



C/PERS 333



COMMITMENT TO PLACE OF RESIDENCE,  
HOMEBUILDING, AND HOME IMPROVEMENTS:  
A SURVEY OF ATTITUDES AMONG RESIDENTS  
OF MANGAUNG, BLOEMFONTEIN.



Submitted to

THE BOARD OF THE ORANGE FREE STATE AND  
NORTHERN CAPE REGION OF THE  
URBAN FOUNDATION.

001.3072068 CSIR NIPR C/PERS 333

CSIR NIPR Contract Report C/PERS 333 (i - vii; 1 - 27)  
UDC 333.32:316.64 (= 963) (680)  
Johannesburg, Republic of South Africa, October 1982.

**NATIONAL INSTITUTE FOR PERSONNEL RESEARCH**  
Council for Scientific and Industrial Research

**NATIONALE INSTITUUT VIR PERSONEELNAVORSING**  
Wetenskaplike en Nywerheidsnavorsingsraad

NIPR

NIPN

**LIBRARY  
BIBLIOTEEK**

**Human Sciences Research Council  
National Institute for Personnel Research**

**Raad vir Geesteswetenskaplike Navorsing  
Nasionale Instituut vir Personeelnavorsing**

**P.O. Box/Posbus 32410  
BRAAMFONTEIN 2017**

**Telephone/Telefoon 339-4451  
Telex/Teleks: 420226**

HSRC

RGN

## CONTRACT REPORT

C/PERS 333

COMMITMENT TO PLACE OF RESIDENCE,  
HOMEBUILDING, AND HOME IMPROVEMENTS:  
A SURVEY OF ATTITUDES AMONG RESIDENTS  
OF MANGAUNG, BLOEMFONTEIN.



Submitted to

THE BOARD OF THE ORANGE FREE STATE  
AND NORTHERN CAPE REGION OF THE  
URBAN FOUNDATION.

T. Hart

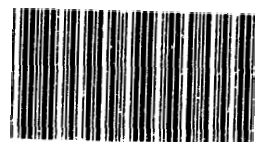
G.J. Hardie

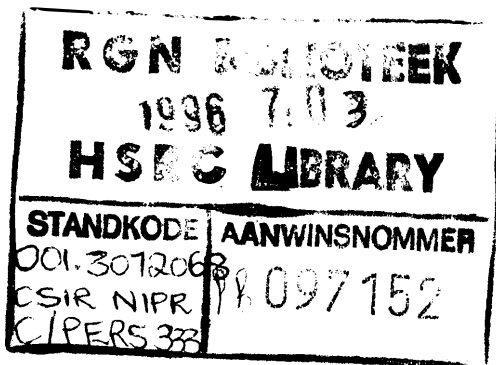
Human Development Division

CSIR NIPR Contract Report C/PERS 333 (i - vii; 1 - 27)

UDC 333.32:316.64] (=963) (680)

Johannesburg, Republic of South Africa, October 1982.





ISBN 0 7988 2332 1 CSIR Contract Report C/PERS 333

Published by

National Institute for Personnel Research  
Council for Scientific and Industrial Research

P O Box 32410

Braamfontein

2017 Republic of South Africa

October 1982

Printed in the Republic of South Africa by  
National Institute for Personnel Research

ACKNOWLEDGEMENTS:

DIRECTOR - National Institute for Personnel Research, Dr G.K. Nelson

HEAD - Human Development Division, Dr J.M. Verster

The Teachers and Social Workers of Mangaung, who administered the questionnaire.

CONTENTS	Page
1.0 INTRODUCTION	1
1.1 The Research Method	2
1.1.1 Preliminary reconnaissance	2
1.1.2 Design and administration of the questionnaire	2
1.1.3 Analysis of results	3
2.0 CHARACTERISTICS OF THE SAMPLE	3
2.1 Geographical Distribution	3
2.2 Tenure	4
2.3 Age	4
2.4 Sex	4
2.5 Marital Status	4
2.6 Level of Education	4
2.7 Occupation and Employment	4
2.8 Dwelling Characteristics	5
3.0 SYNTHESIS OF THE SURVEY RESULTS	5
3.1 Commitment to Living in Mangaung	5
3.1.1 Length of association with Mangaung	5
3.1.2 Social and kinship links in Mangaung	6
3.1.3 Attitudes to Mangaung and Bloemfontein	7
3.1.4 Future residential plans and trade-offs	9
3.1.5 Summary	10
3.2 The Extent of Owner-building and Attitudes toward Owner-building	10
3.2.1 Pressures to obtain alternative housing	10
3.2.2 The willingness to build	11
3.2.3 Options and trade-offs	12
3.2.4 The availability of financial resources and the need for financial assistance	13
3.2.5 Summary	15
3.2.5.1 Leaving Mangaung vs renting	16

3.3	The Scope and Extent of Home Improvements and Attitudes to the Upgrading of Existing Housing	16
3.3.1	Pressures to effect home improvements	16
3.3.2	Alternatives and trade-offs	17
3.3.3	The availability of financial resources and the need for financial assistance	17
3.3.4	The willingness to upgrade existing dwellings	18
3.3.5	Summary	18
4.0	OWNER BUILDING AND HOME IMPROVEMENT IN THE CONTEXT OF COMMITMENT	19
4.1	The Context of Commitment to Margaung	19
4.2	Commitment, Owner-building, and Home Improvements	20
5.0	CONCLUSIONS	22
5.1	Commitment of Residents to Margaung	22
5.2	The Extent of Owner-building Practices and Attitudes toward Owner-building	23
5.3	The Scope and Extent of Home Improvement and Attitudes to the Upgrading of Existing Housing	23
6.0	APPENDIX	

