



School of Architecture and Planning

The relation between precarious work and housing circumstances: A case study on the challenges that low-paid workers in Ekurhuleni face in accessing housing.

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Declaration

I declare that this dissertation is my own, unaided work. It is being submitted for the Degree of Master of Urban Studies at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination at any other University.

I have also quoted and acknowledged the work of other authors, through in-text referencing. I have not copied any scholar or authors work with the intention of passing it off as my own. All the interviews conducted for the purposes of this research report have been cited and acknowledged as my participants' views, and quotes.



A handwritten signature in black ink, appearing to read 'A. W. Laban', written over a horizontal dotted line.

(Signature of Candidate)

.....07.....day of...April.....,2022.....

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Abstract

The research that I have conducted aims to collect the experiences and challenges of low-income workers in accessing accommodation and housing related experiences. The research focused on low-paid workers employed at ORT international airport located near Kempton Park. The participants were selected through a snowballing technique, starting with the General Operations Manager who works under the same department as the cashiers, thus the referrals were achieved through the manager. The research was conducted through qualitative interviews conducted by online platforms such as the telephone. The target population selected focused on low-income persons (cashiers) and the type of housing that was being accessed. The study focused on cashiers who work under vulnerable precarious working conditions that deprived the workers from independently purchasing a home. Additionally, the study brought together the importance of location when it came to housing, in relation to transport costs and the hours spent during back-and-forth commutes (from work to their homes). This was to highlight that location plays a pivotal role in a household's livelihood by connecting people with facilities in their surroundings.

In conclusion, in response to the housing crisis for low-income households, it was found that the cashiers were found living in several types of housing. For example, some cashiers continued sharing accommodation with their families to avoid paying rent as the wage was already not enough to survive off. Additionally, some cashiers preferred renting in backyards closer to the workplace to avoid excessive transport costs and the exhaustion of travelling to work daily. The findings further revealed how the cashiers had to try to access housing and manage transportation costs using their low incomes. However, to a substantial extent the study revealed the government's efforts in reaching out to low-income households through housing projects such as the Reconstruction Development Programme (RDP), Social Housing and Financially Linked Individual Subsidy Programme. These housing projects not only reached out in creating homeownership for low-income households but also encouraged the notion of housing as an asset, thus allowing beneficiaries to use their homes to generate additional incomes by renting out backyard rooms and operating small businesses such as spaza shops and salons, within their yards.

'Thuto Ke Lesedi, without education you remain powerless'

To Juliet Mahlaba, thank you for your love, support, and patience.

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Table of contents

Chapter 1

| | |
|---|---|
| 1.1 Introduction..... | 1 |
| 1.2 Background..... | 2 |
| 1.3 Problem of statement & Rationale..... | 3 |
| 1.4 Objective..... | 4 |
| 1.5 Main Research Questions..... | 4 |
| 1.6 Expected findings..... | 4 |
| 1.7 Methods..... | 4 |
| 1.8 Ethics..... | 5 |
| 1.9 Literature..... | 5 |
| 1.10 Outline of chapters..... | 6 |

Chapter 2: Literature.....

| | |
|---|--------------|
| 2. Introduction..... | 7 |
| 2. Precarious work..... | 7 |
| 2.1 Introduction..... | 7 |
| 2.1.1 Nature of precarity..... | 7 |
| 2.1.2 Precarious work, poverty, and vulnerability..... | 9 |
| 2.1.3 Precarious worker's dependence on informal institutions..... | 9 |
| 2.1.4 Low pay & accessing accommodation..... | 10 |
| 2.2 Available government subsidies for low-income earners..... | |
| 2.2.1 Introduction..... | 10 |
| 2.2.2 RDP housing..... | |

a) Definition and description.....11

| | |
|---|---------|
| b) Advantages and disadvantages..... | 12 |
| c) Accessing RDP houses..... | 13 |
| d)Corruption..... | 13 |
| e) Unaffordability slows down RDP supply..... | 14 |
| f) Contractors or project developers produce RDP of poor quality..... | 14 |
| 2.3. | |
| a) Definition and description..... | 15 |
| b) Advantages and disadvantage..... | 16 - 17 |
| c) Mode of Kempton Village and income group service..... | 18 |
| d) Security of tenure..... | 19 |
| e) The formal rental market excludes precarious market..... | 20 |
| 2.2.4 Financial Linked Individuals Subsidy Programme..... | |
| a) The government on a rapid land release program | 21 |
| b) Difficulty in accessing money to build | 21 |
| 2.3 Other low-cost housing options for low-income earners..... | |
| 2.3.1 Introduction | |
| 2.3.2 a) Definition and description | |
| b) Advantages and disadvantage | 24 |
| c) Informal housing market | 25 |
| 2.3.3 Informal settlements..... | |
| a) Definition and description..... | 26 |
| b) Advantages and disadvantages | 27 |
| 2.4 Relation between location and transportation..... | |
| a) Transport cost..... | 29 |

| | |
|---|--------------|
| b) Availability of transport | 29 |
| c) Relocation..... | 30 |
| 2.6 Conceptual framework..... | 31 |
| 3.2 Locating the Ekurhuleni Metropolitan City..... | 33 |
| 3.2.1 Study area..... | 33-34 |
| 3.2.2 Accommodation situated nearby the airport..... | 35 |
| 3.2.3 Unavailability of land around the airport..... | 38-40 |
| 3.2.4 Case study on airport low-income workers..... | 40 |
| 3.3.1 Study population..... | 41 |
| 3.4 Data collection..... | 42 |
| 3.5 Data analysis..... | 42 |
| 3.6 Ethical issues..... | 42 |
| Chapter 4: Presentation of findings..... | |
| 4.1 Introduction | |
| 4.2 Participants' characteristics..... | 44 |
| 4.3. | |
| a) Nature of work and accessing work..... | 45 |
| b) Working conditions..... | 46 |
| c) Work and transport..... | 48 |

| | |
|---|-------|
| Section B: Family background | |
| a) Managing family finances..... | 49 |
| b) Accessing services..... | 50 |
| Section C: Housing circumstance | |
| a) Location and housing..... | 51 |
| b) Room space versus privacy..... | 51 |
| c) Government housing subsidies..... | 52 |
| d) Conclusion..... | 52-53 |
| Chapter 5: Analysis and discussion | |
| a) Precarious work..... | 53-56 |
| b) Location impacts on transportation..... | 56-57 |
| 5.3 Section B: Family background | |
| a) Space and privacy..... | 57-58 |
| b) Services..... | 58-60 |
| 5.4 Section C: Housing circumstances | |
| a) Discouraged from buying a house..... | 60-62 |
| b) Living close to workplace versus residential expenses..... | 62-63 |
| c) Renting as a business supplementing income..... | 63-64 |
| d) Difficulties in accessing government housing subsidies..... | 64-65 |
| 5.5 Conclusion | 65-66 |
| Chapter 6: Conclusion. Limitation and Recommendation | |
| 6.1 Introduction..... | 66 |

6.2 Conclusion based on findings.....66-67

6.3 Limitations of the study.....67-68

6.4 Recommendations.....68-69

7.1 References

7.2 Appendices

7.2.1 Ethics Clearance Certificate

7.2.2 Signed Plagiarism Declaration

7.2.3 Interview Questionnaire Guide

List of Figures

Figure 1: Social Housing in JHB Doornfontein (120 End Street)

Figure 2: Kempton Village Social Housing Project

Figure 3: Backyard dwelling with electricity connection

Figure 4: Conceptual framework

Figure 5: Map of Ekurhuleni Metropolitan Municipality

Figure 6: Guest house near ORT airport

Figure 7: Different airport facilities

Figure 8: Palm ridge informal settlement

List of Tables

Table 1: Participant’s characteristic

Table 2: Variety of collected data from participants

Chapter 1

1.1 Introduction

Employment is no longer what it used to be instead it has been restructured. The restructuring has created a shift in the work patterns; thus, work has become flexible (Edgell, 2012). Flexibility in the work patterns implies that work has now become less stable and short term, therefore full-time and permanent work are slowly in decline (Kritzinger, 2005). This implies that the shift from standard employment has led to an increase in non-standard employment, a type of employment commonly associated with precarious work. According to Schoukens and Barrio (2017) standard employment was commonly linked to permanent full-time work associated with income security, workers protected by labour legislation and labour stability. Income stability can be understood as received salary which allows workers to ensure sufficient livelihood as well as allows workers to make long term plans such as taking up home loans and life insurances. In addition, labour stability allows for both the employer and employee to form a long-term commitment which also includes an allowance for paid leave and holiday provisions (Schoukens & Barrio, 2017). In contrast non-standard work is commonly known as informal jobs that are mostly not registered within a business, thus does not offer workers any protection and rights enshrined within the South African labour law. Workers within the informal sector are more likely to be exploited in terms of leave, hours, and wages (Benjamin, 2008).

This type of employment produces individuals that are not protected, thus feeling insecure about their employment statuses because it does not enable the individuals to support household necessities. Moreover, in this study, I use an article by Kenny (2019) to define precarious work as industries demanding that staff performs work under flexible working times and are paid less. According to the General Operation Manager of one South African company contacted for this research, precarious work emerged because of cheap labour and less social benefit (General Operations Manager, personal communication, May 2020). For some people, work became more precarious whereby individuals could only work on a contractual basis, often accompanied by low wages. In certain cases, work could be accessed in areas located far from workers' homes having an impact on several costs such as transport and housing costs (Budlender & Royston, 2016). As a result, this study is concerned with the relationship between this kind of work and the living circumstances of the worker. For instance, workers would face transport costs problems, difficulty accessing formal rental

housing, thus workers might end up having to stay in areas that have poor housing circumstances due to unaffordability.

The study focuses on a case at OR Tambo International Airport with airport workers who are bag wrappers. These bag wrappers are employed under a company I will call it “Luggage Forever Protection” for purposes of confidentiality. Luggage Forever Protection is a company that has outsourced its services to the airport, thus offering bag protection to individuals that are about to travel by plane. Brown and Willson (2005) cited in Blake and Broschak (2009) define outsourcing as obtaining services and goods from an organization or individuals that are outside a firm’s boundaries. In addition, Brown and Willson (2005) point out that the employees of the outside firm perform outsourced work. In brief the workers are subcontracted to undertake services for the lead company, therefore the subcontracting company of the cashiers in this research study is given the pseudonym “Luggage Forever Protection.”

“Luggage Forever Protection” is externally offering services to the airport using their employees. This company offers bag wrapping and lost and found items to travelers in the airport before boarding a flight. I have chosen this company, as I know a few of the staff that work there; thus, I had confidence that I would be able to secure some interviews. In brief, the research focuses on low-income persons who are contract workers in the company. Additionally, the research unpacked the relationship between these workers income status and the types of housing they accessed. Including the arrangements that the workers made in accessing housing, transport, and accommodation during their working period as low-income earners.

1.2 Background

The shift in the type of employment has led to the increase of non-standard employment accompanied by low wages and an increase in job insecurity (Mckee, Reeves, Clair & Stuckler, 2017). Employment opportunities are usually located in areas that have well-established economic activity or growth. These may not be areas workers can afford to live in. In addition, precarious work may influence on housing insecurity. This is because precarious workers may have to rent low-cost non-formal accommodation. Low wages may not allow the workers to apply for a loan from the bank or afford to purchase a property. In contrast, full-time standard employment individuals can access a mortgage, provided their incomes are high enough.

Individuals in precarious employment may be unable to acquire secure adequate housing due to lack of income. Choguill (2007) argues that it is essential that effective policies can be implemented to encourage a social protection system that promotes job quality and housing sustainability. In the past and currently in South Africa, workers lived in hostels and stayed close to work. Some of these conditions were extremely poor, such as those associated with mines: for instance, the Mining Charter required that mining companies needed to establish measures that allowed for the improvement of standard housing and upgrading of hostels including the promotion of home ownership options for mine employees (Mineral Council South Africa, undated). However, some of these hostels are no longer owned and controlled by mining companies, instead by men who are registered as bed holders who have control over access to hostel accommodations (Vedalankar, 1993). Many women who would come into urban areas in seeking of employment would squat in hostels as a form of temporary accommodation with their husbands.

In addition, live-in domestic workers live on the property where they work, which can be an advantage as they do not have to look for housing elsewhere. As a result, these live-in domestic workers do not need to exchange their salaries seeking affordable, adequate accommodation (Tous, Veasna & Cormaa, 2010). Similarly, many farmers provided farm workers with accommodation on a farm during their employment period (Basic Conditions of Employment Act 75, 1995). However, farmers would argue that it sometimes is a challenge to remove workers off the premises once the workers contract has ended. The workers contract would end on grounds such as a pension, disability, and retrenchment. It becomes difficult for the employer to dismiss the employee especially when there are laws that protect the employees. Having accommodation terminated when work terminates is difficult for the worker. Section 39 of the Basic Conditions of Employment Act of 1997 (BCEA) is protection to employees who reside in accommodation provided by employers. The BCEA protects employees during contract termination, thus protecting the employee from being unfairly evicted (van der Merwe, 2019). However, several workers would only opt for accommodation on work premises for temporary cheap rental reasons while in the urban areas. This was because some of the workers had to share part of their salary with their families back home and invest in livestock in the rural areas, therefore many living at their work premises may have escaped the high costs in private accommodation.

These examples of accommodation linked to work emphasize how changes in certain forms of work have removed the responsibility of employers in providing accommodation for

workers. and resulted in a full responsibility of the workers to search for their accommodation during their working periods, compared to the times of hostels. Some workers would solve their housing problem by occupying land that is available outside formal housing market (Wikinson, 1981). In addition, a portion of the workers would occupy overcrowded conditions, thus, increasing the pressure of provision of services through illegal electricity connections. The challenge of workers seeking their own accommodation during working periods is influenced by the level of income received, under precarious working conditions.

1.3 Problem statement and Rationale

Precarious workers do not have stable jobs and are earning low wages; and it is the responsibility of these workers to access accommodation under these circumstances. In South Africa, it is known that low-income earners are experiencing difficulties in accessing affordable housing in well-located parts of urban areas (Average, 2019). As a result, housing unaffordability has led to the use of the peripheral locations where housing is being built on cheap land that is in the surrounding area lacking viable economic activities (Onatu, undated). Boaden and Karam (2000) argue that peripheral location can have an impact on households having to travel long distances as well as spending most of their salaries on transport. Additionally, Kenny (2019) argues that workers living at home and commuting to work during unsocial hours are not only experiencing transport complications but also safety issues. This emphasises the implications of people living in areas that may be located far from social amenities such as schools, malls, and the workplace. As a result, Greyling (2009) argues that locational convenience can have an impact on transport costs. To manage large portions of transportation costs Rust (2009), notes that several workers would rent rooms close to work during the week and travel back home during weekends. While these issues are well known, it is less clear what specific problems precarious workers are facing concerning their housing circumstances.

It is necessary to do this research to address the views of how a type of employment influences the workers' housing circumstances and the type of housing or accommodation that is accessed. Formal housing remains inaccessible because bank financing of private homes and market- related rentals remain unaffordable and preserved to the elite (Budlender & Royston, 2016). Rising property prices and tightening mortgage regulations has excluded precarious workers from receiving any home loans. Therefore, precarious workers are left with very few options but either to continue living in their family home or to renting informally. As a result, Scheba and Turok (2020:112) quote "Poor urban residents have rented various forms of informal accommodation, including makeshift structures, or rooms in

houses in low-income suburbs, inner-city tenement buildings, informal settlements or other people's backyards". This is because renting has become prohibitively expensive especially in the private market, thus precarious workers find themselves in even more vulnerable positions such as exposure to hidden homelessness that leads to also sleeping over at friends houses on coaches or even in a car. Moreover, precarious workers may also face difficulties in securing adequate accommodation especially state rental subsidies such as social housing and FLISP that request employment security in the form of a pay slip and an upfront deposit. Hence Winter and Stone (1998) argue that homeownership has become more available to those who have long-term employment. On the other hand, precarious workers continue to dominate rental accommodation perceived as short term with less security (Power, 2015). To a large extent precarious work has restricted workers from accessing property to rent as most landlords preferred tenants with stable, secure employment contracts. one could further argue that insecure employment contracts pushed workers into more positions of vulnerability through evictions, changing of locks by landlord due to failure of rent payments.

1.4 Main research questions and sub questions

The main research question is as follows:

In relation to precarious work and housing circumstances: What are the challenges that low-paid workers in Ekurhuleni face in accessing housing?

The research will be considering the following sub-questions

- What is the nature of the precarious work?
- What is the nature of the housing that precarious workers live in?
- To what extent is the nature of the work and the nature of the housing related?

1.5 Ethics

The issue of housing is extremely sensitive, including its relation to a person's income status. I had concerns that participants may be reluctant to participate in the research study due to embarrassment. While I did manage to secure six productive interviews, others refused to participate. I ensured I made the participants fully aware of the non-disclosure of their

identities, by using pseudonyms and telling them that they may opt out of the study if they felt uncomfortable.

1.6 Outline of chapters

Chapter 1: Introduction

This chapter introduced the background of how standard employment allowed for homeownership or secure rentals through stable income that were not received with conditions and precariously. The focus of this section highlighted how the shift from standard employment to non-standard employment commonly known as “Precarious work” has created a pool of workers that are poorly paid and less protected. This section was built up on the work of Kennedy (2019) who highlighted the experiences of working during unsocial under precarious working conditions. This section further detailed the problem statement, and the research sub questions as well as highlighted the implications of precarious work on housing for the workers who are exposed to the unfavourable working conditions.

Chapter 2: Literature

This section looked at the challenges that low-paid cashiers faced when accessing housing or accommodation. Moreover, it introduced the constitutes of precariousness and how it impacted on household’s livelihoods. There is a detailed conceptual framework that has interrelated key concepts namely, nature of precarious work, vulnerability, and housing as an asset. These key concepts were organised in explanation of the purpose of the research study.

Chapter 3: Methodology

This section details the study area namely the O.R. Tambo International Airport as well as highlights the type of measures that were taken during the data collection phase. This section also identifies the selected participants along with their characters, including the manner which ethics were carried out. The case study approach looks at understanding the emotions and experiences of the cashiers at a deeper insight using semi-structured interviews.

