

**Homeowners' experience of the reality of
homeownership in upmarket security estates in
Tshwane, South Africa**

by

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homeownership in upmarket security estates in
Tshwane, South Africa**

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N le Roux

**Dissertation submitted in partial fulfilment of the
requirements for the degree
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Study leader: Prof Alet C Erasmus (University of Pretoria)

University of Pretoria

2011



DECLARATION

I declare that the dissertation that I submitted for the degree of Masters in Consumer Science (Interior Retail Management) at the University of Pretoria, is my own work and has not previously been submitted by me for a degree at this or any other tertiary institution.

Neoline le Roux

May 2011

A large, stylized, black decorative flourish or signature mark, resembling a calligraphic 'B' or a similar symbol.

ABSTRACT

Homeowners' experience of the reality of homeownership in upmarket security estates in Tshwane, South Africa

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Security estates have become a well-established type of housing that has transformed city planning worldwide. In recent years fear of crime has become an important reason for South African families to reside in security estates rather than in free standing homes where expenses to safeguard one's property and families' safety have become exorbitant. Those who can afford this type of housing not only provide their families with a sense of security and safety, but also acquire a desirable lifestyle and status. In addition, the power in terms of services such as basic municipal services is also put back into home-owners' hands. Much has been published to date on the development of security estates as a highly desirable way of living little research has been done to explore homeowners' eventual satisfaction with this type of tenure.

This study involved 205 respondents of both genders, who live in upmarket security estates in Tshwane. They completed a structured questionnaire, which investigated the factors that influenced homeowners' decision to move to a security estate; factors that influenced their housing decision in general; the characteristics of their so-called 'dream home' as well as their post-purchase evaluation of residence in a security estate. Open-ended questions were included to encourage uninhibited comments. The study thereby aimed to describe the pros and cons of tenure in security estates and how that coincided with their 'dream home'. Data collection was time consuming because it was difficult to gain access to these estates. Convenient, snowball sampling provided the only workable solution. Data analysis involved descriptive statistics and exploratory factor analysis.

Respondents confirmed that fear of crime and violence was their primary concern when they moved to security estates. Not surprising *safety and security* was indicated as the most important factor that influenced their housing decision although they also kept in mind *impressiveness*. Their definition of a ‘dream home’ interestingly distinguished basic and functional needs as primary characteristics, i.e. a house that would secure their *well-being (safety/ security); practicality, ease of maintenance and good resale potential* – more so than *social aspects* and *aesthetics*. Respondents unequivocally indicated that they would not want to move to a home other than one in a security estate. Their judgment of tenure in a security estate closely resembled their idea of a ‘dream home’. This study therefore confirms the positive post-purchase evaluation of homeownership in security estates. Respondents strongly agreed that their current homes provided them with an utopia where concerns about maintenance and management were handled by competent body corporates. They enjoyed the uniqueness and spaciousness of their tenure; the safety and security aspects which secured their well-being; as well as a sense of neighbourliness. Issues however came to the fore in the open-ended questions that could be explored further, e.g. lack of privacy because in some estates, the yards are small because houses are densely built and financial implications, i.e. levies that were a concern in terms of long term affordability. Positive aspects however outweighed these concerns.

Findings of this study will contribute to existing literature and will be useful for estate agents, proprietors, architects and developers in terms of the marketing of new developments, specifically to facilitate the purchasing decisions of prospective buyers.



OPSOMMING

Huiseienaars se ervaring van die realiteit van huiseienaarskap in hoë-koste sekuriteitskomplekse in Tshwane, Suid Afrika

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Sekuriteitskomplekse het 'n gewilde, aanvaarde behuisingsalternatief geword wat die stadsbeplanning in onlangse jare wêreldwyd getransformeer het. Uit vrees vir misdaad vestig baie Suid-Afrikaanse gesinne hulle nou in sekuriteitskomplekse eerder as om groot uitgawes aan te gaan om hulle huise in oop woongebiede te beveilig.. Vir diegene wat dit kan bekostig, het verblyf in 'n sekuriteitskompleks ook 'n manier geword om 'n bepaalde leefstyl en status te bekom. Sekuriteitskomplekse stel huiseienaars terselfdertyd in staat om beheer te neem van dienste soos basiese munisipale dienste. In die afgelope jare is heelwat oor die ontwikkeling van sekuriteitskomplekse as 'n nuwe behuisingsalternatief gepubliseer. Huiseienaars se tevredenheid met hierdie behuisingstipe het egter tot dusver min aandag gekry.

Hierdie studie het 205 respondente van beide geslagte wat in hoë-koste sekuriteitskomplekse in Tshwane woon, betrek. Hulle het 'n gestruktureerde vraelys voltooi wat ondersoek ingestel het na hulle gemotivering om in 'n sekuriteitskompleks te gaan woon; faktore wat hulle in die algemeen belangrik ag in terme van die aankoop van 'n huis; die eienskappe van hulle sogenaamde 'droomhuis' asook hulle na-aankoopevaluering van verblyf in 'n sekuriteitskompleks. Hierdeur is gepoog om die voor- en nadele van verblyf in sekuriteitskomplekse te beskryf en om vas te stel of behuising in 'n sekuriteitskompleks met hulle idee van hulle droomhuis verband hou. Data-insameling is bemoeilik deur die ontoeganklikheid van hierdie komplekse. Data-ontleding het beskrywende statistiek en

verkennde faktoranalise behels. Oop vrae is ingesluit om openhartige kommentaar aan te moedig.

Respondente het bevestig dat vrees vir hulle veiligheid en geweld die belangrikste oorweegredes was om na 'n sekuriteitskompleks te verhuis. Dit was dus geen verrassing toe *veiligheid en sekuriteit* as die belangrikste faktore aangedui is in terme van die aankoop van 'n huis nie, hoewel die *indrukwekkendheid* van die woning tegelykertyd oorweeg is. Wat hulle definisie van 'n 'droomhuis' behels, is dit insiggewend dat basiese, funksionele behoeftes, dit wil sê 'n huis wat hulle *welsyn (veiligheid en sekuriteit)* vooropstel, wat *prakties is, maklik onderhou kan word* en wat *goeie herverkoop moontlikheid het*, meer belangrik geag is as *sosiale aspekte* en *estetika*. Respondente was glad nie geneë om 'n huis wat buite 'n sekuriteitskompleks is, te oorweeg nie. Hulle beoordeling van behuising in 'n sekuriteitskompleks strook grootliks met hulle idee van hulle droomhuis. Hierdie studie bevestig dus 'n baie positiewe na-aankoop evaluering van behuising in sekuriteitskomplekse. Respondente het hulle behuising as 'n *utopia* ervaar waar hulle hulle nie oor *onderhoud- en bestuurskwessies* hoef te kwel nie en waar hulle baie positief gereageer het oor die sogenaamde *uniekheid* van die komplekse waarin hulle gewoon het; beskikbare *spasie; veiligheid en sekuriteit* wat tot hulle *welsyn* bydra en waar hulle ook *goeie buurmanskap* ervaar hoewel laasgenoemde nie 'n prioriteit van hulle 'droomhuis' was nie. Bepaalde negatiewe aspekte is in die oop vrae aangedui wat in ag geneem behoort te word deur voornemende kopers, byvoorbeeld gebrek aan privaatheid as gevolg van klein erwe en huise wat baie naby aan mekaar gebou word. Finansiële implikasies van maandelikse heffings wat langtermyngevolge inhou in terme van bekostigbaarheid is ook gemeld. Positiewe eienskappe het egter vir hierdie negatiewe aspekte gekompenseer.

Bevindinge van hierdie studie vul bestaande literatuur aan en bied waardevolle inligting wat deur eiendomsagente, huiseienaars, argitekte en eiendomsontwikkelaars tydens die bemarking van nuwe ontwikkelings gebruik kan word om voornemende kopers se besluitneming te fasiliteer.



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CHAPTER 1

INTRODUCTION TO THE STUDY

This chapter presents the background to and the motivation for the study. It introduces the research problem as well as important concepts that were used throughout the study.

1.1 BACKGROUND TO THE STUDY

Gated communities are a phenomenon that dates back to pre-Roman times when *pomeriums* were used as sanctified boundaries to symbolically separate the civilisation from barbarism (McKenzie, 2005:190). These fortification walls also revealed the wealth of the city inhabitants, while warding off enemies and controlling visitors entering the city (Schoenauer, 2000:101). The development of gated communities in a form that we have become very familiar with nowadays was first developed in New York in order to protect some of the wealthier families (Low, 2001:46). During the late 1800s and early 1900s, investors started to develop housing schemes in Paris and Berlin in Europe that were very similar to the current form of private neighbourhoods, and this gave way to the development of similar gated communities in America and other countries across the globe (Glasze, Webster & Frantz, 2006:2-3; Irazábal, 2006:78; Hook & Vrdoljak, 2002:196). This type of housing was developed and served as an ideal form of housing for elderly people during the 1960s and 1970s in America (Low, 2001:46). Later, in 1978, private neighbourhoods and streets were formed in the centre of Paris (Webster & Le Goix, 2005:20).

During the 1980s the development of different types of resorts resulted in the development of certain levels of prestige, exclusivity and leisure being attached to

different types of gated communities. This is especially the case with most lifestyle estates such as golf estates (Low, 2001:46) in different countries across the world as we know them today. During the years, the development of gated communities improved and led to the distribution of different types of security villages and lifestyle resorts that finally were affordable for the middle-class homeowner as well (Low, 2001:46).

Gated communities (henceforth referred to as security estates) are security housing developments that are enclosed by walls and/or fences with controlled entrances to restrict the general public. They also aim to lower residents' fear of crime. Simultaneously, these offer residents certain facilities along with a type of lifestyle and a level of prestige, although being tied down by a code of conduct by a homeowners organisation that oversees the management of such an estate (Atkinson & Blandy, 2005; McKenzie, 2005; Webster & Le Goix, 2005; Hook & Vrdoljak, 2002).

Globalisation has contributed to the rise in the number of security estates in the modern world through its focus on the empowerment of homeowners to guard the safety of their environments (Borsdorf & Hidalgo, 2008:153; Irazábal, 2006:75; McKenzie, 2005:187; Webster & Le Goix, 2005:19). This has led to a type of signature housing with electrically fenced walls and gates, and guards controlling the entrances of the estates to protect the residents from intruders that might make them feel threatened (Lemanski, Landman & Durlington, 2008:134). Security estates have consequently become a well-established form of housing and have transformed the arrangement of various countries and cities around the world (Rofe, 2006:309; Glasze *et al.*, 2006:3; Grant, 2005:273; Webster & Le Goix, 2005:19). Even building styles are copied between countries as a result of globalisation (Borsdorf & Hidalgo, 2008:153; Irazábal, 2006:75).

The increased level of crime and violence in South Africa in recent years has influenced people to spend money on security in order to assure protection, and this has consequently motivated homeowners to move to more secure environments (Demombynes & Özler, 2005:265; Low, 2001:52). In the South African context an

increase in crime and violence since 1990, major social and spatial changes in the country (Donaldson, Jürgens & Bahr, 2003:1), as well as the contribution of the media evoking fear through their constant reporting on crime (Rademeyer, 2008) have resulted in security estates becoming one of the fastest growing sectors in South Africa (Hook & Vrdoljak, 2002:197). Various sources connect the fear of crime with the physical environment, and with this fear of crime in mind, security estates seem to be the ideal way for residents to create a safer haven (Low, 2001:47). This is because residents are more familiar with the levels of safety in and around their homes, the avoidance of negative situations and increased surveillance all factors that lower their fear of crime (Low, 2001:47). Living in a security estate has therefore become one of the most suitable ways of getting control over one's environment and assuring a feeling of safety and security (Irazábal, 2006:75; Coy & Pöhler, 2002:355; Hook & Vrdoljak, 2002:196).

A house is much more than just a shelter with personal objects in it, that humans use for protection from the environment. Similar to clothing, a home as a possession serves as an extension of the self (Belk, 1988:139). Housing is therefore influenced by human behaviour and different aspects are important when choosing or designing a house, such as the physical appearance, i.e. the design and style; the layout of the house; and psychological factors such as security and safety, development of self-esteem and self-actualisation (Lewis, 2004:22-26; Gunter, 2000:6; Belk, 1988:139; Koppe, 1955:129). "Home" can in fact be associated with various other needs and experiences, all of which are important to define the occupants' own identity and individuality by giving residents the ability to express themselves or being creative in gardening or painting or decorating of their house (Leith, 2006:318; Lewis, 2004:26-27; Gunter, 2000:7). When a home represents the occupants' identities, the home communicates certain information to the outside world, such as the owners' tastes, personalities and status (Colic-Peisker & Johnson, 2010; Kron, 1983:44). Apart from trying to express the owner's identity, a home serves as an indicator of one's level of status and the social group one belongs to or wishes to be part of (Opoku & Abdul-Muhmin, 2010:219; Kron, 1983:16). This inevitably also affects the location of a house (Wu, 2005:238; Coy & Pöhler, 2002; Hook & Vrdoljak,

2002). One may thus assume that homeowners would mostly aim to obtain a house that comes as close as possible to their 'dream home'. This is specifically acknowledged in terms of the marketing of security estates, which aim to not only provide increased security, but also to portray specific images, lifestyles and levels of prestige to attract potential buyers (Coy & Pöhler, 2002; Hook & Vrdoljak, 2002:196).

Purchasing a house is a complex decision and possibly one of the most important decisions a potential homeowner has to make in life (Leith, 2006:318), since a house not only serves as a shelter, but also becomes a place that residents call "home" at the end of the day. It represents a very large financial transaction, which has implications for a household for 20 years or more (Gunter, 2000:3-4; Lindamood & Hanna, 1979:7-8). A home also gives meaning and identity to the occupants' lives and serves as an expression of them (Gunter, 2000:4; Smith, 1994:33). Therefore, it is of the utmost importance that the house that is purchased will fulfil the needs and desires of the homeowners, giving them a sense of purpose, fulfilment and satisfaction (Gunter, 2000:3). Homeownership in security estates addresses very specific needs, i.e. safety and security aspects and possibly aspects such as status and prestige.

Much has been published on security estates in recent years as well as on the great surge in the development of security estates as a new way of living (Lemanski *et al.*, 2008:133). As security estates (globally known as gated communities) have grown over the world due to globalisation, literature on security estates has increased. Many publications however tend to focus on the negative impact of security estates rather than the positive (Lemanski, 2006b:397). Very little research has been done to date to explore homeowners' eventual satisfaction with housing in security estates. Some of the research also covers legal aspects pertaining to homeownership in security estates (Blandy *et al.*, 2006; Atkinson & Blandy, 2005:178); the influence of security estates on city planning; different types of security estates (Borsdorf & Hidalgo, 2008; Irazábal, 2006; Rofe, 2006), as well as the effect of security estates on the general social environment and segregation (Webster & Le Goix, 2005:21). As a result, there is a lack of evidence

regarding the post-purchase evaluation of homeownership in security estates, e.g. how the perceived feeling of safety and security compensates for other restrictions such as a lack of individuality in terms of the design/style of the houses, socialising etc. that may be significant in terms of people's perception of their "dream home".

1.2 SIGNIFICANCE OF THE RESEARCH

In South Africa, most of the country's population live in or near cities, and due to an increase in urbanisation as well as significant income inequalities and high unemployment rates, this growth has unfortunately been accompanied by high crime rates (Naudé, Rossouw & Krugell, 2009:319; Seedat, Van Niekerk, Jewkes, Shalnaaz & Ratele, 2009:1015).

Being safe and free from crime is important for every human, and this fear of crime due to the high crime rates is recognised as a key reason for gating throughout the world, as well as in South Africa (Glasson & Cozens, 2011:26; Lemanski *et al.*, 2008:143). The high levels of crime in South Africa consequently also led to security estates becoming a very desirable form of living for many South Africans; thus high crime levels may be seen as a huge stimulator for the growth in and demand for security estates in South Africa in order to provide residents with a sense of security and safety (Anon, 2010:15; Kruger & Landman, 2003:17). Security estates therefore provide a relatively easy way for homeowners to take the power back into their own hands, due to a lack of trust in the local municipalities and authorities, while also serving as a sound long-term investment (Anon, 2010:15; Lemanski *et al.*, 2008:136).

South African cities are often characterised by the privatisation of public space. The development of new security estates is visible everywhere, often in the form of information communicated on billboards and pamphlets distributed at crossings (Lemanski *et al.*, 2008:139,147). Gauteng, being one of nine provinces in South Africa, is

currently holding approximately 60% of South Africa's security estates (Anon, 2010:15). Therefore this area was regarded as ideal for conducting this research.

The growth of security estates in South African cities is becoming increasingly important to urban planning, local governance and other persons and factors involved in the development of security estates, due to the fact that security estates play an important role in more ways than just the safety and security created by the security estate (Lemanski *et al.*, 2008:146; Kruger & Landman, 2003:15).

The results from this study will be useful in terms of the design and development of new security estates (i.e. for architects, town planners and developers). It may also be useful in the consumer facilitation sector (i.e. for property consultants and estate agents) to know whether the safety and security benefits of homeownership in these estates are important and successful enough to counteract the pertinent limitations of residency in these areas, and may indicate how specific limitations can be overcome/addressed to enhance homeowners' satisfaction.

1.3 RESEARCH PROBLEM

Security estates have become a popular way of living in South Africa in recent years. Most security estates are meant to ensure safety and security along with a certain type of lifestyle. It is however also a relatively expensive type of housing, since homeowners pay extra for all the security measures in the estate and also pay a monthly levy to contribute to the maintenance of facilities that they do not necessarily use. They often have little control over these levies. It is not clear how this additional financial burden affect homeowners' post-purchase evaluation of living in a security estate, because inevitably homeowners may have to sacrifice other aspects in order to afford the luxury of security and safety in a security estate. Apart from the financial implications of living in security estates, many of the upmarket security estates are built according to specific architectural

styles, and body corporates exert strict constraints in terms of the exterior of the houses and the maintenance thereof – which may be frustrating for homeowners in the long term. The size of the stands in many of these estates is particularly small, which may influence privacy and functionality, and homeowners also have to abide by definite sets of rules and regulations to ensure access and control. Homeownership in security estates therefore imposes pertinent restrictions on homeowners, even though homeowners may idealise the idea in general. One therefore wonders whether the post-purchase evaluation by homeowners in security estates may perhaps reflect a form of disillusionment due to initial overemphasis on certain aspects (e.g. safety, security) and possible oversight of other aspects (e.g. financial constraints, lack of freedom of choice) which eventually may cause frustration in their day to day living.

1.4 AIM AND SPECIFIC OBJECTIVES OF THE RESEARCH

This study aimed to investigate homeowners' post-purchase evaluation of their tenureship in security estates, i.e. the factors that influenced their purchasing decision when they invested in a security estate; their perception of an ideal home; and how living in the security estate meets their expectations.

The following specific research objectives directed the research:

1. To determine and discuss the most important factors that influenced homeowners'¹ purchasing decision when they purchased a house in a security estate.
2. To investigate and discuss the factors which have convinced homeowners to reside in security estates rather than in an alternative housing option.

3. To determine and describe homeowners'¹ definition of a dream home in order to highlight:
 - 3.1 factors that relate to physical properties of the structure, i.e. architectural design, style, size, layout
 - 3.2 aspects relating to proximity of the housing in terms of neighbours/ additional facilities
 - 3.3 desirable amenities
 - 3.4 the importance of factors that relate to security and safety
 - 3.5 the importance of factors that indicate social status
 - 3.6 the importance of factors that signify individuality/ uniqueness
 - 3.7 the importance of factors that relate to lifestyle

4. To investigate and discuss the reality of homeownership in security estates in terms of the physical, social and emotional aspects of a house that would constitute:
 - 4.1 desirable/ commendable features
 - 4.2 unpleasant, yet tolerable features
 - 4.3 unacceptable, execrable features

5. To compare homeowners' definition of their "dream homes" to their perceptions of homeownership in security estates (Objective 3 vs. Objective 4), in order to identify discrepancies.

6. To explore and describe homeowners' view on the most significant positive and negative implications of alternative housing options.

7. To investigate and discuss shortcomings of security estates that could be used by property consultants and estate agents during consumer facilitation.

¹ The term 'homeowners' particularly refers to homeowners in upmarket security estates.

1.5 RESEARCH DESIGN AND METHODOLOGY

This research is cross-sectional as the findings relate to a specific context, namely homeownership in upmarket security estates in Tshwane, RSA at a specific point in time, namely 2009/2010, since the growth of security estates in this particular area was rapid. The research was done by means of a survey in which primary data was collected from homeowners presently living in upmarket security estates. The survey was done by means of a structured questionnaire that was used to collect primary quantifiable data, thus quantitative research.

The sample consisted of both men and women (preferably the owning couple of the house), whose houses were valued for more than R2.5 million, and they had to have lived in a security estate for at least one year. The respondents were selected through purposively, convenient snowball sampling due to the difficulty of recruiting respondents. The questionnaires were distributed on a drop-down-collect-later basis with the help of willing residents in the security estates, who agreed to involve their friends who were also living in the security estates.

The questionnaire was formulated in simple English. Since all the qualifying respondents were from higher socio-economic status groups it was assumed that they would be able to understand the English even if it was not their mother tongue. The questionnaire consisted of seven sections that comprised the following:

- Section A focused on demographic data and entailed seven closed-ended questions.
- Section B consisted of 18 questions pertaining to factors that may be regarded as important when buying a house: the five most important factors had to be selected and ranked in terms of their importance.

- Sections C, D, E and F consisted of statements that had to be ranked on five-point Likert scales:
 - Section C consisted of 25 statements which aimed to determine respondents' definition of their dream homes.
 - Section D involved 16 statements and focused on residence in a security estate.
 - Section E involved 10 statements and intended to determine the reasons why respondents resided in a security estate.
 - Section F consisted of 10 statements which aimed to determine the extent to which respondents would consider alternative housing options, as well as the motivators towards alternative housing options.
- Section G was an open-ended question that gave respondents the opportunity to express themselves (about tenure in security estates), while also bringing additional influential factors that may have influenced them to reside in a security estate to the researcher's attention.

1.6 DATA ANALYSIS

The quantitative data analysis involved descriptive statistics such as frequencies, means and percentages that are presented in the form of tables and graphs. Factor analysis was implemented in sections C, D, E and F. The open-ended questions, being qualitative in nature, were analysed and coded by hand by the researcher to identify pertinent concepts. These were then grouped through open coding and consequent axial coding. These findings were used to explain the findings obtained through the quantitative analysis.

1.7 THEORETICAL PERSPECTIVE

The systems theory was used in this study because it was considered appropriate in investigating housing in a security estate as a multi-dimensional concept that involves

inputs (influences); transformation (actual experience); outputs (post-purchase evaluation) (Moore, 2000:213). The systems theory is an organised perspective that allows for the integration and prioritisation of various influencing factors.

The inputs referred to all of the external factors that influenced homeowners' cognitive processing (Schiffman & Kanuk, 2010:483) during the decision-making process and served as sources of information. The systems perspective postulates that the homeowner transforms all these influences through cognitive processes within an existing cognitive framework (social cognition was used during the transformation part of the systems theory) (Baron & Byrne, 1991:89). The outcome, i.e. the homeowner's decision / judgement, implied either satisfaction or dissatisfaction with their housing decision i.e. positive or negative disconfirmation (Schiffman & Kanuk, 2010:497; Solomon, Bamossy, Askegaard & Hogg, 2006:329).

The systems perspective further postulates that in case of uncertainty or discrepancies, so-called feedback occurs where an individual will reconsider the situation in order to amend / resolve the outcome. If positive confirmation occurs, the homeowner's expectations of life in a security estate are confirmed or surpassed, i.e. they are satisfied, while negative disconfirmation implies the contrary.

Every system is characterised by a clearly distinguished goal; when homeowners' expectations are for example not met, they would probably adjust the situation in order to reach equilibrium, i.e. adapt or move away to resolve problems. Although each of the different contributing factors can be studied independently (e.g. the influence of security), their mutual influence towards the final evaluation is significant. The system must therefore be evaluated as a whole in order to form a more representative perspective of homeowners' eventual satisfaction in general about living in a security estate (Whitchurch & Constantine, 1993:332-333).

1.8 PRESENTATION AND STRUCTURE OF THE DISSERTATION

- **Chapter 1** introduces the research by giving a background to the development of security estates and their importance to residents in South Africa. This chapter furthermore demarcates the research problem and indicates how the dissertation is structured.
- **Chapter 2** introduces the literature review that revolves around the significance of a house as well as homeownership, and the decision-making process involved during the purchasing of a house along with the main factors influencing that decision. The aspect of safety and security in the housing environment is also discussed and how it contributes to the importance of the development of security estates in South Africa.
- **Chapter 3** introduces the systems framework as the theoretical perspective for the research in terms of the organisation of the relevant literature, the compilation of the conceptual framework, research design and the eventual discussion of the findings.
- **Chapter 4** explicates the research methodology in accordance with the objectives that were formulated for the research.
- **Chapter 5** presents the results in terms of relevant tables and figures as well the interpretation of the findings in accordance with the objectives of the study.
- **Chapter 6** presents a discussion of the findings in terms of housing in security estates and homeowners' post-purchase evaluation of homeownership in security estates.

- **Chapter 7** provides conclusive recommendations, the limitations of the research as well as recommendations for future research.

1.9 DEFINITION OF KEY CONCEPTS

Certain concepts are defined to reflect the context in which they have been used in this research:

- **Architect**
A person who is qualified and registered to professionally design and supervise building constructions (Collins, 2004:71; Lewis, 2004:605; Pile, 1995:18).
- **Body corporate**
The collective name given to all the owners of units in a particular estate. As soon as a person is a registered owner of a unit or units in an estate they are automatically a member of the body corporate. The body corporate manages and controls the maintenance and regulations of the estate (Bondbuster, 2010).
- **Common property**
Common property is the part of a development which does not form part of any privately owned section. Structures and areas in this category include, but are not exclusive to: driveways, gardens, swimming pools, club houses, corridors, lifts, entrance foyer and outer walls (Bondbuster, 2010).
- **Community**
A particular area that is smaller than a region, but larger than a neighbourhood. It also involves the people living in one locality that often have common interests in the area as well as personal characteristics (Collins, 2004:300; Lewis, 2004:606).
- **Complex**
A group of buildings forming a part of a related whole by being interconnected. or having certain similarities in common (thefreedictionary.com, 2010).
- **Demographics**

Statistical facts about a selection of the human population sharing common characteristics such as age, gender, class etc., which are often used to segment the population (Zikmund & Babin, 2010:307; Collins, 2004:388; Lewis, 2004:607).

- **Density**

The number of people in a given area (Lewis, 2004:607).

- **District Municipality**

A municipality that has municipal executive and legislative authority in an area that includes more than one municipality (Statistics SA, 2009:150).

- **Dwelling (House):**

A freestanding, complete structure on a separate stand or a self-contained dwelling unit, such as a granny-flat, on the same premises as an existing residence. This describes a normal free standing house on a property with an ERF number (Statistics SA, 2009:150; Bondbuster, 2010).

- **Environment**

The total of all conditions, objects, places and people that externally surround and influence the development and behaviour of a person (Collins, 2004:483; Lewis, 2004:608).

- **Exclusive use areas**

Separate areas of the common property that are only for the use of the owner of that particular section. The owner does not own the exclusive use area, but is the only person that uses it, for example garages, parking bays, storerooms, gardens (Bondbuster, 2010).

- **Family**

A primary social group consisting of two or more people living together in a household, who are related by birth, marriage or adoption (Babin & Harris, 2009:183; Collins, 2004; Lewis, 2004:608).

- **Freestanding houses**

Single family houses that stand alone and are not connected to another unit (Lewis, 2004:609).

- **Full title**

Describes the full ownership rights of the homeowner when the homeowner owns the building as well as the land on which it is built (Bondbuster, 2010).
- **Home**

Any place a person / people live in (Lewis, 2004:610).
- **Homeowner**

A homeowner is a person / persons who is /are the registered owner(s) of the house they live in (Collins, 2004:696).
- **House**

Any building that serves as living quarters for one or more persons / families (Lewis, 2004:610).
- **Household**

A group of people living together who share and use the same dwelling and resources (Lewis, 2004:610; Nissen, Faulkner & Faulkner, 1994:170).
- **Housing**

Any dwelling that provides shelter and accommodation (Collins, 2004:706; Lewis, 2004:610).
- **Landlord**

A person who owns or leases property (Collins, 2004:829; Lewis, 2004:610).
- **Levies**

A monthly or annual fee paid by section owners in the estate to the body corporate to cover the immediate and projected future costs incurred in running the estate. The levies cover specific costs such as rates, taxes and other charges, insurance premiums, repairs and maintenance of the common property, wages and salaries of cleaners and other staff, and water and electricity used on the common property (Bondbuster, 2010).

- **Life cycle**

A series of stages through which an individual or family passes during a lifetime that influences the family's composition and needs (Babin & Harris, 2009:184; Lewis, 2004:610).
- **Lifestyle**

The way people live, their social roles and the characteristics of the setting in which behaviour associated with those roles takes place, as well as what is seen as appropriate or not (Rapoort, 2001:147; Newmark & Thompson, 1977:12). It is also considered a living pattern or way of life that is a very important concern in terms of a housing decision, such as where one should live and what the building environment should look like, and is often associated with a luxurious, semi-rural manner of living (lifestyle property) (Walker & Li, 2007:77,78; Collins, 2004:856; Lewis, 2004:610).
- **Mortgage**

An agreement under which a person borrows money to buy property, with the property serving as security for the payment of the debt. Regular payments are made for repaying the money borrowed (Collins, 2004:974; Lewis, 2004:611).
- **Municipality**

A generic term used to describe the 'unit' of government in the local spheres responsible for local government in a geographically demarcated area and including district, metropolitan and local municipalities (Statistics SA, 2009:150).
- **Needs**

The basic biological or learned requirements that people must have filled in order to avoid / reduce negative arousal in life (Solomon, 2011:156,652; Lewis, 2004:611).
- **Neighbourhood**

An immediate environment / surrounding which engages a section of a community consisting of a group of houses and people (Collins, 2004:1003; Lewis, 2004:611). Neighbourhoods often differ in how established they are and the non-

verbal messages that are communicated about the environment (Le Roux, 2008:26).

- **Non-verbal communication**

The sending and receiving of messages without the use of literally spoken or written words (Babin & Harris, 2009:162; Lewis, 2004:611).

- **Psychological needs**

Intrinsic needs related to the mind and feelings which is often connected to achievements and which must be met in order to live a satisfying and fulfilling life (Schiffman & Kanuk, 2010:122; Lewis, 2004:612).

- **Quality of life**

The degree of satisfaction obtained from life (Lewis, 2004:612).

- **Residential buildings**

Complete dwelling houses, flats, townhouses and other residential buildings, out-buildings and garages (Statistics SA, 2009:150).

- **Sectional title**

Describes separate ownership of units or sections within an estate or development. When a potential homeowner buys into a sectional title estate they purchase a section or sections of the land as well as an undivided share of the common property (Bondbuster, 2010).

- **Self-actualisation**

When a person develops to his/her full potential and achieves personal fulfilment (Babin & Haris, 2009:84; Lewis, 2004:613).

- **Self-esteem**

A positive awareness and appreciation of a person's own worth that is often accompanied by an unduly high opinion of oneself (Babin & Haris, 2009:117; Collins, 2004:1365; Lewis, 2004:613).

- **Self-expression**

The expression of one's own true personality, feelings and taste to others in order to live a full life (Collins, 2004:1365; Lewis, 2004:613).

- **Security**

Precautions taken to ensure one's safety and protection against theft, burglaries etc. (Collins, 2004:1361).

- **Security estate**

Developments by private developers which are mostly residential. The area is walled or fenced and has booms or gates with or without guards that control access to the area. Management and maintenance of the area are carried out by a private managing body (Kruger & Landman, 2003:11).

- **Social area**

An area providing space for daily living, entertaining and recreation (Lewis, 2004:613).

- **System**

A group / combination of interacting / interrelated or interdependent elements forming a unified whole in an orderly manner aimed at achieving one or more objective(s) (Collins, 2004:1531; Lewis, 2004:614; Spears & Gregoire, 2004:700).



CHAPTER 2

HOUSING AND RESIDENCE IN SECURITY ESTATES

This chapter provides a review of the literature that explains constructs related to housing and homeownership in upmarket security estates.

2.1 INTRODUCTION

A house (or a place to live in) is a very important and essential part of every human being's life; it is the central point around which peoples' lives evolve; it provides shelter, which is a basic physical need, but also provides a sense of well-being and achievement through its design, geographical location and monetary value (Le Roux, 2008:8; Moore, 2000). In order to understand the intricacy of tenureship in security estates, certain related constructs have to be clarified first in order to understand and position homeownership in security estates in relation to housing alternatives.

2.2 DEFINING HOME AND RELATED CONCEPTS

2.2.1 House versus home

From one's childhood years, the visualisation of a dream home is developed through playing and constructing a shelter that is seen as a 'home', whether it was with blankets or with boxes in a playing area (Le Roux, 2008:8). Over the years as one grows up, this concept develops further and changes until one is in the position to own one's own house (Le Roux, 2008:8). A house can be defined as a dwelling / structure / building that is used by people as a place to live, i.e. as a residence (Collins, 2004:696; Adams, 1984:515). Housing refers to the physical structure and is furthermore described as an integral part of a human's needs, in the same sense that food and clothing are required essentials, and thus forms the centre of a person's everyday life. A house should therefore be adequate

to serve the needs of all its inhabitants (Opoku & Abdul-Muhmin, 2010:219; Adams, 1984:515; Newmark & Thompson, 1977:2).

One can differentiate between a house and a home in terms of various attributes such as centrality, continuity, privacy, self-expression, personal identity, and social relationships (Manzo, 2003:49; Smith, 1994:31). A house is converted into a home through the presence of residents and their belongings. People make use of their belongings and creativity in the housing environment to develop a sense of attachment and to express themselves, and use this as a way to develop a positive self-identity and to gain social status (Colic-Peisker & Johnson, 2010:2). A house can be seen as a structure that provides shelter and safety. Being a home, it also provides an experience through which residents express themselves and gain a sense of order, stability and predictability in life with the intention to optimise quality of life (Colic-Peisker & Johnson, 2010:2; Manzo, 2003:49; Adams, 1984:515). A home is therefore seen as the primary territory that is a central and very important part of one's life, with family connotations. It is a place where one properly belongs and can feel psychologically safe (Smith, 1994:32; Adams, 1984:515-516). A home is also a familiar place which residents locate as their personal territory (Gunter, 2000:4). A home may ultimately be defined as:

"... a common place to which one regularly returns and uses as a central point of reference in the world ... it serves as a geographical lens through which one perceives and experiences the world and is concerned with the investment of the self in the place" (Case, 1996:1).

To conclude, a "house" becomes a "home" when it becomes the place one retires to at the end of the day – on one's own or shared with other individuals of choice in a special and meaningful way. Apart from just being a protective structure that provides for the basic human needs as mentioned above, a home also serves the needs of its residents in a social and psychological manner by giving them a sense of belonging in the space they live in, which is connected to a physical address, in a neighbourhood environment with

neighbours, and where there is also a diverse collection of services (Wu, 2009:175; Nissen *et al.*, 1994:140-141; Newmark & Thompson, 1977:2). This is in fact a very important point to keep in mind when thinking about a dream home, since a house may be shared with significant others, who all have their own needs regarding a home (Le Roux, 2008:8), whether it be physical needs to allow for disabilities or recreational needs such as practising of sport activities, or psychological needs such as breaking away from everything and everyone in order to have some privacy.

Home is therefore a multi-dimensional concept that can be defined according to physical, social and personal aspects (Manzo, 2003:56; Gunter, 2000:6; Smith, 1994:31). Firstly, the *physical* dimension represents the “house”, i.e. the physical structure such as its architecture and the comfort of the house that is created through a particular style, design and layout. The *personal* dimension is associated with personal feelings and experiences that relate to privacy, security, belonging, responsibility and self-expression. The *social* dimension of a home is concerned with the establishment and maintenance of both significant and intimate relationships with people that involve entertaining of friends, spending time with family members and the development of intimate relationships (Mallett, 2004:63; Moore, 2000:212; Smith, 1994:33). A definite relationship thus exists between the residence, the residents and the development of identity through self-expression. Similar to the way that clothing serves as an extension of an individual’s body, a home is an extension of the self and the family’s symbolic body and serves as an emotional and physical reference point that would influence the feeling of happiness and security that is important to the residents (Gunter, 2000:15; Belk, 1988:152). Therefore, the home will be decorated and furnished by its residents to express their identity, resulting in the expression of their lifestyle and social status (Belk, 1988:152).

Self-expression can be explained as the way in which residents express their identity. If they own the house they would have more freedom to bring about changes to the house through attention to the structure, i.e. unique design and layout, or through the

decoration and furnishings of a home (Colic-Peisker & Johnson, 2010:13; Gunter, 2000:15). If residents of a home are in the position to bring about changes to the house or to design the house as they wish, they would thereby strengthen their attachment with the housing environment (Colic-Peisker & Johnson, 2010:13). Due to diverse physiological, psychological and social drives and motives, people have very complex needs concerning their housing environments.

2.2.2 Reasons why people want housing

Housing is an essential part of every person's life, while serving as a home and a haven. Housing is a phenomenon that incorporates various dimensions such as independence, identity and prosperity, while providing an environment that the residents can call their own (Andersson, Naumenen, Ruonavaara & Turner, 2007:166; Leith, 2006:318; Mallett, 2004:70; Nissen *et al.*, 1994:140). Therefore, when it should happen that homeowners lose their house for whatever reason, they may feel as if their independence, identity and aspirations are taken away and that their dreams are shattered (Andersson *et al.*, 2007:166).

Housing is furthermore important in life due to its ability to satisfy simple physical needs such as shelter, which is very important for human welfare and personal security as well as emotional wants (Opoku & Abdul-Muhmin, 2010:219; Adams, 1984:517). One of the basic needs of a human is to have **protection from the elements**. This is a basic need that has existed since the days when cavemen made use of caves to protect themselves from the elements (Le Roux, 2008:8). This type of protection developed over time, from a cave to a more structured shelter where people can feel safe and secure, but also express their identity and personality by personalising their houses (Le Roux, 2008:8) in various ways such as painting, decorating or changing the style of the house to suit their personalities best. Therefore, a house is essential to provide not only shelter, but also personal security by defining the territory between private and public environments and to give the residents of the household a safe place to perform their daily activities along with the

freedom to be themselves (Andersson *et al.*, 2007:156; Lawrence, 1987:155; Adams, 1984:517). As soon as a home fulfils the basic needs regarding safety and security of its residents, feelings of comfort, relaxation and belonging are established (Mallett, 2004:68, 84; Manzo, 2003:49; Nissen *et al.*, 1994:141).