## SUMMARY

This report details a survey of attitudes among the residents of Mangaung, Bloemfontein. The study focusses particularly on commitment to place of residence, and on attitudes to home building and home improvement. Major conclusions include the following:

1. The residential population of Mangaung is firmly rooted in this township and in Bloemfontein. The physical shortcomings of Mangaung are recognised, but it is believed by most to be the best available place of residence.
2. Owner-building is widely accepted as a means of acquiring a house. There is confidence among residents in their ability to undertake owner-building projects, and it is popularly held that loans would significantly stimulate owner-building activity.
3. Home improvements are an entrenched means of improving existing living conditions. Support for home improvement loans is strong.



## OPSOMMING

Hierdie verslag beeld die resultate uit van 'n houdingsopname wat onder inwoners van Mangaung, Bloemfontein, uitgevoer is. Die studie fokus in besonder op die verbondenheid aan verblyfplek en die houding oor oprigting en verbeteringe aan wonings. Afleidings wat voortspruit uit die ondersoek dui hoofsaaklik op die volgende:

1. Die inwoners van Mangaung is deeglik gevestig in die woonbuurt en in Bloemfontein. Die inwoners is bewus van die fisiese tekortkominge wat daar bestaan maar beskou steeds dié woonbuurt as die mees geskikste woonarea.
2. Eienaarbouery word algemeen aanvaar as 'n metode waarvolgens 'n woning bekom kan word. Daar heers 'n gevoel van vertrouwe onder die inwoners in hul vermoë om eienaarbouprojekte te onderneem. Dit word algemeen aanvaar dat die beskikbaarstelling van lenings as 'n besondere stimulus sal dien om groter eienaarbouer betrokkenheid aan to moedig.
3. Huisverberterings is 'n verskanse manier om bestaande lewensomstandighede te verbeter. Derhalwe is daar sterk steun vir lenings ten bate van huisverbeteringe.

## 1.0 INTRODUCTION

The research on which this report is based was commissioned by the Board of the Orange Free State and Northern Cape Region of the Urban Foundation. The study centres on interviews conducted among the residents of Mangaung, Bloemfontein and is structured in terms of three research objectives as identified by the Urban Foundation.

1. To investigate the commitment of the residents of Mangaung to their own residential area and to Bloemfontein. In this regard, the survey seeks to elicit responses on the following aspects of urban residential commitment: the residential history of present Mangaung residents; various forms of association with Mangaung and its community; attitudes to Mangaung and Bloemfontein and future residential plans and trade-offs.
2. To assess the extent of owner-building practices and to investigate the attitudes of Mangaung residents (particularly tenants) toward building their own homes. Issues broached in the survey include the following: pressures to obtain alternative housing; options and trade-offs; the availability of financial resources and the need for financial assistance; the willingness to build.
3. To assess the scope and extent of home improvement and to probe the attitudes of Mangaung residents (particularly homeowners) toward the physical upgrading of existing housing stock. In terms of this set of objectives, the survey covers the following themes: pressures to effect home improvements; alternatives and trade-offs; the availability of financial resources and the need for financial assistance; the willingness to upgrade existing dwellings.

The body of this report is divided into two parts. The first section contains an outline of the research method and a synthesis of the results of the survey, the second section includes a discussion of the complex interpenetration of attitudes and actions related to commitment, homebuilding, and home improvement.

## 1.1 The Research Method

The investigation was divided into three phases: preliminary reconnaissance; design and administration of the interview schedule; computerisation and detailed analysis of results.

### 1.1.1 Preliminary reconnaissance

Informal interviews were conducted among residents in different parts of Margaung. This exercise provided valuable insight into living conditions and prevailing attitudes in Margaung. Against this background it was possible to assess the suitability of questions for inclusion in the questionnaire.

### 1.1.2 Design and administration of the questionnaire

In its final form, the questionnaire contained 92 questions. These were of the open-ended, rated response and bi-modal types. The administration of the questionnaire was entrusted to 28 paid fieldworkers, mainly school teachers and social workers recruited locally. During a short training period field workers were required to conduct interviews in a controlled class-room environment and in Margaung itself. Their interview records were carefully scrutinised by the project leaders and errors and inconsistencies were brought to the attention of individual interviewers.

Each interviewer was allocated a selected residential enclave within which to conduct surveys, and was instructed to inter-

view equal numbers of tenant and home-owning household heads. Only one interview per site was permitted and interviewers were instructed not to pursue the issue of illegality of residence in Mangaung among tenants.

The areas to be surveyed were selected so as to provide as wide a cross-section of residential environments as possible. Some 300 interviews were conducted, of which 294 were finally accepted for further analysis.

### 1.1.3 Analysis of results

Careful coding of responses revealed two questionnaires which had apparently been copied from other completed schedules by the interviewer. Minor inconsistencies and errors were rectified at this stage. The survey results were collated and cross-tabulated using the Biomedical Computer Programs suite of programs. A selection of frequency tables and cross-tabulations is presented in the Appendix.

