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Stretching state support: everyday practices and state assisted housing in apartheid and after

SARAH CHARLTON

ABSTRACT

In parts of the Global South there are both state housing initiatives and state welfare, but these are often not viewed in combination when analysing housing. Yet the wider picture is crucial to understanding how people survive in government-provided housing when state policies do not offer subsidised rental, and forms of work are scarce, low paying and often precarious. Apparent in the practices and narratives of households is a constant hustle across different resources, which may include receiving or appropriating assistance from the government as well from kin. Drawing on a multi-site research project in Durban, South Africa, this article discusses the practices and interactions of poor households with state housing of different typologies and origins, in which the nature and extent of state support varies. Findings show how households work to minimise their living costs, maximise income, and manage obligations and gains. The article argues that these practices, although maximising state assistance as far as possible, should not simply be viewed as deepening dependency on the state. Rather, this research augments the views that welfare assistance widens forms of inter-dependence, adding an important state housing dimension to the discussions. These relationships of inter-dependence extend spatially to places and people beyond the housing itself, and arguably increase agency.

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INTRODUCTION

State-funded housing interventions carry with them assumptions about how residents will manage the ongoing cost of living in government-funded shelter. Historically, low-income rental schemes in countries such as the Netherlands, Canada, and pre-Thatcher Britain, assisted residents through ongoing subsidisation of maintenance and utility costs, although this approach diminished from the 1980s as more austere governments took over (Gilbert 2016). In housing with ownership tenure, the anticipation is that the wages of a working population will sustain them. More recently, however, 'post-employment' contexts with structural and extensive unemployment contest these assumptions, particularly in the Global South. In some countries there has been extensive housing delivery in recent decades; partly a response to rapid urbanisation in southern cities (Buckley et al 2016) but also an increasingly important response to how states 'promise to address social inequities and improve the lives of poor citizens' (Buckley et al. 2016 in Koppelman 2021, 386). However, few governments are subsidising rental accommodation at any scale, but are rather involved in other interventions including home ownership schemes. How ongoing housing and living costs are to be managed by the poor is little confronted.

Studies of resident practices show the portfolio of resources and support they draw on to survive in state-funded housing. In South Africa diverse sources include other forms of government assistance as well as reserves outside of government. Yet, state welfare and housing initiatives are often not analysed in combination (Levenson 2017). In this article these different forms of government assistance in South Africa are brought into the same frame as they arise through the narratives of residents, along with accounts of other resources.

The article shows that while the state support that people draw on is sometimes authorised, it is also at times appropriated. The notion of 'stretching' refers to how state assistance is tapped into beyond what is intended by the government. In addition, stretching refers to how state support, including state funded housing, assists people across geographic spaces. Finally, it refers to the distribution of scarce resources across multiple claimants.

Although forms of state assistance are evident (or sought) in many of the situations discussed, the article builds on the argument that instead of fostering dependency,

welfare assistance more positively facilitates *inter-dependencies* (Meth 2004; Ferguson 2015; Moore and Seekings 2019). The article explores the role that state housing and the ways of getting by in it – or 'hustling'– play in supporting inter-dependencies amongst households and families.

The discussion draws on research from Durban, South Africa. Separate research teams and varied methods were used in 2018 and 2019 to explore the experiences of residents in six different forms of state housing, developed at different times over several decades. The research was reported by the Urban Futures Centre at Durban University of Technology as *Narratives of Home: Possibilities of Re-imagining Urban Planning* (Urban Futures Centre 2019). The author was not involved in the research teams but was invited to analyse the resultant project reports. Diverse in typology, the accommodation varied considerably in physical form, age, living conditions, type of subsidisation, management and relationship with the state. The heading of 'state housing' thus encompassed multi-dimensional and dissimilar circumstances and originated under different political orders; a diversity that is productive in highlighting varied approaches and experiences in the matter of managing ongoing living costs. In effect, this article draws on the secondary sources of the research.

Following an overview of social assistance in South Africa and an introduction to the notion of dependency and inter-dependency, I outline historic and contemporary approaches to state-assisted housing. Turning to people's practices in relation to their living environments, I refer to the concept of hustling and related 'popular tactics' (De Certeau et al 1980: 4) , and I organise findings from the Durban research into three themes focused on the materiality of lives in state housing. I discuss the argument that state support is being stretched in various ways that bolsters forms of inter-dependency, illustrating the significance of state housing.

SOCIAL ASSISTANCE, STATE HOUSING, DEPENDENCY AND HUSTLING

Analyses of government support of poor people in South Africa often consider either the grant system or the housing programme but seldom both in relation to one another, constituting a considerable gap in scholarship (Levenson 2017; Venter et al. 2015), though there are exceptions such as Bank (2011) and Vuso (2019). Similarly,

studies on how households respond to and interact with each of these forms of state support are also not usually discussed in combination, though one case study found little clear articulation between grant and housing initiatives (Vuso 2019). Below I introduce the different forms of social assistance[1].