Meaningful relationships tend to develop as soon as the residents start to grow attached to their houses (Leith, 2006:318). A house serves as good ground for experiences and memories to be created, and as a result will satisfy important emotional wants along with the physical welfare of the residents (Leith, 2006:318; Adams, 1984:517). It also provides a base / anchor that residents can return to along with feelings of belonging, continuity, stability and permanence that are cherished in this environment (Moore, 2000; Case, 1996:2; Smith, 1994:32).

Houses are also **possessions** that form an important component of the sense of self, by **reflecting the residents' self-identity** (Leith, 2006:318; Mallett, 2004:84; Belk, 1988:139). Individuals can express their identities and personalities through their homes by making use of different elements, such as the building style, the design of the garden, finishes etc. (Le Roux, 2008:8; Case, 1996:2). In the past, people generally made use of their family, culture and ethnicity to express their identity. In modern society, however, people express their identity through their achievements and economic successes (Colic-Peisker & Johnson, 2010:5). A house may thus serve as a social stage for its residents through which they can express themselves in terms of who and what they are and where they fit into the social structure (Colic-Peisker & Johnson, 2010:4; Adams, 1984:517).

Along with reflecting the residents' self-identity, **social meanings** are also created through one's possessions such as one's house, which is regarded as part of the self on either a conscious or unconscious level. It communicates the residents' socio-economic status to others and influences how people are valued (Opoku & Abdul-Muhmin, 2010:219; Belk, 1988:139; Adams, 1984:517). Meanings that are associated with objects such as housing

develop through experiences over time and shared interaction with other (Manzo, 2003:51).

People would thus modify and make their homes aesthetically beautiful in line with what the social group sees as the ideal. In this way they express and communicate their social class, personalities, aesthetic preferences and tastes to the surrounding social environment (Rapoport, 2001:147,158; Sadalla, Vershure & Burroughs, 1987:570,572; Adams, 1984:517). Appearance as a symbol is a key element that is used to communicate the status of residents. People would therefore buy houses to communicate their accomplishments. The structure of housing is a global communication symbol of personal and social identity (Opoku & Abdul-Muhmin, 2010:224; Nasar, 1989:238).

Housing is therefore ideal to express homeowners' aspirations because it is a permanent structure that indicates the performance of the owners along with feelings of pride and achievement (Andersson *et al.*, 2007:160; Lawrence, 1987:162; Sadalla *et al.*, 1987:572). As mentioned previously, a home is a complex entity that both defines and is defined by factors such as the cultural, social, psychological, political and economic situation of both the owner and the environment (Opoku & Abdul-Muhmin, 2010:221; Lawrence, 1987:155). Apart from the house being influenced by these factors and being a representation of these complex factors, it can also inter-relate with and contradict people's ideas and relationships. Housing is therefore used to make social as well as cultural categories visible (Mallett, 2004:84; Adams, 1984:517).

Houses are rarely occupied by only one person. Depending on the stage of the life cycle of the family, houses are mostly shared with other people who all have their own needs and identities (Wu, 2009:175; Gronhaug, Kleppe & Haukedal, 1987:240). People may therefore attach different meanings to a house and may have different needs and requirements (Wu, 2009:175; Lawrence, 1987:163). When choosing or building a dream home, it is important that the house needs to fulfil the needs and wants of all the occupants. The building structure thus needs to comply with factors such as the

composition and size of the household, their genders, ages, socio-economic background and lifestyle aspirations (Colic-Peisker & Johnson, 2010:4; Le Roux, 2008:9; Mallett, 2004:68; Rapoport, 2001:156). These factors will influence the house that is selected and has to be manageable in terms of maintenance and lifestyle. It should also be habitable and pleasing through personalisation (Chen, 2010:600; Nissen *et al.*, 1994:281). Residents differ in their perception and use of their home, and therefore housing choices can be seen as **social acts** (Mallett, 2004:68; Rapoport, 2001:156; Adams, 1984:517).

It is important to keep in mind that housing preferences and attributes of housing are influenced by national and cultural factors, for example in a security estate, due to socio-political changes, security concerns have changed building styles and housing alternatives dramatically. The same does not necessarily apply elsewhere in the world. Therefore research findings of one country do not necessarily apply to other countries (Opoku & Abdul-Muhmin, 2010:219).

2.2.3 The potential of a home to fulfil human needs

According to Maslow's needs hierarchy, humans have various needs that manifest on different levels of importance. In terms of housing, needs range from the most basic needs (to be protected), to the highest level of needs that can be fulfilled (achievement) (Stewart-Pollack & Menconi, 2005:4; Gunter, 2000:8; Newmark & Thompson, 1977:9). To explain, every human being has a need for shelter to protect him-/herself from the elements. This basic structure that provides shelter develops further, depending on the needs and aspirations of the residents. For example, depending on the family structure / stage of life, the size and layout of the house would be influenced. The type and location of the house would also be affected, depending how important the residents regard status and the communication of their achievements (Opoku & Abdul-Muhmin, 2010:219; Wu, 2009:175).

An individual's need for safety and security manifests as the second-most basic human need, after psychological and biological needs such as food, air and drink (Glasson &

Cozens, 2011:26). Therefore it is important that the territory a person has in and around his home allows for a feeling of safety and security and creates a non-threatening environment that is free from physical or psychological harm (Gunter, 2000:8; Newmark & Thompson, 1977:9) In South Africa, this relatively basic need has been violated by the high crime levels in recent years. Therefore all South African citizens are forced to make use of extensive security measures in and around their homes, such as lockable gates, electrified fencing, security alarm systems etc. All of these security measures are taken in order to try and attain this basic need for security and safety. For those who are able and in a position to do so, security estates are seen as an ideal way to take control back and assure the safety and security of their families. Only after this need is satisfied can the next level concerning affiliation be fulfilled.

Thirdly, the home should provide for residents' individual and social needs (Glasson & Cozens, 2011:26; Lindamood & Hanna, 1979:3), by creating a feeling of belonging (Stewart-Pollack & Menconi, 2005:4; Newmark & Thompson, 1977:9). Therefore it is necessary for the house to serve the needs of each inhabitant by making them feel as if they belong and by giving them the space to develop as individuals. In order for this need to be fulfilled, it is necessary for each member of the household to have a place of their own. This is not necessarily a problem in houses that are situated in upmarket security estates, since these houses are relatively large in size. However, it can be a problem in townhouse complexes, where houses are smaller.

The fourth level of human needs reflects self-esteem / ego needs, i.e. human beings' need to feel good about themselves and to participate in group dynamics that allow opportunity to develop strong self-confidence, feelings of achievement and competence as well as levels of independence (Glasson & Cozens, 2011:26; Newmark & Thompson, 1977:9). Living in a pleasant and satisfying house situated in a security estate is a good way for homeowners to gain high self-esteem and feel good about their houses and themselves due to the positive lifestyle connotations attached to security estates.

Finally, there is a need for self-actualisation, i.e. an individual's 'bundle of human potential' that reflects unique talents and abilities and the ability of the human to develop and achieve these unique talents and abilities to the fullest (Glasson & Cozens, 2011:26; Newmark & Thompson, 1977:9). Housing in a security estate is mostly associated with certain lifestyles and high status levels because of the high cost of stands, houses and levies. People who are able to purchase or build a house in one of these upmarket security estates, are therefore perceived to have achieved success in life. Upmarket security estates often also have leisure activities attached to them, such as a 'Golf Estate', which is seen as a way for residents to relax and develop their leisure activities to the best, while also providing their families the best possible housing environment.

A home thus fulfils various vital human needs, such as providing a safe and familiar environment that is central to one's social life, providing meaning and identity to its residents' and being a controlled territory, that provides a sense of permanence in people's lives (Rapoport, 2001:154; Gunter, 2000:4-5; Newmark & Thompson, 1977:8). Ideally, a home gives its residents a feeling that they are being cared for. It also becomes a haven that provides privacy, safety and a familiar environment that allows for the development of specific relationships that are out of the public eye (Mallett, 2004:70; Manzo, 2003:56; Smith, 1994:32; Miller & Schlitt, 1985:66). A longing for an ideal home that provides for more than simply one's basic needs is inevitably part of everyone's life, especially of those who can afford to own property (Moore, 2000:208-209). Most security estates aim to fulfil residents' needs by offering them the 'full' package.

2.3 HOMEOWNERSHIP

2.3.1 Homeownership defined

There are basically two major types of tenureship, namely owning a house or renting a house (Le Roux, 2008:9; Adams, 1984:516). When renting a house the tenant makes a

periodical payment to the owner or landlord for the temporary occupation of the building (Iwata & Yamaga, 2008:202; Collins, 2004:1270), but when a person owns the house, he / she becomes the permanent / long-term owner(s) of the house that would be occupied by the family or the individual. Therefore the owner has a responsibility towards the maintenance of the house, which is not always the case for a tenant (Andersson *et al.*, 2007:160; Collins, 2004:696). Homeownership is for most people the most desirable form of housing consumption, and therefore when people own a house, they tend to become more emotionally attached to the house and consequently make the house their home and also refer to it as their home with more ease than tenants (Chen, 2010:597; Andersson *et al.*, 2007:160; Adams, 1984:516). Homeownership therefore adds value to one's life and has the ability to distinguish people in accordance with personal attributes and social esteem (Burns, 2008; Adams, 1984:523).

2.3.2 The significance of homeownership

Most people long for a place they can call their own. Homeownership is thus significant because it provides a sense of privacy, stability and security in people's lives. A house serves as a place to come home to after a hard day, even if it entails being one of the largest enduring financial obligations people commit to (Colic-Peisker & Johnson, 2010:2; Opoku & Abdul-Muhmin, 2010:219; Gunter, 2000:12; Kron, 1983:15). Striving to own one's own home gives a feeling of purpose and fulfilment in one's life as well as a feeling of control (Gunter, 2000:3; Smith, 1994:44; Kron, 1983:15).

A home serves as an extension of the selves of its owners (Gunter, 2000:15) and conveys messages about the owners to others, e.g. their achievements and successes (Rowlands & Gurney, 2001:126). As a result, homeownership is associated with superior **status** (Gunter, 2000:39; Adams, 1984:523). People often plan their future homes or "dream homes" in accordance with their expectations and hopes of how they would like to develop as a person over time (Gunter, 2000:7). This makes status one of the most important factors determining housing composition and housing structuring (Iwata &

Yamaga, 2008:449). Since housing status is associated with socio-economic status, the type and construction of a house are influenced and determined by the family size, education levels, ages, genders and marital status, financial status and functional status of the occupants, considering changes over their life cycle (Iwata & Yamaga, 2008:438; Richards & Rankaduwa, 2008:381).

Socio-economic status is mostly carried over from one generation to the next, creating an ongoing motivator in human behaviour for distinction and status from one generation to the next (Smiths & Michielin, 2010:465; Truyts, 2010:137). Apart from status being carried over from one generation to the next, the housing market is tied up in competition and change because it is dynamic. Even consumers in the middle and lower income levels are often pressurised to attain higher social status levels. This may create anxiety if people try to attain a level of status that they cannot really keep up with (Colic-Peisker & Johnson, 2010:5). This occurs especially during times of economic hardship when property prices soar and incomes stabilise or decline.

Socio-economic status is integral to housing consumption and consequently influences people's decisions regarding the location of a house along with the type of house (Wu, 2009:175). Neighbourhoods are differentiated in terms of socio-economic and family status (Iwata & Yamaga, 2008:441), and if people are satisfied with their social environment and their neighbourhood, their housing quality and quality of life are inevitably higher (Wu, 2009:178).

2.3.3 Quality in housing and housing satisfaction

Quality in housing is determined by certain housing characteristics such as privacy, security, independence and the possibilities of the development of oneself that are in line with the family's housing norms (Andersson *et al.*, 2007:166). A good quality house would contribute to increased housing satisfaction and a higher quality of life, which is often determined by the amount that potential homeowners are willing to pay for a house (Warnock & Warnock, 2008; Lane & Kinsey, 1980:362; Morris & Winter, 1978:129).

Quality norms can also be seen as the desirable attributes of a dwelling that make people react in a positive way in terms of their framework of reference as to what is considered acceptable or not, and how it would contribute to the increased well-being of individuals, such as their social status etc. (Smiths & Michielin, 2010:465; Morris & Winter, 1978:126; Lazenby, 1977:43). Families generally adjust their requirement norms, i.e. they will make trade-offs for housing quality along with their housing expenditure: as a family progresses through the stages of the family life cycle until retirement, housing quality needs are progressively adjusted and their expenditure on housing increases because the financial status of the family generally increases with age (Smiths & Michielin, 2010:465; Adams, 1984:523-524; Morris & Winter, 1978:136; Koppe, 1955:131). Therefore quality norms would influence the neighbourhood or security estate the family chooses to reside in, in the sense that they would choose the neighbourhood according to the one they would feel they would fit in best, with regard to their social and economic status, and would consequently consolidate with the influences from the neighbourhood population in order to ensure satisfaction regarding quality (Wu, 2009:190; Morris & Winter, 1978:125-126), i.e. their preferences, priorities and aspirations.

Satisfaction with one's housing environment influences one's **quality of life**, how one evaluates the environment and whether one perceives oneself as successful or not (Krueger, 2005; Lu, 1999:264). Homeowners are apparently more satisfied with their housing than renters, due to their attachment towards their homes and important financial commitments over time, as well as their emotional and personal involvement with their homes (Gunter, 2000:12; Lu, 1999:268; Adams, 1984:516). Restriction of homeownership has caused major social and political conflict in South Africa in the past, because people experienced it as a pertinent restriction to quality of life.

2.3.4 Factors that influence housing decisions

Choosing the correct house is important because a homeowner usually has to live in it for quite some time (Vera-Toscano & Ateca-Amestay, 2008:257,260; Gunter, 2000:12, 36;

Hempel & Punj, 1999:409). The type of house chosen also influences other important decisions in people's lives (Benitez-Silva, Eren, Heiland & Jimenez-Martin, 2010:151), for example, travelling and transport, access to schools and recreational facilities. It is therefore important that a house purchased is as close as possible to one's idea of an ideal home. An existing conceptual model for a housing decision-making process (Figure 2.1) is consequently used to discuss a housing decision and how it pertains to the security estate phenomenon (Rahman & Simmons, 2007:58; Wong, 2002:224; Lu, 1999:265).

2.3.4.1 *Housing satisfaction and the decision to move*

Residential satisfaction is influenced by a multitude of factors that include the residents' materialistic orientation, the time and purpose of the assessment, along with their value system (Erdogan, Akyol, Ataman & Dokmeci, 2007:129; Wang & Wallendorf, 2006). Housing satisfaction would therefore differ from resident to resident. People have different orientations and values and differ in terms of what is acceptable and not (Wang & Wallendorf, 2006). Prerequisites for housing satisfaction are: an ability of the residents to perform various tasks that are important to them in the house; to live comfortably; and having certain physical and environmental features (Djebarni & Al-Abed, 2000:230; Gunter, 2000:10). Overall 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, the performance of the local authorities and the perceived quality of facilities in the area (Erdogan *et al.*, 2007:129). Housing satisfaction can furthermore be influenced by achievements and changes in life, such as an increase in income or changes in the family structure (e.g. new additions to the family or children leaving home). These factors would inevitably influence the level of satisfaction residents experience with their homes; they might, for example, feel that they need to spend more money on their housing (Opoku & Abdul-Muhmin, 2010:224; Chambers, Garriga & Schlangenhaus, 2009:465; Tsatsaronis & Zhu, 2004:68).

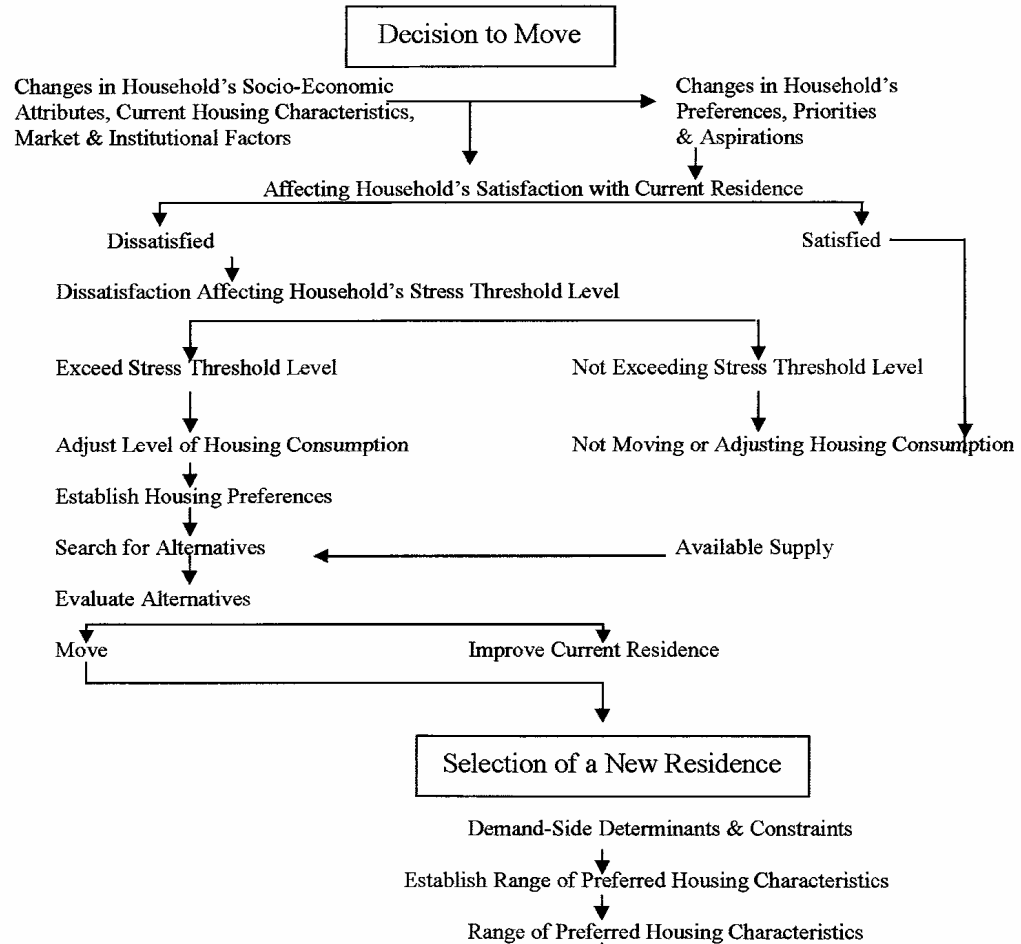


FIGURE 2.1: A SECTION OF THE CONCEPTUAL MODEL OF THE HOUSEHOLD'S HOUSING DECISION-MAKING PROCESS (WONG, 2002:224)

It is important for homeowners to be satisfied with their housing environment as it influences their quality of life (Lu, 1999:264). Satisfaction implies that a level of congruence exists between housing desires and actual experiences, while dissatisfaction results as the contrary (Lu, 1999:266). Should dissatisfaction occur, due to an exceeding of the household's housing consumption threshold, equilibrium can be restored by starting a search for several factors (Wong, 2002:221). Dissatisfaction with one's housing can be the result of different attributes (Gronhaug *et al.*, 1987:245) such as changes in the social environments, for instance, employment; location of work from home; ideal levels of status; or a need for increased levels of security. One or more of these may serve as motivators to change the housing environment (Mallet, 2004:67-68; Gronhaug *et al.*, 1987:242).

Homeowners that are satisfied or mostly satisfied with their housing would probably refrain from moving and refrain from searching, and might even take action to improve the negative aspects of their housing, for example to add some security features such as burglar alarms to improve the safety characteristics of their home and so increase satisfaction with their housing environment. When the level of dissatisfaction is not restorable, dissatisfied homeowners would be more willing to move to another house to increase their level of satisfaction and to assure fewer bothersome aspects in and around their housing environment (Vera-Toscano & Ateca-Amestay, 2008:265; Lu, 1999:245; Morris, Crull & Winter, 1976:309). Therefore, the potential homebuyers would consider the amount of satisfaction from potential housing (expectancies) and their idea of the ideal form of housing, and compare it to their current housing (ability of current house to fulfil the needs of the residents), in order to determine whether there are any discrepancies (Hoyer & MacInnis, 2008:281; Morris & Winter, 1978:127).

A lower level of housing satisfaction that may occur or the recognition of a problem with the house, relates to stress that is caused by housing that deviates from cultural, family or community norms. When the level of stress exceeds the limits that homeowners are willing to tolerate, the propensity to engage in adjustment behaviour may develop in order to solve the problem and fulfil the needs (Schiffman & Kanuk, 2010:484; Morris & Winter, 1978:149). This problem recognition is the result of a discrepancy between what a family would regard as the ideal state of housing and the actual state of their current housing that is not satisfying their needs (any more) (Hoyer & MacInnis, 2008:195). Families could aggravate the dissatisfaction when they start talking about what is wrong with the house, and if this discrepancy level increases, the dissatisfaction level with the housing would automatically also increase – which serves as a stronger motivator for the residents to adjust their type of housing (Hoyer & MacInnis, 2008:195; Morris & Winter, 1978:150-151). This is typical of a socialisation process that establishes norms, values and attitudes that will influence the level of dissatisfaction residents would be willing to tolerate regarding their housing conditions (John, 1999).

2.3.4.2 *Individual needs and goals of households /families*

When dissatisfaction with one's housing environment is acknowledged, it is necessary to determine and specify the needs and goals of each member of the household as well as the role they have to play during the decision-making process. The people that occupy a house, who share resources and who have access to the same facilities in and around the house, are mostly described as a household (Blanton, 1994:5; Newmark & Thompson, 1977:18). A family, on the other hand, consists of two or more persons who are related to each other and who may function as a household. Families are also sub-units of the larger social system, namely the society (Collins, 2004:518; Morris & Winter, 1978:44; Newmark & Thompson, 1977:18). Traditionally the husband acted as the main decision-maker for major purchases such as a house. In modern society however, joint decision-making is more appropriate (Shiffman & Kanuk, 2010:329). Many families are dual income households where the women contribute to the household's income and often even contribute more than their spouses. It is therefore only fair that both partners now participate in major decisions such as the type, size and cost of housing.

A family is a semi-closed system that is influenced by various external factors from the environment (Levy & Lee, 2004:332; Morris & Winter, 1978:49). Appropriate behaviour of individual members of the family and the family as a whole is prescribed by the norms of the society they form part of. As a result, they would for example try conforming to the housing norms of the society they interact with as best as possible (Diaz & Luengo-Prado, 2010:167; Morris & Winter, 1978:49). Not all families are equally closed: the degree to which a family is open or closed (to the influences from the social environment) depends on the external forces that influence the family's desire towards upward mobility (status) and consequent housing norms (Schiffman & Kanuk, 2010:346; Deacon & Firebaugh, 1981:28-29; Morris & Winter, 1978:49).

The norms and framework of what a family regards to be acceptable and what not, mostly evolve from socialisation with different groups such as the society, community or their wider family (John, 1999; Morris & Winter, 1978:45). A family is mostly concerned

with two important goals in terms of housing, namely (1) the attainment of a house, and (2) the potential contribution of that house to the family's overall well-being (Le Roux, 2008:9; Morris & Winter, 1978:44). The latter may reflect attainment of their "dream / ideal home".

A family's decision to buy a house or to seek alternative housing is mostly prompted by an awareness of a problem regarding their existing housing, i.e. a manifestation of new needs and desires as well as dissatisfaction with their current form of housing (Levy & Lee, 2004:323). This may also occur when a house no longer meets the residents' expectations (Wang & Wallendorf, 2006). A family may conclude that their financial position has improved, which allows them the opportunity to upgrade their housing situation; they may realise that their house has become too small for their family; that the maintenance needed to their existing house is too extravagant / expensive and non-deserving; or that conditions in their living area is no longer pleasurable or safe. Dissatisfaction with their housing environment can result in discontent with their current housing situation and may encourage / motivate steps to improve the situation. Due to the dynamics in a household, when moving, all the members of the household usually move along (Morris & Winter, 1978:47). This entails risk for all involved. In psychology, moving from one home to another is considered one of the severest types of stressors one could encounter (according to Beehr & Newman, as noted by Changing Minds, 2010). Therefore, in order to avoid unnecessarily high stress levels, the purchase of a house has to be thoroughly thought through in order to avoid having to soon move again.

2.3.4.3 Preferred housing characteristics when selecting a residence

Within reason and within their framework of desires, prospective homeowners will probably select a house that is nearest to their idea of their 'ideal / dream home'. Before making a housing decision, potential homeowners thus have to establish a range of preferred housing characteristics (Özüekren & Van Kempen, 2002:368) that are based on their needs and aspirations (Vera-Toscano & Ateca-Amestay, 2008:260; Kron, 1983:144).

Wants, in terms of what one wants in a house, develop over time: some wants are considered as luxuries rather than necessities, and are driven by various influences that may include social and cultural influences, creating expectations as to what is acceptable and / or 'nice to have' or important to have regarding a house (Opoku & Abdul-Muhmin, 2010:221; Newmark & Thompson, 1977:12).

A family's housing preferences are influenced by the needs of the family, and the individual personalities and desires of each of the family members, which often develop through interaction with the socio-cultural environment. These housing preferences would therefore influence the type of housing, the architectural design (i.e. size of the house, needed spaces etc.), the uniqueness and individuality of the house, desired levels of privacy, security and safety etc. (Opoku & Abdul-Muhmin, 2010:221,222; Vera-Toscano & Ateca-Amestay, 2008:268; Ridoutt, Sueyoshi, Ball, Miyazaki & Morikawa, 2005:31; Levy & Lee, 2004:321; Rapoport, 2001:156; Lu, 1999:267).

Housing attributes that are said to have an influence on people's housing choices range from intrinsic factors (such as the size, uniqueness and individuality expressed in the design and decor of the house, levels of privacy in and around the house, necessary safety and security features as well as involving costs, for example levies and other fees), to extrinsic factors (such as the location of the house, the social interaction with surrounding other factors which influence social status, lifestyle etc.) (Opoku & Abdul-Muhmin, 2010:220). Space, tenureship, structure type norms and social status are related to household income, and it can be seen as a very good facilitator / constraint in terms of a family's housing norms (Hunt, Kernan & Mitchell, 1996; Morris & Winter, 1978:125); consequently the quality of the housing, the expenditure on the type of housing and the neighbourhood where the house is situated are all influenced by household income.

Financial status and social status and all the related consequences in terms of a housing decision are inevitably also related to the stage of the family life cycle. Families generally progress to higher income levels over time, and as a result, adjust their housing tenure

type from renting to owning a house, depending on the stage of the life cycle and their needs at the time such as a need for more space due to an increase in the number of family members (Goodman, 2003:108; Adams, 1984:523-524; Morris & Winter, 1978:125). Thus, income has a significant impact on dwelling type preferences, because of the adjustments people make regarding their housing preferences (i.e. an increase in income and affordability will lead to larger houses or houses that communicate their achievements such as an increase in income) (Opoku, & Abdul-Mihmin, 2010:224; Krueger, 2005). Households with higher income levels are also more likely to be homeowners. Since income influences wealth, it would consequently influence the type of housing one would be able to purchase (Calem, Firestone & Wachter, 2010:223,225; Diaz & Luengo-Prado, 2010:167).

After a family has established / compiled a range of preferred housing characteristics, they would then be able to effectively judge the available houses. Houses are judged on factors that influence homeowners' housing satisfaction, which is usually influenced by their age; previous experiences; personal, physical elements (the house itself, the neighbourhood and surrounding community, level of privacy and location); demographic and social characteristics of the house; period of residence in a certain house; as well as the socio-economic status of the residents (Erdogan *et al.*, 2007:129; Djebarni & Al-abed, 2000:240-241). Their preferred housing characteristics would include whether it has **sufficient freedom of movement** and **privacy** along with an acceptable density level (which may be jeopardised in security estates where houses are often densely built); a suitable **physical, social and psychological environment** (which may be an attractive characteristic of homeownership in security estates); an **acceptable lifestyle**; continuity; and level of **self-expression** (which may unfortunately be inhibited by body corporates in certain security estates) (Stewart-Pollack & Menconi, 2005:4-7; Gunter, 2000:10; Hempel & Punj, 1999:409; Smith, 1994:31,43,44; Miller & Schlitt, 1985:135).

The style of a house is an expression of one's identity and therefore people use the **architecture of the houses** to express their identity and to present to others who and

what they are, as well as their status and friendliness (Le Roux, 2008:40; Ridoutt *et al.*, 2005; Ndenze, 2004; Cherulnik, 1986:620). Homeownership gives people the freedom to do what they want (to a certain degree) to their house and to express themselves more easily in the appearance of their house both on the outside and the inside, such as gardening or painting the house a desired colour, or altering the house (Andersson *et al.*, 2007:160; Ridoutt *et al.*, 2005:32). Studies have shown that women tend to focus more on the interior of the house and men more on the exterior of a house design, as this is associated with an expression of status (Attfield, 2002:255-256). This factor is often restricted due to regulations introduced by the developers / body corporate of security estates.

The need for an adequate level of **privacy** in and around a house is also very important as it directly influences the residents' quality of life and is a global concern across all cultures (Opoku & Abdul-Muhmin, 2010:221; Stewart-Pollack & Menconi, 2005). In housing environments, such as in this case security estates, which are a lot of times very densely built, it is often very difficult for residents to successfully control the levels of privacy. Desirable privacy levels vary from person to person; therefore it is important for residents to control privacy levels by effectively regulating interaction with general and significant others in order to assure that desired privacy levels are achieved and to avoid negative avoidance behaviour (Stewart-Pollack & Menconi, 2005; Nissen *et al.*, 1994:145).

Safety and security, being basic human needs, are important to keep in mind when considering housing alternatives. With the high crime levels in South Africa, it is essential that a house needs to be located in a safe neighbourhood (ideally a security estate), or be equipped with the necessary safety features. Safety and security in terms of housing decisions will be discussed more extensively in section 2.4 below.

The **surrounding houses** and **neighbourhood** also have a very important role to play, as they support and contribute to the social identity that homeowners of a house want their house to express to others (Wu, 2009:178; Cherulnik, 1986:606). The **location** of a house

is therefore an important aspect, because the nature of its immediate area will determine the family's ability to accomplish non-housing goals (Gunter, 2000:40; Morris & Winter, 1978:138). Three main dimensions are important regarding the location of a house, namely: (1) the **proximity** of the house to amenities such as schools, shopping centres, medical facilities etc. and municipal and governmental services that service the certain neighbourhood (Rossi-Hansberg, Sarte & Owens, 2010:485; Wu, 2009:175; Le Roux, 2008:26-29); (2) the **physical location** itself in terms of how the light, air and quality of other surrounding houses are, the view of the house, soil type, borderlines, building borders, servitudes etc. (Wu, 2009:175; Le Roux, 2008:26-29); as well as (3) the location as a **social environment**, such as neighbours, the type of lifestyle and quality of life in the neighbourhood as well as the attached social status levels (Wu, 2009:175; Le Roux, 2008:28-29; Adams, 1984:516; Morris & Winter, 1978:138). Families may therefore prefer to live in good suburbs where they can associate with others socially even if it is more costly (time- and money-wise) to do so (Fänge & Iwarsson, 2003:1317; Morris & Winter, 1978:139). This is an emotional aspect that developers love to use, namely to emphasise the culture and sense of belonging of a neighbourhood (or new security estate) as a strategy to sell houses faster (Wu, 2009:190).

Due to all these factors that impact on a neighbourhood and that make it more than merely a location for a house, the value of houses are related to the characteristics of a neighbourhood, such as the socio-economic status, lifestyle and culture associated with the neighbourhood and therefore making it a desirable place to stay (Rossi-Hansberg *et al.*, 2010:485). If residents are part of a 'good' neighbourhood, they are often willing to invest in the neighbourhood, as they see it as a way to increase the value of their homes (Hilber, 2010:419). Very often potential house buyers find the neighbourhood in which the house is situated more important than the surrounding neighbours (Wu, 2009:176). Therefore, a security estate increases in value as it is perceived as having a certain lifestyle attached to it and as being more private due to its excluding outsiders from using the available facilities (Wu, 2009:174; Le Goix, 2005:7). When people, for example, decide to move to a security estate, they are mostly influenced by changes in their socio-

economic status (such as being financially suitable to afford a house in a security estate), negative influences and associations of their current housing attributes or characteristics (such as their house outside a security estate not providing the safety they wished for), or changes in the housing and economic market that influence their preferences and choices as a family (Kellekci & Berköz, 2006:78).

When house hunting, and when evaluating housing characteristics, potential homeowners' willingness to pay for a specific type of housing depends on the perception of whether important needs will be fulfilled by the purchase (Hunt *et al.*, 1996; Morris & Winter, 1978:128). A family would, for example, allocate money according to their socio-economic status (meaning that when a family's income increases, people tend to spend more money on housing), and this increase in housing wealth will contribute to the residents' well-being (Chambers *et al.*, 2009:465; Morris & Winter, 1978:133). The desirability of a house in terms of how it would fulfil the residents' needs and desires is also often an important market value indicator of the house; this market value of a house can often be seen as one of the best single components to determine the housing quality (Smiths & Michielin, 2010:464; Morris & Winter, 1978:127). The actual selection of the house is an intricate process.

Aspects that influence the market value of the house eventually also influence the desirability of a house, such as the facilities provided by the security estate. The price of a house largely depends on the cost of the floor plans, construction, landscaping and actual features of the house, and these frequently determine how highly the attributes of a house are valued and desired by residents (Tsatsaronis & Zhu, 2004:67; Morris & Winter, 1978:126). Most families are therefore willing to pay more for specific characteristics such as the correct amount of space, and for a house that is detached from other units and that is situated in the right location with sufficient security (Wu, 2009; Morris & Winter, 1978:126).

Lifestyle is described as a particular way of living and is a very important consideration in terms of a housing decision as to where one should live and how the building environment should look (Walker & Li, 2007:77,78). Lifestyle thus refers to the way people live, their social roles and the characteristics of the setting in which behaviour associated with those roles takes place, as well as what is seen as appropriate or not (Rapoort, 2001:147; Newmark & Thompson, 1977:12). The preferred lifestyle of a person / family is influenced by their life-stage, marital status, level of education and income, and is seen as a preference for a particular way of living and activities in the home, even at an unconscious level (Walker & Li, 2007:77; Nissen *et al.*, 1994:171; Newmark & Thompson, 1977:12-13). Thus, since lifestyle influences the housing decision process and given that the purchase of a house is a long-term transaction, it is important to note that people with different lifestyle preferences will find different housing attributes important in their household choices (Iwata & Yamaga, 2008:449; Walker & Li, 2007:79, 85).

These characteristics are eventually weighed up against what is available within the housing market and what they can afford, i.e. demand side constraints (Ridoutt *et al.*, 2005:31; Gunter, 2000:16). During the evaluation of housing alternatives, the potential homeowner needs to prioritise the criteria they will use to evaluate the alternatives in order to make a final choice (Gibler & Nelson, 2003:66). The (potential) homeowners would therefore evaluate the different housing options in terms of the physical aspects (i.e. the available types of houses, the architectural / design features such as structure, design, layout, degree of distinctiveness of the house, levels of privacy in and around the house, safety and security features, financial implications etc. of the house); the emotional aspects (i.e. how they feel about their house and how it contributes to their expression of individuality), as well as the social aspects (such as whether the house serves as a symbol of status to others and if it coincides with the lifestyles of their family and friends) (Levy & Lee, 2004:323; Rapoport, 2001:151; Gunter, 2000:40). During this evaluation which occurs within the psychological field, people make use of their values, ideals, images, norms and status of their family to conclude the final housing decision

(Rapoort, 2001:149; Gunter, 2000:41). This desirability of attributes influences consumer demand and the extent to which needs and wants of the consumers will be fulfilled, but also depends largely on the availability, cost and flexibility of housing choices (Tsatsaronis & Zhu, 2004:68; Morris & Winter, 1978:127). Their final decision would thus be evaluated against their expectations and experiences, while keeping in mind what is available and the realities of their situation.

2.3.4.4 Families' ability to solve housing problems

The purchase of a house is often the biggest single transaction that they will enter into in their lives and a house will form a very large percentage of their households assets (for some the most important asset they will ever have) (Chen, 2010:597; Chambers, Garriga & Schlagenhauf, 2008:585; Warnock & Warnock, 2008). Because house prices are often constitute many times the annual income of potential homeowners, the purchase of a house involves long-term financing that stretches over 15- to 30-year periods (Chambers *et al.*, 2008:447; Warnock & Warnock, 2008). Thus the ability to afford the instalment of the mortgage loan in the long term is highly important (Chen, 2010:600; Chambers *et al.*, 2008:447). Financing makes it possible for younger consumers, for whom it would otherwise not always be possible, to enter the housing market too (Chambers *et al.*, 2008:587). A mortgage contract is a loan structure provided by banks and financial institutions that is secured by real property, stretches over long contract periods, and requires regular payments in order to cover the interest and principal funds (Chambers *et al.*, 2008:585).

Several costs are involved, i.e. the initial purchasing costs of housing; transaction costs (attorneys, transfer costs etc.) and a down payment to the financial institution in the form of a deposit (Chambers *et al.*, 2008:587). Should the costs become too high for the potential homeowners to pay, the likelihood of them becoming homeowners is lower (Chen, 2010:598). If applicants for housing financing find it too difficult to acquire a loan

due to various constraints, they would more likely rent a house, seeing that it is an easier way of affording housing (Calem *et al.*, 2010:229; Chen, 2010:602).

The personal characteristics of the head(s) of the household are important influential factors with regard to the house's expenditure patterns (Dusansky & Koç, 2007:292), and would as a result influence the purchasing of a house. These characteristics are previous experience with homeownership, age, education levels, marital status, as well as race and previous disadvantages. New homeowners experience higher anxiety levels than experienced homeowners when purchasing a house, due to the non-familiarity with the situation which involves a long-term mortgage loan. One is seldom sure what will happen in the future and whether one will be able to keep up with the payments, and that could be very scary (Colic-Peisker & Johnson, 2010:13).

Age is also an important influential factor during the housing decision-making process, as it influences the ability to make important decisions. The desire to own one's own home and the quality of the house along with socio-economic status are all aspects that can be carried over in both direct and indirect ways from one generation to the next (Smiths & Michielin, 2010:465). This inheritance of higher housing values and socio-economic status influences the young adults' perceptions of housing as to what is acceptable or not (Smiths & Michielin, 2010:465). Thus, parents serve as role models for their children with regard to income level, type and quality of housing and housing values, which would result in the 'young adults' having similar housing standards (Smiths & Michielin, 2010:466; Skaburskis, 1997:276). Some young adults have parents who can help them with the purchase of a house, while also giving advice, while others do not necessarily get financial support but would benefit from their parents' advice (Smiths & Michielin, 2010:465).

