

# RESIDENTS' REFLECTION ON TENURE IN SECURITY ESTATES IN SOUTH AFRICA

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## OPSOMMING

Baie Suid-Afrikaanse gesinne het in onlangse jare uit vrees vir misdaad na sekuriteitsontwikkelings verhuis eerder as om groot uitgawes aan te gaan om huise in oop woongebiede beter te beveilig.

Vir diegene wat dit kan bekostig, het verblyf in 'n sekuriteitskompleks terselfdertyd geleentheid gebied om 'n bepaalde leefstyl en verhoogde status te bekom. Hierdie verkennende studie het 205 respondente van beide geslagte wat in sekuriteitskomplekse in hoër sosio-ekonomiese gebiede in Tshwane woon, betrek.

Hulle het 'n gestruktureerde vraelys voltooi wat ten doel gehad het om ondersoek in te stel na redes waarom hulle in 'n sekuriteitskompleks gaan woon het asook hulle na-aankoopevaluering van die tipe verblyf om die voor- en nadele wat hierdie tipe behuising inhou te kan beskryf.

Data-insameling is bemoeilik deur die ontoeganklikheid van sekuriteitskomplekse, dus moes daar noodgedwonge van gerieflike steekproefneming gebruik gemaak word. Dit was geen verrassing toe *veiligheid en sekuriteit* aangedui is as die belangrikste beweegredes waarom hulle na 'n sekuriteitskompleks verhuis het nie, hoewel die *indrukwekkendheid* van hierdie ontwikkelings ook bepalend was.

Respondente was glad nie geneë om in die toekoms 'n vrystaande huis buite 'n sekuriteitskompleks te oorweeg nie. Hierdie studie bevestig dus 'n baie positiewe na-aankoop evaluering van behuising in sekuriteitskomplekse. Respondente het hierdie tipe verblyf as 'n soort *utopia* ervaar waar hulle die bekommernis oor *onderhoud- en bestuurskewessies* gespaar is. Hulle was ook baie positief oor die sogenaamde *uniekheid* van die komplekse waarin hulle gewoon het; beskikbare *spasie*; *veiligheid* en *sekuriteit* wat tot hulle *welsyn* bydra asook goeie *buurmanskap*.

Negatiewe aspekte wat deur middel van die projektiewe tegniek na vore gekom het en wat deur voornemende kopers in ag geneem behoort te word, sluit onder meer gebrek aan privaatheid in (erwe is dikwels klein en huise word soms baie na aan mekaar gebou) asook die langtermyn finansiële implikasies wat maandelikse heffings inhou omdat dit bekostigbaarheid in gedrang bring. Positiewe eien-

skappe het egter vir hierdie negatiewe aspekte gekompenseer.

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## THE ORIGIN OF SECURITY ESTATES

Due to an increase in crime and violence in South Africa in recent years, homeowners have had to spend exorbitant amounts on security measures to safeguard their properties. Many – especially those in higher income groups – have therefore moved to security estates that are perceived as more secure environments (Low, 2001; Demombynes & Özler, 2005). For many, living in a security estate has become one of the most suitable ways of getting control over their environment and assuring a feeling of safety and security (Coy & Pöhler, 2002; Hook & Vrdoljak, 2002; Irazábal, 2006). Security estates have thus become one of the fastest growing sectors in South Africa (Hook & Vrdoljak, 2002) and have caused major social and spatial changes in cities across the country since the 1990's (Low, 2001; Donaldson *et al.*, 2003).

Modern day security estates originated from so-called "gated communities" that originated during the pre-Roman times when sanctified boundaries symbolically separated the civilization from barbarism (McKenzie, 2005). The fortification walls revealed the wealth of the inhabitants and strict access control kept enemies at a distance (Schoenauer, 2000:101). Similar communities were later established in New York to protect wealthy families (Low, 2001). Investors cleverly reproduced the idea in Europe in Paris and Berlin during the late 1800's and early 1900's. Shortly thereafter countries across the globe followed (Hook & Vrdoljak, 2002; Glasze *et al.*, 2006:2-3; Irazábal, 2006) although these developments are now better known as private neighbourhoods or security estates, depending on their design and location and level of prestige. In America private neighbourhoods were initially created during the 1960's as a suitable housing alternative for elderly people (Low, 2001) while similar developments were erected in the centre of Paris in the 1970's (Webster & Le Goix, 2005). Gated communities and security estates have become particularly popular in major urban areas in South Africa since the 1980's (Low, 2001).

Security estates is a global phenomenon that thrives on homeowners' need to guard the safety of their families and personal environments (McKenzie, 2005; Webster & Le Goix, 2005; Irazábal, 2006; Borsdorf & Hidalgo, 2008). The multiplication of security estates has transformed city planning around the world (Grant, 2005; Webster & Le Goix, 2005; Rofe, 2006; Glasze *et al.*, 2006:3) and even building styles are copied between countries as a result of globalization (Irazábal, 2006; Borsdorf & Hidalgo, 2008). Security estates are generally enclosed by walls, fences or natural borders such as rivers. Access control restricts entry to residents or guests who are permitted entry by owners of property in these estates. Security estates are supposed to provide a sense of well-being, i.e. security and safety along with a prestigious lifestyle – whether one of exclusivity and leisure, for example golf estates, fly fishing estates or boutique estates. Owners are however obliged to honour a code of conduct that is overseen by a homeowners' organization (body corporate),

which may exert pertinent restrictions in terms of alterations to the exterior of buildings, entry to premises and use of facilities (Hook & Vrdoljak, 2002; Atkinson & Blandy, 2005; McKenzie, 2005; Webster & Le Goix, 2005).

## RESEARCH PROBLEM AND SIGNIFICANCE OF THE RESEARCH

Although security estates are primarily meant to ensure residents' safety and security along with an attractive lifestyle that may have been very persuasive in terms of moving into a specific estate, housing in security estates is an expensive type of tenure. Properties in these estates are fairly expensive and residents have to pay monthly levies to maintain facilities that they not necessarily make use of. In addition, security estates are often designed according to specific architectural styles. Governing bodies therefore exert firm control in terms of changes to the exterior of houses, which may be frustrating in the long term. The size of the stands in many security estates is relatively small and because houses are often densely built, privacy may be infringed and noise from neighbouring houses could become problematic. Homeownership in security estates therefore imposes pertinent restrictions even though homeowners may idealise the idea in general. The post-purchase evaluation of tenure in security estates may therefore reflect some disheartenment due to over-emphasis of safety, security and lifestyle issues and an oversight of issues that could cause frustration on a day-to-day basis.

Despite an abundance of literature that address various aspects of security estates such as legal aspects (Atkinson & Blandy, 2005; Blandy *et al.*, 2006); different types of security estates and its influence on city planning (Irazábal, 2006; Rofe, 2006; Borsdorf & Hidalgo, 2008); the effect of security estates on the general social environment and segregation (Webster & Le Goix, 2005), evidence with regard to homeowners' post-purchase evaluation of tenure in security estates is lacking. It is not clear whether the promise of a safe and a secure living environment eventually meets their expectations, and if so, whether that compensates for pertinent constraints. Security estates inevitably also impose pertinent limitations on urban planning and local governance and people who live in the neighbourhood are also affected by these developments (Kruger & Landman, 2003; Lemanski *et al.*, 2008). Empirical evidence of homeowners' post purchase evaluation of residence in security estates would provide useful information that could be used by professionals who are involved in new developments, i.e. architects, town planners and developers as well as property consultants and estate agents in terms of their marketing efforts and during interaction with prospective buyers. Findings would also add to extant literature within the discipline of Consumer Science where professionals aim to encourage and facilitate informed, responsible buying decisions.

