

HOUSING PREFERENCES AND POTENTIAL HOUSING DEMAND OF  
LOW-INCOME URBAN HOUSEHOLDS IN ZIMBABWE

Volume I. Harare

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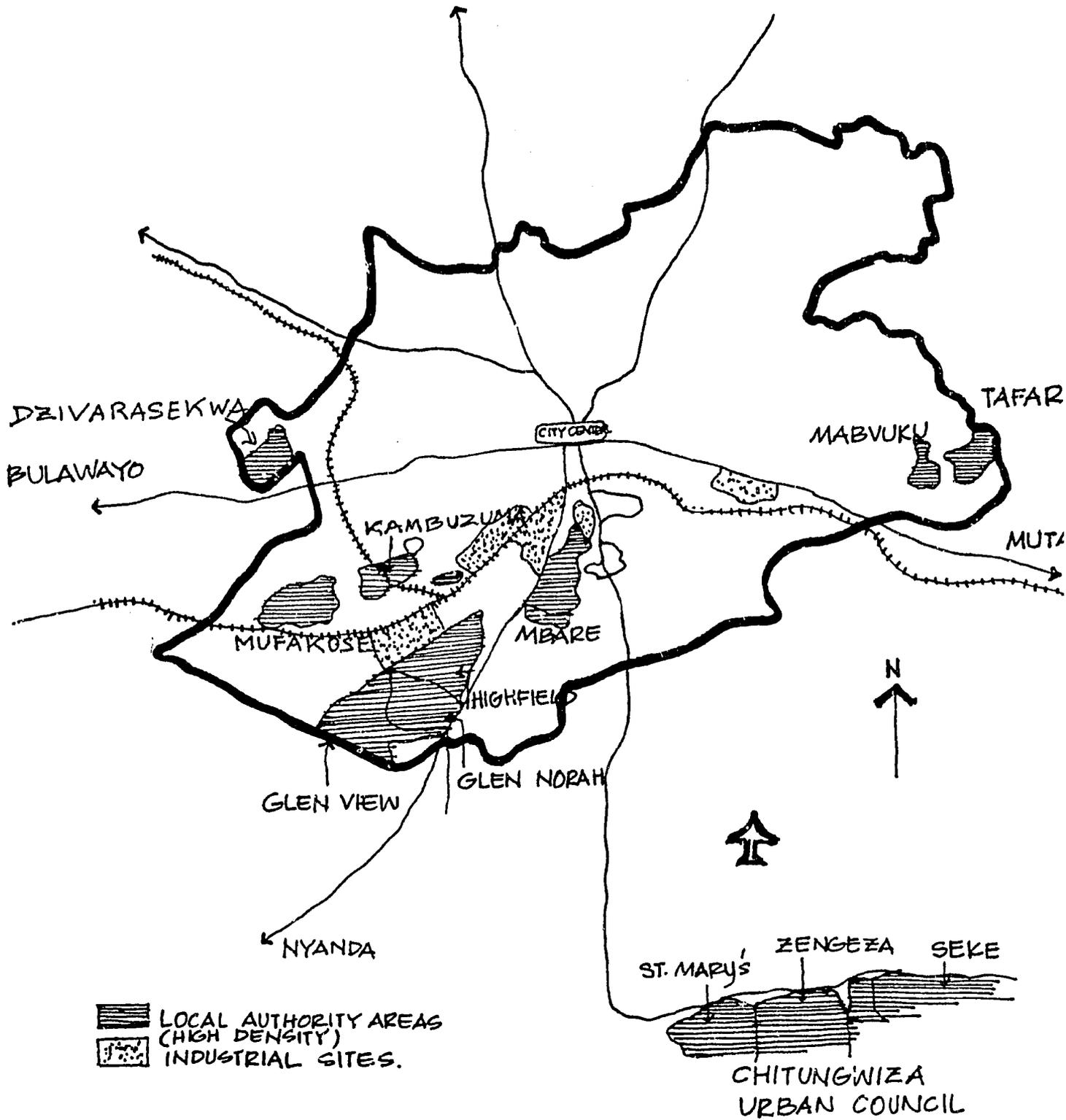
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NATIONAL SAVINGS AND LOAN LEAGUE

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Opinions expressed in this report are those  
of the author and do not necessarily reflect  
those of the Ministry of Housing, USAID and NSLL.



CITY OF HARARE

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DEFINITIONS

Local Authority/Government Area is the present name for the former African townships: residential areas under the responsibility of the Local Authorities.

Lodger is the local name for a person renting one (or more) rooms in the house of another household.

Stand is the local name for a lot/plot.

ABBREVIATIONS

DCS Department of Community Services, City of Harare  
HDSB Housing Development Services Branch, Ministry of Housing

CURRENCY EQUIVALENTS

Currency Unit = Zimbabwe Dollar  
US\$1.00 = Z\$ 1.00 (approximate value as of April 1983)  
Z\$ 1.00 = US\$1.00

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PREFACE

The objective of this study was to gain insight into the socio-economic structure of the below-median income groups in urban areas and their housing preferences and potential demand for home ownership. Field surveys were undertaken in the Local Authority Areas of several urban areas, including Harare. Volume I of this study deals with the findings of the survey in Harare. Volume II presents the main findings of the surveys undertaken in Kadoma, Marondera and Chinhoyi. A separate report was prepared for each town and a summary of the main conclusions and recommendations has been added preceding the analysis of each town.

The survey methods and the interview form used in the survey were similar for all urban areas and are presented in Appendix I of Volume I. A brief summary of the survey method is given in the sections for each town.

## I. SUMMARY AND RECOMMENDATIONS

### A. OBJECTIVE

The objective of this study is to gain insight into the socio-economic structure and housing preference and potential demand for home ownership of the below-median income groups in Harare. In addition, the methodology and survey tools developed for this study were to be used in other urban areas of Zimbabwe for similar studies, in order to obtain a relatively complete and comparative picture of the demand for urban low-cost housing in the country. In this report, the initial analysis of the data for Harare is presented. The study is based on a stratified random sample survey of households, incorporating all the high-density rental and ownership housing areas and squatter areas in Harare. The survey included homeowners, tenants and lodgers (i.e., those renting a room in another household's house).

### B. HOUSING POLICY

It is present government policy to supply new housing for the urban low income population on the basis of ownership only and to turn existing appropriate local government rental housing over to the occupants on a tenant-purchase basis. Presently, over 40% of all housing units in the Local Authority Areas are in ownership. The majority of those units are occupied by the owner household.

### C. EXPECTED POPULATION GROWTH

The total number of households presently living in the low-cost housing areas of Harare is estimated at 100,000; and, if the satellite town of Chitungwiza is included, this figure is 156,000.

Based on an estimated 6.3% annual growth figure, the expected increase during the next year in the overall number of households living in the low-cost housing areas in greater Harare is 9,800. The present occupancy rate is approximately 1.5 households per housing unit. These figures indicate that at least 6,500 housing units will have to be built to accommodate next year's increase in the number of households of the high-density areas alone, if the same multi-occupancy ratio is assumed.

### D. HOUSING BACKLOG

The most obvious indications of a housing backlog or shortage are the existence of a squatter area or unserviced housing area in Epworth; the large number of lodger households sharing a housing unit with the main occupant; financially independent household members doubling up with relatives because no housing is available; and the households sharing rooms in the hostels.

If, however, only households are included which are looking for another house, or are prepared to pay more for improved or new housing, a more useful approximation of the magnitude of the housing shortage is obtained. On the basis of these indications, a total estimated housing shortage of 54,500 dwellings in Harare and Chitungwiza is arrived at for the above-mentioned household categories alone (including, however, all squatter households irrespective of their housing preferences).

#### E. GROWTH OF SQUATTER AREA

The squatter area in Epworth, southeast of the city of Harare, has a very high growth rate, as suggested by the time of residence of heads of household in the area. Although the quality of the housing structures in the squatter area is presently acceptable, the level of infrastructural services is low (for instance, lacking a connection to the city water supply system, water is being drawn from wells, while pit latrines are the only available form of sewer disposal). Increased densities are therefore reason for concern. However, before the situation can be improved the crucial issues of land ownership and administrative responsibility of the area will have to be resolved.

#### F. EMPLOYMENT AND INCOME

The great majority of heads of household in the high-density areas are full-time, permanently employed. Just over 20% of the households have more than one income earner.

The majority of households (58%) in the high-density areas have a total income between Z\$90 to Z\$200 and 15% of the households earn Z\$90 or less. The median total household income in the high-density areas is Z\$137, and for heads of household the median income is Z\$132.

Two points in the income distribution for high-density areas are of special interest for the purpose of this study: the minimum wage level of Z\$105 (Z\$91-110 income bracket) is not only an important numerical threshold, but one which has a strong impact on effective demand for housing (see below). The median income for the whole of Harare was tentatively estimated to be Z\$175 per month; however, precise income data for the low-density areas are not available. In the high-density areas, 50% of the households have incomes between Z\$90 and Z\$175, and this group is thus an important focus for the design of housing projects.

#### G. HOUSING EXPENDITURES

In general, housing expenditures as a proportion of income are relatively low. The actual housing expenditures for households in the high-density areas increase with income. This relationship is, however, not linear and lower income households pay a larger proportion of their

income than higher income households. In fact, the greatest difference in housing payments in the survey population is not between different income groups, but rather, between different tenure groups, with owners paying the most and (apart from squatters) lodgers paying the least, irrespective of income.

	Monthly Income	
	<u>Z\$100</u>	<u>Z\$175</u>
<u>Present Housing Expenditures</u>		
Z\$ p.m.	Z\$14.00	Z\$17.00
% of income	14%	10%
<u>Willingness to Pay for Better Housing*</u>		
Z\$ p.m.	Z\$24.00	Z\$26.00
% of income	24%	15%
<u>Willing to Pay for Own House*</u>		
Z\$ p.m.	Z\$28.00	Z\$34.00
% of income	28%	19%

\* only for households willing to pay more

Half of all households are prepared to pay more for improved housing conditions, especially for ownership. The great majority of households with incomes below Z\$90 do not want to pay more for housing, and prefer renting to home ownership. For households above this threshold income level, the decision to pay more for housing will be mostly influenced by their present housing situation and the composition of their household. However, people's willingness to pay for housing can vary markedly with the nature and volume of the supply.

#### H. PREFERENCE FOR OWNERSHIP

Of present tenant, lodger and squatter households in the high-density areas, approximately 50% to 60% prefer to own a house, the only exception being the tenants of hostel accommodation, only 35% of whom prefer home ownership. Households with incomes below Z\$100 have a strong preference for renting, while households with incomes above Z\$200 show an overwhelming interest in home ownership. For the income groups between Z\$100 and Z\$200, factors other than income level determine people's preference concerning home ownership. Especially important are the size

of the household, with larger households being more interested in home ownership than smaller households, and length of residence in town, with recent immigrants strongly preferring to rent their dwelling.

#### I. POTENTIAL DEMAND FOR NEW HOUSING

Approximately half of the tenant and lodger households interested in home ownership would prefer to acquire an existing house in one of the older neighborhoods, rather than a self-help house in a new housing project.

Households presently eligible for Council housing (excluding domestic workers living in low-density areas and tenants of hostel accommodations) are the lodgers (58,000) and the financially independent members of extended households (21,000).<sup>\*</sup> Information on this latter category of persons/households is limited; however, for estimates of housing demand a similar pattern of preferences as found for lodgers is assumed. Of the total eligible households, 56% are interested in home ownership, i.e., a total of approximately 44,200 households. Although only 42% would prefer a house in a new housing project (i.e., 18,600 households), the large majority (86%) would apply for new self-help housing options if these became available (i.e., 38,000 households); however, they would apply mostly for self-help houses that would provide them with a relatively complete basic structure (core house).

It can thus be estimated that there is a potential demand for new self-help housing among eligible households presently living in the high-density areas of Harare and Chitungwiza ranging from 18,600 to 38,000, depending on the specific housing options offered.

There is a further potential demand among the present tenants who are not now eligible for Council housing, since they already have a Council house. Out of a total of 43,000 tenant households in Harare high-density areas alone, approximately 19,400 (45%) are interested in home ownership and about 30% of these (5,800 households) would prefer new housing over existing housing, if given the choice, while 57% would most likely apply for new housing. It may be of interest to provide options for this group so that greater mobility will be possible, and people can respond to their particular household's needs.

#### J. HOUSING PRIORITIES

Increased floorspace is the single most important priority of households interested in improving their housing situation, while larger stands or better toilet and bathroom facilities featured more highly

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\* Ignoring income and household composition criteria.

as second important priorities. Any trade-off between different housing attributes in the design of new low cost housing should take this high priority for floorspace (or the potential for increasing floorspace in incremental building) into account.

Preferences for types of ownership housing, i.e., the choice between existing and new housing, or between different self-help options offered in new housing, are not related to income level. Of the below-median income population, only about 50% expressed an interest in self-help options in a wider sense, and the majority expressed a preference for core housing.

People's choices for new self-help houses were more related to family composition; households without children were more inclined to choose housing options with a greater component of self-help, while households with children would more often prefer at least a core house to be provided. Self-help construction methods are rather new and not well-known by the general public. Since most of the heads of households are fully employed, people are apprehensive about the feasibility of a self-help approach.

#### K. RECOMMENDATIONS

Some preliminary recommendations can be made on the basis of these findings:

- With indications of a considerable housing shortage, it is imperative that the yearly production of new housing units at least match the expected increase in the number of households. For the next year, 9,800 new households have to be accommodated. A more than incremental rise in the number of households is predicted for subsequent years, when immigration is expected to increase.
- Preference for home ownership is very low for households earning less than Z\$90 and new low-cost ownership housing has to be affordable specifically for the Z\$90-Z\$175 income range.
- Since households within this income range vary considerably in the proportion of income they are prepared to spend on a house of their own, ranging from 28% to 19% with increasing income, a flexible allocation system for new housing should be assumed, and a variety of housing options should be made available to suit the preferences of various types of households.
- The above-median income groups have an overwhelming preference for home ownership; however, presently all planned housing projects are geared towards the below-median income population. Since people in the above-median income bracket are willing to

pay a somewhat higher amount for their housing, they are in direct competition with the below-median income groups for all new ownership housing to be developed.

Certain measures can be taken to promote retaining new housing that is planned for the below-median income groups in the hands of the target population, even in a situation of great unfulfilled demand of above-median income groups, while at the same time stimulating an integrated development (income-wise). Some options are, for instance:

1. Offering a wide variety of structural site characteristics (e.g., stand-size, number and size of rooms, different lay-outs geared towards single or multi-household occupancy, quality of infrastructural services). This approach allows higher income groups (and those having a high priority for certain attributes for other reasons) to utilize more desirable options, thereby diminishing the competition for plots intended for the below-median income population.
2. Providing appropriate housing financing systems and stimulating participation of the population in the building of their new living environment.
3. Keeping direct housing subsidies (including hidden subsidies) to a minimum, so as to diminish speculative potential.

- Even though 60% of the households prefer to own their home, 40% still prefer renting, especially among the lowest income households, those in town on a temporary basis, the smaller households, female headed households, and recent migrants. It is expected that a sizable proportion of the population will continue to prefer renting even after greater exposure to low-cost ownership housing, especially in a situation where immigration increases. If construction of new houses can keep up with population increase, present lodgers and tenants preferring ownership can be allocated housing in new housing projects, vacating existing rental accommodations. Depending on the rate of new construction and the rate of immigration, this upward mobility (filtering process) may not be sufficient in the future to accommodate prospective renters, especially if the existing rental stock is progressively converted into ownership. At least part of the housing units in new housing projects could be designed in such a way as to allow a lodger household to be accommodated with minimal loss of privacy for

the owner household. This would also provide a buffer dwelling stock in case housing construction does not keep up with population growth.

- The present rapid growth rate of Epworth's squatter area is a reason for immediate concern, especially since there is the beginning of absenteeism and house building for rental purposes only. The present occupants have very low incomes, pay little for housing and are not willing to pay more. However, the majority are interested in acquiring formal housing in a new housing project. Further studies should be carried out to assess the feasibility of different alternative approaches, for example, improvement of the area by provision of services, or the incorporation of the squatter area of Epworth into a new housing development.
  
- Information from the survey indicates that the population of the high-density areas is not very familiar with participatory construction methods, which have only recently been introduced on a large scale. Any effective self-help approach will have to take into account the need for educating the population with respect to the advantages, problems, and potential of various construction methods, as well as available financing systems. In view of the general pattern of full employment of the heads of household, with wives being, for the most part, not employed, it may be advantageous to direct a considerable part of the education in self-help house building processes and techniques to the women. This could, at the same time, have a positive effect on community building in these new housing areas.

## II. INTRODUCTION

### A. BACKGROUND OF THE STUDY

The need for a study of housing demand in the City of Harare arose as a consequence of negotiations during 1980 and 1981 between the Government of Zimbabwe and the USAID Regional Office of Housing and Urban Development for East and Southern Africa, concerning a low-cost shelter project in Harare. The project would serve the below-median income groups of the population. Similar projects would be developed in smaller urban areas at a later stage.

At present, the Government does not have the necessary data to make a reliable estimate of housing needs, consumer preferences and potential future demand for housing of various types and prices. Recent official data on new household formation and migration to urban areas are not available. The latest census of which data are available was held in 1969. Recently (August 1982), a census was held which incorporated quite a few questions on house types, housing tenure and quality. The data of this census are expected to become available during 1983. However, the census will not provide information on income, house price or value, or housing expenditures.

The only official sources of information on the demand for housing are the waiting lists for public housing, maintained by local authorities. However, there are serious concerns about the use of the waiting lists as a tool to assess housing demand. The information on income and employment contained in the application forms is often outdated. For allocation of housing in new housing projects the waiting lists are often not used and, therefore, people feel discouraged to enroll.

In view of this lack of data, USAID proposed to fund a study of housing demand for lower income groups in Harare in collaboration with the Housing Development Services Branch of the Ministry of Housing.

### B. SCOPE OF THE STUDY

Initially, the study was to cover the following:

- An analysis of the waiting list of applicants for low-cost housing that is currently maintained by the City Council of Harare, as well as of other possible existing data sources.
- The collection of additional data on housing preferences and present demand of the below-median population, with specific focus on the nature of the housing demand for the USAID-funded project in the Parkridge-Fontainbleau area of Harare. The survey would address questions concerning the type of housing

preferred, the price of houses people can afford and are willing to pay and locational aspects of the Parkridge-Fontainebleau Project.

In view of the lack of accurate data on income differentiation of the whole population, it was later requested that the study give insight into the potential housing demand of a wider range of low income groups than the just below-median group at which the Parkridge-Fontainebleau Project is aimed. Moreover, methodology and survey tools were to be developed for application not only in Harare, but in other urban areas as well, in order to create homogeneity and comparability of the data collected. Presently, similar studies have been conducted in Harare, Mutare, Nyanda, Kadoma, Marondera, and Chinhoyi.