## 2.0 CHARACTERISTICS OF THE SAMPLE

### 2.1 Geographical Distribution

Mangaung is divided into numerous neighbourhoods, many of which are known by names rooted in the history of Mangaung and Bloemfontein. At another level, Mangaung is divided into four administratively defined districts. These are Batho (the oldest area), Bochabela, Phahameng, and Rocklands (the newest area). The distribution of interviews among these areas is the following: Batho 86 interviews; Bochabela 78 interviews; Phahameng 42 interviews; Rocklands 88 interviews.

## 2.2 Tenure

Interviewers were instructed to approach roughly equal numbers of homeowners and tenants. The final sample is made up of 160 owners and 134 tenants.

## 2.3 Age

Household heads were interviewed, so it is perhaps not unexpected that 61% of all respondents are over the age of 40. Some 28% are 50 years old or older, and 14% are under 30 years of age.

## 2.4 Sex

Male household heads represent 53% of the sample and female household heads 47%.

## 2.5 Marital Status

The majority of respondents in the sample are married, or have been married (85%). Among the unmarried, it is possible that some are married by tribal custom. Others may be unmarried parents.

## 2.6 Level of Education

Approximately 40% of all respondents have attained an educational level between Standard 6 and Standard 8 (including Standard 8). At the extremes 5% have had no formal education at all, and nearly 10% have had some form of post-school (tertiary) education.

## 2.7 Occupation and Employment

Modal categories among the employed are professional and

managerial occupations (20% of all respondents) and unskilled manual occupations (20% of all respondents). Some 36% of all respondents are in white collar occupations, and 42% in blue collar jobs. Around 22% are unemployed. Of these, only 15,3% (or 4,6% of the potential labour force among respondents) are actually out of work.

## 2.8 Dwelling Characteristics

Close to 50% of respondents live on a site occupied by a single household. Of these more than half are resident in the Rocklands district, many in houses belonging to the Administration Board. Another 25% live on sites occupied by two households and the remainder share sites with three or more households. While shared houses are common in Mangaung, occupied outbuildings are discouraged by the local Administration Board. Among the respondents 25% live in houses with occupied outbuildings, 64% in detached dwellings with no occupied outbuildings but which often incorporate added rooms, and 11% in semi-detached houses. More than half of all respondents live in houses occupied by between five and nine persons. Another 22% have 10 or more people in their place of residence. Some 15% of all households included in the sample occupy a single room and another 10% two rooms.

## 3.0 SYNTHESIS OF THE SURVEY RESULTS

### 3.1 Commitment to Living in Mangaung

#### 3.1.1 Length of association with Mangaung

Based on the material collected in the survey, it is clear that most respondents have a long association with Mangaung. In fact, more than 82% of all interviewed household heads have lived in Mangaung for more than 20 years. Even in

Rocklands, which was developed relatively recently, 77% of respondents have lived in Mangaung for 20 years or more. This seems to suggest that most of the growth of Mangaung is fuelled from within, with new residential areas being populated by householders who have firm historical roots in Mangaung. It might be expected that recent arrivals in Mangaung would tend to occupy rented accommodation. No conclusive evidence of this situation is found in the context of the present survey. Again, the survey results suggest that the bulk of the tenant population have a long association with Mangaung. With illegal tenants largely excluded from the survey, 76% of all tenants in the sample have lived in Mangaung for 20 years or more. Around 10% of all tenants interviewed have lived in Mangaung for fewer than 10 years.

Against the backdrop of a long-established residential population in Mangaung, there is evidence of enduring association with a particular dwelling. This stability may be symptomatic of a shortage of housing, but it is remarkable that significant numbers of households have occupied one dwelling for two decades or more. In Batho, for example, 67% of all respondents have not moved in two decades. More than half of all tenants included in the sample have not changed lodgings in the last 10 years. Some 77% of owners in the survey have not moved during this period. Moves from rented accommodation may well account for the majority of residential relocations among current owners.

### 3.1.2 Social and kinship links in Mangaung

Many kinship links demonstrate the historical stability of the Mangaung community. The majority of respondents (55%) were born in Mangaung, and it seems likely that some may have been born in areas outside Mangaung to parents normally resident in the town. This view seems to be supported by the

fact that 70% of the sample have or had parents living in Mangaung.

Almost half of all respondents have had, or still have, grandparents resident in Mangaung. In the case of respondents in the older age groups, three generations in Mangaung would mean a family association with the area that dates back to the earliest days of Black township development in Bloemfontein. Some 26% of all respondents over 40 years of age have or had grandparents in Mangaung, but the questionnaire does not permit an examination of the residential background of these grandparents.

An examination of contemporary social and kinship networks shows Mangaung to be a remarkably self-contained community. For instance, some 81% of the respondents have most of their family in Mangaung. Among respondents with school-going children, 86% have children attending school in Mangaung. By the same token all church-goers included in the sample attend church in Mangaung. All respondents involved in sport pursue their chosen activity in the Bloemfontein area, as do all of those in the sample who attend social clubs or parents' associations.

### 3.1.3 Attitudes to Manguang and Bloemfontein

Attitudes to Mangaung and to elements within it are extremely varied. In general, dissatisfaction is often expressed in the context of tangible objects like streets, houses, and sewerage facilities, but this is offset by a pervasive satisfaction with Mangaung in an imperfectly defined global sense. Stated differently, Mangaung residents seem to have no illusions about the physical neglect that is evident in the area, but despite this few would choose to leave for another residential environment.