Chapter 4: Presentation of Findings

This section presented the findings of the captured data from the online interviews that were held. The collected data in this section has been recorded and transcribed. The transcripts are arranged thematically in three sections, namely section A is titled “Work aspects, nature of work and accessing work”. Section B is titled “Family background and household

circumstances of the participant” and Section C is titled “Housing circumstances of the participant”.

Chapter 5: Analysis and Discussion

This section provides an analysis and discussion of the main findings in relation to the research questions as well as linking the literature to the research findings. The section is divided in three sections namely, Section A titled “Work aspects” which analyses the nature of work that the participants are involved in. Section B is titled “Family background and household circumstances”, which are discussed thematically. Lastly Section C is titled “Housing circumstances of the participants”.

Chapter 6: Conclusion and Recommendations

This chapter presents conclusions that are drawn from the findings and the literature. This chapter creates an outcome based on the different responses that occurred during the collection of data phase. This chapter serves a purpose as summary of findings and concludes with suggestions for future research. In conclusion the section provided different responses because of different background and preference. It was found that some of the cashiers preferred sharing accommodation with family. On the other hand, most of the cashiers complained of safety concerns and lack of transport availability during what Kennedy (2019) calls unsocial hours.

Chapter 2 Literature

2. Introduction

This chapter unpacks and addresses the following debates viewed as constituting of challenges that low-paid cashiers face in accessing accommodation or housing. This study is intended only to focus on cashiers. Firstly, the chapter introduces a section on precariousness, addressing the characteristics that constitute precarious workers. Secondly, the chapter discusses housing, covering first the different available government subsidies for households earning low incomes. Thirdly, the chapter will unpack a variety of low-income housing that is found and available for precarious workers. Lastly, the chapter will engage further on the relationship between the location of work, housing, and transportation, as this spatial component is important for this research. The chapter concludes with a conceptual framework informing the rest of the research.

2 Precarious Work

2.1 Introduction

The shift from standard employment has led to an increase in non-standard employment, a type of employment commonly associated with precarious work. This non-standard employment can be viewed as an umbrella that constitutes individuals that are working under flexible times, vulnerable to unfair dismissals with lack of social benefits and are paid less (Kenny, 2019). The continuous growth in precarious work has influenced certain aspects within the circumstances of households. This section provides an overview of precarious work and its relation to poverty and vulnerability. Moreover, this section unpacks precarious workers' important level of dependence when looking for accommodation or housing as a precarious worker.

2.1.1 Nature of Precarity

In this research, precarious work as mentioned above, refers to non-standard employment that identifies working individuals working under flexible times, paid less and vulnerable to unfair dismissals and lack of social benefits (Kenny, 2019). This type of employment can be viewed as informal work since it does not require any sort of higher level of education or any specific set of skills. Additionally, precarious work promoted repetitive work that lacked creativity, thus removing the workers sense of autonomy for example, in an article by Kenny (2019) a

contract cashier described that on her first day at work they were repeatedly told “Do this, don’t do this”. As a result, this shift to non-standard employment has encouraged low-income wages and an increase in job insecurity (McKee; Reeves; Clair; & Stuckler, 2017). According to Burrows, Gilbert, and Pollert (1992), the urgency for encouraging a change in employment practices was to promote work that is organized through sub-contracting, outsourcing, and offering other options such as work-sharing, part-time work, temporary work, and contract work. Because of cheap labor, this trend driven by the subcontracting of work has moved the burden of social reproduction away from the formal sector to households. Cheap labor refers to the sub-contracting of work designed in such a way that it neglects social protection, provides no work benefits, and neglects the rights of the workers doing cheap labor in the economy (Standing, Sender & Weeks, 1996). It is because sub-contracted workers are mostly appointed without a fixed contract, thus are not aligned to labor law or a trade union which in this situation allows for the unfair dismissals of the workers.

These subcontractors are profit-oriented and often provide a high level of surveillance to capture every movement of the workers. According to Braverman (1974), the appointment of surveillance in the workplace was to keep records of productivity and to look out for theft allegations. For example, it was found that the appointment of surveillance was also effective among participants of this study in their workspace. In contrast, many would have wished to accept standard employment as it offers more benefits and stability such as a fixed income and a financially sustainable lifestyle for permanent workers.

On the other hand, Anderson and Rogaly (2005) stress that high unemployment rates have led to those with high education levels relying on non-standard employment and tolerating the nature of sub-contract work due to the struggles of finding a job and desperation for at least some money to live off. This implies that promoting economic growth may bring relief in the poverty crisis. However, the concern here is about the type of employment that is made available to people and questioning its contribution for the bettering of individuals lives. The reality is that the more wages continue to drop; leading to more people being pushed into poverty, in the informal economy. This is because the wage is not enough for households to address financial needs, such as education, food, transport, clothing and family; and these needs are neglected due to the inadequacy of the income. Precarious work can constitute both formal and informal work, however in this research report I will be referring to precarious employment in the form of waged labor, emphasizing employed and paid individuals in the formal sector.

2.1.2 Precarious work, poverty, vulnerability

Precarious work can lead to poverty and exacerbate vulnerability. Poverty may be conceptualized in separate ways; for some poverty can be measured through income received, such as measuring poverty through a dollar amount per day and living below this daily income-expenditure is considered very poor (Fox and Goodfellow, 2016). In addition, some authors described being poor as not being able to afford a certain necessity, or individuals lacking certain dimensions such as health, education, or a certain standard of living, critiquing whether a household has access to water and electricity, as well as whether the household has asset ownership through possession of a car or a refrigerator (UNDP, 2015).

According to Beall and Fox (?), women and children are disadvantaged in accessing formal employment opportunities in the urban spaces; most of these urban dwellers become dependent on risky livelihoods. Additionally, urban dwellers become faced with socio-economic challenges that leave them vulnerable (that is, exposed to risks) and in poverty. These challenges can be characterized by inadequate quality housing, lack of access to affordable basic services and infrastructures, being vulnerable to accidents and diseases and mostly relying on employment within the informal economy 2009. Chant (2013) compares urban poverty to rural poverty recognizing rural livelihoods as better off when it comes to surviving through available water services from river collection and planting of a variety of crops, maize, and vegetables to feed households and selling off surplus to the community. Similarly, Mitlin and Satterthwaite (2013) stress that people in rural areas become dependent on accessing natural assets such as fertile land, while people in urban spaces rely more on earning cash to survive and satisfy their basic needs.

2.1.3 Precarious workers' dependent on informal institutions

According to Kolley (2003), low-income households can be exposed to a vast number of risks such as health problems, theft, and accidents and it may sometimes be difficult for individuals to afford to manage these risks. A few of these risks lead to individuals turning to family members and neighbors for assistance. However, this would sometimes wear out the support of neighbors and family; therefore, leaving individuals with an option to be accessing micro-credit (cash loans) that may sometimes lead to exorbitant interest rates, thus trapping households in a cycle of debt with low wages (Kolley, 2003). Precarious work may be viewed as surviving hand to mouth, implying that whatever earnings are received are used up instantly. In addition, Tomlinson (1999) argues that saving money through stokvels and clubs allowed households to supplement their incomes when it is their turn for collective payback. Households could use the returns to upgrade their homes, cover maintenance costs, pay

children's school fees, pay utility bills, as well as for rent payments and to attend to sudden health shocks (Fernandez, 2007).

2.1.4 Low pay and accessing accommodation

Cranford, Vosko and Zurkewich (2003) details non-standard work, precarious work as working conditions that consist of limited temporary attachments as well as limited administrative duties. These non-standard working conditions are also “associated with low-levels of legal protection and with low wages” (Cranford, et al. 2003:5). Kenny (2019) also raises those low-income workers work in various shifts raising issues of concern on transportation costs, thus argues that several of the workers are not as resourced as their managers who have cars to protect their movements during unsocial hours. This implied that the pressure of working night shifts, because of involuntary work arrangements, meant that workers lack choice in their working hours, thus are forced to adjust their lifestyles. Kenny (2019) points out that non-standard employment especially in retail work and relating to cashiers created a lot of disruptions in the workers' everyday lives. For instance, Fudge (2009) highlights those irregular shifts and low salaries can result in challenges regarding affordability when having to rent out a flat or buy a house. Therefore, individuals may be compelled to share accommodation with relatives or friends to escape the rental market (Potter, 2020). As a result, Kenny (2019) shows concern that workers are not living within the vicinity of their work but are mostly found living in various places. Kenny (2019) argues that the workers would make use of poor transport alternatives or hiring of private transport for commuters.

2.2 Available Government Subsidies for low-income earners

2.2.1 Introduction

In the section that follows, I will be discussing housing options for poor and economically insecure people in South Africa, starting with a section of government-subsidized housing. This section will cover the benefits of households that access 'RDP' houses and the challenges tied to the Reconstruction Development Programme (RDP). The RDP came about in 1994, when the government saw the need to readdress challenges those low-income workers faced in accessing housing, therefore South Africa formulated policies that came to be known in casual speech as Reconstruction Development Programme housing. The RDP housing was to promote homeownership and to improve the poor's socio-economic status. Still, some workers only needed accommodation for work purposes, and are not concerned with homeownership as managing double homes in rural areas and urban areas with low pay

would be stressful. This section will also outline the government's initiative of housing low-income households through social housing projects, reducing pressure on financially managing double homes. Moreover, this section will also refer to the struggles of government in providing housing for all, the recent initiative of issuing of land, promoting self-housing, and the critiques labelled to this. Lastly, the section covers the Financially Linked Individual Subsidy Programme, which is helpful for persons that do not qualify for an RDP house and are earning too little to approach financial institutions. FLISP works to assist households to purchase homes for the first time.

2.2.2 'RDP' housing

a) Definition and description

The Reconstruction Development Programme (RDP) was a socio-economic programme with many dimensions, one of which was the housing programme, targeting low-income households. . The Government Gazette Staatskoerant Notice Number 1954 of 1994 illustrated that the South African Government encouraged the need for communities to be in areas whereby households could easily access educational, health facilities and social amenities. This programme aimed at shifting away from segregationist and apartheid inequalities influenced by the Native Land Act of 1913 that promoted the division of citizens into several categories namely Whites, Blacks, Indians, and Coloureds, displacing and housing them accordingly. This system left most of the Black majority feeling discouraged due to failure to access housing if they had informal employment (Nicholas; Rautenbach and Maistry 2010). Post 1994 the provision of RDP houses brought about financial relief for some households who had mostly relied on renting to secure a roof over their head.

The RDP delivered ownership for first time homeowners that were poor due to several circumstances such as income inequality, therefore developed to rescue people from poverty. According to the Government Gazette Staatskoerant Notice Number of 1954 of 1994 (1994) the Reconstruction Development Program was guided by six principles that emphasized the following: reducing poverty through the principle of sustainability and integration, nation building; meeting basic needs, building the infrastructure, promoting peace, security and being people driven.

b) Advantages and Disadvantages

Location plays a significant role in a household's livelihood and particularly connects people with facilities in their surroundings. In South Africa, the issue of proximity to social services has influenced people to build within and closer to the cities to easily access these as well as jobs. This is because housing projects tend to be in more peripheral areas located far away

from social amenities such as shopping areas, schools, clinics, and police stations. Jellinek (2000) argues that poor location can be linked to limited transport systems availability, depriving a person's movement of one point to another. Similarly, Charlton (2013) stresses that some RDP houses are in areas that are farther from social amenities such as schools and clinics, thus household members end up relocating to other parts that ensure easier access to schooling with reasonable transport. As a result, Carey (2009) and, Gardener (2006) highlights that poor location led to the rearrangement of household members having to live and move in with relatives that are close to amenities. This form of relocation allowed beneficiaries to rent out their RDPs to complement their income with the tenant's rental payments, while the beneficiary temporarily moved to better-located amenities or closer to workplaces.

In contrast, despite the conditions of the RDP houses in peripheral locations, they have also added excellent value to several households. The RDP housing projects have promoted homeownership for low-income households earning irregular incomes that exclude these households from accessing other housing projects. Having homeownership ensured the security of the tenure for the beneficiaries, which gave them rights and entitlement to their property, thus protecting them from evictions. Having property rights encouraged beneficiaries to extend their RDP houses, thus, additional spaces in the yard were created to accommodate family members that are related to the main beneficiary household (Carey, 2009, Gardener, 2006); or to generate incomes to meet household needs. A study conducted in Cosmo city emphasises the importance of renting out rooms as accommodation especially targeting non-South African individuals in need of a place to stay (Bhaila, 2013). These additional constructed rooms reduce pressure on the state for provision of subsidized accommodation. Though in a portion of areas the municipality and developers have reacted to back yarding in subsidized units through enforcements of strict measures controlling the urban management, therefore property owners need to request permission before constructing the backyard dwellings to maintain the building regulations (Carey, 2009, & Gardener, 2006).

The RDP program was a socio-economic initiative that aimed at providing housing to the poor and encouraging the beneficiaries to use the houses to survive financially. Having these business opportunities operate within residential spaces allowed residents easier access to goods. Smit and Donaldson (2011) mention that several RDP houses beneficiaries promoted home-based enterprises, thus using their additional spaces in their residential spaces to create commercial opportunities such as running spaza shops and opening crèches. Similarly, Gardner and Rubin (2013) highlight that state-subsidized beneficiaries can use their housing

spaces to generate income through different retail activities such as salons and shops. These retail activities served as a survival mechanism for precarious workers serving as an additional income from the low wage earned (Gardner & Rubin, 2013).

c) Accessing RDP housing

There are several concerns and difficulties in accessing RDP housing. The following section on accessing RDP housing will touch on corruption and financial matters that can delay the issuing of housing to poor households. The section also touches on how contractors or those in charge of the projects delay housing provision.

d) Corruption

The Department of Human Settlement tried to speed up the allocation of the houses in a systematic manner through waiting lists. This was a database system to overcome housing distribution challenges targeting low-income households. Yet, Santos (2009) points out that the waiting list database revealed irregularities, which led to the discovery of fraud and maladministration that contributed to the displacement of innocent beneficiaries. Also, government officials also accepted bribes from persons, who were not likely to receive housing because of their financial status. In brief, one could stress that corruption can be viewed as a key delay to the receipt of RDP houses.

There are also allegations that government officials would sell off the RDP houses to ineligible beneficiaries, depriving eligible beneficiaries of accessing the RDP houses. The RDP houses sold without authorization is illegally allocated to people that are affluent, financially stable, and who are willing to purchase the RDP house at any agreed amount (Rubin, 2011). According to Rubin (2011), people that illegally occupy RDPs are earning more than what is required to access RDPs and less than what is required in the other housing projects. These challenges contribute more pressure to the housing backlog, as well as leave some of the eligible beneficiaries stranded for years without a place to call home.

e) Unaffordability slows down RDP supply (Financial strain in government budget)

Corruption was not the only factor that increased concerns around the RDP housing waiting list. There were also budget constraints. The Department of Human Settlements (2004) adds that the building of RDP houses became a very lengthy process for the government. According to Potts (2020) having to acquire suitable land for the building including environmental tests, use of surveyors, and developers, were great expenses to the government's allocated budget for the building of these houses. The relevance of the budget and building of RDPs is that it limited the ability of the government to provide housing for all

the eligible beneficiaries. This meant that the budget crisis extended the waiting list period for most low-income households, leaving the households stranded for an affordable, decent place to stay.

f) Contractors or project developers produce RDPs of poor quality

Low-income households face challenges of having to move into RDP houses that were supposed to be decent and sustainable homes but are considered incomplete and not safe. According to Maria and Andile (2008), contractors and developers do a careless job when building these houses. Dugard, Clark, Tissington, and Wilson (2017) highlight that in 2009 minister Tokyo Sexwale pointed that about 3000 RDP houses that were in the Eastern Cape and KZN needed to be demolished because the quality was very weak, and houses could fall on the beneficiaries. About 40 000 houses had to be rectified which with an approximately R13 billion cost. Rebuilding those poorly built RDP houses meant that millions of monies that were invested in the projects ran at a loss; as well as created more pressure onto the housing backlog. When the democratic South African government was established, the pressure was to house low-income households and more focus was paid to quantity, building as much RDP housing as possible and ignoring whether these developments were sustainable with good quality (Hall, 2005). In addition, Nyaka (2012) argues that to date some beneficiaries are issued with incomplete RDPs with no windows, no doors, incomplete construction of plumbing and thus, leaking sewers and no functional water systems. As a result, such complications around incomplete RDP houses left households with the responsibility of having to hire their own plumbers and saving up money they do not have to make repairs (Zoutnetmz, 2004). Poor RDP quality becomes a burden for low-income households financially and taking on the responsibility to financially complete their RDP houses may lead to beneficiaries neglecting their houses and leaving the incomplete RDP conditions to deteriorate (Nyaka, 2012).

2.2.3 Social Housing Projects

a) Definition and Description

Social housing with the South Africa Government aims to redress the old apartheid spatial inequities through provision of rental housing opportunities that is affordable to the low- and middle-income households and should be well-located in parts of South African cities (Housing Development Agency, 2013). The Social housing is not only viewed as a form of shelter but also responds to spatial restructuring and the needs of the people. Social housing is intended to provide households with convenient and cheaper access to developmental

opportunities that are linked to developed socio-economic infrastructures in the cities. The term social housing in South Africa is used to describe rental housing that is subsidized; these projects receive capital subsidies in the form of grants from the government, which subsidized a portion of the capital cost of the project (up to 65%). This initiative provided units to tenants earning monthly income of between R1500-R7500. Social housing projects are undertaken by non-governmental Social Housing Institutions (SHIs) with at least 30% of the subsidized target household earning between R1500- to R3500 per month accommodated as the primary target market (Housing Development Agency, 2013). The remaining 70% subsidized units cater for a higher range of social housing policy target, which is households earning R3500 to R7500 per month as the secondary target market. Tenants in the social rental housing can consist of people that are 21 years of age or older, living independently, newly married people, young single or individuals that are recently employed and willing to pay the required monthly rental (Housing Development Agency, 2013). In brief, according to the Social Housing Act, 16 of 2008, social housing is viewed as a rental or cooperative housing option for low to medium-income households at a level of scale and built form, which requires institutionalized management.

b) Advantages and disadvantages

Social housing projects located in the inner city and CBD promoted easier access to a variety of socio-economic opportunities, whilst some projects located in the outer suburbs and grey zones were more dependent on single public transport routes to gain access to socio-economic opportunities (Social Housing Policy of South Africa, 2005). Being in the inner city meant reduced transport costs due to increased access to urban spaces. According to McCarthy (2010), location plays a significant role in the housing sector, influencing the livelihoods of the households. For example, having people located within the cities close to amenities allowed proximity to employment, and better job opportunities. Consequently, being located nearby employment also resulted in reduced travelling costs and time (Social Housing Foundation, 2009). Low-income areas are slowly improving on services like transport and schools; however, the services are still inconvenient compared to services located in commercial spaces. In addition, Zhou, Zihong Wu and Cheng (2013) mention that these social housing units also promoted economic opportunities within the building spaces, therefore buildings were not only used as rental units but also for retail leasing and small businesses.