This volume contains a preliminary analysis of the data for Harare and a description of the methodology and procedures used for data collection. The findings for the smaller towns are reported in Volume II.

C. CHARACTERISTICS OF THE PRESENT HOUSING SITUATION: IMPLICATIONS FOR METHODOLOGY

In order to design effective strategies for the delivery of housing services to lower income urban residents, insight is needed into the complex relationships between willingness (and ability) to pay for certain housing attributes and the socio-economic characteristics of households.

This is especially important in the present situation where no subsidies for urban housing are envisaged by the Government and all costs for housing must be recovered from the population.

Given the lack of reliable data, the study should incorporate all the submarkets that constitute the low-cost housing market. The provision of low-cost housing is mostly the responsibility of local government and, except for domestic worker quarters and squatter housing, nearly all housing is public sector provided.

At present the following low-cost housing categories (submarkets) can be distinguished in Harare:

1. Hostels (high-rise municipal rental housing of low desirability, where several households share one or two room housing units), approximately 4,950 housing units.
2. Rental employer or municipal low-rise housing and flats (excluding railroad housing and other institutional housing), approximately 30,200 housing units.
3. Municipal mortgaged ownership housing (including a small number for which the mortgage debt has been repaid and including some municipal lower-density housing areas), approximately 28,400 housing units.

4. Squatter housing, approximately 500 transitional squatter units within the city boundary and approximately 2,500 (as per December 1981) more permanent squatter units outside the city boundary.
5. Domestic quarters, in the low-density areas, estimated at approximately 40,000 units.

Housing in categories 1, 2 and 3 is largely located in a number of high-density Local Authority Areas (former African townships) mostly on the West and South/West side of the city. The only exclusive home ownership high-density areas are Kambuzuma, Glen View and Warren Park, while in Highfield a mixture of rental and ownership housing was built. Presently, because of the possibility of acquiring former rental housing in ownership, the original rental areas are having a mixture of rental and ownership housing (see below).

In assessing the present low-cost housing scene in Harare, certain restrictions and peculiarities in the functioning of the low-cost housing market have to be recognized:

1. Up to the present time, transfers in the low-cost public housing sector have been restricted. Consequently, the mobility of owners and main-tenants\* has been limited. Once a household\*\* has been allocated a municipal rental or ownership house, it is ineligible for other public-financed housing, with the exception of those households renting flats or hostel units. Thus, irrespective of increases in size or income of a household or changes in employment, there are few options other than staying in the same house, or making unauthorized transfers. Consequently, a mixture of income groups was expected to live in the high-density areas, and housing expenditures of owners and main-tenants were assumed to show no close relationship with household income (especially in the older neighborhoods). The present Rent Control Act may have a similar effect on the housing expenditure pattern of lodgers. This situation would restrict predictions on income and price elasticity for housing based on an analysis of present residential patterns.

For that reason, the survey questionnaire has been carefully designed to acquire information as to people's preferences and priorities not expressed in their present housing situation.

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\* Main-Tenants are the persons on whose name the lease contract with the municipality or employer is signed; they sometimes illegally rent out their whole house to a sub-tenant, or take in tenants in rooms in their house while they occupy another part (this category of tenants is called lodgers in Zimbabwe).

\*\* A household is defined as a group of people living and eating together.

2. The municipal rental housing submarket (representing the largest housing stock) is at the beginning of a fundamental transition.

Presently the City Council is offering all main-tenants of rental low-rise housing units the opportunity to buy the house they occupy on favorable terms. The stand/plot will be given to them on a freehold title. It is expected that most tenants will use this opportunity to acquire their own house. This transition will have an important impact on the demand for urban housing on an ownership basis. Some indications as to the direction of these changes were expected to be derived from the study.

3. The growth of squatter settlements both inside and outside the city boundaries has not yet reached the alarming proportions found in other East African countries. The Government tries to prevent urban squatter areas from developing into a major problem by emphasizing rural development and increasing the provision of low-cost urban housing on an ownership basis. Within the city boundaries, squatter settlements of a transitory nature are small; those built on government or city-owned land are regularly demolished. Alternative dwellings are then offered to those squatters who are employed in the city. However, in Epworth on the southeastern side of Harare, outside the city boundaries, a squatter settlement of more permanent character is rapidly developing on land of which the ownership is presently contested. The Epworth area consists of four long-established (semi-) rural villages and one newly developed and rapidly growing section, to which the older Epworth residents refer as being a squatter area.

It was important to include this area in the overall survey and to learn at an early stage the investment patterns, housing aspirations and socio-economic background of both the owners of squatter housing and their tenants.

4. In an otherwise highly segregated housing scene, the sizable number of domestic workers living in domestic quarters on employers' premises have to be considered separately. It was assumed that the domestic workers have low aspirations to acquire housing elsewhere in the city; their living environment (not necessarily the quality of their dwelling) is often better than in the high-density areas; they have irregular working hours and the high- and low-density areas of the city are too far apart for easy commuting; their housing is offered as part of their salary, and salaries are too low to bear the extra burden of other housing expenditures.

Because of these considerations this category was not incorporated in the proportional stratified sample (see below), but a small (39 units, 38 households), separate random sample of domestic quarters was included in the survey to assess the validity of our assumptions.

#### D. SURVEY DESIGNS

In order to incorporate all relevant housing areas in the study and all the different household categories (owners, tenants, lodgers), a sample of 800 housing units was prepared which was proportionally stratified on the basis of the number of housing units in each high-density area and squatter area. In each selected housing unit, all heads of household were to be interviewed, whether owner, tenant or lodger. (A detailed description of the questionnaire and the sampling method is given in Appendix I.)

Areas included in the sample were Dzivarasekwa, Glen Norah, Glen View, Mbare, Highfield, Kambuzuma, Mufakose, Mabvuku/Tafara, single hostels and family hostels (in Mbare), Glen Norah Flats, Epworth squatters, transitional squatters (who were not interviewed since some of these areas were in the process of being demolished). (For a detailed breakdown of the sample, see Appendix II.)

Ultimately 1,061 interviews were carried out: 354 homeowners, 398 tenants, 274 lodgers, and 35 squatters.

### III. HOUSING PATTERN

#### A. LOCATION

The locational pattern of Zimbabwe's cities has been greatly influenced by the Land Apportionment Act of 1930 and the Land Tenure Act of 1969 (now repealed), which designated urban areas as "white" areas, where the African population could live only in special African residential areas, if formally employed in the city. The African workers were considered temporary town residents who would return to the rural areas after termination of their contracts.

The former African townships, now Local Authority Areas, were mostly located on the outskirts of the cities and some have only recently been incorporated within the city boundaries (or are in the process of being incorporated). In Harare, most Local Authority Areas are situated on the western and southwestern side of the city, apart from Tafara and Mabvuku on the eastern side.

Most recently (toward the end of the seventies) a new township, the first Urban Tribal Trust Area, was rapidly developed approximately 28 miles south of Harare; this area is under the responsibility of the Chitungwiza Urban Council. At this time it comprises approximately 28,000 housing units. However, further growth of this area will be discouraged and all urban growth for the greater Harare area will have to be accommodated by the City of Harare alone.

#### B. TENURE AND OCCUPANCY PATTERNS

Most housing units in the high-density areas are rental units with a Certificate of Occupation. Family flats are all rentals, whether directly leased via the City Council of Harare or via private enterprise as employer accommodations. The singles' hostels are rented out per berth to individual renters (with often several berths per housing unit). Harare Local Authority Areas like Dzivarasekwa, Glen Norah, Mbare and Mufakose are predominantly rental housing areas; Glen Norah Flats are given out on a long lease.

In the 1960's, the first home ownership project for low-income families was introduced in Kambuzuma, and some parts of Highfield were developed for home ownership. However, these projects were isolated examples.

Home ownership became more widespread with the development of the first site and services scheme in Glen View in 1978 (close to 8,000 stands), and

TABLE I

HARARE: OCCUPANCY PATTERNS PER HIGH DENSITY AREA  
1982

High Density Areas in Sample	External Measurement of Housing Units in m <sup>2</sup>			Persons Per Room*	Owner-Occupied Housing as % of Total Housing Units	House Occupancy by One HH Only (% of HH)	Resident Owner/Tenant (% of HH)	No of Lodger liH/ Main Occupant**
	<30 m <sup>2</sup>	30-60m <sup>2</sup>	> 60m <sup>2</sup>					
1. Dzivarasekwa	42	41	17	1.8	50	53	92	0.37
2. Glen Norah	41	53	6	0.7	40	52	79	0.42
3. Glen View	34	23	43	1.5	90	36	87	0.67
4. Mbare	18	60	22	2.4	40	70	94	0.18
5. Highfield	15	47	38	1.9	50	39	79	0.67
6. Kambuzuma	--	56	36	1.7	75	13	79	1.0
7. Mufakose	53	31	16	1.7	5	71	90	0.15
8. Tafara	31	61	8	2.0	75	69	95	0.14
9. Singles' Hostel	57	43	--	4.2	--	45	85	-
10. Family Hostels	82	18	--	5.7	--	71	100	-
11. Glen Nora Flats	71	29	--	1.2	--	93	64	-
12. Epworth Squatters	78	22	--	2.2	100	90	98	0.05
(13. Domestic Quarters)	81	13	6	1.4	--	81	87	-

\* Average number of persons per room: 1.8 pp

\*\* Unweighted number of lodgers as found in the survey

even more so with the post-independence policy change to stimulate home ownership for low income urban households. Ownership is not only prevailing in the new housing projects of Glen View and Warren Park (3,500 stands), but is also becoming widespread in the older rental areas, where many households are acquiring the Deed of Sale on their formerly rented houses (with a Freehold Title on the land), e.g., Glen Norah, Mabvuku/Tafara and Highfield. Presently, over 40% of the housing units in the Local Authority Areas are in ownership.

The number of housing units with the various types of tenure in the high-density Harare Local Authority Areas can be summarized as follows:\*

1. Home Ownership (including Warren Park) - completed and uncompleted purchases	28,400
2. Rental	27,000
3. Private and Government (Employer)	800
4. Family Flats	2,400
5. Single Hostels (number of berths)	<u>13,000</u>
TOTAL	<u>71,600</u>

\* Updated Quarterly Statistics of the Department of Community Services of the City of Harare, March 1981.

The type of tenure of the main occupant has an important impact on the occupancy patterns in the various high-density areas. Although residency of owners and main-tenants is high, irrespective of the type of tenure prevailing, owner-occupied housing has generally been expanded with additional rooms and more lodgers are living on the premises. This is especially the case where the combination of house types and stand sizes allow for extensions (see Table I).

In areas such as Kambuzuma and Glen View, which were initially constructed for home ownership and have retained a dominant pattern of owner occupancy, many owners have expanded their houses (65% of houses in Glen View and 95% in Kambuzuma). The large number of rooms per housing unit is accompanied by a high frequency of multi-household occupancy, i.e., a relatively large number of lodger households, and a tendency to lower densities per room (the lodger households are smaller). The relative number of lodger households in the different areas is shown in Table I as the number of lodger households per main occupant (owner or main-tenant).

A large number of lodger households is also found in Highfield which is a more mixed ownership/rental area. Highfield is distinct from the

TABLE II/a

NUMBER OF ROOMS PER HOUSEHOLD BY SIZE OF HOUSEHOLD

Number of Rooms* Per Household	Number of Household Members										Percentage of Total
	1	2	3	4	5	6	7	8	9	>9	
	%	%	%	%	%	%	%	%	%	%	
1	33	18	15	14	7	5	5	1	-	1	34
2	12	14	12	15	16	13	9	6	2	1	17
3	4	9	12	14	13	15	12	11	6	4	19
4	6	5	7	7	13	14	15	14	11	44	21
5	3	-	13	16	19	16	9	-	6	19	3
6	-	5	5	16	11	11	16	5	16	16	2
-Share 1 Room with 1 other hh	24	5	10	-	24	-	19	10	-	10	2
-Share 1 room with 2 other hh	44	11	44	-	-	-	-	-	-	-	1
-Share 1 room with 3 other hh	67	7	7	20	-	-	-	-	-	-	1

\* Livingrooms and bedrooms and kitchen if used for living or sleeping.

n = 1000

NUMBER OF ROOMS PER UNIT BY TOTAL NUMBER OF PEOPLE PER UNIT

TABLE II/b

	Mode
1 room unit	1-3 persons
2 room units	4-6 persons
3 room units	4-6 persons
4 room units	7-9 persons*
5 room units	4-6 persons
6 room units	7-9 persons
7 room units	4-6 persons
8 room units	10-12 persons
>8 room units	13-15 persons

\* This combination of household size and number of rooms occupied has the highest frequency (13% of

other older areas in that it has more detached houses. Therefore, the house owners have more opportunities for extension and construct extra rooms for the specific purpose of taking in lodgers.

In contrast, in other Harare Local Authority Areas with a high percentage of home ownership, especially in Tafara, the occupancy patterns are similar to the rental schemes, with a high percentage of houses occupied by one household only and a low frequency of lodger households. The difference is partly related to the type of housing and the limited space on the stand, which make it very difficult for the owners to construct extensions to their houses. Moreover, the change to ownership is still very recent (or not even completed in many areas) and cannot yet be expected to have influenced occupancy patterns to any great extent.

The degree of crowdedness, as expressed in the ratio of persons per room, is not immediately related to the number of lodger households. The higher occupancy rates are found in those areas with larger households, but smaller house size, and with relatively few lodgers (many of whom are single-person households), e.g., in Mbare and Tafara. The most severe overcrowding occurs in the hostels where one room is shared by 4-5 people, often belonging to more than one household. Table II/a shows the correlation between household size and the number of rooms occupied by each household. In general, the larger households occupy more rooms, with an average of 2.3 rooms per household. However, there is considerable variability in the size of households occupying a certain number of rooms, especially in the larger dwellings. More than one-third of all households in the sample have only one room, and about 50% of these households consist of one or two persons. Similarly, many of the households that share their room(s) with others are one person households. Nevertheless, many of those who share their accommodations have larger households.

Table II/b shows the modal values of the total number of persons living in housing units\* of different size (as expressed in the number of rooms). The average number of persons per room is 1.8.

### C. TYPE AND LEVEL OF INFRASTRUCTURAL SERVICES

In general, the level of facilities provided in the high-density areas is very high (except in the hostels and squatter areas). The cost of these services is also high and often forms a substantial part of the monthly payment for housing:

- Close to 90% of all households have access to fully waterborne sanitation. Pit latrines are used only in the Epworth squatter area. Whether a household has the exclusive use of sanitary

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\* Note that the housing unit refers to the housing structure, which can be occupied by one or more households.

facilities or shares these with others is closely related to the occupancy pattern. In areas with many lodger households as well as in hostels, more households share bathrooms and toilet facilities.

- 90% of all households in the survey have water connections on their stands either inside or outside the house. Communal water points only occur in hostels; the households in Epworth's squatter area use wells.
- 52% of all households in the survey have electricity in their dwellings. Generally, the older neighborhoods within the city boundaries are best served. Although it is Government policy to bring electricity to all high-density areas, budgetary constraints of the City Council have caused serious delays in providing electricity connections to newly developed areas or areas recently incorporated into the city boundaries. Glen View and Dzivarasekwa have the fewest connections of all areas included in the sample (excluding Epworth), a reason for complaint for many residents during interviewing.
- 40% of the households have the exclusive use of a kitchen; about 40% of households cook in their living rooms, predominantly the lodgers and those households sharing accommodations. Kerosene cookers are used by the majority of households (54%), while 30% cook on electricity and 15% usually cook on wood fires.

#### IV. SOCIO-DEMOGRAPHIC STRUCTURE

##### A. INTRODUCTION

The purpose in obtaining information on the socio-demographic structure of the population is twofold:

1. For an assessment of the overall housing needs of the population, direct information is required on the age and sex structure and household composition. This aspect is considered in this chapter.
2. Several of these characteristics are relevant in determining people's housing preferences and thus are related to the demand for housing (see Chapter VI).

An analysis of the data showed that there were marked differences in age structure, household size and composition of the population in different neighborhoods and between tenure groups.

##### B. AGE AND SEX STRUCTURE

The large majority (90%) of heads of household are male (see Table IV). There are slightly more female-headed households only among lodger and squatter households. This is due to the fact that, until about 5 years ago, eligibility for ownership or rental accommodations was restricted to male heads of household. Although widows were allowed to stay on the property after the death of their husbands, women were not eligible as owners or main-tenants if they were single heads of household, even with children. Presently, women are eligible for Council housing if they can demonstrate they have responsibilities as parents.

Owners and main-tenants have a remarkably similar sex and age structure (Table IV). Owner and tenant heads of household are relatively older, with over a third of all owners being over 45 years old. Lodgers are by far the youngest group, with close to 25% of all heads of household under 25 years of age.

As was pointed out in the Introduction, the mobility of the urban population within the city was (and still is) constrained: a head of household can qualify only once to acquire a house rented out or financed by the city.\* This will have an impact on the mixture of income groups in the high-density areas (see also Chapter V). As is illustrated by the data in Table III,

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\* Only tenants of hostel units are able to acquire alternative Council housing.

TABLE III

AGE STRUCTURE AND LENGTH OF RESIDENCE OF  
HEADS OF HOUSEHOLD BY HIGH DENSITY AREA, 1982

Age of Head of HH	Mbare	Highfield	Mufakose	Tafara	Kambu- zuma	Dzivara- sekwa	Glen Norah	Glen View	Hostels	Epworth Squatters
	%	%	%	%	%	%	%	%	%	%
<25 years	1	11	7	10	9	8	11	14	23	5
25-34 years	19	32	20	22	38	28	29	52	26	38
35-44 years	25	23	40	36	29	45	41	27	36	33
45-54 years	22	21	17	17	16	14	13	6	8	15
>54 years	33	13	16	15	9	5	6	2	7	10
<hr/>										
<u>Length of Residence in the Area</u>										
<6 years	22	24	11	19	46	35	40	93	54	95
6-10 years	9	18	21	32	20	22	40	7	16	5
11-15 years	8	10	31	40	7	30	9	-	6	-
16-20 years	10	14	24	6	23	10	5	-	10	-
21-25 years	7	16	7	2	4	4	3	-	6	-
>25 years	42	14	2	1	-	-	3	-	8	-

n = 1060

the same factor can be seen to have influenced the age structure and the type of households found in the various neighborhoods. At the time a new neighborhood was built, houses were allocated mostly to young families who would generally stay in the same house as long as they remained in the city.