Older people, on the other hand, are often more likely to own their own homes, due to their higher level of wealth which they have accumulated over the years and by being more able to obtain financing due to their credit records that have improved over time

(Calem *et al.*, 2010:231; Battu & Phimister, 2008:323,324). Some older adults also have a different approach to homeownership; they see homeownership as not only a good investment, as most younger homeowners do, but as a central point around which their family's life revolve and would therefore find emotional comfort in their housing environment (Colic-Peisker & Johnson, 2010:14). Older adults who have to make housing purchasing decisions, are sometimes more at risk to making housing decisions under uncertainties due to ageing and declining health. A strong benefit, however, is the fact that they have gained more experience over their lifetime (Hosseini, Rostami, Yomogida, Takahash, Tsukiura & Kawashima, 2010:1514). People who are near retirement or who have retired and are financially secure, are mostly wealthy enough to purchase a retirement home which will suit their needs best (Lusardi & Mitchell, 2007). This level of wealth determines their socio-economic status, which then again will influence the type of housing such older people will live in (Richards & Rankaduwa, 2008:329).

Education has an important role to play in a housing decision, as it influences people's ambition in life, which in turn influences their quality of life and socio-economic status (Diaz & Luengo-Prado, 2010:166; Alexiu, Ungureanu & Dorobantu., 2010:1323). Higher education levels also enable young people to secure good jobs with good incomes, which allows them to obtain a mortgage to purchase a property (Battu & Phimister, 2008:323).

Marriage is also seen as an influential factor during the decision-making process. Being married *inter alia* influences the type of environment desired, such as a good and safe place to bring up children (Opoku & Abdul-Muhmin, 2010:225). Married couples can combine their incomes and are then able to get financing for the purchase of a house more easily (Battu & Phimister, 2008:325).

In the South African setting a large category of older consumers with purchase potential has emerged from 1994 after the elections. With the repealing of apartheid and the implementation of affirmative action and black economic empowerment (BEE), millions of previously disadvantaged consumers gained access to better jobs, better education

and better living environments (Naidoo, 2007:28). Although it generally takes approximately four to five generations for a person to rise from poverty to an affluent middle-class status, in South Africa it happened in a single generation (Naidoo, 2007:28). Due to the emerging black market's income growth in South Africa in recent years, they now represent 34% of the total property buyers in South Africa, and represent 50% of house purchasing applications (Wessels, 2010). Furthermore, this consumer segment forms an extremely strong market as they hold approximately a third of the country's buying power, while being wealthy in suitable occupations, well educated and credit worthy, and are purchasing homes, cars and various household goods (AFP, 2007). Due to having been disadvantaged while growing up in South Africa, these adults were not able to learn from their parents about the purchasing of housing and would thus make use of their current 'new' social identity to influence their purchasing decisions (Market Intelligence, 2006). In striving for independence and achievement as a way to break away from their childhood poverty, they make use of reference groups to influence their choices, behaviour and lifestyle, including their housing decisions (Market Intelligence, 2006). Thus, due to this market's lack in assets, they tend to be much more cautious when purchasing assets such as a home, compared to those who are experienced in housing decisions and who grew up in families making housing decisions, i.e. consumers with housing-related experience (Nieftagodien & Van der Berg, 2007:10).

Therefore, it can be said that families differ in their ability to solve housing problems and to make complex housing decisions. Adaptability and personal experience with housing decisions enable people to adjust their housing norms within context (Smiths & Michielin, 2010:465; Morris & Winter, 1978:50-51) and to deal with problems that are related to different housing options. Families are self-regulating, rational systems that process information and attitudes to plan their future housing. They acknowledge current housing options and level of satisfaction. They also take into consideration their aspirations for the future and reasonable expectations that may be useful to achieve housing norms (Opoku & Abdul-Muhmin, 2010; Morris & Winter, 1978:69). If a family therefore realises that they are dissatisfied with their current housing situation, they may opt to move to a

better house or to make adjustments or additions to their current house. However, not all families with a housing deficit become dissatisfied: psychological constraints may prevent their perception of the deficit or limit the development of salience, while social influences may motivate them to stay rather than to move or make adjustments. They may, for example, find their neighbourhood environment satisfying, and they might overlook the discrepancies of their house by not finding the quality of the house and life to be intolerable (Wu, 2009:178; Morris & Winter, 1978:72).

2.3.4.5 *Risks involved in a housing purchase*

Purchasing a house is a high-risk and high-involvement buying decision. High-risk purchases are decisions where the consumer perceives a certain degree of uncertainty, not knowing the exact outcome of the decision (Schiffman & Kanuk, 2010:201). This can be explained as the potential owners not being sure during the purchase of the house whether they would be able to keep up with the payments (financial risk), or would really feel at home in the environment (social / psychological risk) or know when the house will meet their needs over time (functional risk). People's perception of risk varies, depending on the person him- / herself and other influential factors (Schiffman & Kanuk, 2010:202); should the person find him- / herself to be confronted with a high-risk situation, a pre-purchase search and the selection of alternatives would reduce the risk as the reduction of available options would lead to safer alternatives (Schiffman & Kanuk, 2010:202; Hoyer & MacInnis, 2008:210). For instance, if a potential homeowner is afraid of not being able to keep up with the mortgage payments, he / she might lower their perceived financial risk by selecting a more affordable house. If the perceived risk is reduced by whichever strategy that is most useful for the potential homeowner (whether it be an external search for information on the Internet, talking to an estate agent, financial representative or developer etc., or asking advice from significant others such as family, friends and colleagues, or an internal search such as previous housing experiences), a decision can then be made with more confidence (Schiffman & Kanuk, 2010:203; Hoyer & MacInnis, 2008:210). Purchasing a house is therefore a complex and high-involvement decision that

involves the potential homeowners' preferences for a dwelling, tenure options, impact of housing attributes and related environmental factors (Opoku & Abdul-Muhmin, 2010:219). During this high-involvement decision, people with limited knowledge / experience would therefore make use of decision networking to help them to make their final decisions (Hosseini *et al.*, 2010:1519).

Apart from the financial risks that are involved during the purchase of a house, there is also some social risk involved. When buying a house, the homeowners communicate non-verbally to the world their accomplishments through their house, which serves as a symbol of personal and social identity (Opoku & Abdul-Muhmin, 2010:224). Furthermore, people often feel pressurised by their social environment to own a house of the same or a higher status level (Colic-Peisker & Johnson, 2010:5). Thus, human behaviour (i.e. the final house that will be chosen during the decision-making process) is strongly influenced by distinction and status (Truys, 2010:137).

The purchase of a house is furthermore influenced by its safety and security aspects. Due to South Africa's struggle to control crime (Demombynes & Ozler, 2005:265), potential homeowners have to keep in mind the safety of a neighbourhood. For this very reason, housing in security estates is regarded as ideal due to the increased security and safety measures provided by a security estate. By living in a security estate, one's fear of crime is reduced and the risk of crimes occurring is lowered (Kruger & Landman, 2003:14). Since a neighbourhood is an indicator of the level of crime to possibly occur, a neighbourhood that is regarded as unsafe would consequently negatively influence the value of the houses in it (Demombynes & Özler, 2005:266). Therefore it is very important that the potential homeowner must investigate the safety and security of the neighbourhood beforehand, not only to assure the safety of the family, but also to avoid a decrease in property value.

2.3.4.6 *Housing as an investment*

The ownership of a house is not only a form of consumption, but also an investment (Colic-Peisker & Johnson, 2010:14). The ownership of a house is a way to provide for one's retirement while also providing for one's children (Andersson *et al.*, 2007:160). Houses being durable goods, a house can also serve as a form of security in economically difficult times (Chen, 2010:598; Andersson *et al.*, 2007:155). In contrast with renting a house, ownership is a way of 'paying for oneself' and not for someone else's future, and increases the owner's wealth, for example, if the house prices increase, the wealth of the homeowners also increase (Bostic, Gabriel & Painter, 2009:80; Andersson *et al.*, 2007:160). However, it is better not to focus too much on the investment aspect of a house, otherwise the 'haven' aspect of a house is removed and the asset becomes more of a stressor (Colic-Peisker & Johnson, 2010:14). But apart from all the 'glamorous' and positive aspects to homeownership, it can also cause high stress levels, especially for upper income level homeowners, who have more to lose should things go wrong. They might therefore be more risk conscious when purchasing a house (Colic-Peisker & Johnson, 2010:19). According to a study done in Australia by Colic-Peisker and Johnson (2010:12), it was found that social status is accompanied by how 'others' perceive you, and their judgements regarding social status and achievements. They found that this often places enormous stress on people, since they want others to think more and more of them and not to see them as failures should it happen that the homeowners cannot keep up with the mortgage or maintenance of the house (Colic-Peisker & Johnson, 2010:12).

2.3.4.7 *Housing problems in the South African context*

Apartheid has had an enormous effect on the spatial design of neighbourhoods in which the aim was to separate social order (Lemanski, 2006a:417,418). The main legal instrument that was used during the apartheid era to assure social segregation was the Group Areas Act (GAA) of 1950 and 1966, which ensured that different races were separated from each other in different geographic areas (Lemon & Clifford, 2005:7). This

resulted in people living in 'black' or 'coloured' neighbourhoods with lower quality housing, compared to those living in 'white' neighbourhoods. In 1991, during the period in which political transition took place and the formal end of apartheid and a democratic election were in sight, the government repealed the GAA legislation (Lemon & Clifford, 2005:8), which gave way to spatial reintegration of all South African citizens. However, this not happen very rapidly, due to the existing physical form and structure of cities (Christopher, 2005:2305, 2306).

In the post-apartheid South Africa, with the help of the state, which forced previously disadvantaged people into jobs where they could have a better income and a better life, and with the 'vanishing' of racial borders, it became possible for the growing black middle- and upper-class consumers to reside in residential areas that were previously reserved for whites, and from which they previously would have been forcefully removed (Lemanski, 2006a:417; Christopher, 2005:2307). Although some were privileged to move into these areas and experience better living conditions, the majority were left behind (Lemon & Clifford, 2005:8). This left the government with a major challenge, namely the provision of quality housing for poor citizens who are not in a financial position to achieve homeownership (McDonald, 1998:449). This resulted in the implementation of the Reconstruction and Development Program (RDP), which was an integrated socio-economic policy framework compiled by the South African Government to address housing for the poor (Christopher, 2005:2306). This project aims to assure that low-income citizens can get formal housing. Many of them find it difficult to attain financing for the purchase of housing (Pillay & Naudé, 2006:883). This is a result of this market's lack of knowledge and experience on borrowing behaviour and the attainment of financing (Pillay & Naudé, 2006:872). On the other hand, financing is difficult to attain for this market due to the lack of a credit record, which is the result of the apartheid era which did not enable these consumers to purchase assets (Pillay & Naudé, 2006:873).

Housing in the middle and upper levels of the market has grown significantly: 418% from 1997 to 2009 (Muller, 2010). Housing in the upper level of the market was unfortunately

confronted with major economic challenges due the recent global recession. During early 2009, housing developers experienced a hard time in South Africa, because houses in the middle and upper private market were not selling as fast as they had hoped (Muller, 2009:49). South Africans refrained from debt, such as purchasing a new house, since most of them were already overly indebted and were suffering under the high living costs that were a result of the worldwide recession (Pearse, 2010).

Purchasing a new house was further complicated by the implementation of the National Credit Act, which worsened the situation (Pearse, 2010). House prices then dropped and developers had to sell newly built houses at 10%-15% lower than what they aimed for, and in some cases prices fell so low that they just managed to break even (Muller, 2009:49). This resulted in many developers changing their development market from residential development to commercial developments (Muller, 2009:49). Due to decreased house prices, homeowners also spent less money on renovations and maintenance on their houses as they found it not worthwhile to invest in property that was decreasing in price (Muller, 2009:49). The housing market hit rock bottom in the first half of 2009, but started to show improvement thereafter, resulting in house prices beginning to increase again due to improved and better economic conditions (SAPA, 2010; Mortgage Plus, 2010).

Security estates fall into the middle and higher price categories. In higher price categories, security estates are more sophisticated and lifestyle orientated. Living in a security estate is generally associated with upper income levels, since the average house price in South Africa according to 2010 data is around R765 000, medium-sized housing is approximately around R953 600, while housing in upmarket security estates sells at R1.9 million to R5 million on average (Anon, 2010:15; Muller, 2010).

2.4 THE IMPORTANCE OF SAFETY AND SECURITY IN TERMS OF HOUSING DECISIONS IN SOUTH AFRICA

People desire a safe place for their families (Andersson *et al.*, 2007:166; Adams, 1984:521), and therefore safety has become a major concern for homeowners in South Africa in recent years. A survey done in 2005/2006 indicated that 39.5 people per 100'000 were murdered in South Africa (Burger, 2007:2) compared to only two (2) people per 100 000 in Britain in the same period. Negative emotions are more prevalent in Gauteng, Mpumalanga and the North West province (Rademeyer, 2008; Hook & Vrdoljak, 2002:197). Moreover, the media is constantly reminding South Africans of recent crime incidents, to the extent that people now regard crime as part of their daily lives and feel they need to take the necessary precautions to increase their personal safety, especially in their homes (Landman, 2007:136; Hook & Vrdoljak, 2002:197).

Women and older people are more vulnerable and are increasingly afraid of becoming a victim of crime; persons with higher household incomes are often seen as desirable targets of crime and are therefore more and more unhappy with the levels of safety (Foster & Giles-Corti, 2008:242; Nielsen & Smyth, 2008:48). Due to the increase in crime, people tend to stay more at home in order to avoid the possibilities of being hi-jacked or robbed, and therefore find it important that their homes must be a safe place where they can socialise, relax and isolate themselves from the outside world (Fredericks, 2005).

Due to the high crime rates in South Africa and people's fear of being robbed, people make use of all forms of personal security measures and security devices, such as higher walls with spikes, razor wire, electric fencing, automated driveway gates, intercom systems, burglar proofing on doors and windows etc. to protect themselves (Burger, 2007:2; Spocter, 2007:154). Because security is a necessary component of creating a perfect world (Hook & Vrdoljak, 2002:214), people who struggle to control their environment and who experience a feeling of powerlessness tend to revert to security

estates as a housing option in order to take control back into their own hands (Irazábal, 2006:75; Hook & Vrdoljak, 2002:199).

Living in a security estate is now apparently regarded as the ultimate form of protection for families in order to lower the risk of burglaries (Landman, 2007:134; Le Goix, 2005:5; Hook & Vrdoljak, 2002:197), and therefore may even resemble the idea of an ideal home. South Africans seem to firmly believe that gates and booms are the best way to ensure safer environments that is free from threats and crimes. This is further supported by guards, CCTV cameras, fences etc. (Landman, 2002:3). This has changed the way in which people think about the ultimate form of housing: the classical ideal of all South Africans to become a *“homeowner on a large yard”*, has apparently now changed to opting for *“a good address and a small home”* (Jürgens & Gnad, 2002:341).

2.5 HOUSING IN A SECURITY ESTATE

2.5.1 Defining a security estate

Security estates can be described as privately owned and privately governed, relatively expensive multi-unit housing developments that are mostly built outside the city centre, surrounded by walls or fences with private roads, that have controlled access by means of gates or booms and that are guarded by a private security service; residents are tied by legal agreements, while having certain services available for their exclusive use for a fee, namely a levy (Landman, 2007:134; Atkinson & Blandy, 2005:178; Grant, 2005:276; Coy & Pöhler, 2002:361; Webster, 2001:149). Security estates are relatively unique and mostly private, luxury developments that are seen as spatial zones that adopt various appearances that represent different lifestyles to suit residents' needs (Lemanski, 2006b:398; Sanchez, Lang & Dhavale, 2005:281). These security estates are used for both residential and business purposes and consist of either large luxury estates, office parks or smaller townhouse complexes and secured apartment blocks that are walled or fenced, with controlled access to the area that is monitored by security guards (Landman,

2002:4; Webster, 2001:149). Depending on the type and level of prestige of the estate, the estate may have certain facilities that are shared by the residents such as swimming pools, gaming areas, gym facilities, golf courses etc. (Landman, 2002:4).

Security estates are usually enclosed by walls or fences that are mostly electrified and thus mark and distinguish this residential setting from non-gated neighbourhoods (Le Goix, 2005:2, Wise, 2000:297). In some cases, the estate is separated from the rest of the neighbourhood by means of more natural or urban features such as rivers/lakes, highways or parks that serve as a type of boundary (Noonan, 2005:1817). Walls or barriers serve as an insulator or separator between residents of the security estate and the rest of the community by creating a physical obstruction that inhibits the general public from entering and assuring the safety of a group, while also distinguishing them by giving the residents exclusive access to the estate (Le Goix, 2005:4; Noonan, 2005:1819; Brower, 1983:433). Walls and gates are good ways for residents to assure that unwanted experiences such as drugs and vandalism are avoided and to provide increased security in a dysfunctional society. Thus citizens can take control of everyday civil services (Sanchez *et al.*, 2005: 281; Webster, 2001:152) and assure their safety and freedom from unwanted elements on both a social and economic level (Sanchez *et al.*, 2005: 282).

A security estate differentiates between public and private spaces: public spaces are those areas that are used and are available for use by all the residents in the estate, such as the roads or parks. Private spaces are areas that are only for the use of the residents who own that particular area. They have a certain degree of freedom to do with it as they like, as long as they abide by the rules and regulations of the estate (Lemanski *et al.*, 2008:137). Discrepancies in terms of private and public spaces can influence the living experience of the residents (Lemanski *et al.*, 2008:136).

Security estates are mostly planned as a whole by project developers (Coy & Pöhler, 2002:355), who saw this type of residential development as a gap in the market. In order to maximise profit, they usually divide an undeveloped area into as many stands as

possible with common ownership of parks, swimming pools etc., while also adding a certain degree of prestige to the housing (Li, 2008:7; McKenzie, 2005:188; Hook & Vrdoljak, 2002:200; Webster, 2001:152). Gates and walls often increase the price of the property, due to the desirability of new developments that are enhanced by the inclusion of the latest and most desirable security features in every new development (Le Goix, 2005:5; Hook & Vrdoljak, 2002:200), as well as attractive design features such as elaborate gates, fences, exquisite landscaping and distinctive walls or fences that increase the level of exclusivity and style and in return the values of the property (Grant, 2005:283; Le Goix, 2005:4; Webster, 2001:152). This form of housing has established itself as very dynamic, with a high return on capital (Coy & Pöhler, 2002:355). It is furthermore crucial for these developments to satisfy the residents' needs to assure that the development stays desirable and that the property values do not fall (Le Goix, 2005:2).

2.5.2 Security estates as a global phenomenon

Security estates increase the feeling of physical safety of residents because the defensible space around a house is increased while access to the estates are controlled. These safety measures contribute positively towards the image of these estates. Understandably, the popularity of privately controlled residential developments has escalated in recent years (Anon, 2002:315; Landman, 2002:3). Security estates (gated communities) are a phenomenon that is well understood around the world as living environments that aim to lower social anxieties and the fear of crime (Rofe, 2006:309; Webster & Le Goix, 2005:19; Coy & Pöhler, 2002:355). Globalisation as an initiator is also evident in the designs and building styles that are copied between countries (Borsdorf & Hidalgo, 2008:155; Irazábal, 2006:75; Coy & Pöhler, 2002:358). Even though security estates started out as niche developments that were associated with safety, status, prestige and lifestyle, they have since become a necessity to guard against the high levels of crime in South Africa (Landman, 2002:7).

2.5.3 Security estates in South Africa

2.5.3.1 *An increased demand for security estates*

The crime levels in South Africa has rocketed since 1990 (Dirsuweit, 2002:6) and this has led to South Africa's crime level being amongst the highest in the world (Breetzke, 2010:446). Over two million crimes were committed throughout the country in the 2008/09 financial year (Breetzke, 2010:446), making it one of the problems which South Africa struggles to control and which is a daily threat to every South African (Demombynes & Özler, 2005:265). Over a third of South Africa's population is unemployed, and although most of the people in South Africa live in cities, this growing urbanisation is characterised by significant income inequality resulting in an increase in crime (Naudé *et al.*, 2009:319; Seedat *et al.*, 2009:1015).

Johannesburg, which is situated in Gauteng, is one of the six main metropolitan cities of South Africa, and is described as one of the 110 most violent cities in the world (Dirsuweit, 2002:3). Although this city is geographically not the largest, it has the greatest population density in South Africa, with more than 2000 people/km² (Naudé *et al.*, 2009:322), which contributes to the high crime levels in this area. The weak criminal justice system has created an even bigger fear amongst South African citizens (Dirsuweit, 2002:8) and has forced citizens to take precautions to assure their own safety and to guard against becoming a victim of crime (Dirsuweit, 2002:3).

As a result of these high crime levels in South Africa, South Africans have responded by increasing the security features in and around their homes, and this has opened the way for developers to construct ideal living environments where there are even more security features (Lemanski *et al.*, 2008:143). The lack of trust that South Africans have in the metropolitan municipalities' service delivery, and despite the efforts of the government to put various crime prevention strategies in place in recent years, citizens who are financially able are making use of this ideal form of housing to feel safer and more secure,

while assuring service delivery (Lemanski *et al.*, 2008:137; Kruger & Landman, 2003:17; Landman, 2002:2).

Most of these new housing developments in South Africa are walled and fenced (Webster, 2001:152). Thus security estates have become a new housing alternative in the country during this time (Atkinson & Blandy, 2005:184; McKenzie, 2005:187; Hook & Vrdoljak, 2002:197; Jürgens & Gnad, 2002:339). The highest prevalence of security estates is in Gauteng and the Western Cape (Lemanski *et al.*, 2008:139). Interestingly, security estates are now inhabited and accepted across all racial and social groups, and are no longer viewed as a distinguished way of living for rich White people only (Anon, 2002:316).

With fear in mind, people have adopted and adjusted to the idea of security estates as a form of housing that creates a safer environment where one can have peace of mind (Lemanski, 2006b:400; Landman, 2002:2). At present, many South Africans regard security estates as a necessity in order to assure their own safety (Dirsuweit, 2002:9) and as a last resort before emigrating, which is seen as an easy way to escape the high crime environment (Demombynes & Özler, 2005:266).

A significantly lower level of crime has been reported in security estates, due to the difficulty to target houses in these areas (Kruger & Landman, 2003:14). Therefore specifically, security is the main driver for this type of housing as it relieves residents from the fear of crime by means of visible security features such as walls, electric fencing and CCTV cameras, and assures their safety by increasing surveillance and visibility, territoriality and defensible space, access and escape routes (Dirsuweit, 2002:15; Landman, 2002:3). Although security and safety are not the only reasons for people to move to security estates, it is definitely the main reason (Kruger & Landman, 2003:13).

The design of the environment has a very important part to play in the prevention of crime, as criminals tend to focus on neighbourhoods where they know that their return

on burglaries will be high at a low risk (Tabrizi & Madaipour, 2006:939; Demombynes & Özler, 2005:265; Kruger & Landman, 2003:4-5). Therefore it is important that an environment gives its residents a feeling of safety while also preventing crime, through effective design and planning which reduce the possibility of crime taking place, by focusing for example on aspects such as sufficient surveillance and visibility, territoriality, access and escape routes, the correct image and aesthetics (Kruger & Landman, 2003:4-5). These aspects are offered by security estates to afford residents the much needed peace of mind.

Due to these high crime levels in the country and the resulting development of security estates with the focus on creating a safer environment, the growth of this housing sector between 2000 and 2007 was 25-40%, and from 2007 to date (in line with the market) it is 10-15% (Anon, 2010:15). This has led to security estates being a sound financial investment while in addition providing a desirable form of living with a specific lifestyle, which is in proximity with nature, while creating community cohesion and social control (Anon, 2010:15; Lemanski *et al.*, 2008:146). In South Africa there are approximately 1500 residential estates. The breakdown of the location of these security estates is approximately as follows: 60% in Gauteng, 20% in Western Cape, 10% in North West Province, 5% in KwaZulu-Natal, and 5% in other regions (Anon, 2010:15).

These residential security estates also represent approximately 150 000 sectional title developments within these security estates, which represent approximately R600 billion in assets under management and R8 billion per year in income (the total levies that are paid by the homeowners to the bodies corporate from about 400 000 of these homes (Anon, 2010:15). Therefore, house prices are linked to the likelihood of crimes occurring, as those houses that are situated in a 'safe' neighbourhood / environment such as a security estate, are more expensive (often more than double the price) compared to houses in open neighbourhoods because of the possibility of crimes occurring in open neighbourhoods being higher (Anon, 2010:15; Ihlanfeldt & Mayock, 2010:162).

Houses in security estates also improve residents' quality of life, since crime and the perception of personal safety are important contributors in the assessment of a person's social well-being and level of happiness (Naudé *et al.*, 2009:320; Powdthavee, 2005:531). Victims of crime generally have a lower level of perceived quality of life, as well as those persons surrounding such victims, as they all suffer from anxiety and fear of possible crime and then become indirect victims of crime, as such a fear restricts people from going outside for walks or jogs (Foster & Giles-Corti, 2008:242; Powdthavee, 2005:542). People can thus improve their quality of life as well as their lifestyle when living in a security estate, by gaining control of their environment and being able to socialise outside without fear (Lemanski *et al.*, 2008: 149,155).

Safety and freedom from crime are a very important and high priority in everyone's daily life (Glasson & Cozens, 2011:26), and security estates constitute a way of giving residents the much needed feeling of safety and security (Lemanski *et al.*, 2008:148). Apart from creating a safe and secure environment, and being a good investment, housing in security estates increases people's quality of life. No wonder then that the demand for security estates is growing.

2.5.3.2 Security estates: housing for the privileged

Most of the existing research refers to security estates as a form of housing for the privileged (Coy & Pöhler, 2002:355), where wealthier people live in attractive, secure residential developments (Coy & Pöhler, 2002:355). Some even refer to security estates as exclusive, attractive "*islands of wealth*" that serve as a segregation between the rich and the poor based on income (Borsdorf & Hidalgo, 2008:153; Webster & Le Goix, 2005:21; Atkinson & Flint, 2004:876), lifestyle, values and social status (Irazábal, 2006:76; McKenzie, 2005:189; Hook & Vrdoljak, 2002:211). Despite many changes in the South African social context, it is still mostly the middle and high income groups who can afford to live in some kind of a security estate or enclosed neighbourhood that provides higher

levels of security and safety against crime in wealthier areas (Lemanski, 2006b:400-401; Dirsuweit, 2002:9).

The cost of living in a security estate is often to a greater extent influenced by the services, amenities, lifestyle and exclusivity that are provided by the security estate, than by the actual size and finishing of the houses (Le Goix, 2005:8). These positive features in the environment also add to the value of these houses (Le Goix, 2005:8; Adams, 1984:516). Costs are not necessarily regarded a problem, as many residents are willing to pay for the tidy and properly maintained environment and quality leisure facilities (Le Goix, 2005:19; Webster, 2001:161). Being able to afford it may also signify status.

Upper- and middle-class consumers in South Africa typically move to security estates that depict a certain lifestyle and living standard they can associate with, as income is a strong determinant of the type of house one chooses to live in (Lemanski *et al.*, 2008:144; Coy & Pöhler, 2002:356; Jürgens & Gnad, 2002:341). Apart from the high level of security and safety that is provided by a security estate, the estates also thrive on the type of lifestyle that is provided to residents. This may be a convincing factor that potential homeowners take into consideration apart from security when choosing the type of estate where they wish to buy a house to live in (Lemanski *et al.*, 2008:145).

2.5.3.3 *Types of security estates*

With the development of security estates all over the world in countries such as the USA, Canada, Brazil, Argentine, UK, Portugal, Spain, Malaysia, the Philippines, Indonesia, Australia, India, Saudi Arabia, Israel etc. (Kruger & Landman, 2003:10), various types of security estates have been developed to suit the needs of different target markets. These include *lifestyle communities* that are privatised public spaces which combine residential and commercial areas to create a “mini-town” where residents share the same values; *prestige communities* that mainly lack the recreational services of a lifestyle community, but aim to communicate a level of distinction as far as image, status and housing values are concerned; and *security zone communities* that place the emphasis on security

through strict access control and fencing (Hook and Vrdoljak, 2002:196, according to Blakely & Snyder, 1999). Some types of security estates (gated communities) include condominiums, retail and resort communities, office and industrial parks and even combinations of the above (Irazábal, 2006:76; Hook & Vrdoljak, 2002:196).

In South Africa, security living is divided into two main types: security estates (also known as gated communities) and enclosed neighbourhoods (Lemanski *et al.*, 2008:139; Landman, 2007:140; Kruger & Landman, 2003:11). Security estates are private developments where the area is developed by private developers. The buildings are physically walled or fenced and access is controlled by a security gate with or without a security guard. The roads inside the development are private and the estate is managed and controlled by a homeowner's organisation / body corporate. In the security estates the housing can either be standardised units (clustered housing) or individually designed housing units (Jürgens & Gnad, 2002:340). These security estates are furthermore characterised by combinations of leisure activities, a form of semi-rural lifestyles, golf estates, theme residential areas or areas with corresponding architecture (Jürgens & Gnad, 2002:340). This research focused on this particular type of development. Enclosed neighbourhoods, on the other hand, are existing neighbourhoods that have controlled access through gates or booms, and are fenced or walled off with a limited number of controlled entrances and exits, with or without a security guard, while the roads remain public property depending on the local governance (Landman, 2007:140).

2.5.4 Motivations for residing in a security estate

Several factors may motivate people to reside in a security estate rather than in a stand-alone property in an open neighbourhood, e.g. a desire to enjoy increased *security and safety*; to live in a community that projects an *identity* one would like to associate with in terms of age, wealth, lifestyle; to experience a sense of *prestige and status*; and/or for the sake of *privacy* (Atkinson & Blandy, 2005:179-180; Grant, 2005:274,282; Le Goix, 2005:7; Coy & Pöhler, 2002:356). Of all of the aforementioned, security is probably the most

important (Atkinson & Blandy, 2005:178; Hook & Vrdoljak, 2002:196; Jürgens & Gnad, 2002:341). Rather than crime itself, it is people's fear that drives them to security estates (Hook & Vrdoljak, 2002:196). This can be due to the image created by security estates, as the estates create the dramatic contradiction between perceived safety inside the estate and perceived danger / 'unsafety' on the outside (Lemanski *et al.*, 2008:148).

Another important aspect of housing is the centrality of the house and the geographical area in which the security estate is situated, because that determines the lifestyle and status as well as residents' identity (Irazábal, 2006:76; Gunter, 2000:36). For example, a security estate is often developed to portray a certain image and lifestyle through the architectural style and design of the houses, the layout of the environment and the facilities available to the residents, such as a golf estate (Sanchez *et al.*, 2005:282). Thus, even though the concepts of security and status seem unrelated, they do seem to have in common a certain lifestyle, a level of physical control, psychological benefits and physical safety (Sanchez *et al.*, 2005:283).

A lack of trust in the local governing councils' ability to provide quality services may also be a valid motivation to move to a security estate, where homeowners take control of those problems and services and assure that it is done on a standard that they demand (Landman, 2007:134; Webster, 2001:160). Since security estates also have the ability to control the social environment in a direct and indirect manner, it increases the desirability of this type of housing (Sanchez *et al.*, 2005:283): directly in terms of the restriction of access to unwanted persons to the estate, and indirectly in terms of the value of the houses (Sanchez *et al.*, 2005:283). In South Africa, apart from the reason to increase one's feeling of safety and to live in an environment that is safer, it is also often a way to separate oneself from the 'outside' social environment with which one does not necessarily wish to interact, and also to have a better feeling of control over one's environment (Lemanski *et al.*, 2008:136).

Since people find it very important to protect the value of their property, owning a property in a security estate seems a good investment (Atkinson & Blandy, 2005:179-180; Adams, 1984:521). The way in which these estates are managed and maintained ensures that slum development is avoided and the value of the houses is protected (Van Gelder, 2007:219; Sanchez *et al.*, 2005:283).

2.5.5 Problems related to security estates

Homeownership in security estates may entail various problems such as neighbourhood disputes, rule violations, hostility that relates to regulations, and affordability of services (Atkinson & Blandy, 2005:178). A person could feel locked in (Coy & Pöhler, 2002:361) or complain that privacy is insufficient because the spaces between the houses are too small. Privacy is explained as a central regulatory process by which people make themselves more or less accessible, and this is mostly done by mechanisms such as territorial behaviour (Stewart-Pollack & Menconi, 2005:26-29; Altman, 1975:9). Privacy can be either desired or achieved. The desired level is the ideal level of interaction that a person has with other people, while achieved privacy is the actual degree of contact and interaction that a person has with others, which may not always be as desired (Stewart-Pollack & Menconi, 2005:21). Privacy has four important functions (Stewart-Pollack & Menconi, 2005:3; Altman, 1975:10,19), namely to provide personal anonymity, to provide emotional release by enabling one to relax from the social roles one has to 'play', to serve as self-evaluation, and to limit and protect communication such as when one wishes to be alone with someone else in order to share information. Therefore, it is important for houses built in security estates to fulfil the needs of the residents by assuring that the environment performs according to their physical and psychological needs of desired levels of privacy (Stewart-Pollack & Menconi, 2005:52).

Apart from the lack of privacy, living in a security estate can also result in a feeling of overcrowding, which is a social condition where the mechanisms of privacy are not working effectively and subsequently result in a high level of unwanted social contact.

Eventually people withdraw and become less responsive to the needs of others (Stewart-Pollack & Menconi, 2005:7; Altman, 1975:9). In order to avoid or lower the probability of such feelings of overcrowding, people then make use of territorial behaviour: homeowners use areas in the security estate itself or objects such as fences between houses to indicate personal space (Stewart-Pollack & Menconi, 2005:26-29). Territorial behaviour is a way for residents to show ownership of their home by personalising it to prevent intrusion of unwanted persons as a way of defence (Stewart-Pollack & Menconi, 2005:26-29; Altman, 1975:105). Such a territory itself has three main functions: to serve as a stimulator, to give a level of security by knowing what is around one, for example, one's neighbours and the facilities around, and lastly the identity that serves as a form of expressing possession, ownership and control over the geographical area or security estate in which one lives (Stewart-Pollack & Menconi, 2005:26; Altman, 1975:131).

Frustration could occur due to lack of control or excessive control by the management of such developments (Blandy, Dixon & Dupuis, 2006:2366). It is also not certain that residents are truly safer by living in security estates (Atkinson & Flint, 2004:881), as incidents of crime and assault in these estates are reported from time to time.

2.5.6 The role of the homeowners' association/ body corporate in a security estate

In order to run these security estates effectively, it is important that there is a legal body (referred to as a body corporate) that assures the effective functioning of the security estate (Landman, 2002:5). A homeowners' association consists of elected members of the specific security estate who jointly compile and maintain the rules and regulations of the estate (Maxwell, 2003:2; Hook & Vrdoljak, 2002:200). Rules and regulations are mostly set up to assure that the estates do not drop in value and that homeowners do not lose on their investments (Maxwell, 2003:2). These managing bodies take care of the day-to-day management of an estate to manage the financial aspects of the estate, to enforce the rules and regulations and to control the aesthetic aspects, building

regulations and restrictions, architectural styles and designs etc. within the estate (Hook & Vrdoljak, 2002:200; Landman, 2002:6).

Members of a homeowners' association mostly have the best interest of the estate at heart, since most of them reside in the estate and share the needs of safety, security and standard levels of the estate (Maxwell, 2003:2). This service requires and influences the monthly fees that are payable by residents in the estate (McKenzie, 2005:189). Homeowners' associations can also impose certain limitations and rules on residents, e.g. conduct in streets, sidewalks and open spaces, environment management, maintenance of gardens, infrastructure, architectural standard, general aesthetics of the area, and good neighbourliness (that pertain to noise, security, pets) (Maxwell, 2003:3; Hook & Vrdoljak, 2002:200). Many prestige estates impose minimum housing standards as part of the legal framework, forcing people to conform to '*uniform building guidelines*' (Hook & Vrdoljak, 2002:200).

2.6 SUMMARY

Housing is a complex phenomenon that is a fundamental part of every human's being's life. It protects one from public exposure, provides safety and shelter and fulfils different human needs such as self-esteem. When a house is converted to a home, people grow bonds with it by attaching various meanings to it while also using it as a form of protection from different elements. A house thus fulfils needs on physical, social and psychological levels; this explains why "house" is a multidimensional concept. Housing is furthermore important for personal welfare as well as the fulfilling of security and emotional needs and desires.

A home is often shared with significant others, and therefore it is important for a house to fulfil the needs of all the occupants. These needs can change over time while people develop through the different stages of their life cycle. Life cycle changes include the age

of the residents, changes in household size, family structure etc. These changes then again influence factors such the type of house in which the family lives and the size of the house. As homeowners get older, they are often more able to purchase larger houses or houses in neighbourhoods that are more sought after, due to their higher income levels over the years and their ability to get finance more easily due to established credit records. Therefore a home provides a social stage for the family to interact with their social environment such as friends, family and other people they may get in contact with. It also carries social meanings by communicating to others where they fit into the social structure and what their status is.

Potential homeowners tend to evaluate the different housing options in terms of the physical aspects (i.e. the available types of houses, the architectural / design features such as structure, design, layout, degree of distinctiveness of the house, levels of privacy in and around the house, safety and security features, financial implications etc.); the emotional aspects (i.e. how they feel about their house and how it contributes to their expression of individuality); as well as the social aspects (such as whether the house serves as a symbol of status to others and coincides with the lifestyles of their family and friends).

People often find themselves in a situation where they are directly or indirectly pressured to purchase a house that resembles a certain social class. The goal of this house in a higher socio-economic neighbourhood is then to communicate to the world who and what they are and to show the world what they have managed to achieve in life. If people are not truly financially capable of keeping up with the higher living standards, they might experience anxiety and this would result in neglect of the comfort and 'haven' dimension of housing. Housing is also associated with homeownership, which gives the owners a sense of achievement in life, although it is often connected to a long-term financial obligation and various responsibilities.

In the South African context, formal housing has become a ‘dream come true’ for many South Africans who were previously disadvantaged. This market segment (the emerging black market) is seen as being an extremely strong market as it holds a third of the country’s buying power. The rise of the black emerging middle- and upper-class market has also created a market that in various respects do not have sufficient knowledge and experience to conclude informed, responsible housing decisions. Some older South Africans may thus be less knowledgeable than younger South Africans in the same socio-economic bracket.

Housing characteristics, especially in South Africa, has been transformed over the past years – changing from stand-alone houses on large open yards, to smaller houses in secure environments. This is the result of the major crime problem experienced in South Africa, which has forced people to look for safer housing environment alternatives. Security estates have hence become the ideal form of housing to have a ‘normal’ life. This form of housing (security estates) has become a desirable form of housing due to its positive features and its being a great financial investment.