SOCIAL ASSISTANCE IN SOUTH AFRICA

Though part of the rising welfare states in the Global South (Ferguson 2015; Friedman and Van Niekerk 2016) South Africa's socio-economic policy profile is complex. With a diverse and relatively extensive set of poverty interventions and social programmes, the profile is not straightforwardly 'neo-liberal' (Parnell and Robinson 2012; Ferguson 2015; Friedman and Van Niekerk 2016). However, it can be argued that it has significant neo-liberal characteristics to bolster finance capital in particular. Pons-Vignon and Segatti (2013, 511) identify the social assistance programme as 'a political necessity to ensure the sustainability of neoliberalism', with little impact on inequality or the structural reasons for poor people's exclusion from mainstream economic prospects.

Notwithstanding debates about its effect on alleviating poverty or reducing inequality (Friedman and van Niekerk 2016), social assistance in South Africa is argued to be highly significant with considerable impacts on levels of extreme poverty (World Bank 2014 in Francis and Webster 2019). Formal jobs are shrinking, and the likelihood of unemployed people ever acquiring jobs is very low. In 2019 unemployment was estimated at an enormous 38.5 per cent, on the expanded definition[2] (Webster 2019), with unemployment amongst youth (15 – 24yrs) at a desperate level of 55 per cent (StatsSA 2019). In this context the government is increasingly appealed to as 'a direct provider and provisioner...of such goods as housing, electricity, water, sanitation and social services' (Ferguson 2015, 9).

Social grants are dubbed 'the "star" of the social protection basket' (Hochfeld 2022, 13), and include monthly child-support grants (CSGs), disability grants, and grants for older persons, each relatively small in individual monetary value yet constituting a critical life-line (Ferguson 2015). Assisting households to 'get by', additional gains may include positive impacts on women's empowerment or their depth of poverty (Ferguson 2013; Patel et al. 2012; Posel and Rogan 2012). Despite grants having been flagged to also have some disruptive social outcomes (Dubbeld 2013; Moore and

Seekings 2019), Ferguson argues that they provide '...a new kind of inclusion as millions of poor citizens previously ignored or worse by the state have become direct beneficiaries of cash payments' (Ferguson 2015, 3).

The scale of grants is extensive, both in terms of reach to citizens and budget spent (Torkelson 2022). Grants are received by more than 31per cent of the population (StatSA 2018, 30). The pool of grant *dependents* (people utilising or benefitting from grant payments to a household member) is considerably larger than this figure (Rossouw 2017). Grants are the *main* source of income for close to one fifth of households , and the dominant source of income in some geographic localities. They are widespread and crucial for survival in some rural areas (Dubbeld 2013; Ferguson 2015 citing StatsSA 2013) and highly prevalent in some urban townships (Bank 2011).

Crucially, however, there is no grant for unemployed individuals, and single people of working age have no direct welfare assistance, although the Social Relief of Distress payment introduced during the COVID 19 pandemic (and still in place at the time of writing) served to widen assistance. For Torkelson (2022, 48) jobless people are being held 'individually responsible for their poverty' despite structural barriers barring employment efforts. In this context, grants thus 'put money in the hands of some and not others' (Dubbeld 2013, 202), and this selective targeting causes friction (Moore and Seekings 2019). Cash grants must be shared with those lacking assistance – or 'stretched' (Torkelson 2022, 48 with reference to Mosoetsa 2011). This unevenness is often gendered or experienced by older and younger family members, depending on the type of grants accessed by individuals (Moore and Seekings 2019). Additionally, those without direct access to grants must find other ways to manage.

Critical thus are the networks or chains of relationships involved in sustaining lives, involving family, the state, employers or other relationships (Ferguson 2015; Granlund and Hochfeld 2020; Moore and Seekings 2019). What grants do in this context, according to Ferguson (2015, 138, cited in Granlund and Hochfeld 2020, 1233) is to extend the forms of dependence to what he calls 'less malevolent sorts', as well as enable a network of relations and obligations to be established in which 'one-sided relations of dependence can become more egalitarian forms of interdependence'. Meth (2004, 28) indicates that interdependence merely denotes a relational position in which exchange occurs, though it is usually 'hierarchical, and scarred by relations

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of power'. Nevertheless, the point is that 'interdependence and mutual obligation' persist across social relations, often under-recognised in scholarly work on social assistance (Moore and Seekings 2019, 518).

The idea of social grants fostering inter-dependencies can be contrasted with concern that they constitute handouts and create dependency on the state (Granlund and Hochfeld 2020), encouraging a 'lack of initiative' and 'laziness' (Hochfeld 2022, 33). In South Africa, the child support grant is claimed as 'the most successful poverty alleviation strategy' but is simultaneously 'the focus of a virulent anti-welfare attitude in public discourse...a growing, negative public discourse that denigrates grant beneficiaries and undermines their dignity' (Hochfeld 2022, 1).

However, with the state not supplying an income grant substantial enough to encourage reliance on welfare, Meth (2004, 13,14) claims the concern with people's inertia is unfounded. Ferguson provides a useful synopsis of the argument:

> With or without state transfers, [Meth (2004, 23) argues], the poor are dependent. And the only real alternative (even for those with decent incomes) is inter-dependence (not independence). It is not a question, then, of introducing the snake of dependency into a garden that had been innocent of it. ...the real questions are not about whether people are or should be dependent, but rather about which forms of dependence are to be promoted and which discouraged (Ferguson 2013, 234).