For example, **image 1**, (images below): shows an example of social housing unit located in Johannesburg Doornfontein (120 End Street). This is a building rental unit that has converted its ground floor into a shopping centre that has ATM banks, a pharmacy, Shoprite and retail

stores rented out to the tenants to generate an income for themselves. In addition, this arrangement also benefits tenants in accessing their day-to-day essential goods within their living space.



Image 1 (Above): Rental flats under social housing with retailed outlets on ground floor, biometric security service, and play area for the children. Source: www.afhco.co.za accessed (December 2020).

According to Human Settlements Minister (2020), the Ekurhuleni Metropolitan Municipality developed an urban renewal strategy in 2020 with a strong focus on residential development signed by the Ekurhuleni Metro and the Gemeente Breda Municipality in Netherlands with emphasis on importance of social housing. Urban regeneration strategies focused on economic growth attracting private investments and the creation of property markets, and on the rise in property value. The national plan commonly referred to as Breaking New Ground (BNG), highlights that social housing interventions can be used to convert dilapidated buildings as part of the urban renewal strategy (Comprehensive Plan for the Development of Sustainable Human Settlements, 2004).

The relevance of the social housing project is to create a linkage between precarious workers housing opportunities and proximity to socio-economic opportunities, through the launching of social housing project in the Ekurhuleni called Kempton Village.

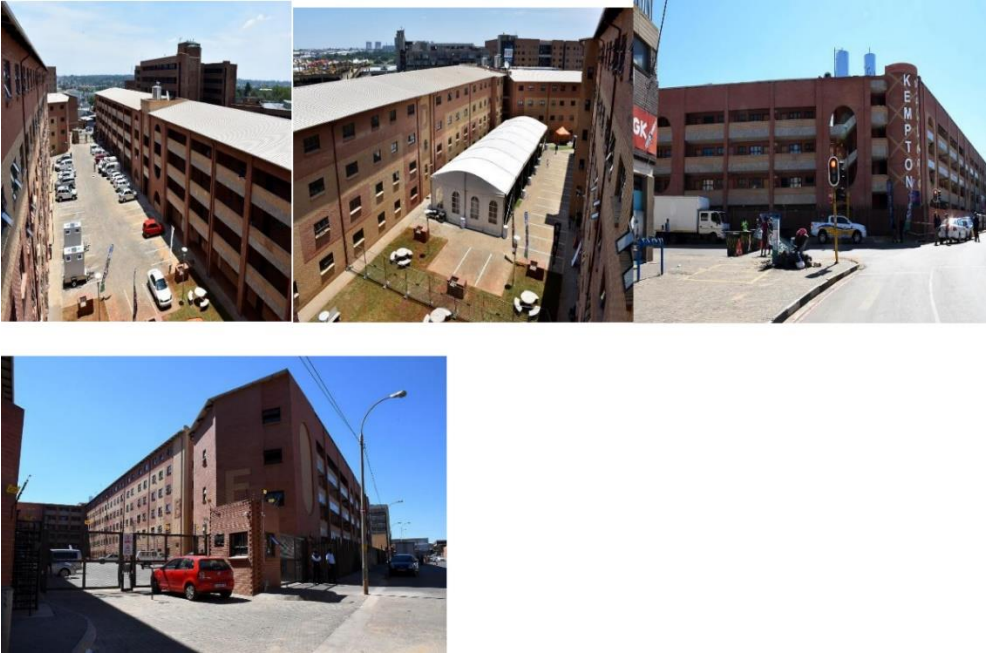


Image 2: Lindiwe Sisulu, Minister of Human Settlements, Water, and Sanitation (November 2020, SABC NEWS); launched a multimillion-rand social housing project in Ekurhuleni. The minister launched an R128 million Kempton Village Social Housing Project in Kempton Park in Ekurhuleni. accessed December 2020.

Kempton Village is situated close to major business centres and the O.R. Tambo Airport, thus viewed as an advantage for people that are working in and around the area can access adequate housing that is within walking distance to work. Social Housing Regulatory Authority's (SHRA) promote affordable rental housing that is close to amenities for South Africans, located in cities and towns at the same time. The project is also contributing to the economic growth of the country.

c) social housing excludes several income groups

Social housing units vary; Kempton Village consists of a single room with shared facilities, have one bedroom to three-bedroom units, including a bachelor unit; all these rooms priced differently. For instance, someone who is earning a salary of R12 800 to R15 000 a month qualifies for a two-bedroom unit under the approval of a bank statement and pay slip. The bedroom units charged R4866 per month; with provided energy supply through prepaid

electricity, meaning that tenants must load their electricity units to avoid disconnection. This may be a problem for precarious workers who get irregular payments and whose low wages are not enough for savings, thus households might spend nights without power supply. Similarly, Mayson and Charlton (2015) point out that when water and electricity supply are disconnected, cut out, making households vulnerable to buying expensive cooked food.

Kempton Village is a 312-unit building that consist of different typologies including studio apartments; it has advanced technology features such as a biometric control system, and a full CCTV coverage and fibre to the home. It also has social amenities such as jungle gyms, braai areas, a children's play area and a community centre. The village is situated close to schools, economic centre, and public transport (Minister of Human Settlements, Water and Sanitation, November 2020). Whitehead and Scanlon (2007) discuss having these facilities and investments into these areas improved on the quality of life in the people's neighbourhood. Mixed-income units undergo inflated costs of rates in the inner city and initiatives on a strict tenant selection process such as the payment of rental deposit fee can be requested by private companies, questioning the affordability of the low-income earners due to the costly service charges.

d) Security of Tenure

Most social housing projects promote safety, and children are provided with facilities within the buildings. The Kempton Village provides play areas and a crèche for the children. This emphasises safety and easier access to the facilities for those that live in those areas. There is also security downstairs, before one can enter the building there are formal procedures, thus it is unlikely for crime to take place. Social housing provides accommodation. Social housing is believed to encourage social cohesion, social mixing, and interactions between neighbours in the rental blocks that can assist with safety because everybody knows and becomes familiar with each other (Wilkinson,1998; Social Housing Foundation, 2009). The housing project also promotes the security of tenure for tenants through the Rental Housing Tribunal, encouraging quick resolutions to complaints. The low-income people falling behind in rental payments are protected by the Rental Housing Tribunal, discouraging the eviction of defaulting tenants as well as requiring court proceedings that may take months before a landlord is issued with a court

order to evict a tenant. This becomes financially straining as the landlord continues to not generate any rental income therefore this disturbs the rental revenue. According to Potts (2020) tenants' default and non-payments in rent was common among building that were owned by the government.

e) Formal rental market excludes precarious workers

Social housing projects can be viewed as a contribution into the formal rental market. The social housing project has certain requirements that are necessary for the eligibility criteria such as identity documents and a three months' pay slip that are needed in the selection and approval process. Gerxhani (2004) stresses that people's application process within the formal rental market can only be processed after the issuing of bank accounts, identity documentation, and tenants are required to sign a lease, which is a rental agreement before people can occupy social housing units. This may exclude the urban poor, especially low-income earners that are working precariously. These social housing units do not support ownership of the units; thus, it is created for people who only need a place during their working period or who prefer to rent for other reasons. It is designed in the aim of benefiting South Africans, thus excluding immigrants. Although Rust (2012) highlights that at times the management is found renting out these units at very costly prices and accepting bribes from immigrants and high-income households that are considered ineligible for this project. As a result, this creates a backlog as the eligible households are being ignored.

2.2.4 Financial Linked Individual Subsidy Programme (FLISP)

The Department of Human Settlements (2020) emphasizes the need for collaboration with the Banking Association of South Africa (BASA) is reviewing its partnership that began in 2005. The collaboration was focused on addressing how banking institutions can assist the government in providing affordable housing. This can be achieved through the enhancement of access to housing finance for those that earn low-to-medium incomes which include first time buyers through a government subsidy named FLISP. The document 'Breaking New Ground' informs us how the Department of Human Settlements aimed at providing housing for those in need (Cooksey,2017). For instance, many South Africans want houses which they can call their own but, are earning too little to afford housing on the private market and earning too much to qualify for RDP subsidy. Consequently, the creation of FLISP Programme is aimed at assisting people who cannot afford to buy houses. Through FLISP, a once-off capital contribution is used to assist in paying for the deposit on a house (Centre for Affordable Housing Finance in Africa, 2017). The government-housing subsidy is not a loan thus does not need to be paid back. But the FLISP Programme is accompanied by a loan from a bank or some financial institution that needs to be approved for credit, therefore, the beneficiary must pay back that financial institution instead (Rust, 2006). Financial institutions are sometimes reluctant and feel at risk to lend money to low-income groups that may struggle to pay the money back leaving the institutions losing out on profit. Banks can be reluctant in investing on low-cost housing due to repayment risks (Bradley, 2003).

a) Government on a Rapid Land Release Program; encouraging self-help housing

According to the Department of Human Settlements, Water and Sanitation (Republic of South Africa November 2020) it will be releasing serviced sites encouraging qualifying beneficiaries to build for themselves. The land release program benefits households whose income is less than R15000 per month. The minister highlights that it is important that provinces work together with the banking institution and private sector in the allocation of affordable serviced land stands.

A serviced site is an area that is ready for construction, amongst other things, the land has already undergone environmental tests before it is given to the people. Development in these sites can be quick. Depending on the size and location, beneficiaries can use the land to generate an income through the rental of accommodation as well as using up the land for urban agriculture such as maize, livestock and vegetables (USN and Development Works, 2004). However, there are other challenges that the beneficiaries may encounter such as difficulty in accessing money to build on these stands. The location of the stand may also have an impact on the proximity of services; considering whether the stands are situated within areas that are away from social amenities.

b) Difficulty in accessing money to build

The provision of land targets beneficiaries earning less than R15000 per month, but those earning below R5000 may be excluded from accessing bank loans (Department of Human Settlements, 2020). Low-income earners avoid borrowing money from the bank due to challenges experienced with a loan such as high-interest charges and fear of repossession. Hence, Tomlinson (1999) mentions that the beneficiaries prefer saving up money for the building. The urban poor that is given land and left with responsibility of the designing, planning, and building of the houses.

As a result, Potts (2020) mentions that being given a vacant land may be a burden especially to households or beneficiaries that do not have the resources to build a house all at once. He stresses that building a house would require financial stability and long-term employment which may be a challenge for low-income earners to achieve. People in low-income ranges may struggle to afford building materials such as window frames, doors, pit sand, river sand as well as providing bricks and mortar supplies. Consequently, affordability challenges are what may hold back the urban poor in building houses.

2.3 Other low-cost housing options for low-income earners

2. 3.1 Introduction

This section provides an overview of several types of housing accessed by low-income earners in the South African context. It first introduces backyard accommodation, shared rooms, and informal settlements. These types of housing are accessed informally by individuals who have been excluded from the formal housing market due to their employment circumstances such as irregular income, denial of employment rights, and employment protection. Therefore, this section unpacks the challenges that households encounter in accessing this housing.

a) Definition and description

Scheba and Turok (2020) comment that backyard shacks were introduced in the 1920s but started to spread massively after the 1960s when the government stopped providing Black urban residents with housing. Furthermore, during this period the apartheid government had enforced strict measures preventing land invasions, which meant that the erecting of informal structures was restricted. Additionally, back yarding during this period was viewed as illegal, however the demand for urban accommodation continued to grow rapidly due to the urban sprawl and housing backlog. This led to backyard rental becoming one of the fastest growing sectors. As a result, officials started to ignore the presence and growth of backyard shacks.

In the South African context, backyard renting emphasises the provision of affordable and flexible accommodation to millions of people in the growing cities attracting individuals who have come across challenges of ineligibility in the housing market. Backyard rental is a type of accommodation that is likely to attract informal workers, those associated with low incomes and irregular working hours; including individuals who have moved into the cities for work purposes (Scheba and Turok, 2020). Additionally, Poulsen (2010) points out that parts of the city consist of migrants who have left their families in their home of origin to generate an income, therefore those families become reliant on remittances for survival. Poulsen (2010) further stresses that migrant workers preferred sending money back home than relocating their entire family to the city. As a result, migrants and temporary workers are less concerned with gaining homeownership; but are more focused on finding accommodation that is affordable and well located during their working periods.

Moreover, Scheba and Turok (2020) also point out that backyard rentals can also be approached by workers that may already have homeownership but are compelled to relocate into a backyard dwelling to allow easier access to amenities and their workplace, to escape their challenges of getting to work. Backyard dwellings can also be accessed by households who cannot afford to rent within a formal private market. As a result, backyard rental is an

affordable option for low-income and middle-income households in the cities and those who are struggling to find accommodation in other housing sectors.

Furthermore, Crankshaw, Beall and Parnell (2002) describe backyard dwellings as viewed by some as informal shacks that are constructed by persons renting within the yards of the landlord's property, therefore these backyard dwellings are constructed behind serviced and legally well-established residential houses. Defining the concept of a backyard dwelling may differ according to context, thus they cannot be viewed and associated as similar. This is because backyard dwellings in parts of the townships may be constructed for different purposes, such as for accumulating rental income for poor landlords, while in other parts backyard dwellings may serve to accommodate extended family members on a rent-free (Cobbett, 2009).

b) Advantages and Disadvantages

Backyard rentals play a significant role in providing accommodation that is well located and affordable. The government has responded to backyard rental in a variety of concepts, encouraging zoning tools; the Ekurhuleni Municipality has particularly developed a special land use zone creating a framework that can be used to ensure the backyard units in these areas are regulated, taking into consideration the building norms and standards (South African Local Government Association, 2014). An example is Cosmo City in neighbouring Johannesburg which is a low-cost area that was given authority on the approval of backyard structures, cottages and rooms particularly erected in the RDP properties; approved by the municipality developers, to ensure that they well-constructed and contain a minimum standard of services.

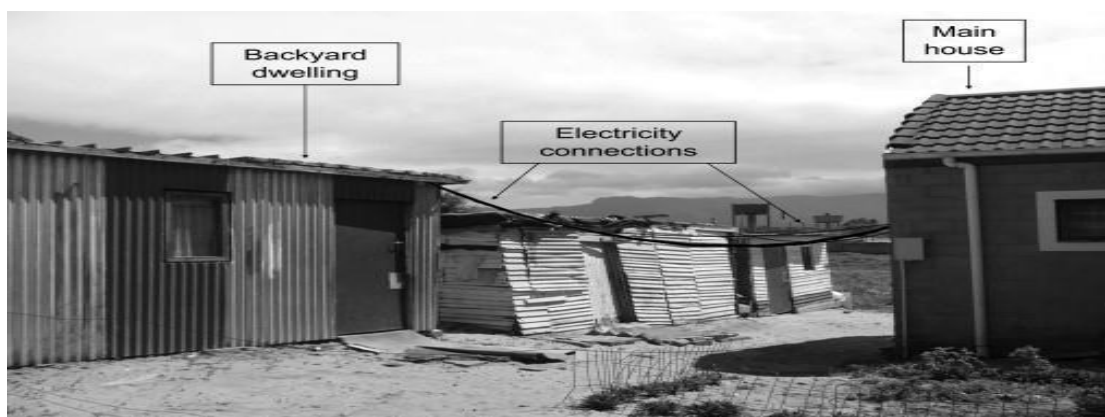


Image 3: Image showing the external supply of electricity from the main house to the backyard dwelling in a back yard rental situation (Lemanski, 2009).

The quality of backyard dwellings may have great differences with the providing tenants with adequate services, whilst in other cases backyard, households continue to live in overcrowded, unsafe conditions, with poor access to services. According to Lemanski (2009), backyard structures at least have access to water, sanitation, and electricity. This is because backyard tenants mostly access their services from the existing property of the landlord; but this creates problems in metering and payments. For example, the connecting of the electrical cable from the main house to the backyard dwelling as shown from **image 3** can create an overburden on the infrastructure, causing a breakdown in the service provision. For that reason, landlords may disconnect the supply of services from the main house, leaving the tenants to rely on candles and paraffin stoves as their source of energy supply. The relevance of low-income households' challenges in accessing backyard rental is that they are sometimes deprived of accessing adequate basic services and only rely on privileges like living in a well-located area, close to shops, clinics and their workplace.

c) Informal housing market

In the informal housing market, there may be no eligibility criteria applied; and the landlord has the upper hand when it comes to approving a tenant's rental application based on the criteria of price negotiation as well as on a tenant's personal trait. For example, landlords may not approve of a tenant that drinks alcohol. Informal rental accommodation is open to anyone who seeks a place to stay and is willing to pay. There are no arrangements of signing contracts, this implies that arrangement of payment is verbally negotiated and received in the form of cash (Tissington, 2013). According to Gerxhani (2004), informal housing market accommodated those that did not have documentation for accessing the formal rental unit such as banking account details and tenants' identity documents.

The tenant's income plays a significant role in the selection of the type of rental accommodation. Renting in the formal setting can mostly be expensive depending on the provision of infrastructure, services, location and including the basis of the initial condition of the house (Gardner, 2006). The higher the rental fee, the better the location. In addition, a deposit that is usually paid upfront for the landlord to cover up for any broken infrastructural costs such as doors, and windows. As a result, formal housing continues to be unaffordable, excluding lowest income households (SERI, 2018). In contrast, Mayson and Charlton (2015) point out that other rental spaces allowed occupants to advertise their rental room when in need of a roommate to split rent; during these sharing of rooms some of the occupants used curtains to divide the spaces of the next unit. The subletting of these units makes accommodation more affordable.