Roads and sewerage disposal are major sources of dissatisfaction, with 69% of respondents expressing extreme displeasure with the system of sewerage bucket collection, and 70% voicing strong disapproval of the state of the roads. Houses and the overall housing situation also form the focus of considerable dissatisfaction. Over 90% of the sample feel that Mangaung contains too few houses for its present population, and in open-ended questions the shortage of housing is often mentioned as a negative feature of Mangaung.

A minority of respondents feel that their houses are attractive (43%), and most (56%) believe their houses to be badly built. There is little evidence to suggest that older houses are considered less attractive than new houses, since 32% of Batho respondents find their houses attractive and 35% of Rocklands respondents express the same opinion. Some 69% of the interviewed residents in Phahameng find their dwellings attractive. Aggregate responses may, of course, conceal individual likes and dislikes, but these are too varied to report in any detail here. Good features of a particular house often include adequate size, and quality of workmanship, while bad features are often centred around an absence of electricity or sewerage.

In contrast to specific sources of dissatisfaction Mangaung itself is seen by most respondents to be a desirable place in which to live, with 83% of respondents claiming to be happy to be resident in Mangaung. Reinforcing this, nearly 90% of those interviewed feel that Mangaung is "home", where home is often defined as a comfortable and congenial place for a family to live.

This does not mean that Mangaung is seen as Utopia, but it is quite clearly considered to be the best option available. In these relative terms, there is a massive vote in favour of

Mangaung, with 88% of respondents favouring Mangaung over any other residential area close to Bloemfontein. Significantly, some 75% of tenant respondents would sooner remain tenants in Mangaung than seek ownership beyond its borders.

Evaluated in the context of their own circumstances, Mangaung is seen by a sample of its residents to offer the most attractive available residential environment. Respondents show some reserve, however, in recommending Mangaung to others as a place to live. Some 70% would recommend Mangaung, primarily on the basis of access to work, access to schools, and the availability of sports and shopping facilities, but only 37% of respondents feel sure that friends outside Mangaung would react positively to Mangaung.

#### 3.1.4 Future residential plans and trade-offs

Balancing between promises of comprehensive upgrading of services on the one hand and the threat of building freezes and even relocation on the other hand, Mangaung residents appear to be uncertain about the future of the area. Despite this, few plan to move elsewhere. Nearly half of all respondents are unsure that Mangaung will become a better place to live (48,8%) and most of the remainder are confident that it will improve. The proportion of respondents who are in doubt about future improvements in Mangaung remains fairly constant across the various age categories.

Few Mangaung respondents show any desire to leave, perhaps as a result of the belief that Mangaung, with its problems and uncertainties, is by far the best of all available alternative places of residence. Almost 90% of respondents would like to live in Mangaung as long as possible. Among older respondents few express any desire to leave Mangaung, whilst the 30-39 age group contains the largest proportion, almost 10%, who would

like to leave. Across the sample, marginally more tenants are in favour of leaving (owners 5,6%; tenants 7,5%) and more potential emigrants are to be found in the old residential areas of Batho and Bochabela (9,3% and 10,3% respectively. Phahameng 2,4%, Rocklands 2,3%). Among the overall 7% who would prefer to seek residence elsewhere, only 3 (1% of the sample) specify destinations in the Orange Free State. Major metropolitan areas such as Johannesburg are a favoured destination among young would-be migrants.

### 3.1.5 Summary

It is quite clear that the majority of respondents in the present survey have a long standing historical association with Mangaung. Families are firmly rooted in Mangaung and among the respondents a web of social linkages has developed within the confines of the Mangaung/Bloemfontein complex. Despite obvious physical shortcomings, respondents are almost unanimous that Mangaung is the best available place of residence for them. It is "home", and as such has a multitude of interwoven positive qualities which are not to be found anywhere else. A few disenchanted respondents would like to leave Mangaung, but for most of them the favoured destination lies beyond the borders of the Orange Free State or the nearby homeland areas.

## 3.2 The Extent of Owner-building and Attitudes toward Owner-building

### 3.2.1 Pressures to obtain alternative housing

Many Mangaung residents are tenants, some occupying dwellings rented from the local Administration Board (33% of tenants in the sample), and others sharing a house with the owner, and, in some cases, other tenant households. Multiple households per residential site are common in the older residential

enclaves of Batho, Bochabela, and Phahameng, where relatives are often the landlords, but where most tenants occupy rooms in the house of someone who is not related to them. Only 25% of respondents in Bochabela live on a site occupied by a single household. Among Batho respondents, more than 40% share residential sites with at least two other households. Over the full spectrum of tenants in the sample, close to 70% do not find their current lodgings spacious enough for their households.

Against this background, few tenants would like to remain in rented accommodation for longer than is absolutely necessary. Within the group of respondents in this survey, fully 84% of tenants aspire to owning a house.