Therefore, the age of the neighborhood is reflected in the relative age of a majority of the heads of household living in that neighborhood (see Table III). In areas where lodging is more common (see Table I), it is sometimes possible to distinguish two peaks in the age structure, especially in the older neighborhoods (e.g., Kambuzuma). In new ownership areas, such as Glen View, the ages of owners and lodgers overlap.\*

### C. HOUSEHOLD SIZE AND COMPOSITION

Of the owner households, 75% consist of husband and wife, children, often grown children with their wives or husbands, and sometimes other relatives living together. A similar pattern is found among the tenants, except for a higher percentage of single person households, largely due to the fact that hostel tenants are included in this category. While one-third of the lodgers live alone, it should be emphasized that even among this group, 44% of the households consist of a couple with children. Only in very few cases do other relatives live with lodger heads of household.

Overall, it is important to note the predominance (approximately 60%) of complete families consisting of husband, wife and children and/or other relatives living in the urban area. Only 17% of all households are one-person households.

The mean household size (unweighted) of urban households is 4.5. Again, there are marked differences between different tenure groups, with lodgers having 2.7 persons/household and owners 5.8 persons/household; tenant (4.5 persons/household), and squatter households (5.0 persons/household) are intermediate.

The average household's composition is also related to the age of the neighborhood. Almost 30% of the population of the high-density areas have lived in town for over 25 years. The majority of long-established households live in the oldest neighborhoods (see Table III). This is reflected in the fact that these households have the highest percentage of the extended type of family and, thus, of larger households. Each neighborhood therefore has a distinct character related to the number of years since its initial development, which is reflected in the stage of family development of the majority of households.

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\* In almost all neighborhoods an influx of new arrivals around five years ago stands out in the data; this corresponds to a period of escalation in the liberation struggle when many people came to urban areas to escape the deteriorating security situation in the rural areas.

TABLE IV  
1 of 03

HOUSEHOLD\* CHARACTERISTICS PER TENURE GROUP  
HARARE HIGH DENSITY AREAS, 1982

	Owner Household %	Tenant Household %	Lodger Household %	Squatter Household %	Total % n = 1,0
<hr/>					
1. <u>Sex: Head of Household</u>					
- Male	93	93	88	89	91
- Female	07	07	12	11	09
<hr/>					
2. <u>Age: Head of Household</u>					
- <25 Yrs	02	09	22	06	10
- 25-34 Yrs	22	27	54	37	33
- 35-44 Yrs	40	34	17	34	32
- >44 Yrs	36	30	07	23	25
<hr/>					
3. <u>Average Household Size:</u>	5.8	4.5	2.7	5.0	4.5
<hr/>					
4. <u>Household Composition</u>					
- Single Head	06	19	32	03	17
- Couple w/o Children	02	06	12	03	06
- Single w/Chil. and/or Friends	17	21	12	17	17
- Couple w/Chil. and/or Friends	75	54	44	77	59

\* A household is defined as a group of people living and eating together.

TABLE IV  
2 of 03

HOUSEHOLD CHARACTERISTICS PER TENURE GROUP  
HARARE HIGH DENSITY AREAS, 1982

	Owner Household %	Tenant Household %	Lodger Household %	Squatter Household %	Total % n = 1,06
<b>5. <u>Number of Habitable Rooms*</u></b>					
- 1 room	08	25	84	--	35
- 2 rooms	14	21	11	23	17
- 3 rooms	29	23	01	34	19
- 4 rooms	38	19	01	29	20
- 5 rooms	05	04	--	11	03
- 6 rooms	06	--	--	03	02
- 1 room shared w/other HH	--	03	01	00	02
- 1 room shared w/2 other HH's	--	02	--	--	01
- 1 room shared 2/3 other HH's	--	03	01	--	02
<b>6. <u>Nuclear Family in Rural Areas</u></b>					
- No Nuclear HH Members	72	63	71	83	--
- Spouse Only	03	03	01	--	--
- Spouse and Children	16	24	18	06	--
- Children Only	09	10	10	11	--
<b>7. <u>Land Ownership in Rural Areas</u></b>					
- No Land	54	60	66	74	60
- Communal Land	09	04	07	03	06
- <5 acres	25	24	22	20	24
- 5-10 acres	04	04	02	--	03
- 11-15 acres	04	05	01	--	03
- 16-20 acres	--	01	--	--	--
- 21-25 acres	--	--	01	--	--
- no answer	04	02	01	03	04

\* Habitable rooms include living and bedrooms, and kitchens if used for living and sleeping.

TABLE IV  
3 of 03

HOUSEHOLD CHARACTERISTICS PER TENURE GROUP  
HAR. E HIGH DENSITY AREAS, 1982

	Owner Household %	Tenant Household %	Lodger Household %	Squatter Household %	Total % n = 1,06
8. Length of Residence In Town					
- <1 Year	--	--	03	--	01
- 1-02 Yrs	01	04	06	06	04
- 3-05 Yrs	03	07	19	14	09
- 6-10 Yrs	09	14	25	09	15
- 11-15 Yrs	13	10	18	03	13
- 16-20 Yrs	19	13	11	14	14
- 21-25 Yrs	19	15	08	17	15
- >25 Yrs	35	36	10	37	29

#### D. RELATIONSHIP WITH RURAL AREAS

The urban household structure does not always reveal the total household situation of the heads of household living in town. Often, a part of the nuclear family (direct family consisting of spouse and children) of the head of household lives in the rural areas. In assessing housing demand, it is important to know whether or not the head of household would prefer to bring his family to live with him in town (but does not yet do so because of his housing situation), or is not planning to bring his family in the future. In other words, the question is whether lodging or room sharing is a stage in the normal cycle of migrants moving to town which is forced upon them by lack of urban housing, or whether lodging or sharing of accommodations reflects a rural focus and a preference to maintain a rural family life.

Of course, there is considerable movement between urban and rural areas, with wives often joining their husbands who work in town during the rather long off-farm season, or children living with a parent in town for schooling. The time of the survey is therefore an important variable to be taken into account in the interpretation of the data. The month of May, when the surveys were carried out, is not a busy time for farming in the areas where most of our respondents come from (Mashonaland East, 29%; Manicaland, 19%; and other areas around Harare). Thus, if anything, during this season more families would be expected to be in town.

However, only 40% of the heads of household owned land in the rural areas, and it is thus not surprising that close to 70% did not have an immediate family member living in the rural area. These numbers agree with the finding of the high percentage of complete families living in town.

Private ownership of rural land or the entitlement to a part of communal land do not, by themselves, indicate a preference for rural versus urban living, nor is it an indication of investment preferences with respect to urban housing. Owners of urban housing have, if anything, more land in the rural areas than tenants, lodgers or squatters. Possibly, due to their longer residence in town, the owners have had a longer period of time over which to accumulate savings from urban wages and have invested in both urban and rural property. Moreover, only in recent years has urban living been presented as a permanent way of life, rather than as a temporary stage after which one would have to return to the security of the rural areas. In this situation, great importance has always been given to the acquisition of rural land. Since many owners of urban housing obtained the ownership certificate of their house only recently, it is difficult on the basis of these general data to draw any conclusions on the impact that urban home ownership has on preferences for acquiring rural property. A more detailed analysis of the survey data may provide further insights into the relationship between urban and rural investment priorities and how they have changed over time.

An interesting differentiation in contacts with the home village must be pointed out between the groups generally associated with the poorest urban housing conditions, namely the lodgers, squatters and those sharing a room with other households in hostels. In general, the lodgers have little contact with the rural areas and do not maintain much of a material connection, as indicated by the fact that this group does not often make regular payments back home and does not (yet) own much property in the rural areas. This is, of course, partly influenced by the fact that lodgers as a group are younger and, therefore, fewer of them are married and have built a house in the rural areas. However, this group also shows a high priority for improving their urban housing situation, e.g., in their expressed willingness to pay more for better housing and in the fact that 56% of the lodgers would prefer to own a house in urban areas (see Chapter VI). These factors indicate a serious commitment to urban living. In contrast, the majority of heads of household in the hostels (58%) have their immediate household members at home; this group most often has a rural holding and a house in the rural areas and has the highest regular payments to relatives at home of any of the different groups of urban residents distinguished in the survey. Clearly, the inhabitants of hostels tend to consider urban living as a temporary phase. The spending priorities of this group also demonstrate the low priority this group gives to urban housing. Although 43% of the inhabitants of hostels said they were looking for another house, they were seldom prepared to spend considerably more per month for housing than they do now, and only 36% of them expressed a preference for owning a house in town (see also Chapter VI).

The squatters are another group with a predominantly urban orientation. Of all tenure groups, they are the least likely to have any rural property or to have family in the rural areas. This is due to the fact that more than half of the squatter households have come from outside Zimbabwe and thus have no birthright in any of the communal areas. The majority left their homeland 20 to 25 years ago, and do not plan to return. The semi-rural condition of the squatter area suits their situation particularly well, and the great majority are very satisfied with their present neighborhood and express moving to another house as a low priority (see further Chapter VI).

#### E. MIGRATION

The stable urban residency of the households of the high-density areas has been mentioned earlier (see Tables III and IV) -- more than 35% of all owners, tenants and squatters have lived in Harare for more than 25 years. Figures on net yearly migration into the city are difficult to obtain without adequate longitudinal population statistics showing in-and-out migration. At this time, only a crude estimate of the immigration rate can be obtained on the basis of this single time-point measurement.

The rate of migration into the city as indicated by the percentage of all heads of household who arrived within the past year is fairly low (1.1%). However, this number probably underestimates the true rate of immigration, since many recent immigrants may be expected to start living with relatives in town before establishing their independent quarters. A more realistic estimate of the rate of immigration may be obtained from the number of heads of household who arrived over the past two years in Harare. This number indicates an immigration rate of 1.9% per year. This rather low figure is, of course, influenced by the rapid growth of Chitungwiza, the satellite town of Harare which accommodated much of the potential growth of Harare (see below). The majority of more recent arrivals in Harare (over the past five years) are lodgers and Epworth squatters (see Tables III and IV).

While there is a group of long-established urban residents in the Epworth area who have lived in town for more than 15 years, Table IV shows convincing evidence of an influx of new urban migrants dating from the time of the liberation struggle and the period after Independence. Moreover, almost all heads of household interviewed in Epworth had come to the area within the past five years (see Table III) and 75% of them within the past two years (many of these had come from other areas in Harare). Obviously, this area has one of the highest growth rates of the city and its development must be monitored closely in order to avoid major planning problems in the near future.\*

#### F. TOTAL POPULATION GROWTH AND HOUSING NEEDS

The total population in the high-density areas covered by the survey and weighted to correct for the under-representation of lodgers is estimated at approximately 90,000-95,000 households and 410,000-428,000 persons (at the time of the survey preparation). If corrected for high-density areas not included in the survey (see Appendix II), these figures are approximately 100,000 households and 450,000 persons living in the high-density areas of Harare.

Since 45% of the total population in the sample is under 15 years of age, only slightly below the age distribution for all of Zimbabwe, it may be assumed that the natural growth of the Harare population will approach the national yearly average. While until recently the national yearly growth figure generally was taken to be 3.6%, recent informed estimates based on preliminary results from the 1982 census indicate a much higher

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\* As estimates of the total number of households in Epworth (2,500) have been based on an account of homesteads from aerial photographs of the area taken in December 1981, at the present rate of immigration these figures may be somewhat out of phase with the other data from Harare, collected in April-June 1982. The sample of households was drawn from the fast growing squatter area in Epworth, and not from the semi-rural villages (also included in the 2,500 homesteads).

figure of 4.3% (or even higher). Although no definite figures from the census can be expected for some time, it seems reasonable to work with the higher estimates for a preliminary housing needs assessment of Harare, and a natural growth rate of 4.3% will be taken as the basis for further estimates in this study. Combining this figure with an estimated urban immigration rate of 1.9% in Harare, an annual growth rate of 6.2% for the population in the high-density areas is obtained. For the coming year this would amount to 28,000 persons or approximately 6,200 households.

In order to make an estimate of future needs for new housing, the data for the growth of Harare must be combined with the population increase of the town of Chitungwiza. As mentioned before, new construction in Chitungwiza will be discouraged. Chitungwiza was developed only to serve as a labor pool for Harare and no employment opportunities were created there, nor were other facilities provided which were crucial to the establishment of an independent urban area. The present policy is to provide services and facilities to Chitungwiza rather than expand its residential areas. The greater Harare City area will thus have to cater to the needs of the population increase in Chitungwiza.

Currently in Chitungwiza there are approximately 28,000 housing units, and an estimated 56,000 households (there is approximately one lodger household per housing unit in Chitungwiza). The total population of Chitungwiza comes to approximately 200,000, assuming a similar mean household size for owner and lodger households as found in Harare.

The larger number of lodger households in Chitungwiza may be expected to represent a greater contribution of immigration to the overall growth rate. As shown in Table IV-8, the length of residence of the lodger population over the past five years indicates that the rate of immigration of the lodger population has been markedly higher than that of the population as a whole (3% vs. 1.9%). Using the same estimates for the population of Chitungwiza, the rate of growth by immigration would amount to 2.2% per year and the overall growth rate to 6.5%. For the coming year, this gives an approximate number of 3,600 households from Chitungwiza to be added to the housing needs of greater Harare. Thus, a total number of at least 9,800 new households will have to be housed during the coming year,\* i.e., a compounded increase of 6.3% over the combined populations of Harare's high-density areas and Chitungwiza.

#### G. HOUSING BACKLOG AND POTENTIAL DEMAND

The housing backlog is, in general, not a very useful figure for immediate planning purposes; however, even a crude estimate of backlog in housing

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\* This figure excludes growth in the domestic worker population living in low-density areas.

provision can point out potential dangers of increased overcrowding in existing housing and, more important, of overspill in squatter areas, if the housing production cannot meet at least the requirements set by the annual increase of the population.

In the present situation in Harare, a definition of housing backlog should not be primarily focused on the physical quality of existing housing,\* but on accessibility to basic services and privacy requirements. The most obvious indications of a housing backlog or shortage are the existence of a squatter area or unserviced housing area in Epworth; the large number of lodger households sharing a housing unit with the main occupant; the extended families with independent income earners doubling up because no housing is available; and those households sharing rooms in the hostels.

However, such a backlog figure is not informative about the potential demand for new or improved housing from the present residents. It is more meaningful to include (apart from the squatter households) only those households willing to pay more for improved housing conditions and actively looking for another house, especially those households looking for a home of their own.

For the purpose of this study, the following categories of households could give an indication of the housing shortage:

1. Epworth squatters. They are included, not so much due to their actual poor housing conditions or their willingness to pay more for better housing, but rather because this group embodies the most obvious expression of a shortage in formal housing and infrastructure. 2,500
  
2. Financially independent households/members living with extended family. Since the majority of the houses are too small to accommodate a couple together with other adults of both sexes, it may be assumed that most persons in this latter category would prefer to have their own dwelling. About 17% of all households have members in this category. Estimates for Chitungwiza assume a similar percentage of owner/main-tenant households to have adults in this category. Not included are, of course, wives earning independent incomes and relatives living with single heads of household (these are usually elderly, widowed heads of household living with their children). 12,700

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\* Interviewers in the survey (who lacked technical training) qualified only 13% of all housing units as "poor"; included in this figure were temporary structures in Glen View as well as squatter areas and hostels. The definition of poor in each case was different, e.g., physical quality, lack of sanitary facilities.

The total number of doubled-up households is approximately 17,000 for Harare and 4,200 for Chitungwiza. Assuming a similar preference for home ownership as for lodger households (60%) the potential demand for houses by this category would be 12,700.

3. Lodgers. Of all lodger households in the survey 80% are prepared to pay more for improved housing conditions, and approximately 60% of the lodgers expressed a preference for owning a home. This latter percentage is more relevant to this study because of present Government policy concerning low-cost housing provision. 34,800

The total number of lodger households can be estimated at 30,000 for Harare and 28,000 for Chitungwiza. The approximate number of lodgers interested in home ownership is thus 60% of 58,000.

4. Tenants of Hostel Accommodations. Only approximately 35% of the 13,000 hostel occupants are interested in acquiring their own home. (See IV-D.) 4,500

Total estimated housing shortage for Harare and Chitungwiza. 54,500

This estimate of the housing shortage is higher than that indicated by the current waiting lists in Harare and Chitungwiza. This difference is only partly due to the fact that not all of those included in the backlog figure will in fact be actively looking for a house or have their names placed on a waiting list. Many of these heads of household do not qualify for Council housing, for example, because they are single. However, as discussed in Appendix IV, there are reasons to assume that, in its present form, the waiting list does not even adequately reflect the number of eligible households looking for a house.

## V. EMPLOYMENT AND INCOME STRUCTURE

### A. INTRODUCTION

The primary objective of a study of the employment and income structure of the low income population is to assess a range of potential affordability levels of the target population. For this purpose, it is important to assess not only the main income of the head of household, but also the stability of that income, and the possible contribution of secondary sources of income of the head of household and/or of other members of the household (income composition). Together, these factors contribute to establishing the standards of the housing to be provided. This information is especially relevant in a situation such as that existing in Zimbabwe, where little or no reliable income data is available from other sources.

Special features of design and location may be incorporated on the basis of a knowledge of the requirements of dominant employment characteristics of the target population.

Possibilities for various construction programs such as self-help construction may be dependent on income and saving patterns and on the occupational structure of the target population, not only because of the availability of specific skills related to house construction, but also, more important, because of the availability of time of various household members. Taken together, information on income and employment structure is essential to design a housing program that is geared towards the needs and potentials of the target population.

### B. EMPLOYMENT STRUCTURE

The main characteristics of the employment structure of the population of the high-density areas in Harare are shown in Table V:

- The most striking characteristic of the present urban employment structure is the fact that the large majority (85%) of all heads of household are permanently, full-time employed. The stability of employment is also remarkable: only 7% of the heads of household have had their jobs for less than one year, while over half of all heads of household had been employed for more than five years in their present jobs.
- Private sector employment is predominant (65%), and about 50% of all heads of household are employed in the productive sector, e.g., construction workers, factory laborers, machine operators.