Although housing is a crucial part of life, and housing (or homeownership) in security estates is becoming the ideal way of living globally and especially in South Africa, a lack of literature was observed; therefore it is important to investigate how people actually experience living in a security estate.



CHAPTER 3

THEORETICAL PERSPECTIVE, CONCEPTUAL FRAMEWORK and RESEARCH OBJECTIVES

This chapter introduces two theoretical perspectives, namely the systems approach and social cognition, that were used to organise the relevant literature in terms of a conceptual framework and to guide the research design and discussion of the findings.

3.1 MOTIVATION FOR USING THE SYSTEMS APPROACH AND THE SOCIO-COGNITIVE PERSPECTIVE AS THEORETICAL FRAMEWORKS

3.1.1 Introduction

A system comprises a collection of interrelated subsystems of a certain phenomenon that stand in interrelationships among themselves and with the environment, and can be either open or closed, depending on the amount of interaction with the environment (Spears & Gregoire, 2004:1-2; Whitchurch & Constantine, 1993:325). A system comprises three parts: inputs, transformation and outputs, and is shaped by the goal of the system (Spears & Gregoire, 2004:2). Since housing is a multi-dimensional concept which consists of various integrated parts, i.e. factors that influence it (inputs), the living experience within an existing experience framework (transformation), and outputs, i.e. post-purchase evaluation, the systems theory seemed highly appropriate to organise an investigation of housing in a security estate (Moore, 2000:213).

3.1.2 Core assumptions of the systems approach

Every system is characterised by a clearly distinguished goal – for homeowners who have invested in housing in security estates the primary goal may have been **security** and

safety. When homeowners' expectations are not met, they would probably make an adjustment to the situation, e.g. make suggestions to the body corporate to amend the situation. This is done to reach equilibrium, i.e. where the pros and cons are balanced and compromises are made. Homeowners' expectation of housing in a security estate can however differ from one homeowner to the next, in the sense that some may regard the security aspect of major importance while others may value the distinctive lifestyle as more important. The systems theory proposes that all the influences are important but not all equally so.

Housing per se represents an open system due to its connection and relation to other aspects (Rapoort, 2001:147) such as roads, neighbours, the general environment, the local authorities on municipal and provincial level etc., which all influence the functioning of the residents on a daily basis. Houses (and in this case, houses in security estates) and those surrounding them are therefore interdependent (Spears & Gregoire, 2004:4). For instance, should a burglary occur at a house in the neighbourhood, people from the surrounding houses would improve the security in and around their houses in order to prevent the possibility of a burglary taking place at their homes as well. Alternatively they would move to a safer neighbourhood. This can further result in integration occurring, which is another characteristic of the systems approach.

Integration occurs when an organisation has a specific coherent goal in mind (Spears & Gregoire, 2004:4), which is especially the case in security estates where the goal of all the residents would be to have a safe and secure living environment. This integration further leads to synergy, which is described by Spears and Gregoire (2004:4) as *'the working together of different parts to have a greater impact as when each part functions on its own'*. The whole is thus larger than its parts (Whitchurch & Constantine, 1993: 328).

As stated previously, various factors contribute to homeowners' experiences with their housing environment. Although each of the different contributing factors can be studied

individually (e.g. the influence of security), their mutual influence towards the final evaluation is significant.

In addition, housing (as a phenomenon) is constantly in interaction with other systems (e.g. the social environment or the economy), and therefore the system must be evaluated as a whole in order to form a more representative perspective of homeowners' eventual satisfaction in security estates (Whitchurch & Constantine, 1993:332-333). Satisfaction with safety and security may therefore not necessarily imply satisfaction with tenureship in security estates.

According to the systems theory, the system is composed of subsystems that form part of a larger system (Spears & Gregoire, 2004:5). Therefore, the influential factors differ in importance and represent a hierarchy of influencing factors that will be investigated in this research. Although some factors are more important than others, some also have the ability to compensate for others. In security estates, the security and safety aspects may for example compensate for the restriction to certain architectural styles and designs. This is referred to as equifinality, i.e. satisfaction is obtained via different routes (Spears & Gregoire, 2004:4; Whitchurch & Constantine, 1993:334). However, when security and safety are violated, dissatisfaction will increase significantly.

3.1.3 Social cognition

Social cognition, which is acknowledged as a theoretic perspective during the transformation process where characteristics of housing in security estates are interpreted, is concerned with understanding how people process information by absorbing information, interpreting information and remembering information (Baron & Byrne, 1991:89). Mental short cuts are made by consumers in either a heuristic or biased manner (Baron & Byrne, 1991:90). In the heuristic short cut, the homeowner (or potential homeowner) will use simple decision-making rules in order to reach conclusions easily. During a biases short cut the decision-maker will refer to deformations that occur during

social thought. When a homeowner lives in a certain security estate it is likely that the residents will have similar characteristics and interests. They thus belong to that group of residents, for example a “Golf Estate”, where the residents share an interest in golf and would thus make use of representative heuristics (Baron & Byrne, 1991:97).

3.1.3.1 *Core assumptions of the social cognitive perspective*

Within the cognitive perspective, there are also some assumptions that should be kept in mind (Kretchmar, 2008), namely:

- What happens inside a person’s mind, such as the mental processes, is an important part of learning. Thus, people tend to learn about housing through their previous housing experiences in terms of what is acceptable or not acceptable to them, and what needs to change or improve in order to suit their needs, desires and wishes. For example, first-hand experience of crime serves as motivation to move to a security estate.
- People are active learners, i.e. they become aware and deduce that security estates offer sophisticated security measures.
- The attitudes, motivation and beliefs people have, have a strong influence on their learning process. To explain, in the South African setting the fear of crime is an important motivation for people to search for safer forms of housing, and since security estates are believed to be a safer form of housing, people find them desirable.
- People also have the ability to self-regulate their learning processes through being aware of their thinking processes, and by managing their learning strategies they thus focus on what they regard as important.

- People tend to attach meaningfulness to knowledge depending on how well it can be applied in new situations, i.e. if they have to move to a larger house, they would most likely consider one in a security estate.
- Social interaction such as communicating with friends and family is very important for the learning process, and will be influential in their decisions.

According to this perspective, the higher a person's personal involvement in a situation is, the more likely the person would be to think about the different aspects of the issue, which is described as **framing** (Baron & Byrne, 1991:98), e.g. safety and security may strongly influence all judgements. In addition, **anchoring** can be seen as reference points that residents use, that would strongly influence their judgements (Baron & Byrne, 1991:99), e.g. how established security measures are.

Homeowners will use the information that is available to them to evaluate and interpret their housing environment and will also make use of their previous experiences to cognitively interpret information, namely to conclude what is acceptable and what not, through mental stimulation (Baron & Byrne, 1991:101). This will also influence the living expectations in security estates in the sense that the occurrence of crime will be lower due to the environment and the situation. In terms of housing decisions, the social group to whom they belong would for example determine the schemas that are regarded as important. A housing decision can for example be used to communicate their position / status / achievements to the outside world (Wattanasuwan, 2005:180). A schema is defined as the total package of associations that is brought to mind when a cue is activated (Schiffman & Kanuk, 2010:227). Security estates can thus be associated with status.

Finally, during the cognitive process the schemas that a person has, involve strong affective components which influence a person's emotions such as having positive or

negative feelings towards living in a security estate (Baron & Byrne, 1991:117). This is the same for the impact that expectations may have on a person's affective experiences (Baron & Byrne, 1991:119), for example, when a potential homeowner holds certain expectations about how they will react to the new house in the security estate, these expectations will shape their perceptions as well as their eventual feelings. Should a discrepancy occur between what is expected and what they actually experience, the expectation will dominate and will influence their affect. The conceptual framework includes all the relevant concepts for the study and allows for discussions within both theoretic frameworks.

The conceptual framework is organised within the three main parts of a system. The social cognitive perspective will be relevant during the transformation phase

3.2 CONCEPTUAL FRAMEWORK

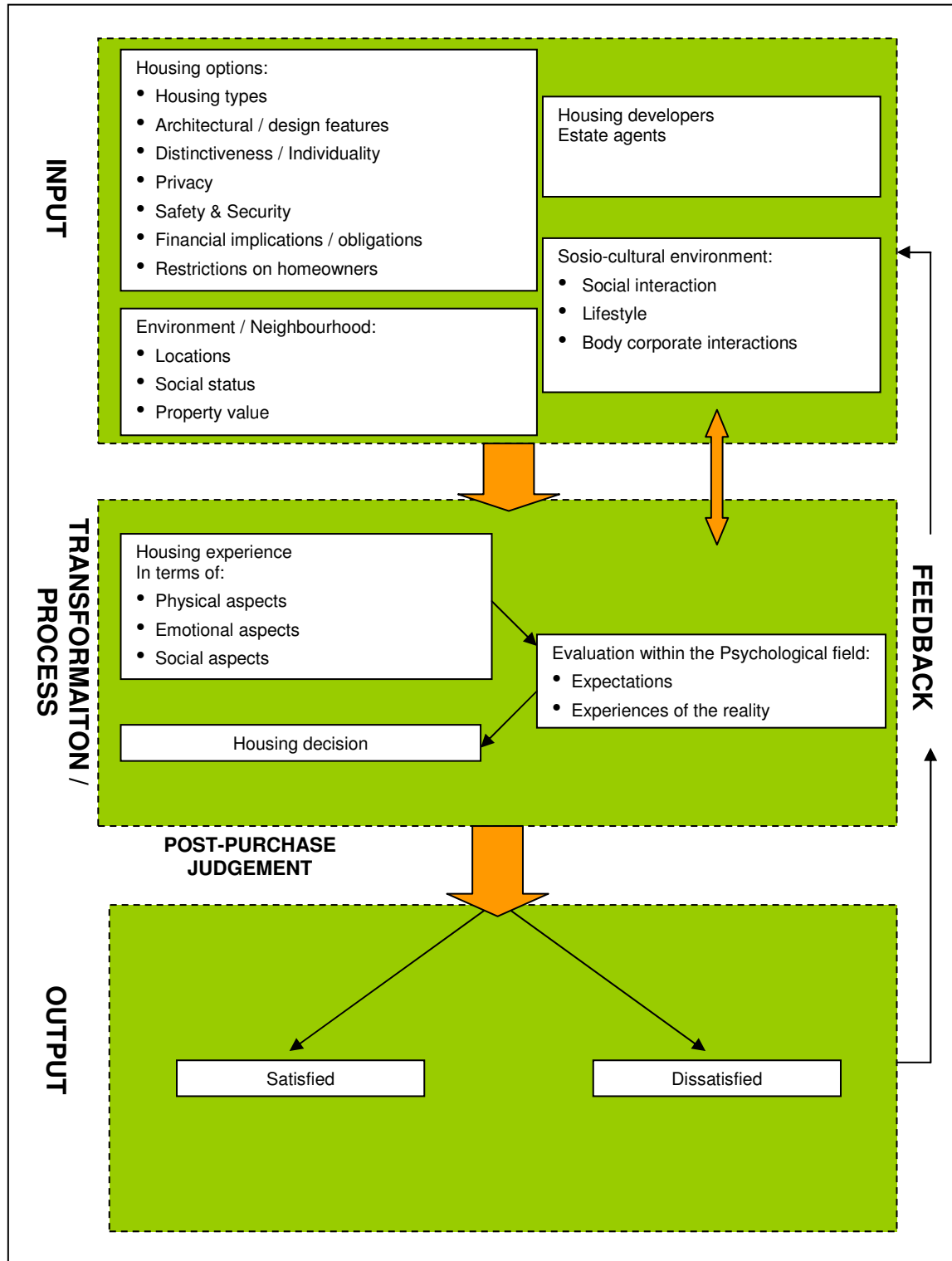


FIGURE 3.1: CONCEPTUAL FRAMEWORK

3.3 THE CONCEPTUAL FRAMEWORK EXPLICATED

The conceptual framework is subsequently explained within a systems perspective. A conceptual framework is useful in the sense that it helps to organise relevant constructs (Rapoort, 2001:145).

3.3.1 External influences during the decision-making process (Inputs)

The inputs represent all of the external influential factors such as the **housing options**, the **environment** or **neighbourhood** in which the housing is situated, the **socio-cultural environment** and the **housing developers**, along with **security estate agents**, who may influence homeowners' cognitive processing during the decision-making process (Schiffman & Kanuk, 2010:483).

Purchasing a house is a complex task that is also time and energy consuming, and therefore an information search is necessary to provide support during decision-making (Gibler & Nelson, 2003:66; Gronhaug *et al.*, 1987:243, 246). By gaining sufficient knowledge from external sources, informed decisions can be made. An external search means the acquisition of information from different sources that do not already exist in one's memory (McColl-Kennedy & Fetter, 2001:84). Homeowners' judgement of homeownership in security estates is thus influenced by several external factors.

This external search involves an investigation / consideration of different **housing options** (Gibler & Nelson, 2003:66), i.e. the different *types of houses* that are available; the *architectural / design features*, which could vary depending on the type of security estate; the degree of *individuality and distinctiveness* that can be expressed in the house itself, and how it differs from those surrounding it; the level of *privacy* in and around the house and whether it is sufficient; the *safety and security* features provided by the estate; *financial implications and obligations* when moving to a security estate, such as monthly levies and fees, which might have a negative effect on the satisfaction of homeownership;

and *restrictions* placed on a homeowner including rules and regulations which may prohibit residents' freedom of choice.

The **environment or neighbourhood** in which the security estate is located is also important. The *location* of the security estate is important in the sense that it should be located in close proximity to the necessary amenities, such as schools, shopping centres, medical facilities etc. The location also influences the level of *social status* which is associated with the neighbourhood and obviously the *value of the property* too. Mere ownership in a security estate could reflect certain status levels.

The **socio-cultural environment** also has a major influence on a potential homeowner as it influences how they evaluate and choose a house (Schiffman & Kanuk, 2010:484). This socio-cultural environment includes the potential homeowner's interaction with friends, family and neighbours and the body corporate (Gibler & Nelson, 2003:73-77), and adds to the perceived acceptability of the lifestyle. Reference groups (friends, family, neighbours, colleagues etc.) can add to the decision-making process by motivating the potential homeowner to purchase a house in a security estate by telling them about their experiences or what they had heard about living in a security estate; they might of course also advise them against purchasing. Reference groups are also important in the sense that people might make use of living in upmarket security estates to attain a certain lifestyle that would communicate in a non-verbal manner what they have achieved in life as well as their social status level. On the other hand, when communicating with the body corporate beforehand, the rules and regulations can be discussed and potential homeowners can decide whether they would be able to abide thereby or not. Finally, **housing developers along with estate agents** who market the estate inevitably exert pressure to enhance the image of these estates and to increase sales.

Not all of these factors are of equal importance during the evaluation of security estates; some of the factors may compensate for others that are less acceptable (there is a hierarchy of factors).

3.3.2 Interpretation of the elements that influence the housing decision (Transformation)

The transformation of inputs is concerned with how all of these influences (see 3.3.1 above) are transformed in the consumer's mind within existing cognitive schemata, i.e. what a person knows and what he / she is familiar with (Schiffman & Kanuk, 2010:484). The environmental qualities are filtered through and this determines how they perceive the housing experience (Rapoport, 2001:145).

Housing experience is how homeowners make use of diminutions that were useful in the past to evaluate their current experience (Gibler & Nelson, 2003:65). They would evaluate their housing experience in terms of the **physical aspects** of the house, such as the structure / design / layout, the degree of distinctiveness of the house, the levels of privacy in and around the house, the safety and security features, the financial implications etc.; the **emotional aspects**, for example, how they feel about their housing environment and how it contributes to their expression of individuality; and finally the **social aspects**, such as whether the house is a symbol of status to others and whether it coincides with the lifestyles of their family and friends.

A consumer's transformation of inputs is based on prior experiences with housing within his / her psychological field which represents existing expectations and preferences, as well as realities including frustrations.

An evoked set of evaluation criteria consists of the final criteria (generally four to seven factors) that motivated them to purchase a specific house, and they are deliberated using pertinent decision-making rules (Schiffman & Kanuk, 2010:488, 491). A combination of non-compensatory and compensatory decision-making rules can be used, where a person first simplifies the decision by narrowing down the choices with a non-compensatory rule (Schiffman & Kanuk, 2010:491). When a potential homeowner is purchasing a new house or evaluating an existing one, the house should serve the needs of the family members and

the architectural design of the house should coincide with the taste and needs of the family by being a certain size, having sufficient privacy levels in and around the house, and the house has to provide the necessary levels of safety and security. After a collection of acceptable characteristics is determined, the compensatory process is used to make a final decision that a house is acceptable or not (Gibler & Nelson, 2003:68). The alternatives are then evaluated in a holistic manner, for example, the strengths in one area such as the good safety and security provided in the security estate, can offset weaknesses in another such as a small yard or lower levels of privacy. The attributes are actually ranked subconsciously, by assigning a level of importance to a factor and making a choice, depending on where it is ranked (Schiffman & Kanuk, 2010:491; Gibler & Nelson, 2003:68).

During this interpretation, certain factors could thus compensate for others because not all the influencing factors are of equal significance. In this study one of the objectives is to determine whether a specific advantage of security estates, i.e. security and safety, dominates other factors in a housing decision. In theory, another factor, namely the image of tenureship in security estates, is often used to support the notion of security and safety, which is a typical occurrence in a system (EQUIFINALITY: various routes are used to obtain the same output). People also depend on social interaction with friends and family to influence their choices, and therefore would choose a house that communicates to others where they fit into the social structure, and what their aspirations are as well as their achievements. Therefore, housing in an upmarket security estate is often seen as ideal due to the positive social connotations that are attached to it.

3.3.3 Homeowners' experiences in a security estate (Outputs)

The eventual decision / judgement realises in terms of an outcome, i.e. satisfaction or dissatisfaction with their housing decision (Schiffman & Kanuk, 2010:498). The judgement of living in a security estate is based on the residents' expectations which are based on previous experiences with housing / homeownership. Satisfaction or dissatisfaction is determined by positive or negative disconfirmation of expectations (Schiffman & Kanuk,

2010:498; Solomon *et al*, 2006:329). In case of uncertainty or discrepancies, so-called feedback occurs where an individual reconsiders the situation in order to amend / resolve the outcome. If positive disconfirmation occurs, it means that the homeowner's expectations of life in a security estate is confirmed or surpassed, i.e. they are satisfied. Negative disconfirmation implies the contrary.

3.4 RESEARCH OBJECTIVES AND SUB-OBJECTIVES

This study aimed to investigate homeowners' post-purchase evaluation of their tenureship in security estates, i.e. the factors that influenced their purchasing decision when they invested in a security estate; their perception of an ideal home; and how living in the security estate meets their expectations.

The following specific research objectives directed the research:

- 1 To determine and discuss the most important factors that influenced homeowners'¹ purchasing decision when they purchased a house in a security estate.
- 2 To investigate and discuss the factors which have convinced homeowners to reside in security estates rather than in an alternative housing option.
- 3 To determine and describe homeowners' definition of a dream home in order to highlight:
 - 3.1 factors that relate to physical properties of the structure, i.e. architectural design, style, size, layout
 - 3.2 aspects relating to proximity of the housing in terms of neighbours/ additional facilities
 - 3.3 desirable amenities
 - 3.4 the importance of factors that relate to security and safety

- 3.5 the importance of factors that indicate social status
 - 3.6 the importance of factors that signify individuality/ uniqueness
 - 3.7 the importance of factors that relate to lifestyle
- 4 To investigate and discuss the reality of homeownership in security estates in terms of the physical, social and emotional aspects of a house that would constitute:
 - 4.1 desirable/ commendable features
 - 4.2 unpleasant, yet tolerable features
 - 4.3 unacceptable, execrable features
 - 5 To compare homeowners' definition of their "dream homes" to their perceptions of homeownership in security estates (Objective 3 vs. Objective 4), in order to identify discrepancies.
 - 6 To explore and describe homeowners' view on the most significant positive and negative implications of alternative housing options.
 - 7 To investigate and discuss shortcomings of security estates that could be used by property consultants and estate agents during consumer facilitations.

These objectives guided the design and the methodology that were chosen for the research.



RESEARCH DESIGN AND METHODOLOGY

This chapter explicates the methods used to investigate the research problem. The research design, population of the study, sampling procedure, instrumentation, data collection, data analysis, and ethical considerations are dealt with.

4.1 RESEARCH DESIGN

The research was designed within specific parameters. The research was limited in scope because it focussed on security estates in a specific geographical area. The objectives of the research confined the study to an exploratory, descriptive endeavour because of a lack in empirical evidence that would substantiate an extensive research project on a representative scale. The intention with this research project was to optimise the opportunity and the findings of this research in terms of suggestions for viable follow-up research projects that could be done on a national scale with the consent and support of organisations such as the CSIR or the Association of Residential Communities (ARC), in order for the findings to be generalised.

This study was exploratory in nature due to the lack of previous research – to the best of the researcher’s knowledge – on housing experiences in security estates, which is a relatively new subject of investigation. The reason for making use of explanatory research is to get answers as to why homeowners purchased a house in a security estate and how they experience living in such estate. This would enable the researcher to examine the relationships of cause and effect without manipulating the situation. This phenomenon was thus explored in order to discover the unknown, but due to a lack of previous studies regarding this phenomenon, it aimed to gain understanding while also serving as a

representation of a particular situation at a particular place and point in time (Walliman, 2006:240-241, 249).

This research is cross-sectional as the findings relate to a specific context, namely homeownership in upmarket security estates in Tshwane, RSA, at a specific point in time (2009/2010) (Zikmund & Babin, 2010:200; Burns & Burns, 2008:487). Primary data was collected from homeowners who resided in security estates at the time of the study. This involved a predominantly quantitative approach, using a survey that implemented a structured questionnaire through which quantifiable data was gathered. The questionnaire, however, also contained a few carefully formulated open-ended questions to stimulate uninhibited response which could be used to verify and explain the quantitative data.

4.2 UNIT OF ANALYSIS, SAMPLE AND SAMPLING PROCEDURE

4.2.1 Unit of analysis

The unit of analysis was based on the following considerations that eventually served as preconditions for an individual's participation:

- A focus on both partners of a household seemed appropriate in order to determine whether male and female perspectives differed.
- Respondents had to be homeowners of the house, which had to be situated in one of the specifically selected security estates in order to be able to participate.
- No age limit was set.
- Security estates where houses were valued at R2.5 million or more were targeted so as to involve homeowners of higher social status levels who would probably have purchased their homes for more reasons than merely security, as they were potentially in a position to exercise different choices.
- Residence of at least one year in a security estate was required to assure that the homeowners have had enough time to fully experience their living environment.

- The Tshwane metropole is a large area that offered a good location for the study due to the higher levels of reported crime and the prevalence of numerous security estates.

4.2.2 Sample framework

The study was limited in scope as it specifically investigated homeowners living in the selected security estates. The sample framework consisted of both male and female respondents who resided in one of six selected security estates in Tshwane. These estates were chosen to include residents from different geographical areas in Tshwane. Also, these security estates were those where access was granted. The researcher agreed that findings would be confidential and therefore the names of the estates are not being disclosed. They were coded A, B, C, D, E and F.

Primary data was collected from homeowners living in Tshwane, South Africa, because they would probably have experienced crime in South Africa, and they would probably have exercised good reasoning for choosing housing in a security estate. It was reasoned that respondents who had been living in their house in the security estate for more than one year, would have had adequate time to experience both positive and negative aspects of homeownership in a security estate, and would therefore be able to give more reliable answers.

Tshwane is in Gauteng, with its neighbouring provinces being the North West Province, Mpumalanga, the Free State and the Limpopo Province. Tshwane metropolitan lies in the northern part of Gauteng with a very moderate climate, making it a very sought-after area to live in. Tshwane covers a total area of 2198 km² with a total population of 1 985 983 people (according to the 2001 census), of which 977 778 (49%) are male and 1 007 503 are female (51%) (www.statssa.gov.za).

4.2.3 Identification of the selected security estates

A variety of security estates were included in this study in order to assure that a diversity of opinions could be collected and to assure that the results would represent a more general opinion of homeownership in security estates. Table 4.1 summarises the characteristics of the selected security estates.

TABLE 4.1: SUMMARY OF THE SELECTED SECURITY ESTATES

Selected security estate	Size (stands)	Type of security estate
A	850 stands	Golf Estate
B	1549 stands	Country Estate
C	1124 stands	Lifestyle Estate
D	850 stands	Residential Estate and Country Club
E	300 stands	Lifestyle Estate
F	337 stands	Fly-fishing Estate

4.2.4 Data collection

The respondents were selected through purposively convenient sampling by selecting respondents who were homeowners living in the security estates. Due to difficult access, respondents assisted in recruiting other residents through convenient, purposive snowball sampling (Babbie, 2008:204). This purposive snowball sampling was an acceptable data collection method in this case because of the difficulties of finding respondents who were willing to participate (Babbie, 2008:205; Schiffman & Kanuk, 2007:35). The data was collected by means of a questionnaire that was distributed by a drop-down-collect-later procedure. The participants who agreed to involve their friends, family and neighbours were given a few more questionnaires to distribute. Questionnaires delivered by hand generally save time, increase response rates, and because the respondents were not always at home, this method seemed most suitable (De Vos, Strydom, Fouché & Delpont, 2005:168). Three hundred (300) questionnaires were handed out to potential respondents (males and females who were the heads of the house, living in one of the selected security estates). Recruitment was mainly done over weekends. Questionnaires were dropped off at their homes or as otherwise arranged with the participant.

Weekends were the most ideal time to distribute and collect questionnaires, as participants were working during the week and were too busy to participate in the study otherwise. The data collection material (an envelope with two questionnaires – one for each partner of the household) included a cover letter from the researcher, explaining the goal of the study, giving instructions and assuring anonymity and confidentiality (Zikmund & Babin, 2010:226). In order to assure the voluntary respondents that no harm would come to them from this research, confidentiality and anonymity were guaranteed in the sense that neither the researcher nor the readers of the findings would be able to link any responses with a specific respondent (Babbie, 2008:67-69). The telephone numbers of the researcher and the study leader were also included, should participants have any questions. They were also informed that it would take them approximately 10 minutes to complete the questionnaire.

The data was collected across eastern suburbs of Tshwane in different security estates to ensure the inclusion of homeowners living in different security estates. The different security estates were all approached in exactly the same manner. This ensured for instance that, should a specific problem occur in one of the security estates it would not be generalised to all the security estates and that more reliable results could thus be collected. Respondents were then given approximately a week to complete the questionnaire in their own time, and the researcher picked it up over the next weekend. If the respondent agreed to recruit more people for the study, a few more days were given, or until they notified the researcher that they had retrieved all the completed questionnaires. In some cases, after at least two reminders, follow-ups and encouragement to complete the questionnaires that were handed out, contact was halted: 205 completed questionnaires (68%) were retrieved between June and September 2009. Willing respondents' contact details were written on a separate slip and were entered into a lucky draw which took place in November 2009. This lucky draw served as an incentive for participation.

4.3 MEASURING INSTRUMENT

4.3.1 The structured questionnaire

During quantitative research, certain data-collection methods can be used to collect data in an appropriate manner to reach the set objectives of the study (De Vos *et al.*, 2005:159). A structured questionnaire was used in this study. A structured questionnaire can be described as a document that is mostly used for survey research and that contains questions or statements designed to gather information for analysis (Babbie 2008:272,303; De Vos *et al.*, 2005:166). The questionnaires were self-administered: respondents took the responsibility for reading and answering the questions on their own and in their own time, without an interviewer being present (Zikmund & Babin, 2010:223). Structured questionnaires were furthermore chosen for the following positive reasons, namely that no interviewers were necessary – which would have meant extra training; respondents who were located in isolated areas where the security estates were difficult to enter, could be included; it was more cost-effective than personal interviews; most of the respondents were extremely busy business men and women and preferred being able to complete the questionnaire in their own time; anonymity of respondents was more controllable and the data was more reliable due to the standardisation of the questions (Zikmund & Babin, 2010:224-225). Since there were no previously tested questionnaires that could be used for this purpose, a new questionnaire had to be drawn up and pretested (Burns & Burns, 2008:497).

The final questionnaire consisted of seven sections which covered the specific objectives of the research study. The first six sections contained closed-ended questions, in which the respondents were asked to rate the statements using Likert-type scales. This is a popular way of asking questions as it provides greater uniformity of responses and are easily processed (Babbie, 2008:272). The last section, section G, consisted of an open-ended question asking the respondents to provide their opinion regarding the residents in a security estate. The questionnaire was formulated in simple English.

The different sections of the questionnaire consisted of the following:

Section A – *Demographic information*, i.e. gender, age, household composition, value of their house, duration of residence in current house. This type of question limited estimated responses to simple, unambiguous choices (Zikmund & Babin, 2010:199).

Section B – *Most important factors when buying a house*, was investigated through an ordinal question that involved 18 factors, from which five most important factors had to be chosen and ranked in terms of importance. This would give the researcher an idea of how important each of these factors was relation to others, while forming a hierarchy of importance (Babbie, 2008:150; De Vos *et al.*, 2005:175). This question aimed to determine the most important factors that influenced the homeowners' purchasing decision when they purchased their home.

Section C – In this section, respondents had to *define their dream home*, by indicating on a five-point Likert-type scale, their responses to 24 "agree / disagree" statements. Statements were developed through a thorough literature study where several of these factors were highlighted as important elements of an ideal / dream home. By determining respondents' opinion towards these factors, the researcher was able to distinguish the factors that related to the physical properties of the structure, to describe the aspects that related to the proximity of the housing in terms of their neighbours and facilities, determine what amenities homeowners regard as desirable, determine the importance of factors that relate to security and safety as well as those that signify individuality / uniqueness, and the importance of factors that relate to the lifestyle of the homeowners.

Section D – *Homeowners' residence in a security estate* was investigated by means of 16 statements that had to be ranked on a five-point Likert-type scale. This question aimed to determine residents' living experience in a security estate not only in terms of physical, social and emotional aspects that are desirable or intolerable, but also how it coincides with their idea of a dream home.

Section E – This section focused on the aspects that *motivated homeowners to purchase a house in a security estate*. This was done through the use of a five-point Likert-type scale that measured the 11 statements as to whether respondents agreed strongly or disagreed strongly that it influenced their motivation for purchasing a house in a security estate rather than an alternative housing option.

Section F – Investigation was done in this section regarding *homeowners' consideration to alternative housing* as to whether they would move to housing outside a security estate. In this section, 11 statements were responded to by means of a five-point Likert-type scale. This section aimed at determining the factors that homeowners regard as the most significant positive and negative implications of alternative housing options.

Sections C to F all included the same five-point Likert scales. This was done to simplify the instructions. The Likert-type scales would enable the researcher to demonstrate the difference in intensity between these items and to measure the respondents' attitudes towards the statements (Babbie, 2008:188; Burns & Burns, 2008:47). This measurement is often used in terms of the confirmation/disconfirmation paradigm and whenever the importance of attributes and qualities needs to be quantified (Schiffman & Kanuk, 2007:35).

Section G was an open-ended question where respondents had to make recommendations to property consultants and estate agents regarding the marketing of housing in security estates. This gave respondents the opportunity to express their views / opinions, while also bringing additional influential factors to the researcher's attention.

4.4 DATA ANALYSIS

According to Zikmund and Babin (2010:66), data analysis is the application of reasoning to understand the data that has been gathered, in order to determine consistent patterns and to summarise the relevant details that are revealed in the investigation.

Directly after data collection, the researcher coded the questionnaires in accordance with the predetermined data definitions. After all the questionnaires had been received and coded, they were sent to a statistician for data capturing along with a copy of the data definitions. The researcher then checked the data for errors, and then the researcher and statistician proceeded with the various statistical procedures and analysis of the data.

The data was summarised by means of descriptive statistics, i.e. frequencies, means and percentages which are presented in the form of tables, graphs and figures. The open-ended questions, being qualitative in nature, were analysed and coded by hand to identify relevant concepts. These were identified and grouped through open coding and subsequent axial coding. The findings were used to explain the results obtained through the quantitative analysis. The findings of these results are discussed in Chapter 5.

4.5 OPERATIONALISATION

A summary of the objectives and the relevant sections in the questionnaire, as well as the statistical procedures that were used to analyse the data in accordance with the objectives are shown in Table 4.2.

TABLE 4.2: DETAIL OF THE STATISTICAL PROCEDURES USED DURING DATA ANALYSIS

	Objective	Questionnaire: Relevant data	Statistical procedure
1.	To determine and discuss the most important factors that influenced homeowners' ¹ purchasing decision when they purchased a house in a security estate.	Section B	Descriptive statistics: Percentages, Means
2	To investigate and discuss the factors which have convinced homeowners to reside in security estates rather than in an alternative housing option.	Section E and Section F	Descriptive statistics: Percentages, Means Principal Factor Analysis: Kaiser's Criterion, Varimax, ANOVA: across gender and age groups.
3.	To determine and describe homeowners' definition of a dream home in order to highlight:	Section C	Descriptive statistics: Percentages, Means Principal Factor Analysis: Kaiser's Criterion, Varimax, ANOVA: across gender and age groups.
3.1	factors that relate to physical properties of the structure, i.e. architectural design, style, size, layout		
3.2	aspects relating to proximity of the housing in terms of neighbours/ additional facilities		
3.3	desirable amenities		
3.4	the importance of factors that relate to security and safety		

3.5	the importance of factors that indicate social status		
3.6	the importance of factors that signify individuality/ uniqueness		
3.7	the importance of factors that relate to lifestyle		
4.	To investigate and discuss the reality of homeownership in security estates in terms of the physical, social and emotional aspects of a house that would constitute:	Section D	Descriptive statistics: Percentages, Means Principal Factor Analysis: Kaiser's Criterion, Varimax, ANOVA: across gender and age groups.
4.1	desirable/ commendable features		
4.2	unpleasant, yet tolerable features		
4.3	unacceptable, execrable features		
5.	To compare homeowners' definition of their "dream homes" to their perceptions of homeownership in security estates (Objective 1 vs. Objective 2), in order to identify discrepancies.	Section C and Section D	Descriptive statistics: Percentages, Means Principal Factor Analysis: Kaiser's Criterion, Varimax, ANOVA: across gender and age groups.
6.	To explore and describe homeowners' view on the most significant positive and negative implications of alternative housing options.	Section F & G	Descriptive statistics Discussion / interpretation of findings

4.6 QUALITY OF THE DATA

The quality of data is important in order to assure that the findings represent what is truly the situation; therefore different measures can be used in order to assure that data of good and high quality is collected (Zikmund & Babin, 2010:28).

4.6.1 Validity issues

4.6.1.1 *Validity per se*

Validity can be described as the accuracy of a measure, i.e. that it measures what it is supposed to measure and therefore truthfully represents a concept (Zikmund & Babin, 2010:335; Burns & Burns, 2008:410). Validity is thus very important: correct and appropriate data has to be collected and measured in order to assure that the objectives of the study are attained (Zikmund & Babin, 2010:335; Schiffman & Kanuk, 2007:30; De Vos *et al.*, 2005:160).

4.6.1.2 *Conceptualisation: Theoretical validity*

A thorough study of the relevant literature was done (De Vos *et al.*, 2005:160), which included literature about housing attributes and housing satisfaction, to form an adapted conceptual framework of the aspects influencing decision-making and satisfaction regarding housing. This information is then connected to housing in security estates in order to establish whether homeowners living in security estates are satisfied with their choices.

The language used in the questionnaire was straightforward and easy to understand, and was tested in order to assure that the respondents would not misunderstand the questions. A statistician was also consulted to assure that the correct scales and measuring instruments were used.

4.6.1.3 Operationalisation: Construct validity

Construct validity refers to the representativeness of the content. A wide spectrum of literature on housing in general, as well as more specifically on housing in security estates, served as a good base from which a conceptual framework was drawn (De Vos *et al.*, 2005:160). Because not much research has been done on housing satisfaction in security estates to date, and the framework of this study has also been shaped according to a possible problem situation having been observed regarding the question as to whether homeowners are satisfied living in a security estate, the questionnaire was designed to address and measure each of the objectives (Zikmund & Babin, 2010:336).

4.6.1.4 Sampling: Representativeness

Due to the difficult nature of getting hold of willing respondents who resided in security estates to take part in this study, the researcher unfortunately had to depend on a convenient snowball sampling method. Even where access was approved by the body corporate, residents were not necessarily willing and some were even hostile, saying that I was infringing on their privacy. In order to assure that a more general conclusion could be drawn, six different security estates across Tshwane were selected. Eventually, 205 respondents were recruited (taking into account the difficult nature of getting hold of willing respondents). This study is explorative and descriptive in kind, and was not done with the intention to generalise the findings to the whole country or to all security estates. Because respondents had to willingly take part and a cover letter was included, stating the reason for the study and assuring their anonymity, it can be assumed that respondents' answers would have been honest and truthful.

4.6.2 Reliability issues

Reliability can be described as the consistency and stability of findings, while a measure is seen as reliable when different attempts at measuring lead to the same results, enabling findings to be replicated (Zikmund & Babin, 2010:334; Burns & Burns, 2008:410). Thus reliability is important in assuring that the same questions regarding a variable are asked in a similar way, resulting in the answers being nearly the same (Schiffman & Kanuk, 2007:30; De Vos *et al.*, 2005:163). During this study, each concept was conceptualised and cross-

questioning occurred in the questionnaire so as to assure that the true answers and feelings towards housing in security estates were obtained (Zikmund & Babin, 2010:165). The questionnaire was also tested and discussed with the statistician in order to assure that it would address the objectives satisfactorily. During data analysis, Cronbach alphas were calculated to indicate the internal consistency of items in the scale (Zikmund & Babin, 2010:334).

4.6.2.1 *Steps that were taken to reduce error:*

- A statistician was consulted to structure the contents of the questionnaire, so as to ensure that the data would be ample to cover the scope of the objectives and that the correct statistical analysis methods would be used;
- The questionnaire contained questions that were relevant to meet the objectives of the study;
- The questionnaire was pretested to avoid any misleading questions and to assure that the questionnaire would be easy and quick to complete;
- Respondents who participated in this research had to be willing to do so willingly and to complete the questionnaires voluntarily;
- Respondents were fully informed about the purpose of the study which was confirmed in a cover letter;
- Anonymity and confidentiality were assured to ensure that the responses were truthful responses;
- Participants were allowed to drop out at any time, if they wished to do so.

4.7 ETHICAL CONSIDERATIONS

As mentioned above, participation in the research was voluntary and respondents were allowed to withdraw if they wished to do so. After repeated calls to collect questionnaires, the researcher did not make further contact to pressurise respondents to complete the

questionnaires. The research protocol was approved by the Ethics committee of the Faculty of Natural and Agricultural Sciences of the University of Pretoria. In addition, the questionnaires were completed in the participants' own time, in the comfort of their own environment, and took a maximum of 10 minutes to complete – as pointed out in the introduction letter. There was no form of identification that could link questionnaires to specific individuals.