### 3.2.2 The willingness to build

Aspirations related to home ownership among tenants in Mangaung are nurtured in the context of the widespread belief that most Mangaung residents will eventually come to own a house. Referring particularly to young people, nearly 88% of the sample group believe that youthful householders will eventually own a house. Owner-building, in a broad sense, is seen by some 65% of respondents to be within the capabilities of ordinary people. Almost 68% of tenants in the sample share this belief, as do very similar proportions of the various age groups. The number of respondents expressing reservations about owner-building is sharply reduced when the element of assistance is added. Some 35% of respondents doubt that ordinary people can build their own houses, but only 18% believe that owner-building would not be possible if advice were available.

The sense in which owner-building is understood by many of those interviewed in Mangaung is indicated by the fact that more than half of all respondents consider building to be a task for experts. A distinction appears to be made between the technical

task of house construction, which may require expert knowledge, and the process of owner-building, which involves the supervisory and sometimes the physical participation of the owner himself. Hiring and supervising a contractor would probably be widely regarded as owner-building.

In support of the widespread conviction that owner-building is possible, most tenant respondents actually know someone who has built a house (82,4%). Around 95% of these claim that this contact with actual owner-building has encouraged them to build. A general willingness to build is thus transformed into action, with this action in turn serving to convince others that owner-building is a viable proposition.

### 3.2.3 Options and trade-offs

Given the opportunity to choose, most tenants consulted in this survey would select owner-building above renting. Confirmation of this is found in tenant responses to a question comparing the desirability of building a house in Mangaung and renting an Administration Board house in the area. Both options imply the availability of a house for single family occupancy, but the owning alternative is preferred by 87% of tenant respondents. At the level of commitment to Mangaung, however, the same tenant group would prefer to rent rooms in Mangaung when the alternative of site ownership is offered outside Mangaung (75,6% would remain tenants). This finding is highly significant in that it suggests that Mangaung tenants are willing to accept renting (and all the negative consequences of this form of tenure) when moving out of Mangaung is the other possibility, even if a residential site is included to make the move more acceptable. In this instance, commitment to Mangaung overrides the much valued ideal of ownership, illustrating the depth of tenant feeling for Mangaung.

In practice, building is the predominant means of securing ownership of a house in Mangaung, but it is not the only possibility. Among owners in the sample, more than half built their own houses but another 25% inherited the dwellings they now occupy. Some 6% bought houses from the Administration Board and the remainder bought from family and other private individuals. In the older residential areas, such as Batho, more than a third of owner respondents live in inherited houses, while in Rocklands 87% of owner respondents live in owner-built dwellings and 11% in houses constructed and sold by government agencies.

When considering the purchasing option, tenant respondents express a range of reactions to the hypothetical possibility of buying the house they presently occupy or share. Among Administration Board tenants nearly 66% would not like to purchase a house like the one they currently rent. The majority of respondents renting the homes of private individuals would consider buying a house if it were similar to their present place of residence.

Ownership and security are often associated by household heads in the Mangaung survey but security of tenure on residential land does not appear to be a major concern among Mangaung residents. Nearly 76% of respondents know nothing about 99-year leasehold, and among those who are familiar with the 99-year leasehold system, nearly a third feel that it serves no useful purpose.

#### 3.2.4 The availability of financial resources and the need for financial assistance

Whatever options are preferred by Mangaung residents seeking to own a house, financial constraints may ultimately determine the path taken. Taking a long-term view, most respondents in the survey believe that it is cheaper to

build a house than to rent one (77,6%), but it is not clear how many would command sufficient income to initiate and sustain a building project. Gross income figures are often misleading, because respondents are often reluctant or unable to disclose an accurate household income, and because no account is taken of variable levels of expenditure. In the present survey, an effort was made to assess the availability of surplus income among sample householders.

Savings are one index of surplus income. Only 17% of respondents never save at all, and 46% always or often manage to save. Respondents in the younger age groups (20-29 and 30-39) are able to save money more frequently than those in the 40 to 49 and 50+ age groups. In the latter group, close to 70% of respondents seldom or never save money. Comparing tenants and owners, it is significant that a larger proportion of tenants always or often save money (50% of tenants and 39,4% of owners). This may reflect a stronger pressure to save among tenants, but it may also be a result of large relative numbers of pensioners being included in the owner group.

Tenant rentals range widely, but some 55% of all rentals paid by tenants in the survey fall between R15 and R24 per month. Against this backdrop, 71% of tenants seldom or never find paying the rent a problem, suggesting that most of these would be able to spend at least their monthly rental when repaying a housing loan, or whilst building a house. The willingness to mobilise household resources in this way is a critical factor when considering financial resources. In this context, nearly 70% of tenant respondents feel that they will somehow find extra money if faced with the possibility of owning a house.

In the past, Mangaung residents have had little access to loans. There is strong support for loans among those interviewed, with

over 86% expressing the opinion that homebuilders in Mangaung need financial assistance of this kind. Backing this sentiment is a positive attitude to loans generally. In this case, over 80% of all respondents feel that loans are seldom or never a bad proposition. Employers are the preferred source of potential loans (more than half of all respondents). Banks are favoured by another 38% of respondents and least desired is a loan from the Administration Board or 'municipality'. Generally, loans from employers are favoured on the grounds of mutual trust and understanding between employer and employee and, on a more material level, on the argument that interest rates are lowest on this form of loan. Few respondents in Mangaung are likely to have loans, but in the context of this belief, loans based on supposedly exorbitant interest rates are bound to be less attractive. A more detailed knowledge of lending procedures may significantly alter the expressed preferences.