TABLE V

EMPLOYMENT STRUCTURE  
HARARE HIGH DENSITY AREAS, 1982

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<u>Employment-Head of Household</u>	<u>Percentage</u>
<hr/>	
1. <u>Employment Status</u>	
- Unemployed	07
- Public Sector	19
- Private Sector	65
- Self-Employed *	09
<hr/>	
2. <u>Sector of Economy</u>	
- Unemployed	07
- Professional, Technical Workers	04
- Administrative, Mechanical Workers	01
- Clerical Workers	12
- Sales Workers	06
- Service Workers	21
- Farm Laborers	01
- Production and Transportation Workers	47
<hr/>	
3. <u>Job Security</u>	
- Unemployed	07
- Permanent Full Time	85
- Permanent Part Time	02
- Temporary	02
- Casual	03
- Seasonal	01

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n = 1060

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\* Most of the self-employed are licensed (66%)

- 9% of all heads of household are self-employed, mostly in one-person establishments in the production and services sector, e.g., tailors, brick layers, launderers, hair dressers. Most self-employed persons are not part of the "informal sector"; 66% of all the self-employed are fully licensed in their trade. Sometimes, the wives of heads of household are engaged in small-scale self-employment activities. A study of the neighborhood distribution of self-employment demonstrated that the highest numbers of self-employed are found in the older neighborhoods of Mbare and Highfield and in the Epworth squatter area.
- Only 4% of heads of household mentioned having a second job, usually in a self-employed capacity, e.g., trader, carpenter, painter, tailor (not shown in Table V).
- Only 8% have a main occupation relevant to house building (carpenter, brick layer, plumber, painter).
- The majority of households (75%) have only a single income earner. This pattern is even more pronounced among married couples, with or without children, of whom about 85% have no secondary source of income. On the other hand, households where relatives or friends are living, often have more than one income earner per household; for instance, for single heads of household living with relatives or friends, 62% of the households derived their total income from two or more earning household members.
- 7% of all heads of household are unemployed. Unemployment of the head of the household is most predominant in the Epworth squatter area and in the older sections of the city, namely Mbare, Mabvuku and Highfield (including the hostels). These neighborhoods are characterized by older, larger families who have lived in town for a long time. Many of the unemployed heads of household are, in fact, laid off or retired because of their age or because of health problems and are taken care of by other household members. This explains why only 3% of the households have no source of income while 7% of the heads of household are unemployed.
- Over 40% of all heads of household work in the industrial area and 21% work in the town center. This places heavy demands on the transportation system, especially during peak hours and many people have complained about long waiting times for buses.

This full employment picture of heads of low income households has important consequences for housing policies. A stable source of income is a necessity for investment in home ownership, which is emphasized by government also for the low income sector. However, the full-time employment of heads of household will have an impact on the participation of the home owner in the building process (see Chapter V). The fact that at the most 8% of the housewives are regularly employed indicates that they will be around the house much more often. This could make them an interesting focus for self-help training or building activities.

### C. INCOME STRUCTURE

The income from the main occupation was disclosed readily and with precision by most interviewees. Information on income from secondary occupations (4% only) or income from subletting, pensions and donations by relatives (3%) and from farm production, was usually obtained but with less precision. Since the Rent Control Act places a limit of Z\$8 on the rate of rent one is allowed to ask per room, many main-tenants were reluctant to disclose the amounts received from subletting, or even to admit the presence of lodgers at all. The price of a room is generally around Z\$11 (see Table VI) and total income from subletting was generally disclosed to amount to no more than Z\$30.

Table VII shows the income differentiation of the high-density areas included in the survey for the total income of the heads of household and of the household as a whole, including contributions of other household members to the household income (mostly below Z\$50). The median income of heads of household of the survey population is Z\$132 and the median of total household income is Z\$137.

On the basis of these survey findings, a consultant for the HDSB of the Ministry of Housing calculated the median income for all of Harare. For this calculation the present survey data were extended with incomes of an estimated 42,000 domestic workers living in the low-density areas not incorporated in the survey. Their incomes were assumed to be in the Z\$50-70 bracket (confirmed by the small random sample of domestic workers which was carried out as a separate part of the present study). Furthermore, the calculations incorporated an estimated income of high income groups, based on an update of the income differentiation found in a survey of this group of the population carried out in 1978 by the Central Statistics Office. On the basis of these extrapolations, the median income of the population of Harare was estimated to be Z\$175.\*

There is some differentiation in the median income of the different tenure groups in the high-density areas. The following data were obtained

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\* The detailed income differentiation is shown in Appendix V.

TABLE VI

SUBLETTING IN HIGH DENSITY AREAS : HARARE

<u>Number of</u> <u>Rooms Sublet</u>	<u>%</u> <u>(n= 668: excluding lodgers)</u>
- none	75
- 1 room	13
- 2 rooms	06
- 3 rooms	02
- 4 rooms	02
no answer	02

<u>Income Subletting</u> <u>Z\$ Per Month</u>	<u>%</u> <u>(n=170: only those subletting)</u>
< 10	29
11-30	36
31-50	12
51-70	02
131-150	04
151-200	06
200	05
no answer	06

TABLE VII

INCOME STRUCTURE \*  
HARARE HIGH DENSITY AREAS, 1982

<u>Z\$ Per Month</u>	<u>Household Income</u>		<u>Income Head of HH</u>	
	<u>%</u>	<u>Cum. %</u>	<u>%</u>	<u>Cum. %</u>
Unemployed				
- No Income	3	3	7	7
< 10	-	-	1	8
11-30	2	5	2	10
31-50	3	8	3	13
51-70	4	12	4	17
71-90	3	15	2	19
91-110	14	29	15	34
111-130	17	46	17	51
131-150	11	57	10	61
151-200	16	73	16	77
201-250	9	82	7	84
251-300	6	88	5	89
301-350	3	91	3	92
351-400	2	93	2	94
401-450	1	94	1	95
451-500	1	95	1	96
501-550	1	96	1	97
551-600	1	97	1	98
> 600	3	100	2	100
	n=985		n=990	

\* Excluding the Domestic Worker Survey (38) and non-response.

from the survey material:

<u>Tenure Group</u>	<u>Median Income</u>
Owners	Z\$150
Tenants	Z\$128
Lodgers	Z\$128
Squatter Owners	Z\$ 90

Table VIII shows the median- and modal income range for the different housing areas in the survey. The difference between the median- and modal values can be taken as an indication of the heterogeneity of the income distribution within each neighborhood. These data confirm the expectations that, as a consequence of the limited mobility of home owners and main-tenants, many of the present neighborhoods incorporate a considerable differentiation in income level. A more homogeneous income distribution is indicated for the heads of household in the hostels, for the domestic workers, and in Tafara. The indication of homogeneity of income in Kambuzuma is influenced by the large proportion of lodgers with lower incomes, decreasing the median income figure.

The significance of this differentiated income distribution in many of the high-density areas of Harare should be emphasized. It can contribute greatly to maintaining also a more differentiated social structure and could help avoid some of the problems associated with the development of homogeneous urban low-cost housing areas. In the development of new low-cost housing areas serious consideration should be given to the possibility of offering a variety of housing options within each area, designed to attract people of different income groups. This approach could help to maintain a similar economic heterogeneity in the newer developments, in a situation without official restrictions on mobility.

The income distribution has clearly been influenced by recent moves to increase the minimum wage to Z\$105 (Z\$55 for domestic workers). If these wage increases can be maintained in real income terms, this will bring increased security of urban income for the low income population. This development could lead to (among other things) a change in expenditure patterns on urban housing and a stimulation of private investment in low-cost housing. A readiness for investment in housing in the city, given suitable housing options and adequate resources, does exist. This is indicated by the pattern of house extensions discussed earlier (see Chapter III) and by the interest in home ownership expressed by the survey population (see Chapter VI).

TABLE VIII

MODAL AND MEDIAN INCOMES OF HEADS OF HOUSEHOLD  
PER HIGH DENSITY AREA, HARARE 1982\*

	<u>Modal Income Range in Z\$ per month</u>	<u>Median Income in Z\$ per month</u>
Dzivarasekwa	91-110	120
Glen Norah	111-130	150
Glen Norah Flats (17)	551-600	450
Glen View	111-130	145
Mbare	91-110	135
Highfield	111-130	140
Kambuzuma	151-200	175
Mufakose (two modes)	91-110 151-200	135
Tafara	111-130	115
Single Hostels	91-110	105
Family Hostels (14)	151-200	165
Epworth Squatters	91-110	80
(Domestic Workers in Low-Density Areas)	51-70	55

\* Unemployed included

The numbers in brackets give the total number of interviews carried out in the area.

#### D. SAVINGS AND HOUSE FINANCING PATTERNS

A further important parameter, relevant for the design of housing finance systems, is the pattern of savings, and, especially the ability to save as a function of income. Relevant data are shown in Table IX. Not surprisingly, those with higher incomes tend to have higher savings, and with increasing income level, a greater proportion of the households have savings. A threshold pattern emerges with a fairly constant amount of savings (of around Z\$130) for the income groups between Z\$71-200. Overall, 40% of the households did not have any savings (or did not admit to having any).

Cattle ownership as a form of savings was also investigated, since cattle is an important asset and indicator of wealth. Cattle will be sold more readily than other assets like land in case an urban household would want to invest in housing and needs cash for house building. Of all heads of household, 35% own cattle, but the large majority had less than five heads of cattle.

The majority of those who have savings in cash keep their savings with one of the building societies (29%) or in the Post Office (16%). In general, the Post Office caters to a predominantly lower income group, while the building societies have a much wider income range of depositories. It is of interest that the low income groups form an important clientele of the building societies.

The building societies are presently, however, hardly involved in financing house building in the high-density areas since current regulations prohibit them from giving out a mortgage on property with a value of Z\$6,000 or less. Only in the Kambuzuma home ownership area did 5% of the owners receive a loan from building societies. At present, a change in these regulations as a way to stimulate the involvement of building societies in low cost housing financing is under study.

The majority of house owners in the self-help projects in Glen View and Kambuzuma financed their homes from their own savings; 60% and 85% respectively did not receive any loans at all during the house building process. In Glen View, where building material loans were available, 16% of the owners mentioned having a Council loan. However, it was not always clear whether a material loan was referred to, or the Council's financing of the stand and infrastructure for which households make monthly repayments. Of Glen View owners, 4% received loans from their employers and 3% from a commercial bank.

The financial assistance of relatives was not mentioned in projects where major new construction was carried out. Relatives were called upon more readily for short-term financing of minor extensions or improvements of the house.

TABLE IX

S A V I N G S

HARARE HIGH DENSITY AREAS, 1982

Income of Head of Household Z\$ Per Month	Average Amount of Savings per Income Group in Z\$ (of those with savings)	Percentage of Income Group without Savings
<10	--	100
11-30	75	80
31-50	160	68
51-70	90	71
71-90	150	59
91-110	120	52
111-130	115	43
131-150	125	26
151-200	180	30
201-250	270	21
251-300	255	14
301-350	400	19
351-400	520	5
> 400	500	--

n = 1060

no answer: 9%

\* Disproportionately influenced by one outlier.

Place Where Savings are Kept	Percentage of Total
No Savings	41
Post Office	16
Bank	09
Building Society	29
At Home	03
No Answer	01

n = 1060

The fact that such a large number of the present home owners depend on their own savings to build their home seems to indicate that many came from rather higher income groups, especially those who could afford to construct their houses rather quickly. The higher median income of owners is an indication that this may be the case. At a later stage, a more detailed analysis of the survey material could provide interesting insights on the relationship between income, speed of construction, and type of financing used by home owners. It seems clear, however, that there is an immediate need to develop financing systems for low-cost housing geared towards the needs of the majority of the below-median income group.

## VI. HOUSING PREFERENCES

### A. INTRODUCTION

Housing demand as an expression of what people are willing to pay for housing cannot be equated with affordability according to income. It is as much a function of a household's priorities for certain housing attributes and their relative scarcity. For the planning of new housing it is therefore important to make an assessment of spending priorities, especially since the Government of Zimbabwe prefers to limit subsidies for urban housing, and people will have to pay the cost of any new housing they may acquire.

In general, a household's expenditures on housing can be used as a first indication of its priorities and preferences for housing. However, as mentioned before, the functioning of the housing market in Zimbabwe has been severely restricted. Prices of houses, both for rentals and for monthly repayments on people's own houses, are fixed by the City Council. Rents are loosely ranked according to house quality, taking into account the size of the house, quality of utilities and sanitation, size of the stand and type of occupancy (shared or individual use). Monthly payments on new homes occupied on an ownership basis are based on an approximation of actual costs of the stand and services and/or superstructure provided. Only when full repayments have been made can the homes be sold for market prices. Moreover, the current housing situation of the low income population in Harare is strongly influenced by the lack of mobility in the housing market open to people.

For this survey, the questionnaire was designed to obtain information on housing preferences in three stages. Starting with the present housing situation, the major structural characteristics of the house were identified, and interviewees were asked about their satisfaction and dissatisfaction with their dwellings and neighborhoods and about their present spending patterns related to housing.

After the interviewees had been prepared in this way to think about the different characteristics of their houses, further questions were asked about their first priorities for improvements. Subsequently, their willingness to pay for improved housing was probed. It was not feasible to have people put a price on each of their own priorities. However, the interviewees were quite able to work out an amount they would be prepared to spend for improved housing conditions, distinguishing two main attributes, namely:

- qualitative/structural components of the house or of the stand
- improved tenure conditions, in particular house ownership.

TABLE X/a

INCOME/MONTHLY HOUSING PAYMENTS : OWNERS

HARARE HIGH DENSITY AREAS, 1982

<u>Total Income - Head of Household</u>			<u>Monthly Housing Payments/Average Per Income Group</u>		<u>Prepared Spending for Better House Average Per Income Group</u>	
<u>Z\$ Per Month</u>	<u>%</u>	<u>Cum %</u>	<u>Z\$</u>	<u>% of Income</u>	<u>Z\$</u>	<u>% of Income</u>
Unemployed	07	07	15.50	--	--	--
< 10	--	--	--	--	--	--
11-30	01	08	14.50	73	--	--
31-50	03	11	18.00	45	18.75(2)*	47
51-70	05	16	17.65	29	--	--
71-90	02	18	20.00	25	27.50(1)	34
91-110	08	26	18.75	19	30.00(2)	30
111-130	15	41	21.50	18	19.00	16
131-150	09	50	18.20	13	25.00	18
151-200	16	66	18.40	11	26.50	15
201-250	09	75	19.00	08	28.50	13
251-300	07	82	20.50	07	34.75	13
301-350	04	86	24.00	07	38.75(2)	12
351-400	03	89	23.50	06	57.00(5)	12
401-450	01	90	20.00	05(2)	--	--
451-500	01	91	16.50	03	27.50(1)	06
501-550	01	92	40.00	08(2)	--	--
551-600	01	93	26.00	05	77.50(3)	13
< 600	04	97	20.40	03	47.80(8)	08
no answer	04	101.	20.20	?	--	--

n = 354

n = 351

n = 88

\* Where n per income group is 0 or less the number of cases is shown

TABLE X/b

INCOME/MONTHLY HOUSING PAYMENTS : TENANTS

HARARE HIGH DENSITY AREAS, 1982

<u>Total Income - Head of Household</u>			<u>Monthly Housing Payments/Average Per Income Group</u>		<u>Prepared Spending for Better House Average Per Income Group</u>	
<u>Z\$ Per Month</u>	<u>%</u>	<u>Cum %</u>	<u>Z\$</u>	<u>% of Income</u>	<u>Z\$</u>	<u>% of Income</u>
Unemployed	07	07	15.50	--	27.14	--
< 10	01	08	14.00	--	--	--
11-30	01	09	09.00	45	--	--
31-50	03	12	16.50	41	--	--
51-70	03	15	16.00	26	--	--
71-90	03	18	15.00	19	--	--
91-110	18	36	14.00	14	20.50	21
111-130	15	51	16.00	13	22.50	19
131-150	08	59	15.50	11	23.00	16
151-200	17	76	20.00	11	26.00	15
201-250	07	83	20.50	10	28.50	13
251-300	04	87	20.50	07.50	28.25	10
301-350	02	89	17.50	05	33.75	10
351-400	03	92	20.50	05	34.50	09
401-450	01	93	31.00	07	51.00	14
451-500	02	95	42.50	09	56.25	12
501-550	01	96	20.00	04	--	--
551-600	01	97	31.50	05	65.00 (4)	11
> 600	01	98	51.50	09	60.00 (5)	10
No answer	02	100	16.00	--	--	--
	n = 362		n = 359		n = 169	

TABLE X/c

INCOME/MONTHLY HOUSING PAYMENTS : LODGERS

HARARE HIGH DENSITY AREAS, 1982

<u>Total Income - Head of Household</u>			<u>Monthly Housing Payments/Average Per Income Group</u>		<u>Prepared Spending for Better House Average Per Income Group</u>	
<u>Z\$ Per Month</u>	<u>%</u>	<u>Cum %</u>	<u>Z\$</u>	<u>% of Income</u>	<u>Z\$</u>	<u>% of Income</u>
Unemployed						
- No Income	05	05	15.50	--	31.50	--
< 10	--	--	--	--	--	--
11-30	02	07	10.50	53	17.00(4)	85
31-50	02	09	12.50	31	15.00(1)	38
51-70	02	11	10.00	17	24.00(4)	40
71-90	02	13	10.50	13	25.00(3)	31
91-110	18	31	10.50	11	20.50	21
111-130	21	52	11.50	10	22.00	18
131-150	14	66	12.50	09	23.00	16
151-200	14	80	12.00	07	26.00	15
201-250	05	85	14.50	06	25.00	11
251-300	04	89	11.50	02	31.00	11
301-350	02	91	15.50	05	43.00(6)	13
351-400	--	--	--	--	--	--
401-450	02	93	17.50	04	53.00(3)	12
451-500	02	95	12.50	03	34.00(3)	07
501-550	--	--	--	--	--	--
551-600	--	--	--	--	--	--
> 600	01	96	17.50	03	54.00(3)	09
No Answer	03	99	--	--	--	--

n = 272

n = 271

n = 223

TABLE X/d

INCOME/MONTHLY HOUSING PAYMENTS : SQUATTER OWNERS

HARARE HIGH DENSITY AREAS, 1982

<u>Total Income - Head of Household</u>			<u>Monthly Housing Payments/Average Per Income Group</u>		<u>Prepared Spending for Better House Average Per Income Group</u>	
<u>Z\$ Per Month</u>	<u>%</u>	<u>Cum %</u>	<u>Z\$</u>	<u>% of Income</u>	<u>Z\$</u>	<u>% of Income</u>
Unemployed						
- No Income	11	11	2.50	--	--	--
< 10	03	14	2.50	25	--	--
11-30	03	17	--	--	--	--
31-50	11	28	02.50	06	--	--
51-70	17	45	02.50	04	--	--
71-90	06	51	02.50	03	--	--
91-110	23	74	03.75	03	--	--
111-130	11	85	02.50	02	--	--
131-150	03	88	02.50	02	--	--
151-200	03	91	02.50	01	--	--
201-250	06	97	07.50	01	--	--
251-300	--	--	--	--	--	--
301-350	--	--	--	--	--	--
351-400	--	--	--	--	--	--
No Answer	03	100	02.50	--	--	--

n = 35

Nearly all squatters paid under Z\$ 5.00 per month for housing (95%); 20% paid nothing and only 2% paid up to Z\$ 10.00

Since 80% does not want to pay more and of the 20% most only want to pay at the most Z\$ 20.00, no further calculations were made.

Tables X/a, b, c and d, present the results of the surveys concerning present housing payments, people's willingness to pay more, both for improved structural and locational quality of their housing and for improved tenure conditions, e.g., ownership (see also Table XI). Data are detailed per income group for each of the four main tenure groups, namely owners, tenants, lodgers and squatters.

In the next two sections, some of the findings presented in these tables will be discussed briefly. The last sections will focus on the specific housing and constructional preferences of those who would prefer to own a house.