## RESEARCH AIM AND OBJECTIVES

This study focussed on homeowners in security estates in Tshwane, South Africa. The aim was to investigate and describe factors that encouraged homeowners to reside in a security estate and to explicate their post-purchase evaluation of tenure in such a development. Empirical evidence of pertinent advantages and homeowners' concerns about tenure in a security estate would be useful to facilitate the complex issues that prospective buyers are confronted with and could be used to compile marketing material with relevant content. Findings would also enrich literature in a field that has been largely neglected to date and would provide a platform for further research on a more representative basis.

## CONCEPTUAL BACKGROUND

### Factors that influence housing decisions

An increase in crime and violence in South Africa in recent years has driven homeowners to spend large sums of money on security measures that might assure their families' safety. Many who could afford it, however opted to move to a security estate that promised one of the most suitable ways to regain control over one's environment and to retain a feeling of safety and security (Coy & Pöhler, 2002; Hook & Vrdoljak, 2002; Irazábal, 2006) whilst enjoying a highly sought after lifestyle that excludes fearful experiences (Low, 2001; Donaldson *et al.*, 2003; Demombynes & Özler, 2005; Rademeyer, 2008).

Apart from being influenced by psychological factors such as security and safety, housing decisions are also influenced by the physical appearance, i.e. the design, style and layout of the house that constitute aspects that are associated with homeowners' self-esteem and self-actualisation (Koppe, 1955; Belk, 1988; Gunter, 2000:6). "Home" provides opportunity for occupants to express their own identity and individuality and to smarten their properties through special attention to their gardens, the exterior and the interior of their homes (Gunter, 2000:7; Leith, 2006). One's home and the location of the home communicate certain information to the outside world, such as homeowners' tastes, personalities, social status and the social group they belong to or wish to be part of (Kron, 1983:16, 44; Coy & Pöhler, 2002; Hook and Vrdoljak, 2002; Wu, 2005; Colic-Peisker & Johnson, 2010; Opoku & Abdul-Muhmin, 2010). Prospective homeowners would therefore try to find a house that comes as close as possible to their expectations. This is evident in terms of the marketing of security estates, which aim to not only emphasise increased security, but also to portray specific images, lifestyles and levels of prestige that may attract potential buyers (Coy & Pöhler, 2002; Hook & Vrdoljak, 2002).

Purchasing a house involves a major financial commitment for the buyer and has implications over 20 years or more (Lindamood & Hanna, 1979:7-8; Smith, 1994; Gunter, 2000:3-4) irrespective of the uncertainty of the future – an aspect that has unfortu-

nately brought many households to their knees during the recent pressing global economic climate. Traditionally the husband acted as the main decision-maker for major, high risk purchases such as a housing decision. In modern society however, joint decision-making is more apt (Schiffman & Kanuk, 2010:329), especially in dual income households where women often make a considerable financial contribution to household incomes. Both partners would therefore enter a housing decision with pertinent expectations. Subsequently their post purchase evaluations may differ.

### Preferred housing characteristics

The norms and framework of what a person regards as acceptable mostly evolves from socialisation with different groups such as their family, community and society (Morris & Winter, 1978:45; John, 1999). A family's housing preferences are hence influenced by the needs of the family, individual personalities as well as desires of individual family members that may influence their choice in terms of type of housing, the architectural design, the apparent uniqueness and desired levels of privacy, security and safety (Lu, 1999; Rapoport, 2001; Levy & Lee, 2004; Ridoutt *et al.*, 2005; Vera-Toscano & Ateca-Amestay, 2008; Opoku & Abdul-Muhmin, 2010). Potential homeowners' preferred housing characteristics (Özüekren & Van Kempen, 2002) are based on their needs and aspirations (Kron, 1983:144; Vera-Toscano & Ateca-Amestay, 2008). Wants develop over time: some wants are considered as luxuries rather than necessities and are driven by various influences such as social and cultural influences (Newmark & Thompson, 1977:12; Opoku & Abdul-Muhmin, 2010). Financial status, social status and all related consequences in terms of a housing decision are inevitably related to the stage of family lifecycle (Morris & Winter, 1978:125; Adams, 1984; Goodman, 2003) and would therefore significantly influence housing preferences (Krueger, 2005; Calem *et al.*, 2010; Diaz & Luengo-Prado, 2010; Opoku & Abdul-Muhmin, 2010).

Housing attributes could be intrinsic in kind, e.g. the size, uniqueness and individuality expressed in the design and decor of the house, levels of privacy in and around the house, safety and security features as well as costs that are associated with levies and other fees. Housing attributes could however also be of an extrinsic nature, e.g. the location of the house, the social interaction with neighbours which influence social status, lifestyle etc. (Opoku & Abdul-Muhmin, 2010). Some of these attributes are related to household income and social status and could be pertinent facilitators or constraints in terms of a family's housing norms, the quality of the housing, expenditure on the type of housing and the neighbourhood where a house is situated (Morris & Winter, 1978:125; Hunt *et al.*, 1996).

### Risks involved in a housing purchase

The purchase of a house is a complex, high involvement decision that involves potential homeowners'

preferences for alternative dwelling, tenure options, impact of housing attributes and related environmental factors (Opoku & Abdul-Muhmin, 2010). People therefore tend to make use of decision networking to facilitate their decisions (Hosseini *et al.*, 2010), for example to consult friends and family. People may feel that they are pressurised by their social environment to reside in a house with a similar or higher status (Colic-Peisker & Johnson, 2010). A housing decision is therefore strongly influenced by distinction and status (Truys, 2010). Homeowners in fact communicate non-verbally to the world their accomplishments through the house/ place of tenure and it serves as a symbol of personal and social identity (Opoku & Abdul-Muhmin, 2010).

Potential buyers will also keep in mind the safety of a neighbourhood (Demombynes & Özler, 2005), which explains tenure choices in security estates where fear of crime is reduced and the risk of crime is lowered (Kruger & Landman, 2003). Properties in neighbourhoods that have higher crime incidences have a lower re-sale potential (Demombynes & Özler, 2005), which may be highly important for young homeowners who may want to move some day when their financial position and family status change.

### Housing satisfaction

It is important that homeowners are satisfied with their housing environment as it influences their quality of life (Lu, 1999). Satisfaction implies congruence between housing desires and actual experiences, while dissatisfaction results as the contrary (Lu, 1999). If dissatisfaction occurs because a household's housing consumption threshold has been exceeded, equilibrium can be restored by considering alternatives, for example to extend the house, to re-vamp it, or to move (Wong, 2002). Dissatisfaction with one's housing can result from changes in the social environment for instance changes in employment and/or distance of the work place from home and/or ideal levels of status and/or a need to upgrade level of security (Gronhaug *et al.*, 1987; Mallet, 2004). When the level of dissatisfaction is not restorable for example when a homeowner is not allowed to extend the house or to change the exterior façade, dissatisfaction would prompt willingness to move elsewhere (Morris *et al.*, 1976; Lu, 1999; Vera-Toscano & Ateca-Amestay, 2008). Housing satisfaction is therefore always the outcome of a comparison of housing expectations and the qualities and potential of existing housing (Morris & Winter, 1978:127; Hoyer & MacInnis, 2008:281). People's different orientations and values and differences in terms of what they regard acceptable explain why housing satisfaction differs from one resident to another (Wang & Wallendorf, 2006; Erdogan *et al.*, 2007).