While it is clear that many in the present sample have financial resources which could be channelled into the repayment of loans, the size of loan that could be sustained by Mangaung households remains a subject for speculation. Some 56% of respondents state that they would be able to handle an additional R30 per month in household expenses, even if their earnings remain unchanged. Whether this group would be willing to accept a loan repayment of R30 per month is, of course, a moot point.

### 3.2.5 Summary

Owner-building in Mangaung is a practice as old as the residential area itself. Historically it has represented the major means of achieving ownership, and it remains an important option in contemporary Mangaung. Tenant respondents face enormous pressures of overcrowding and unsuitable quarters, and most tenants aspire to ownership. Among this



group the the owner-building alternative seems to be perfectly acceptable, and few doubt their ability to tackle an owner-building project. Many survey respondents, including tenants, are able to put aside surplus income which could eventually be mobilised to build a house, but there is a strong feeling that the availability of loans would make the building option more accessible.

#### 3.2.5.1 Leaving Margaung vs renting

In present circumstances, few tenant respondents would accept renting in the face of attainable ownership, if this ownership were available in Margaung. In terms of prevailing attitudes among tenants, it seems that even this cherished ideal of ownership would be set aside if it could only be gained at the expense of residence in Margaung.

### 3.3 The Scope and Extent of Home Improvements and Attitudes to the Upgrading of Existing Housing

#### 3.3.1 Pressures to effect home improvements

Two major pressures seem to drive home improvement activities in Margaung. Based on responses to open-ended questions in the survey, these pressures can be identified as family growth and the need to improve the physical condition of the house. The latter pressure is sometimes based on aesthetic concerns, and in some cases on the imperative to repair a disintegrating house. Most owners in the survey know someone who has effected improvements of some kind (91,2%), and some 84% of these claim not to have been discouraged by this first-hand contact with residential upgrading. Of course, the very occurrence of renovation and upgrading activity in a neighbourhood may in itself be a pervasive pressure on a status-conscious householder.

### 3.3.2 Alternatives and trade-offs

Faced with the possibility of improved living conditions, most of the homeowners interviewed would sooner improve their present house than seek another dwelling (78,6%), a reflection perhaps of the shortage of houses in Mangaung. In this context, most owners in the survey feel that house alterations are worthwhile. A minority feels that alterations are a waste of money (21,9%).

In general, the physical pressures to effect improvements are probably greatest in the older residential areas of Mangaung. Among all respondents and across all four residential districts, there is strong agreement with the statement that old houses in Mangaung are worth improving (41,6% strongly agree, 31,7% agree). Respondents in Bochabela give the least support to the idea of improving old houses, where some 38% feel that old houses are not worth improving. Little can be concluded from this, since in the even older area of Batho only some 20% of respondents have reservations about improving old houses. At the other extreme, in the newer Rocklands district, the pattern is much the same. Here 24% of respondents are of the opinion that old houses should not be improved.

### 3.3.3 The availability of financial resources and the need for financial assistance

Elsewhere in this report (section 3.2.4) it has been shown that some 46% of homeowners in the survey always or often save money. This accords very closely with the 47% of owner respondents who feel that they would definitely or probably be able to pay for home improvements immediately. This finding seems remarkable in the absence or readily available loan finance. Referring to loans, there is almost unanimous

agreement among owner and tenant respondents that the availability of loans would act as a catalyst to further home improvement (96,2%).

#### 3.3.4 The willingness to upgrade existing dwellings.

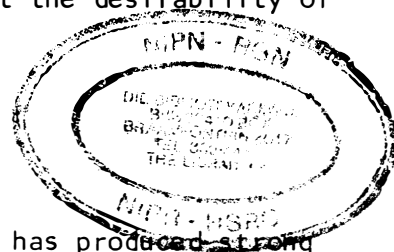
A general willingness to upgrade existing houses is illustrated in the widespread occurrence of various kinds of home improvement activity. Most home-owning respondents (83,6%) have effected minor improvements such as painting or plastering in the past five years, while almost half have undertaken major structural alterations in the same period. The greater frequency of minor improvements may, in part, reflect general financial constraints, but it may also be a symptom of uncertainty. It was shown earlier in this report that many respondents feel unsure about the future of Mangaung. Minor improvements may represent the maximum investment some respondents are prepared to make in the face of an unpredictable residential outlook.

#### 3.3.5 Summary

Pressures to improve existing dwellings take a number of forms in Mangaung, ranging from beautification to the physical imperatives of expanding families and crumbling houses. Home improvement is widely accepted in Mangaung as a means to improve living conditions, even in the oldest and most blighted areas. For many, it may be the only alternative, since moving to a more suitable house is difficult in the face of an acute shortage of housing. Resources are somewhat limited, but many of the homeowners interviewed have managed to improve their houses in some way. Most feel that loans would stimulate upgrading activities significantly. Guarantees of a secure future in Mangaung may also encourage increased investment in home improvements.

#### 4.0 OWNER BUILDING AND HOME IMPROVEMENT IN THE CONTEXT OF COMMITMENT

Contemporary Mangaung stands as an overt expression of the resourcefulness of generations of Mangaung residents. Many families in Mangaung have strong historical ties with the area, but this is not a history of passive residence in a pre-built housing scheme. The people of Mangaung have, in large part, built Mangaung, and have gained a confidence in their ability to help themselves as a result. They have, over the course of decades, evolved procedures for the provision of housing and for the accommodation of those unable for various reasons to contemplate building. Systems of tenure and of building are thus inextricably rooted in the history of Mangaung, and are themselves a reflection of a human commitment to Mangaung. Present practices can only be fully understood in the context of this commitment, and future trends predicted within assumptions about the desirability of such commitment.