The demand for accommodation has encouraged homeowners to convert part of their residential properties into rental units to generate income used to meet their own basic household needs. Landlords rent out space to supplement their current earnings and may use their additional income to improve and extend on the rental units. Property owners generate little rental income, commonly experienced by subsistence landlords that rent out units to households that earn irregularly low incomes. On the other hand, the housing crisis has encouraged further accommodation developments whereby have started to rent out accommodation on a larger scale, therefore landlords have developed an interest in investing and managing rental units as their main source of income (Scheba and Turok 2020). This rental opportunity has become a livelihood strategy for people who are not able to access formal work, thus providing household landlords with supplementary incomes received as a form of regular rental payment after providing space on the property allowing tenants to construct shacks.

Similarly, the development of backyard rentals units has benefited desperate tenants in need of an affordable place to stay. According to UN HABITAT (2009), people move into the cities for better employment opportunities and tend to look for affordable accommodation that locates them closer to employment opportunities. Subsequently, backyard units play an essential role in bringing people closer to the city, allowing poor households to access the city. According to Rust (2009) backyard dwellers who found themselves doing temporary work or earning a low-income preferred the backyard informality which allowed informal rental arrangements, and the flexibility enabled tenants to renegotiate payment terms by offering to look after the landlord's children or offering household chores services among the neighbourhood residents to complement their income.

2.3.3 Informal Settlements

a) Definition and description

According to the UN Habitat 2015 informal settlements are characterized as an area where inhabitants live without permission; this is done either through squatting or renting informally inside someone else's yard. The UN Habitat (2003) further describes informal settlements as housing that lacks planning and building regulations and is commonly located in spaces that are geographically and environmentally dangerous to households. As an example, Fox and Goodfellow (2016) mention that poor urban residents are most likely to construct and settle housing on land that is situated on a flood plain, steep slopes, riverbanks and reclaimed land, so these aspects can slow development in these settlements (see figure 5, **image B**). The UN

Habitat (2012) stresses that the people living on these marginal lands can be exposed to life-threatening conditions enhancing health risks such as injuries and diseases due to the poor construction of shacks, including wood, industrial scraps, pieces of cardboard, and corrugated iron.

Residents within these informal settlements often lack security of tenure. This implies that these informal settlement dwellers are often vulnerable to ongoing evictions as well as a risk of having their homes demolished. As claimed by Gilbert (2003), people usually moved into informal settlements due to housing challenges like not having the correct documents or not being able to meet the housing selection criteria in the relevant housing projects such as the need for pay slips, or a deposit fee. For instance, precarious workers earning irregular income and working under verbal agreements show no signed contract. In addition, precarious workers may have trouble presenting pay slips or deposit fees within the formal housing market. Hence, low-income households may prefer occupying land as they are may not be required to pay monthly rental charges (depending on how the land is controlled), compared to households that erected shacks within someone else's yard who were required to pay rent.

b) Advantages and Disadvantages

Informal settlements continue to have multiple shacks situated in one 'stand' because of the easy services that are already there. Multiple units erected on a single stand allowed the property owner to charge rental fees, thus generating an income for the property owner. However, having multiple 'stands' in one yard raised concerns when it came to covering the expenses of the services. For example, when it came to households' electricity consumption, as soon as the units on the meter run out, the household's electricity or water immediately gets disconnected. As a result, the failure, and challenges of households in paying electricity bills has led to the construction of an illegal connection known as *izi-nyonga*. Illegal electricity connections are growing within informal settlements whereby households are connected to electrical wires from the main house to multiple households or through neighbourhood infrastructures, such as connecting electricity from facilities like shopping malls, libraries and other people's houses. These illegal electricity connections result in wires that are poorly constructed with wires left lying on the ground or hanging in front of door of the shacks, therefore these can be extremely dangerous for households, especially with children running around who could easily get electrocuted (Louw, 2019).

According to UN Habitat (2012), the people living in the informal settlements become vulnerable to life-threatening conditions enhancing health risks like injuries and diseases due to poor conditions. These health issues are exacerbated by factors such as burst pipes, poor sanitation, and garbage lying around. Hence, Kamilipour and Dovey (2019) express that

people living in informal settlements may need medical attention because of the unhygienic environmental conditions that increase their exposure to vulnerability. However, low-income households may struggle to keep up with the frequent medical check-ups, due to the proximity and choice of location. In addition, severe medical check-ups may also be hindered by various socio-economic circumstances. According to Braverman, Egerter and Barclay (2011) households earning low incomes can be more restricted in accessing medical care, thus are likely to be underinsured or uninsured. In addition, due to reduced affordability, patients from low-income household may also be financially disadvantaged when attending health care recommendation services such as immunizations and cancer screening tests (Braverman, et al. 2011). As a result, Fernandez (2007) stresses that it is important for low-income households to have alternatives in cases of attending to medical emergencies. For example, medical emergencies may require money, which can be used towards public transportation costs enabling residents to commute to health care services for check-ups and cases of medical emergency (Whoolf, Aron, Dubay, Simon, Zimmerman & Luke, 2015).

Furthermore, Braverman et al. (2011) mention that conditions of one's living environment can also have an impact on one's health benefit. Some people may be living in neighborhoods that are exposed to pollutants. Not only are pollutants a threat to health, but a lack of infrastructure can also impact on accessing service delivery. Informal settlements are poorly located with no road infrastructure and the shacks so closely placed that it becomes difficult for a car or an ambulance to move into these settlements. In addition, one can argue that these poorly located infrastructural structures and services can exacerbate violent attacks especially for women who travel outside their homes at night or even during the day. With reference to these violent attacks, SERI (2018) points out that, informal settlements are located on undeveloped land that is prone to overgrown vegetation which become identified as key areas for muggings and sexual assaults. Similarly, Wakefield and Tait (2015) mention that policing in informal settlements can be very restricted due to the lack of house and street numbers and street lighting.

2.4 The relationship between location and transportation

a) Transport cost

Perlman (2017) argues that renting can be cheap, flexible, and often well-located, allowing easier access to urban opportunities and reasonable transport costs. In contrast Croucher; Quilgars; Baxter and Dyke (2017) mention that poor location may have an impact on an individual's financial situation in terms of maintaining and accessing work. As a result,

location is important; especially, when allowing easy access to school, work, and other facilities which may enhance savings on costs to travelling. Social amenities located too far put a strain on individuals and the pressure to use public transport that is expensive, therefore households already earning low wages may struggle to afford the extra expenses. For example, residents that are financially challenged may not be able afford to take multiple transports to reach parts of the cities whilst some may experience and complain about poorly developed roads that may physically harm cars, leading to frequent expenditure on car insurance and repairs. Moreover, Godard (2013) cited in Fox and Goodfellow (2016) argues that long commutes in developing countries have been a financial burden especially on the urban poor who have had to spend their income on transport. In brief if housing is well located and interlinked with development infrastructures, this would bring people closer to facilities and enable them to save money.

b) Availability of transport

According to Skoutelas (2019) travelling to late shift jobs using public transit can be a challenge because of service limitations. Public transit usage is much lower in the night compared to the day shifts. As a result, lower rates of public transit usage during unsocial hours may result to increased transport costs through privatized transportation in which can burden work opportunities performed during the night. To illustrate, a worker who may need to get to work in the early mornings around 3am may face challenges of getting to work due to delays in operating hours restrictions. As a result, the use of alternative transport such as Ubers, MaxiTaxis or hiring a next-door neighbour's car are the options in the absence of public transport in the form of private transportation. The use of private transportation to and from work during night shifts meant workers had to pay more fees compared to costs charged in the public transport. Hence Skoutelas (2019) stresses that accessibility of public transportation does to an extent benefit low-income workers as it is viewed more affordable as well as serves to benefit those who cannot opt for car ownership.

According to Brussel (2020), it is common for transport fees to increase with distance and time one has travelled and taking into consideration of whether it is day or night travel. In addition, Kneebone and Holmes (2015) argues that proximity may have an impact on lower income workers because they are more likely to experience pressure of commuting and may also be constrained by housing costs. Higher income workers may not be affected by proximity to jobs because they are more resourced to easily commute longer distances by car, therefore have more prospective choices of deciding in which area to accept a job compared to low-income workers residing in disadvantaged background.

c) Relocation

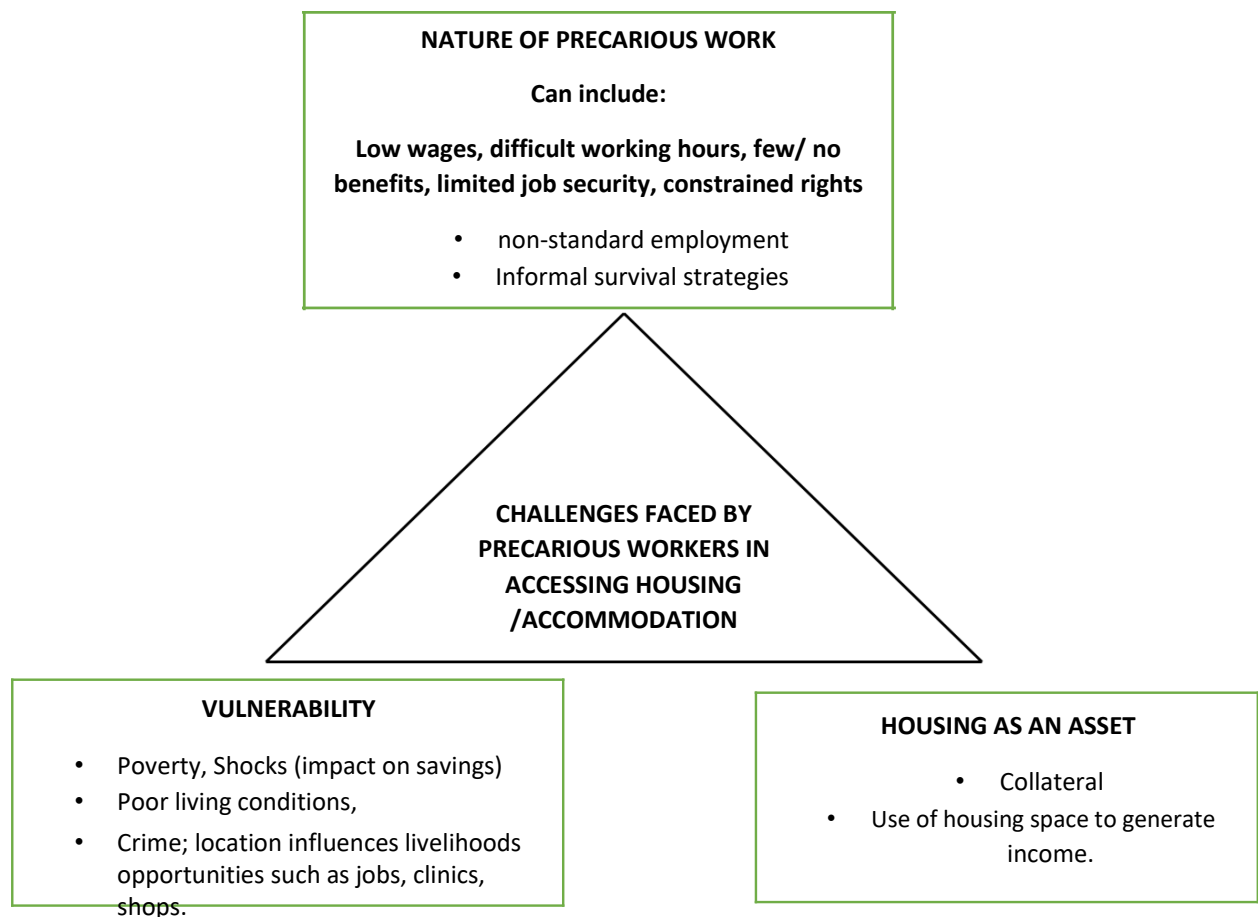
The struggles in accessing transport to and from work, may lead to workers having to relocate in areas that provide accommodation close to the workplace. According to Plyushteva and Boussauw (2020) relocating to nearby workplaces increased job security and removed movement at night, thus reducing fear of crime. Workers that live close to their workplace may experience less travelling time therefore may spend less on expenses like fuel and reduced additional transport fares. In addition, workers may not have to wake up early or travel night hours after shifts facing heavy traffic in the morning and evenings. Spending long hours in traffic or constantly arriving late at work because of excessive travelling, due to distance can lead to frustrations and stress. Therefore, having a job close to ones homeplace can improve on job security and reliability. For example, workers that live further away from the workplace may experience difficulties in reaching the workplace during harsh weather conditions. As a result, living close to workplace relieved workers from extensive transport costs, thus leaving workers with an alternative of walking or biking to work. As a result, relocation close to work can also be viewed as convenient especially in reducing crime and vulnerability in the streets at night for those who had to wait long hours at pick up points for public transports (Alford, 1996).

2.5 Conclusion

In conclusion, this chapter, covered the challenges that workers earning low and insecure income were facing when accessing housing or accommodation. It first touched on a section of the nature of precarious work that defined and detailed constitutes of precarious work and characteristics that prevent workers in this type of employment from accessing housing. The section also argued how this type of work contributes to conditions of vulnerability and poverty. In addition, the chapter also covered a section on different governments housing subsidies in South Africa for households earning low incomes. These subsidies included RDP housing, social housing projects, Financially Linked Individual Subsidy Programme (FLISP); and touched on debates on government giving out serviced sites to individuals who wish to build their own homes. The chapter also touched on a section of other housing options that low-income workers accessed such as back yarding and informal settlements. Lastly, a section engaged on challenges that low-income worker faced in accessing work, including the relation of work to location, as well as housing and transportation. The chapter then concludes with a conceptual framework.

2.6 Figure 4: Conceptual framework

Source: (Author's own work, 2020)



2.6.1 Illustrations

Figure, 1.1 shows a conceptual framework and raises the important parts of the research study explained in chapter 2.

The box labelled 'housing as an asset' emphasises how Fox and Goodfellow (2016) views effective housing as an economic good, thus an asset. This implies that housing can play an essential role in fueling economic growth. Furthermore, Fox and Goodfellow (2016:140) quote the importance of a house to the owner in many ways; "A house can be used as a collateral for securing credit, as a site for home-based or small-scale enterprise and can be a potential source of income through renting out rooms". Housing as an asset remains relevant especially when relating it to economically insecure people; found vulnerable to precarious work. The diagram box at the top focuses on precarious work. Kenny (2019) describes precarious work as non-standard employment that constitutes of low-wages, difficult working hours, and limited job security. Consequently, workers are tied to constrained rights, which implies they are vulnerable to unfair dismissals, due to a lack of protection from unions to represent them. Furthermore, one of the vulnerabilities that precarious workers face is a spatial mismatch whereby workers are located further from employment opportunities (Budlender and Royston, 2016). This is because well-located formal housing has become inaccessible, despite governments efforts in encouraging banks to provide financial assistance to lower-income households. As a result, low-income earners find alternative accommodation in urban peripheries, associated with fear of crime during movement at night (Plyushteva and Boussauw, 2020). The third diagram box, therefore, indicates the notion of vulnerability.

Chapter 3 Context and methodology

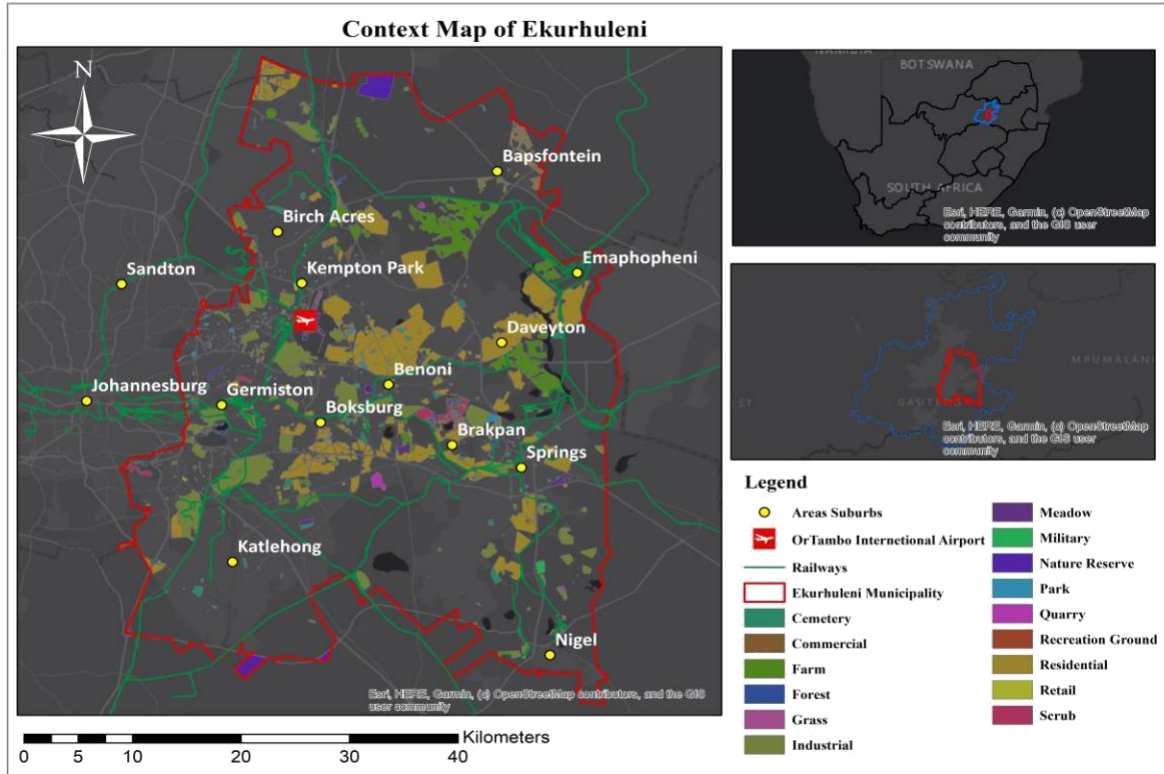
3.1 Introduction

This chapter will cover both the contextual section and the methodology section. This contextual section provides an overview of the location of the study area; and detailed attention to the emergence of the Ekurhuleni Metropolitan Municipality pointing out the different activities that occur. The section then shifts its attention to the OR Tambo International Airport emphasizing its relation to the debates around the Aerotropolis. Moreover, the section addresses the concerns around the unavailability of land near the airport. It also looks at how this challenge may influence the provision of housing for low-income earners. It points out rental options that people may see as affordable, also covering on some aspects of the Ekurhuleni Metropolitan Municipality in accessing land for housing. Furthermore, the chapter will touch on the methodology section, highlighting on the tools and instruments. Additionally, the chapter will also unpack why this selection of research methodology was used, the designs, sampling and how the ethical protocols were kept during the study.