Prerequisites for housing satisfaction include aspects such as the functional performance of a house that allows residents to perform the tasks that they regard important in the house (e.g. having enough space to entertain frequently); to live comfortably without being inconvenienced by neighbours; to enjoy ample

parking; certain physical and environmental features (e.g. a specific architectural style and a large yard) (Djebarni and Al-Abed, 2000; Gunter, 2000:10). Housing satisfaction is also determined by the perceived living conditions, i.e. whether the residents are satisfied with the physical surroundings of the house, their social relationships in the neighbourhood, the performance of the local authorities, perceived quality of facilities in the area (Erdogan *et al.*, 2007) as well as achievements and changes in the lives of the family/household (e.g. changes in family income or family structure (Tsatsaronis & Zhu, 2004; Chambers *et al.*, 2009; Opoku & Abdul-Muhmin, 2010).

### Housing development in South Africa

Housing in the middle- and upper income market has grown by approximately 418% during the decade after 1997 in South Africa (Muller, 2010). Housing in the upper income market has in particular faced major economic challenges during the recent global recession due to a significant drop in sales. For many consumers the purchase of a new house was complicated by the implementation of the National Credit Act in 2006 (Pearse, 2010). The housing market hit rock bottom in the first half of 2009, but slowly started to recover thereafter due to better economic conditions (Mortgage plus, 2010; SAPA, 2010). Houses in security estates fall into middle- and higher price categories, the latter being more sophisticated and lifestyle orientated. Living in a security estate is generally associated with upper income levels: 2010 data for example shows that the average house price in South Africa was around R765 000 while the value of housing in up-market security estates were three to ten times higher on average (Muller, 2010).

Most of the new housing developments in urban areas in South Africa are walled and fenced (Webster, 2001). Security estates have therefore become a popular housing alternative (Hook & Vrdoljak, 2002; Jürgens & Gnad, 2002; Atkinson & Blandy, 2005; McKenzie, 2005). The highest prevalence of security estates in South Africa is in Gauteng (60%) and the Western Cape (20%) (Lemanski *et al.*, 2008) and interestingly this form of tenure is inhabited and accepted across all racial groups and is no longer perceived as a distinguished way of living for rich White people only (Guest editorial, 2002). Housing in a security estate is regarded as a sound financial investment while providing a desirable lifestyle and creating community cohesion and social control (Lemanski *et al.*, 2008).

### RESEARCH DESIGN AND METHODOLOGY

A survey that formed the basis of an exploratory and descriptive study was done during 2009/2010 amongst homeowners in upmarket security estates in Tshwane, the capital of Gauteng, which is the most affluent of the nine provinces in South Africa. Approximately 60% of the country's security estates are situated in this area. Respondents were selected through purposive sampling and different types of estates were targeted in eastern and southern parts

of the city that are characterised by multiple security developments. Convenient snowball sampling provided the only workable solution to recruit respondents because it was extremely difficult to gain access to the estates. A drop-off-collect-later procedure was used to distribute the structured questionnaires per prior appointment and they then assisted in recruiting additional respondents in the same estates. The sample consisted of homeowners (preferably couples) who had lived in the selected estate for at least one year.

The pre-tested questionnaire consisted of seven sections which mostly requested responses involving Likert-type scales, namely A: Demographic information; B: Factors that influenced them when buying their house (five most important factors had to be chosen and prioritised from a list of 18); C: Respondents' definition of their dream homes (25 statements); D: Evaluation of their residence in a security estate (16 statements); E: Reasons why they moved into a security estate (10 statements); F: Consideration of alternative housing types (10 statements); G: A projective technique that provided respondents with the opportunity to present additional information that not necessarily came to the fore through other questions and which could provide valuable recommendations to prospective buyers. This task requested respondents to anticipate the role of an estate agent and to "advise prospective buyers before buying property in a security estate, specifically to assist them to fully understand the implications of their decision to reside in a security estate". This task provided respondents the opportunity to disclose their ideas without any limitations. Content analysis was done to identify prominent concepts while axial coding was implemented to categorise concepts in terms of coherent ideas. Only sections A, B, D, E, F and G are relevant to this report.

## RESULTS

### Demographic data

The sample comprised 205 respondents from 108 households, both male (49.3%) and female (50.7%). Unfortunately both partners of a household were not always willing or available to complete a questionnaire. No age limit was set but 76.6% of the sample was still economically active: 23.4% were younger than 40 years of age; 52.2% were between 40 and 59 years old; only 23.4% were older and mostly retired. The largest representation was in the age group 40-49 years (31.2%). Age and period of tenure was not necessarily regarded as an indication of experience as it was assumed that younger homeowners may have acquired relevant experience through socialisation, i.e. learning from their parents who set an example in terms of lifestyle and the type and quality of housing that were regarded acceptable (Skaburskis, 1997; Smiths & Michielin, 2010). It was however assumed that older homeowners would be more established in terms of their lifestyle (Battu & Phimister, 2008; Colic-Peisker & Johnson, 2010).

Although 42 households (38.8% of the sample) did not have any children in their homes, as many as 137 children were involved across the remaining 66 (61.2%) households. The estimated value of respondents' homes ranged from approximately R3 million (47.3%) to over R7 million (6.9%). All respondents therefore fell in the upper socio-economic status category (Du Toit & SAPA, 2010). Only 19.5% of the sample had lived in security estates for less than two years. The majority (57.6%) had more than four years' experience of residence in security estates, while 22% of the sample indicated that they had never lived in a security estate before moving into their present homes. An overwhelming 82.4% indicated that they would never consider moving to another type of tenure in the future; 15.6% indicated

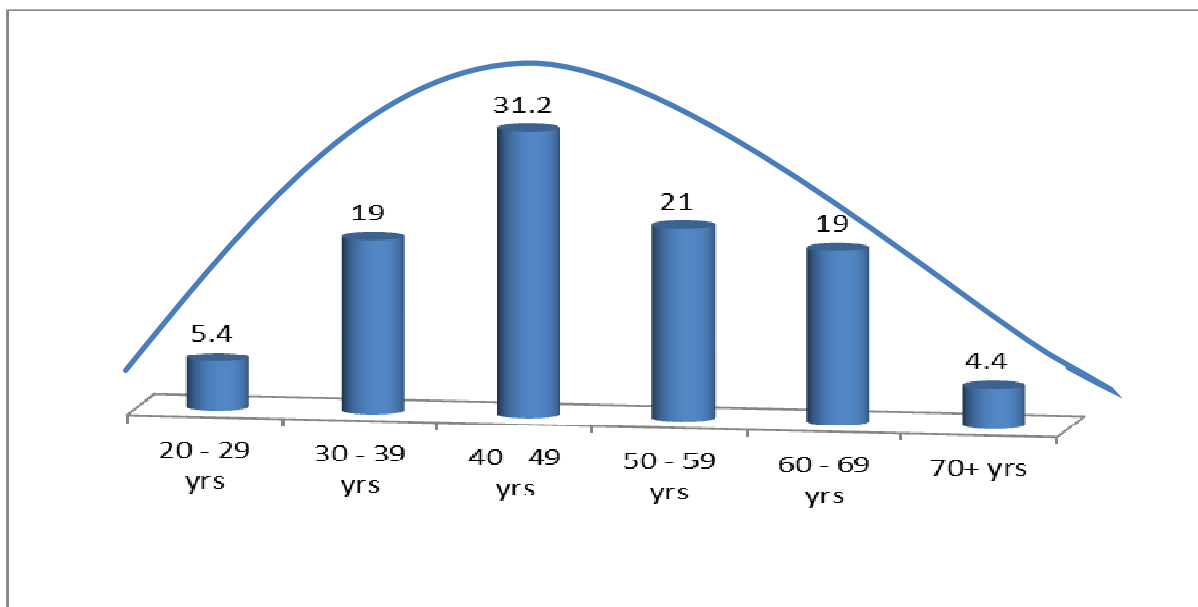


FIGURE 1: AGE DISTRIBUTION OF RESPONDENTS (%)