STATE HOUSING IN SOUTH AFRICA

Beyond grants, state support is provided in the form of free or subsidised health-care, schooling, school-based nutrition and housing, though with uneven implementation and outcomes (Hochfeld 2022). Certain utilities such as water have free basic service quotas, demonstrating important city-level contributions to poverty relief (Parnell and Robinson 2012). However, access to this varies across the country and appears increasingly difficult; in Durban the municipality cautions that home visits may be imposed 'to ensure only those who truly need this service will access it', and that support can only be available if city funds allow it (Ethekwini 2020). In some instances housing beneficiaries have relinquished their homes as they were unable to afford the cost of services (Charlton 2018; Beier 2023).

State-funded housing is one of the benefits for which unemployed adults qualify, though practical access is stymied by long backlogs. Nevertheless, the scale of support has been considerable in comparison with many other countries. By 2018, 13.6 per cent of households (2.27 million households) had received a post-apartheid government subsidy to access housing (Stats SA 2018). The government claims that 14 million people have in effect benefited from the state's housing programme (RSA 2019), and remarkably, over 30 per cent of houses registered on the title deeds registry, are from state-subsidised delivery (CAHF 2023).

There is overlap – but not complete alignment – between the income criteria for some of the social grants and for subsidised housing; for the CSG single-headed families should earn less than R3,200 per month, and married couples below R6,400 (Hochfeld 2022). To qualify for the subsidised 'give-away' house for ownership, the household income should be no more than R3 500 per month; a figure that has not been adjusted for years.

While the number of households in receipt of post-apartheid housing is less than a third of the 7.39 million households receiving monthly grants (StatsSA 2018), it is important to note that many households that receive social grants are living in *a form* of state housing. These include apartheid-era 'township' housing, flats and hostels that are not included in the post-1994 count cited above, some of which are relevant to the empirical material in this article.

As Lemanski et al. (2017, 2) note, 'the idea of "state housing" exists only as a broad heterogeneous framework' in the Global South, as it can take diverse forms ranging from constructed accommodation units to serviced land for incremental self-build or land titling and upgrading of informal settlements. The most dominant of South Africa's post-apartheid housing interventions is its mass house-building programme, though policy also includes informal settlement upgrading and conversion of old hostel accommodation. The programme's strong focus on home ownership aligns with approaches in a number of other countries such as Chile, Brazil and Ethiopia (Buckley et al. 2016).

Since the early 2000s, the programme has delivered a complete house, engineering services and land for ownership to indigent households. Overall, the post-1994

housing benefit is argued to have considerably improved shelter conditions and access to water and sanitation, and has conferred a level of pride and dignity to recipients (Charlton and Meth 2017).

Criticisms of the housing programme include its frequent siting in less favourable edge locations without work or social and economic activity nearby (Venter et al. 2015; Harrison et al. 2007), though even within these limitations, outcomes for residents may include positive dimensions (see Moodley and Marks in this issue). In the Durban Narratives of Home research however, the Cornubia case study is part of the 'new generation' of mixed income housing developments in a region of Ethekwini Municipality experiencing some expansion and economic growth (Sibanda et al. 2019).

The discourse on asset-creation since about 2004 (Charlton and Kihato 2006) anticipates in due course that housing will perform as a financial asset in the property market, despite criticism of its ability to do this and relatively little evidence in practice (CDS 2015). In the housing sector conceptions of assets include use-value for income generation (Rust et al. 2009; Venter et al. 2015), but in practice such uses have received contradictory signals of support, or censure, from government (Rubin and Charlton 2019). Yet strategies which households apply to manage living costs in formal housing include home-based economic activities and sub-letting (see for example Lemanski 2009; Robins 2002). Practices may also result in households dividing across geographies and time cycles – with all of these practices generally unanticipated and unauthorised by the state (Charlton 2018).

With few exceptions the post-1994 housing policy subsidises the up-front cost of producing accommodation but not the subsequent cost of living, which is for the account of the resident. Along with much of contemporary housing policy in Africa and Latin America, there is very little new state-produced rental shelter, unlike in the past regime (Mabin 2020). While South Africa does have a rental programme (termed 'social housing'), production has been limited: by 2018 there were only 127 000 social housing units, and experts claim even this figure is overstated (Ministry of Human Settlements 2018). Port View and Valley View in the Narratives research are examples of two social housing buildings run by the not-for profit Social Housing Company SOHCO (Urban Earth 2019). Important to reiterate is that ongoing rental costs are not subsidised by the state and are thus unaffordable for very poor households.

Yet most South Africans do not live in post-apartheid housing, and informal settlements are one of the visible features of shelter inadequacy. Over 13 per cent of households live in informal dwellings, many of these in informal settlements (StatsSA 2018). The Narratives of Home research included Blackburn Village informal settlement not far from the Cornubia housing project referred to above (Open Data Durban et al. 2019) and Quarry Road West, on the Umngeni River; considered relatively well-located with respect to urban opportunities (Sim et al. 2019). Although there is an Upgrading of Informal Settlements Programme and Ethekwini has a history of experience in this area, country-wide the pace of upgrading has been slow, and these settlements have had relatively minimal intervention. However, there has been some basic service delivery, and in this sense municipal recognition has been given of informal dwellers' right to be addressed, and informal settlements were included in the research under the expanded term of 'state-supported housing'.