As expressed by Van Wyk (2012:13) methodology refers to the tools and procedures employed to solve or describe a research problem. This study used a qualitative methodological approach. This type of methodology allowed participants, namely airport workers, to express their opinions, offer insights of personal in-depth experiences which the workers found challenging when they approached housing or accommodation while employed precariously. Therefore, this case study approach is more concerned with the studying of cashiers in their natural context.

3.2 Locating the Ekurhuleni Metropolitan City

3.2.1 Study Area



Source: (Authors own, January 2020)

Figure 5: Map of Ekurhuleni Metropolitan Municipality (EMM)

Ekurhuleni is one of South Africa's new metropolitan areas which was formed after the holding of the country's municipal election in December 2001. The Ekurhuleni Metropolitan Area is located around regions that were previously known as East Rand and the Far East Rand. The East Rand consists of six centres as shown on the map in figure five, namely Benoni, Alberton, Boksburg, Edenvale, Germiston, and Kempton Park in which emerged along with three East Rand centres such as Springs, Nigel, and Brakpan. The map also has a detailed legend showing relevant features around the OR Tambo airport such as the use of commercial, residential, industrial spaces and railways. It also shows the location of the OR Tambo Airport situated within Kempton Park.

Ekurhuleni is the location of South Africa's major international and busiest airport the O.R Tambo Airport. Ekurhuleni has become a site for attracting business opportunities like conference centres, and the opening of casino and hotels (Rogerson, 2014). Hence, the international airport is likely to attract tourism developments and business travel opportunities. Hannock (2011) and Smith (2013) cited in Rogerson (2014) points out that Ekurhuleni is believed to become the first established Aerotropolis in Africa.

Kasarda and Appold (2014) define the term Aerotropolis as an urban region whereby the airport is used as the focal point for constructing the economy. Moreover, Kasarda (2019) defines the origins of Aerotropolis as a Greek word namely 'aero' associated with 'air' and 'polis' referring to a city. Therefore, it is viewed as one of the largest and greatest investments that any municipality or region can use to connect to the global marketplace. Kasarda (2000) adds that it is also one of the most essential catalysts that will be used for economic growth. However, there have been delays in the development of Aerotropolis due to constraints like lack of investments in acquiring land, building and infrastructures (Simmonds & Hack 2000, Van wyk, 2011) cited in Rogerson (2014). Cox (2010) also stresses that airports face difficulties in obtaining land that can be used for development; this is because the land is being owned and occupied by other users. For that reason, planners end up using and compressing small available lands to build within and around the airport. Similarly, Cidell (2015) argues that the pressure for business location is influenced by the ability to access enough land to be used to operate the business, accessibility to roads and transport including the concern for tax payments.

3.2.2 Accommodation situated nearby the airport

As maintained by Rogerson (2014) Ekurhuleni is known as one of South Africa's largest metropolitan areas, promoting strong industrial activities and mining practices. Ekurhuleni is known as having one of South Africa's major international airports, thus between the year 1990 and 2010 Ekurhuleni transformed, encouraging investments and property development hotels. As a result, the booming of business opportunities within and around the international airport has influenced locational developments. People reaching the airport encounter various hotels that accommodate various clients and facilities. The airport also houses retail outlets, car rental companies, several transport facilities, a chain of restaurants, airline offices, money market,

bank, police station, clinic, and several hotels that people can make use of within the airport proximity (CATHSSETA, 2016).

A hotel is classified as a formal accommodation that provides full housing service to the travelers or people urgently needing a place to rest. In addition, hotels commonly consist of a dining facility and a reception area which may be of effective use to workers that find themselves without accommodation after working their night shifts. These hotels also offer different facilities and are of advantage to the workers especially because they are located nearby the airport (CATHSSETA, 2016). However, the challenge of workers having to rent out nearby accommodation may in some cases be influenced by charges. For example, the InterContinental Johannesburg 5 Star hotel of convenience for airport cashiers working until late. However, based on the hotel charges such as a rental amount of R3 572 per night, this will exclude low-earning income workers. Most hotels will be unaffordable to precarious workers, based on the above-mentioned accommodation, one can highlight that the rental figures implied that the closer the accommodation to the airport the costly it became and more convenient. On the other hand, looking at accommodation proximity some rental accommodations that were located further from the city were ranked more affordable although with low facilities and more stressful when it came to accessing transport. Hence, Young et al (2012) cited in Rogerson (2014) stresses that accessibility is considered as a prime aspect when it comes to accommodation locations that are proximate to markets.

Furthermore, Uratsun and Guitierrez (2006) mention that entrepreneurs are caught deciding whether to locate hotel property close to competitors or in new geographical spaces. Young et al (2012) cited in Rogerson (2014) highlights those aspects such as different size and star rating may influence location choice. On the other hand, guest rooms became accessible to those that either felt excluded from hotels due to financial or booking constraints. Therefore, guest rooms are viewed as an alternative form of accommodation. As shown below in Image 6; the Image shows guest rooms built in a distance away from the main house; guest rooms accessed from the outside-implies privacy and a sense of ownership for guests being able to control their own space during their stay. Hotels and guest rooms may be categorized as a type of formal accommodation that considers a certain formality before booking approvals. Tissington (2013)

emphasizes that formal accommodation may follow strict requirements like requesting the guests Identity documentation; and an advanced deposit fee before moving in.

Additionally, other accommodation is also accessible not only due to location but its transport hub (taxi rank, railway station, and bus depot) that serves as a gateway into the city, including access into the airport. Consequently, the efficiency in the accessible and affordable transport hubs encouraged people to seek accommodation in other suburbs further from the airport. The relevance of access to location and transportation plays a significant role for many in accessing the workplace. For instance, you find the low-income workers residing within the city with their family, relatives or sharing an accommodation with a friend, as described in relation to JHB by Mayson and Charlton (2015).

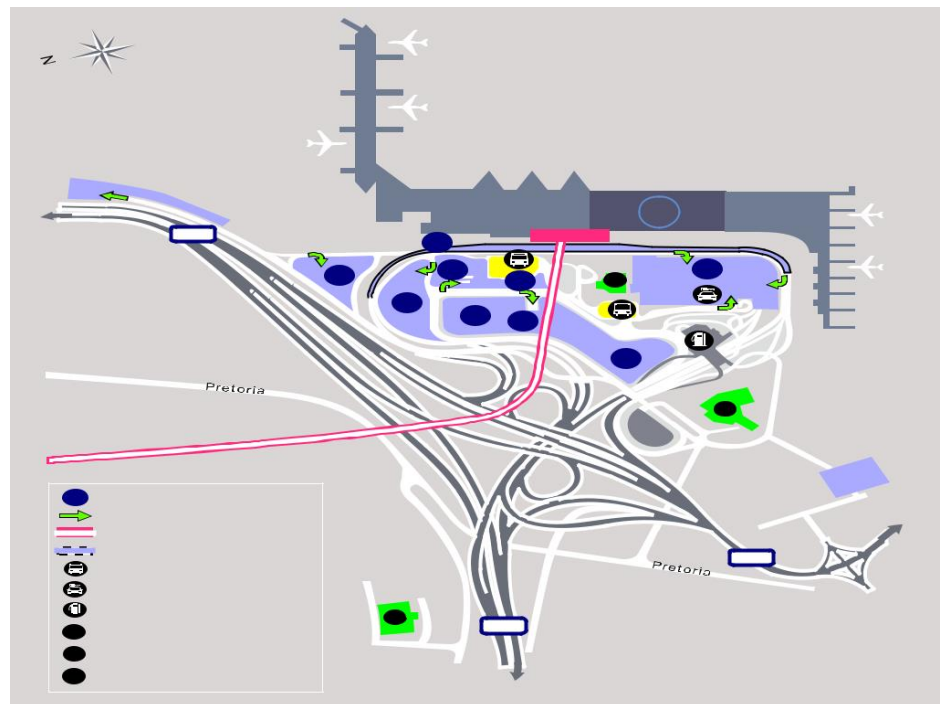


Image 6: The image shows the different facilities found within the airport; symbols are shown in the legend.

Source: www.airports.co.za Accessed (December 2020).



Image 7: Guest House that consists of the main house attached to budget rooms with access only from the outside and a spacious yard with accommodating parking space and a green environment surrounded with plants and trees.

Source: <https://www.trivago.co.za> accessed (December 2020).

As claimed by Shoal, McKercher, Ng and Birenboim (2011) mentions that tourist and those on business travels start their day by leaving the hotel and returning to the hotel to sleep. Boum and Mezias (1992) emphasises that location is one of the most important aspects that tourists take into consideration before purchasing accommodation services. The location of a hotel can be strongly associated with different forms of transportation. From hotel shuttles being offered for free as part of accommodation package; to the use of meter taxis (Taxify and Ubers) that are privately owned and usually priced according to ones travelled distance, including time spent on the road for some companies.

3.2.2.1 Surroundings of the Airport

The above image (see Image 7); shows roads and railways that are constructed to accommodate and allow accessibility through shopping centres, business centres, hotels and other entertainment facilities that are found within the localities of the Aerotropolis (Charles, Barnes, Ryanb, and Clayton, 2007). The roads constitute the R21, Boksburg route; R21N, Pretoria route and R24, and Johannesburg route. The railways connect to the Isando train station Metrorail just after the airport exit that operates with affordable ticket prices, compared to the costly Gautrain tickets that depart from inside the airport. There are also bus services such as Harambee that publicly operate and transport workers within the Kempton Park and Tembisa route, consisting of day prices that are R20 per single trip and an increase in the night trip that is 30 rands to 40

rands. There are also drop off and pickup zones that are charged according to the time spent when dropping off or picking up someone; the highest rate is 60 rands in between 41 minutes to 60 minutes, while the lowest is 0 minutes to 20 minutes' free charges. These prices vary according to the various levels of parking.

3.2.3 Unavailability of land around airport

Neal (2012) stresses that the increase of jobs within and around the airport have led to the demand in accommodation for workers especially those working precariously. Workers earning low-income have found themselves living in what they consider affordable accommodation such as RDPs, and back yard rentals including informal settlements that have been growing massively due to the unavailability of land around the airport. Ekurhuleni is known as one of the highly concentrated urban spaces that houses the largest number of informal settlements in Gauteng, thus continues to face challenges of rapid growth of informal settlements on land that is scientifically tested dolomite and dangerous to humans (Ekurhuleni Annual Report 2011) cited in Marutlule (2017). Figure 8; depicts an image of a popular informal settlement in Ekurhuleni named Palm ridge.

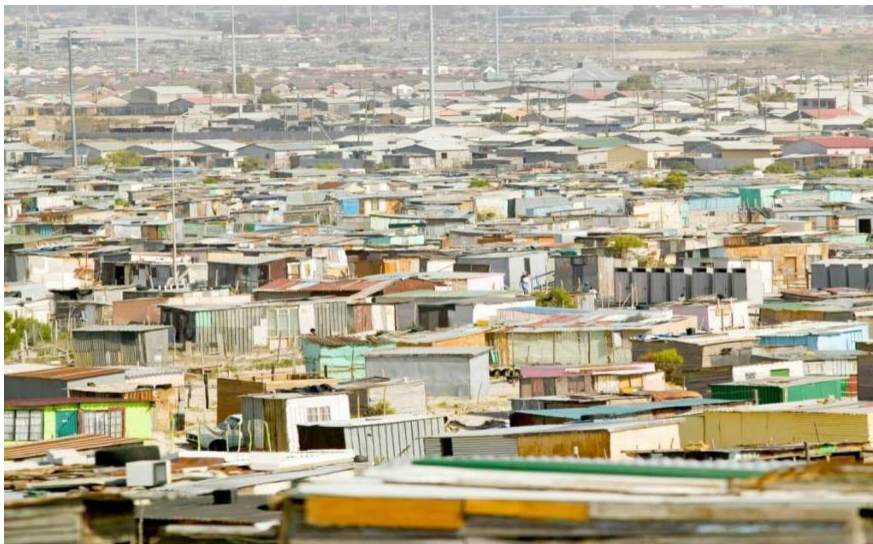


Image 8: Image showing informal settlements in Ekurhuleni Metropolitan Municipality.

Source: news24.com (2015); Accessed in (2020).

The growth of these informal settlements is influenced by the rapid population growth and delays in the governments housing delivery that has increased challenges for governments to

house every household. The EMM continues to suffer a high demand for housing. In contrast, the government land is prioritized for commercial purposes such as businesses that are usually constructed on expensive land. Darwall (1993) highlights that urban land market allocate land so that the quality of the land is equal to the quantity of land demand, making it challenging for the poor to access well-located land, creating lack of residential spaces around the airport.

Furthermore, Dyantyi (2007) stresses that the unavailability of land has been an obstacle towards the delivery of housing around the Ekurhuleni Metropolitan Municipality. According to the Ekurhuleni Annual Report (2011) cited in Marutlule (2017) the total surface area is under land that is dolomite, thus the land needs to be controlled and managed accordingly to prevent formation of sinkholes and environmental constraints that could have a detrimental impact on human life and existing infrastructures. Ekurhuleni Metropolitan Municipality (2015) argues that the building of flats on limited land may be an alternative in addressing the housing crisis in Ekurhuleni, however, they may also be critiqued for providing rental that excludes a certain income bracket. The Kempton Village flats built with resources nearby such as work, schools and transport. However, these rental units are very costly for low-income earners to afford. As a result, Ekurhuleni is faced with an increase in back yard rentals in parts of the East Rand townships as well as private rentals through guestrooms as shown in figure 7. Harrison (2013) cited in Maruthule (2017) also stresses that the concern of land unavailability continues to be influenced by the attraction of hundreds of residents both foreign nationals (legal and illegal). Those from within urban centres in search for better life opportunities thus become vulnerable to any job opportunities without a place to stay.

The price of something usually depends on the rate of supply and demand. Therefore, prices in the city especially around the airport remain very costly, due to many precarious job opportunities that are offered around the city. As a result, accommodation under such circumstances became very much in demand and formal in other cases. Workers may struggle to access accommodation in the city due to strict requirements viewed as high barriers of accessing the formal market; especially low-income individuals that rely on an unstable income. For that reason, according to Tissington (2013) barriers to accessing accommodation continue to remain high, depriving low-income individuals from accessing the formal market. As a result, the

demand of accommodation has also influenced the construction of backyard dwellings and rapid growth in informal settlements.

3.2.4 Case study on airport low-income workers

An operations Manager interviewed for this research (pers. comm 2020), highlighted that most of the firms in the airport operate under subcontracts. This implies that businesses and companies attract temporary and part-time workers from certain departments. Sellner and Nagil (2010) emphasises that the development of Aerotropolis attracts more firms into the city, thus creating more jobs. As an example, as the O.R. Tambo Airport expands, more jobs are created but are operated and managed differently. The study focuses on workers that are working under an outsourced company rendering its services to O.R. Tambo International Airport. The workers work on a part-basis, with very few employment benefits, are exposed to low wages, and unfair dismissals. These workers protect the customer's parcels through plastic wraps notifying the customers of any open bags while they still at the airport and able to immediately report theft. The Operations Manager (pers. comm 2020) mentions that the bag wrap system is much easier compared to when the conveyor belt was being used; anyone would steal items from customer's bags, such as laptops and other important valuables. The workers in the study receive wages on a monthly or fortnight basis, ranged from R2000 to R3500 or even R4000 excluding tax (Ops Manager, pers. comm 2020). This study aims finding out whether workers were able to access housing using low-wages and how workers found ways to manage expenses such as rent, food, and transport fee on low-wages.

3.3 Sampling and target population

3.3.1 Study population

Sampling is defined as the process of selecting participants, to avoid gathering data from every individual because these situations may be expensive, time-consuming and straining in terms of accessibility such as not being able to reach the right people to conduct the study Mangal (2013). Consequently, this research study made use of-snowball sampling, which made it easier for me to get participants relevant for the study. The study focused on workers who are from different living spaces who only met in the workspace. I was fortunate enough at the end of our scheduled

interview with my first participant, to be referred by her to her friends who were also workers at the airport, which made accessing the relevant participants even easier.

Additionally, a consent form was presented (see appendix) for the participants to read and have the consent form explained clearly to them in cases of misunderstandings. But there were challenges in accessing the participants due to the Coronavirus pandemic that restricted face-to-face engagements. Therefore, I could only access the participants telephonically, or online. Moreover, I started online semi-structured interviews through small talk conversations, with warm greetings and introducing myself. This made it easier for the participants to share their experiences better and openly.

I aimed for a sample of ten participants through a snowballing technique; however, I ended up only interviewing six participants. My choice of the number of participants was influenced using stratified sampling in which allows for the use of small samples with great accuracy and reduced costs. However, from the ten participants, four of the participants pulled out of the study. The number of participants reduced in various ways. One agreed on appointments but kept on postponing until she confessed to not wanting to take part in the study. The other two revealed that they do not want to risk losing their jobs, assuming their bosses sent me. The last participant found the questions too personal, thus decided to withdraw during the first section of the held interview. Below I have detailed a table with each of the participants information.