**TABLE 1: MOST IMPORTANT FACTORS CONSIDERED WHEN BUYING A HOUSE (N=205)**

Statements	Most important*
Situated in a security estate that provides all the associated security measures	108
Affordable in the long term	32
Practical (floor plan) with well positioned private and social zones	26
Safe, i.e. equipped with all the necessary safety features	26
Situated in a lifestyle estate with a specific association, e.g. a golf estate / nature reserve	26
Located in a neighbourhood (area) with a good reputation	25
Spacious (large in size)	21
A type of house that will resell easily	21
Located within close proximity to schools	21
Privacy from neighbours (how the houses are positioned on the stands)	18
Located within close proximity to shopping centres	11

\*Totals exceed N = 205 because respondents could mark five items

that they might consider doing so while a mere 2% affirmed that they would do so when the opportunity arises.

### Factors that were persuasive in terms of respondents' home purchasing decisions

Respondents were asked to circle five factors from a list of 18, which they then had to prioritise as an indication of what they considered most important in terms of buying a house. These attributes were compiled from literature, adding attributes that are unique to residence in a security estate. Findings are presented in descending order in Table 1.

The majority of the respondents (n=108; 52.7%) indicated that they wanted a house that was *situated in a security estate that provides all the associated security measures*. Apart from emphasis on safety and security, they specified that the house needed to be situated in a security estate, which suggests that they wanted the house to offer something over and above attributes that satisfied their basic human need for safety and security. To a lesser extent but nevertheless very important, was respondents' (n=32) requirement that housing had to be *affordable in the long term*. At the time of the study, the effects of the pressing economic climate were still very real and responses may have indicated a rational consideration and concern about future interest rates and credit restrictions. Equally important (n=26) were respondent' consideration of practical, functional issues, i.e. requiring: *A practical house (floor plan) with well positioned private and social zones; A safe home that is equipped with all the necessary safety features; Location in a lifestyle estate with a specific association, e.g. a golf estate / nature reserve; and Location in a neighbourhood with a good reputation*.

Despite their concern for basic human needs and practical issues, respondents' concern about higher order needs can not be ignored, for example concern about social needs and image. Insurance companies in South Africa use neighbourhoods as an indication of crime proneness and insurance premiums are computed accordingly. Residing in a "safe neighbourhood" such as a security estate therefore enhances a family's quality of life (Kruger & Landman, 2003; Naude, Rossouw & Krugell, 2009) but also holds

pertinent financial benefits that seem to be a concern (Table 1).

### Reasons for moving into a security estate

Responses to ten questions on a 5-point Likert-type scale made it clear why respondents moved into a security estate rather than a house in an open neighbourhood (see Figure 2).

Seven of the reasons listed seemed influential in more than 85% of the respondents' decision to move to a security estate. Three of the reasons were safety and security related - an issue which is a basic human need and seems important irrespective of a person's social standing in society. The other reasons implied higher order needs namely lifestyle and image. Clearly these well-off respondents were firstly concerned about safety and security (95.6%), but also wished to attain certain social benefits. The image of the estate seemed more influential than the additional facilities that were offered by the various estates (see Figure 2) while *the idea that general maintenance of facilities would no longer be their problem* seemed less of a concern.

Responses were thereafter subjected to Principal Factor Analysis to reduce and regroup the ten influences in terms of coherent factors. Subsequently two factors were retained from the data by using Kaiser's Criterion and retaining attributes with eigenvalues greater than 1. An Orthogonal Varimax rotation was done to equalise the relative importance of the two factors and to simplify the interpretation of the factors. Table 2 presents the findings in descending order per factor.

Upon analysis of the content, the two factors were labelled *Well-being and impressiveness* (Factor 1), and *Lifestyle* (Factor 2) respectively. Factor 1 integrated attributes relating to physical well-being, i.e. safety and security with social and status related attributes - specifically the impressiveness of the type of tenure. Findings thereby suggest that a safe and secure tenure type should address specific status issues simultaneously. Factor 2 cohered attributes that reflected an anticipation of lifestyle, i.e. enjoying facilities in a good neighbourhood whilst not having concerns about maintenance. This is typical of the life-

style of higher socio-economic groups who can afford luxuries and services without doing the labour themselves. The overall Cronbach Alpha was 0.85, therefore none of the items would substantially increase the reliability if they were deleted. The Cronbach Alphas for the two factors were 0.82 and 0.77 respectively, which suggests satisfactory internal consistency for both.

A one-way ANOVA was then done across gender (male and female) and age (<40 years and ≥40 years) sub sets of the sample to test whether any differences existed between the group means. The hypotheses for gender would be:

$$H_0 : \mu_{male} = \mu_{female}$$

$$H_a : \mu_{male} \neq \mu_{female}$$

One of the assumptions of ANOVA is homogeneity of variances. Levene's test was used to test whether the variances of the groups were significantly different. Table 3 presents the findings.

Means revealed that, irrespective of the sub set of the sample, respondents *strongly agreed* that *physical well-being and impressiveness* convinced them to