4.8 SUMMARY

This chapter provided an overview of the design of the study, as well as the population, the sampling procedures, the data collection instruments and the data analysis. The study is exploratory and descriptive in nature. A sample of 205 respondents was recruited within the sampling parameters. The respondents consisted of both male and females who were the owners of the house in which they are living for longer than one year. Specific security estates were selected, which assured that all the houses would be above R2.5 million in value. This meant that the members of this sample group have had more freedom of choice regarding housing purchasing decisions. Data was collected by means of structured questionnaires which were self-administered. The quality of the data was assured by means of validity and reliability measures that were integrated into the study. Ethical considerations were also taken into account.



CHAPTER 5

RESULTS

This chapter commences with a description of the demographic profile of the sample, before the results are presented in accordance with the research objectives.

5.1 DEMOGRAPHIC DATA

5.1.1 Introduction

The sample comprised 205 respondents, both male and female, mostly couples, i.e. husbands and their wives or partners, living in a security estate in the Tshwane area for at least one year. No age limit was set. Respondents furthermore had to willingly participate in the study. The aim was to also investigate possible gender differences regarding homeowners' expectations and perceptions of their tenure in security estates. In some instances, however, the questionnaire was completed by single persons who were either not married, or were divorced or widowed individuals who lived alone, or persons whose partners were not willing to participate, or whose partners were not available to participate during the time when data was collected. It was regarded as necessary to determine whether homeowners had children who lived with them, and to determine levels of education, as this might have an influence on the importance of the location of the security estate and its proximity from schools and amenities. A rough estimate of the monetary value of the houses was asked, as well as how long the homeowners resided in the current security estate, so as to ensure that respondents would have had at least one year's experience of living in a security estate. Respondents were also asked to indicate whether they had lived outside a security estate before. This assured that they would be able to compare living conditions inside a security estate to housing outside a security estate or in an open neighbourhood. Allowing the respondents

to consider moving out of a security estate enabled the researcher to determine the desirability for them of living in a security estate or not.

Tshwane as a geographical area for the gathering of data was regarded as ideal due to the visible growth in the number of security estates in and around this area in recent years. As a result, six security estates were selected, each representing a different type of lifestyle, i.e. golf, country, fly-fishing, lifestyle estate, etc. This enabled the researcher to collect data from homeowners who were living in different circumstances and different types of environments and ensured a more generalised opinion about security estates. The different security estates that were included in this survey are indicated in Table 5.1. In order to protect the identity of the various estates, codes rather than their names are used throughout.

TABLE 5.1: SUMMARY OF THE SELECTED SECURITY ESTATES

Security Estate [*]	Type of security estate	Questionnaires completed
A	Golf Estate	59
B	Country Estate	36
C	Lifestyle Estate	53
D	Residential Estate and Country Club	38
E	Lifestyle Estate	5
F	Fly-fishing Estate	14

Security Estate^{*}: Codes are used rather than to disclose the identity of the security estates from which respondents were recruited, to ensure confidentiality

The demographic characteristics of the sample are summarised in Table 5.2.

TABLE 5.2: DEMOGRAPHIC PROFILE OF THE SAMPLE (N = 205)

Variables	Category/ sub set	N	%
Gender	Male	101	49.3
	Female	104	50.7
Age group	20 – 29 years	11	5.4
	30 – 39 years	39	19.0
	40 – 49 years	64	31.2
	50 – 59 years	43	21.0
	60 – 69 years	39	19.0
	≥70 years	9	4.4
Children presently living in the house*	None	84	41.0
	Pre-school	30	14.6
	Primary school	49	23.9
	Secondary school	31	15.1
	Young adults	43	21.0
Estimated market value of the houses located in the selected security estates	R2.5 – R3.5 million	97	47.3
	R3.6 – R4.5 million	43	21.0
	R4.6 – R5.5 million	28	13.7
	R5.6 – R6.5 million	23	11.2
	R6.6 million +	12	5.9
	Missing	2	1.0
Period living in the estate	Less than 2 years	40	19.5
	2 – 4 years	46	22.4
	More than 4 years	118	57.6
	Missing	1	0.5
Lived in a house outside a security estate before	Yes	160	78.0
	No	45	22.0
Considering moving out of a security estate	Yes	4	2.0
	Maybe	32	15.6
	No	168	82.0
	Missing	1	0.5

* Referred to number respondents having children of various age groups still living in the home and not the number of households with children, therefore not adding up to N = 205.

The demographic characteristics are subsequently discussed.

5.1.2 Gender

The researcher requested both parties of a household to complete a questionnaire individually without discussing their responses with each other, so as to allow for an investigation and comparison of the respective expectations and perceptions of males and females regarding tenure in security estates. The aim was to get separate opinions from male and female respondents in order to investigate possible gender differences in respondents' judgement regarding homeownership in security estates; for example, men might possibly be more positive about residence in a golf estate. For several reasons this did not realise for every household: some houses were occupied by single persons; in some instances either of the spouses / partners was not willing to participate; in a few instances female respondents' husbands were away on business, which meant that they could not complete the questionnaires. Some of the houses were occupied by either two males or two females. However, in the end, both genders were well represented (male: 49.3%, N = 101; female: 50.7%, N = 104).

5.1.3 Age distribution

The majority of the respondents were younger than 50 years of age (55.6%), with most (31.2% of the sample) being between 40 and 49 years of age. Residents who were younger than 40 years (24.4%) ensured that the opinions of younger consumers were included, while the group that was between 50 and 59 years of age (23.4%) provided the opinion of older residents. Younger homeowners are nowadays more likely to have higher education levels, enabling them to get better jobs and obtain mortgages to buy property more easily, although they might not necessarily have so much personal experience of homeownership (Battu & Phimister, 2008:323). Younger homeowners may, however, have acquired experience of homeownership through socialisation, having learnt from their parents who set an example of what is acceptable regarding a lifestyle and the type and quality of housing etc. (Smiths & Michielin, 2010:466; Skaburskis,

1997:276). Older homeowners, on the other hand, are more likely to benefit from wealth that they have accumulated over the years and they often see housing not only as a good investment but also as the central point of their families' lives (Colic-Peisker & Johnson, 2010:4; Battu & Phimister, 2008:323,324). Older homeowners are also assumed to have more experience in terms of homeownership and are more established in their desired type of lifestyle. The largest representation was residents in the 40-49 years age group (31.2%). The age representation of respondents is illustrated in Figure 5.1.

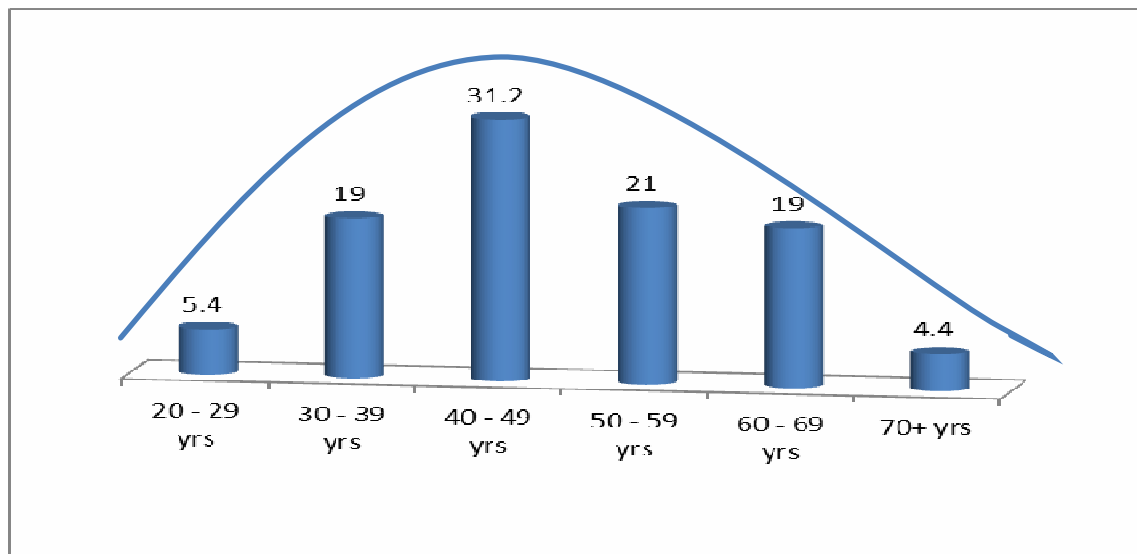


FIGURE 5.1: AGE DISTRIBUTION OF RESPONDENTS (%)

Although no age limitation was set for participation in the research, the different age groups were well represented. A representation of 71.2% of the respondents in the age category ≥ 30 and ≤ 59 years represented homeowners who were probably still economically active and who, in all likelihood, were still paying off mortgages on their homes, i.e. people with pertinent expectations about their homes as long-term investments. As noted by Battu and Phimister (2008:323,324), the growth of homeownership with age is often due to the accumulation of wealth with age. In all probability, 23.4% of the respondents that were 60 or older represented experienced homeowners who could express pertinent opinions about their current homes and could reflect on alternatives through previous experience.

5.1.4 Children currently living in the house

A relatively large portion of the respondents (59.0%) had children who were living with them at the time; therefore it was regarded as important to enquire about the importance of the proximity to schools and day-care centres. A more visual presentation of the results is presented in Figure 5.2.

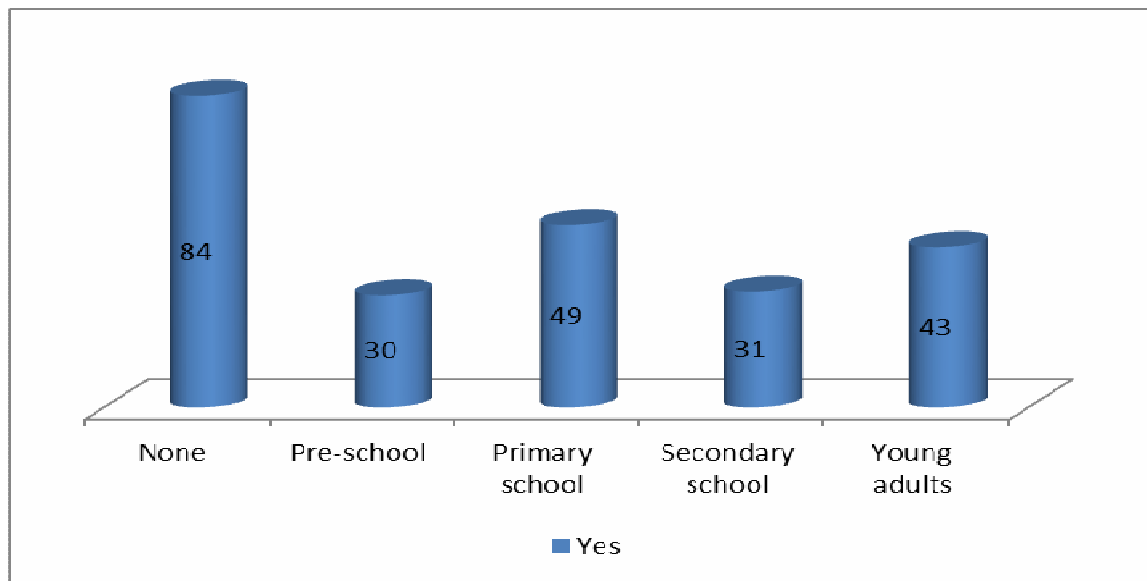


FIGURE 5.2: CHILDREN LIVING IN RESPONDENTS' HOMES*

* Referred to number of children of various age groups who were living in the homes of the respondents at the time of the study and not the number of households with children.

5.1.5 Value of respondents' homes

Nearly 50% of the respondents' homes were valued between \geq R2.5 million and \leq R3.5 million, while the rest were more expensive: 21.0% were valued between $>$ R3.6 million and \leq R4.5 million, and a comparative percentage (24.9%) were valued between R4.5 million and R6.5 million. There was an almost equal representation of homes valued below R3.5 million (47.3%) and above R3.5 million (45.9%). A few of the houses exceeded R6.6 million in market value.

The market value of respondents' homes was not used as a prerequisite for inclusion in the study, but they were requested to indicate the approximate market value of their homes to confirm that the houses in security estates were relatively expensive, and that the houses were owned by people in the upper income groups, i.e. higher socio-economic groups. A family's socio-economic status is often based on the location of their home and / or the value of their home (Wu, 2009:175). According to data on housing in South Africa, middle-class housing prices are approximately around R950 000 (as noted in Feb 2010) (Du Toit & SAPA, 2010); therefore housing above R2.5 million can be regarded as upmarket housing; thus, all the homes included in this research are typical of housing of families in the upper socio-economic status groups. Figure 5.3 depicts the market value of the houses owned by respondents in this research.

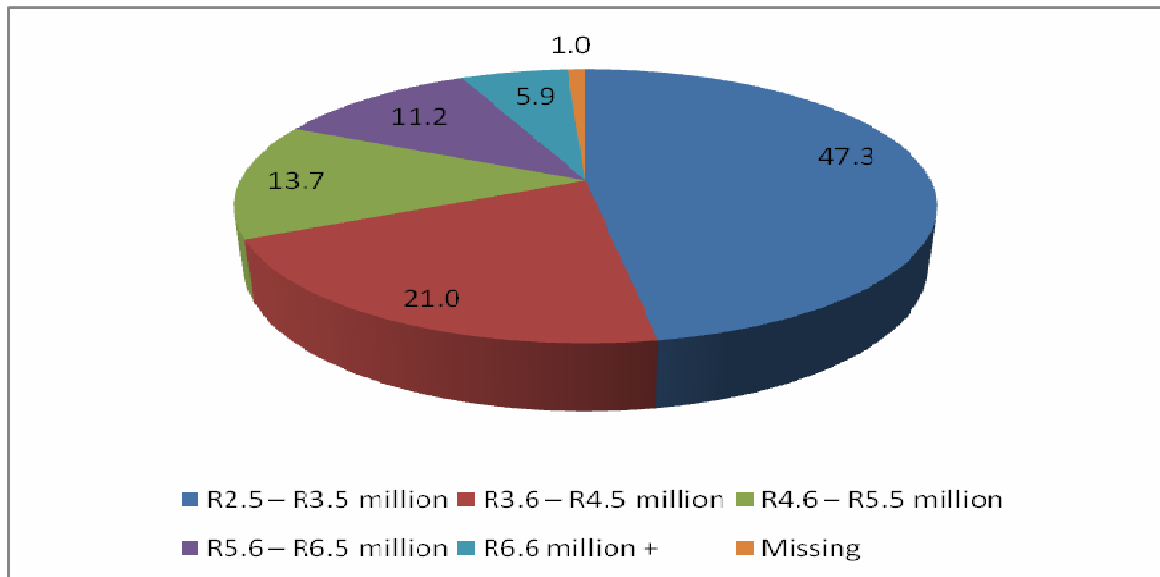


FIGURE 5.3: THE MARKET VALUE OF RESPONDENTS' HOMES (%)

5.2 MOST IMPORTANT FACTORS THAT INFLUENCED THEIR HOME PURCHASING DECISIONS

5.2.1 Introduction

The prerequisite for participation in this research project was that respondents had to have lived in their homes in the specific security estate for at least one year. At the time of participation in this research project, the majority (57.6%) of the residents had however lived in their homes for more than four years, and 19.5% had occupied their current homes for a period of more than one year but less than two years. Although the researcher expected a minimum of **one** year's residence in a security estate to do a legitimate evaluation of homeownership in a security estate and related pros and cons, the majority of the respondents had more than four years' experience. Figure 5.4 provides a more visual presentation of the duration that respondents had lived in their current home in a security estate.

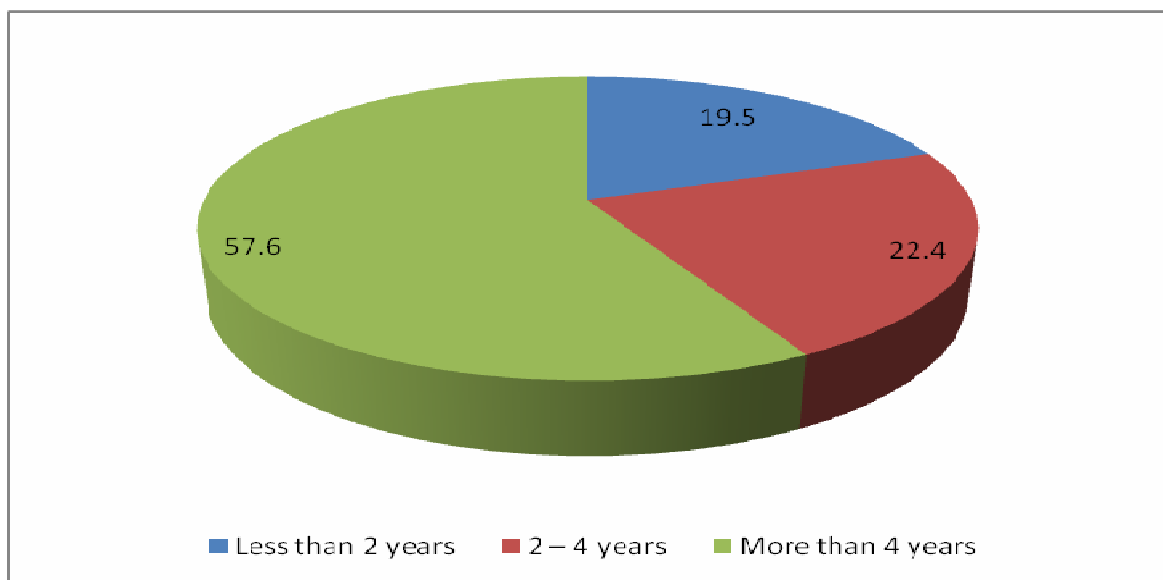


FIGURE 5.4: DURATION OF RESIDENCE IN THE SECURITY ESTATE (%)

Of the 205 respondents, 78% indicated that they had lived in houses outside of security estates before moving to their present homes, i.e. they had lived in free-standing houses or other forms of housing in open suburbs before. More than 80% of the respondents (Table 5.2) indicated that they would not consider moving to a house that is located outside of a security estate in the future, while 15.7% were uncertain of whether they would do so or not. Only 2% of all the respondents mentioned that they would consider moving out and would move to either a private house in a well-known safe neighbourhood, a closed-off suburb (gated community), the country or a penthouse elsewhere that is not located in a security estate.

5.2.2 Factors that influenced respondents' purchasing decision

Respondents were asked to circle five factors from a list of 18 to indicate what they considered most important in terms of choosing / buying a house, and then to rank the selected factors in order of importance. The attributes were based on what the literature indicates as important aspects of housing as well as attributes that are unique to a security estate. A five-point Likert-type importance scale was used. Table 5.3 reflects the findings in descending order. Two highly important categories were summated as most important, and the rest were summated as of lesser importance, of which only the most important attributes are shown. The figures presented in Table 5.3 are arranged in descending order.

The majority of the respondents ($n = 108$) found it important that a house must be situated in a security estate which provides the necessary safety features if they had to consider purchasing a house. To a lesser extent, but still considered very important, were affordability ($n = 32$); practicality of the floor plan ($n = 26$); safety of the house itself ($n = 26$), and location – within a security estate ($n = 26$) and in a neighbourhood with a good reputation ($n = 25$).

To summarise, attributes that were regarded as important during the purchase of a house, were firstly the *safety and security of the housing environment* (where the house is located, ideally in a security estate); the *physical attributes of the house itself*, followed by *security and safety* as well as the *impression* the house makes along with a *sense of uniqueness*. The nature of the *environment* in which the house is located, is also regarded as influential, as it would influence the associated lifestyle and general perception of the neighbourhood. A neighbourhood is seen to be connected with the tendency for crimes to occur; therefore, should residents regard the neighbourhood to be safer, the quality of life of these residents would consequently increase (Naudé *et al.*, 2009:320; Kruger & Landman, 2003:1). It was also noted that the proximity of the house with regards to shopping centres was not regarded as very important, which may be due to their social status which allowed them to travel easily if they wished to do so, and / or the ‘city life’ where residents want to avoid shopping centres near their homes. On the other hand, the location of schools close by was regarded as slightly more important.

TABLE 5.3: SIX MOST IMPORTANT FACTORS CONSIDERED WHEN BUYING A HOUSE

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

A more visual presentation of the attributes that are regarded as important during the purchase of a house is presented in Figure 5.5.

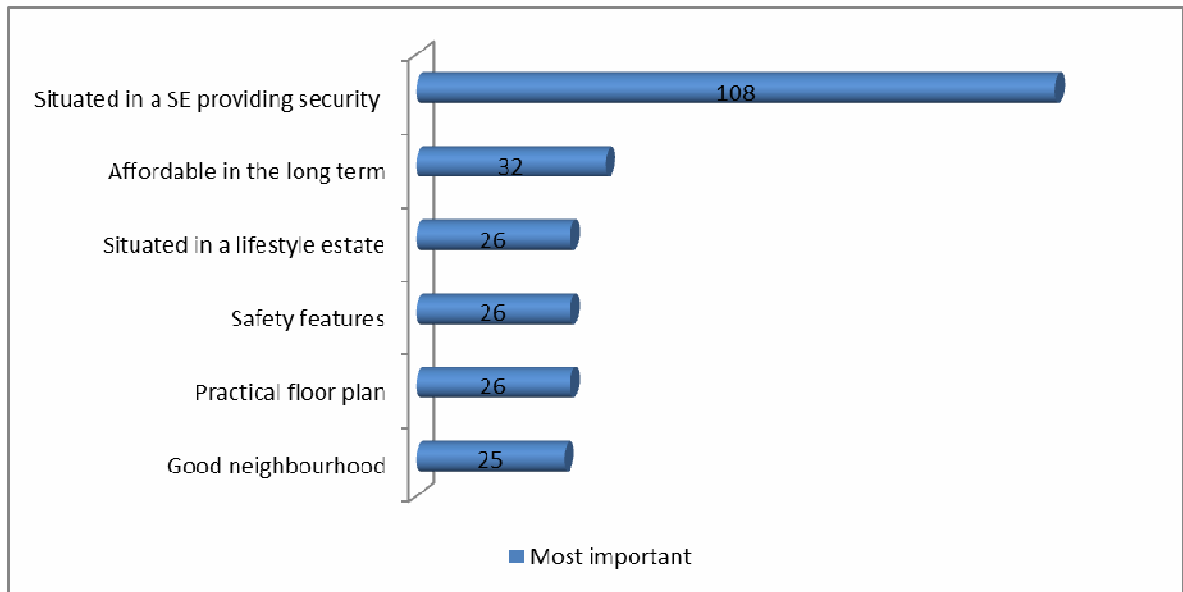


FIGURE 5.5: SIX MOST IMPORTANT FACTORS WHEN BUYING A HOUSE (n)

5.3 REASONS FOR RESIDING IN A SECURITY ESTATE

After determining and discussing the most important factors that influenced homeowners’ purchasing decision when they purchased their current house, the researcher in addition aimed to investigate and discuss the factors which convinced them to reside in a security estate rather than in an alternative housing option such as an open neighbourhood.

5.3.1 Prioritisation of housing attributes

Respondents were this time asked to indicate on a five-point Likert-type scale, ranging from ‘agree strongly’ to ‘disagree strongly’, what convinced them to reside in a security estate rather than in an open neighbourhood. This question covered ten attributes such as security and safety, the standard of living, lifestyle and the impression that is created by the security estate, additional facilities that are provided by the security estate such as golf courses, gyms and swimming pools, for example, and the general maintenance.

The results in Table 5.4 are indicated in descending order, ranging from the attribute that motivated them the most to reside in a security estate to the least influential attribute.

5.3.2 Discussion of the reasons for respondents to reside in a security estate

The most prominent reasons that convinced respondents to reside in a security estate were that living in a security estate would ensure their **safety** (95.6%, n = 196) and the **lifestyle** provided by the security estate seemed attractive (92.7%, n = 190). Security and safety are generally regarded as the main reasons for residing in a security estate, but should not be seen as the only reasons (Kruger & Landman, 2003:13). Lifestyle on the other hand is seen as a way of living, and therefore has a strong influence when motivating where to live (Walker & Li, 2007:77-78).

Elements that furthermore emerged as motivational factors and that were mentioned by more than 80% of the respondents, are the security and privacy from the general public, a desirable standard of living, a good neighbourhood in which the security estate was based, and the overall good impression created by a security estate. Additional facilities provided by a security estate (62.4%, n = 128) and the maintenance of facilities (54.6%, n = 112) did not occur amongst some of the highest scoring attributes, but more than 50% of the sample agreed that it contributed towards their decision to reside in a security estate.

TABLE 5.4: RESPONDENTS' REASONS FOR RESIDING IN A SECURITY ESTATE

Statements	AGREE		NEUTRAL		DISAGREE		MISSING	
	n	%	n	%	n	%	n	%
The anticipation that living in the estate would ensure our safety	196	95.6	6	2.9	3	1.5	0	0.0
The lifestyle that my family could enjoy seemed attractive	190	92.7	13	6.3	2	1.0	0	0.0
I liked the fact that access from streets to our house would be restricted	183	89.3	20	9.8	2	1.0	0	0.0
Security aspects in the estate convinced me	182	88.8	20	9.8	3	1.5	0	0.0
The standard of living in the estate was desirable	182	88.8	19	9.3	4	2.0	0	0.0
The security estate is situated in a good neighbourhood	181	88.3	20	9.8	4	2.0	0	0.0
The security estate made a good overall impression	180	87.8	22	10.7	3	1.5	0	0.0
The image of the estate motivated me	144	70.3	42	20.5	19	9.3	0	0.0
Additional facilities offered by the estate, for example, swimming pools, tennis courts, golf courts etc were desirable	128	62.4	44	21.5	32	15.6	1	0.5
The idea that general maintenance of facilities would no longer be my problem was attractive	112	54.6	64	31.2	29	14.1	0	0.0

A more visual presentation of the results is presented in Figure 5.6.

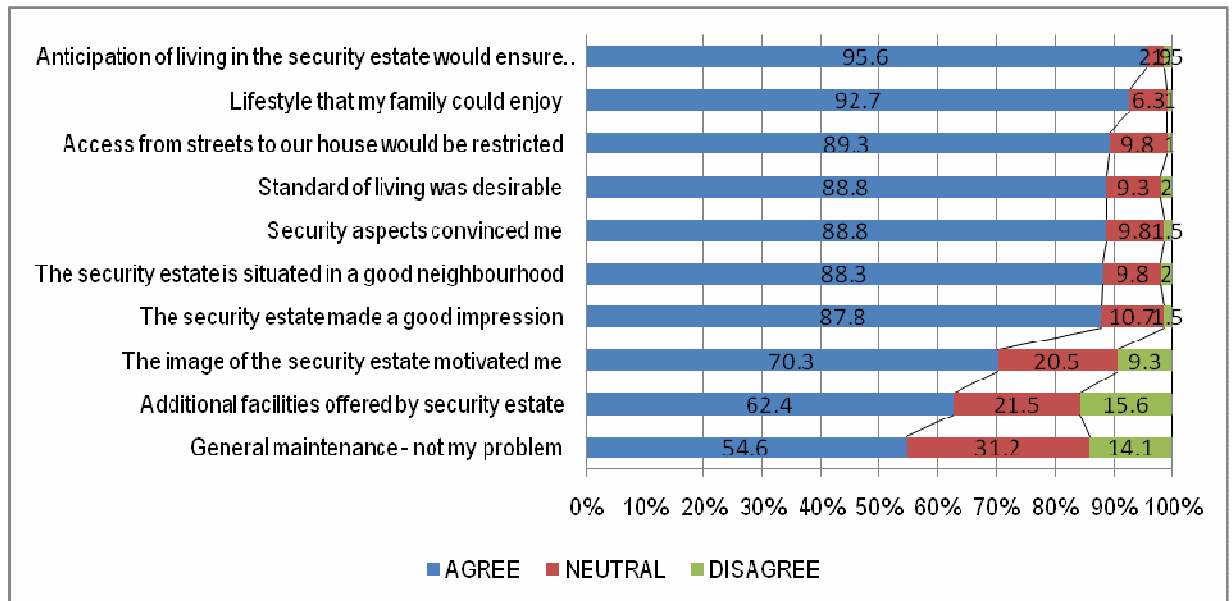


FIGURE 5.6: REASONS FOR RESIDING IN A SECURITY ESTATE

5.3.3 An exploration of reasons why people resided in security estates

A Principal Factor Analysis was done on V58 - V67 of the questionnaire. Two factors were retained from the data by using Kaiser’s Criterion (Kaiser’s Criterion is used to retain factors with eigenvalues greater than 1). An orthogonal rotation called Varimax was done to equalise the relative importance of the two factors and to simplify the interpretation of the factors. The findings are presented in Table 5.5 in descending order for each factor.

Upon analysis of the content, the factors were labelled as follows:

- The first factor was labelled **well-being and impressiveness (Factor 1)**, based on an integration of attributes relating to safety and security aspects as well as impressiveness related attributes such as: *The anticipation that living in the estate would ensure our safety; Security aspects in the estate convinced me; I liked the fact that access from streets to our house would be restricted; The security estate made a good overall impression; The lifestyle that my family could enjoy seemed attractive.*
- The second factor was labelled **lifestyle and maintenance (Factor 2)** based on an integration of attributes such as: *The image of the estate motivated me; The*

standard of living in the estate was desirable; Additional facilities offered by the estate, for example swimming pools, tennis courts, golf courts etc., were desirable; The idea that general maintenance of facilities would no longer be my problem was attractive; The security estate is situated in a good neighbourhood.

The overall Cronbach Alpha is 0.845. None of the items here would substantially affect reliability, if they were deleted. The worst variable is question 60. Deletion of this question would increase α from 0.845 to 0.847. The overall α is very good, and because it is above 0.8, it indicates good reliability. The respective Cronbach alphas for the different factors were 0.82 and 0.77, which reflects satisfactory internal consistency for the two factors. Before rotation, factor 1 accounted for 40.5% and factor 2 for 9.45% of the variation in the variables. After rotation, factor 1 accounted for 81.10% and factor 2 for 18.90% of the variation in the variables. Table 5.5 reflects the relevant findings. Factor loadings are presented in descending order.

TABLE 5.5: FACTOR LOADINGS OF RESPONDENTS' MOTIVATIONS TO RESIDE IN 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 ¹	19.79 ²
Standard Deviation	2.72	3.58

Explanation of means*:

Mean¹: Maximum: 25

Mean²: Maximum: 25

Factor 1: Well-being and impressiveness

Factor 2: Lifestyle and maintenance

5.3.4 A one-way ANOVA across gender and age groups

The Factor analysis retained two factors, namely: 1) well-being and impressiveness and 2) lifestyle and maintenance.

A one-way ANOVA was done across the **gender** (male and female) and **age** (younger than 40 years and 40 years and older) groups 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.

A summary of the results is presented in Table 5.6.

TABLE 5.6: ONE-WAY ANOVA ACROSS GENDER AND AGE GROUPS

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

The means for the sample and across age as well as gender groups are visually presented in Figure 5.7.

Factors	Strongly Disagree	Scale	Disagree	Scale	Undecided	Scale	Agree	Scale	Strongly Agree	Scale
Factor 1		5		10		15		20	M ¹ M ^Y M ^M M ^O M ^F	25
Factor 2		5		10		15	M ² M ^Y M ^M M ^O M ^F	20		25

FIGURE 5.7: MOTIVATIONS TO RESIDE IN A SECURITY ESTATE ACROSS GENDER AND AGE

Explanation of means*:

M¹= 22.33

M²= 19.79

M^M = Male

M^F = Female

M^O = ≥ 40 Years

M^Y = < 40 Years

Factor 1: Well-being and Impressiveness

Factor 2: Lifestyle and maintenance

Figure 5.7 indicates that respondents strongly agreed in terms of factor 1, i.e. aspects related to well-being and impressiveness. **Well-being and impressiveness** comprised the assurance that a security estate would provide the necessary security and safety measures and that direct access of the general public to the houses would be restricted. Achieving desired levels of safety and security by means of living in a security estate, would ensure the well-being of residents (Powdthavee, 2005:531). This factor further included a need for impressive housing, which suggests some urge for a safe, idyllic life (Lemanski *et al.*, 2008:149).*

Respondents *agreed* about the importance of Factor 2, i.e. **lifestyle and maintenance**, which is a more functional quality. This factor included elements such as the image of the estate, the standard of living, facilities provided and the reputation of the neighbourhood. Within both factors, there was no significant difference between either gender or age groups, although older females conveyed a stronger sense of agreement towards both factors.*

*Tables 5.7 and Table 5.8 provides a comparison of means across different subsets of the sample for each of the factors.

TABLE 5.7: RESPONDENTS' MOTIVATIONS FOR RESIDING IN A SECURITY ESTATE – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 1 (WELL-BEING & IMPRESSIVENESS)

GENDER			AGE		
	Mean ¹	Std. Deviation		Mean ¹	Std. Deviation
Male (n =101)	22.17	2.94	Younger than 40 years (n = 50)	21.98	2.48
Female (n = 104)	22.49	2.49	40 years and older (n = 155)	22.38	2.81
p = 0.4			p = 0.4		

Mean¹ = Maximum = 25
 Highly agreed = ≥ 20 – 25
 Agreed = ≥ 15 – 19
 Undecided = ≥ 10 – 14
 Disagreed = ≥ 5 – 9
 Highly disagreed = 0 – 4

TABLE 5.8: RESPONDENTS' MOTIVATIONS FOR RESIDING IN A SECURITY ESTATE – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 2 (LIFESTYLE & MAINTENANCE)

GENDER			AGE		
	Mean ²	Std. Deviation		Mean ¹	Std. Deviation
Male (n =101)	19.67	3.56	Younger than 40 years (n = 50)	19.58	3.23
Female (n = 104)	19.91	3.61	40 years and older (n = 155)	19.74	3.68
p = 0.6			p = 0.8		

Mean² = Maximum = 25
 Highly agreed = ≥ 20 – 25
 Agreed = ≥ 15 – 19
 Undecided = ≥ 10 – 14
 Disagreed = ≥ 5 – 9
 Highly disagreed = 0 – 4

5.3.5 Respondents' motivations for residing in a security estate

After interpretation of the different results by means of both frequency and factor analysis, it seems that safety and security are predominant in terms of people's motivation for residing in a security estate, i.e. to ensure their happiness and their social well-being (Powdthavee, 2005:531). **Safety** and **security**, which form a vital part of a person's well-being, are ensured when living in a security estate since the general public is restricted and therefore do not have easy access to inconvenience residents. Furthermore, the respondents chose to reside in a security estate due to the impressiveness portrayed by the security estate, creating a sense of 'idyllic or Utopian' living – which is not generally possible any more when living in a city in South Africa.

The **lifestyle** and **maintenance** provided by a security estate also emerged as an important motivation for residing in a security estate. This could be due to the **desirable standard of living** offered in a security estate, and the **facilities** provided, such as golf courses, fly-fishing facilities, gymnasiums, etc. which are all maintained by the management of the security estate. All of these create a good overall **impression** of the security estate. Security estates are also (especially in the case of this study) mostly located in **neighbourhoods with good reputations** – a fact which contributes to the overall impressiveness of the environment. Thus lifestyle is an important element motivating residents to reside in security estates (Lemanski *et al.*, 2008:149).

5.3.6 Consideration of alternative housing options

Respondents were also asked to imagine that they had to move out of the security estate where they were currently living into an open suburb, and had to respond to a set of statements.

5.3.6.1 Prioritisation of attributes

A list of ten statements were responded to by means of a five-point Likert-type scale to indicate agreement to or disagreement with specific options / scenarios (Table 5.9). Apart from indicating what alternative housing options has to offer, this question was also included to determine how housing in security estates can be improved to increase housing satisfaction in relation to housing in an open neighbourhood / alternative housing options. The findings in Table 5.9 are in descending order for all statements the respondents agreed to.

TABLE 5.9: RESPONDENTS' CONSIDERATION OF ALTERNATIVE HOUSING OPTIONS (N = 205)

Statements	AGREE		NEUTRAL		DISAGREE		MISSING	
	n	%	n	%	n	%	n	%
I will probably have more privacy from neighbouring houses	75	36.6	67	32.7	62	30.2	1	0.5
I will appreciate a larger yard, thus more space around the house	72	35.1	55	26.8	78	38.1	0	0.0
I will be able to choose a style / design that is more unique	59	28.8	67	32.7	79	38.6	0	0.0
I will appreciate the relief on our monthly budget because there will be no levies	56	27.3	71	34.6	78	38.0	0	0.0
Our lifestyle will be less restrictive	40	19.5	67	32.7	98	47.8	0	0.0
It would be possible to move closer to amenities such as shops and schools	35	17.1	69	33.7	101	49.3	0	0.0
Our family will be able to express our personalities better	33	16.1	65	31.7	107	52.2	0	0.0
Problems with neighbours would be easier to resolve / overcome	31	15.1	57	27.8	115	56.1	2	1.0
Maintenance of homes would be easier if you managed it yourself	30	14.7	68	33.2	106	51.7	1	0.5
My family's status can be more personalised when living elsewhere	25	12.2	64	31.2	116	56.6	0	0.0

A more visual presentation of these results is presented in Figure 5.8.