At the same time as the contemporary drive towards independent home-ownership, state- subsidised living lingers on from a former era when the state did subsidise much rental accommodation under racially divided and sometimes very poor conditions. Still in existence are former council flats run as municipal-rental accommodation, and hostels. Accommodation for people classified as 'white' under apartheid – though usually occupied by a much more diverse demographic in contemporary times – were places 'designed to offer social welfare services, rehabilitate and privilege' to this group (Erwin 2017, 71). Flamingo Court in the Narratives research is a well-located block of flats which, under apartheid, was subsidised and fully maintained for white tenants by local government, down to 'changing the light bulbs in common areas' (Health and Housing Minutes of the Town Clerk, 1/3/3/1/16 in Matteau Matsha et al. 2019, 2,3). The building passed into sectional title ownership over 20 years ago, resulting in numerous problems for newly declared homeowners – mentioned below, – and, arguably, also costs for the municipality (see Matsha et al. in this issue).

For 'black' South Africans conditions were dramatically worse in the single sex workers' hostels, which had scant privacy or comfort, but even these conditions were heavily subsidised by the state. Established to accommodate migrant workers and emblematic of their deprivation and oppression, many continue to exist despite

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post-apartheid policy to change their conditions, tenure and financing models (Xulu-Gama 2018). Thokoza women's hostel in central Durban formed part of the Narratives of Home research (Buckland et al. 2019). Under apartheid, black urban residents also rented thousands of individual houses built in townships. Even here, in neighbourhoods of very low amenity and opportunity, rents were subsidised by the state as workers incomes were simply too low to sustain the costs (Potts 2020), and subsidised (poor quality) transport was needed to connect distant impoverished townships with areas of employment.

HOUSING AND HUSTLING

In the post-apartheid housing approach, the cost of living is not subsidised. Housing policy was originally conceived 'outside the context of other social/welfare services' (Venter et al. 2015, 357). Increasing employment was anticipated, with steadily improving economic circumstances that would sustain a household. However, the contrary transpired – economic growth and employment levels have not been able to include millions of people. Taking a global view, Potts (2020 and see also this issue) elevates the fundamental mismatch between people's incomes and the cost of decent accommodation that results from and is deeply intertwined with capitalist economies: 'the main problem is not that housing is too expensive, but that incomes are too low to afford basic formal housing' (UN-Habitat 2016 cited in Potts 2020, 18). Informal work, self-employment and short-term insecure and casual work may be all that people can attain – their situation, as Ferguson (2015, 19) puts it, 'hanging...by a frail network of threads.'

The Narratives of Home studies reveal people's navigation of resource-strapped lives, often including forms of state assistance. Some of this assistance is intended by the state and some is appropriated by people. These and other navigations are akin to a form of 'hustling' (Thieme 2018), in which people use their wits, ingenuity and resources to get by. For Thieme's work in Nairobi, hustle is a multi-dimensional concept in which 'defying rules and finding alternative routes' is used to acquire everyday necessities as well as more 'luxury' or desirable goods (2018, 531): 'a constant pragmatic search for alternative structures of opportunity outside formal education, employment, and service provision. It assumes a continuous management of risk associated with living and working beyond formal institutional norms' (Thieme 2018, 537).

Hustling the state or others in power has resonance with Bayat's (2000) notion of 'quiet encroachment of the ordinary'. Not centrally about deliberate defiance of the state, this refers to a form of getting by: for Bayat poor households tapping into water without paying for it are simply accessing a necessary resource they are not able to acquire or afford another way. Tactics might involve manipulation, cunning or other ploys (De Certeau et al. 1980), but ultimately more significant than their transgressive nature, is how these ongoing practices forge urban places and lives – in short, their impacts (Ghannam 2002).

Bank's (2011, 28) discussion of the apartheid era township of Duncan Village highlights that in the absence of jobs, African urban residents now mostly 'live by their wits, depending on part-time casual employment, welfare grants, and hustling in the informal economy'. Forms of work are often informal insecure and low-paid, and for these financially vulnerable people and those dependent on social grants, finding ways to live as cheaply as possible becomes a survival imperative.

This strategy plays out visibly in the terrain of state-sponsored housing. The Narratives of Home cases span political eras with different approaches to the issue of subsidised living. The discussion below shows that even where an approach does not include supported living, people's practices often work to achieve this and show the entanglement of appropriated state assistance with support that the state has opted to confer. Practices help illuminate a complex world of inter-dependencies and the role of state housing in this. I return to this argument after briefly presenting key themes from the empirical material.

MINIMISING COSTS, MAXIMISING INCOMES, MANAGING SUPPORT AND OBLIGATIONS

The diverse forms of state housing in the Narratives of Home and Neighbourhood research introduced earlier in the paper are summarised in Figure 1. While the socio-economic profile of residents across the cases varied, all can be classified as very poor or relatively poor, with the residents of the institutionally run social housing likely the least poor, as their monthly rental suggests adequate income from formal work or stable self-employment. In other case studies many residents are extremely poor – the 2011 census data for the Blackburn Road informal settlement report for

example shows higher than average employment but with very low levels of income, including approximately 42 per cent of residents living below the poverty line (Open Data Durban et al. 2019, 32). In other accommodation such as the Thokoza hostel there are indications of somewhat better off residents alongside much poorer people (Buckland et al. 2019).