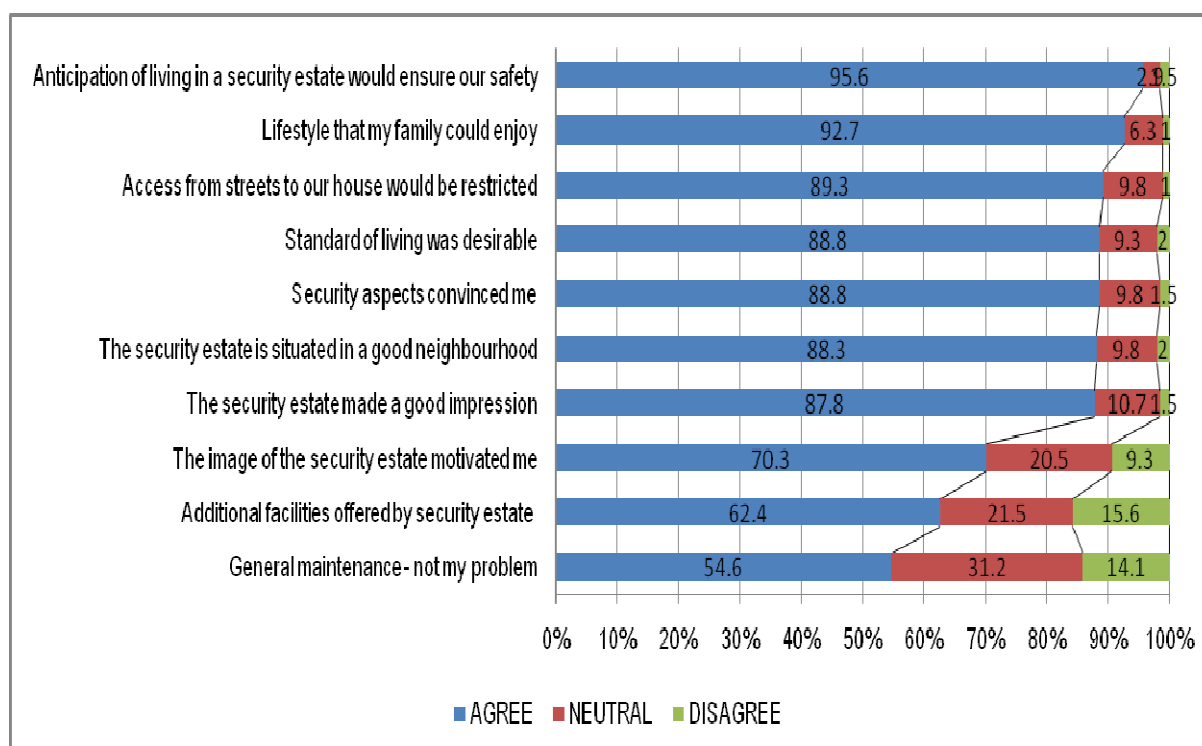


FIGURE 2: REASONS FOR MOVING INTO A SECURITY ESTATE

TABLE 2: FACTOR LOADINGS OF REASONS WHY RESPONDENTS MOVED TO A SECURITY ESTATE

Statements	Factor 1	Factor 2
The anticipation that living in the estate would ensure our safety	0.876	-0.031
Security aspects in the estate convinced me	0.618	0.278
I liked the fact that access from streets to our house would be restricted	0.597	0.171
The security estate made a good overall impression	0.596	0.466
The lifestyle that my family could enjoy seemed attractive	0.556	0.387
The image of the estate motivated me	0.204	0.674
The standard of living in the estate was desirable	0.457	0.638
Additional facilities offered by the estate, for example swimming pools, tennis courts, golf courts etc., were desirable	0.082	0.609
The idea that general maintenance of facilities would no longer be my problem was attractive	0.117	0.582
The security estate is situated in a good neighbourhood	0.490	0.519
% Variance explained (VP)	81.10	18.90
Cronbach Alpha	0.82	0.77
Mean	22.33 <sup>1</sup>	19.79 <sup>2</sup>
Standard Deviation	2.72	3.58

Explanation of means: Mean<sup>1</sup>: Maximum: 25; Mean<sup>2</sup>: Maximum: 25;  
Factor 1: Well-being and impressiveness; Factor 2: Lifestyle

**TABLE 3: ONE-WAY ANOVA ACROSS GENDER AND AGE GROUPS**

Factor 1—Well-being and impressiveness	Levene's Test (Sign at p<0.05)	Interpretation
Across Gender	$p = 0.611 (p > 0.05)$	The variance of <b>male</b> and <b>female</b> are the same
Across Age	$p = 0.780 (p > 0.05)$	The variance of the <b>age</b> groups are the same
<b>ANOVA</b>		
Across Gender	$p = 0.398 (p > 0.05)$	No difference in <b>gender</b> group means
Across Age	$p = 0.368 (p > 0.05)$	No difference in <b>age</b> group means
Factor 2—Lifestyle	Levene's Test	Interpretation
Across Gender	$p = 0.995 (p > 0.05)$	The variance of <b>male</b> and <b>female</b> are the same
Across Age	$p = 0.686 (p > 0.05)$	The variance of the <b>age</b> groups are the same
<b>ANOVA</b>		
Across Gender	$p = 0.628 (p > 0.05)$	No difference in <b>gender</b> group means
Across Age	$p = 0.785 (p > 0.05)$	No difference in <b>age</b> group means

$M_{\text{Well-being and Impressiveness}} = 22.33$ ;  $M_{\text{Lifestyle}} = 19.79$   
 $M^M = \text{Male}$ ;  $M^F = \text{Female}$ ;  $M^O = \geq 40 \text{ Years}$ ;  $M^Y = < 40 \text{ Years}$

move to a security estate. Similarly all *agreed* that the potential *lifestyle* was influential. No significant difference between either the gender (male v female;  $p=0.4$ ) or age (<40 v  $\geq 40$  years of age;  $p=0.4$ ) categories could be found although older females expressed stronger agreement than the other groups and younger males' responses reflected the contrary.

**A consideration of alternative housing types**

A list of ten statements were responded to by means of a five-point Likert-type scale to determine the shortcomings of tenure in security estates and whether respondents would be willing to move to open neighbourhoods in the future. The findings are presented in Figure 4.

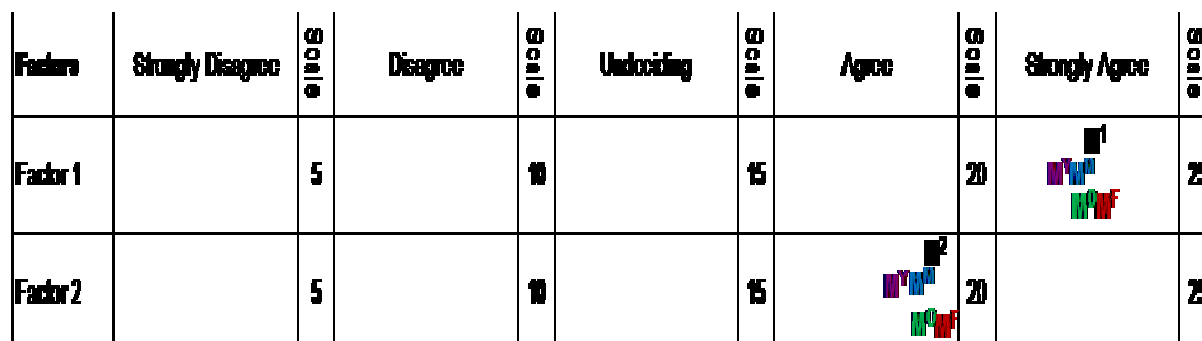
Between 30.2% and 56.6% of the respondents disagreed that pertinent frustrations of residence in security estates would be resolved through alternative housing types. Only 12.2% to 36.6% agreed that other housing types would pose fewer restrictions. Although between 26.8% and 34.6% of the respondents were hesitant to take a stance on the issue, findings suggest that the majority of respondents would not consider moving to alternative housing types.

**Respondents' evaluation of tenure in a security estate**

Respondents had to evaluate tenure in security estates by responding to 16 statements on a five-point Likert-type scale. Statements specifically referred to tenure in security estates. Simple descriptive statistics indicated that respondents were mostly positive about tenure in security estates (Figure 5), which confirmed the findings that are visually presented in Figure 4.

A Principal Exploratory Factor Analysis, i.e. an Orthogonal Varimax rotation was performed to scrutinise the 16 attributes and to reduce and summarise the attributes in terms of coherent factors that would equalise the relative importance of the factors and simplify their interpretation. Five factors were retained from the data by using Kaiser's Criterion based on eigenvalues greater than 1. This option involved all of the items (see Table 4). Five factors were distinguished and figures are presented in descending order for ease of interpretation.