#### B. PRESENT HOUSING EXPENDITURES AND PRIORITIES

In general, housing expenditures, as a percentage of income,\* are quite low, due to the large, partly subsidized housing stock catering to the lower income groups. The actual housing expenditures for residents of Harare's Local Authority Areas increase with income. However, this relationship is not linear and lower income households pay a larger proportion of their income for housing than higher income households. At the minimum wage level (Z\$91-110) households pay a mean of Z\$14.00 (14%) for housing (including service charges, etc.) per month; at the median income level for the high-density areas (Z\$111-130) households pay a mean of Z\$16.00 (12%); and at an income level of Z\$175 (the estimated median income for the whole of Harare) the survey population pays Z\$17.00 (10%).

The trend observed here, namely that lower income groups have higher housing expenditures as a fraction of income, than higher income groups, is quite common in other African countries. However, the situation in Harare is more extreme, probably because of the more rigorous restrictions placed upon urban house acquisition before Independence and the effects of the Rent Control Act.

While this pattern of housing expenditures is similar for the different tenure groups, it is interesting to note that there is quite a difference in the general level of housing payments for different tenure groups. Owners have the highest housing costs and squatters the lowest, and differences across income levels are minimal for each tenure group. (See Table X/a, b, c, d.) A summarizing table is given below, showing the housing expenditures for different tenure groups at relevant income levels.

---

\* Only the total income of the head of household has been used for calculations of the relationship between income and housing. The total income of a household with more than one income earner is mostly made up of the income of the heads and that of grown children or other relatives, and not predominantly by incomes of a husband and wife team. The grown children and other relatives are most likely to separate from the main family with increased housing supply.

	<u>Owners</u>	<u>Tenants</u>	<u>Lodgers</u>	<u>Squatters</u>
<u>Monthly Income Z\$91-110</u>				
- mean housing exp.	Z\$18.75	Z\$14.00	Z\$10.50	Z\$3.75
- % of income	19%	14%	11%	3%
<u>Monthly Income Z\$111-130</u>				
- mean housing exp.	Z\$21.50	Z\$16.00	Z\$11.50	Z\$2.50
- % of income	18%	13%	10%	2%
<u>Monthly Income Z\$131-150</u>				
- mean housing exp.	Z\$18.20	Z\$15.50	Z\$12.50	Z\$2.50
- % of income	13%	11%	9%	2%
<u>Monthly Income Z\$151-200</u>				
- mean housing exp.	Z\$18.40	Z\$20.00	Z\$12.00	Z\$2.50
- % of income	11%	11%	7%	2%

Other factors influencing present spending patterns for housing are the size and structure of the household. Whereas small households (up to three persons) pay an average of Z\$12.50 per month, expenses increase to a mean of Z\$27.50 for households of seven or more members. This trend is even stronger when only the number of school age children is taken into consideration. The fact that larger households are relatively more prominent among the owners (and tenants) and smaller households are more often lodgers (if only because of low allocation priority) contributes to the observed different spending patterns between tenure groups.

These data show that an element of choice for factors other than income is present in present spending patterns for housing, despite the strict controls on the housing market.

A choice in their housing expenditures was obviously also made by many of those who share their accommodations with other households in the hostels, in part because they give low priority to their urban living environment (also see Chapter IV). The majority of households in the hostels paid Z\$5 per month for rent (including utilities), among the lowest payments in Harare.

Thus, although housing expenses are not strongly related to income within the relevant income range, factors such as present tenure status, family size and priorities with respect to urban living do seem to influence a household's expenditure pattern on housing.

C. SATISFACTION WITH PRESENT DWELLING AND NEIGHBORHOOD

The most commonly expressed negative qualification of present housing conditions refers to the floorspace and utilities/sanitation provided. For instance, 28% of the heads of household mentioned as their most important problem a lack of adequate floorspace, or the small size of the rooms or the house. The small living area was mentioned as a problem especially by households living in one room or sharing rooms with other households, and by the larger extended households even if they had three to four rooms. Poor facilities were brought up by 21% of the interviewees, and most often by those households which had no electricity, or very poor sanitary facilities. Seven percent commented first on the house design or the physical qualities of the house (the latter point was brought up mostly by those households that were already housed in a three to four room house with kitchen, and whose most important housing problem was beyond the basic requirements for space and facilities).

Very few households mentioned the lack of a kitchen, or poor cooking facilities in general, as a problem, even though 40% of the households cook in their living room or bedroom and cooking facilities had been specifically discussed during the interview. Apparently, for households living in crowded quarters without a separate kitchen, the general requirement for more space is much more important than the need for a separate place to cook. The answers may have been influenced by the fact that men, as the heads of household, would more often answer the questions and priorities on housing characteristics would automatically be geared more towards their domain or use of the house.

A small percentage of the heads of household expressed dissatisfaction related to their specific tenure status. For instance, 7% expressed concern about the fact that their house was not their own (usually mentioned by lodgers living in one room only). Heads of household who shared their room with other households often complained about the lack of security for their belongings (6% of the total sample). The security problem was mentioned much more frequently by this group than the lack of floorspace.

Interviewees were often less specific about what they liked about their dwelling than about their dislikes. Owners generally expressed greater satisfaction with their dwellings than tenants or lodgers. More than 50% of the latter group could not even think of any single positive aspect. The most commonly expressed reason for satisfaction by owners and tenants was the fact that the house was "their own" whether in ownership or leased.

Housing expenditures were mentioned only sporadically, both on the negative side (too high) and on the positive side (low rent). Apparently, housing payments are not a major concern at present. Similarly, when asked about reasons for selecting their present neighborhoods, the monthly payments for housing were never mentioned. This is not unexpected in a

situation where housing payments are low in relation to income and where the range of payments is relatively narrow.

Predictably, the pattern of satisfaction or dissatisfaction with the present dwelling was, overall, positively related to the actual quality of the present house and the type of tenure. It is therefore understandable that a certain pattern of response occurred in the various neighborhoods. These patterns were complicated by the fact that certain neighborhoods are characterized by a specific composition of the population according to mode of tenure and/or type and size of household (see also Chapter III).

Concerning neighborhood selection, the majority of the heads of household (75%) said they did not select their present neighborhoods specifically, but had just found a house there or had been allocated one. Others selected their present neighborhood because they knew people there, or because they preferred the location as it was close to their place of work. In areas where home ownership was predominant, many heads of household mentioned that their main reason for moving there was the possibility of owning a house. Households which would prefer to live in another neighborhood (50%) most often mentioned closeness to place of work as the reason for their preference. However, only 18% were actively looking for another house. Of the Harare Local Authority Areas, Warren Park and Highfield were most often mentioned as preferred areas (by 7% of households each). It is interesting to note that more households preferred one of the former "white" suburbs as a place to live (15%).

The survey of domestic workers showed a very different picture. Although more than 50% would prefer to live in another neighborhood, only 5% were actively looking for another house. Hardly anyone wanted to live in any of the existing high-density areas, apart from Mbare (which is better situated in relation to low-density areas). Only a few domestic workers were enrolled on the waiting list. They were, generally, quite content with their present dwelling, although complaints about the smallness of the house were often made. Their willingness to pay more for better housing was much lower than for other tenants and lodgers (less than 30%), and they have a very low preference for home ownership (24%). (See Sections D and E.) Presently, nearly all domestic workers have a free house, but a relatively low cash salary.

These results of the small domestic workers survey confirmed the assumption (see Chapter II) that this category has a very different pattern of housing preferences and demand for housing, justifying the decision to exclude them from the overall stratified sample. While the age and sex distribution of the domestic worker heads of household does not differ significantly from that found in other neighborhoods, the household size and composition shows a marked difference. Nearly 75% live alone and those who are married have wife and/or children in the rural areas. As discussed before, this situation is, of course, dictated by the nature of their employment and income composition.

D. WILLINGNESS TO PAY FOR IMPROVED HOUSING CONDITIONS

Only half of all households indicated a willingness to pay more for housing if some of their priorities for improvement would be incorporated. For most of these households the first priority would be a larger house (mentioned by 50%) or home ownership (25%). Only a few mentioned their highest priority to be a larger stand or better toilet or bathroom facilities, which feature more highly as second priorities. Willingness to pay more for housing was highly correlated again with the actual quality (number of rooms, sanitary facilities and utilities) of the present dwelling.

This concentration of priorities on floorspace and ownership is influenced by the fact that it is especially the lodgers (who usually live in one room only) and tenant households who are prepared to pay more for improved housing: as many as 82% of the lodger households and 47% of the tenant households (as compared to 25% of the owners). Lodgers and tenants in the minimum wage bracket (Z\$91-110) are prepared to pay up to 21% of their income for housing (see Tables X/a, b, c, d). It must be noted that the figures given only include those households which are willing to pay more. The seemingly positive relationship between income and the amount a household is prepared to pay for housing is thus somewhat inflated, especially for owners (of whom only 25% were prepared to increase their housing expenditures). Squatter households were not prepared to pay more for better housing.

A summarizing table on the willingness to pay more for improved housing conditions for the different tenure groups is given below:

	<u>Owners</u>	<u>Tenants</u>	<u>Lodgers</u>
Percentage of tenure group willing to pay more	(25%)	(47%)	(82%)
<u>Monthly Income Z\$91-110</u>			
- mean amount willing to pay	-	Z\$20.50	Z\$20.50
- % of income	-	21%	21%
<u>Monthly Income Z\$111-130</u>			
- mean amount willing to pay	Z\$19.00	Z\$22.50	Z\$22.00
- % of income	16%	19%	18%
<u>Monthly Income Z\$131-150</u>			
- mean amount willing to pay	Z\$25.00	Z\$23.00	Z\$23.00
- % of income	18%	16%	16%
<u>Monthly Income Z\$151-200</u>			
- mean amount willing to pay	Z\$26.50	Z\$26.00	Z\$26.00
- % of income	15%	15%	15%

The income level appears to be a somewhat stronger determinant for the amount people are willing to pay for better housing than it is for present housing expenditures of households (see p. 49). It is also of interest that there are no apparent differences between tenure groups in the amount people are willing to pay for improved housing. However, as mentioned above, these figures refer only to households who are willing to pay more, i.e., about half of the households in the survey.

It appears that for households with an income below Z\$90 per month, income is a significant influence on the willingness to pay more for housing; nearly 75% of the households in this income bracket do not want to pay more than they do now. For households with incomes above Z\$90, it is especially the size and composition of the household, rather than the income level, which appear to determine whether households show a higher priority for housing. In all income brackets above Z\$90, a similar percentage of around 40% of the households do not want to pay more for housing, and it is especially households of three to five persons which are willing to pay more. The larger extended households are often already homeowners with a low priority for increasing housing costs.

#### E. PREFERENCE FOR HOME OWNERSHIP

Although home ownership is preferred by the majority (60%) of households in the high-density areas in Harare, there is a significant proportion of heads of household who would prefer renting a better home.

Preference for home ownership obviously varies with tenure status: apart from the present owners (76% of whom would prefer to own again a better house in the future), the lodgers have the highest percentage (56%) of heads of household who expressed a preference for owning a house. Among the tenants, only 46% are in this category. This relatively low figure for tenants is partly due to the fact that tenants of hostel accommodations show a very low preference for home ownership (35%). Domestic workers, characteristically, also have a high preference for renting (75%), a pattern that corresponds with the data on their housing expenditures and preferences discussed earlier (see also Chapter IV).

A further analysis of the socio-demographic characteristics of households preferring home ownership revealed that urban household composition and size are particularly important determinants for ownership preference: the larger households with children and/or other dependents (whether lodger, tenant, or present owner) tend to have a stronger preference for home ownership (see Table XI).

The length of residence in town does not appear to affect the choice for owning or renting to any major extent (excluding first-year arrivals who obviously prefer to rent). Even among the lodgers, interest in ownership is high for the relatively new migrants as well as for longer term residents.

The effect of employment security on housing preferences cannot be investigated in a situation where the great majority of respondents have a stable permanent job; the length of a person's present employment did not show a significant correlation with the preference for home ownership.

Interest of heads of household in home ownership is, however, significantly related to income level (see Table XII), and level of education of the head of household (income and education reinforcing each other). Above a threshold level of income (Z\$250-300 per month), there is an overwhelming preference for home ownership (80% of households in this income group) and other socio-demographic factors do not appear to influence this attitude to a great extent. However, for households with incomes around the Harare (estimated) median income of Z\$175, the preference for home ownership varies relatively little with income. The number of household members and the composition of the household play a more important role in determining the priority people in this category give to the ownership of a home. Households with an income below Z\$70 per month show a greater preference for renting.

The households interested in home ownership were further asked about their ability and willingness to pay a down payment and increased monthly payments. In both these aspects a similar relationship with income level, with a threshold pattern as described above, can be recognized (see Table XII):

1. Heads of household with monthly incomes in excess of Z\$250 are willing to pay a relatively constant fraction of their income (approximately 10-15%) in monthly payments for their own house (Z\$50-60 per month). The same group is also prepared to contribute a considerable down payment (Z\$350 or more). This information is in agreement with the high preference for house ownership among these households.
2. In the income category around the median income (Z\$100-250) two-thirds of the people who prefer ownership are prepared to pay a higher percentage of their income in monthly payments for their own house (approximately 20-30% of the income, increasing with lower monthly income - Z\$30-40). However, there is also a significant percentage which does not want to pay extra for home ownership (presumably those who are presently owners or tenants paying toward their own houses). The amount of down payments the majority of heads of household can afford is approximately Z\$75.
3. Relatively few households with an income below the minimum are interested in home ownership; but those who are interested are prepared to pay up to 45% of their monthly income for their house. Although many feel they are unable to pay a deposit, those households that can pay for down payments mentioned an average amount of Z\$50.

TABLE XI

PREFERENCE FOR HOUSE OWNERSHIP

HARARE HIGH DENSITY AREAS, 1982

	Owning Preferred %	Renting Preferred %	
<u>Household Composition</u>			
- Single Head	51	49	
- Couple without Children	48	52	
- Single with Children	68	32	
- Couple with Children	61	39	
- Single (with Children) and Other Relatives	50	50	
- Couple (with Children) and Other Relatives	76	24	n=1048 P=<0.0005
<u>Size of Household</u>			
- 1 person	47	53	
- 2 persons	53	47	
- 3 persons	48	52	
- 4 persons	58	42	
- 5 persons	69	31	
- 6 persons	64	36	
- 7 persons	61	39	
- 8 persons	75	25	
- 9 persons	83	17	
- 10 persons or more	78	22	n=1048 P=<0.001
<u>Nuclear Family in Rural Area</u>			
- no one	63	37	
- spouse only	77	23	
- spouse and children	53	47	
- children only	48	52	n=1060
<u>Education of Head of Household</u>			
- no formal education	40	60	
- grade 1-5	53	47	
- grade 6-7	59	41	
- form 1-2	65	35	
- form 3-4	82	18	
- vocational/professional	88	12	n=1052 P=<0.001

**TABLE XII**  
**HOUSING PREFERENCES OF HEAD OF HOUSEHOLD WHO PREFER OWNERSHIP BY MONTHLY INCOME**  
**HARARE HIGH DENSITY AREAS, 1982**

Income of Head of Household Z\$	Willing to Pay More for Ownership			Preferred Self Help Own House** % of Income Group	Preferred Downpayment** Z\$	No Downpayment** % of Income Group	Ownership Preferred % of Income Group
	% of Income Group	Monthly Payments for Ownership* Z\$	% of Income				
None	--	--	--	--	--	100	54
10	--	--	--	--	--	--	--
11-30	--	--	--	--	50	40	47
31-50	--	--	--	20	50	30	27
51-70	30	27.5	45	22	50	26	37
71-90	60	31.0	39	33	75	33	48
91-110	53	32.0	32	49	75	17	48
111-130	57	31.5	26	60	75	18	57
131-150	59	33	24	59	75	17	62
151-200	69	38	22	48	75	25	67
201-250	71	48	21	52	350	13	66
251-300	96	32	12	43	350	18	78
301-350	94	54.5	17	35	350	17	85
351-400	99	55	15	38	350	19	80
401-450	96	48	11	--	>750	25	82
451-500	100	51	11	25	>750	23	87
501-550	100	33	06	--	--	--	--
551-600	100	66	11	--	--	--	80
>600	100	70	--	18	>750	13	85
	n = 356			n = 598	n = 592		n = 1058

\* Only for those households that are willing to pay more.  
 \*\* Only for those households preferring ownership.

Most heads of household expect to pay down payments from their savings; a small percentage (20%) expect assistance from their employers.

#### F. PREFERRED CONSTRUCTION METHODS AND HOUSE TYPES

Presently, the Government of Zimbabwe is in the process of developing appropriate self-help strategies for low-cost housing provision. Apart from an early core housing project in the 1960's, recent self-help housing schemes have only been implemented over the last few years. Glen View is an 8,000 stand site-and-services project, where individual sewer and water connections and a toilet were provided. People built their own houses for which they could obtain a materials loan of up to Z\$800; Warren Park is a core housing project (3,500 stands) presently being implemented. A super-structure of one room and bathroom/toilet is already provided when people move into the project. Only the Glen View residential area was incorporated in this survey.

So, although the population of the Harare high-density areas has only a limited experience with self-help house building techniques and is used to being provided with complete, conventional housing, there is a general awareness of the change in housing policy.

In the survey, the interviewees who expressed a preference for home ownership were asked about their opinion of self-help house building methods and preference for particular housing options. The concept of self-help was explained to the interviewees as involving not only the building of the house by the owner himself (or his household members, friends or relatives), but also specifically the management of the house building process.

When interviewees were asked about their interest in participating in the building process of their own homes, more than half (55%) responded negatively. The least interested were present owners (37%), while lodgers and squatters showed the greatest interest (52%). As described below, many more of the lodgers interested in home ownership would apply for new self-help housing if given the chance (86%).

A positive correlation was also found with income. The income groups most interested in self-help (60%) are in the Z\$110-150 p.m. range;\* and those least interested are the households on either extreme of the income distribution. Those earning below minimum wage level had a low preference for self-help building methods. Many of the respondents were hesitant to commit themselves, afraid of not having the time or money available to complete the house. Households in the higher income brackets also have distinctly less interest in using self-help in the building of their own house (many house owners are in this category, reinforcing the relationship with mode of tenure).

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\* This may be related to the fact that recent self-help housing in Warren Park was advertised as being intended specifically for households with incomes in that range.

The majority of those interviewees with an interest in self-help building would prefer to hire a contractor to build their house. This is not surprising in light of the full employment situation of heads of household and the relatively low number of respondents with building skills. Only a small proportion expect to be able to build their house with household members (8%), friends (12%), or others (17%). The preference for hiring a contractor for house building is observed irrespective of income, household composition, tenure status or length of residence in town.