Participant's characteristics

| Name | Age | Location of accommodation | Name of Metropolitan Area | Highest Qualification | Gender |
|--------------------|---------------|---|------------------------------|-----------------------|--------|
| Participant 1 (P1) | 23 years | Makause Informal Settlement (Germiston) | Ekurhuleni Metropolitan City | Matric | Female |
| Participant 2 (P2) | Not available | Daveyton | “ “ | Matric | Male |
| Participant 3 (P3) | 25 years | Tembisa | “ “ | No matric | Male |
| Participant 4 (P4) | 26 years | Voslorus | “ “ | Matric | Male |
| Participant 5 (P5) | 27 years | Voslorus | “ “ | Matric | Male |
| Participant 6 (P6) | 26 years | Tembisa | “ “ | Matric | Male |

Table 1: showing participants' basic characteristics. Source: Authors Own Work (2021/03/20)

Descriptions of participants characteristics

Most of the participants were aged within the range of early and mid-twenties, with all-in possession of a matric certificate as their highest educational qualification. One of the interviewees is currently furthering their studies at University of South Africa, enrolled under a Bachelor of Education qualification doing her final year (P1, interview 2021). The participants mostly live with in the East Rand, which is part of the Ekurhuleni Metropolitan Municipality.

3.4 Data Collection

The first interviews took place on January 6, 2021, and the last interview of the six took place in February 2021. During the semi-structured interviews, participants were given sufficient time to respond because being unemployed may be a sensitive issue especially if one can barely afford to meet their basic needs as well as support their family. Hence Kakilla (2021) emphasizes that participants should be encouraged to tell their story the way they want to, the researcher can later check if the participant has shared information that is relevant to the research study. Therefore, this can be viewed as one of the benefits of semi-structured interviews for the participant.

Interview(s)

Semi-structured interviews were conducted online with each of the participants. One interview guide was used for each participant (attached in the appendix), which allowed probing and guided the conversations. According to Kakilla (2021) semi-structured interviews allow the combination of both structured and unstructured questions. This implies that both the researcher and participants can enforce flexibility during interview sessions. A set of questions can be randomly asked with no strict logical flow, providing room for free responses for the participants. However, Kakilla (2021) highlights that this type of interview can also consume excessive time as there are higher chances of the participant derailing from the research focus by engaging more on their personal stories. According to Ritchie and Lewis (2003) in most cases the researcher can also follow up on non-verbal and verbal responses that may be helpful in data analysis.

Limited understanding of the research topic or participants too ashamed to respond during the interviews can result to gathered information that may not be representable for the study (Nguyen, 2015). This can also be influenced by online platforms that can lead to data loss compared to when doing face to face interviews, therefore, the researcher may have to reschedule another appointment which can be costly.

3.5 Data analysis

Braun and Clark (2006) note that thematic analysis helps in identifying and reporting themes within the data that are relevant to the research study. As indicated interviews were, tape-recorded and later transcribed. The transcripts were then analyzed and organized thematically. Responses of interviewees were grouped according to themes that kept occurring during the interviews. As a result, it was easier to highlight the differences and similarities that occurred during the interviews. At a further stage of the research, the findings were used to see if there is a link between the literature review and the findings as well as to see if the research question was answered and supported.

3.6 Ethical issues

Babbie and Mouton (2002) highlights that no researchers must conduct any research study until there is a written confirmation from the institutional authorities. Hence, consent forms were presented before the conducting of interviews for the participants to sign before partaking in the study. These consent forms were authorized by the University of Witwatersrand under the School of Architecture and Planning Human Research Ethics Committee, allowing engagement with participants, and issuing of an ethics clearance certificate. The consent form revealed the aims of the study, and updated participants on voluntary participation; they may withdraw at any time they feel they cannot continue the interview without any penalty. Participants were assured of their right to confidentiality and anonymity; thus, their identity was protected, using pseudonyms rather than their original names. The participants were told that the study is conducted for academic purposes, therefore they should not expect any payment for taking part in the research. Furthermore, in the next section I highlight more on the limitations of the study.

3.7 Limitations of the study

The research encountered certain challenges. The participants, for instance argued that they felt uncomfortable about revealing their work conditions as they thought I was spying for their bosses. Therefore, they withheld and were reluctant to give certain information, even though participants were engaged that this interview is strictly confidential. Several participants did indicate after the interview that some questions asked were very personal; others raised that the housing circumstances questions were too personal, while some felt discouraged in continuing the interview when asked about questions related to their work. Additionally, the disadvantage of having online sessions due to the safety and regulations of the pandemic, Covid-19 was that I could not engage better with the participants. I could hear participants share their housing circumstances, but I could not relate to their real-life experiences. Maybe if I did face to face contact interviews, I would have been able to describe their housing conditions in detail with images. Covid-19 pandemic regulations deprived the researcher of physically reaching out on participants during fieldwork.

Setting up the online appointments with the people was sometimes a failure, as several participants would cancel at the last moment, while some would keep on postponing the appointments. These cancelations and postponing of interviews would delay my data collection phase and research progress. The online sessions raised trust issues for participants especially because they were accessed through referral and snowball sampling, so some did not know me in person and were uneasy and discouraged in taking part in the interview due to the fear of losing their jobs. However, the participants were very responsive and resourceful during the held interviews. Presenting of the consent form also made engaging of participants easier and comforting. The only discomforting thing from my side as the researcher was that participants created a perception that taking part in the interview made them believe that I was going to better their vulnerable working conditions and improve their housing circumstances.

3.8 Conclusion

In conclusion, this chapter touched on the study area and the municipality it is located in. It also provided information on accommodation that is found within the airport proximity, which allowed us to view whether the airport worker's salary would cover housing close to the workplace. The chapter also covered a section on methodology, thus providing information on the type of methods and instruments used to collect the data. The next section, which is chapter four, covers the presentation of findings and participants' perspective of work, housing circumstances and transport.

Chapter 4 Presentation of findings

4.1 Introduction

In this chapter, I present the findings from online interviews as means of collecting data in the study. As mentioned in Chapter three, a set of interview questions (see appendix) was compiled and used to explore the research sub-questions. The interview questions were arranged as follows; Section A covered aspects of work, particularly addressing the interviewees 'nature of precarious work. Section B unpacked concerns of households emphasizing on household expenses. Section C covered more on concerns around accommodation or housing. In brief this chapter presents detailed information and descriptions of the above-mentioned sections.

4.2. Section A: Work aspects (understanding the work situation that the participant is currently involved in)

| Pseudonym | Work Period (With this company) | Earned Wage | Weekly Transport Cost | Monthly Rent Cost | Mode of Transport |
|--------------------|---------------------------------|-------------|-----------------------|-------------------|---------------------------------|
| Participant 1 (P1) | three months | R2000 | R600 | Not renting | Minibus taxi, Uber, public taxi |
| Participant 2 (P2) | | R4000 | R400 | R300 | Public taxi, private car |
| Participant 3 (P3) | two months | R2000 | R350 | R500 | Harambe bus |
| Participant 4 (P4) | eleven months | R3400 | R784 | Not renting | Train, taxi |
| Participant 5 (P5) | one year and five Months | R4000 | R805 | Not renting | Train, minibus taxi |
| Participant 6 (P6) | one year and two Months | R3500 | R364 | R1600 | minibus taxi |

Table 2: Collected data from participants.

Source: Authors Own Work (2021/03/20)

4.2.1 What table 2 illustrates

The above table two provides a summary of each participant's work period with this company, how much each earns, the amount that they use for commuting every week to work. The table also includes details of how much an individual pays if they are renting housing. The end of the table shows a column that provides data on the mode of transport that is used when travelling to work and back home. The column-working period shows that P4; P5 and P6 have been working for more than 12 months while P1 and P3, have been working for less than three months. On the other hand, the column titled 'earned wage' indicates that the wages distributed among the workers is very irregular, thus the payroll is not consistent among the workers. The workers provided no reasoning for why they were receiving irregular wages. Lastly, there are also two adjacent columns: one titled weekly transport cost and the other titled monthly rent cost. These two columns communicate to each other, in such a way that P2, P3 and P6 are renting accommodation and seem to be spending less on transport costs compared to participants that are not renting.

As a result, the table tells us that the cashiers all received different wages, therefore this indicates income instability. For example, the amount of earned wage remained questionable as cashiers who both revealed equal working period were paid differently. One received R4000 while the other received R3500.

Section A: Work aspects

a) Nature of work and accessing work

All the participants emphasized that they were working with wrapping and storage. Therefore, this indicates that everyone had similar duties. The participants went further to describe themselves as operators and cashiers because in the process they would also exchange money with the customers after wrapping their bags. P3 and P5 (interview 2021) go further to point out that their role is to protect, through wrapping, to avoid scratches on bag when thrown into the plane.

The participants mentioned that they got their jobs through someone who was working at the airport. P3 (interview 2021) points out that "Someone advised me that the airport is always

hiring people, so I tried my luck”. P4 (interview 2021) adds that he also got this job through a friend who used to work for the same company”. However, few of the participants emphasized that they got this job on their own, without assistance. P6 (interview 2021) quotes “I just applied for the job; I took my CV there”. Similarly, P2 (interview 2021) also quotes “I went to the airport to apply, the following day they called me for an interview, and I went for training after that”.

During the interviews, it came to my attention that interviewees accepted the work because they were unemployed for a long time. They mentioned that they found themselves under financial pressure, therefore continued working in the place to survive and pay for expenses. For example, P1 (interview 2021) also highlighted that she desperately needed the job because her children needed to be looked after, considering school and food expenses.

b) Working conditions

Numerous participants found the work dangerous, especially for a woman. P1 (interview 2021) mentioned that they had to always pick, carry, and wrap heavy bags of all sizes, therefore she considered this job dangerous especially for a woman because a bag can fall on top of you as you are working. In addition, P6 (interview 2021) also added that this type of job can be dangerous for a pregnant woman, as safety is not guaranteed. Similarly, P2 (interview 2021) mentions that safety is a major concern especially since we are now in a pandemic, she quotes.

“As a bag wrapper I am dealing with a whole lot of different people attending domestic and international flights, I may contract the COVID-19 virus, worse part my job, the worse part of my job is that it does not cover medical aid so I will be forced to cover my medical fees and already I am earning a low wage” (P6, interview 2021).

The responding workers indicated that they had to work under the pressure of trying to prove themselves so that they could gain permanent titles. Workers were found to believing that after three months they would be made permanent, which required them to arrive at work on time, not to ‘steal’ through the taking of unauthorized tips. But five out of the six interviewees emphasized that qualities such as proving themselves did not have influence in their employment status, that they continued being on contract even after working beyond three months, which meant they

were still at risk of being dismissed any time. P3 (interview 2021) further highlights that working on contract and not as permanent employees meant that ‘I am still not liable for social benefits such as medical aid’. Similarly, P6 (interview 2021) mentions that they have been working in this company for under a year and few months and “I do not even have employee benefits”. On the other hand, both P5 and P4 (interview, 2021) stress that they have been working for more than ten months and the last contract they signed was probation for three months, which implied that they do not have any benefits, no sort of employee protection which implied that once they are fired, they are fired.

The responses of the workers showed similarity when experiencing the concern of having cameras installed in all the bag wrap stalls, which made it uncomfortable for them to work. The participants complained that working in a space where you are constantly monitored made them feel as if they were thieves.

Three out of six participants stressed that not having pay slips has led workers not receiving their first wage payments and were left confused without a representative, seeing that they were not permanent workers. In addition, P5 (interview 2021) mentions “We have requested for pay slip since five to six months, we still have not received it”. Similarly, P6 (interview 2021) raises a relevant point, complaining, “How will I apply for a loan without a pay slip?”.

P2 (interview 2021) also mentioned that he had to go to an extent of borrowing money from a loan shark and this was stressful because he had to return the money with interest. “If I borrow R200, I must repay it as R260, the interest just keeps increasing”. P4 (interview 2021) added that “Owing people money leads to fights because the moment I get paid, I am faced with lots of responsibilities with a low wage, so I end up not paying back the money and lose friendships”. Similarly, P5 (interview 2021) stresses that “Not getting paid created conflicts with my friends because I could not pay my debts”.

c) Work and transport

Four out of six participants complained and expressed that they struggled to get a taxi at night, therefore found themselves having to arrange special transport such as a meter taxi or Uber because of the irregular hours. P1 (interview 2021) highlights that when she ‘knocks off’ work at 10pm, she has a special transport that collects her. P1 (interview 2021) expresses “Truly speaking there is no one who can be happy with starting work at 4:30 am”. Similarly, P5 (interview 2021), points out that the morning shift at 4:30 am is a problem because special transport drivers do not like getting up “Since they must fetch me at 3:30 am which is early for them”. P4 (interview 2021), stresses that “the problem is there is no available transport during those hours we work, especially around the 4:30 am shift and the 10pm ‘knock off shift’”.

In addition, three out of the six participants that had already relocated, pointed out that one of the disadvantages of having to relocate due to work conditions, was that they hardly went home to see their families. Also, the rooms they rented were quite small to accommodate their family with strict visiting requirements (P2; P3 and P6, interview 2021). For example, P2 (interview 2021) highlights out of concern that “People cannot just come visit me for a long time; I need to report it and get permission from the landlord”.

The participants (four out of six) argued that they found themselves spending more out of their own pockets and even having to borrow from family or friends when it came to organizing a transport fare for work. Most complained of having to hire private transport for the 4:30am sign in shift and for the 10pm end shift, which left them stranded. For instance, P1 (interview 2021) emphasized that “In the night there are no taxis, so you need to get yourself a special transport which is expensive costing R50 for the night to get home”.

For interviewees, travel is time-consuming. P4 (interview 2021) mentions that he used to travel by train to work before the incident of the cable theft, “The ticket fee was very cheap, but I would reach home tired after three hours”. Similarly, P2 (interview 2021) quotes “I take almost one hour thirty minutes to two hours travelling to Vosloorus to the airport, which is very tiring, most of the time I am on the road”. This emerging theme implied that the participants affected were either living far from their workplace, therefore some would spend hours on the road, or

could be living nearby their workplace. Participants that were renting accommodation did not express a lot about the hours spent commuting.

Most participants revealed concerns around safety measures especially when they must knock off from work at 10pm. Others also complained about the morning shift that required them to be at work at 4:30 pm. P1 (interview 2021) mentions that “When I leave in the morning, I wake up my brothers to accompany me to wait it for my transport at the stop, eMakause is not a safe place people are dying there every day so it is obvious that I would get mugged and hurt”. Similarly, P2 (interview 2021) also points out that “It is risky to walk early in the morning, there are homeless people on the road, and they sleep under the bridge everywhere, it is better to take an Uber that drops you safely at your place. However, the participants such as P6 (interview 2021) pointed out that “Public taxis only starts operating at 4 am or 5 am, so I am forced to hike, take random lifts so I can get to work by 4:30 am and its dangerous”. As well as participants complained that issues of infrastructure also added to their safety concerns, P1 (interview 2021) sadly quotes “I have special transport that collects me from work but drops me off at the stop because shacks are constructed everywhere, and there is no decent road”.

Section B (Family background and household circumstances of the participant)

a) Managing family finance

Several participants were found living in households of five or six people, whereby all the members of the families are financially relying on one person earning a stable monthly income. For instance, P1 (interview 2021) quotes “I live with my aunt, cousin, and my brothers who are so many and we all dependent on my aunt’s salary which she uses to buy food, electricity and water”. I do not financially help in the house, I use my wage for transport and to “Similarly, P5 (interview 2021) also mentions, “ever since my father resigned from work due to medical conditions, my mother has been covering almost 80% of the household expenses”.

Three out of the six participants expressed and complained that the salary they were receiving was too little to cover the costs and this made it difficult for them to send and give money to

their loved ones. Nevertheless, the participants openly revealed that they were also supporting certain people with their earnings. For example, P5 (interview 2021) quotes, “From the R2000 that I earn I send R1 000 to my baby’s mama and then I am only left with R1000 which I have to use for transport and other expenses like emergencies when the baby is sick”. Similarly, P2 (interview 2021) highlights that he sends any amount that he has “back home, which is usually R300”.

The participants expressed that they were attending to several side businesses when not reporting to their shifts to cover the household costs. As an example, P1 (interview 2021) quotes “When I am off from work, I go visit my aunt in Witbank and help her out with her salon by braiding and relaxing people’s hair, and then she gives me R500 for the work I have done”. In addition, P5 (interview 2021) says that he likes cooking thus whenever his work shift ends, he makes pizza in his home and sells pizza in his neighbourhood. Yet, some chose to remain with their one salary, or showed a lack of interest or ideas in doing extra jobs. For instance, P2 (interview 2021) quoted “I am not sure what kind of business I can open to generate an additional income”.

b) Accessing services

Some houses have a prepaid meter, while some do not have this. Having an installed prepaid meter meant that households must regularly recharge and make payments, so that their electricity and water do not get cut off (interview 2021). The participants said that accessing services was quite easy for them and they never have any electricity shortage. Other participants revealed that they suspected their property owner is connecting electricity illegally, especially because there was no sign of a meter in the yard, “So I do not know how my landlord is purchasing her electricity units.” P2 (interview 2021) highlights that there are houses that have a prepaid meter, while others do not have, “Like where I am renting, I do not have prepaid meter”. P1 (interview 2021) says that eMakause settlement has no proper infrastructure, not even roads, nor electricity, s people use illegal electricity which is poorly and dangerously connected while some households use paraffin stoves for cooking and heating.

Section C (Housing circumstances of the participant)

a) Location and housing

Numerous participants expressed that living in a shack allowed them easier access to services such as electricity, a tap in the yard that was found connected through the main house. Out of six participants only two participants (see Table 2) revealed that rent amount costs were mostly charged around R300, covering, and including utilities such electricity and water”. In addition, P1 (interview 2021) revealed; “There are people renting out shacks at an amount of R300, and although prices vary, you can try request water and electricity from the people around the area if you don’t have”. Additionally, Participant 2 (interview 2021) quotes “You have different kinds of rooms, others built as shacks, some built out of bricks, therefore the rent charge is different, I pay R300, and some pay R700”.

The participants expressed that the accommodation in Kempton Park is costly. Most participants mentioned that they were excited and ready to rent in Kempton Park with their colleagues but later realized they would not be able to rent, because the accommodation cost around R1500 to R2000 and more. The participants revealed that their salary was sometimes inconsistent, and sometimes they got delayed payments, which was going to be a problem when paying rent.