Housing name	**Description**	**Built form**	**Research report authors**
Flamingo Court	Flats built during apartheid for white residents, with subsidised rental run by the local authority. Transferred post-apartheid to residents through sectional title ownership	Multi-story block of flats	Matteau Matsha et al. 2019.
Thokoza Women's Hostel	Rental accommodation built under apartheid for black migrant women, run by the local authority	Dormitories and rooms in a low-rise building	Buckland et al. 2019.
Social housing flats - Port View and Valley View	Post-apartheid rental flats, run by a not-for-profit institution in terms of the national housing programme	Blocks of flats	Urban Earth. 2019.
Cornubia	Post-apartheid houses intended for freehold ownership tenure	Duplex row housing	Sibanda et al. 2019.
Quarry Rd West (QRW)	Informal settlement	Individual self-built structures, mainly from light materials	Sim et al. 2019.
Blackburn Village	Informal settlement	Individual self-built structures	Open Data Durban et al. 2019.
Langeler Towers	Post-apartheid purpose-built, state-subsidised aged housing building.	Multi-story block of rental units	Kalina, M. 2019.

Table 1: Summary of state housing in the Narratives of Home research

These cases do not claim to be representative of all forms of state housing and are from a particular city and a relatively central region within it. But the range and diversity of this housing spanning different policy regimes is unusual under a single research umbrella (see for example Bank's 2011 research across different typologies in Duncan Village and Potts 2020 for survey work from Harare). The discussion is organised into three themes: how residents are minimising their costs of living, how they are maximising ways of bringing in income, and how they are managing support and obligations – such as family, children, and societal expectations[3]. Across these strategies and activities is a presence of state social assistance of some kind: in the accommodation itself, in services and/ or grants, including from appropriated rather than authorised ways.

MINIMISING COSTS

Across the case studies were examples of people striving to minimise the cost of rent and utilities as well as transport and food. The struggle goes beyond a typical thriftiness and care to be economical, extending rather into forms of self-provisioning outside of approved systems, and non-payment. In some of the case studies accommodation came at an extremely low-cost, or in fact no-cost – generally associated with poor and sometimes dangerous living conditions but its cost savings explicitly flagged. In the two informal settlements of Blackburn Village and Quarry Road West (QRW), most residents live rent-free and, coupled with services not paid for, this is directly noted as a key advantage (Open Data Durban et al. 2019; Sim et al. 2019): '...it is not a proper house, it is a shack, but I love it because it is free' (Participant 11 in QRW in Sim et al 2019, 56). In QRW people were also able to draw on the natural environment for some resources to help bring down costs, including the river (Sim et al. 2019, 59).

In the crowded Thokoza women's hostel, respondent Sylvia is one of those not paying rent in her shared dormitory accommodation (Buckland et al. 2019, 111). Despite poor conditions, Thokoza offers a prime location in the centre of Durban and access to various opportunities – its ongoing desirability contrary to expectations that such dire features of apartheid life would have long been shunned 25 years later. Buckland et al. (2019, 96) argue that the procedures required to gain a place at the hostel show that 'it is a carefully thought through decision ...nobody lands up in Thokoza by chance'. The hostel offers very basic, mostly shared space and ablutions. It charges astonishingly low monthly rentals unmatched through any other formal or

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informal accommodation – ranging from R47/person/month to R165/person/month, including water and electricity services (Buckland et al. 2019, 68). These low costs link to the fact that many hostels have remained under state control and responsibility (municipal or provincial), in situations where it has been politically impossible to raise rents whilst dire conditions remain, nor even to enforce payment. The post-apartheid response has proposed conversion of the buildings into family flats – a policy which has proved very difficult to implement for a variety of reasons (see for example Xulu-Gama 2017). Government – in this case the municipal sphere - has in effect had to continue subsidising the costs of running such places.

In several of the case studies, electricity costs are a major concern, and people have found ways to circumvent payment through illegal unmetered connections despite the dangers of exposed cables. In the give-away home-ownership development of Cornubia 'illegal connections were the only way [participants] could stay connected given that the majority cannot afford electricity bills' (Sibanda et al. 2019, no page number). In Blackburn Village informal settlement residents pay a fee (to local providers) to have unauthorised electricity connections made (Open Data Durban et al. 2019, 28) but then do not pay for the units used. In Quarry Road West (QRW) there is a mix of state supply to some people and people self-provisioning (from state supply) and not paying for the ongoing usage:

> Illegal electricity connections *(izinyokanyoka)* are widespread in QRW and highly organised. ...The community has an antagonistic relationship with the Municipality over their periodic disconnection of these illegal connections, which are reconnected by the residents almost immediately (Sim et al. 2019, 54).

QRW, like several of the case studies offered, has some locational advantages that assist with cost savings. In both this case and Blackburn Village, despite significant differences in character, conditions and position of the settlements, there is the ability to access facilities and work opportunities, including through walking. The social housing case study included a building right in the CBD, and, even in the complex that was outside of the inner city, its closer proximity compared to apartheid-era townships was highly valued by residents as transport costs and travel time can be reduced (Urban Earth 2019).