Factors were labelled in accordance with their content, i.e. Factor 1: Utopian attributes; Factor 2: Maintenance and management issues; Factor 3: Well-



Explanation of means\*:  
 $M^1 = 22.33$   
 $M^2 = 19.79$

$M^M = \text{Male}$   
 $M^F = \text{Female}$   
 $M^O = \geq 40 \text{ Years}$   
 $M^Y = < 40 \text{ Years}$

Factor 1: Well-being and Impressiveness  
 Factor 2: Lifestyle and maintenance

**FIGURE 3: REASONS WHY RESPONDENTS MOVED TO A SECURITY ESTATE PER GENDER AND AGE**



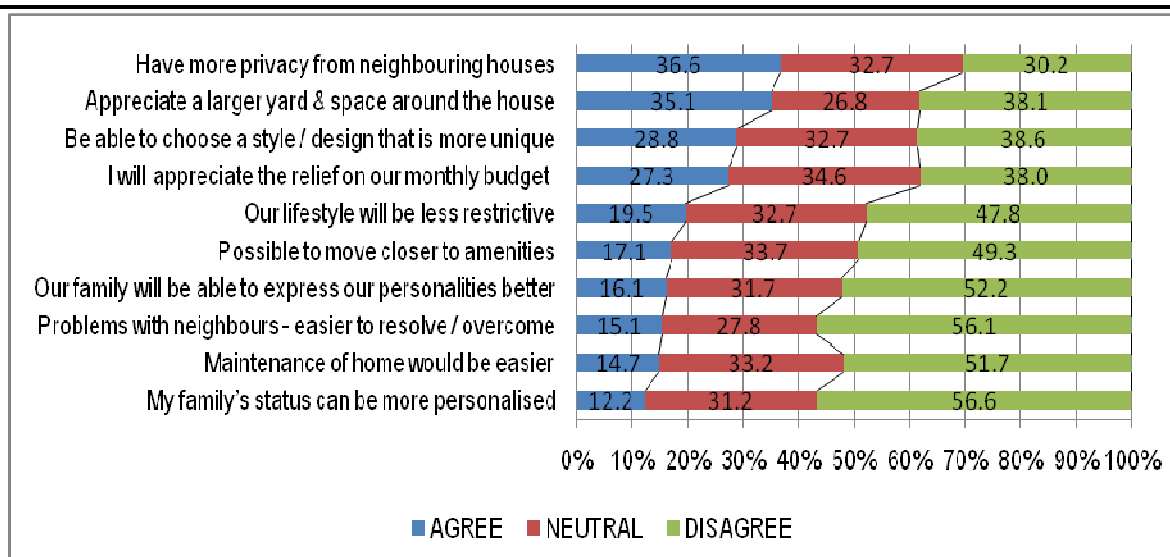


FIGURE 4: RESPONDENTS' CONSIDERATION OF ALTERNATIVE HOUSING TYPES

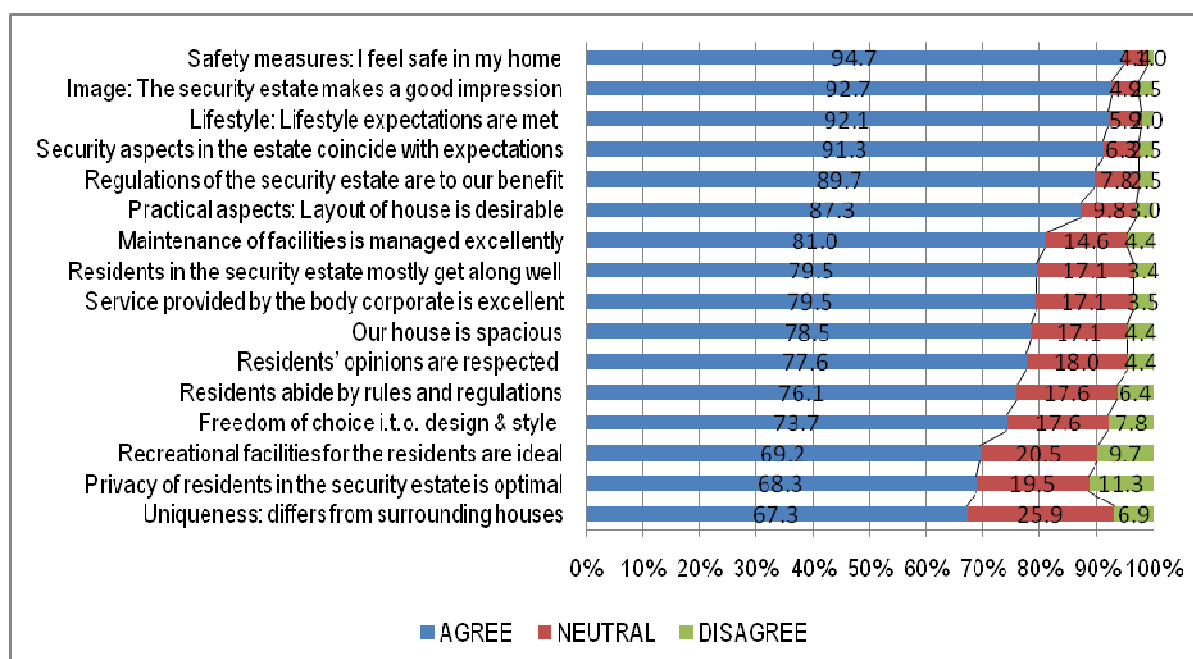


FIGURE 5: RESPONDENTS' EVALUATION OF RESIDENCE IN A SECURITY ESTATE

being and practicality; Factor 4: Uniqueness and spaciousness; Factor 5: Neighbourliness. The respective Cronbach Alphas reflect a satisfactory internal consistency for factors 1, 2 and 4. Factor 3 contained only three attributes and did not benefit from a deletion of any one of the attributes in an effort to improve the internal consistency. The same applied for factor 5.

When thinking about their tenure, residents *strongly agreed* (M: 22.32/25) that security estates provided a pleasant option that fulfilled their basic human needs of being safe and protected amidst an enjoyable lifestyle (Factor 1); and *strongly agreed* (M: 12.27/15) that services and maintenance were taken care of on their behalf by a competent committee (Factor 2). Although respondents evaluated all of the factors

positively, some factors possibly deserve more attention to enhance positive judgements, for example the practical issues that influenced residents' day to day activities and privacy (Factor 3: M: 11.83/15). Optimal privacy levels in a home environment are essential to ensure the well-being of residents and their housing satisfaction (Harris, Werner, Brown & Ingebritsen, 1995; Djebarni and Al-Abed, 2000), which explains why respondents may have been slightly harsher in their evaluation of this factor. Similarly opportunity within estates to express their uniqueness and individuality through the exteriors of their housing were restricted to some extent, or at some estates (Factor 4: M: 11.99/15), and so-called neighbourliness indicated prevalence of some irritation (Factor 5: M: 7.78/10).