The participants emphasized that their neighbouring houses were renting out rooms. P2 (interview 2021) quotes “Where I am renting there are more than five shacks in the yard, but we all share one tap and have our own electricity. The participants mention that most of the RDPs look normal; people have not extended their RDPs but have instead used their available space for building rooms for renting to people. “

Several of the participants that were renting mentioned that their friends recommended the place they currently rent in. P2 (interview 2021) complains, “It is difficult to find a room especially in the townships without referrals. Other participants share that in their area most of the available rooms for rental are advertised on the property owner’s gate, therefore are easily accessible for the people within that area.

b) Room Space versus privacy

P2 (interview 2021) grumbled, “It is already difficult to share a one room with my girlfriend and my daughter”. P2 (interview 2021) exclaimed that “Being the only girl living with my brothers made it difficult to have his own space”. In addition, P5 quotes “I am still living inside the main house with my siblings because there are underground pipes so we cannot extend our house. P2 (interview 2021) states “When I moved in, there was just an empty shack that is four by five with medium windows and electricity in the yard of an RDP house enclosed with a wall fence and all I had to do was bring my stuff, like furniture, a kettle and a bed”.

c) Government Housing subsidies

Several participants: showed little understanding of what government subsidies entail, but after I explained it as RDP housing, and apartments through social housing, that is when they became responsive. From this probing most of the participants revealed that their salary did not allow them to rent apartments, some did mention that they considered sharing a room with a colleague, but the salary was still not sufficient to manage other expenses like food and transport (P1, interview 2021). On the other hand, participants had much to say,

especially on RDP houses. Participants complained about corruption and said that they know of family members that have not received their houses until now, they are still on the waiting list (P4, interview 2021). P1 (interview 2021) showed a lack of interest in engaging about government subsidies because she has been living in a shack since the age of seven years old and she is 23 years old today; so, she does not feel RDPs will be built in her area, especially because it is next to a mine. The government asked them to move, and residents have been refusing to this day. “If we move, where will we go”. Furthermore, P2 (interview 2021) reveals that” They always must take out money for information”, so they never know when there are any housing developments in the area”. P2 (interview 2021) explained, there are “Issues of vacant stands, sometimes you hear things that have already happened. “Information here is very expensive, you sell for information, the government officials are very corrupt, and so you have to bribe people to get information”. On the issue of RDP houses, there were arguments that contractors were corruptly using the RDP money for themselves, for example instead of using 20 cement bags to build contractors use 10 cement bags, and that impacts on the quality of the house.

d) Conclusion

In summary, this chapter presented the findings that were collected among workers that were characterized as precarious workers. It discussed respondents' views on their housing circumstances using headings A, B and C. The next section, which is chapter five, presents an interpretation of the results, by providing a concise summary of what was found in the study and its relation to literature.

Chapter 5 Analysis and discussion

5.1 Introduction

Chapter five provides an analysis and discussion of the main findings about to the research questions linking the literature to the research findings.

The objectives of the study were guided by the following research sub-questions:

Research Question (RQ) 1: “What is the nature of precarious work”?

RQ 2: “What is the nature of the housing that precarious workers live in”?

RQ 3: “To what extent is the nature of the work and the nature of the housing-related”?

5.2 Section A: Work aspects (Understanding the nature of work that the participant is currently involved in)

a) Precarious work

Kenny (2019) defines non-standard employment as variations encountered in working time, therefore interpreted to include variations in daily working hours. This study reveals low-income workers in the case study work in shifts, namely a morning shifts from (4am-1pm) and afternoon shift from (1pm-10pm). These working shifts raise concerns of safety as well as challenges in transport costs affordability among workers not fully resourced because their managers have cars to protect their movements during unsocial hours. In addition, Kenny (2019) argues that non-standard employment especially in retail work has created disruptions on the worker everyday lives. She quotes an example “Her daughter at home waiting for her; she asked how long she would be needed but the manager did not answer. She was kept at the store until midnight” (Kenny, 2019:37). This shows strong similarity with what Participant four (interview 2021) expressed “I always arrive home late, its either people in the house are sleeping or at school,

these working hours are so ridiculous that I had to hire a helper to pick my daughter from crèche because I am at work when she knocks off from crèche”.

It is argued that education plays a significant role on an individual's choices of employment. Therefore, Kwenda and Benhura (2018) cited in Kenny (2019:40) argue that the apartheid system is what deprived the Black race of having long-term educational opportunities. As a result, lack of education opportunities among the Black race analyzed the labour market for having the white race dominating higher occupation jobs with higher pays in the formal employment sector. According to Kenny (2019), this revealed that the Black race had fewer chances of accessing and securing better jobs, and therefore continue to be trapped in low-paying unskilled jobs. Chapter four, table two indicates that most of the workers only had a matric certificate and no signs of furthering tertiary studies, therefore most of the participants do not have an educational background qualification which forced them to continue working under precarious working conditions because they were desperate for work and did not qualify for other job opportunities. However, Crankshaw, Beall and Parnell (2002) highlights that the desperation for work could also be viewed as a concern in the growing unemployment rate differentiating between those who continued doing precarious work and those that did not have jobs. Similarly, Anderson and Rogaly (2005) support high unemployment rates have also led to those with high education levels relying on non-standard employment and tolerating the nature of sub-contract work due to the struggles of finding a job and desperation for at least money to live off.

Furthermore, one interviewed worker revealed she was currently doing her final year of a tertiary qualification (Participant 1, interview 2021). The worker expressed that she did not like how they were being exploited with absent employee benefits and that she cannot be treated like a slave. This expression could suggest that having educational access contributed to the level of tolerance that a worker had in accepting their poor working conditions. Consequently, several participants who never obtained a matric were calm about being exploited and viewed receiving inconsistent incomes as normal. Therefore, Bhorat (2010) argues that education allows individuals to acquire knowledge and skills that can make individuals confident when expressing their ideas and views. Consequently, having a fundamental basis of education would have allowed the workers to enquire more on their employment status, and to seek why they do not

have labour law representatives and why some are still on probation even after being working for the company for over a year.

Kenny (2019) moves from the term non-standard employment by simplifying it to what she calls precarious work, which she defines as industries' demanding that staff performs work under flexible working times and get paid less. As a result, Burrows, Gilbert, and Pollert (1992) present precarious work as work that is repetitive, required low-skills, and therefore does not require the workers to think when performing the work. Consequently, both Kenny (2019) and Burrows et al. (1992) description of precarious work shows similarity with findings in chapter four section A, that reveals how most of the workers expressed that bag wrapping required little effort from them; as all they had to do was wrap the bags and exchange money with the customers. Kenny (2019) goes further to explain that this type of work under precarious conditions, left workers repeatedly being told, "do this" and "do not do this" which removed the workers sense of autonomy. This was also evident in the findings of the current research as the workers revealed that having surveillance, and cameras in their working space was extremely uncomfortable as they were not free and were constantly being watched. This implies that the workers did not have any control over their work as they were constantly being watched.

According to Burrows et al (1992), the urgency for encouraging a change in employment practices was to promote work that is organized through sub-contracting, outsourcing, and offering other options such as part-time work, temporary work, and contract work. The sub-contracting of work was designed in such a way that it neglects the social protection of workers, provides no work benefits, and neglects the rights of the workers doing cheap labour in the economy (Standing, Sender and Weeks, 1996). As an example, most workers (participants) complained and were confused as to why they have not signed permanent contracts, and this deprived them of receiving social benefits and employee recognition in the labour law. This confusion left workers vulnerable to exploitations and unfair dismissals in the working space. The ongoing exploitations in precarious work emphasize how sub-contracted workers are mostly appointed without a fixed contract, thus are not aligned to labour law or a trade union; therefore, this situation allows for the unfair dismissals of the workers (Standing, Sender & Weeks, 1996).

For instance, Participant five (interview, 2021) underlines that, “I have been working for more than ten months and the last contract I signed was probation for three months, which implied that I do not have any benefits, no sort of employee protection once I am fired, I am fired”.

According to Barker (2003) subcontracting of employment was profit oriented and focused on cheap labour, which forced more wages to continue dropping, therefore having more people being pushed into poverty. Similarly, Kolley (2003) highlights that these precarious working conditions exposed households to risks like difficulty in financially managing their needs and providing for their families due to low-income. Some of these risks, led to individuals turning to family members and neighbours for assistance, but frequent assistance would sometimes wear out the support of neighbours and family, leaving individuals with no choice but to opt for accessing micro-credit (cash loans) which sometimes led to exorbitant interest rates, that trap households in a cycle of debt with low wages (Kolley, 2003). Similarly, in the above emerging themes of the participants revealed that they survived through receiving support from their families, while some found other means of surviving financially when their family and the low wages could not meet some of their necessities. As a result, Participant two (interview 2021) expressed the need of going to a loan shark to borrow money.

c) Location affects Transport

As stated by Fox and Goodfellow (2016), a study conducted in Jakarta Indonesia showed how poor urban residents had to relocate to the peripheral areas for cheaper land and lower reasonable cost of living. In my study, the workers reported that their level of income had an impact on their choice of location considering factors such as affordability. This resulted in the workers being located and living in areas that were distant from their workplace. Participant one (interviewee 2021) to an extent quoted,

“I prefer to live with my aunt in eMakause informal settlement because I did not have to pay rent; compared to if I found a place in Kempton Park.”

However, Jellinek (2000) cited in Fox and Goodfellow (2016) argues that living further away from the city can lead to extensive commutes for individuals. For instance, social amenities that are located too far can put a strain on individuals and pressure to use expensive public transport, therefore households earning low wages may struggle to afford these commutes expenses. Similarly, Godard (2013) cited in Fox and Goodfellow (2016) points out that long commutes in developing countries have been a financial burden on urban poor who often had to spend their income on transport. Similarly, Jellinek (2000) and Godard (2013) emphasized the location and transport, most of the participants complained of having to hire private transport for the 4:30am sign in shift and for the 10pm end shift, which left them financially strapped. Therefore, participant six (interview 2021) revealed “In the night there are no taxis, so you need to get yourself a special transport which is expensive costing R50 for the night to get home”. Subsequently, housing that is well located and interlinked with development infrastructures can bring people closer to facilities and enable them to save money.

Kenny (2019) argues that living at home and commuting to work during unsocial hours created challenges like transport complications and issues of safety. In her study of workers at a shopping mall in Johannesburg, Kenny (2019:36) further provides an example of a casual worker Zanele Mathebula who quotes; “We always walk-in fear that young boys could rape and even kill you if they find you alone walking across that space”. This notion of safety frequently emerged especially when the workers were probed about issues or any difficulties they faced with transport.

5.3 Section B (Family background and household circumstances of the participant)

a) Space and privacy

The sharing of space or rooms deprived adults of having their privacy especially when it came to sexual relationships and is also viewed as an obstacle for children studying for school (Grant 1996 cited in Mayson and Charlton, 2015). Farther, Bonnefoy (2007) exclaims that society critiqued the staying of different genders sharing in a one-roomed space. Similarly, Meth and Charlton (2017) argue that lack of privacy especially in single roomed shacks with children

created anxiety among people concerned as to whether this lack of privacy may lead young ones into early sexualization. Also, the participant (interview, 2021) also acknowledges that space and privacy can be an obstacle when sharing a single space, thus Participant two (interview 2021) quotes: “It is already difficult to share a one -room with my girlfriend and my daughter”.

On the other hand, to an extent the concern of privacy and space was also not only experienced by those renting but by workers that were still living in their homes. For example, participant five (interview 2021) complained, “I am still living inside the main house with my siblings because they are underground pipes so we cannot extend our house”. In response to households occupying available space, participant 2 (interview 2021) interestingly highlights that extending a house into a double storey can be a challenge, it cannot pass inspection and besides, you need proper materials, and therefore you need money. The debate around the extending of a home for space raises concerns for households who want to expand due to space and privacy in their homes. According to Carey (2009) and, Gardner (2006) extending a home required regulations through the municipality and developers who enforced strict measures of controlling the urban management, therefore property owners needed to request permission before constructing or extending dwellings to maintain building regulations. This raised concerns for many, but some raised that “You can extend an RDP house without the permission of the government approval, but it is risky, because maybe it can fall and hurt your children” (Participant 2, interview 2021).

b) Services

As claimed by Lemanski (2009) backyard structures at least have access to water, sanitation, and electricity, mostly accessed by tenants from the existing property of the landlord; however, this creates problems in metering and payments. Having an installed prepaid meter meant that households must regularly recharge and make payments of bills, so that the electricity and water do not cut off (interview 2021). Some participants revealed that they suspected their landlord is connecting electricity illegally, especially because there was no sign of a meter in the yard. Participant two (interview 2021) “I do not know how my landlord is purchasing her electricity units”. According to Kirsch (2005), households in Soweto such as Phiri rejected the construction of prepaid meters, because of the costs attached to purchasing energy through prepaid meters.

On the other hand, the participants who were renting revealed that living in a backyard shack allowed them easier access to services such as electricity and tap in the yard that was sometimes found connected through the main house (interview 2021). Although a consistent supply of services in renting is never dependable. According to Lemanski (2009), the landlord could disconnect the supply of services from the main house, leaving the tenants without access to services because of delayed payments (Lemanski, 2009). Mayson, and Charlton (2015) mention that an electrical and water supply cut out can increase vulnerability circumstances as it leads to households experiencing unplanned costs of living such as having to find other means of supply for lighting and cooking. As stated by Joubert (2015), the disconnection of services may lead to the use of paraffin fuel, which is commonly used by low-income households like those in low-income housing like RDPs or informal settlements for cooking and heating. Most of these households may face financial challenges in trying to keep up with services costs because they are either not working or earning a very low-income. Most participants were living at home, thus dependent on a family member (breadwinner) when it came to covering households' expenses; and paying electricity and water bills. Yet, some participants did not have any financial support for maintaining services in their households. Subsequently, Participant five (interview 2021) worries that; "I am living in my late grandmothers RDP, and we always issued with a letter from the municipality that we must pay for electricity, and dustbin services; the last time our water was disconnected by the municipality because we have not paid for some time now".

Households have turned to illegal connections of services due to challenges of affordability in supply costs. Illegal electricity connections are therefore growing within informal settlements whereby households are found connecting electrical wires from the main house to multiple households or through neighborhood infrastructures, such as connecting electricity from facilities like shopping malls, libraries; and other people's houses (Louw, 2019). For example, participant one (interview 2021), agrees that most informal settlements are constructing unauthorized services, thus she expresses that eMakause informal settlement has no proper infrastructure, not even roads, nor electricity, and some use illegal electricity which is connected very poorly and dangerous while some households use paraffin stove for cooking and heating. According to Joubert (2015), the use of paraffin may include unsafe stoves and high levels of

emissions that spread in small, enclosed households increasing vulnerabilities like health concerns and fire exposures.

5.4 Section C (Housing circumstances of the participant)

a) Discouraged from buying a house.

Social housing and FLISP required one to be a permanent worker, assigned with benefits as well as in possession of a pay slip. Both FLISP and Social housing are known government subsidies that were promoted as means of assisting low-income individuals in accessing housing or accommodation, either during the short term of their working period or during a long-term home ownership (Department of Human Settlements 2020). However, the requirement criteria that was used to access these subsidies discouraged precariously employed workers from buying a house. Both Social housing and FLISP were categorized as constitutes of the formal housing market. Gerxhani (2004) stresses that people's application process within the formal rental market can only be processed after the issuing of bank accounts and identity documentation, and tenants are required to sign a lease, which is a rental agreement before people can occupy social housing units. Similarly, FLISP requires a once-off capital contribution that is used to assist in paying for the deposit on a house (Centre for Affordable Housing Finance in Africa, 2017), which requires one to apply for a loan from the bank or some financial institution that needs to be approved for credit, thus the beneficiary must pay back that financial institution instead (Rust, 2006). In addition, other low-income housing options such as the Reconstruction Development Programme there were other low-income housing options such as the Reconstruction Development Programme were also open to households earning below the income threshold of R3500 or the beneficiary did not have to earn any income.

The problem was that these RDPs were being built in the outskirts of the cities; where the house is built on cheap land compared to a location surrounded by an area that has viable economic activities (Onatu, undated). Location inconvenience in housing may pressure people to turn to other expensive forms of housing, while their nature of work also excludes them from accessing housing. The type of employment can restrict an individual's opportunity of accessing housing.

Specifically, the nature of precarious work promoted employee negligence, denying employees social benefits and the right to being permanent employees, even after working in the company for over a year.

Participant 5 (interview 2021) out of concern quotes:

“I have been working in this company for almost a year and a couple of months and I do not even have employee benefits nor a pay slip.”

This employee negligence reflects a change from standard employment to non-standard employment that disadvantaged low-income workers from gaining access to formal housing. As Gerxhani (2004) mentioned earlier formal housing requirements were very selective and strict. Consequently, this increased the chances of having more low-income workers approaching and dominating the informal housing sector. According to the informal sector it is commonly known for attracting the following persons: low-income workers, foreigners that could not present required documents such as identity documents, individuals who urgently needed a place for a short-term period, accommodation for only a week.

The term informal sector with alternative accommodation is commonly referred to as rental backyard shacks and informal settlements that were accessed by those that were excluded from the formal sector, either because of the required criteria or it being expensive. Workers in this study were earning low-income and with little entitlement of job security, could unexpectedly face dismissals. This exclusion of the formal sector pushed workers into the informal sector finding alternative accommodation during their working period.

“I live in eMakause informal settlement with my aunt, and I do not have to pay rent” (Participant 1, Interviewee 2021).

Social housing being built and closer to workplaces had an impact on individuals' everyday lives relations with work and their families. As a case example the Human Settlements (2020) recently built Kempton village which is in proximity to the airport. Kempton village attracted workers that could afford bedroom units charged at R4866 per month; with provided energy supply

through prepaid electricity, this meant that tenants had to load electricity units to avoid disconnection (Department of Human Settlements ,2020). Through this programme workers had the opportunity to live and work in the same neighborhood which reduced issues of transport. Also, social housing encouraged family rental units which meant that beneficiaries could move in with their families.