Saving on transport, no (or very low) rents, and no-payment water and electricity enable a way of living cheaply that is possible with very low wages, intermittent wages, or with expenditure priorities elsewhere – despite the physical discomforts and dangers of such living. In Blackburn Village 88 percent of those sampled agreed with the statement 'I save a lot of money by living here' (Open Data Durban et al. 2019:26), saying that for most people living there, a key priority was 'to save on living costs while working towards a better life' (Open Data Durban et al. 2019 57). This is echoed by participants in other accommodation such as the hostel: 'It's the best, best place to stay because I can save' (Toyz, in Buckland et al. 2019).

By contrast, the thirteen-story Flamingo Court block of 200 flats reveals the financial shock that has come with the shift from municipal-subsidised rental schemes in the apartheid era, to ones in which residents have taken ownership of their flats. Once flats were purchased by residents, levy charges exceeded the previous subsidised rental amounts, with sub-letting amongst the results (Matteau Matsha, Mayet and Mungwe 2019, 3; Matsha et al. in this issue). The shift to ownership has arguably created tenure insecurity for precarious earners: by contrast a tenant in the nearby Kenneth Gardens estate who has remained in rental accommodation into the post-apartheid era has little chance of being evicted by the municipality, even if in arrears of payment (Erwin 2017; Matsha et al. in this issue).

In the Narratives of Home research, there were thus repeated instances of people putting up with and enhancing through their own initiatives generally poor (but varied) housing conditions precisely for its ability to sustain low-cost or ultra-low-cost living.

MAXIMISING INCOME

At the same time as minimising costs, the story of life in state housing is also about ways of sourcing income, including using the housing itself. In several of the Narratives of Home case studies, residents used the accommodation as a base for generating income, often linked to an absence of formal employment options. As is typical in many informal settlements, people living in QRW run businesses such as 'spaza shops, hair salons, taverns/bars, creches and restaurants' (Sim et al. 2019, 64). Even in the multi-story formally-built Flamingo Court building there is reference to 'the many

spaza shops ... the use of the parking lot as a car wash, and abundance of posters advertising small businesses operating in the building' (Matteau Matsha, Mayet and Mungwe 2019, 25). In densely occupied Thokoza hostel the study cites examples of home-based economic activity, including hairdressing, sewing and selling clothes (Buckland et al. 2019).

Buckland et al. (2019, 164, 165) evocatively describe how this is organised in cramped spaces, for example in a room shared by six people, 'already filled with bodies and with furniture, so it seems almost impossible that this overcrowded room - currently functioning as a livingroom, a kitchen, a bedroom and a playspace - can now also be converted into a workspace...'. Here due to constricted conditions, seamstress Thuli 'has taught herself to sew sideways, crouching on her low stool'.

In none of the formal accommodation is economic activity actually permitted, yet it is pervasive wherever it cannot be suppressed as was the case in the institutionally-managed social housing where a home tuck-shop operated by one of the tenants was closed down (Urban Earth 2019, 55). The receipt of social grants by many residents may in fact be connected to home-based enterprises; at least the child support grant has been shown to 'have productive economic effects beyond consumption' such as facilitating the start of a small business (Hochfeld 2022, 19). In Thokoza hostel, 15 out of 23 research participants reported social grants amongst their income sources (Buckland et al. 2019).

In addition to grant income, some people in the Narratives research are receiving remittances – though at the same time, *sending* remittances is also significant, as the next section shows. Thuli's story from Thokoza encapsulates the art of managing and maximising different forms of income, 'getting by on some money from her daughter, some money from her mother's old age pension, four child support grants, and the money that she earns from her sewing business' (Buckland et al. 2019, 165).

MANAGING SUPPORT AND OBLIGATIONS

Notably these first two themes of minimising costs and maximising income are intricately connected to how people also manage obligations in other places, and how they may be supported in turn in some way, financially or in kind. For many

people financial and social obligations are spread across different localities, and their occupation of state housing is part of their roles as providers for others. Bringing in income in cash or in the form of goods to distribute to people located elsewhere is one part of the mission, and minimising the cost of individual reproduction whilst doing so is key. Crucially what this means in the case of state housing, is that the reach or chain of impact of the housing benefit stretches to places and people way beyond the locality itself, a point made in the Thokoza research (Buckland et al. 2019).

There, many residents are sending remittances elsewhere, sometimes money but often also in physical form such as groceries, cooked food and sometimes clothes, when they visit their alternative homes weekly, monthly or a few times a year– including rural 'anchor homes' (Bank in this issue). At the same time a number of respondents bring back to the hostel home-produce such as vegetables, chicken and bread (see also Perry 2020). Family members may live in areas described as rural, or elsewhere in the city or another urban area – these are by no means only urban-rural relationships. However, rural ties can be significant: Buckland et al. (2019, 122) cite Xulu-Gama's (2017) point that 'the rural home is more than a geographical location, but is part of a network of shared resources', as well as being the place where long-term investment may be concentrated (Perry 2020). Perry (2020, 286) notes that beyond financial remittances, these 'in-kind transfers of gifts and commodities are often hidden from view', flagging how transfers during holidays and ritual visits to rural areas in particular are often overlooked.