In order to obtain information on more specific preferences for house types by those interviewees interested in home ownership, the heads of household were asked to choose from several given options. The options were worked out with the staff of the HDSB of the Ministry of Housing and were considered realistic alternatives available to below-median income groups at the time of survey preparation. The options included a choice between a house in one of the existing high-density areas and a house/stand in a new self-help housing project; furthermore, a choice between several self-help housing alternatives: an empty stand (plus a loan of Z\$1,500 for the construction of at least one room and toilet), a toilet only (plus a loan of Z\$750), or a core house (one room plus toilet without a building loan).

The analysis of the preferences for the specific housing options by the interviewees revealed that two broad categories can be distinguished:

1. Those heads of household who have a clear orientation towards home ownership in existing high-density areas. They are mostly present home owners or tenants who have started payments towards ownership of their homes under the tenant-purchase option introduced after Independence.\* However, preference for houses in existing high-density areas is high even among lodgers (see Table XIII). The larger, extended households with older heads of household with low levels of formal education appear to have the most outspoken preference for housing in existing neighborhoods.
2. Those heads of household who are more inclined to acquire their own home in the new housing areas. These are more often lodgers who now live in older neighborhoods, often in rather unsatisfactory housing conditions. Most owners and tenants show low interest in any form of new self-help housing. The majority of lodgers (86%) responded positively for one of the options, even though they would prefer a house in an existing neighborhood over a stand in a new housing project. The location of the new housing areas on the outskirts of the city does not seem to be a major concern of this group, as long as the new areas are within the Harare boundary (enthusiasm for acquiring a home in Chitungwiza was remarkably less).

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\* Most of the households that did not want either option preferred to move to formerly "white" suburbs.

The smaller households of couples without children, or smaller nuclear families (including those headed by a single adult), have relatively more interest in a house in a new housing project, especially couples without children, who had also expressed an interest in the housing project in Warren Park. Presumably, a commitment to self-help building is relatively easy to make for this group, since they do not have children to take care of during the house construction period in an unknown neighborhood.

Among the different options for self-help housing, the core house alternative was by far the most popular (see Table XIII). No significant correlation was found between a choice for specific self-help housing options and education, household composition, length of residence in town, or length of present employment of heads of household.

But most interesting of all is that the analysis of the data clearly showed that whether people prefer existing housing or a particular variant of new self-help housing is not correlated to income. Poorer people do not have a greater preference for constructing their own houses. It should be pointed out that the potential cost-reduction benefits of self-help house construction were not specifically mentioned during the interviews.

From the pattern of choices it is clear that the lodger households are under the most acute pressure of the housing shortage. While owners and tenants would frequently reject any of the options given during the interview, the lodgers with a preference for home ownership would take any option to attain that goal.

TABLE XIII

OPTIONS FOR HOUSE OWNERSHIP

	Total %	Present Owners %	Present Tenants %	Present Lodgers %	Present Squatters %
1. House in Older High Density Areas	49	46	52	51	3
2. Stand in New Housing Projects	27	15	29	42	3
3. Other	07	10	05	03	3
4. Do not know	17	29	14	5	
<u>Self-Help Housing Options</u>					
1. Empty Stand with Z\$1500 Building Loan	14	13	14	14	3
2. Toilet On-Site with Z\$750 Building Loan	09	02	14	14	
3. One Room Core-House without Building Loan	36	26	29	58	3
4. None	29	36	37	10	2
5. Don't know	12	23	06	04	

n = 598 (only households preferring ownership).

A highly significant correlation was found between the preference to buy existing housing and the negative response to any of the options for new housing.

\*Total number of squatter households in the survey interested in home ownership was 23 (65%) and 70% of those households are interested in new formal housing.

## VII. CONCLUSIONS

The functioning of the housing market in Harare has been extremely restricted; housing expenditures and household income were therefore not expected to be closely related. Nevertheless, actual housing expenditures for residents of Harare's high-density areas show some increase with increasing incomes. However, this relationship is not linear and lower income households pay a larger proportion of their income than higher income households. It appears that this relatively non-linear relationship is not only the result of restrictions on the functioning of the housing market through effects of rent control legislation and rigid allocation procedures as was anticipated at the outset of the study. Indeed, a similar pattern occurs in the expressed willingness to pay more for housing of improved quality as well as for improvement of tenure status (ownership).

Generally, housing expenditures are much lower relative to income than assumed in Government estimates, which use a figure of 27½% of income as acceptable housing expenditures. Even at the minimum wage level, mean housing expenditures are only 14% of income, and at the estimated median-income level for Harare (Z\$175), these expenditures come to 10% of income. Homeowners pay relatively more for housing than either tenants or lodgers.

However, the low expenditures for housing are not so much due to a situation of adequate supply of low-cost housing or a low priority for housing, but rather, to the fact that rents (and monthly tenant-purchase payments) are to a great extent controlled (and subsidized) by the city. In fact, there are indications of a substantial shortage and, indeed, a potential demand for new low-cost housing. In the following pages, we will summarize the evidence provided by the survey data in support of these conclusions, and discuss the nature of the potential housing demand in relation to present housing policies.

### A. Indications of a housing shortage in the low-cost sector are:

- Hardly any vacancies occur in the low-cost housing stock and waiting lists of several tens of thousands enrollments exist (even though these lists may not be a totally accurate reflection of the potential demand; see Appendix IV).
- There is a substantial frequency of subletting, namely the lodger population. Estimates from the survey indicate that a lodger household is accommodated in every other house in the high-density areas.
- The composition of urban households in the survey shows that 21% of the households are extended-type families, with relatives and friends living with the nuclear family; an estimated

17% of the households have members who earn an independent income apart from the head of household and/or his wife.

- An indication that both lodgers and extended households experience their situation as one of "overcrowding" or forced sharing comes from people's own assessment of their housing situation during the interviews. Specifically, these two categories had the most severe complaints about the lack of floorspace.
- The present housing stock is characterized by relatively high densities. Density figures show an average of 2.3 rooms per household (weighted) and an average of 1.8 persons per room (unweighted). In the hostels, one room is shared by as many as 4 to 6 persons who belong to more than one household. The hostels provide close to 10% of the total number of housing units in the high-density areas.
- There is a small but fast growing squatter area. Although the occurrence of squatting is not necessarily an indication of a general housing shortage, it nevertheless indicates that housing of a particular type or price is in short supply or not readily accessible to a group of the population.

These indications of a housing shortage in the low-cost sector were computed into a housing backlog figure of about 63,000 units (see Summary and Chapter IV). On the basis of an estimated yearly growth figure of 6.3% for greater Harare, 9,800 new households will have to be housed in the coming year. If growth figures in the small urban areas are any indication, this figure may be substantially higher in the near future; an approximate growth figure of 10% was estimated in most small urban areas in the survey.

B. A housing shortage situation in the low-cost sector does not automatically allow predictions to be made on the potential demand for particular types of housing. Presently, the Government intends to supply housing for the below-median income groups on the basis of ownership and involving self-help building processes. What are the indications of potential demand (and, indeed, effective demand) for this type of housing, and which factors influence a household's decision to opt for housing of a particular price, type and mode of tenure?

- The survey results show that half of all households are prepared to pay more for improved housing. While at the lowest income levels income appears to be the most important determinant of the willingness to pay more for housing, at income levels of Z\$90 and above other factors play a more important role, especially the composition of the urban household and the present tenure status. Lodgers in particular are prepared to pay more for better housing (82%).

- Sixty percent of all households would prefer to own a house and, apart from present homeowners, it is particularly the lodger households which show the greatest interest. Domestic workers and renters of hostel accommodations have a markedly lower interest in home ownership. A direct confirmation of the overwhelming interest in ownership-housing can be found in the number of applications received last year for the Warren Park core housing project (29,000), a clear illustration of the effective demand for this type of housing.
- The preference for home ownership is, furthermore, related most significantly to income, education (which itself is correlated with income) and the size and composition of the household. Recent immigrants overwhelmingly prefer to rent.
- The above-median income groups have a considerable unfulfilled demand for home ownership; at the same time, this group is prepared to pay more for their housing than the below-median income population. Thus, in a situation where all planned housing projects are directed toward the lower income bracket, it is important to take into account that the potential home owners from higher income groups may be in direct competition with the target group for all new ownership-housing to be developed. Some possible policy approaches to cope with this problem are outlined in the Summary.

C. Although present low-cost housing policies are projected predominantly to the provision of self-help housing, there exists a considerable discrepancy with the attitudes of the population to which the policies are directed. The following results from the survey form the basis of this conclusion:

- Less than half of all households (and just over 50% of the lodgers) prefer to be involved in the building process of their own house; in particular, households earning below minimum wages and those at the highest levels of income distribution in the high-density areas show very little interest in participatory house building.
- No correlation with income was found in pertinent choices concerning house ownership, e.g., between existing and new housing, or between the various self-help options in new housing projects.
- The size and composition of the household seemed to be the most important determinant of people's ultimate choices; the larger, extended households preferred existing housing and smaller, nuclear households were more interested in new self-help core housing. An interest in building their whole house was shown mostly by households without children. Lodger

households showed the greatest interest in new self-help housing, and 86% of those interested in home ownership would apply for new self-help housing, even though only half of the lodger households had expressed an interest in self-help building and the majority would prefer to own a house in existing housing areas.

In conclusion, under present allocation policies, the effective demand for housing in the low-cost sector, based on the self-help approach, will come predominantly from the lodger population (and from those independent income earning heads of household who now live as part of the extended family; see Chapter IV). Therefore, the composition of the lodger population should be taken as a particularly important indicator of potential housing demand.

Information from the survey also indicates that the general public is not very familiar with participatory construction methods, which have only recently been introduced on a large scale. Any effective self-help approach to low-cost housing will have to take into account the need for education of the population in the advantages, problems and potentials of various self-help construction methods. In view of the general pattern of full employment of the heads of household, with wives being predominantly not employed, it may be advantageous to direct a considerable part of the education in self-help housing building processes and techniques to the women.

## APPENDIX I - METHODS

### A. Questionnaire

A questionnaire was designed to obtain data on:

- current occupancy patterns
- socio-demographic characteristics of households
- employment and income structure
- housing expenditure and transportation costs
- rental value of dwellings
- preferences for neighborhoods, types of housing tenure, house types and building methods.

A draft was discussed with staff members of the

Housing Development Services Branch,  
Ministry of Local Government and Housing

Department of Community Services,  
City Council of Harare

U.S. Agency for International Development

Further testing was done in the field before a final version was designed. The interview form was precoded wherever possible, both to direct the interpretation by the interviewers and to enable key punching to be done directly from the forms. A codebook was prepared to explain the meanings of questions and concepts that were used and to guide the interviewer in the coding of the form.

### B. Sampling Method

The target population for the study was roughly defined as the below-median income households of Harare. To ensure that inferences of acceptable precision could be made from the sample to the total population, the selection of an adequate sampling frame, including all the relevant population groups, was crucial.

Since no population records are available, an inventory of housing units in all high density areas and in the squatter area was taken as a sampling frame. All households in selected housing units would then be interviewed.

The implications of this choice were that the survey population also included a number of higher income households living in the high density areas. At the same time, those groups of the target population living outside the areas included in the sampling frame would be omitted. The domestic workers are the most important example of the latter. A separate sample of this group was prepared.

A second category that could be underrepresented is the close-to-median income group. In recent years, median-income households have begun to move into apartment buildings in lower density (former white) areas. To correct for this possible error, higher income rental apartments in one of the local authority areas (see below) were given proportional representation in the sample. This excluded the possibility that, by chance, they would be underrepresented in the random sample of the neighborhood as a whole.

The sample was stratified according to the distinct residential areas (Dzivarasekwa, Kambuzuma, Mafukose, Glen View, Glen Norah, Glen Norah Flats, Highfield, Mbare, Mabvuku/Tafara, Hostels, Epworth Squatters). Each was represented in the total sample in proportion to the total number of housing units within its boundary. The sample size of Epworth Squatter Area was determined on the basis of the total number of houses in the Epworth area in December 1981. However, the sample was drawn from the fast growing "squatter" area only and not from the 4 semi-rural villages.

This system of stratification was chosen since the different areas are characterized by different house tenure systems, accessibility and desirability as far as provision of social facilities is concerned. Stratification along neighborhood lines would reduce variation and standard errors on these variables in the total sample population.

Since neighborhoods were included in the sample proportional to the number of dwellings (and not to the number of households) and all households in a selected housing unit were interviewed, the correct distribution of households living in housing units with multi- or single-household occupancy was secured.

Neighborhood maps (scale 1:2500) on which stand/plot numbers were recorded were used to make an inventory of housing units. From these inventories, random samples were drawn in a systematic way with double intervals of 700 and 10 respectively, i.e., with intervals of 700 housing units, 10 houses were selected with intervals of 10. This method guarantees a geographical distribution over neighborhoods, yet the groups of 10 selected houses would be in

relatively close vicinity of each other.\*

In the squatter area of Epworth, cluster sampling was used. The area was divided in clusters of about 5 housing units. The clusters were numbered and a sample of clusters was randomly selected. All housing units in a cluster were included in the sample. Although this area was represented according to the total number of homesteads in the Epworth area, the clusters were selected from the "squatter" section only.

The sample of domestic worker housing fell outside the main stratified sample. A simple quota system was used. Two "average" (income and density wise) low-density neighborhoods were selected in which one street was randomly chosen. Interviewers were instructed to go to the first 15 domestic worker houses in each street and interview all households living there.

### C. Sample Size

Eight hundred housing units were included in the sample survey. Interviews were conducted with all heads of household that occupy a housing unit. It was estimated that an average of one lodger household for every other housing unit would be found and that the number of interviews to be conducted would thus be approximately 1,200.

The following arguments have led to the selection of this sample size. The lack of reliable data on the target population made it impossible to assess the sample size on the basis of standard deviation requirements of the main variables. Time limitations also made it impossible to conduct a pilot study for the collection of preliminary estimates of these factors. The basic consideration in setting the sample size has been that, in order to carry out meaningful statistical analyses, no relevant stratum should be represented with less than 30 housing units. For the purpose of this study, it was considered important to have an adequate representation of one of the first ownership core-housing projects for low income households (Kambuzuma, dating back to 1963). It is one of the smaller high density neighborhoods, comprising close to 4% of the total number of housing units included in the sampling frame. Furthermore, in order to avoid cumbersome weighting procedures during data analysis,

---

\*A random number of sampling was felt to be impractical, since interviewers would have to walk all over the neighborhood to find each housing unit. This would cost too much time and thus money. A clustering method, whereby all housing units in one cluster are included in the sample, could raise the standard error, especially since some clustering effect is already inherent in the fact that all households in one housing unit have to be included in the sample.

each area was given proportional representation in the sample. These considerations led to a total sample size of around 800, divided into 13 strata (excluding the sample of domestic workers' quarters). The total number of housing units in the sample frame was 61,500 of which the 800 sampling constituted 1.3%.

D. Interviewing

For each of the neighborhoods, a map (scale 1:5000) was prepared to show the location of the sampled units, with an accompanying form containing a list of stand/plot numbers for use by the interviewers. Stand numbers are painted on the houses.

Second- and third-year students of the School of Social Work in Harare (see Appendix III) were trained as interviewers and briefed on the sampling methods used. The Senior Administrative Officer in charge of research, of the Housing Development Services Branch of the Ministry of Housing (Mr. T. Zinyandu) was in charge of the interviewing.

Interviewing took place between April 21 and May 29, 1982. It was done during the evenings and weekends, so that the heads of household would be found at home. The students would make 2 return visits to a house in case the head of the household was not at home, before replacement was considered. This was however, only necessary in relatively few cases.

A bigger problem was to find all lodgers at home, or to have tenants or owners admit that they let out rooms. Several control variables on occupancy patterns were incorporated in the questionnaire and a reasonable estimate of underrepresentation of the lodger population in the whole sample has been made. However, since the most important variables are tabulated for owners, tenants and lodgers separately overall weighting of the data was considered unnecessary at this stage.

Ultimately:

354	Owners
398	Tenants
274	Lodgers (an underrepresentation of approximately 100 households)
35	Squatters

were interviewed -

a total of 1,061 heads of household.

The data analysis was done with the assistance of Dr. P. Fish at the Computer Center of the University of Zimbabwe, using the SPSS computer program.

HOUSING DEVELOPMENT SERVICES BRANCH : MINISTRY OF LOCAL GOVERNMENT AND HOUSING

HOUSING DEMAND SURVEY : URBAN AREAS

Date: \_\_\_\_\_ Interview no. \_\_\_\_\_

Name of Interviewer: \_\_\_\_\_

All questions have to be adressed to the Head of Household.