Government housing subsidies such as social housing and FLISP may sometimes be viewed as expensive, therefore, excluding most intended beneficiaries that were meant for the subsidies. Rust (2012) highlights that at times the management is found renting out these units at very costly prices and accepting bribes from immigrants and high-income households that are considered ineligible for this project. Looking at Table two from chapter four, the column titled ‘earned wages’ shows that some of the workers would have qualified to rent out an apartment in Kempton village (social housing project in Kempton Park) only if they considered the sharing of a room to split the rent amount for affordability. But, for many this was not successful as workers still needed to use the rest of their wages for other expenses besides rent expenses. The workers in this study could have also qualified for FLISP as it allowed joint incomes; the nature of precarious work could have influenced the inaccessibility of this project, refusing workers stable employment and benefits.

Besides a few sites and services schemes were made available to the urban poor in the form of serviced land. In these schemes, the government divided the serviced lands into plots and then sold them to households who had to take the responsibility of constructing their own homes in plots that already had access to drains, roads, water supply and electricity (Fox and Goodfellow, 2016). One can argue that these government subsidies were never reachable to the intended beneficiaries as most were less informed and felt financially excluded from access. For instance, one of the participant’s expresses and quotes that:

“Issues of vacant stands, sometimes you hear things while they have already happened, the information here is very expensive, you sell for information, they are very corrupt, so you have to bribe people to get information” (Participant 2, interview 2021).

b) Living close to workplace versus residential expense

Most participants pointed out that moving close to the workplace was based on trying to manage the costly transport fees, while some participants argued that living close to work was viewed as an extensive measure to saving their jobs because of being constantly late for work. However, even if workers wanted to relocate earning a low wage made it difficult for workers to access accommodation close to work proximity due to financial challenges. They had similar expressions to that.

“All available accommodations close to the O.R.T. Airport in Kempton Park were expensive, costing R1500 to R2000, which is my exact salary” (interview 2021).

Subsequently, the participants preferred to continue living in their homes to avoid high rental expenses. This was because living at home was viewed as a financial relief for them as they had to only prioritize transport costs. Croucher; Quilgars; Baxter and Dyke (2017) affirm that poor location may have an impact on an individual’s financial situation in terms of maintaining and accessing work.

c) Renting as a business and supplementing income

Half (three out of the six) of the workers were renting and not living at home, therefore they revealed that they were renting shacks in a yard that had other tenants. According to Scheba and Turok (2020), the housing crisis has encouraged further accommodation developments whereby landlords have started to rent out accommodation on a larger scale, therefore landlords have developed an interest in investing and managing many rental units as their main source of income.

“Where I am renting there are other seven shacks in the same yard along with the landlords RDP” (Participant 3, interview 2021).

As stated by Mayson and Charlton (2015), a tenant could also earn additional income by subletting their rooms, as this helped to ease livelihood shocks. Further, leaseholders also offered tenants the possibility of sharing their rent fee with an additional roommate. Participant six (interview 2021) highlights that the RDP owners did not extend their RDPs so that they could use the yard space for rooms. RDP beneficiaries were classified as low-income earners earning below R3500 while other the beneficiaries had no source of income, thus renting out available space assisting the poor households from financial stress. Similarly, Nell et al. (2011) adds that RDP house beneficiaries promoted home-based enterprises, using their additional spaces in their residential spaces to create commercial opportunities such as running spaza shops and opening crèches. As an example, the workers (participants) generated income in their living spaces by opening small baking businesses and salons to do people's hair in the neighbourhood (Interview 2021).

d) Difficulties in accessing government-housing subsidies

The participants were concerned about the quality of RDP houses. Nyaka (2012) points out that quality does play a significant role in housing, therefore emphasizing that incomplete RDPs such as those lacking service provision, made beneficiaries to abandon their structures because of a lack of security and it being hazardous to the people. For example, Tissington, and Wilson (2017) highlight that in 2009 minister Tokyo Sexwale pointed out that about 3000 RDP houses that were in the Eastern Cape and Kwa Zulu Natal needed to be demolished because the quality was very weak, and houses could fall on the beneficiaries. About 40 000 houses had to be rectified with an approximately R13 billion cost.

Santos (2009) adds that the waiting list database revealed irregularities, which led to the discovery of fraud and maladministration that contributed to the displacement of innocent beneficiaries. This was a result of government officials accepting bribes from persons, who were not likely to receive housing because of their financial status.

Social housing was intended to provide households with convenient and cheaper access to developmental opportunities that are linked to developed socio-economic infrastructures in the cities. As it turned out in South Africa Social housing aimed to redress the old apartheid spatial inequities through the provision of rental housing opportunities that is affordable to the low- and

middle-income households and should be well-located in parts of South African cities (Housing Development Agency, 2013). Yet, Rust (2012) highlights that at times the management is found renting out these units at very costly prices and accepting bribes from immigrants and high-income households that are considered ineligible for this project. This creates a backlog as the eligible households are being ignored. Consequently, this supports why most of the participants revealed that their salary could not allow them to rent apartments, even though some had considered sharing a room with a colleague, but their salary was still not going to be sufficient to manage other expenses like food and transport (P1, interview 2021).

Low-income workers being excluded in the social housing projects (renting out of apartment blocks) meant that they had to reach out to the informal housing market. As stated by Gerxhani (2004), the informal housing market did not follow any eligibility criteria, therefore accommodated those that did not have documentation for accessing the formal rental unit such as banking account details and tenants' identity documents. By contrast, the informal housing market did not require any deposit, written lease, salary slip or bank statements proving that the tenant applicant earns a steady amount and will be able to pay rent (Mayson and Charlton 2015). In this sense the informal housing market showed no formal arrangements of signing contracts, thus the landlord has an upper hand when it comes to approving tenants and allowing tenants involvement in the rental fee negotiations. Mayson and Charlton (2015) mention that sometimes occupants would advertise their rental rooms when in need of a roommate to split rent. Similarly, Schlyter (2003) cited in Mayson and Charlton (2015) supports that informal housing had its system of advertising through word of mouth and going door to door. In comparison, most of the participants said that their friends recommended the place they currently renting. Additionally, they complained that it is difficult to find a room especially in the townships without referrals. This was because the available rooms for rental were being advertised on the landlord's gate, therefore making it easily accessible by the people within that area (Participant 6, interview 2021).

5.4 Conclusion

In conclusion, this chapter has introduced a summary of the study and linked the main findings (themes) that were developed in chapter four to literature that was developed earlier in chapter

two. The analysis discussion section was organized namely in three sections, which is section A, B and C. Section A, Work Aspects (Understanding the nature of work that the participant is currently involved in); Section B (Family Background and Household Circumstances of the Participant), and Section C (Housing Circumstances of the Participant). In the next section, chapter six provides a conclusion of the study as well as limitations and recommendations.

Chapter 6 Conclusions and recommendations

6.1 Introduction

This chapter aims to present the conclusions drawn from the results of the analysis of the interviews and then states that the limitations that were encountered during the research. It will also provide recommendations for further research.

6.2 Conclusions based on the findings.

The findings revealed that participants gave different responses because of their personal preferences. Some of the participants complained about issues of transport costs, transport availability and safety concerns when knocking off from work, because they still must travel home during hours that Kenny (2019) calls unsocial hours because workers must walk in fear of being raped, sexually abused, or killed while alone across these spaces. Also concerns around this type of employment with poor working conditions and irregular late working shifts add to the debate of women and space paying attention to concerns around gender-based violence. What also stood out, especially in the findings was issues of transport whereby most workers complained of the excessive transport costs that were a burden especially because they were already earning low incomes.

When it came to housing circumstances, findings revealed that the workers became financially dependable on family members and friends on order to keep up with transport costs of getting to work. The restructuring of work within the post- apartheid South Africa has had an impact on worker's livelihoods and concerns around housing sustainability that was influenced by the change of type of employment (Bezeidenhout and Fakier, 2006).

This changing nature of work has excluded households, placing them in great poverty with encounters of vulnerability. The findings also touched on how precarious work conditions not only affect the workers, but the low wages are also extended into the households; creating vulnerable workers and households, that face disconnections of services such as water or electricity supply being cut due to delayed or no payments, thus increasing unplanned costs of living (Mayson and Charlton, 2015). These delayed payments show how precarious work continues to weaken workers power, pushing them into more poverty and signs of lack of social protection. This nature of work has also undermined workers, thus depriving them of protection

from the labour law because of issues such as low earned income and the lack of job security evidenced by the unfair dismissals. For that reason, through these working conditions workers are unable to meet their needs financially, thus continuing to rely on cash loans and the borrowing of money that further puts them in poverty. The findings further revealed that precarious working conditions showed a possibility of having an impact on individuals' health and healthcare, especially during Covid-19 pandemic, the cashiers were regularly in contact with different people at the airport. To a large extent both the literature and findings revealed how the insecure and unstable working conditions discouraged the workers from asking for a sick leave as this type of work did not offer the workers any sort of health cover insurance. As a result, workers became vulnerable to unpaid sick leave and financial burden to seek medical attention as well as having to secure rent and food expenses with a low-paid wage.

The interview data from this study imply that lack of education, and low wages are recognizable characteristics of the working poor. In addition, the study has also shown how workers found their way around in surviving with their low wages. Consequently, employment does play a fundamental role in the increase of poverty and vulnerability, through the low wages and precarious work conditions that workers find themselves in (Barker 2003).

6.3 Recommendations

The shift of type of employment from standard employment to non-standard employment has had a massive impact on workers and households. This growing non-standard employment also commonly known as precarious work has umbrella characteristics that deprive workers of meeting their needs. Choguill (2007) argues that individuals are unable to acquire housing due to lack of income, therefore effective policies must be implemented to engage a social protection system that promotes job quality and housing sustainability. The UN-Habitat (2002) describes housing sustainability as a safe and secure residential environment. This description immediately signals that the research participants housing circumstances contradicts the UN-Habitat's definition of sustainable housing. As an instance, they revealed that they were living in areas that have high crime activities and people dying every day (P1, interview 2021). Additionally, drawing on the above definition sustainable homes should also carry the following attributes: affordable, spacious, located with infrastructure and services, as well as connected to urban areas and jobs. Further studies of housing policies could try to find measures that could assist in

ensuring that low-cost housing such as Reconstruction Development Programme and social housing projects remain strictly accessible by relevant beneficiaries.

Furthermore, future studies could address the perception that a home should not only be physical but should also be something that contributes to one's psychological wellbeing. For instance, earning a low-income can trigger an individual into a depressed state because they are unable to afford certain valuables, causing them to sometimes rely on dangerous survival strategies. Moreover, in the findings section, the participants (workers) expressed that they lived of borrowing cash loans. Others mentioned that they do not pay back the money they borrow, therefore this creates conflicts and breaks of relationships with people they considered to be their financial support systems. This results in one's type of employment status triggering an individual psychologically, as they find themselves in a depressive state unable to support their family financially. The study supports the argument for a change in the growing of precarious working conditions and that it does have an impact on workers and household circumstances. Furthermore, based on the findings in the study as well as literature, one can argue that precarious work is not a type of employment that one can independently rely on. This is because of the unstable working hours, and low income that is sometimes inconsistent. In addition, both literature and findings state how precarious work remains unreliable; thus, workers would face unfair dismissals without warning and are not protected in any form of a union. Moreover, one could also argue that outcomes of precarious work in the study also discouraged workers from taking future loans such as taking up home loans or educational future loans for studies. As a result, most accepted precarious work as mainly for survival and earning low income.

Consequently, one could also point out that earning low income can have an impact on an individual psychologically. As a result, outcomes in both literature and findings recommend that regardless the type of employment that one does, further studies should highlight the importance of workers satisfaction in relation to workers protection and job reliability. Therefore, there should be policies that need to be introduced in serving to protect precarious workers. For example, trade unions should not only voice out for permanent workers, therefore the same labour law that fights for workers' rights (Griessel, 2015) should also be used in non-standard work. Precarious workers with focus to cashiers in this study also need someone to lawfully

represent them and to deliver their complaints lawfully to their bosses. This type of policy representative intervention is important especially for attending to some of the cashier's management complaints. For example, some of the cashiers had been working for more than three to six months and still not made permanent while some did not receive pay slips.

According to Griessel (2015) employees that have worked in a fixed term contract for a period of 3 months should be considered for permanent employment. In addition, the Minister of Labour also highlights that any night work performed after 18:00 and before 06:00 the following day, according to section 17(b) the employer is required to arrange transport between the employees' place of residence and the workplace at the commencement and end of the employees work shift. Moreover, precarious workers should also be legally protected in the labour workforce so that they can also enjoy the benefits that other workers have such as accessing home loans, bank loans, investments as well as opportunities to approaching variety of housing sectors such as social housing arrangements of homeownership through FLISP.

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PLAGIARISM DECLARATION TO BE SIGNED BY ALL HIGHER DEGREE STUDENTS

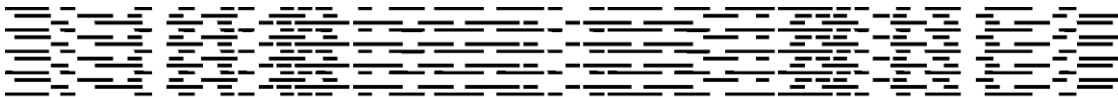
SENATE PLAGIARISM POLICY: APPENDIX ONE

I CATHRINE MAHLABA (Student number: 813061) am a student registered for the degree of Housing & Human Settlements in the academic year 2020 (HHS)

I hereby declare the following:

- I am aware that plagiarism (the use of someone else's work without their permission and/or without acknowledging the original source) is wrong.
- I confirm that the work submitted for assessment for the above degree is my own unaided work except where I have explicitly indicated otherwise.
- I have followed the required conventions in referencing the thoughts and ideas of others.
- I understand that the University of the Witwatersrand may take disciplinary action against me if there is a belief that this is not my own unaided work or that I have failed to acknowledge the source of the ideas or words in my writing.

Signature:  Date: 08/04/2022



**SCHOOL OF ARCHITECTURE AND PLANNING
HUMAN RESEARCH ETHICS COMMITTEE**

**SCHOOL
OF
ARCHITECTURE
AND
PLANNING**



CLEARANCE CERTIFICATE
PROTOCOL NUMBER: SOAP062/06/2020

PROJECT TITLE: To what extent does precarious work have an impact on homelessness

INVESTIGATOR/S: Cathrine Mahlaba (Student No: 813061)

SCHOOL: Architecture and Planning

DEGREE PROGRAMME: Master of Urban Studies (**MUS UM**)

DATE CONSIDERED: 05 August 2020

EXPIRY DATE: 05 August 2021

DECISION OF THE COMMITTEE: Approved

CHAIRPERSON
(Dr Brian Boshoff)

DATE: Signed under lockdown: 10.8.20

cc: Supervisor/s: Sarah Charlton

DECLARATION OF INVESTIGATORS

I/We fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to endure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee.

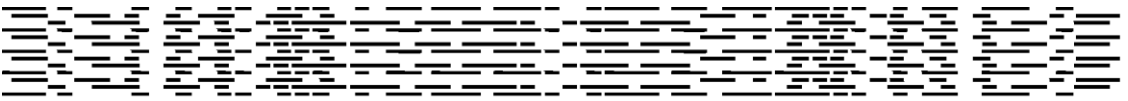
Signature

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**SCHOOL
OF ARCHITECTURE
& PLANNING**





SCHOOL OF ARCHITECTURE AND PLANNING MASTERS RESEARCH QUESTIONNAIRE STUDY ON PRECARIOUS WORK AND HOUSING RELATED EXPERIENCES

Any queries may be directed To the following Supervisor: Professor, Sarah Charlton (011 717 7717 sarah.charlton@wits.ac.za). Including the researcher: Cathrine Mahlaba (071 613 3093; 813061@students.wits.ac.za)

Introduction

The researcher, a master's student will be conducting research on **“The challenges that precarious workers face in accessing housing or accommodation.** This is a form of questionnaire that Section A, requires participant's demographic details. Below it is Section B has a set of questions that will be used as an interview guide. This study remains confidential and the information that will be gathered will not be linked to the participants name at any time. The data collected will be used as part of answering the research. Due to the Corona Virus Pandemic crisis, these questions will be answered telephonically.

Section A: Understanding the nature of work that the participant is currently involved in:

- tell me about the work you do to earn money – what sort of job is it, what is your role?
- how did you get this work?
- how long have you had this job? And what were you doing before? Why did you move to this job?
- Can you please tell me about the conditions of the job -is it full time or part time; are you permanent or contract - if contract, for how long; do you have benefits (such as medical aid, paid vacation leave; maternity leave; sick leave etcetera)?
- Can you tell me approximately what your monthly earnings are (take home pay)? You don't have to say exactly if you don't want to, you could tell me if it's: under R3500 per month, between R3500 and R5000
- What are your hours of work? Are there any difficulties with these hours?
- What's the location of your work?
- How do you get to and from work (transport)? How long does it take you each way? What does it cost (each way)? Are there any issues or difficulties with transport?

SECTION B Family Background and household circumstances of the participant:

- Can you tell me about your household: by this I mean the people you live with – are you staying alone, with relatives, with children? Can you describe the situation to me?
- Who are you supporting in this household? Are there others in the household bringing in an income? What are you mainly paying for in the household? (what costs are you covering)
- Are you supporting anyone else – sending money somewhere – can you tell me about this?

SECTION C on housing circumstances of the participant:

- where are you are you currently living? May you specify in which area?
- can you tell me about your accommodation – can you describe how many rooms it has. Please elaborate on the condition; what it looks like?
- Are you renting? Please detail on your rent expenses.
- How did you find this place/come to be living here? How long have you been living here?
- Do you stay in this place every night of the week or do you stay at another place sometimes? Can you tell me about this place that you living in? Please also specify on the location.
- What did it take to get it? For instance, did you have to pay a deposit and (how much) was the deposit. To what extent did you feel that have to get a loan?
- what did it cost?
- If renting: have you wanted to buy a house, in what attempts have you tried?
- Have you tried to get government assistance for housing (such as access one of the subsidy programmes?). Please briefly tell me about this/ or why you have not?
- Can you tell me about living in this place in relation to your work? Have you moved to this place because of your work? Have you been looking for a place that is closer or more convenient for your work? Is there any connection between this place that you are living in and your work?

INTERVIEW QUESTIONNAIRE GUIDE