In a number of instances people 'at home' are described by respondents as not working; these relatives may be supported in their own right or in roles of taking care of children (as described by Ramphele 1993 in Buckland et al. 2019, 22; Perry 2020). In Thokoza, 'even the pensioners surviving on their meagre pensions help support their children and grand-children [elsewhere, as] ... "No-one at 'home' is employed"' (Buckland et al. 2019, 144). Research shows that a key motivation for the women's migration is often to provide for children who remain behind (Erwin and Marks 2021), though there are also indications where children are increasingly migrating to urban areas with their mothers (Hall and Posel 2020). In Thokoza hostel children are allowed to live with their mothers but from the age of 11 boys are required to live elsewhere – often then being 'sent home'.

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Durban is seen as a place where earning opportunities are better than 'at home': 'you get the profit quicker than at your rural home' and thus 'we able to send it home as we have two homes and pay the school fees [for] those who are studying here' (Participant 27, QRW in Sim et al. 2019, 78). Overall, a key reason for Blackburn Village's growth and persistence as an informal settlement is argued to be as a foothold for people moving between rural and urban lives: 'the collective narrative of Blackburn residents is that of migrant labour' (Open Data Durban et al. 2019, 42).

For those with higher state housing costs, in particular living in the SOHCO rental flats, these linkages to places elsewhere provided a fall-back accommodation option in the event of not managing to pay the rent and having to leave the building (Urban Earth 2019, 61). At the same time, some respondents mentioned how the tight management and spatial organisation of the flats do not allow them to fulfil their obligations to supply accommodation to kin, and the awkwardness this creates:

> Many of the participants are the first in their families to access spaces in the city, they are often called upon to assist other members of their extended families that are also trying to access spaces in the city to work and to send their kids to school ... the fact that they cannot support family members when in need makes them feel restricted and alienated in their homes and can cause tension with their extended families (Urban Earth 2019, 71).

The role of state housing in assisting people to fulfil obligations is not without costs and compromises, along with benefits. Thokoza with its dense occupancy, tight living spaces and lack of privacy is:

> '...simultaneously a place of confinement (enclosed, bound by rules, characterized by compromise) and a place of freedom (a springboard to livelihoods, freedom from men, escape from family ties), with hostel residents constantly negotiating these conflicting tendencies' (Buckland et al. 2019, 84).

Likewise, through social housing flats some people have found refuge away from family, while for others it had the advantage of enabling immediate family and children to live with them (Urban Earth 2019).

As accommodation, Thokoza was appreciated for the particular advantage of not needing to manage men and obligations towards men in that space (Buckland et al. 2019). Following Erwin and Marks (2021), it is a place to experience freedom not possible for women in a rural homestead, and income from welfare grants contributes to overcoming dependence on male breadwinners. A disadvantage though is not being able to have older boy children living there (Buckland et al. 2019). For some people living in Valley View, social housing with few men around was a positive issue of safety (Urban Earth 2019).

By contrast, in the facility for the aged, having mixed gender living spaces and shared bathrooms has led to the older people feeling unsafe or being unable to relax in their own homes (Kalina 2019). Here, the particularly crowded conditions of the building – the result of two facilities in effect merging and exacerbated by the built environment in Langeler Towers – was a source of frustration, shame and sadness for its residents 'who live on top of each other, yet feel alone':

> They are afraid to have guests because the space does not allow for it and they are ashamed to have family members confront the conditions in which they live. Personal and 'public' space is blurred, as guests who do visit must sit on resident's beds (Kalina 2019, 45).

STRETCHING STATE SUPPORT AND THE NOTION OF INTERDEPENDENCIES

The Narratives of Home research draws attention to the strategies, networks and relationships associated with living in state housing, across diverse typologies and circumstances. Amongst all the housing types are stories of people minimising costs of living, maximising income, and stretching state support to do so. This resonates with other contexts; in Ethiopia for example even with formal employment, low wages require constant efforts 'to minimize the cost of the reproduction of labor – the food, housing, and services (like food preparation) that allow workers to replenish their energy and return to work, day after day' (Mains and Mulat 2021, 360).

In South Africa the way in which practices of 'hustling' and state support work in combination in people's lives, is not particularly well understood. The literature on grant assistance argues that 'the multidimensionality of poverty has been thinned out

into the simple need for cash; and the success of the delivery of this cash blinds the state to the other very pressing needs that poor people face' (Hochfeld 2022, 136). Hochfeld argues that amongst other things 'decent subsidised housing' is essential for 'a life people have reason to value' (2022, 140); however, contemporary housing policy does not subsidise the cost of living in housing, raising key questions about how people can manage in a context of widespread joblessness. As this discussion shows, many people's current relationships and experiences with state housing (as broadly defined in this article) involve finding ways to acquire ongoing 'subsidisation' of some kind.

Both apartheid era forms of housing as well as some post-apartheid footholds continue to enable low-cost living despite, at times, very inadequate conditions. Extreme forms of low-cost living include shack dwelling in informal settlements. Poor living conditions must not be underestimated; in QRW there was danger of fire, hazardous electricity connections, an adjacent river and a busy road nearby (Sim et al. 2019, 82). In Blackburn, other hazards included piles of refuse, sometimes burning (Open Data Durban et al. 2019). The cases thus demonstrate negatives as well as positives for residents, with various trade-offs and compromises.