#### 4.1 The Context of Commitment to Mangaung

The survey on which this report is based has produced strong evidence that most of the population of Mangaung are firmly rooted in this residential area and in Bloemfontein itself. Associations with Mangaung span decades, running through successive generations of individual families. Ties with Mangaung are also expressed in a contemporary network of employment, educational, social, and family linkages which is, for the most part, focussed on Mangaung and Bloemfontein. There is a continuity and a strong sense of community about Mangaung that is a product of its relatively undisturbed past and which is manifested in a multitude of interlinked ways at present. It is perhaps this global quality of stability and unity that underlies the vaguely defined but almost unanimously positive feelings that residents express about

their township. This overall affection is intangible, but it seems to transcend disquiet about the physical state of Mangaung, and uncertainty about its future.

The present study has also shown that a tiny minority of Mangaung residents is likely to contemplate an alternative place of residence. The inertia of the majority is linked to existing commitment to Mangaung, but may also be directly or indirectly reinforced by some assessment of currently available alternatives. In fact, it could be argued that commitment to Mangaung should not be seen apart from a background of residential deprivation. This investigation does not permit prediction of the effect of a drastically changed set of alternatives, but it is possible to suggest developments which would probably not change existing resistance to moving from Mangaung. Because commitment to Mangaung is a product of historical and social forces, it seems unlikely that alternative places of residence offering physical incentives will appeal to Mangaung residents. The present research has shown quite clearly that the overall advantages of living in Mangaung outweigh concerns about the physical quality of the residential environment. Even offers of ownership seem unlikely to break the resistance of Mangaung residents. A vivid demonstration of this is the willingness of tenants to accept continued tenancy in preference to an owned residential plot outside Mangaung. Overall, it is debatable whether any newly developed residential alternative will disturb the resolve of Mangaung residents to remain in Mangaung, because a commitment born of long association and active involvement is likely to prove resistant to change.

#### 4.2. Commitment, Owner-building and Home Improvements

Owner-building practices have operated and evolved in Mangaung since formally sanctioned by the responsible authorities at the turn of the century. The houses that have been erected

since that time reflect the integration of the owner-builders into the housing processes underlying the residential development of Margaung, and the investment that these houses represent is a material demonstration of commitment to Margaung. In the framework of the apparent depth and durability of this commitment, and considering the continuing demand for housing as a result of present shortages and population growth, it seems reasonable to predict that owner building will persist. Indeed, the present survey has shown that owner-builder is widely accepted as a means of acquiring a house in Margaung. The sustained momentum of owner-building of course is fundamentally dependent on the availability of land and the granting of permission to build.

On the basis of the current research, it is not possible to demonstrate a tradition of home improvements in Margaung, but there is little doubt that some of the pressure to improve is the result of the chronic undersupply of alternative accommodation in Margaung, associated with the physical deterioration of the older parts of the township. As with owner-building, the investment in home improvements can be seen at least in part as a vote of confidence in Margaung. It is also possible that the lack of investment reflects uncertainty, but this argument is difficult to pursue on the basis of the responses available. All that can be said is that home improvements do occur on a considerable scale and that such doubts as do exist about Margaung appear to have an insignificant effect on the overall commitment to the township.

It is popularly believed, the survey suggests, that financial assistance in the form of loans would add momentum to home building and upgrading activities. Such loans could also add to the generally positive attitudes that most residents have toward Margaung, especially if the loans serve to sustain accepted building and upgrading procedures. Few loans have

been available in the past, so it is difficult to assess the public reaction to various loan-granting agencies. In general terms though, the evidence suggests that a willingness to take up loans exists, and that this willingness is sometimes backed by the resources to make regular payments.

## 5.0 CONCLUSIONS

The following is a summary of the salient conclusion that may be drawn from the survey conducted among the residents of Mangaung.

### 5.1 Commitment of Residents to Mangaung

5.1.1 The majority of respondents have long-standing historical and family links with Mangaung.

5.1.2 Most respondents participate in various parts of a web of social and family linkages focussed on Mangaung and Bloemfontein.

5.1.3 Respondents are almost unanimous in believing Mangaung to be the best available place of residence.

5.1.4 Mangaung is characterised by a continuity and a sense of community that seems to underly the strong positive attitudes that are expressed by most of the respondents.

5.1.5 The overall commitment of the majority of residents to Mangaung seems to override the obvious physical shortcomings of the township.

5.1.6 It seems unlikely that new residential areas outside Bloemfontein will attract committed Mangaung residents, even if such areas include physical incentives.