A. IDENTIFICATION OF AREA AND OCCUPANCY PATTERN

1. Town: \_\_\_\_\_

2. Area Number: see codebook \_\_\_\_\_

3. Housenumber: \_\_\_\_\_

4. Household number: \_\_\_\_\_

5. Type of House:

- 0.hostel
- 1.flat
- 2.unextended core,standard house
- 3.extended core,standerd house
- 4.unextended core,ultra low-cost
- 5.extended core,ultra low-cost
- 6.detached house
- 7.semi-detached house
- 8.terraced/tenant house
- 9.temporary(squatter,traditional)

6. Structural Conditions of the House:

- 1.good
- 2.fair
- 3.poor

7. Total Surface area of this house/flat in M<sup>2</sup>:  
length in M: \_\_\_\_\_ width in M: \_\_\_\_\_

8. Total number of Rooms in this house/flat (including kitchen, excluding bathroom):  
CODE: more than 8 as 9 \_\_\_\_\_

9. Total number of Households in this house/flat, living and eating together:  
CODE: more than 8 as 9 \_\_\_\_\_

10.Total number of People living in this house/flat: \_\_\_\_\_

11.Does Main-tenant or Owner live in this house:  
1.yes 2.no

1

2  3  4  5  6

7  8  9

10

11

12  13

14

15

16  17

18

B. HOUSEHOLD: SOCIO-DEMOGRAPHIC

Name of Head of Household: \_\_\_\_\_

12.Age of Head of Household:

- 0.15-19 years
- 1.20-24 years
- 2.25-29 years
- 3.30-34 years
- 4.35-39 years
- 5.40-44 years
- 6.45-54 years
- 7.55-64 years
- 8.65-74 years
- 9.75 and above

13.Sex of Head of Household:

- 1.male
- 2.female

14.Tenure Status Head of Household:

- 1.owner(or in the process of becoming owner)
- 2.main-tenant
- 3.sub-tenant
- 4.lodger
- 5.squatter/owner
- 6.squatter/tenant
- 7.occupant of employer housing

19

20

21

FOR SUB-TENANTS AND LODGERS ONLY

15. Is Head of HH related to the owner or main-tenant of the house:  
 1.yes 22   
 2.no  
 9.n.a.

16. Marital Status of Head of HH:  
 1.single 23   
 2.married 3.divorced/seperated  
4.widowed

17. Education of Head of HH:  
 1.no formal education 24   
 2.standard 1-3 (grade 1-5) 5.form 3-4  
6.form 5-6  
 3.standard 4-6 (grade 6-7) 7.vocational training  
8.professional training  
 4.form 1-2

Present Members of the Househols:

Relationship to HHH	age	sex	education	occupation/schooling <sup>+</sup>
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

<sup>+</sup> Check main occupation or activity:

- |                                |                                  |
|--------------------------------|----------------------------------|
| 1.regularly earning cash       | 4.not earning/too old,too young, |
| 2.sometimes earning cash       | fulltime housewife               |
| 3.not earning/looking for work | 5.not earning/schooling,student  |

EDITOR ONLY

CODE: exact number unto 8, for 9 and above code 9

18. Total number of children over 15 years: \_\_\_\_\_ 25
19. Total number of children under 15 years: \_\_\_\_\_ 26
20. Total number of children in schoolage: \_\_\_\_\_ 27
21. Total number of dependants: \_\_\_\_\_ 28
22. Total number of earning household members (including Head of HH): \_\_\_\_\_ 29
23. Type of household composition: 30
- |                           |   |
|---------------------------|---|
| 1.single head of hh       | 5.single head of hh and other relatives or friends    |
| 2.single hhh and children | 6.couple(and children) and other relatives or friends |
| 3.couple                  | 7.other   |
| 4.couple and children     |   |

24. Which members of your family are living in the rural areas: 31  
 1. none 3. spouse and children   
 2. spouse only 4. children only
25. Do you have your own house in the rural areas: 32  
 (for use by the head of hh and his direct family only)   
 1. yes 2. no
- IF NO
26. Do you plan to build a house there: 33  
 1. yes 3. don't know   
 2. no 9. n.a. (has a house there)
27. Do you plan to live in town permanently or temporary: 34  
 1. permanently 2. temporary   
 3. don't know
28. Do you regularly send money to your relatives in the rural areas: 35  
 0. never 4. \$21-30   
 1. not regularly, but when needed 5. \$31-40  
 2. below \$10 per month 6. \$41-50  
 3. \$10-20 p.m. 7. over \$50 ; 8. no answer; 9. n.a.
29. How long have you lived in this town: 36  
 0. under 1 year 5. 16-20 years   
 1. 1-2 years 6. 21-25 years  
 2. 3-5 years 7. longer than 25 years  
 3. 6-10 years 8. no answer  
 4. 11-15 years 9. n.a. (for Question 38)
30. How long have you lived in this neighbourhood: \_\_\_\_\_ 37  
 See coding question 29
31. How long have you lived in this house: \_\_\_\_\_ 38  
 See coding question 29
- 
- C. HOUSEHOLD INCOME AND OCCUPATION**
32. Are you: 39  
 0. unemployed 2. employed (wage, salary earner)   
 1. employed (wage, salary earner) in the private sector  
     in the public sector 3. self-employed
33. What is your occupation (give detailed description of occupation 40 41  
 or reason for unemployment): \_\_\_\_\_    
 \_\_\_\_\_  
 See codebook for coding
- 
- SELF-EMPLOYED ONLY
34. How many people do you have in paid employment: \_\_\_\_\_ 42  
 CODE: for none code 0, for 8 and above code 3, code 9 for n.a.
35. How many unpaid helpers do you have: \_\_\_\_\_ 43  
 See coding question 34'
36. Do you have a Trade Licence: 44  
 1. no, but need one 3. buy a ticket a day   
 2. no, do not need one 4. yes  
9. n.a. (not (self) employed)
- 
37. Where is your place of work: 45  
 1. at home 4. in town centre   
 2. in this neighbourhood 5. no fixed place  
 3. in industrial area 6. other

38. How long have you had this job: \_\_\_\_\_  
See coding question 29 46
39. Is this job:  
 1. permanent full-time 4. casual  
 2. permanent part-time 5. seasonal  
 3. temporary 9. n.a. 47
40. What was your income from that job last month (before tax deductions and including allowances): \$ \_\_\_\_\_ p.m.  
Use code-sheet 48 49
41. Do you have a second occupation (e.g. regular part-time work, casual work in evenings, trading):  
  
IF YES:  
 What do you do: \_\_\_\_\_  
 See coding question 33 50 51
42. How much did you earn from that last month: \$ \_\_\_\_\_ p.m.  
Use code-sheet 52 53
43. Do you have any additional income (pension, money from relatives):  
 \$ \_\_\_\_\_ p.m.  
 Use code-sheet for codes 0 to 7; over \$130 code 8; 9. for n.a. 54
44. Do you let out rooms to others: \_\_\_\_\_  
 How many: \_\_\_\_\_ Code exact number 0 to 7  
 8. more than 8  
 9. no answer 55
- IF YES:
45. How much income did you receive from that last month: \_\_\_\_\_  
 Use code-sheet \$ \_\_\_\_\_ p.m. 56 57
46. Do you have land in the rural areas:  
 0. no 5. 16-20 acres  
 1. communal land 6. 21-50 acres  
 2. less than 5 acres 7. more than 50 acres  
 3. 5-10 acres 8. don't know  
 4. 11-15 acres 9. no answer 58
- IF YES:
47. Did you sell any crops last year: \_\_\_\_\_  
 What was your income from that last year \$ \_\_\_\_\_ p. year  
 No. of bags \_\_\_\_\_ crop \_\_\_\_\_  
 No. of bags \_\_\_\_\_ crop \_\_\_\_\_  
 CODE: according to code-sheet for monthly income \$ \_\_\_\_\_ p.m. 59 60
- 
- EDITOR ONLY
48. CODE: Total monthly income of Head of HH: \$ \_\_\_\_\_ p.m.  
 Add averages of questions 40,42,43,45,47 and code according to code-sheet 61 62
- 
49. Do you own Cattle:  
 0. no 5. 31-50 heads  
 1. up to 5 heads 6. 51-100 heads  
 2. 6-10 heads 7. more than 100 heads  
 3. 11-20 heads 8. no answer  
 4. 21-30 heads 63

50. Which other Household members are earning (check question 18):

Relationship to HHH	Type of Work	Earnings p.m.	Contribution to household income
1.			
2.			
3.			
4.			

EDITOR ONLY

CODE: Total Contribution of Household members: \$ \_\_\_\_\_ p.m.

64  65

51. CODE: Total Household Income \$ \_\_\_\_\_ p.m.  
Add total income of Head of HH (question 48) and total contribution of Household members (question 50)

66  67

52. Where do you keep your savings:

- 0.no savings
- 1.post office
- 2.bank
- 3.building society,savings and credit society
- 4.at home
- 8.no answer

68

53. Would you disclose the amount of savings to us:

- 0.under \$100
- 1.\$100-200
- 2.\$201-300
- 3.\$301-400
- 4.\$401-500
- 5.\$501-750
- 6.\$751-1000
- 7.more than \$1000
- 8.no answer
- 9.n.a. no savings

69

D. PRESENT LIVING CONDITIONS

We now would like to ask you some questions on your house and your living environment so that we may learn what preferences and priorities people have concerning their housing.

54. What do you like about your dwelling: \_\_\_\_\_

70

55. What do you dislike about your dwelling: \_\_\_\_\_

71

56. How many habitable rooms does your household occupy (living room and bedrooms, include kitchen if used for living and sleeping):

- 1.to 6 code exact number
- 7.share room with 1 other HH
- 8.share room with 2 other HH's
- 9.share room with 3 other HH's

72

57. Where do you cook:

- 1.inside the house, separate kitchen used by this HH only
- 2.inside the house, separate kitchen for shared use
- 3.outside the house,covered kitchen used by this HH only
- 4.outside the house,uncovered cooking place
- 5.in the living room/bedroom
- 6.combination of 1,2 and outside cooking

73

58. What type of fuel do you mostly use for cooking:

- 1.electricity
- 2.gas
- 3.kerosine/parafin
- 4.coal
- 5.wood
- 6.both wood and other fuels

74

59. What type of shower/bathroom facilities do you have:
1. separate bathroom/shower with piped water for exclusive use of this HH
  2. separate bathroom/shower with piped water for shared use
  3. handbasin with piped water for exclusive use of this HH
  4. handbasin with piped water for shared use
  5. portable tub or basin

75

60. What type of toilet facilities do you have:
1. toilet for exclusive use of this HH
  2. toilet for shared use by people of this house
  3. bucket/pail latrine for exclusive use of this HH
  4. bucket/pail latrine for shared use
  5. pit latrine for exclusive use of this HH
  6. pit latrine for shared use
  7. communal toilet (shared by more HH's than of this house alone)
  8. none

76

61. How do you get your water:
- |                              |                              |
|------------------------------|------------------------------|
| 1. pipe inside               | 4. wells, springs, boreholes |
| 2. pipe outside on the stand | 5. river                     |
| 3. communal standpipe        | 6. other                     |

77

62. Do you have electricity in your dwelling:
- |                      |                  |
|----------------------|------------------|
| 1. yes, with a meter | 2. yes, no meter |
| 3. no                |                  |

78

Repeat codes 1 to 9 from questions 1 to 4

1	2	3
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4	5	6
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

63. What do you pay for electricity, water and service charges p.m.:
- |   |                      |
|---|----------------------|
| 00. free housing/no payment                 | 96. included in rent |
| Code exact amount paid in \$ p.m. (rounded) | 97. don't know       |
|   | 98. no answer        |
|   | 99. n.a.             |

9	
<input type="checkbox"/>	
10	11
<input type="checkbox"/>	<input type="checkbox"/>

OWNERS ONLY (all others continue with question 68)

64. Did you get loans to build, buy or extend your house (check 2, first the largest loan, then the smaller loan):

- |                                |                            |
|--------------------------------|----------------------------|
| 1. no                          | 5. from a bank             |
| 2. from relatives/friends      | 6. from a Building Society |
| 3. from employer               | 7. from Council/Government |
| 4. from a building cooperative | 9. n.a.                    |

12

65. Code box 12 for the largest loan and box 13 for the smaller one

13

66. How much monthly payments do you have connected to those loans:

- |                |              |
|----------------|--------------|
| 1. no payments | 5. \$31-40   |
| 2. under \$10  | 6. \$41-50   |
| 3. \$10-20     | 7. \$51-60   |
| 4. \$21-30     | 8. over \$60 |
|                | 9. n.a.      |

14

67. What rent would you estimate you could get for this dwelling if you would let it out (only that part of the house now occupied by this HH):

\$ \_\_\_\_\_ p.m.

See coding question 66

15

OWNERS AND TENANTS

68. What is the total monthly payment for housing (including water, electricity, other charges and monthly rent/repayments) for your household:

\$ \_\_\_\_\_ p.m.

Code exact amount paid in \$ p.m. (rounded); see question 63

16 17

69. How do you go to work: 18
- |            |             |                          |
|------------|-------------|--------------------------|
| 1. walk    | 4. car pool | <input type="checkbox"/> |
| 2. bicycle | 5. own car  |                          |
| 3. bus     | 8. other    |                          |
|            | 9. n.a.     |                          |

70. How much do you pay for transportation per day: \$ \_\_\_\_\_ p.day 19  
 CODE: monthly payments (20x daily costs) \$ \_\_\_\_\_ p.m.
- |                            |              |  |
|----------------------------|--------------|--|
| 0. no transportation costs | 5. \$31-40   |  |
| 1. below \$5               | 6. \$41-50   |  |
| 2. \$5-10                  | 7. \$51-60   |  |
| 3. \$11-20                 | 8. over \$60 |  |
| 4. \$21-30                 | 9. n.a.      |  |

71. How long would it take you to travel to work (time between leaving house and reaching work): \_\_\_\_\_ hours 20  
 CODE: total travel time per day
- |                 |             |  |
|-----------------|-------------|--|
| 0. work at home | 5. 2 hours  |  |
| 1. ¼ hour       | 6. 2½ hours |  |
| 2. ½ hour       | 7. 3 hours  |  |
| 3. 1 hour       | 8. 3½ hours |  |
| 4. 1½ hour      | 9. n.a.     |  |

E. HOUSING PREFERENCES

72. Why did you choose this neighbourhood as your place of living: 21  
 \_\_\_\_\_

73. Would you prefer to live in another neighbourhood if you could find a room or a house for the same price as you pay now: (name) 22  
 \_\_\_\_\_

74. Why would you choose that neighbourhood: 23
- |   |                               |                          |
|---|-------------------------------|--------------------------|
| 0. quiet , safe                                     | 5. bigger houses/more rooms   | <input type="checkbox"/> |
| 1. close to work/town                               | 6. can get an own house there |                          |
| 2. better facilities (schools, clinics, shops etc.) | 7. other _____                |                          |
| 3. friends/relatives there                          | 8. don't know                 |                          |
| 4. larger stands                                    | 9. n.a. don't want to move    |                          |

75. Are you now looking for a house/room in that neighbourhood: 24  
 1. yes  2. no

TENANTS ONLY (owners continue with 79)

76. Are you on the Waitinglist for housing: 25
- |                           |                         |                          |
|---------------------------|-------------------------|--------------------------|
| 1. no                     | 3. yes, for Chitungwiza | <input type="checkbox"/> |
| 2. yes                    | 4. yes, on both         |                          |
| (3 and 4 for Harare only) | 9. n.a.                 |                          |

IF YES

77. How long have you been on the waitinglist: 26
- |                     |                       |                          |
|---------------------|-----------------------|--------------------------|
| 1. less than a year | 6. 9-13 years         | <input type="checkbox"/> |
| 2. 1 year           | 7. more than 13 years |                          |
| 3. 2 years          | 8. don't know         |                          |
| 4. 3 years          | 9. n.a.               |                          |
| 5. 4-8 years        |                       |                          |

IF NO

78. Why did you not put yourself on the waitinglist: 27
- |                                    |                                   |                          |
|------------------------------------|-----------------------------------|--------------------------|
| 1. not looking for other house     | 5. do not qualify: income too low | <input type="checkbox"/> |
| 2. do not qualify: not married     | 6. do not qualify: sex (female)   |                          |
| 3. do not qualify: income too high | 7. not worth bothering            |                          |
| 4. do not qualify: self-employed   | 8. do not know about it           |                          |
|                                    | 9. n.a.                           |                          |

## OWNERS AND TENANTS

79. Would you like to pay more per month for housing than you pay now if you could get a better house:
- 1.yes 2.no (continue with 83)
80. How much would you be willing to pay per month for better housing (total monthly payment, inclusive water, electricity, service charges):
0. below \$20 \$ \_\_\_\_\_ p.m.
1. \$21-25 5. \$41-50
2. \$26-30 6. \$51-60
3. \$31-35 7. over \$60
4. \$36-40 8. don't know
9. n.a. don't want to pay more
81. To which of the characteristics of a house would you give the highest priority for the amount you would pay more:
0. bigger house 5. separate kitchen
1. house ownership 6. better quality of structure
2. larger stand 7. \_\_\_\_\_
3. closer to town/shops/transport 8. no answer/don't know
4. better toilet/bathroom 9. n.a. don't want to pay more
82. What would be your second highest priority: \_\_\_\_\_  
See coding question 8!
83. If you would get a house as main tenant or as owner, would you try to take in a lodger to increase your monthly income:
- 1.yes 2.no
84. Would you prefer to rent a dwelling or to buy your own dwelling in town:
1. renting (continue with 94) 2. owning
- 
- IF OWNING IS PREFERRED
85. Would you be willing to pay more in monthly payments if you could buy a house:
- See for coding question 80
86. What would you be willing to pay as a downpayment:
0. nothing 5. \$251-\$500
1. under \$50 6. \$501-750
2. \$50-100 7. over \$750
3. \$101-150 8. don't know
4. \$151-250 9. n.a.
87. Where would you get the money from:
0. no downpayment 4. employer loan
1. savings 5. building society
2. selling cattle 6. private bank
3. friends/relatives 8. don't know
9. n.a.
88. Would you or other household members be able to assist in the building or improvement of your own house, either with the actual construction or as your own managers:
- 1.yes 2.no
9. n.a.
89. How would you do most of the construction:
1. by contractor 3. with help of friends/relatives
2. by members of this household 4. other \_\_\_\_\_
9. n.a.

90. How much time would you or members of your household be able to spend on the building of your house (in hours per week):
- |                     |                 |
|---------------------|-----------------|
| 0.no time           | 5.21-30 hours   |
| 1.less than 5 hours | 6.31-40 hours   |
| 2.5-10 hours        | 7.over 40 hours |
| 3.11-15 hours       | 8.don't know    |
| 4.16-20 hours       | 9.n.a.          |
91. If you would have the following three options to build your own house in a housing scheme in which all monthly payments would be equal, which option would you choose:
- 1.an empty stand (with water and sewer connections) on which you build your own house with a Government loan of Z\$1500 (which would be enough to build a toilet and at least one room)
  - 2.a stand with a toilet already built on it, but where you build your own house with a Government loan of Z\$750 (which would be enough to build at least one room)
  - 3.a stand with a one room core house and a toilet without a Government loan
- 7.none  
8.don't know  
9.n.a.
- 92.If the City would give you the following options to purchase or build your own house, which one would be your first choice:
- 1.to purchase an existing house in one of the older Local Authority Areas
  - 2.to acquire a stand (with or without a core house) in a new housing scheme in the City beyond... (name potential site)  
(for Harare only)
  - 3.to acquire a stand(with or without a core house) in a housing scheme in Chitungwiza
  - 4.other suggestions: \_\_\_\_\_
- 8.don't know  
9.n.a.
- 93.Which would be your second choice:  
See coding question 92
- TENANTS AND OWNERS
- 94.Would you or other members of your household be willing to help build a community facility (e.g. a nursery school, community hall) needed in this or a new neighbourhood:
- |               |                              |
|---------------|------------------------------|
| 1.no          | 4.with both labour and money |
| 2.with money  | 8.don't know                 |
| 3.with labour |                              |
- 97.What is your place of birth \_\_\_\_\_
- 98.In which year did you leave the rural area to live in town

39

40

41

42

43

47

43

49

Thank you for your cooperation.

MHS

APPENDIX II

SAMPLE OF HOUSING UNITS : HARARE

<u>Harare Local Authority Areas*</u>	<u>Housing Units</u>	<u>Percentage of Total</u>	<u>Sample Size Per Area</u>
Dzivarasekwa :	4,348	07	56
Glen Norah :	6,500	11	88
Glen View :	8,652	14	112
Harare :	5,466	09	72
Highfield :	8,457	14	112
Kambuzuma :	2,444	04	32
Mufakose :	7,495	12	96
Mabvuku :	5,795	09	72
Tafara :	<u>3,314</u>	05	40
	<u>52,471</u>		
<u>Hostels**</u>			
Single Quarters	3,538	06	48
Family Units	<u>1,824</u>	03	24
	<u>57,833</u>		
<u>Glen Norah Flats</u>	561	01	08
- increased to 20 for reasons of statistical processing			(20)
<u>Squatter Areas</u>			
Epworth	2,580	04	32
Transit Squatters***	<u>561</u>	<u>01</u>	<u>08</u>
	<u>61,535</u>	<u>100%</u>	<u>800</u>
Domestic Worker Housing	Alexandria Park + Avondale		30

\* The new housing project of Warren park was not included. (3500 stands)

\*\* Hostels in Highfield, Mabvuku and Tafara were not included.