Improvement interventions from government (such as electricity supply) can bring unwelcome costs along with appreciation of the services and unauthorised appropriation results. The research points to the difficulty and unviability for some poor households of a shift away from ultra-cheap or subsidised living, even if such a shift is towards better circumstances, which is often accompanied by costs, perhaps in the form of rent, or even with ownership, service charges, and often transport costs (Williams et al. 2022).

In all the examples state infrastructure is crucially important; from the housing and services which people access, authorised or not – from the state's perspective and following Miraftab and Wills (2005) what might be seen as invited (state-offered) components of social welfare – to invented or appropriated components, through 'stretching'. In Bank's (2011, 242) work in congested Duncan Village he describes poor households 'clinging and cloying onto existing urban infrastructure', the intense scramble for it, and the social fracturing he sees in consequence – reinforcing the point about the significance of state provision.

In many cases the practices of minimising costs and maximising income are intertwined with lives and practices beyond the immediate house dweller. The Narratives of Home material illuminates how the lived occupation of state housing – the manner of living in it - often plays a role in supporting the wider constellations, and in return can be enabled by these networks. Forms of 'practical, personal or financial care' characterise these relationships (Moore and Seekings 2019, 518). These interactions are often gendered, as summarised by Hochfeld (2022, 28), as domestic work and care for the very young or frail 'are all tasks that are primarily done by women'. For Erwin and Marks (2021, 272) 'networks of support amongst women who are breadwinners, defenders and care givers are central to emergency survival strategies'. Yet the contribution to society of care-giving is often overlooked; the CSG for example does not factor in any financial support to the caregivers of the children it aims to support (Goldblatt 2005 in Moore and Seekings 2019). Under-recognised is that dimensions of care 'underpin the economy and shape the relationship between paid work, private relationships and social life' (Hassim 2021, 53).

Relationships operate spatially across multiple actors and in multi-directions; people may at certain times and in certain ways be recipients of support (such as money or food), and at other moments, providers (who look after relatives, or provide accommodation). Some of this (but not all) connects specifically to rural areas, aligning with the phenomenon of 'double-rootedness' referring to the oscillation between urban and rural localities and lives that characterises many people's navigation of contemporary South Africa (Bank et al. 2020; see also Bank in this issue). The role of housing in this complex web is important and its specific operations under-recognised. We have seen that those living in state housing can be simultaneously both providers of support and receivers of it. State housing can thus be read as enabling different forms of inter-dependence, similar to the conceptualisation of social grants, and sometimes in combination with them (Granlund and Hochfeld 2020; Ferguson 2015; Meth 2004; Moore and Seekings 2019). As cautioned by the literature on grants, effects can be complex and impact on social relations; the situation is likely similar with housing, with social impacts stemming from constraints on who is able to access housing and who not, whether the foothold can be extended to others or not, and so on. The performance of state housing can simultaneously be contradictory, supporting interdependencies in some ways and inhibiting them in others.

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CONCLUSION

Housing policy discussions in South Africa flag the need for more quantity and lower price rental accommodation in recognition that people have diverse needs and that a house for ownership in an urban area does not best match everyone's circumstances – such as migrant workers with long-term homes elsewhere. The argument for more rental is also fed by the critique that most ownership housing is relatively poorly located and served by poor transport connections and that affordable rental closer to economic opportunities is sorely needed. However, the introduction of heavily subsidised rental accommodation serving very impoverished people is not under discussion, taken to be way beyond the reach of a financially constrained state and with historic portfolios of this accommodation significantly privatised through the sale of flats. Faced with this reality and the current economic context, the discussions here focus on what can be learnt from current practices across a diverse set of state housing situations, in this case from the central or emerging-centralities of Durban. These illuminate peoples' strategies aimed at containing or minimising living costs, maximising income, and managing support and obligations. While these chime with related 'ordinary people' tactics in other contexts (see for example Bayat 2000; De Certeau et al 1980; Ghannam 2002; Thieme 2018), in this discussion they arise specifically in relation to maintaining lives in state housing in a southern context of joblessness. Diverse forms of state assistance can feature in the mix of activities at play, and the article thus widens the housing gaze to acknowledge social grants and other assistance. Beyond this, people are involved in resource and services exchange with relatives in homes elsewhere, and state housing can both support and be supported by these relationships. Overall, the discussion illuminates the significance of state housing support in people's lives, including the under-acknowledged role it can play in fostering inter-dependencies and the larger significance of this.

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NOTES

1. 'Social assistance is constituted of policy instruments that address poverty and vulnerability', and falls within the broader gamut of social protection. (Hochfeld 2022: 3).

2. The COVID-19 pandemic and responses to it worsened these figures as well as shifting the social assistance landscape with the introduction of a small, short-term COVID-relief grant to unemployed households/ people not receiving another grant.
3. The project as a whole was focused on 'how residents create "homes" out of the physical materiality of the form of state housing in which they find themselves, and how these built forms shape sense of self, neighbourhood and belonging.' (http://narrativesofhome.org.za/about/).

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