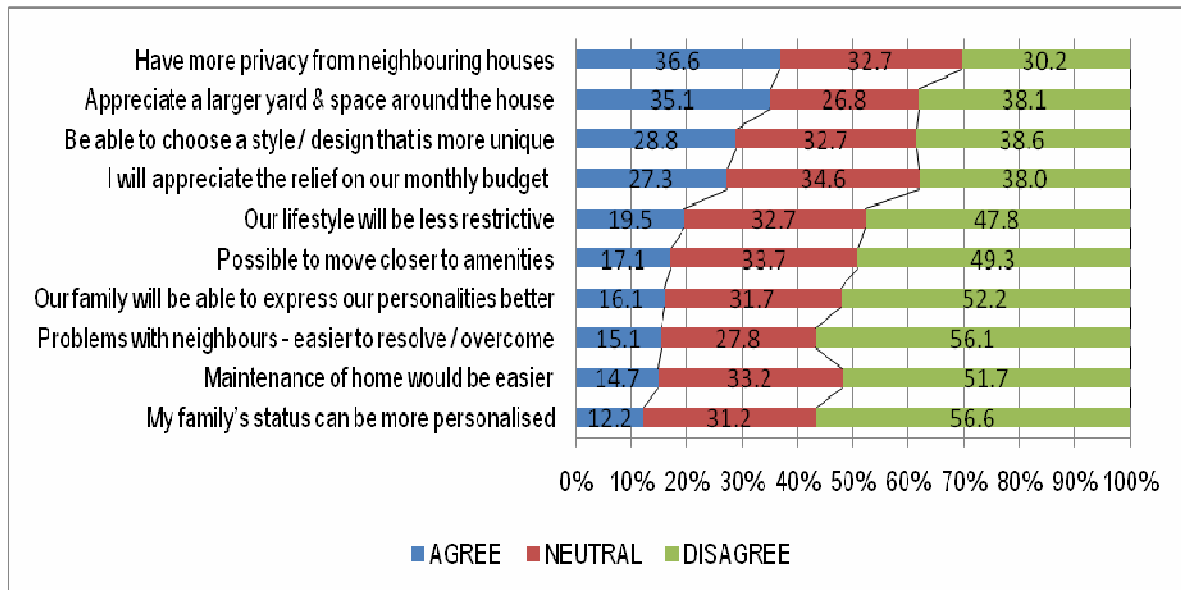


FIGURE 5.8: RESPONDENTS' CONSIDERATION OF ALTERNATIVE HOUSING OPTIONS

5.3.6.2 Discussion of respondents' consideration of alternative housing options

Respondents did not show a noteworthy regard for all the factors listed. A large percentage of the respondents agreed that when living outside a security estate, residents would have more privacy from neighbouring houses (36.6%, n = 75). There was however a stronger tendency to disagree with the given statements. The statements that respondents **disagreed with most** (more than 50% of respondents) were that alternative housing options would enable them to personalise their family's status more (56.6%; n = 116), that it would be easier resolve disputes with neighbours (56.1%; n = 115), better expression of the family's personality (52.2%; n = 107), and easier maintenance of their house (51.7%; n = 106). Thus, when respondents had to think about moving to and living in an open suburb, the majority of them reacted negatively, irrespective of the potential "advantages" they had to consider.

5.3.7 Respondents' consideration of alternative housing options

Safety and security seemed the strongest motivation for residing in a security estate, probably because it contributes to a person's overall sense of well-being. Due to the restriction of the general public as far as access to these security estates is concerned, the residents' well-being is also increased. Respondents were also motivated to reside in security estates due to the apparent impressiveness portrayed by the security estate, which created a sense of an 'idyllic or Utopian' form of living, which is not always possible when living in open neighbourhoods. Another factor that motivated residence in a security estate was the type of lifestyle and maintenance provided by a security estate. This could be due to the desirable standard of living in a security estate and the facilities provided in a security estate, such as golf courses, fly-fishing facilities, gymnasiums, etc., which are all maintained by the management / body corporate of the security estate. All of these facilities and environments which are well maintained create a good overall impression. If a security estate is located in a good neighbourhood, it contributes to an impressive environment and motivates people to reside there.

When respondents had to consider alternative housing options, the following became apparent: Although respondents slightly agreed that alternative housing options would give them more privacy from neighbouring houses, there was a generally negative view that alternative housing options did not have more advantages. Therefore, alternative housing apparently does not promise them more freedom with regard to personalising their family status, does not ensure easier resolving of disputes (which may be due to the role of the body corporate handling problems for residents), does not give families opportunity to express their personalities better, and does not offer easier maintenance of their house, since all the maintenance in and around the house of alternative housing options has to be done by the residents themselves. Therefore, to conclude, this study shows that residents are mostly positive about residing in a security estate although they feel that the privacy around the houses could be improved.

5.4 RESPONDENTS' DEFINITION OF THEIR DREAM HOME

In accordance with the objectives of this study, the researcher aimed to investigate and describe homeowners' definition of a dream home and to distinguish factors that relate to the physical properties of the structure, i.e. the architectural design, style, size and layout; the proximity of the housing in terms of neighbors / additional facilities; desirable amenities; social aspects. This would enable the researcher to establish a range of desired factors that could explicate other findings of the study later on.

5.4.1 Prioritisation of attributes of their dream home

In an attempt to define the prominent characteristics of their dream home, this section of the questionnaire involved 18 statements in which the responses were indicated on a five-point Likert-type agreement scale. The attributes used in the statements were identified in the literature. The list of attributes was based on current literature and involved questions on the type of housing (e.g. being situated in a security estate); the architectural or design features including style, size, layout; distinctiveness / individuality / uniqueness of the house; desired privacy levels; safety and security of the housing environment; financial implications / obligations; restrictions on homeowners; location of the house; social status; property value as well as lifestyle. These attributes were used to determine the most desired attributes of a 'dream home'.

The findings were then arranged in descending order according to the 'agree' responses (which represented a combination of *strongly agree* and *agree* responses) in order to determine the most important attributes when defining a 'dream home'. The findings are presented in Table 5.10.

5.4.2 Respondents' definition of their dream home based on frequency analysis

When respondents were asked to consider the pertinence of a list of statements relating to their 'dream home', most of the respondents agreed that their 'dream home' had to be situated in a **safe neighbourhood** (94.6%, n = 194), i.e. a basic need, or in a security estate (91.8%, n = 188), which addresses a basic need in an environment that simultaneously fulfils higher-order esteem needs. This may be due to the high crime rates in South Africa, which are forcing homeowners to first think about safety and security when thinking about a dream home. Therefore, it is noted that most people regard their dream home as one where the house is located in a safe neighbourhood, where they can have peace of mind and feel safe and secure and free from dangers and intrusions. Interestingly, the second highest response also pertained to basic, functional needs, i.e. that the **design and layout of a house** are important (90.7%; n = 186). Their dream house had to **suit their family's lifestyle** (90.2%; n = 185), while also being of such a manner that the house would **resell easily** (90.2%; n = 185). According to Walker and Li (2007:77, 78), lifestyle is a motivating factor when families determine where they wish to live, and also influences their personal preferences in the housing environment. Therefore, apart from safety and security of the housing environment, people find it important that their home should be a house that is designed practically and that fits their family's lifestyle, while also being a good investment with a high resell potential. Optimum **privacy levels** in and around the house were also regarded as essential to a 'dream home' (privacy from neighbouring houses: 85.4%, n = 175; privacy in different areas of the home: 83.5%, n = 171). Optimum privacy levels are essential to assure a good physical and psychological quality of life and to avoid antisocial behaviour and unnecessary aggression (Pedersen, 1997:147; Harris *et al.*, 1995:311). To a lesser extent, more than 70% of respondents indicated that it is important that a home should have **ample space for entertaining** (77.0%; n = 158), and that the house should require limited maintenance (75.1%; n = 154). Inclusion of recreational facilities, although not mentioned as a highly important attribute, is often used to promote security estates as it creates a desired type of living

atmosphere (Wu, 2009:190) such as a golf estate having a general golf atmosphere. Distance from amenities also seemed of less importance to respondents. These findings are represented more visually in Figure 5.9.

Respondents **disagreed** strongly that the **style** of the house (55.7%; n = 114) and the **size** of the house (50.2%; n = 103) should be similar to those of their friends. This highlights the **need for individuality** in housing, since a house is a place where residents can express themselves in both the interior and exterior (Ridoutt *et al.*, 2005:31-32).

To summarise, more than 90% of the respondents' 'dream home' was described as a house situated in a safe neighbourhood, well designed in terms of layout, one that would suit their family's lifestyle, and that would have the potential to resell easily. These represented practical aspects and basic needs. More than 80% of the respondents also specified optimum privacy to ensure quality of life. More than 70% of the respondents added the importance of ample space for entertaining and limited maintenance. Safety was thus mentioned as the most important attribute.

These findings are presented in Table 5.10 and Figure 5.9.

TABLE 5.10: CHARACTERISTICS OF RESPONDENTS' DREAM HOME (N = 205)

Statements	AGREE		NEUTRAL		DISAGREE		MISSING	
	n	%	n	%	n	%	n	%
The house should be situated in a safe neighbourhood	194	94.6	7	3.4	2	1.0	2	1.0
The house must be situated in a security estate	188	91.8	13	6.3	2	1.0	2	1.0
The design / layout of the house should be practical	186	90.7	11	5.4	5	2.5	3	1.5
The house should be designed so that it will resell easily	185	90.2	14	6.8	4	2.0	2	1.0
The house must fit our family's lifestyle	185	90.2	16	7.8	3	1.5	1	0.5
The house should provide sufficient privacy from neighbouring houses	175	85.4	25	12.2	3	1.5	2	1.0
The house should allow for sufficient privacy in different areas of the house	171	83.5	27	13.2	4	2.0	3	1.5
The house must have ample space for entertainment and socialising	158	77.0	30	14.6	15	7.4	2	1.0
The house should require limited maintenance	154	75.1	39	19.0	11	5.4	1	0.5
The house should reflect our identity	134	65.3	60	29.3	10	4.8	1	0.5
The house must be unique and different to its surrounding houses	118	57.6	63	30.7	22	10.8	2	1.0
The yard around the house must be spacious	114	55.6	61	29.8	28	13.7	2	1.0
The house should be large and spacious	112	54.7	53	25.9	36	17.6	4	2.0
The house should be fitted with the necessary safety features, i.e. alarm system, burglar bars etc.	110	53.7	60	29.3	33	16.1	2	1.0
The house should be situated within 5 km from shopping centres	110	53.6	59	28.8	34	16.6	2	1.0
The house must be situated in an estate that provides access to certain recreational facilities rather than have that at our own home	98	47.8	69	33.7	36	17.6	2	1.0
The house should be situated within 5km from schools	97	47.3	64	31.2	42	20.5	2	1.0
Our friends and family should say that our house is beautiful	81	39.5	71	34.6	51	24.9	2	1.0
The house should project an impressive image	81	39.5	77	37.6	45	22.0	2	1.0
Amenities such as shopping centres should be within walking distance	58	28.3	82	40.0	63	30.9	2	1.0
The house should be located in areas similar to those of our friends	57	27.8	62	30.2	83	40.5	3	1.5
The house should be designed to contain specific recreational facilities of choice, such as a gymnasium	56	27.3	68	33.2	79	38.5	2	1.0
The size of the house should be similar to those of our friends	30	14.6	70	34.1	103	50.2	2	1.0
The style of the house should be similar to those of our friends	21	10.3	68	33.2	114	55.7	2	1.0

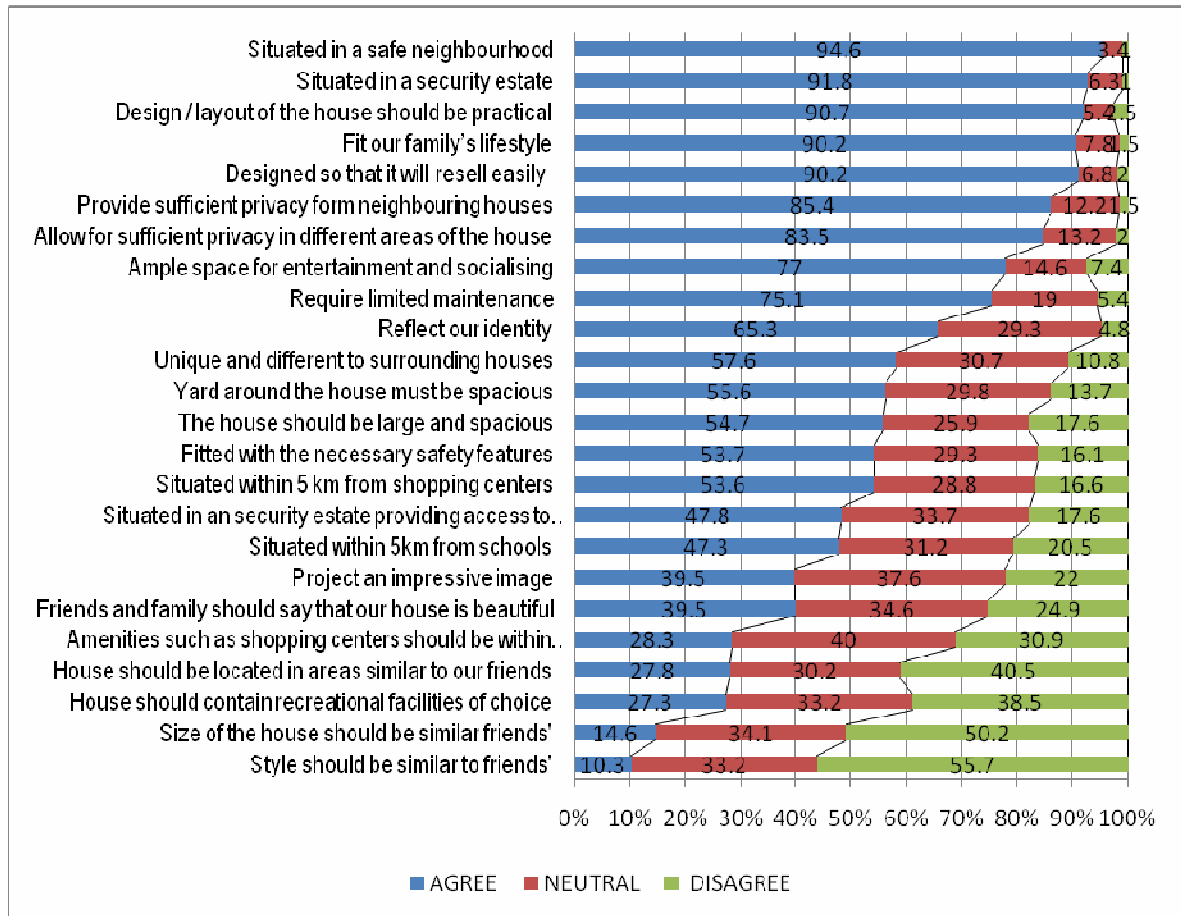


FIGURE 5.9: A VISUAL PRESENTATION OF CHARACTERISTICS OF RESPONDENTS' DREAM HOME (%)

It is important to keep in mind that single attributes of what is considered as a 'dream home' will not provide trustworthy evidence of what people perceive as aspects that complete their idea of a 'dream home'. This is because single attributes are usually intertwined with related attributes, and in order to determine these relevant elements, a factor analysis was done.

5.4.3 An exploration of relevant factors / elements that pertain to a 'dream home'

A Principal Exploratory Factor Analysis, in particular an orthogonal rotation called Varimax, was implemented to scrutinise the 24 attributes (V14 to V37) that were included in the questionnaire. The aim was to distinguish pertinent coherent factors, to equalise

the relative importance of the factors and to simplify their interpretation. Six factors were retained from the data by using Kaiser's Criterion (with eigenvalues greater than 1). This option involved all of the items. The findings are presented in Table 5.11; figures are presented in descending order for each factor.

Upon analysis of the content, the factors were labelled as follows:

- The first factor was labelled **Utopian aspects and impressiveness (Factor 1)** based on an integration of attributes such as: *Our friends and family should say that our house is beautiful; The house should project an impressive image; The house must have ample space for entertainment and socialising; The house should be designed to contain recreational facilities of choice, such as a gymnasium; The house should reflect our identity; The house must be situated in an estate providing access to recreational facilities; The house must be unique and different to its surrounding houses; The house should be fitted with the necessary safety features, i.e. alarm system, burglar bars etc.*
- The second factor was labelled **Social attachment (Factor 2)** based on an integration of attributes such as: *The size of the house should be similar to those of our friends; The style of the house should be similar to those of our friends; The house should be located in areas similar to those of our friends.*
- The third factor was labelled **Well-being and practicality (Factor 3)** based on an integration of attributes such as: *The house should provide sufficient privacy from neighbouring houses; The design / layout of the house should be practical; The house must fit our family's lifestyle; The house should allow for sufficient privacy in different areas of the house; The house should be situated in a 'safe' neighbourhood.*
- The fourth factor was labelled **Locality (Factor 4)** based on an integration of attributes such as: *The house should be situated within 5 km from shopping centres; Amenities such as shopping centres should be within walking distance; The house should be situated within 5 km from schools.*
- The fifth factor was labelled **Spaciousness (Factor 5)** based on an integration of attributes such as: *The yard around the house must be spacious; The house should be large and spacious.*

- The last factor was labelled **Maintenance and resale potential (Factor 6)** based on an integration of attributes such as: *The house should be designed so that it will resell easily; The house should require limited maintenance; The house must be situated in a security estate.*

The respective Cronbach Alphas for the different factors were 0.71; 0.84; 0.74; 0.68; 0.65 and 0.56. This reflects satisfactory internal consistency for the first four factors. Factor 5 contained only two attributes and therefore it would not benefit from a deletion of any one of the attributes in an effort to improve the internal consistency. Table 5.12 indicates a significant difference in the means for factor 5 for males and females, and this might have affected the internal consistency. In terms of factor 6, the low Cronbach Alpha could probably be ascribed to the diversity of the content: on an individual basis they have little in common but integrated, they imply the maintenance and resale potential of the properties.

After rotation, factor 1 accounted for 41.9%, factor 2 for 27.1%, factor 3 for 12.2%, factor 4 for 7.9%, factor 5 for 6.3% and factor 6 for 4.5% of the variance.

Table 5.11 reflects the relevant findings. Factor loadings are presented in descending order.

TABLE 5.11: FACTOR LOADINGS OF THE SIX PROPOSED ELEMENTS OF A DREAM HOME

Statements	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6
Our friends and family should say that our house is beautiful	0.713	0.398	0.026	0.110	-0.107	-0.068
The house should project an impressive image	0.614	0.168	0.039	0.233	0.111	0.017
The house must have ample space for entertainment and socialising	0.508	-0.079	0.225	-0.001	0.305	0.138
The house should be designed to contain recreational facilities of choice, such as a gymnasium	0.435	0.231	-0.121	0.172	0.182	-0.144
The house should reflect our identity	0.379	0.054	0.245	-0.124	0.143	0.137
The house must be situated in an estate providing access to recreational facilities	0.342	0.245	0.076	0.187	-0.005	0.200
The house must be unique and different to its surrounding houses	0.334	0.111	-0.002	0.224	0.129	-0.070
The house should be fitted with the necessary safety features, i.e. alarm system, burglar bars etc.	0.220	0.132	-0.007	0.176	0.099	0.140
The size of the house should be similar to those of our friends	0.251	0.720	-0.144	0.168	0.116	-0.199
The style of the house should be similar to those of our friends	0.244	0.717	-0.184	0.280	0.038	-0.023
The house should be located in areas similar to those of our friends	0.280	0.689	-0.099	0.169	0.086	-0.034
The house should provide sufficient privacy from neighbouring houses	0.009	0.080	0.700	0.020	0.133	0.010
The design / layout of the house should be practical	0.019	-0.076	0.584	-0.002	-0.097	0.177
The house must fit our family's lifestyle	0.108	-0.220	0.566	0.061	0.124	0.202
The house should allow for sufficient privacy in different areas of the house	0.108	-0.049	0.554	0.036	0.091	0.020
The house should be situated in a 'safe' neighbourhood	0.081	-0.227	0.543	-0.086	-0.083	0.337
The house should be situated within 5 km from shopping centres	0.209	0.138	0.200	0.740	-0.047	0.011
Amenities such as shopping centres should be within walking distance	0.133	0.265	-0.140	0.670	0.115	0.074
The house should be situated within 5 km from schools	0.143	0.135	0.024	0.425	0.423	0.055
The yard around the house must be spacious	0.161	0.041	0.104	0.032	0.822	-0.104
The house should be large and spacious	0.314	0.152	0.116	0.114	0.432	-0.269
The house should be designed so that it will resell easily	0.120	-0.155	0.163	-0.045	0.028	0.577
The house should require limited maintenance	-0.099	0.164	0.134	0.146	-0.119	0.489
The house must be situated in a security estate	0.077	-0.233	0.284	0.042	-0.100	0.473
% Variance explained (VP)	41.90	27.10	12.28	7.95	6.31	4.54
Cronbach Alpha	0.71	0.84	0.74	0.68	0.65	0.56
Mean*	27.33 ¹	7.22 ²	22.00 ³	9.73 ⁴	8.27 ⁵	13.01 ⁶
Standard Deviation	4.77	2.92	2.56	2.60	1.20	1.71

Explanation of means*:

Mean¹: Maximum: 40; Mean²: Maximum: 15; Mean³: Maximum: 25; Mean⁴: Maximum: 15;

Mean⁵: Maximum: 10; Mean⁶: Maximum: 15.

Factor 1: Utopian aspects and impressiveness; Factor 2: Social attachment; Factor 3: Well-being and practicality; Factor 4: Locality; Factor 5: Spaciousness; Factor 6: Maintenance and resale potential.

5.4.4 A one-way ANOVA across gender and age groups

A one-way ANOVA was subsequently done across the **gender** (male and female) and **age** (younger than 40 years and 40 years and older) groups, to test whether any differences existed between the group means. The hypotheses for Gender would be:

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

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

The hypotheses for age would be similar, distinguishing < 40 years and \geq 40 years of age.

One of the assumptions of ANOVA is homogeneity of variances. Levene's test was used to test whether the variances of the groups differed significantly. A summary of the results is presented in Table 5.12.

Respondents strongly agreed to factor 3 (well-being and practicality) and factor 6 (maintenance and resale potential) being important elements of a 'dream home'. **Well-being and practicality** (mean: 22.0/25.0) refers to aspects such as sufficient **privacy**. Desirable levels of privacy are essential to assure physical and psychological well-being (Harris *et al.*, 1995:311). A practical layout of the house, the house fitting the family's lifestyle and being located in a 'safe' neighbourhood also contributed to this factor. Lifestyle refers to the residents' way of living, their personal preferences in the housing environment and how the residents of the house are valued (Opoku & Abdul-Muhmin, 2010:219; Iwata & Yamaga, 2008:449; Walker & Li, 2007:77,78). Amongst gender groups, females and older respondents were inclined to agree more strongly to the pertinence of well-being and practicality aspects of a 'dream home'. The respondents also strongly agreed that the **maintenance and resale potential** of a house is a fundamental element of a 'dream home' (mean: 13.0/15.0). In this regard, male respondents agreed more strongly than females that it is important for a house to have a good resale potential. Older respondents agreed stronger than younger respondents regarding the maintenance and resale potential of a 'dream home'. Housing being a form of investment (Dusansky & Koç, 2007:287), a dream home needs to have good **resale potential**. The ability of a house to be resold, is influenced by factors such as the design, levels of maintenance of

the house and where the house is located, for instance in a security estate, which would increase the generable desirability of the house.

TABLE 5.12: ONE-WAY ANOVA ACROSS GENDER AND AGE GROUPS

Factor 1	Levene's Test	Output	Interpretation
Across Gender	$p = 0.481 (p > 0.05)$	SPSS	The variance of male and female are the same
Across Age	$p = 0.151 (p > 0.05)$	SPSS	The variance of the age groups are the same
	ANOVA		
Across Gender	$p = 0.442 (p > 0.05)$	SPSS	No difference in gender group means
Across Age	$p = 0.017 (p < 0.05)$	SPSS	Significant difference in age group means
Factor 2	Levene's Test	Output	Interpretation
Across Gender	$p = 0.069 (p > 0.05)$	SPSS	The variance of male and female are the same
Across Age	$p = 0.685 (p > 0.05)$	SPSS	The variance of the age groups are the same
	ANOVA		
Across Gender	$p = 0.899 (p > 0.05)$	SPSS	No difference in gender group means
Across Age	$p = 0.016 (p < 0.05)$	SPSS	Significant difference in age group means
Factor 3	Levene's Test	Output	Interpretation
Across Gender	$p = 0.946 (p > 0.05)$	SPSS	The variance of male and female are the same
Across Age	$p = 0.269 (p > 0.05)$	SPSS	The variance of the age groups are the same
	ANOVA		
Across Gender	$p = 0.509 (p > 0.05)$	SPSS	No difference in gender group means
Across Age	$p = 0.667 (p > 0.05)$	SPSS	No difference in age group means
Factor 4	Levene's Test	Output	Interpretation
Across Gender	$p = 0.877 (p > 0.05)$	SPSS	The variance of male and female are the same
Across Age	$p = 0.494 (p > 0.05)$	SPSS	The variance of the age groups are the same
	ANOVA		
Across Gender	$p = 0.724 (p > 0.05)$	SPSS	No difference in gender group means
Across Age	$p = 0.129 (p > 0.05)$	SPSS	No difference in age group means
Factor 5	Levene's Test	Output	Interpretation
Across Gender	$p = 0.571 (p > 0.05)$	SPSS	The variance of male and female are the same
Across Age	$p = 0.000 (p < 0.05)$	SPSS	Significant variance in the age groups
	ANOVA		
Across Gender	$p = 0.915 (p > 0.05)$	SPSS	No difference in gender group means
Across Age	$p = 0.000 (p < 0.05)$	SPSS	Significant difference in age group means
Factor 6	Levene's Test	Output	Interpretation
Across Gender	$p = 0.075 (p > 0.05)$	SPSS	The variance of male and female are the same
Across Age	$p = 0.468 (p > 0.05)$	SPSS	The variance of the age groups are the same
	ANOVA		
Across Gender	$p = 0.869 (p > 0.05)$	SPSS	No difference in gender group means
Across Age	$p = 0.068 (p > 0.05)$	SPSS	No difference in age group means

The means for the sample and across age as well as gender groups are visually presented in Figure 5.10.

Factors	Strongly Disagree	Scale	Disagree	Scale	Undecided	Scale	Agree	Scale	Strongly Agree	Scale
Factor 1		8		16		24	M ¹ M ^M M ^Y M ^O M ^F	32		40
Factor 2		3		6	M ² M ^M M ^Y M ^O M ^F	9		12		15
Factor 3		5		10		15		20	M ³ M ^M M ^Y M ^F M ^O	25
Factor 4		3		6		9	M ⁴ M ^M M ^Y M ^O M ^F	12		15
Factor 5		2		4		6	M ^M M ^O M ^F	8	M ⁵ M ^Y	10
Factor 6		3		6		9		12	M ⁶ M ^Y M ^M M ^F M ^O	15

FIGURE 5.10: RESPONDENTS' DEFINITION OF THEIR DREAM HOME ACROSS GENDER AND AGE

Explanation of means:

M¹= 27.3
M²= 7.2
M³= 22.0
M⁴= 9.7
M⁵= 8.3
M⁶= 13.0

M^M= Male
M^F= Female
M^O= ≥ 40 Years
M^Y= < 40 Years

Factor 1: Utopic and impressiveness
Factor 2: Social attachment
Factor 3: Well-being and practicality
Factor 4: Locality
Factor 5: Spaciousness
Factor 6: Maintenance and resale potential

With regard to factor 5 (spaciousness), respondents' opinions fluctuated between agree to strongly agree (mean: 8.3/10.0). **Spaciousness** involved the size of the yard around the house as well as the space inside the house itself. A significant difference between age groups regarding the spaciousness of a house was noted: younger respondents agreed strongly that spaciousness was important, while older respondents did not agree that strongly that it was so important to them in terms of their 'dream home'.

The respondents agreed that factor 1 (Utopian aspects and impressiveness) and factor 4 (locality) were important elements of their 'dream home'. **Utopian aspects and impressiveness** is based on the image that the house projects, namely that it should be impressive and unique, while giving a sense of an ideal / Utopian home environment. In this factor, it became apparent that a 'dream home' is one where the **identity** of the family is expressed best; it is **unique** and **different** to the surrounding houses, and has **facilities** that are not standard in a house, such as Jacuzzis, or gymnasiums; it is also one in which a family can entertain significant others while communicating to them their high-class living. Thus, the idea of a dream home is strongly associated with Utopian aspects and impressiveness, which is a form of self-actualisation for homeowners in upmarket housing (mean: 27.3/40.0). With regard to the differences between gender and age of the respondents, a significant difference was noted between the responses of younger and older respondents. Younger respondents agreed significantly stronger than older respondents that Utopian aspects and impressiveness of a house were important elements of a 'dream home'.

The respondents also agreed that the **locality** of a home is part of their definition of a dream home, as it needs to be located within close proximity of various amenities such as schools and shopping centres. This is often an important element of consideration as it could have implications on a family's daily life, which if it is a burden, could become a distressor for the daily functioning of a family. The means (9.7/15.0) furthermore indicate that the location of a house in relation to amenities is a noteworthy factor. Although there is a clustering of the differences between males and females stating that they all

agree that location is a factor which contributes to the idea of a ‘dream home’, it was noted that younger respondents agreed more strongly that locality is an important part of a ‘dream home’ – taking into account that the younger respondents are most probably the ones with children needing to attend schools.

The aspect that respondents were less concerned about, was **social attachment**: they were undecided as to whether social attachment was pertinent in terms of their ‘dream home’ (mean: 7.2/15.0).

See Tables 5.13 – Table 5.18 for a comparison of means across different categories for each of the factors.

TABLE 5.13: DEFINING THEIR DREAM HOME – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 1 (UTOPIAN & IMPRESSIVENESS)

GENDER			AGE		
	Mean ¹	Std. Deviation		Mean ¹	Std. Deviation
Male (n = 101)	27.06	4.98	Younger than 40 years (n = 50)	28.72	4.29
Female (n = 104)	27.58	4.57	40 years and older (n = 155)	26.89	4.72
p = 0.4			p = 0.2		

Mean¹ = Maximum = 40
 Highly agreed = ≥ 32 – 40
 Agreed = ≥ 24 – 31
 Undecided = ≥ 16 – 23
 Disagreed = ≥ 8 – 15
 Highly disagreed = 0 – 7

TABLE 5.14: DEFINING THEIR DREAM HOME – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 2 (SOCIAL ATTACHMENT)

GENDER			AGE		
	Mean ²	Std. Deviation		Mean ²	Std. Deviation
Male (n = 101)	7.24	2.73	Younger than 40 years (n = 50)	8.06	2.98
Female (n = 104)	7.19	3.10	40 years and older (n = 155)	6.92	2.83
p = 0.9			p = 0.2		

Mean² = Maximum = 15
 Highly agreed = ≥ 12 – 15
 Agreed = ≥ 9 – 11
 Undecided = ≥ 6 – 8
 Disagreed = ≥ 3 – 5
 Highly disagreed = 0 – 2

TABLE 5.15: DEFINING THEIR DREAM HOME – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 3 (WELL-BEING & PRACTICALITY)

GENDER			AGE		
	Mean ³	Std. Deviation		Mean ³	Std. Deviation
Male (n = 101)	21.88	2.73	Younger than 40 years (n = 50)	21.84	2.30
Female (n = 104)	22.12	2.39	40 years and older (n = 155)	22.02	2.64
p = 0.5			p = 0.7		

Mean³ = Maximum = 25
 Highly agreed = ≥ 20 – 25
 Agreed = ≥ 15 – 19
 Undecided = ≥ 10 – 14
 Disagreed = ≥ 5 – 9
 Highly disagreed = 0 – 4

TABLE 5.16: DEFINING THEIR DREAM HOME – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 4 (LOCALITY)

GENDER			AGE		
	Mean ⁴	Std. Deviation		Mean ⁴	Std. Deviation
Male (n = 101)	9.67	2.58	Younger than 40 years (n = 50)	10.16	2.76
Female (n = 104)	9.80	2.63	40 years and older (n = 155)	9.52	2.49
p = 0.7			p = 0.1		

Mean⁴ = Maximum = 15
 Highly agreed = ≥ 12 – 15
 Agreed = ≥ 9 – 11
 Undecided = ≥ 6 – 8
 Disagreed = ≥ 3 – 5
 Highly disagreed = 0 – 2

TABLE 5.17: DEFINING THEIR DREAM HOME – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 5 (SPACIOUSNESS)

GENDER			AGE		
	Mean ⁵	Std. Deviation		Mean ⁵	Std. Deviation
Male (n = 101)	7.06	1.86	Younger than 40 years (n = 50)	8.00	1.18
Female (n = 104)	7.09	1.79	40 years and older (n = 155)	6.76	1.89
p = 0.9			p = 0.0		

Mean⁵ = Maximum = 10
 Highly agreed = ≥ 8 – 10
 Agreed = ≥ 6 – 7
 Undecided = ≥ 4 – 5
 Disagreed = ≥ 2 – 3
 Highly disagreed = 0 – 1

TABLE 5.18: DEFINING THEIR DREAM HOME – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 6 (MAINTENANCE & RESALE POTENTIAL)

GENDER			AGE		
	Mean ⁶	Std. Deviation		Mean ⁶	Std. Deviation
Male (n = 101)	13.03	1.95	Younger than 40 years (n = 50)	12.58	1.44
Female (n = 104)	12.99	1.47	40 years and older (n = 155)	13.10	1.80
p = 0.9			p = 0.1		

Mean⁶ = Maximum = 15
 Highly agreed = ≥ 12 – 15
 Agreed = ≥ 9 – 11
 Undecided = ≥ 6 – 8
 Disagreed = ≥ 3 – 5
 Highly disagreed = 0 – 2

5.4.5 Homeowners' idea of a 'dream home'

From the findings obtained through a calculation of frequencies and factor analysis, it was clear that well-being and practicality, maintenance and resale potential, spaciousness, Utopian aspects and impressiveness, along with locality and social attachment were regarded as prominent elements that defined their idea of a 'dream home'. Although safety (with regard to the neighbourhood and the location of the house) seemed very important according to frequency calculations, it did not emerge as of primary importance in the factor analysis. Instead, it contributed to an integrated influencing factor, namely well-being. What seemed more pertinent in terms of their dream home, was so-called 'Utopian' where safety from danger is probably not relevant. The physical properties of the structure, design and layout of a house (which form part of how functional and practical a house is) were also regarded as important in their defining of a dream home. Resale potential emerged as an important factor in both the frequency calculations and the factor analysis. The importance of spaciousness of the house and the yard on which the house is built as well as the privacy levels are confirmed to be important in the literature (Andersson *et al.*, 2007:159; Nissen *et al.*, 1994:145).

Significant differences came to the fore for the different age subsets of the sample: younger respondents were significantly more concerned about the Utopian aspects and impressiveness, the social attachment and the spaciousness of their dream homes than older respondents.

No significant differences came to the fore for gender: it therefore seems as though gender has no significant influence in terms of people's definition of their dream home. Although females were more concerned about Utopian aspects and impressiveness, well-being and practicality, locality, and spaciousness, the difference was not significant.

5.5 RESIDENCE IN A SECURITY ESTATE

The research further investigated the reality of homeownership in security estates in accordance with the objectives of the study.

5.5.1 Prioritisation of attributes

This question specified 16 attributes that respondents had to respond to in terms of five-point Likert-type scales. The type of attributes was basically the same as those of the previous question, but only more applicable to a security estate type of setting, while additional attributes were added which focused specifically on a security estate. This included attributes such as safety and security, rules and regulations and the influence of the body corporate. Since there is no literature according to the researcher's knowledge that covers all the aspects that influence homeownership in security estates in South Africa, open space was provided for respondents to add aspects that influenced their current residence and their experiences of tenure in a security estate. It is important to note that none of the additional aspects that were mentioned in the open spaces came through strong enough in order to add it as noteworthy attributes.

5.5.2 Respondents' evaluation of their residence in a security estate by means of frequency analysis

Respondents were asked to indicate to what extent their living experience in the security estate coincided with their idea of a dream home (see Table 5.19). **Security and safety** emerged as a very important attribute of a security estate (94.7%; n = 194), which coincided with their expectations regarding security and safety aspects. This is to be seen against the background of the high levels of crime in South Africa and the general need to assure personal safety and security in one's housing environment, which is a priority for everyone (Glasson & Cozens, 2010:20).

The image and lifestyle (which were regarded as the second and third most important determinants of a 'dream home') were also judged positively (i.e. desirable), as the majority of respondents indicated that the **image** (92.7%; n = 190) that is projected by the security estate and the **type of lifestyle** (92.1%; n = 189) provided by the security estate coincided with their idea of a 'dream home'. Attributes of the security estate itself were also favourably judged, for example **desirable security levels** (91.3%; n = 187), through understanding, cooperation and acceptance of the regulations of the security estate (89.7%; n = 184); excellent **maintenance of facilities** (81.0%; n = 166) and general **service provision by the body corporate** (79.5%; n = 163). Respondents' judgement of the **uniqueness** and **privacy** of security estates was judged slightly less favourably (i.e. less pleasant), with less than 70% stating that these aspects were as desired. A more visual representation of the results can be seen in Figure 5.11. No attributes of security estates were judged unexceptionable.

Also for this section, factor analysis was done in order to reduce the 16 items to fewer, more coherent factors.

**TABLE 5.19: RESPONDENTS' EVALUATION OF RESIDENCE IN A SECURITY ESTATE
(N = 205)**

Statements	AGREE		NEUTRAL		DISAGREE		MISSING	
	n	%	n	%	n	%	n	%
Safety measures: I feel safe in my home in the estate	194	94.7	9	4.4	2	1	0	0
Image: The estate makes a good impression	190	92.7	10	4.9	5	2.5	0	0
Lifestyle: Our lifestyle expectations are met in the estate	189	92.1	12	5.9	4	2	0	0
Security aspects in the estate coincide with my expectations	187	91.3	13	6.3	5	2.5	0	0
Regulations of the estate are to our benefit	184	89.7	16	7.8	5	2.5	0	0
Practical aspects: The layout of our house is desirable	179	87.3	20	9.8	6	3	0	0
Maintenance of facilities within the estate is managed excellently	166	81	30	14.6	9	4.4	0	0
The service provided by the body corporate of the estate is excellent	163	79.5	35	17.1	7	3.5	0	0
Residents in the estate mostly get along well	163	79.5	35	17.1	7	3.4	0	0
Our house is spacious	161	78.5	35	17.1	9	4.4	0	0
Residents' opinions are respected by the body corporate of the estate	159	77.6	37	18	9	4.4	0	0
Residents in the estate mostly abide by the rules and regulations of the estate.	156	76.1	36	17.6	13	6.4	0	0
Freedom of choice in terms of the design and style of our house is allowed	151	73.7	36	17.6	16	7.8	2	1
Recreational facilities for the residents are ideal	142	69.2	42	20.5	20	9.7	1	0.5
The privacy of residents in the estate is optimal	140	68.3	40	19.5	23	11.3	2	1
Uniqueness: The design of our house differs from that of surrounding houses	138	67.3	53	25.9	14	6.9	0	0

A more visual presentation of the results regarding respondents' evaluation of residence in a security estate can be seen in Figure 5.11.