- 5.2 The Extent of Owner-building Practices and Attitudes toward Owner-building
- 5.2.1 Historically, owner-building has been the predominant means of securing home ownership in Mangaung.
- 5.2.2 Most tenant respondents in Mangaung aspire to home ownership.
- 5.2.3 Among tenant respondents owner-building is widely accepted as a viable means of obtaining a house. In fact there is evidence that most tenant respondents have the confidence and the willingness to become owner-builders.
- 5.2.4 In the context of strong commitment to Mangaung, housing shortages and population growth, owner-building is likely to persist.
- 5.2.5 Owner-building rests upon the fundamental conditions of the availability of land and the permission to build.
- 5.2.6 Most respondents are sure that loans will stimulate existing owner-building practices.
- 5.2.7 Resources for the repayment of loans exist, but it is difficult to ascertain the size of loan that could be sustained by the average household in Mangaung.
- 5.3 The Scope and Extent of Home Improvement and Attitudes to the Upgrading of Existing Housing
- 5.3.1 A wide range of pressures to improve existing dwellings is present in Mangaung. These include aesthetic and status considerations, family expansion, a lack of alternative housing and physical blight.



- 5.3.2 Most respondents see home improvements as an acceptable means of improving living conditions.
- 5.3.3 Despite limited resources, most home-owning respondents have effected improvements of some kind.
- 5.3.4 It is widely believed among respondents that loans will encourage home-improvements.
- 5.3.5 Uncertainty about the future of Mangaung may retard upgrading in Mangaung.

## 6.0 APPENDIX

TABLE 1. Years Lived in Mangaung, by District.

Number of Years	Batho		Bochabela		Phahameng		Rocklands	
	No.	%	No.	%	No.	%	No.	%
0-4	4	4,7	3	3,8	2	4,7	0	0,0
5-9	1	1,1	3	3,8	1	2,4	4	4,5
10-14	4	4,7	4	5,1	0	0,0	7	8,0
15-19	3	3,5	6	7,7	1	2,4	9	10,2
20+	74	86,0	62	79,4	38	90,5	68	77,3
	86	100,0	78	100,0	42	100,0	88	100,0

TABLE 2. Years Lived in Mangaung, by Tenure.

Number of Years	Owners		Tenants	
	No.	%	No.	%
0-4	2	1,2	7	5,2
5-9	4	2,5	5	3,7
10-14	7	4,4	8	6,0
15-19	7	4,4	12	9,0
20+	140	87,5	102	76,1
	160	100,0	134	100,0

TABLE 3. Expectation of Mangaung Becoming a Better Place to Live, by Age.

Expectation	20 - 29		30 - 39		40 - 49		50+	
	No.	%	No.	%	No.	%	No.	%
Will become better	19	47,5	30	42,2	40	41,7	36	44,5
Not sure	19	47,5	33	46,5	48	50,0	41	50,6
Will not become better	2	5,0	8	11,3	8	8,3	4	4,9
	40	100,0	71	100,0	96	100,0	81	100,0

TABLE 4. Desired Length of Residence in Mangaung, by Age.

Desired length of residence	20 - 29		30 - 39		40 - 49		50+	
	No.	%	No.	%	No.	%	No.	%
As long as possible	34	81,0	62	86,1	90	92,8	76	92,6
Does not matter	5	11,9	3	4,2	1	1,0	3	3,7
Would like to leave	3	7,1	7	9,7	6	6,2	3	3,7
	42	100,0	72	100,0	97	100,0	82	100,0

TABLE 5. Means of Obtaining House, by District (Owners only).

Means of obtaining House	Batho		Bochabela		Phahameng		Rocklands	
	No.	%	No.	%	No.	%	No.	%
Owner-built	18	31,6	23	52,3	17	77,3	32	86,5
Inherited	21	36,9	15	34,1	4	18,2	1	2,7
Bought from family	6	10,5	0	0,0	0	0,0	0	0,0
Bought from the Board	4	7,0	1	2,3	0	0,0	4	10,8
None of the above	8	14,0	5	11,3	1	4,5	0	0,0
	57	100,0	44	100,0	22	100,0	37	100,0

TABLE 6. Attitude to Owner-building, by Tenure.

Attitude to Owner-building	Owners		Tenants	
	No.	%	No.	%
Strongly agree ordinary people can build houses	18	11,2	16	12,3
Agree ordinary people can build houses	83	51,9	72	55,4
Disagree ordinary people can build houses	37	23,1	32	24,6
Strongly disagree ordinary people can build houses	22	13,8	10	7,7
	160	100,0	130	100,0

TABLE 7. Frequency of Saving, by Age.

Frequency of Saving	20 - 29		30 - 39		40 - 49		50+	
	No.	%	No.	%	No.	%	No.	%
Always	7	16,7	26	36,1	18	18,6	16	19,5
Often	17	40,5	14	19,5	22	22,7	9	11,0
Seldom	14	33,3	27	37,5	46	47,4	27	32,9
Never	4	9,5	5	6,9	11	11,3	30	36,6
	42	100,0	72	100,0	97	100,0	82	100,0

TABLE 8. Desirability of Improving Old Houses, by District.

Desirability of improving old houses	Batho		Bochabela		Phahameng		Rocklands	
	No.	%	No.	%	No.	%	No.	%
Strongly agree worth improving	50	58,1	24	30,8	11	26,2	37	42,5
Agree worth improving	18	21,0	24	30,8	22	52,4	29	33,3
Disagree worth improving	8	9,3	15	19,2	5	11,9	7	8,1
Strongly disagree worth improving	10	11,6	15	19,2	4	9,5	14	16,1
	86	100,0	78	100,0	42	100,0	87	100,0

10/11/12

10/11/12

10/11/12

Copy  
Doc 119433  
~~119434~~