**TABLE 4: FACTOR LOADINGS OF RESPONDENTS' EVALUATION OF RESIDENCE IN A SECURITY ESTATE**

Statements	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
Safety measures: I feel safe in my home in the estate	<b>0.920</b>	0.150	0.071	0.140	0.074
Security aspects in the estate coincide with my expectations	<b>0.779</b>	0.167	0.127	0.154	0.057
Lifestyle: Our lifestyle expectations are met in the estate	<b>0.594</b>	0.130	0.486	0.047	0.050
Image: The estate makes a good impression	<b>0.515</b>	0.223	0.486	0.073	0.160
Regulations of the estate are to our benefit	<b>0.506</b>	0.152	0.053	0.329	0.089
The service provided by the body corporate of the estate is excellent	0.234	<b>0.845</b>	0.194	0.036	0.158
Maintenance of facilities within the estate is managed excellently	0.398	<b>0.783</b>	0.167	0.124	0.136
Residents' opinions are respected by the body corporate of the estate	0.032	<b>0.612</b>	0.226	0.150	0.363
Practical aspects: The layout of the house is desirable	0.198	0.033	<b>0.537</b>	0.321	0.099
The privacy of residents in the estate is optimal	0.000	0.142	<b>0.513</b>	0.133	0.100
Recreational facilities for the residents are ideal	0.156	0.298	<b>0.495</b>	0.071	0.034
Uniqueness: The design of our house differs from that of surrounding houses	0.100	0.025	0.147	<b>0.793</b>	-0.027
Freedom of choice in terms of the design and style of our house is allowed	0.174	0.145	0.113	<b>0.583</b>	0.065
Our house is spacious	0.133	0.004	0.361	<b>0.439</b>	0.137
Residents in the estate mostly get along well	0.124	0.108	0.133	0.190	<b>0.877</b>
Residents in the estate mostly abide by the rules and regulations of the estate	0.046	0.169	0.064	-0.040	<b>0.404</b>
% Variance explained (VP)	57.25	14.59	12.99	7.92	5.21
Cronbach Alpha	0.85	0.86	0.56	0.67	0.54
Mean	22.31 <sup>1</sup>	12.27 <sup>2</sup>	11.83 <sup>3</sup>	11.99 <sup>4</sup>	7.78 <sup>5</sup>
Standard Deviation	2.87	2.28	2.03	2.10	1.27

**TABLE 5: ONE-WAY ANOVA ACROSS GENDER AND AGE GROUPS**

Factor 1	Levene's Test (Sign at $p \leq 0.05$ )	Interpretation
Across Gender	$p = 0.494$ ( $p > 0.05$ )	The variance of <b>male</b> and <b>female</b> are the same
Across Age	$p = 0.001$ ( $p \leq 0.05$ )	Significant variance in <b>age</b>
	<b>ANOVA</b>	
Across Gender	$p = 0.437$ ( $p > 0.05$ )	No difference in <b>gender</b> group means
Across Age	$p = 0.009$ ( $p \leq 0.05$ )	Significant difference in <b>age</b> group means
Factor 2	Levene's Test	Interpretation
Across Gender	$p = 0.779$ ( $p > 0.05$ )	The variance of <b>male</b> and <b>female</b> are the same
Across Age	$p = 0.346$ ( $p > 0.05$ )	The variance of the <b>age</b> groups are the same
	<b>ANOVA</b>	
Across Gender	$p = 0.826$ ( $p > 0.05$ )	No difference in <b>gender</b> group means
Across Age	$p = 0.365$ ( $p > 0.05$ )	No difference in <b>age</b> group means
Factor 3	Levene's Test	Interpretation
Across Gender	$p = 0.534$ ( $p > 0.05$ )	The variance of <b>male</b> and <b>female</b> are the same
Across Age	$p = 0.005$ ( $p \leq 0.05$ )	Significant variance in <b>age</b>
	<b>ANOVA</b>	
Across Gender	$p = 0.574$ ( $p > 0.05$ )	No difference in <b>gender</b> group means
Across Age	$p = 0.074$ ( $p > 0.05$ )	No difference in <b>age</b> group means
Factor 4	Levene's Test	Interpretation
Across Gender	$p = 0.768$ ( $p > 0.05$ )	The variance of <b>male</b> and <b>female</b> are the same
Across Age	$p = 0.444$ ( $p > 0.05$ )	The variance of the <b>age</b> groups are the same
	<b>ANOVA</b>	
Across Gender	$p = 0.193$ ( $p > 0.05$ )	No difference in <b>gender</b> group means
Across Age	$p = 0.066$ ( $p > 0.05$ )	No difference in <b>age</b> group means
Factor 5	Levene's Test	Interpretation
Across Gender	$p = 0.524$ ( $p > 0.05$ )	The variance of <b>male</b> and <b>female</b> are the same
Across Age	$p = 0.289$ ( $p > 0.05$ )	The variance of the <b>age</b> groups are the same
	<b>ANOVA</b>	
Across Gender	$p = 0.420$ ( $p > 0.05$ )	No difference in <b>gender</b> group means
Across Age	$p = 0.178$ ( $p > 0.05$ )	No difference in <b>age</b> group means

A one-way ANOVA was subsequently done across the gender (male v female) and age (<40 v ≥ 40 years) to test whether differences existed between sub sets of the sample. Levene's test was used to test whether the variances of the groups differed significantly. A summary of the results is presented in Table 5.

The means for the sample across age as well as gender groups are visually presented in Figure 6.

Compared to younger respondents, their older counterparts were significantly more convinced that security estates met their expectations of attributes relating to factor 1, i.e. utopian attributes (p=0.009) and factor 3, i.e. well-being and practicality (p = 0.005). Although not statistically significant, the same tendency came to the fore when other factors are closely investigated. For factor 2, which involved maintenance and management issues, older residents seemed more content, probably because they enjoyed the fact that the properties are maintained on their behalf and because they could afford the levies that enabled this luxury more easily. Younger respondents also seemed less content with the uniqueness and spaciousness of their housing (factor 4) probably as a result of their life stage which implied that they might still wish to expand their families in the future and hence would have liked to have additional space inside their homes as well as in their yards (Wu, 2009:175). Younger- and female respondents seemed more content with the neighbourliness in a security estate than their older or male counter-

parts, although not significantly more so than older residents.

**The most significant positive and negative implications of tenure in security estates**

The attribute that was mentioned more frequently than any other positive or negative characteristic during the projective technique, was *increased safety and security*, which confirmed respondents' previous positive evaluation of tenure in security estates. They mentioned that increased security and safety levels enabled them to live a happier and more satisfying life without feeling threatened and having peace of mind. Statements included:

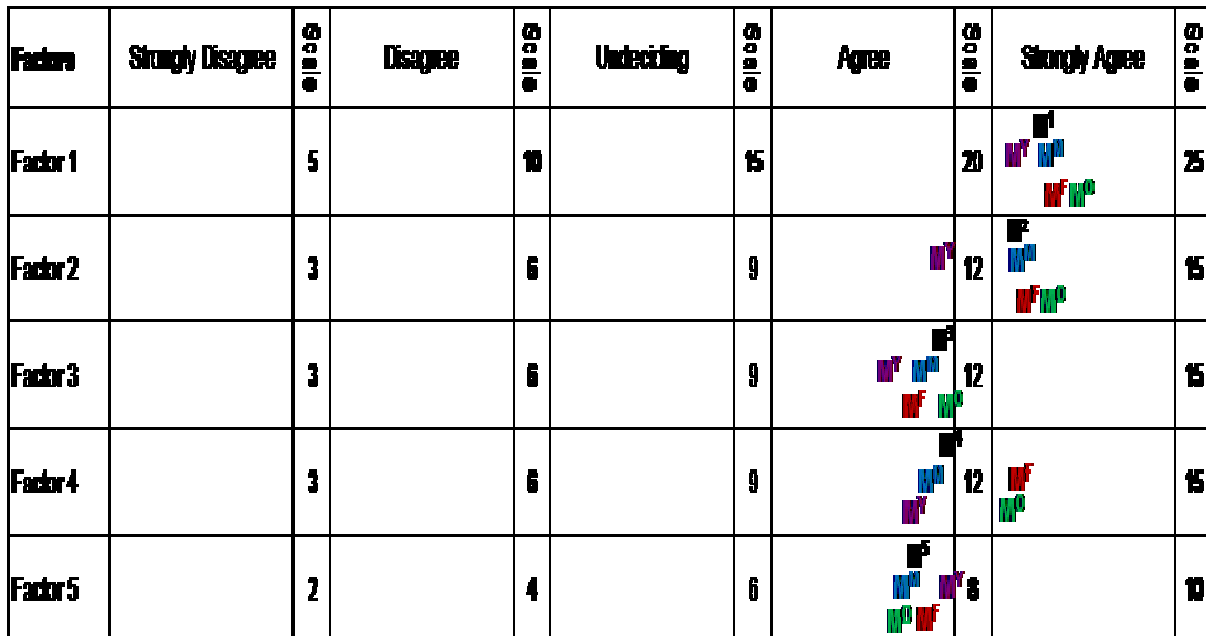
*It is a freeing lifestyle as a result of the safety;  
The security is a huge relief, one sleeps well at night and children play freely and safely.*