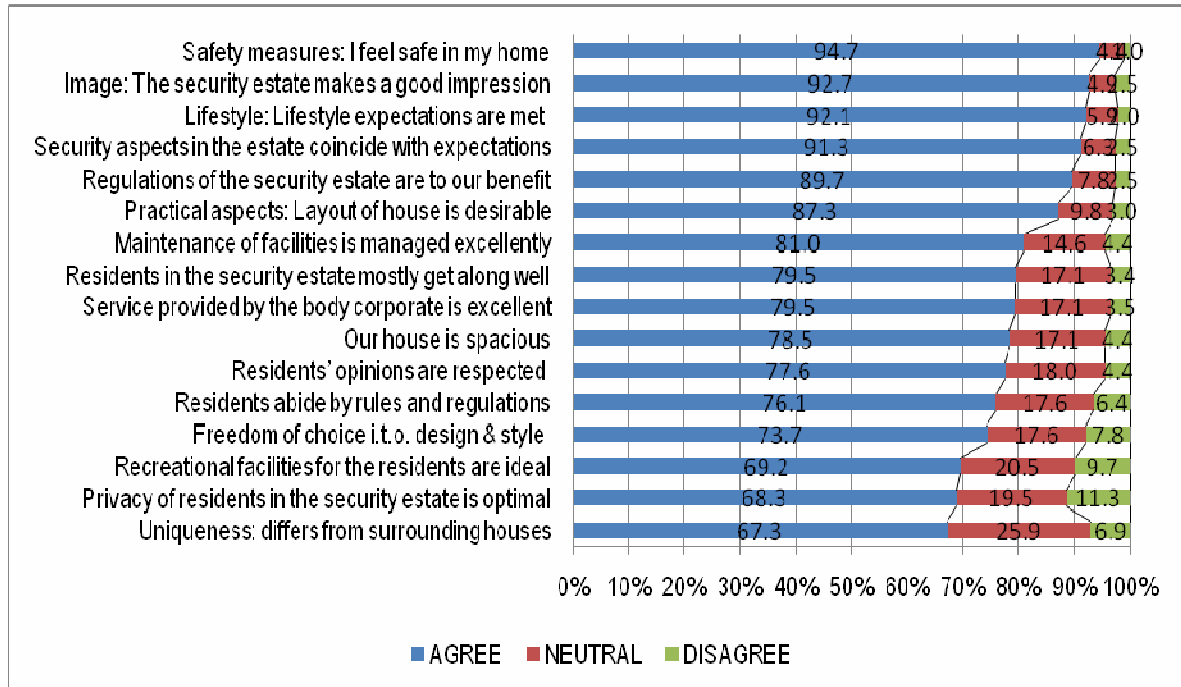


FIGURE 5.11: RESPONDENTS' EVALUATION OF THEIR RESIDENCE IN A SECURITY ESTATE (%)

5.5.3 Prominent factors/elements that influence homeowners' evaluation of their residence in a security estate

Similar to the data analysis done to describe *respondents' idea of their 'dream homes'*, a Principal Exploratory Factor Analysis, i.e. an orthogonal rotation called Varimax, was implemented to scrutinise the 16 attributes (V42 to V57) that were listed in the questionnaire to investigate respondents' evaluation of tenure in a security estate. The aim was to distinguish pertinent coherent factors, to equalise the relative importance of the factors and to simplify their interpretation. Five factors were retained from the data by using Kaiser's Criterion (with eigenvalues greater than 1). This option involved all of the items. The findings are presented in Table 5.20: figures are presented in descending order for each of the five factors.

Upon analysis of the content, the factors were labelled as follows:

- The first factor was labelled **Utopian factors (Factor 1)** based on an integration of attributes such as: *Safety measures: I feel safe in my home in the estate; Security aspects in the estate coincide with my expectations; Lifestyle: Our lifestyle expectations are met in the estate; Image: The estate makes a good impression; Regulations of the estate are to our benefit.*

- The second factor was labelled **Maintenance and management issues (Factor 2)** based on an integration of attributes such as: *The service provided by the body corporate of the estate is excellent; Maintenance of facilities within the estate is managed excellently; Residents' opinions are respected by the body corporate of the estate.*

- The third factor was labelled **Well-being and practicality (Factor 3)** based on an integration of attributes such as: *Practical aspects: The layout of the house is desirable; The privacy of residents in the estate is optimal; Recreational facilities for the residents are ideal.*

- The fourth factor was labelled **Uniqueness and spaciousness (Factor 4)** based on an integration of attributes such as: *Uniqueness: The design of our house differs from that of surrounding houses; Freedom of choice in terms of the design and style of our house is allowed; Our house is spacious.*

- The last factor was labelled **Neighbourliness (Factor 5)** based on an integration of attributes such as: *Residents in the estate mostly get along well; Residents in the estate mostly abide by the rules and regulations of the estate.*

The respective Cronbach Alphas for the five factors were 0.85; 0.86; 0.56; 0.67 and 0.54, which reflect a satisfactory internal consistency for factors 1, 2 and 4. Factor 3 contained only three attributes and did not benefit from deletion of any one of the attributes in an effort to improve the internal consistency. The same applied for factor 5.

Table 5.21 indicates a significant difference between males and females for factor 3, which may have jeopardised the internal consistency of responses for the entire group. In terms of factor 5, the low Cronbach Alpha may possibly be ascribed to the content: on an

individual basis the two attributes represent different issues, but integrated, they logically signify neighbourliness. After rotation, factor 1 accounted for 57.2%, factor 2 for 14.5%, factor 3 for 12.9%, factor 4 for 7.9% and factor 5 for 5.2% of the variation. Table 5.20 reflects the factor loadings in descending order for the five factors.

TABLE 5.20: FACTOR LOADINGS OF RESPONDENTS' EVALUATION OF THEIR 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	0.920	0.150	0.071	0.140	0.074
Security aspects in the estate coincide with my expectations	0.779	0.167	0.127	0.154	0.057
Lifestyle: Our lifestyle expectations are met in the estate	0.594	0.130	0.486	0.047	0.050
Image: The estate makes a good impression	0.515	0.223	0.486	0.073	0.160
Regulations of the estate are to our benefit	0.506	0.152	0.053	0.329	0.089
The service provided by the body corporate of the estate is excellent	0.234	0.845	0.194	0.036	0.158
Maintenance of facilities within the estate is managed excellently	0.398	0.783	0.167	0.124	0.136
Residents' opinions are respected by the body corporate of the estate	0.032	0.612	0.226	0.150	0.363
Practical aspects: The layout of the house is desirable	0.198	0.033	0.537	0.321	0.099
The privacy of residents in the estate is optimal	0.000	0.142	0.513	0.133	0.100
Recreational facilities for the residents are ideal	0.156	0.298	0.495	0.071	0.034
Uniqueness: The design of our house differs from that of surrounding houses	0.100	0.025	0.147	0.793	-0.027
Freedom of choice in terms of the design and style of our house is allowed	0.174	0.145	0.113	0.583	0.065
Our house is spacious	0.133	0.004	0.361	0.439	0.137
Residents in the estate mostly get along well	0.124	0.108	0.133	0.190	0.877
Residents in the estate mostly abide by the rules and regulations of the estate	0.046	0.169	0.064	-0.040	0.404
% 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 ¹	12.27 ²	11.83 ³	11.99 ⁴	7.78 ⁵
Standard Deviation	2.87	2.28	2.03	2.10	1.27

Explanation of means*:

Mean¹: Maximum: 25; Mean²: Maximum: 15; Mean³: Maximum: 5; Mean⁴: Maximum: 15; Mean⁵: Maximum: 10.

Factor 1: Utopian factors; Factor 2: Maintenance and management issues; Factor 3: Well-being and practicality; Factor 4: Uniqueness and spaciousness; Factor 5: Neighbourliness

5.5.4 A one-way ANOVA across gender and age groups

A one-way ANOVA was subsequently done across the **gender** (male and female) and **age** (younger than 40 years and 40 years and older) groups to test whether differences existed between the group means.

The hypotheses for Gender would be:

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

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

The hypotheses for Age would distinguish the age groups < 40 years and ≥ 40 years.

One of the assumptions of ANOVA is homogeneity of variances. Levene's test was used to test whether the variances of the groups differed significantly. A summary of the results is presented in Table 5.21.

TABLE 5.21: ONE-WAY ANOVA ACROSS GENDER AND AGE GROUPS

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

The means for the sample and across age as well as gender groups are visually presented in Figure 5.12.

Factors	Strongly Disagree	Scale	Disagree	Scale	Undecided	Scale	Agree	Scale	Strongly Agree	Scale
Factor 1		5		10		15		20	M ¹ M ^Y M ^M M ^F M ^O	25
Factor 2		3		6		9		12	M ² M ^M M ^F M ^O	15
Factor 3		3		6		9		12	M ³ M ^Y M ^M M ^F M ^O	15
Factor 4		3		6		9		12	M ⁴ M ^M M ^Y M ^O	15
Factor 5		2		4		6		8	M ⁵ M ^M M ^Y M ^O M ^F	10

FIGURE 5.12: RESPONDENTS' EVALUATION OF THEIR RESIDENCE IN A SECURITY ESTATE ACROSS GENDER AND AGE

Explanation of means:

M1 = 22.31

M2 = 12.27

M3 = 11.83

M4 = 11.99

M5 = 7.78

M^M = Male

M^F = Female

M^O = ≥ 40 Years

M^Y = < 40 Years

Factor 1: Utopic factors

Factor 2: Maintenance and management issues

Factor 3: Well-being and practicality

Factor 4: Uniqueness and spaciousness

Factor 5: Neighbourliness

The factor that all the respondents strongly agreed about, was factor 1 (**Utopian** factors: mean = 22.31/25.0). Utopian factors include desired levels of safety and security, the ideal lifestyle, a good image, and that the rules and regulations of the estate are for the residents' benefit. Although there was not much of a difference in opinion between the different subsets of the sample, older and female respondents agreed even more strongly that security estates offered this attribute. Respondents also *strongly agreed* about security estates' handling of **maintenance and management** issues (factor 2) and *agreed to strongly agreed* about the **uniqueness** and **spaciousness** (factor 4 of security estates. The maintenance and management of the estates, which are done by the bodies corporate, seemed to coincide with their expectations (mean: 12.27/15.0).

Older respondents agreed significantly more that security estates coincided with their expectations of Utopian factors and Well-being and practicality. It may be that older residents enjoyed the fact that the properties are maintained on their behalf and that they could afford the levies that had to be paid to manage this, more easily.

Uniqueness and spaciousness (factor 4), was judged positively by older residents and males (strongly agreed) (mean: 11.9/15.0). Other subsets of the sample agreed that security estates met their expectations in this regard. It did, however, seem that younger respondents were less content with the uniqueness and spaciousness of their housing, which could be as a result of the differences in life stages, where younger respondents might be planning or having children who need more space (Wu, 2009:175).

The respondents agreed that their expectations in terms of factor 3 (**well-being and practicality**) and factor 5 (**neighbourliness**) were met. Factor 3, **well-being and practicality**, involved the practical layout of the house, i.e. whether there were optimal privacy levels and whether the recreational facilities were ideal for the residents (mean: 11.83/15.0). Optimal privacy levels in a home environment are essential to ensure the well-being of residents and their satisfaction with the house (Djebarni & Al-Abed, 2000:240-241; Harris *et al.*, 1995:312).

Younger and female respondents seemed more content with the neighbourliness in a security estate than their older or male counterparts.

Tables 5.22 – 5.26 present the comparison of means across different categories for each of the factors.

TABLE 5.22: RESPONDENTS' EVALUATION OF THEIR RESIDENCE IN A SECURITY ESTATE – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 1 (UTOPIAN FACTORS)

GENDER			AGE		
	Mean ¹	Std. Deviation		Mean ¹	Std. Deviation
Male (n = 101)	22.15	3.10	Younger than 40 years (n = 50)	21.32	3.59
Female (n = 104)	22.46	2.64	40 years and older (n = 155)	22.55	2.54
p = 0.4			p = 0.0		

Mean¹: Maximum = 25
 Highly agreed = ≥ 20 – 25
 Agreed = ≥ 15 – 19
 Undecided = ≥ 10 – 14
 Disagreed = ≥ 5 – 9
 Highly disagreed = 0 – 4

TABLE 5.23: RESPONDENTS' EVALUATION OF THEIR RESIDENCE IN A SECURITY ESTATE – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 2 (MAINTENANCE AND MANAGEMENT ISSUES)

GENDER			AGE		
	Mean ²	Std. Deviation		Mean ¹	Std. Deviation
Male (n = 101)	12.24	2.24	Younger than 40 years (n = 50)	11.98	2.45
Female (n = 104)	12.31	2.32	40 years and older (n = 155)	12.32	2.24
p = 0.8			p = 0.4		

Mean²: Maximum = 15
 Highly agreed = ≥ 12 – 15
 Agreed = ≥ 9 – 11
 Undecided = ≥ 6 – 8
 Disagreed = ≥ 3 – 5
 Highly disagreed = 0 – 2

TABLE 5.24: RESPONDENTS' EVALUATION OF THEIR RESIDENCE IN A SECURITY ESTATE – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 3 (WELL-BEING & PRACTICALITY)

GENDER			AGE		
	Mean ³	Std. Deviation		Mean ¹	Std. Deviation
Male (n = 101)	11.91	1.93	Younger than 40 years (n = 50)	11.34	2.57
Female (n = 104)	11.75	2.12	40 years and older (n = 155)	11.94	1.81
p = 0.6			p = 0.1		

Mean³: Maximum = 15
 Highly agreed = ≥ 12 – 15
 Agreed = ≥ 9 – 11
 Undecided = ≥ 6 – 8
 Disagreed = ≥ 3 – 5
 Highly disagreed = 0 – 2

TABLE 5.25: RESPONDENTS' EVALUATION OF THEIR RESIDENCE IN A SECURITY ESTATE – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 4 (UNIQUENESS & SPACIOUSNESS)

GENDER			AGE		
	Mean ⁴	Std. Deviation		Mean ¹	Std. Deviation
Male (n = 101)	11.79	2.11	Younger than 40 years (n = 50)	11.47	2.19
Female (n = 104)	12.17	2.10	40 years and older (n = 155)	12.11	2.07
p = 0.2			p = 0.1		

Mean⁴: Maximum = 15
 Highly agreed = ≥ 12 – 15
 Agreed = ≥ 9 – 11
 Undecided = ≥ 6 – 8
 Disagreed = ≥ 3 – 5
 Highly disagreed = 0 – 2

TABLE 5.26: RESPONDENTS’ EVALUATION OF THEIR RESIDENCE IN A SECURITY ESTATE – A COMPARISON OF MEANS ACROSS DIFFERENT CATEGORIES FOR FACTOR 5 (NEIGHBOURLINESS)

GENDER			AGE		
	Mean ⁵	Std. Deviation		Mean ¹	Std. Deviation
Male (n =101)	7.70	1.21	Younger than 40 years (n = 50)	7.98	1.13
Female (n =104)	7.85	1.32	40 years and older (n = 155)	7.71	1.27
p = 0.4			p = 0.2		

Mean⁵: Maximum = 10
 Highly agreed = ≥ 8 – 10
 Agreed = ≥ 6 – 7
 Undecided = ≥ 4 – 5
 Disagreed = ≥ 2 – 3
 Highly disagreed = 0 – 1

5.5.5 Respondents’ evaluation of their residence in a security estate

The respondents’ evaluation of their residence in a security estate indicated that most of the characteristics / factors pertaining to their residence in a security estate were judged favourably.

The respondents agreed that homeownership in security estates provided a sense of well-being and practicality in housing and that the layout of the houses, the privacy in and around houses and the recreational facilities were as expected. Older homeowners, however, seemed more satisfied in general than younger homeowners. Lastly, all the respondents agreed that the neighbourliness in the security estates was as expected, probably because residents shared the same concerns and had a lot in common in terms of the aspects that characterise residence in security estates.

5.5.6 Respondents' evaluation of their residence in a security estate and how it coincides with their idea of a 'dream home'

In the analysis of respondents' definition of a 'dream home', the factors that were identified were mostly of a practical and functional nature, i.e. basic needs: homeowners strongly agreed about the pertinence of **well-being and practicality aspects**, as well as **maintenance** issues and **resale potential**. Agreement about the importance of **spaciousness** varied from agree to strongly agree responses, while all agreed that aspects related to **Utopian** aspects and **impressiveness** were pertinent. However, homeowners seemed undecided about the importance of **social attachment**, since the neighbourhood (in this case the security estate in which the houses were situated) are often more important than the surrounding neighbours (Wu, 2009:176).

When respondents evaluated their residence in a security estate, judgements were unequivocally positive. Homeowners strongly agreed that their residences provided **Utopian** traits, while judgements with regards to **maintenance and management** as well as **uniqueness and spaciousness** varied: respondents agreed or strongly agreed that their tenure in security estates met their expectations. Although not optimal, residents seemed content. Respondents then again also agreed that **well-being and practicality** aspects and **neighbourliness** were as expected. Housing in a security estate therefore unequivocally evoked positive responses, and factor analysis indicated a reformulation of the multiple positive attributes of housing in terms of how it was judged / experienced.

In terms of the **elements of a dream home**, the factors that were identified were clearly functional-practical, i.e.: Well-being and practicality (Factor 3); Maintenance and resale potential (Factor 6); Spaciousness (Factor 5); Locality (Factor 4); or they were socially related (higher-order esteem and status-related needs), i.e. Utopian aspects and impressiveness (Factor 1); Social attachment (Factor 2). When tenure in security estates was judged, the factors were again mostly functional, practical in nature, e.g. Maintenance and management issues (Factor 2); Well-being and practicality (Factor 3). Some attributes,

however, merged to combine functional and status-related attributes, almost as if they could no longer be distinguished, for example: Uniqueness and spaciousness (Factor 4). In terms of residence in a security estate, the respondents seemed confident that their tenure provided the utopia they had anticipated.

A more visual explanation of how residence in a security estate coincides with homeowners' definition of elements of a dream home is presented in Figure 5.13.

ELEMENTS OF A DREAM HOME
Strongly agreed about:
 Well-being and practicality (Factor 3)
 Maintenance & resale potential (Factor 6)
Agreed to strongly agreed that:
 Spaciousness (Factor 5)
Agreed that:
 Utopic and impressiveness (Factor 1)
 Locality (Factor 4)
Undecided about:
 Social attachment (Factor 2)

HOUSING IN A SECURITY ESTATE
Strongly agreed about:
 Utopic factors (Factor 1)
Agreed to strongly agreed about:
 Maintenance and management issues (Factor 2)
 Uniqueness and spaciousness (Factor 4)
Agreed about:
 Well-being and practicality (Factor 3)
 Neighbourliness (Factor 5)

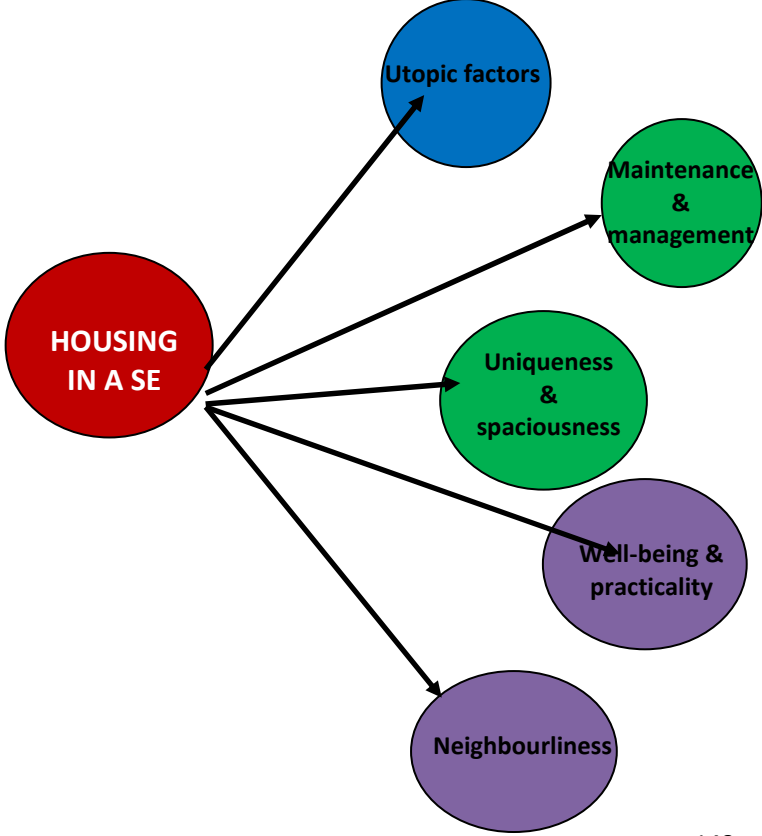
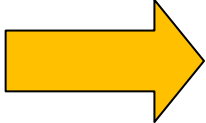
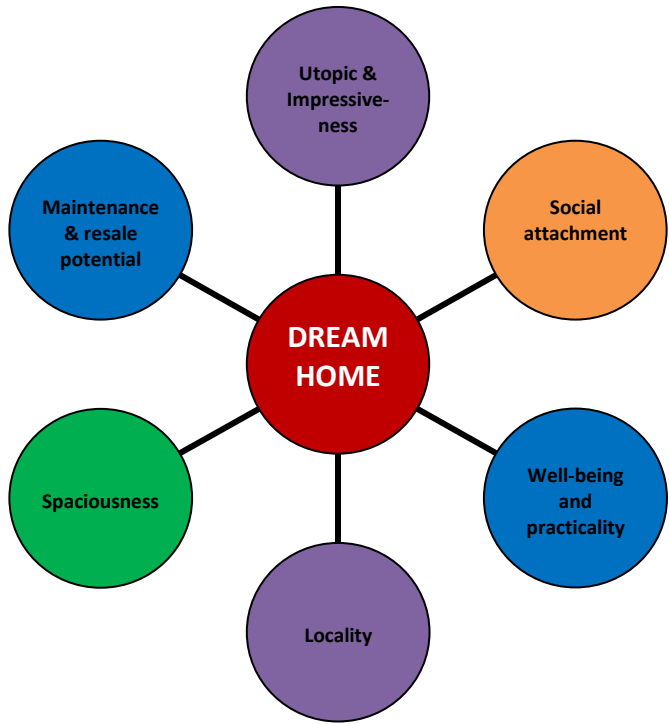


FIGURE 5.13: A COMPARISON OF RESIDENTS' DEFINITION OF THEIR DREAM HOME AND TENURE IN A SECURITY ESTATE

5.6 HOMEOWNERS' ACKNOWLEDGEMENT OF THE MOST SIGNIFICANT POSITIVE AND NEGATIVE IMPLICATIONS OF TENURE IN SECURITY ESTATES

Lastly respondents were asked to place themselves in the shoes of an estate agent. They were asked how they would assist prospective buyers regarding homeownership in security estates in order for the prospective buyers to fully understand the implications of their decision to reside in a security estate. This question was asked in an open-ended format which gave respondents the opportunity to disclose their ideas without any limitations.

5.6.1 Recommendations to facilitate consumers' buying decision during the marketing of properties in security estates

The attribute that was mentioned more frequently than any other attribute, was the *increased level of safety and security when residing in a security estate* (i.e. well-being-related issues which confirmed their description of their dream homes but also confirmed their positive judgements of current tenure in security estates). Most respondents mentioned that with the increased security and safety levels they were now able to live a happier and more satisfying life by not feeling threatened and having peace of mind. Statements for example included:

"It is a freeing lifestyle as a result of the safety"

"The security is a huge relief and one sleep well at night and children play freely and safely"

Along with safety, respondents mentioned that, due to the high levels of security that are maintained in the security estates, *parents have more peace of mind in terms of their children's safety*. This major positive attribute of living in a security estate give children the freedom to play outside, go for walks and visit friends (friends that also live in the security estate, which coincided with the positive judgement of neighbourliness of security estates). Parents stated that due to the community that is created by the

residents, everyone knew where their kids were and what they were doing. Statements for example included:

“When the kids were teens, they would go out walking to their friends day and night. That saved me from worrying and fetching them”

Opportunity for **families and family members to exercise in the open air without feeling threatened** is also an aspect that came through strongly, which referred to their lifestyle; it was also indicated as a pertinent element of a (Utopian) dream home. When an environment is perceived to be safe, it would consequently influence the likelihood of residents taking part in outdoor activities (Foster & Giles-Corti, 2008:242). Several respondents mentioned that living in a security estate enabled them to go for walks or jogs as a family in the evenings, which would otherwise have been impossible if they had lived outside a security estate, due to the high crime and rape levels in South Africa. Statements for example included:

“I can run and exercise without any fear of danger”

“Families can go for walks safely”

They further indicated that the **facilities provided by the estate were also advantageous** and was an added motivation when choosing to reside in a specific estate. Thus it is seen as important that the agent / person involved in the transaction shows the potential buyer the different facilities that the estate has to offer because that may be very convincing and may be highly appreciated. Statements for example included:

“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”

Due to the **cohesiveness and community feeling** that is formed between the residents in the security estate, a support system often develops. Although various safety

features are in place in a security estate, when neighbours form close bonds within their social environment, the overall surveillance of the estate is increased (Foster & Giles-Corti, 2008:243). This contributes to the positive perception among residents that they have good relationships and friendship groups who are close by when living in security estates. Statements for example included:

“Not only security is at state, but safety e.g. fire, emergency medical care, pet handling and assistance is offered by the security estate”

“You life in a secure and safe environment...help is always only a phone call away in any emergency”

Most respondents also seemed to have a positive perception of the rules and regulations of the estates and indicated that these should be explained to prospective buyers. The rules and regulations were perceived by residents as a necessary part of an estate, as these ensure that people are protected on various levels and are good for communal relations. Statements for example included:

“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 respondents mentioned that the rules and levies should be explained thoroughly to ensure that residents are well aware of what are expected from them. House prices usually increase as the safety of the environment increases, (Ihlanfeldt & Mayock, 2010:162). Consequently, additional fees such as levies could become a burden. Statements for example included:

“Rules of the estate should be explained”

“...focus on levies, because a lot of people don’t always realize the costs”

Although respondents mentioned **financial concerns** in the open ended question, it did not surface as a major issue earlier on. House prices usually increase as the safety of

the environment increase and therefore the prices of houses in security estates are usually higher (Ihlanfeldt & Mayock, 2010:162). Additional fees such as levies could become a problem, but some respondents stressed the worth of paying more for safety and a desired lifestyle. Statements for example 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”

Thus, although levies, rules and regulations might be seen as restrictive / binding, the security and desired lifestyle seem to compensate for it. The following quotes by respondents capture the essence of homeownership in a security estate:

“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”

5.7 SUMMARY OF RESULTS

The sample consisted of 205 respondents and was fairly represented by both male and female respondents who had been living in one of the selected security estates for more than one year. Although no age limit was set for participation, the different age groups were well represented, with the largest representation of residents between 40 and 49 years of age (31.2%). A relatively large portion of the respondents (59.0%) had children living with them at that time. The houses of nearly 50% of the respondents were valued between R2.5 million and R3.5 million, while the rest were more expensive, with a few of houses that exceeded R6.6 million in market value.

The attributes that respondents regarded as important when purchasing a house, were firstly the *safety and security of the housing environment*, the *physical attributes of the house itself*, as well as the *impression* that the house makes along with a *sense of uniqueness*. The nature of the *environment* in which the house is located, was also

regarded as influential, as it would influence the associated lifestyle and general perception of the neighbourhood. The proximity of the house to shopping centres was not regarded as very important, which may be due to the aspect of social status: they could probably all afford transport and wished to avoid shopping centres near their homes. The location of schools was regarded as important, but was not among the most important attributes.

Various factors motivated respondents to reside in a security estate rather than in an alternative housing option; of these, safety and security was regarded as the strongest motivation for ensuring their well-being. Respondents also resided in a security estate because of the impressiveness that is portrayed by the security estates, which contributed to a Utopian living environment – which is not always possible when living in a city in South Africa in an open neighbourhood. The lifestyle and maintenance provided by a security estate also emerged as pertinent factors that explained why respondents resided in a security estate: the facilities provided in a security estate, such as golf courses, fly-fishing facilities, gymnasiums, etc. were all well maintained by the management of the security estate. All of this created a good overall impression of the security estate, which was mostly located in neighbourhoods with good reputations. When taking into account the most important factors that influenced homeowners' purchasing decision when purchasing a house, a house situated in a security estate addressed their primary concern about their safety and security.

With regard to a consideration of alternative housing options, they unequivocally disagreed that they would consider moving elsewhere (not in a security estate), but did mention that they would have preferred more privacy from neighbouring houses.

Homeowners' idea of a 'dream home' (recalled in order of agreement considering the factors identified through factor analysis) was associated with well-being and practicality, maintenance and resale potential, spaciousness, Utopian aspects and impressiveness, along with locality and social attachment. Most of their considerations were functional and practical in nature. The design and layout of a house (which forms part of how practical a house is) are regarded as important when defining a dream

home, along with its resale potential. The spaciousness of the house itself and of the yard around the house, as well as desired privacy levels, would also play an important role in the effectiveness of some of the above elements. Although it was previously thought that a significant difference between gender groups would emerge, the age groups showed significant differences: younger respondents were significantly more concerned about spaciousness, Utopian aspects and impressiveness, and also social attachment when defining their 'dream home'.

Upon investigation of respondents' evaluation of their residence in a security estate, most of these factors coincided with their expectations. Homeownership in a security estate seemed to provide a Utopian living environment, due to the safety and security providing an ideal lifestyle and the projection of a good image. Maintenance and management were appreciated more by older respondents, which may be expected. Respondents agreed that the uniqueness and spaciousness of the houses were as desired, which may be due to the upmarket houses they resided in. Respondents further agreed that homeownership in security estates provided a sense of well-being (safety and security) and practicality in housing as they had anticipated. Older respondents seemed more content than younger respondents, although not significantly so. Neighbourliness in the security estates seemed to meet expectations: this may be because all the residents had the same reasons for residing in a security estate and therefore shared similar concerns.

With regard to recommendations to property consultants and estate agents in order to facilitate prospective buyers' buying decisions during the marketing of properties in security estates, more pros than cons emerged. The most prominent positive factor was the increased level of safety and security afforded by a security estate, which leads to a more content and satisfying life, because the residents did not feel threatened. This gave parents peace of mind for their children's safety, while also giving children the freedom to play outside, go for walks and visit friends who were also living in the same security estate, while allowing adults to exercise freely in the open air. Due to the demand for different facilities such as golf courses etc. it can be used as a strong marketing attraction for security estates offering different facilities. Strong support

systems also seem to develop in security estates, which contribute to the positive perception of homeownership in security estates. The only factor that seemed slightly negative, was the levies of security estates, which may be a burden, and need to be explained thoroughly beforehand in terms of implications for a household's budget. The conclusions and recommendations are outlined in the next chapter.



CHAPTER 6

DISCUSSION OF THE FINDINGS

This chapter presents a discussion of the findings of the study as to how homeowners living in security estates experience their living environment

6.1 INTRODUCTION

This study aimed to add to existing literature, specifically on a housing alternative that has become particularly popular in South Africa in recent decades, namely homeownership in security estates. The study aimed to determine whether in retrospect, homeowners' tenure in security estates has met their expectations. This was done through an investigation of the post-purchase evaluation of homeownership in security estates, i.e. a study to investigate and describe why homeowners had specifically chosen to reside in a security estate and whether the safety and security that were offered as a primary advantage indeed compensated for pertinent disadvantages, for example the lack of individuality in terms of design / style of the houses; the financial obligations which they had little control over, for example monthly levies that had to be paid irrespective of whether they used all of the facilities which had to be maintained by the estate, etc. In order to do so, the research investigated and described upmarket security estate homeowners' definition of their 'dream home' to set some parameters for their eventual evaluation of their tenure in security estates, i.e. to determine whether residence in a security estate eventually resembles the idea of one's dream home, i.e. the ultimate that a family could strive for.

The study was conducted in Tshwane, Gauteng, South Africa and data collection was done in 2009/2010. The research was cross-sectional and pertained to tenure in upmarket security estates in a specific geographical area where multiple security estates were erected in recent years. A quantitative approach was used to collect primary data.

The data was collected by means of a self-administered, structured questionnaire. As mentioned, the main goal of the data collection was to determine security estate homeowners' post-purchase evaluation of their homes. Statistical procedures followed the data collection and consisted mainly of basic statistical and inferential statistics (i.e. factor analysis).

Due to the multi-dimensional nature of housing, i.e. providing in basic needs such as shelter and protection as well as higher-order needs of esteem and status for individuals and families, a systems theory perspective was used to organise the constructs, thought and discussion (Moore, 2000:213).

The literature indicates that housing is an integral part of human life by being the central point around which people's lives evolve (Le Roux, 2008:8; Moore, 2000). Housing is further crucial in terms of providing in the basic as well as the higher-order needs of human beings (Stewart-Pollack & Menconi, 2005:4; Gunter, 2000:8). The basic needs include a need for shelter, safety and security, while the higher-order needs include affiliation needs (individual and social needs), a need for a feeling of belonging, acceptance and love, as well as needs to reflect one's self-esteem / ego and the ability to reach one's full potential (Glasson & Cozens, 2011:26). An ideal house / home has the potential to serve all these needs, while enabling its residents / owners to develop and express themselves to the outside world in terms of who and what they are, what they have and want to achieve in life (i.e. status level, which is expressed through the type of house one lives in) (Opoku & Abdul-Muhmin, 2010:219,224; Iwata & Yamaga, 2008:449).

Because of the major problems with crime in South Africa in recent years, housing in open neighbourhoods cannot necessarily provide in the residents' /owners' basic needs for safety and security any more, unless extreme and very costly security measures are taken (i.e. electric fencing, barbed wire around the yard, security alarm systems in and around the house, CCTV systems etc.). This has led to homeownership in security estates becoming a highly desirable form of tenure in South Africa. Although research into various aspects of security estates has been done before, as this phenomenon actually dates back to the Roman era, little has been done to date to investigate South

African homeowners' post-purchase evaluation of this housing alternative which has overshadowed the housing scene – especially in the upper market in recent years). It is not clear whether housing in security estates successfully integrates and meets homeowners' needs, for instance, too much emphasis may be placed on security and safety to the detriment of other factors such as the individual, personal style and design of a home that distinguishes one home from the other; or whether the estates are indeed successful in addressing the various needs, although it is very expensive to do so and the financial implications may eventually become an unbearable burden for residents.

A housing decision poses considerable risk – financially, socially as well as psychologically – whilst also exerting long-term consequences that homeowners may have little control over, for example interest rate increases that will affect bond repayments as well as levies that are enforced. The findings of this research would firstly be useful to contribute to existing literature because empirical evidence of homeowners' post-purchase evaluation of this type of tenure in South Africa is lacking. The findings would also be useful to estate agents, proprietors, architects and developers in terms of the marketing of new developments, specifically to facilitate the decisions of prospective buyers and to address shortcomings that may deter them from investing in new security developments, and / or to indicate how limitations may be overcome to enhance homeowners' satisfaction.

6.2 THE MOST IMPORTANT FACTORS THAT INFLUENCED THE RESPONDENTS' PURCHASING DECISION WHEN BUYING A HOUSE IN A SECURITY ESTATE (OBJECTIVE 1)

Purchasing a house is often seen as one of the biggest transactions people would engage in and usually consumes a large part of their income over an extensive period of time (Chen, 2010:597; Chambers *et al.*, 2008:585; Warnock & Warnock, 2008). The decision is often difficult as a house influences the effectiveness of the daily functioning of the residents (Benitez-Silva *et al.*, 2010:151), and needs to simultaneously fulfil the

different needs of the residents. Therefore, as indicated by Özüekren and Van Kempen (2002:368), it is necessary to acknowledge all the influencing factors to ensure that this high-risk decision meets the homeowners' expectations.

The findings reflect a frequency analysis of respondents' (N = 208) consideration of 11 potential attributes, which revealed that respondents' concern about security was by far the most prominent concern (n = 108). That reflects man's basic human need for shelter that is safe and secure and that would protect one from danger of whatever kind. Subsequently, they indicated *affordability in the long term* (n = 32), *practicality of the floor plan* (n = 26), *a house that is equipped with safety features* (n = 26), a house that offers a *desirable lifestyle* (n = 26) (safety was once again indicated), and a house located in a *neighbourhood with a good reputation* (n = 25). *Spaciousness, resale potential, proximity to schools, privacy from neighbours and proximity to shopping centres* were specified by fewer than 25 respondents and although these were mentioned, they were less prevalent compared to other features.

When considering individual features, basic needs came to the fore as the most prominent features, followed by practical aspects such as financial matters and functionality of the floor plan. As a result of the high crime levels in South Africa, it is self-evident that respondents find it important that a house must be situated in a security estate, which would provide the desired security and safety. General safety is a basic need in a house and needs to be in place before a family can occupy the house with ease (Mallett, 2004:68, 84; Manzo, 2003:49). This finding correlates with a study by Glasson and Cozens (2011:26), which indicated that safety and security are basic needs – and these needs are often violated in South Africa. The purchase of a house is regarded as a complex, high-risk and involved decision. It mostly includes a certain extent of financial uncertainty, and therefore it is important to ensure that the purchasers concerned would be sure that they would be able to afford the house and all the additional costs, such as levies, property taxes etc. (Chen, 2010:600; Chambers *et al.*, 2008:447). This study also confirms the importance of affordability during such a purchasing decision. A practical house, in terms of layout, was also mentioned as a pertinent attribute. This influences the intrinsic levels of privacy in and around the

house, and the extrinsic extent of social interaction with others as a consequence of the layout and location on the yard (Opoku & Abdul-Muhmin, 2010:220). This suggests that housing decisions involve cognitive thinking and are probably dominated by rational decision-making.

Status and lifestyle issues (higher-order needs) were specified as being pertinent, but they were secondary to the basic, practical and functional matters. Lifestyle is regarded as an important component of a house and would determine whether a house would be suitable for a family, but this was not the most prominent factor in this study. Walker and Li (2007:77-78) indicated that lifestyle is influential in terms of where one would decide to stay. Therefore this finding adds to previous studies, in the sense that the types of lifestyle provided by a security estate would have an important influence on the purchasing choice for homeowners in South Africa. Respondents also indicated that it is important that the house is located in a neighbourhood with a good reputation, i.e. projects a favourable image, which is a higher-order need for status and for affiliation. As found by various studies, neighbourhood plays an important role in terms of physical factors (the safety of the environment, for example having few burglaries) and social factors (being a sought-after neighbourhood that has an impressive social identity and lifestyle that correlate with those of the homeowners) (Wu, 2009:178; Gunter, 2000:40; Rossi-Hansberg *et al.*, 2010; Le Roux, 2008:26-29; Fränge & Iwarsson, 2003:1317). This study thus supports the findings by Wu (2009:190), who stated that by stressing the culture and feeling of belonging in a neighbourhood (or security estate), house sales are motivated. Therefore, developers and estate agents should emphasise the characteristics of the security estate and neighbourhood when marketing the houses or stands.

