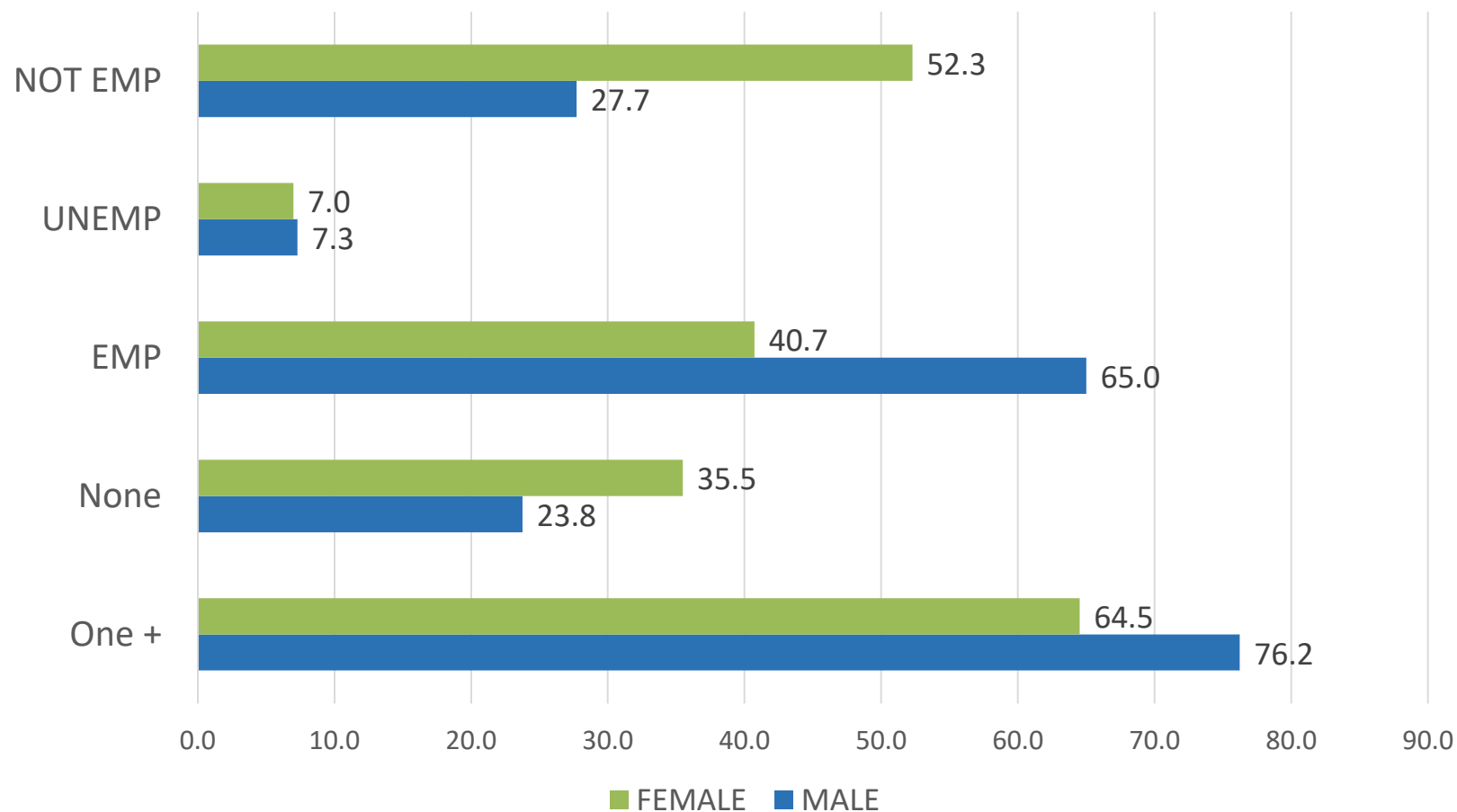
Individual ownership of this dwelling by geographic area



Individual ownership of this dwelling and demographic status



Economic activity of the individual who own their dwelling and their household



Individual versus household head

Sex of the Household head		Individual ownership of this dwelling			
		Yes Indiv	Yes Joint	No	DNK
Fully own	Males	19,5	37,3	42,8	0,4
	Females	17,4	36,6	45,9	0,1
Partly own	Males	18,4	18,8	62,6	0,1
	Females	24,4	17,6	58,0	0,1
Other	Males	7,7	5,8	86,4	0,1
	Females	9,2	6,3	84,4	0,1

Conclusions

- Disparities in individual ownership of key assets biggest for informal savings and 'this dwelling' for females and pensions for males
- Some measurement bias, but likelihood that changes can still be tracked over time as the bias may remain constant
- Try to record which responses were proxies and which ones were not and improve on the non proxy rate
- Introduce more detailed definition of ownership i.e, right to sell and bequeath
- More work needs to be done on the meaning of current disparities in order to assess progress or not