Measuring individual asset ownership

What is desirable vs what is feasible

Isabella Schmidt

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

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

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

Gauteng / 30 October 2018, 5:19PM / Zelda Venter
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

42% of households headed by females

<table>
<thead>
<tr>
<th>Category</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full</td>
<td>61.3</td>
<td>44.8</td>
</tr>
<tr>
<td>Partial</td>
<td>8.9</td>
<td>4.6</td>
</tr>
<tr>
<td>Other</td>
<td>46.3</td>
<td>34.1</td>
</tr>
</tbody>
</table>

PR:1,4

PR:0,7

MALE | FEMALE
Has it changed over time?

- F:FULLY
- F:PARTIAL
- F:OTHER
- M:FULLY
- M:PARTIAL
- M:OTHER
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 +)

- **MOBILE PHONE**: 89.3% Female, 87.2% Male
- **RESIDENTIAL PROPERTY**: 4.9% Female, 5.3% Male
- **THIS DWELLING**: 19.6% Female, 14.8% Male
- **LAND**: 3.2% Female, 3.3% Male
- **INFORMAL SAVINGS**: 12.2% Female, 5.6% Male
- **PENSION**: 15.5% Female, 21.7% Male
- **INVESTMENT ACCOUNT**: 27.6% Female, 31.6% Male
- **BANK ACCOUNT**: 58.9% Female, 61.6% Male
Gender Parity Ratios

- Bank Account: 0.96
- Investment Account: 0.88
- Residential Property: 0.93
- This Dwelling: 1.32
- Land: 0.72
- Pension: 0.98
- Informal Savings: 2.20

The diagram shows the gender parity ratios for various assets and savings options, with ratios indicating the proportion of men to women in ownership or control.
Female analysis of selected variables

Females who individually own this dwelling

<table>
<thead>
<tr>
<th></th>
<th>Factor1</th>
<th>Factor2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highest level of education</td>
<td>73</td>
<td>*</td>
</tr>
<tr>
<td>Individually own bank account</td>
<td>67</td>
<td>27</td>
</tr>
<tr>
<td>Individually own investment account</td>
<td>75</td>
<td>*</td>
</tr>
<tr>
<td>Individually own pension</td>
<td>71</td>
<td>21</td>
</tr>
<tr>
<td>Number of individuals in the household employed</td>
<td>12</td>
<td>88      *</td>
</tr>
<tr>
<td>Living Standards Measure category</td>
<td>72</td>
<td>* 3</td>
</tr>
<tr>
<td>Employment status of the individual</td>
<td>26</td>
<td>85      *</td>
</tr>
</tbody>
</table>

Varimax Rotation
62% of variation explained by Factors 1 and 2
Individual ownership of this dwelling by geographic area

![Bar chart showing the percentage of male and female ownership in metro, urban, and rural areas.](chart.png)
Individual ownership of this dwelling and demographic status

<table>
<thead>
<tr>
<th></th>
<th>MALE</th>
<th>FEMALE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>19.9</td>
<td>65.5</td>
</tr>
</tbody>
</table>

- **FEMALE**
  - Individual ownership: 15.1%
  - Demographic status: 66.2%, 18.7%

- **MALE**
  - Individual ownership: 19.9%
  - Demographic status: 56.2%, 24.0%

- **Percentage**
  - 1-4: 6.7%, 12.8%
  - 5-7: 14.3%, 18.4%
  - 8-10: 5.4%, 7.8%

- **Percentage**
  - Single: 26.0%, 31.7%
  - Other: 74.0%, 68.3%
Economic activity of the individual who own their dwelling and their household

<table>
<thead>
<tr>
<th>Category</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>NOT EMP</td>
<td>52.3</td>
<td>27.7</td>
</tr>
<tr>
<td>UNEMP</td>
<td>7.0</td>
<td>7.3</td>
</tr>
<tr>
<td>EMP</td>
<td>40.7</td>
<td>65.0</td>
</tr>
<tr>
<td>None</td>
<td>35.5</td>
<td>23.8</td>
</tr>
<tr>
<td>One+</td>
<td>64.5</td>
<td>76.2</td>
</tr>
</tbody>
</table>
## Individual versus household head

<table>
<thead>
<tr>
<th>Sex of the Household head</th>
<th>Individual ownership of this dwelling</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes Indiv</td>
</tr>
<tr>
<td>Fully own</td>
<td></td>
</tr>
<tr>
<td>Males</td>
<td>19,5</td>
</tr>
<tr>
<td>Females</td>
<td>17,4</td>
</tr>
<tr>
<td>Partly own</td>
<td></td>
</tr>
<tr>
<td>Males</td>
<td>18,4</td>
</tr>
<tr>
<td>Females</td>
<td>24,4</td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Males</td>
<td>7,7</td>
</tr>
<tr>
<td>Females</td>
<td>9,2</td>
</tr>
</tbody>
</table>
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