To summarise, attributes that were regarded most important during the process of purchasing a house, were firstly a *safe and secure housing environment* (where the house is located, ideally in a security estate), and secondly, the *affordability* of the house (which is important so as to ensure that the family would still be able to afford the house in the future). A *practical floor plan* would also ensure that social and private zones of a house are separated effectively since it can influence the extent of

satisfaction residents have with the house in the end on a physical, personal and social level. A house should in addition comprise necessary *safety features*, which is a general basic need. Furthermore, the type of *lifestyle* in a security estate is important, because lifestyle is the way one lives, and that influences the housing decision (Walker & Li, 2007:77-78) and relates to certain types of activities that residents want to be identified with, along with the awareness that neighbours / other residents (social environment) have the same lifestyle needs. A *neighbourhood with a good reputation* influences the associated lifestyle and general perception of the neighbourhood. A neighbourhood is generally associated with whatever occurs there, for example crime statistics in the area; therefore, should residents regard the neighbourhood to be safer, the quality of life of these residents would consequently increase (Naudé *et al.*, 2009:320; Kruger & Landman, 2003:1). The proximity of the house to shopping centres was not regarded as very important, which may be due to their social status which allowed them to travel easily if they wished to do so, and / or the 'city life' where residents want to avoid shopping centres near their homes. The location of schools seemed slightly more important.

Although higher-order needs were mentioned much less frequently than safety and security issues, the systems perspective poses that attributes will be considered in hierarchical order where there is some hierarchy and dominance of some attributes over others, but that factors are never considered in isolation and that they are eventually integrated during the final decision. Although basic needs are more crucial, a house will probably not be chosen if the image of the house / estate does not fit one's idea of a suitable residence.

6.3 FACTORS THAT CONVINCED HOMEOWNERS TO RESIDE IN SECURITY ESTATES (OBJECTIVE 2)

Factors that convinced homeowners to reside in a security estate rather than in an alternative housing option such as an open neighbourhood, were subsequently investigated through their responses to ten attributes. This time, seven of the ten listed attributes were regarded as important by more than 80% of the sample. Once again, *safety* and *security* was specified by most of the respondents (95.6%). This supports the previous findings, namely that basic needs were more prevalent in terms of their choice of tenure. It also supports previous research that safety is a basic need, which is pertinent in terms of people's sense of well-being (Powdthavee, 2005:531). Four of the seven most pertinent factors inferred safety and security issues in some way, which emphasises people's concern about their safety. Kruger and Landman (2003:13) also found that, when living in a security estate, residents' fear of crime is reduced considerably. More recently, Andersson *et al.* (2007:159) reported that to feel safe in one's home is a basic housing need and therefore when one takes into account the safety situation in South Africa, it is not surprising that the safe environment provided in a security estate would be a major motivational factor for residing in a security estate.

However, in support of the assumptions of the systems perspective that postulates that individual factors should not be viewed in isolation, *the lifestyle offered by the estate* was indicated by 92.7% of the respondents, although it seemed of lesser importance in the previous investigation (see 6.2). Lifestyle and standard of living, which represent higher-order needs, were formulated in terms of three attributes and were indicated by more than 80% of the respondents as being important in their decision to reside in a security state. Although it is assumed that security and safety are the main reasons for residing in a security estate, it should not be seen as the only reasons. Respondents made it clear that lifestyle and the impressiveness of security estates contributed to their decision to reside in a security estate. This may also enhance the idea of an idyllic / peaceful life (Lemanski *et al.*, 2008:149) and contribute to a sense of well-being. Security estates (especially these in this study) are mostly located in neighbourhoods

with good reputations – a fact which contributes to the overall impressiveness of the environment. *Lifestyle* describes a certain way of living, which reflects socio-economic status, and therefore has a strong influence when choosing where to live, which would consequently influence the type and structure of the housing environment (Iwata & Yamaga, 2008:449; Walker & Li, 2007:77-78). Lifestyle apparently often motivates residents to reside in security estates (Lemanski *et al.*, 2008:149).

Although the *additional facilities offered by security estates* and the *maintenance* provided by a security estate were indicated by more than 50% of the sample as reasons why they moved to security estates, these two attributes that are pertinent in terms of affordability of compulsory levies (which was indicated as the second most pertinent factor that they would take into consideration when buying a house), were less prevalent than the other factors listed. Although the image of an estate is influenced by the additional facilities offered and the maintenance thereof, they were not necessarily regarded as highly important as the other factors, probably because not all the residents would utilise the additional facilities, e.g. golfing or fly-fishing. This may therefore create tension in the long term: if people are concerned about the affordability of a housing option, and if they will not necessarily utilise the facilities that contribute to the cost of the monthly levies, prospective buyers should be made aware of this in time.

Respondents' reactions to alternative housing options other than security estates were mostly negative. Some respondents, however, indicated that alternative housing would give them more privacy from neighbouring houses, while others indicated that they would appreciate more freedom with regard to personalising the exterior facades of their homes, or that it would be easier to resolve disputes with neighbours (probably due to the role of the body corporate that handles problems on behalf of residents, which may not give families the opportunity to express their problems themselves). Some respondents also indicated that they would prefer to maintain their homes themselves, which suggests an affordability issue: if they take responsibility for the maintenance they would be able to juggle their finances and to postpone major projects when their budgets are tight. That would obviously reduce monthly levies.

Overall, residents did not specify explicit shortcomings of tenure in security estates. This indicated that the benefits of housing in a security estate (such as safety and security and desired lifestyle) could outweigh some of the issues they were less satisfied with. The systems theory perspective describes this scenario as equifinality, i.e. security estate homeowners' satisfaction with their tenure could be achieved via different routes: either choosing a house in an open suburb with most of the characteristics they preferred, or an alternative in a security estate that does address the most important concern (safety and security), while attending to other matters satisfactorily.

The ten factors that were listed were subsequently subjected to exploratory factor analysis to investigate how these factors are holistically interpreted by homeowners, which is a very important characteristic of viewing a scenario within the systems perspective. Two factors emerged: *well-being and impressiveness* (Factor 1) and *lifestyle and maintenance* (Factor 2). That supports the foregoing discussion and fits the assumptions of the systems perspective, namely that individual factors influence one another. Factor 1, as it emerged through factor analysis, represents an integration of those attributes that are considered to be crucial (mean 22.3/30), i.e. safety and security, and not forgetting the image / status that is desired. Factor 2, on the other hand, represented attributes which are not necessarily appreciated by all and that have a bearing on financial implications (mean 19.79), specifically the monthly levies. Factor 2 may therefore create tension among some homeowners. There were no significant differences for gender or for the two age categories, i.e. respondents younger than 40 years and their older counterparts. High Cronbach Alphas, i.e. 0.84 overall and 0.82 and 0.77 for the individual factors, reflected satisfactory internal consistency.

6.4 HOMEOWNERS' DEFINITION OF THEIR 'DREAM HOME' (OBJECTIVE 3)

In order to determine whether residence in a security estate resembles one's "dream home", i.e. one's ideal home, respondents had to respond to a list of 18 statements that covered multiple attributes that could describe a dream home. Factor analysis revealed a reduction of the attributes to six coherent factors, which were labelled as follows: Factor 1: *Utopian aspects and impressiveness*; Factor 2: *Social attachment*; Factor 3: *Well-being and practicality*; Factor 4: *Locality*; Factor 5: *Spaciousness*; Factor 6: *Maintenance and resale potential*.

The two factors that were considered more pertinent than the others in terms of a definition of their dream home reflected basic needs that were more practical and functional in nature, namely Factor 3: *Well-being and practicality* (which inferred safety and security aspects that were indicated as prominent in terms of their choice of a house in objective 1, and also influenced their decision to move to a security estate as reported in objective 2); and Factor 6: *Maintenance and resale potential*, which suggested rational decision-making and cognitive reasoning.

Although safety and security once again emerged as an important attribute, it was not identified as an individual attribute: Factor 1 merged safety and security issues with practical aspects such as the layout and design of the house. The findings therefore suggest that basic needs are more prevalent and that safety and practical aspects are foremost in terms of their definition of a dream home. Well-being and practicality are based on elements such as sufficient privacy, a practical layout, suitable lifestyle and a safe neighbourhood. Desirable levels of privacy are essential to assure physical and psychological well-being (Harris *et al.*, 1995:311). Lifestyle refers to residents' way of living, their personal preferences in the housing environment and how the residents of the house are valued (Opoku & Abdul-Muhmin, 2010:219; Iwata & Yamaga, 2008:449; Walker & Li, 2007:77,78). Females and older respondents seemed slightly more concerned about well-being and practicality than their male / younger counterparts.

Respondents strongly agreed that the maintenance and resale potential of a house is an important element of a 'dream home'. Older respondents agreed stronger to this than younger respondents. That makes sense, because older people would possibly not want to be bothered with labour and maintenance any more. This finding supports the study of Lusardi and Mitchell (2007), who stated that older people who provide financially for their retirement later on, are often able to purchase a house which suits their needs and which not only assures the desired safety and security, but one where the maintenance is minimal. Furthermore, as found by Dusansky and Koç (2007:282), a house is a form of investment and needs to have good resale potential. The potential of a house to resell is influenced by factors such as the design, levels of maintenance of the house, location e.g. in a security estate in a good suburb – all factors which would increase the generable desirability of the house. Men however agreed more strongly than females that it is important for a house to have a good resale potential.

Respondents **agreed** that three other features were important in terms of describing their dream home, namely Factor 1: *Utopian aspects and impressiveness*; Factor 4: *Locality*; and Factor 5: *Spaciousness*.

Utopian aspects and impressiveness (Factor 1) inferred the image that the house projects, along with a sense of an ideal, impressive, unique residence. i.e. a place to retire to at the end of a day which is not only safe and practical (the primary concern), but also supports your esteem and status and so upholds a feeling of contentment. This corresponds with the judgements of Colic-Peisker and Johnson (2010:5), who indicated that homeownership gives residents the ability to express themselves and their social status while building a positive self-identity. This is maybe a form of self-actualisation for homeowners living in security estates, since housing in upmarket security estates is not possible for all South Africans and this form of housing communicates an idyllic / Utopian lifestyle. Younger respondents' concern about Utopian aspects and the impressiveness of their so-called dream home was significantly stronger than that of older respondents.

Locality also seemed an important factor when defining a dream home. Results indicated that locality includes location within close proximity of various amenities such as schools and shopping centres. This is often an important element of consideration as it can have implications for a family's daily life, which if it is a burden, can become a stressor for the daily functioning of a family. Younger respondents were more concerned about locality, probably because they are the ones with children who attend schools. Although location and distance to amenities are often important factors when buying a house, it was not regarded as the most important. This may be as a result of the demographics of the respondents having the necessary resources to travel easily.

Respondents further agreed that their dream home should be spacious: the younger respondents were significantly more adamant about spaciousness, which referred to the yard around the house as well as space in the house itself. Although female respondents indicated a stronger concern about spaciousness, it was not significant compared to the views of male respondents.

Respondents were indecisive as to whether *social attachment* is important in terms of a 'dream home'. They may have assumed that their dream home would be on the same social level as their reference group due to the dynamics of homeownership (Colic-Peisker & Johnson, 2010:5). Younger respondents were significantly more concerned about social attachment in terms of their 'dream home': this is understandable, as older people may already have established the social groups they regularly interact with.

In terms of a definition of their dream home, the basic needs of safety and security once again dominated esteem and status needs. Significant differences came to the fore for age subsets of the sample: younger respondents were significantly more concerned about Utopian aspects and impressiveness, as well as social attachment and the spaciousness of their dream homes than older respondents. No significant differences came to the fore for gender: it therefore seems as though gender has no significant influence in terms of people's definition of their dream home. Although

females were more concerned about Utopian aspects and impressiveness, well-being and practicality, locality, and spaciousness, it was not a significant difference.

6.5 THE REALITY OF HOMEOWNERSHIP IN SECURITY ESTATES (OBJECTIVE 4)

Frequency calculations of responses to 18 statements revealed that the majority of the respondents agreed that the security estate in which they were living coincided with their expectations. More than 90% indicated that their expectations regarding security and safety aspects were met, which is assuring considering the high levels of crime in South Africa and the general urge towards assuring personal safety and security in one's housing environment (Glasson & Cozens, 2011:20). Irrespective of the attribute listed, more than 65% indicated that tenure in security estates met their expectations, which suggests positive confirmation of their decision to reside there.

The attributes were then subjected to exploratory factor analysis to reduce the items to coherent factors. This time, five factors emerged which differed slightly from the factors that were formulated to describe their dream home. The factors that emerged, were: Utopian factors (Factor 1); Maintenance and management issues (Factor 2); Well-being and practicality (Factor 3); Uniqueness and spaciousness (Factor 4); and Neighbourliness (Factor 5).

Respondents strongly agreed that security estates offered what they had anticipated in terms of *Utopian factors* (Factor 1) and to a slightly lesser degree, that security estates handled maintenance and management issues (Factor 2) well. Although younger respondents seemed less convinced about the successful handling of *maintenance* and *management* issues than their older counterparts, it was nevertheless favourably judged. Security estates also met respondents' expectations in terms of the Uniqueness and general spaciousness of their homes and yards (Factor 4). Respondents further agreed that tenure in security estates provided a sense of well-being (safety and security), practical requirements and neighbourliness were also experienced positively, although social attachment was not highly regarded in terms of their definition of a

dream home. All the factors that were high priorities in terms of their dream home, were positively judged, i.e. Well-being and practicality; Maintenance aspects; Spaciousness; Utopian aspects and impressiveness; and Locality. Younger homeowners indicated a significantly stronger concern about spaciousness, which is understandable in terms of the stage in the family life cycle that they occupy (Wu, 2009:175).

When evaluating residence in security estates, no significant problems came to the fore, i.e. all aspects relating to tenure in security estates seemed commendable. As a matter of fact, residents' judgements were positive irrespective of the dimension of tenure. Residence in a security estate mostly met respondents' expectations. These findings suggest that, despite significant differences in the judgements of younger and older homeowners regarding Utopian factors (a higher-order need) and well-being and practicality (a more basic need), homeowners in security estates seemed to have achieved a form of tenure that closely resembles the ideal home environment. Even with regard to neighbourliness, homeowners agreed that matters ran smoothly. Strong agreement across all subcategories of the sample about Utopia-related attributes probably counteracted their concern about other aspects, because it is hardly possible to associate their strong positive judgement with this aspect with strong negative judgement of another aspect. This study thus concludes that residents judged tenure in security estates favourably across all dimensions – whether social or functional.

6.6 HOMEOWNERS' DEFINITIONS OF THEIR 'DREAM HOME' IN RELATION TO HOMEOWNERSHIP IN SECURITY ESTATES (OBJECTIVE 5)

Findings pertaining to respondents' definition of a 'dream home' indicated that homeowners strongly agreed about basic, functional issues that are rationally deliberated, e.g. *well-being and practicality*, as well as *maintenance and resale potential*. Their judgement of *spaciousness* varied significantly over different age groups: although all the respondents were positive about this, the older homeowners *strongly agreed* that this aspect was good, whereas the younger homeowners *agreed* – which suggests some degree of discontent.

When respondents evaluated their residence in a security estate, their judgements were unequivocally positive, despite indications that older homeowners (> 40 years) were significantly more positive about certain aspects, as mentioned. Tenure in a security estate was evaluated predominantly positive, suggesting that homeownership in a security estate is associated with a 'Utopian' form of living that apparently overrides any negativity that may be associated with the activity of the bodies corporate, financial burdens and restrictions. Therefore housing in a security estate may be close to their ideal residence / 'dream home'.

6.7 HOMEOWNERS' VIEW ON THE MOST SIGNIFICANT POSITIVE AND NEGATIVE IMPLICATIONS OF TENURESHIP IN SECURITY ESTATES (OBJECTIVE 6)

Safety and *security* seemed to be the most pertinent consideration when purchasing a house (objective 1), when deciding to move to a security estate (objective 2); when defining their dream home (objective 3). The majority of the respondents indicated that, with the increased security and safety levels provided in security estates, they were now able to live happier and more satisfying lives, with a sense of well-being, since they did not feel threatened any more (i.e. desirable features). Due to the high levels of security that is maintained in security estates, parents had peace of mind in terms of their children's safety and their own safety when outdoors. Children in security estates can enjoy playing outside, going for walks and visiting friends who also live in the same security estate, without feeling threatened. Adults have the freedom to exercise in the open air, which is otherwise not always possible when living in an open neighbourhood due to the high crime and rape levels in South Africa. This relates to safety as well as lifestyle and supports the literature which states that, when an environment is perceived to be safe, it would increase the likelihood for residents to engage in outside activities (Foster & Giles-Corti, 2008:242).

The lifestyle in a security estate is accompanied by the facilities provided by the estate. Therefore it is important that the agent shows potential buyers what they will be paying for, including the different facilities that the estate offers, and that maintenance is taken care of by the body corporate (Webster, 2001). Due to the cohesive community that is formed between the residents in the security estate (neighbourliness), a support system often develops, which is favoured by residents (i.e. desirable features). Although various safety features are in place in a security estate, neighbours form close bonds within their social environment, and this increases the overall surveillance of the estate (Foster & Giles-Corti, 2008:243). This contributes to the positive perception among residents knowing that assistance would be available should a crisis occur.

Although maintenance aspects seemed of lesser importance in terms of their initial decision to invest in a security estate, the negativity that may be associated with it due to the financial burden is negated (that i.e. made it more tolerable), because the rules and regulations are perceived by residents as a necessary part of the governance of an estate, ensuring that people are protected on various levels and are good for communal relations. Therefore respondents judged these aspects of tenure in a security estate favourably. Within the systems theory perspective it can be explained that positive aspects can negate negative aspects and that positive feedback (i.e. a feeling that the image of the estate is upheld through good maintenance and that they feel safe and secure) results in a rethinking / reconsideration of their negative perceptions.

It is however necessary that the rules and levies must be explained thoroughly during the purchasing process to ensure that prospective buyers are well aware of all it entails. Although financial concerns were mentioned, it did not surface as a major issue when respondents had to evaluate their tenure in security estates. House prices usually increase as the safety of the environment increases, and therefore the prices of houses in security estates are usually higher (Ihlanfeldt & Mayock, 2010:162). The increased safety and security negated any concerns they might have had about the resale potential of their properties in security estates.

6.8 CONCLUSION

Housing is an essential part of every human's life, as it fulfils the basic human need for protection from the elements and being in a safe and secure environment. In South Africa, this basic need is threatened and this forces South Africans to take action by either improving the safety and security in and around their homes or if they are financially able, to move to a security estate, where safety and security can be assured and their power can be taken back having their basic need of having a safe and secure place to come home to, fulfilled.

Because of the lack of literature on homeownership in security estates in South Africa, this study was undertaken to add to the literature regarding homeownership in security estates by investigating the post-purchase evaluation of homeownership in security estates, i.e. how the perceived feeling of safety and security compensates for other restrictions such as a lack of individuality in terms of design / style of the house, socialising etc. which may be significant in terms of people's perception of their 'dream home'.

This study confirmed people's concern about safety and security and also revealed that social factors are eventually cohered with safety issues when choosing to reside in a security estate. The study also found that younger people and females are usually more discriminative in terms of what they expect of housing and how they judge tenure in security estates, although they were not always significantly more concerned than other homeowners. It became clear that people residing in security estates, judge their tenure favourably and that it is highly unlikely that they would move to a form of tenure other than a security estate in the future. Although not significant, there is evidence that the financial obligations of living in a security estate may be a concern and that some residents are not necessarily interested in the facilities offered by the estate, yet they are obliged to contribute financially. This should be clarified before people decide to purchase property in a security estate, so as to ensure post-purchase satisfaction.

Tenure in a security estate closely resembles what respondents indicated in terms of their dream home: the idea of a Utopian living environment that provides in basic as well as higher-order status- and image-related needs was confirmed through more than one investigation. Any concerns they may have indicated initially (i.e. spaciousness, resale potential) are apparently counteracted in reality when considering alternative types of housing.

The evaluation of residence in a security estate was overwhelmingly positive, and even though slight discrepancies might exist in terms of neighbourliness, the pros of homeownership in security estates (Utopian living, maintenance and management, well-being and practicality, uniqueness and spaciousness) compensate for any negative element.

Therefore this study confirms the positive post-purchase evaluation of homeownership in security estates. This study further highlights the importance of effective planning of houses in security estates in order to ensure that the homes fulfil all the needs of residents (physical, social and personal), and that information regarding homeownership in security estates is communicated effectively to potential homeowners regarding the desired lifestyle provided but also the levies as well as the rules and regulations. One may conclude that homeownership in security estates is regarded as an ideal form of living in the South African context.



CHAPTER 7

LIMITATIONS OF THE STUDY AND RECOMMENDATIONS FOR FURTHER RESEARCH

This chapter attends to the limitations of this study and provides suggestions for further research.

7.1 THE RESEARCH IN RETROSPECT

This research was limited in scope, namely only 205 respondents were included in the study (although 300 questionnaires were distributed). Although the study was meant to be explorative and descriptive and had no intention to generalise the findings, pertinent limitations prevented the researcher from recruiting more willing respondents. Firstly, financial limitations had to be considered: the study was self-funded, which necessitated a careful selection of the geographical area and the way in which data collection was done. The research was confined to a specific geographical area that seemed to fit the purpose of the study best: the area was more easily accessible and major developments of security estates in Tshwane in recent years confirmed the suitability of the sample in terms of yielding useful information. Time constraints were a second limitation: this study forms part of a Masters degree that had to be completed within two years. Time for collecting data was thus limited. What the researcher did not anticipate was probably the biggest hurdle of the study: it was very difficult to gain access to security estates and to motivate residents to involve their friends. Even discussions with the bodies corporate were to no avail. It seemed as if residents were obliged to protect the privacy and security of one another and were very hesitant to allow entry for a survey and to involve others. The researcher is however confident that the questionnaires that were completed were done well and that the findings provide valuable insight into a topic that has not received much attention to date.

A cover letter accompanied the questionnaires, explaining the purpose of the study, giving instructions on how to correctly complete the questionnaire, how much time it would take for completion (approximately 10 minutes), assuring confidentiality and the privacy of potential respondents and confirming the liberty to withdraw if they no longer wished to participate. Respondents were also informed that the information gathered from this study would be used for the sole purpose of this study and that the study was driven by the University of Pretoria for academic purposes. This letter aimed to motivate respondents to take part and to obtain truthful responses from willing and honest respondents.

The questionnaire was developed after a thorough literature study and aimed to address specific research objectives. The questionnaires was compiled in English, using easily understandable sentences and constructs; a statistician was consulted to assure that all research objectives would be met; and that the correct scales were chosen for the anticipated statistical procedures and data analysis. Cross-questioning was also applied to assure reliability of answers. The questionnaire was also pre-tested before the final copies were made for distribution. The questionnaires were self-administrated in order to avoid discrepancies and the researcher coded all of the questionnaires herself. Data was checked for errors before statistical analysis commenced. Cronbach Alphas were calculated in order to determine the internal consistency of the scales..

The research objectives were met and meaningful conclusions were drawn from the results.

Apart from problems to access security estates and to collect completed questionnaires, no other unexpected problems occurred during the research process, i.e. with the measuring instrument (namely the structured questionnaire) or during the statistical analysis and interpretation of the data.

7.2 LIMITATIONS OF THE STUDY

Certain aspects regarding this study were less than ideal, namely:

7.2.1 Limited geographical area

Due to the rapid growth in the number of security estates in Tshwane in recent years, it seemed an ideal geographical area for the research. These security estates covered a range of different types of lifestyles, which paved the way for different opinions and perspectives on homeownership in security estates. Although the area that was covered gives a fairly good representation of homeownership in security estates (taking into account the limitations of the study), a broader study or national survey would have been preferable. It must however be highlighted that this research was limited in scope and was meant to be explorative in nature; therefore the sample population seemed appropriate.

7.2.2 Hesitancy of management in estates

The researcher made a deliberate attempt to involve respondents from different estates and from different types of security estates to ensure that the findings would not be biased. The management of some of the security estates made it difficult to do the study, due to a possible fear that negative aspects of the estate (should there be any) would be published, although all results were kept confidential and none of the results specified or reflected upon specific security estates.

7.2.3 Sample and sampling

Convenient snowball sampling was used due to the difficulty to get hold of willing respondents, as previously explained. Therefore willing respondents who were located in the identified security estates were asked to involve other people also living in the security estate to take part in the study in their own capacity. This was extremely time consuming, expensive and difficult to administer.

7.3 RECOMMENDATIONS FOR FUTURE STUDIES

During the progression of the study, various opportunities were identified for further research:

- It is proposed that the research be repeated with a larger, more representative sample that covers more regions, in order for the results to be generalised to the wider population. Although the small sample of this study was limited in terms of the wider application of the results, pertinent findings will be useful and valuable in planning more extensive research. This survey involved only selected security estates in Tshwane, Gauteng region. Further research should involve more regions in order to get a better general idea of housing in upmarket security estates in South Africa.
- The survey method provided a proper tool to quantify the data, but a qualitative study would bring more in-depth insights into the reasons for living in an upmarket security estate and how residents perceive their living experiences, especially financial implications, as this seemed to be an area of concern for some. Also, there seemed to be noteworthy differences between gender and age categories which could be explored further: younger residents seemed more discriminative, while older residents were more content with aspects such as maintenance. Female respondents, on the other hand, were also more critical in their judgements.
- Only upmarket estates were involved; it is proposed that security developments in lower price categories are also involved in a similar study.
- To investigate the perception of estate agents who interact with residents on a regular basis, in order to determine their approach to prospective buyers and their retrospective evaluation of prospective buyers' needs, preferences and concerns.

- To involve representatives of bodies corporate to share their experiences with the management of security estates.

7.4 IMPLICATIONS FOR DEVELOPERS, ESTATE AGENTS AND SECURITY ESTATE MANAGEMENT

Regarding the implications for developers, it is important that the location of a security estate is planned thoroughly, since the *location* of a security estate strongly influences the image and perceived general safety of the environment. It was further noted that the positioning of houses is critical, in order to assure that optimal privacy is assured in all areas in and around the house (especially private areas such as bedrooms). This includes the positioning of neighbouring houses, which often influences privacy negatively.

Estate agents are advised to assist prospective homeowners by informing them of the levies that will be payable, in order to assure that prospective homeowners would be able to keep up with all the payments. Prospective homeowners should also be familiarised with the geographical area, the community, building regulations, the image that the estate portrays, for example a golf estate versus a country estate versus a boutique estate (in order for them to choose the most suitable type of estate that would coincide with their lifestyle), and with the affordability in the long term.

Homeowners living in a security estate seem to depend heavily on the effective functioning of the body corporate, and therefore it is very important that the body corporate concerned stays on top of their duties regarding assuring safety and security, maintenance, problem solving, emergency assistance etc.

7.5 CONCLUDING NOTES

As a result of the high crime levels in South Africa, South Africans are forced on a daily basis to increase and improve the safety of their homes. Although the phenomenon of 'gated communities' is not new, it is these days a desirable form of living since it protects residents from crime and related social problems. Therefore security estate living has become a popular form of tenure, but comes at a price, namely that housing in a security estate poses pertinent limitations such as *restrictions in the architectural style and design of house; additional financial burdens namely levies that are paid to maintain the property and public space; strict regulations that are exerted by the body corporate in terms of entrance, socialising etc.* At first it was not clear whether homeowners in security estates were aware of the consequences of their buying decision when they invest and move into a security estate, and whether owners' post-purchase evaluation of their housing decision would result in a recommendation to prospective buyers in these estates.

This research study made it clear that the reasons for residing in a security estate were dominated by issues surrounding *well-being* (i.e. safety and security), a desired type of *lifestyle* and the *image* (social aspects) that is portrayed by the security estate. In terms of their definition of their dream home, respondents *strongly agreed* about **well-being and practicality; maintenance** and **resale potential** influencing their idea. Respondents further *agreed* or *strongly agreed* about the importance of **spaciousness**; and *agreed* about **Utopian aspects** and **impressiveness**, and **locality**, but seemed *undecided* about the importance of **social attachment**.

When evaluating housing in a security estate, judgements were unequivocally *positive*, even with regard to maintenance issues and neighbourliness. Residents' apparent experience of a Utopia apparently negates any negativity that may be associated with the activity of bodies corporate, financial burden and restrictions. This confirms many of the research findings on housing in security estates as well as the hierarchy of human housing needs, namely that residence is first and foremost motivated by residents' need

for safety and security (which is a basic human need, especially in South Africa), and then by higher-order needs such as lifestyle, facilities provided and maintenance.



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APPENDIX: COVER LETTER



Faculty of Natural and Agricultural Sciences
Department of Consumer Science
+27 012 420 2531
June 2009

Dear respondent

RESEARCH PROJECT: HOMEOWNERS' PERCEPTION OF TENURESHIP IN SECURITY ESTATES

The intention with this research is to gain some insight into homeowners' expectations and eventual perception of homeownership in security estates. It will only take 10 minutes of your time to complete this questionnaire, which forms part of a dissertation for a Master's degree in Consumer Science. All information will be strictly confidential and neither the identity of the estate nor that of the participant will be disclosed in the eventual findings. Respondents may however provide their details voluntarily separately so that it could be entered into a lucky draw to win a Whirlpool microwave oven at the closure of data collection. Spouses must please complete the questionnaire separately without discussing it with one another. Please seal your completed questionnaires in the envelope and hand in the details for the lucky draw on the enclosed slip. Please read the questions carefully and give your honest opinion throughout.

Thank you for your participation!

Neoline Spies

Student: Consumer Science Interior Retail Management

Study leader: Prof Alet C Erasmus

Please tear off this part:

INFORMATION FOR THE LUCKYDRAW



Cell number:

Questionnaire: HOMEOWNERSHIP IN SECURITY ESTATES

Respondent number	V1	
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Please answer the questions by circling the most appropriate number from the options listed. Your honest opinion will be appreciated.

SECTION A: PLEASE TELL ME MORE ABOUT YOURSELF ...																
1. What is your gender?			Male			1	Female			2	V2					
2. What is your age?		20s	1	30s	2	40s	3	50s	4	60s	5	70+	6	V3		
3. Are there any children living with you at present? (You may mark more than one option)											V4.1					
None		1	Pre-school		2	Primary school			3	Secondary school		4	Young adults		5	V4.2
4. What is the estimated resale value of your house at present (in millions)?																
R2.5 to R3.5		1	R3.6 to R4.5		2	R4.6 to R5.5		3	R5.6 to R6.5		4	R6.6 plus		5	V5	
5. How long have you been living in your current house in the security estate?																
Less than 2 years			1	Between 2 and 4 years			2	More than 4 years			3	V6				
6. Have you lived in another form of housing (OUTSIDE A SECURITY ESTATE) before?										Yes	1	No	2	V7.1		
6.1 If "YES", what form of housing? Please specify:											V7.2					
7. Would you consider moving to another form of housing (NOT IN A SECURITY ESTATE) if given the opportunity to do so?										Yes	1	Maybe	2	No	3	V8.1
7.1 If "YES", what form of housing would you prefer? Please specify:											V8.2					

SECTION B: MOST IMPORTANT FACTORS WHEN BUYING A HOUSE												
8. Please circle the FIVE factors from those listed below that you consider <u>most important</u> in terms of choosing/ buying a house. Then number the selected five factors in ORDER OF IMPORTANCE in the adjacent column i.e. 1: Most important aspect in your opinion; 2: slightly less important than 1; 3: slightly less important than 2; 4: slightly less important than 3; 5: slightly less important than 4, but more important than other factors listed. Please do not number more than 5 factors: leave the rest blank.											For office use only	
The house MUST be.....												
A. impressively (not necessarily unique) styled/ designed when viewed from outside											Your priority	V9
B. unique, therefore different to surrounding houses												V10
C. finished with superior finishes (interior)												V11
D. interesting in terms of its layout (floor plan)												V12
E. spacious (large in size)												V13
F. practical (floor plan) with well positioned private and social zones												
G. an easy to maintain/ low maintenance building												
H. safe, i.e. equipped with all the necessary safety features												
I. equipped with certain special features of my choice such as swimming pool /Jacuzzi												
J. located in a neighbourhood (area) with a good reputation												
K. private from neighbours considering how the houses are positioned on the stands												
L. built on a large yard/stand that allows for creative gardening												
M. situated in a security estate that provides all the associated security measures												
N. situated in a lifestyle estate with a specific association e.g. a golf estate/ nature reserve												
O. affordable in the long term												
P. a type of house that will resell easily												
Q. located within close proximity of shopping centers												
R. located within close proximity of schools												



SECTION C: DEFINING YOUR DREAM HOME Please consider each one of the following statements in terms of your idea of your 'DREAM HOME' and indicate your view by circling the most relevant number in the adjacent columns	Disagree strongly	Disagree slightly	Neither agree nor disagree	Agree slightly	Agree strongly	For office use only
	1	2	3	4	5	
1. The house must be unique and different to its surrounding houses	1	2	3	4	5	V14
2. The house should be designed so that it will resell easily	1	2	3	4	5	V15
3. The house must be situated in a security estate	1	2	3	4	5	V16
4. A house should require limited maintenance	1	2	3	4	5	V17
5. The house should reflect our identity	1	2	3	4	5	V18
6. Amenities such as shopping centres should be within walking distance	1	2	3	4	5	V19
7. The house must fit our family's lifestyle	1	2	3	4	5	V20
8. The house should allow for sufficient privacy in different areas of the house	1	2	3	4	5	V21
9. The yard around the house must be spacious	1	2	3	4	5	V22
10. The house must have ample space for entertainment and socialising	1	2	3	4	5	V23
11. The design / layout of the house should be practical	1	2	3	4	5	V24
12. The size of the house should be similar to those of our friends	1	2	3	4	5	V24
13. The house should be designed to contain specific recreational facilities of choice, such as a gymnasium	1	2	3	4	5	V26
14. The house should be situated in a "safe" neighbourhood	1	2	3	4	5	V27
15. The house should provide sufficient privacy from neighbouring houses	1	2	3	4	5	V28
16. Our friends and family should say that our house is beautiful	1	2	3	4	5	V29
17. The house must be situated in an estate that provides access to certain recreational facilities rather than to have that at our own home	1	2	3	4	5	V30
18. The house should be situated within 5km from schools	1	2	3	4	5	V31
19. The house should be fitted with the necessary safety features, i.e. alarm system, burglar bars etc.	1	2	3	4	5	V32
20. The house should project an impressive image	1	2	3	4	5	V33
21. The house should be situated within 5km from shopping centres	1	2	3	4	5	V34
22. The style of the house should be similar to those of our friends	1	2	3	4	5	V35
23. The house should be located in areas similar to those of our friends	1	2	3	4	5	V36
24. The house should be large and spacious	1	2	3	4	5	V37
25. Other important aspects, please specify:						
➤						V38
➤						V39
➤						V40
➤						V41



SECTION D: RESIDENCE IN A SECURITY ESTATE How does your PRESENT RESIDENCE IN THE SECURITY ESTATE coincide with your idea of your 'dream home'? Please respond to each of the following statements:	Disagree strongly	Disagree slightly	Neither agree nor disagree	Agree slightly	Agree strongly	For office use only
1. Security aspects in the estate coincide with my expectations	1	2	3	4	5	V42
2. Safety measures: I feel safe in my home in the estate	1	2	3	4	5	V43
3. Lifestyle: Our lifestyle expectations are met in the estate	1	2	3	4	5	V44
4. Image: The estate makes a good impression	1	2	3	4	5	V45
5. Recreational facilities for the residents are ideal	1	2	3	4	5	V46
6. Practical aspects: The layout of our house is desirable	1	2	3	4	5	V47
7. The privacy of residents in the estate is optimal	1	2	3	4	5	V48
8. Our house is spacious	1	2	3	4	5	V49
9. Uniqueness: The design of our house differs from that of surrounding houses	1	2	3	4	5	V50
10. Freedom of choice in terms of the design and style of our house is allowed	1	2	3	4	5	V51
11. Regulations of the estate are to our benefit	1	2	3	4	5	V52
12. Maintenance of facilities within the estate is managed excellently	1	2	3	4	5	V53
13. The service provided by the body corporate of the estate is excellent	1	2	3	4	5	V54
14. Residents' opinions are respected by the body corporate of the estate	1	2	3	4	5	V55
15. Residents in the estate mostly get along well	1	2	3	4	5	V56
16. Residents in the estate mostly abide by the rules and regulations of the estate	1	2	3	4	5	V57

SECTION E: REASONS FOR RESIDING IN A SECURITY ESTATE What convinced you to reside in a security estate rather than in an open neighbourhood? Please respond to each of the following statements:	Disagree strongly	Disagree slightly	Neither agree nor disagree	Agree slightly	Agree strongly	For office use only
1. Security aspects in the estate convinced me	1	2	3	4	5	V58
2. The lifestyle that my family could enjoy seemed attractive	1	2	3	4	5	V59
3. Additional facilities offered by the estate for example swimming pools, tennis courts, golf courts etc were desirable	1	2	3	4	5	V60
4. The standard of living in the estate was desirable	1	2	3	4	5	V61
5. The idea that general maintenance of facilities would no longer be my problem was attractive	1	2	3	4	5	V62
6. The image of the estate motivated me	1	2	3	4	5	V63
7. The security estate is situated in a good neighbourhood	1	2	3	4	5	V64
8. The security estate made a good overall impression	1	2	3	4	5	V65
9. I liked the fact that access from streets to our house would be restricted	1	2	3	4	5	V66
10. The anticipation that living in the estate would ensure our safety	1	2	3	4	5	V67
11. Other aspects (Please specify):						
➤						V68
➤						V69
➤						V70

SECTION F: CONSIDERING ALTERNATIVE HOUSING OPTIONS						
Imagine that you have to move out of the security estate into an open suburb. Now respond to the following statements.....	Disagree strongly	Disagree slightly	Neither agree nor disagree	Agree slightly	Agree strongly	For office use only
1.I will appreciate a larger yard, thus more space around the house	1	2	3	4	5	V71
2.I will probably have more privacy from neighbouring houses	1	2	3	4	5	V72
3.I will be able to choose a style/ design that is more unique	1	2	3	4	5	V73
4.Our lifestyle will be less restrictive	1	2	3	4	5	V74
5.Our family will be able to express our personalities better	1	2	3	4	5	V75
6.Maintenance of homes would be easier if you managed it yourself	1	2	3	4	5	V76
7.I will appreciate the relief on our monthly budget because levies will no longer be enforced	1	2	3	4	5	V77
8.My family's social status can be more personalised when living elsewhere	1	2	3	4	5	V78
9.It would be possible to move closer to amenities such as shops and schools	1	2	3	4	5	V79
10. Problems with neighbours would be easier to resolve/overcome	1	2	3	4	5	V80
11. Other positive aspects of living outside of a security estate (Please specify):						V81
						V82
						V83
						V84
						V85

SECTION G RECOMMENDATIONS TO PROPERTY CONSULTANTS AND ESTATE AGENTS

If you were an estate agent or a property consultant, how would you facilitate prospective buyers on homeownership in security estates? In a minimum of 100 words, please indicate what kind of advice should be shared with prospective buyers so that they fully understand the implications of their decision to reside in a security estate or not.

	V86	
	V87	
	V88	
	V89	
	V90	
	V91	
	V92	

Thank you for your time and cooperation!