Parents stated that the involvement of the community in an estate resulted in an overall awareness of children's whereabouts. Statements included:

*When teens go out walking to their friends day and night, I need not worry or fetch them later on.*

Respondents accentuated a desirable lifestyle and mentioned opportunity for families and family members to exercise in the open air without feeling threatened. Statements included:

*One can jog and exercise outside without any fear of danger;  
Families can go for walks safely.*



M1 = 22.31; M2= 12.27; M3= 11.83; M4= 11.99; M5= 7.78  
M<sup>M</sup> = Male; M<sup>F</sup> = Female; M<sup>Y</sup> = < 40 Years; M<sup>O</sup> = ≥ 40 Years;  
Factor 1: Utopian factors; Factor 2: Maintenance and management issues; Factor 3: Well-being and practicality; Factor 4: Uniqueness and spaciousness; Factor 5: Neighbourliness

**FIGURE 6: RESPONDENTS' EVALUATION OF TENURE IN A SECURITY ESTATE ACROSS GENDER AND AGE GROUPS**

Facilities provided by the estates were unequivocally boosted as a prominent selling point through statements such as:

*When moving into a security estate, you are buying a lifestyle – golf course, nature trail with wild life like birds, rabbits, zebras, springbok etc.;*

*The parks and verges are all maintained by the estate and enhance not only the beautiful surroundings, but also keep the asset value high.*

An apparent *cohesiveness and neighbourliness* that is formed between residents in a security estate, often creates a reliable support system. Remarks included:

*Not only security is at stake, but safety e.g. fire, emergency medical care, pet handling and assistance is offered by the security estate and neighbours;*

*You live in a secure and safe environment...help is always only a phone call away in any emergency.*

Rules and regulations of the estates were referred to in a positive way as a measure to protect residents and to enhance good communal relations, for example:

*While rules might be restrictive in some sense, they do ensure a high standard in most situations; Rules might appear restrictive but have been put in place for your protection;*

*Rules and regulations, like in any civilization, are there for the benefit of all and must be adhered to ensure safety for all.*

Some however mentioned that prospective buyers should acquaint themselves with the rules and levies of an estate to ensure that they are well informed and know what are expected of them. Statements for example included:

*Rules of the estate should be clearly explained; ...focus on levies, because a lot of people don't always realize the costs.*

Although financial concerns came to the fore, the majority did not mention it at all. Some actually accentuated that the burden of the levies was worthwhile considering one's safety and the lifestyle. Statements included:

*The biggest pro is safety, and one cannot put a price on that. The only con is the monthly levy, but considering what you get for it, you pay it with a smile.*

The following statements capture the essence of homeownership in a security estate for some:

*People can enjoy a secure and tranquil lifestyle in the heart of the city;*

*...it is like driving into an oasis;*

*...overall I wouldn't live anywhere else in Gauteng, I would never want to move out of the security estate ...my quality of life has improved drastically.*

## CONCLUSIONS AND RECOMMENDATIONS

The sample consisted of an almost equal representation of males and females who had lived in a security estate in an upper socio economic area in Tshwane

for at least one year. The majority were still economically active although a fair representation of retired people participated in the survey.

The attributes that respondents regarded most important when purchasing a house reflected on a basic human need for *safety* and *security* which relates to an intrinsic characteristic of a house. They however simultaneously expressed concern about a higher order need associated with esteem, which is achieved through extrinsic characteristics of a house. The nature of the environment (impressiveness) was therefore almost equally important to the "safe and secure" home they had in mind, which explains respondents' positive evaluation of tenure in security estates later on. The proximity of a house to amenities such as shopping centres and schools seemed less important, probably because higher income groups can more easily afford to travel. The projective technique confirmed this finding because proximity to schools was not mentioned at all when respondents formulated advice to prospective buyers. The lifestyle offered by security estates seemed persuasive in terms of their buying decision and was highlighted as a prominent selling point that could convince prospective buyers.

Although not always statistically significant, findings indicated that younger respondents were slightly more sceptical about tenure in security estates than older residents because they were more outspoken about issues pertaining to the uniqueness and spaciousness of homes. In some security estates homes are densely built and smaller yards inevitably inflict on families' privacy. Considering that only 38% of the sample indicated that they had no problem with the levies, the burden of monthly levies seem noteworthy in terms of further investigations. There was an overwhelming appreciation of the positive image created by well maintained grounds and facilities. Pertinent restrictions upon changes to exterior facades that are imposed by the authorities in some estates seemed to irritate some of the respondents (28,8%) – this may however only apply to home owners in estates where the homes are all built in accordance with specific architectural guidelines/designs. Prospective buyers should therefore steer away from such developments if it could become a frustration later on. Despite these negative issues, respondents mostly mentioned positive attributes when they had the opportunity to reflect on tenure in security estates and when they were given the opportunity to give advice to prospective buyers who considered investing in a security estate. Positive characteristics of tenure in security estates therefore outweighed the negative attributes.

Findings of this study therefore suggest that people who reside in upmarket security estates primarily base their tenure decision on basic human needs (i.e. safety and security) but choose to do so whilst also acknowledging higher order social- and esteem related needs. A conjunctive consideration (Schiffman and Kanuk, 2010:491) is apparently applied in terms of safety and security issues; lifestyle;

image; and impressiveness where after a lexicographic rule (Schiffman and Kanuk, 2010:492) is applied to acknowledge issues such as spaciousness of houses and yards, rules and restrictions exerted by governing bodies of the estates and the financial burden of monthly levies. These issues seemed to annoy some of the residents but are eventually negated by pertinent positive attributes. Not surprisingly then, respondents unequivocally agreed that they would not consider moving to a home that is situated in an open neighbourhood in the future.

This study therefore concludes that security estates are favourably judged by residents who have had prolonged experience of tenure in these estates. Residents' expectations about housing are apparently affirmed through this type of tenure despite certain grievances. One recommendation is that management committees should guard against levies that could exert insurmountable pressure on households in the long term. Given the positive evaluation of security estates, the research also proposes that developers of security estates should guard against overly ostentatious developments to bring this kind of tenure within reach of a larger segment of the population.

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