\*\*\* The transitional squatters were later excluded from the survey as at the time of interviewing the process of demolition was in full swing.

Interviewers from The School of Social Work

Chakeredza, Veronica

Chibvongodze, Lovemore

Chibatebate, Thomas

Chihoro, Mathew

Dlamini, Chester

Govathson, Godwin

Gumunyu, Mark

Hokomadziva, Josias

Marongwe, Honest

Mavivdidze, Everjoyce

Nhara, William

Ndebele, Nicholas

Shambare, Maria

APPENDIX IV

Harare Waiting List

A special review and analysis was carried out of the Harare waiting list for housing applicants, to assess its validity as an instrument to estimate housing demand and its usefulness as a tool for house allocation. Such waiting lists have been maintained by most municipalities for the allocation of public rental housing or publicly financed ownership housing. This list has been in use for over twenty years. Presently, nearly all high-density areas in Harare are under Council control (this includes approximately 70,000 housing units). In August 1982, the Harare waiting list contained 23,000 names; a separate waiting list is maintained for Chitungwiza.

Recently, overwhelming response was received for new housing projects offered for open application; the Warren Park core housing project received 29,000 applications in 1981. All eligible candidates were checked against and incorporated into the existing waiting list. Admission to the waiting list (as for other applications) is subject to a maximum income limit of Z\$325 (presently, approval of an increase of the income limit to Z\$450 is under consideration with the City Council). Other requirements for enrollment are:

- The applicant should be employed or otherwise economically productive in Harare (the application form is still required to be signed by the employer)
- The applicant (male or female) should be married or have responsibilities as a parent
- The applicant should not own or rent Council provided housing, or be in the process of purchasing city financed property

Priorities for allocation are given on the basis of length of employment in the city\* rather than on the time of registration on the waiting list. Households are further selected to conform with the required affordability criteria of housing to be allotted.

---

\* Absentee records should be no more than six months, with the exception of periods spent in the liberation struggle.

Two surveys were conducted on the Harare waiting list:

1. An analysis of all applications for admission to the waiting list over the last year showed that the majority of new applicants, had been in response to the advertisement of the Warren Park core housing scheme. Since the income requirements for this particular project were in the range of Z\$130-150 per month, most new applicants were in the income range of Z\$100-190 per month. Similarly, nearly all allocations during the past year concerned this housing scheme, and, consequently, the overwhelming majority of allottees were in the income bracket of Z\$130-150 per month, and all were selected from recent (1981/82) applications.

2. A small random sample of 50 households presently registered in the card index of the waiting list was taken. The employer information or address of the applicant was checked out and efforts were made to contact the applicant.

Of the initial 50 households in the sample only 9 could still be traced. These 9 persons were interviewed, 3 of them being owners of houses in Glen View and only 6 were presently lodgers or sub-tenants looking for houses.

Waiting List Sample (n = 50):

- |   |     |
|---|-----|
| 1) Place of Living Not Known by Employer Recorded on Card Index | 82% |
| 2) Owners of Glen View Property                                 | 6%  |
| 3) Lodgers and Sub-Tenants looking for Housing                  | 12% |

Because of the limited number of interviews conducted, no further analysis will be given here. Suffice is to say that the present waiting list is not a very reliable expedient for house allocation since information on the registration forms is out-dated (if place of employment is inaccurate then income and other data will be equally outdated). This is confirmed in results from the general survey of high density areas. It turned out that only 30% of all lodger households had registered on the waiting list, while a great majority admitted to look for another house.

The most often quoted reason for not enrolling was the feeling that it was not worth the trouble, since chances to acquire a house that way were very small. Other reasons mentioned were the belief that household incomes were too low and the fact that heads of household did not have marriage certificates. None of these are official requirements, however.

Taken together, these considerations make it impossible to deduce any realistic estimates of housing backlog or housing demand of the lower income groups in general, on the basis of the current waiting list.

WAITING LIST

Enrolment	Tenants Percentage	Lodger Percentage	Squatter Percentage
- Not on Waiting List	82	67	97
- On Waiting List for Harare	16	31	03
- On Waiting List for Chitungwiza	01	02	--
- On Both Waiting Lists	01	--	--
	(100) n = 397	(100) n = 274	(100) n = 35

\* Most of those on the waiting list had been enrolled less than 2 years ago.

If in the future the waiting list is to be used for these purposes or for allocation of large-scale new housing projects, improvements in the current system are recommended at several levels:

1. An update of the waiting list material is essential, both in terms of the enrollment of potential homeowners and of the personal information on file, concerning the applicant's income, employment and family situation. In fact, a proposal is presently under consideration with the Department of Community Services of the City Council to initiate a campaign aimed at increasing waiting list enrollment by the general public and to require a yearly update of the information on file.
2. An extension of the information contained in the waiting list is required. A more elaborate and pertinent application form should for instance, contain information on present housing expenditures and acceptable cost of preferred housing. In addition, a secondary list could be initiated for households that are presently living in rental Council housing but are interested in improving their housing situation. In Bulawayo, such a system has been applied successfully for many years. These measures would ensure that the waiting lists provide a more complete picture of the potential housing demand and allow for housing mobility.
3. Measures should be taken to increase public acceptance of the waiting lists as a tool for the allocation of public housing. A large-scale publicity campaign is required to emphasize the break with the old waiting list system. But, ultimately, the most important step to increase peoples' trust in the waiting list as an appropriate allocation tool will be to ensure a regular output of housing and thus regular allocation via the waiting list.

Appendix V

HARARE: HOUSEHOLD INCOME DISTRIBUTION

(Estimates, July 1982)

Z\$ Per Month	f	F	%	Cum %	L	A
0- 30	15	15	02	02	30	8,25
31- 50	15	30	02	04	50	13,75
51- 70	181	211	25	29	70	19,25
71- 90	10	221	01	30	90	24,75
91- 110	45	266	06	36	110	30,25
111- 200	140	406	20	56	200	55,00
201- 300	45	451	06	62	300	82,50
301- 400	15	466	02	64	400	110,00
401- 500	.18	484	03	67	500	137,50
501- 600	18	502	03	70	600	165,00
601- 700	.21	523	03	73	700	192,50
701- 800	25	548	04	77	800	220,00
801- 900	27	575	04	81	900	247,50
901-1000	30	605	04	85	1000	275,00
1001-1100	17	622	02	87	1100	392,50
1101-1200	21	643	03	90	1200	330,00
1201-1600	39	682	06	96	1600	440,00
Over 1600	15	697	02	98	--	--
		(704)	(100)	(100)		

Median Household Income = Z\$ 175 Per Month

Key: f = Frequency  
 F = Cumulative Frequency  
 % = Percentage Cases in Income Group  
 Cum % = Cumulative Percentage  
 L = Number of Cases Less Than  
 A = Housing Affordability in Z\$

Source: N. Mutizwa Damson, Estimation of Income Levels in the City of Harare, Regional and Urban Planning Department, University of Zimbabwe, July 1982 (Unpublished).

HOUSING PREFERENCES AND POTENTIAL HOUSING DEMAND OF  
LOW-INCOME URBAN HOUSEHOLDS IN ZIMBABWE

Volume II. Kadoma, Marondera, Chinhoyi

Prepared for:

AGENCY FOR INTERNATIONAL DEVELOPMENT

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NATIONAL SAVINGS AND LOAN LEAGUE

May 1983

Opinions expressed in this report are those of the author and do not necessarily reflect those of the Ministry of Housing, USAID or NSLL.

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DEFINITIONS

Local Authority/Government Area is the present name for the former African townships: residential areas under the responsibility of the Local Authorities.

Lodger is the local name for a person renting one (or more) rooms in the house of another household.

Stand is the local name for a lot/plot.

ABBREVIATIONS

DCS Department of Community Services, City of Harare  
HDSB Housing Development Services Branch, Ministry of Housing

CURRENCY EQUIVALENTS

Currency Unit = Zimbabwe Dollar  
US\$ 1.00 = Z\$ 1.00 (approximate value as of April 1983)  
Z\$ 1.00 = US\$ 1.00

PREFACE

The objective of this study was to gain insight into the socio-economic structure of the below-median income groups in urban areas and their housing preferences and potential demand for home ownership. Field surveys were undertaken in the Local Authority Areas of several urban areas, including Harare. Volume I of this study deals with the findings of the survey in Harare. Volume II presents the main findings of the surveys undertaken in Kadoma, Marondera and Chinhoyi. A separate report was prepared for each town and a summary of the main conclusions and recommendations has been added preceding the analysis of each town.

## SECTION ONE

### HOUSING PREFERENCES AND POTENTIAL HOUSING DEMAND OF LOW-INCOME HOUSEHOLDS IN KADOMA

#### I. SUMMARY AND RECOMMENDATIONS

##### A. EXPECTED POPULATION GROWTH

The total number of households in the Kadoma high density areas is approximately 8,350. Based on an estimated growth rate of 10.3 percent, the expected increase in the number of households in the high density areas alone is approximately 850 over the next year. The high growth rate is mostly due to a high rate of immigration after Independence and may not be indicative of a future influx at that level. A high immigration rate is found in other small towns as well and is distinctly different from Harare, where estimated immigration since Independence was found to be much lower. For the coming year, however, approximately 850 dwellings have to be built in order to accommodate population growth alone.

##### B. BACKLOG AND POTENTIAL DEMAND

There are obvious indications of a housing backlog, namely the existence of a temporary housing area, the low structural quality of existing houses and the level of sharing and crowding, especially in the single quarters. Including temporary houses (150), single quarters presently shared by more than 2 persons (1,000), part of the old detached houses (250) and an estimated number of lodger households presently sharing a housing unit with other households (1,100), a backlog figure of approximately 2,500 dwellings would be arrived at.

However, this figure is not informative about the potential demand for new or improved housing from the present residents. If one includes only lodger households and households living in single quarters who are looking for a better house and are prepared to pay more (approximately 80 percent of all households in these categories), a potential demand for 2,000 to 2,300 new or improved existing dwellings can be assumed for this group alone.

##### C. PRIORITIES FOR IMPROVEMENT

Although priorities for improvement of housing conditions vary with the structural characteristics of the house presently occupied, increased floorspace predominates for occupants of all housetypes. In contrast, a larger size of the stand (plot) was hardly ever mentioned as a high priority. Improvement of the physical quality of the housing structure and of the sanitary

facilities were most often mentioned as second priorities. This indicates clearly that, if choices have to be made between different structural housing characteristics for new or improved housing, the size of the housing unit (or the potential size of a self-help house) and quality of structure and facilities are more important than the size of the stand/plot.

D. EMPLOYMENT AND INCOME

The great majority of heads of household in the high-density areas are full-time, permanently employed, and 12 percent of the households have more than one income earner. Private sector employment predominates, and this has an impact on the income distribution; a relatively high proportion (24 percent) of heads of household earn wages equivalent or close to the national minimum wage level of Z\$105. The median income for heads of household included in the survey is Z\$116, and the median total household income in the high density areas is Z\$121. Approximately 25 percent of the households have an income below the minimum wage. (All figures include unemployed heads of household.)

No data are available to estimate the median income of Kadoma Municipality as a whole. It may be assumed that this will be lower than the estimate for Harare, given the relatively lower median income for the high density areas.

Quartiles of Household in High- Density Areas According to Income	Household Income (unweighted) in Z\$ per month	Head of Household income in Z\$ per month
25%	Z\$ 96	Z\$ 93
50% (median)	Z\$121	Z\$116
75%	Z\$164	Z\$150

E. HOUSING EXPENDITURES

Present housing expenditures are extremely low, with one-third of the households in the survey paying only Z\$5-10 per month. This is influenced by the low quality of the existing housing stock and the related low frequency of ownership (only 14 percent of the housing units are owned by the occupants). With higher incomes, households spend more on housing. The relationship between income level and housing expenditure is, however, not linear; lower income households pay a larger proportion of their incomes for housing than higher income households do, and differences in the mean amount of housing payment are very small within the main income groups in the high density areas.

Income Head of Household Z\$ per month	Present Housing Expenditures % of Income	Prepared to spend for Improved Housing Conditions % of Income
Z\$ 90 - 110	14% (Z\$13.50)	25% (Z\$25.50)
Z\$111 - 130	11% (Z\$12.75)	18% (Z\$21.25)
Z\$131 - 150	10% (Z\$14.50)	13% (Z\$18.75)
Z\$151 - 200	8% (Z\$14.75)	12% (Z\$20.50)
	n = 219	n = 88 (only those prepared to pay more)

A similar picture emerges when households indicate the amount they are prepared to pay for improved housing conditions. Of the households in the survey, 40 percent are willing to pay more than they do now, and these are mostly the lodgers and occupants of single quarters now paying Z\$5 - 15 per month for housing. Again, the proportion of income this group is willing to pay decreases with increased income. The majority of households prepared to increase their spendings on housing do not want to pay more than approximately Z\$20 per month. Similarly, those households which are prepared to pay more for an own home (50 percent of those interested in home ownership in the target income range) generally are willing to spend not more than approximately Z\$30-34 (i.e., up to one-third of the household income in the lower income groups). Housing expenditures are thus low, and, within the limited income range predominating in the high density areas, cannot be assumed to form a fixed proportion of income across income levels. How much people are prepared to pay for housing expenditures depends more on their own needs and present housing conditions. Planners should thus assume a realistic and flexible attitude concerning affordability levels, especially during this period of transition.

#### F. PREFERENCE FOR HOMEOWNERSHIP

Approximately 60 percent of all the households in the high density areas are interested in homeownership. The interest in homeownership is not related to income level within the limited income range represented in the density areas. The effective demand for low cost ownership houses, whether newly built or upgraded, will thus come from a variety of income groups (see E). However, the limited experience of the population with homeownership makes it difficult to make sound predictions from the survey results.

#### G. HOUSING OPTIONS

Like in the other towns, the majority of households interested in homeownership would prefer to buy an existing house rather than a house in a new housing project. The only recently built low-cost housing is ultra low-cost core-housing, which is generally disliked even by present owners/occupants. This experience has biased the choices of the people against new low-cost housing. However, one-third of the households preferring ownership would apply for new low-cost housing if it became available (approximately 1,500 households), and this figure will most likely increase when more appealing low-cost housing than the ultra low-cost core will come available. Half of the households which would

like to own a house would prefer to be involved in the building process. Preference for self-help building methods is not related to the income level.

#### H. RECOMMENDATIONS

Some preliminary recommendations can be made on the basis of these findings:

- More than 50 percent of the households living in the high density areas have a total household income between Z\$90 and Z\$150, and 20 percent have incomes below Z\$90 per month. Immigrants are expected to have incomes in the same range. New housing options should be affordable for this target income range, based on the expressed willingness of the majority of those interested in improvements to pay at the most Z\$20 per month for rental housing and Z\$30-34 for homeownership.
- In view of the low quality of the existing housing stock and the preferences of the population, improvement of low quality housing units has a high priority. However, it is essential to combine such improvement projects with the provision of new low-cost housing to accommodate displaced households and population increases. At least 850 new dwellings have to be provided in the next year if an increase in present crowding is to be prevented.
- The present experience with new low-cost housing projects has been quite negative and has made many households apprehensive about self-help housing. It is therefore advisable to carefully introduce and explain new low-cost housing projects to the population, especially if based on the principle of incremental building.

## II. BACKGROUND

This study of the potential housing demand for low-cost housing in Kadoma is part of a larger study covering Harare and several smaller towns in Zimbabwe. It is a collaborative effort between the Ministry of Housing of the Government and USAID undertaken to provide insight into the housing preferences and potential housing demand of the below-median income groups.

The study is based on a random sample survey of households presently living in the Local Authority Areas of Kadoma. The methodology and questionnaire used in the survey are the same as for Harare and are elaborated in the report on Harare. All housing units in the high density areas were included in the sample frame. The sample was stratified according to house types (single quarters, temporary houses, terraced houses, semi-detached and detached houses, and standard core houses). An effort was made to interview all households living in selected housing units: owner, tenant and lodger households.

Interviewing was done during the weekend as it was hoped to find most households at home. However, many lodger households were out and could not be interviewed. Since the interviewing took place the weekend before the National Census was to start in the middle of August, 1982, it was impossible to extend the interviewing period, and consequently the number of lodgers is underrepresented in the survey. However, a rough estimate of the total number of lodgers in the area could be made on the basis of information provided by the tenants, and the data have been weighted for this underrepresentation of lodgers where necessary. The total sample comprised 214 housing units and 249 households, of which 219 were interviewed: 29 owners, 185 tenants and 5 lodgers (out of an estimated 35). Mr. Zinyandu of the Housing Development Services Branch of the Ministry of Housing directed the fieldwork.

This report contains a brief description of the main findings of the survey.

### III. HOUSING PATTERN

#### A. HOUSING CATEGORIES AND OCCUPANCY PATTERNS

There are two Local Authority Areas in Kadoma:

- Rimuka, the oldest area, with a great variety of house types (detached/semi-detached houses of varied quality, terraced houses, temporary houses, new ownership core houses, and higher quality detached houses).
- Ngezi, started as an Italian prison camp during World War II, with mostly terraced houses both for singles and families and some newly built employer housing of higher quality.

The overall composition of the housing stock in these two areas can be differentiated as follows:

1. Single quarters\* (single storey, one-roomed, terraced houses with communal sanitary facilities). These units are rented out per room and not per berth. There are approximately 1,500 housing units of this type.
2. Temporary houses (terraced Council houses, built of temporary material, with communal sanitary facilities). These housing units are gradually demolished. There are approximately 150 temporary housing units.
3. Terraced houses (one- and two-roomed rental row houses, each with their own bathroom/toilet and water connection). There are about 470 units, mostly in the Ngezi area.
4. New core houses (mostly two-roomed expandable low-cost houses on ownership basis, with individual sanitary facilities). There are about 500 housing units located in the Rimuka area.
5. Older semi-detached and detached houses (one- to four-roomed houses mostly with individual sanitary facilities; the majority are rental Council houses, and only relatively few have been converted to ownership). They are located in the Rimuka area. There are approximately 4,500 - 4,600 housing units of this type, including the higher quality units mentioned under 6.
6. New detached and semi-detached Company-built, employer-provided houses (higher quality two- to three-roomed houses on rental or ownership basis). These are located in both areas.

All of these housing units (a total of approximately 7,200) were included in the sample frame (see Table I) with the exception of the higher cost, new detached houses in Rimuka.

\*Called hostels in other towns.

Homeownership in the Local Authority Areas is far less prevalent than in other survey towns; only 14 percent of the housing units in the sample are in ownership, mostly the core houses and approximately 15 percent of the semi-detached houses. This is probably due to the low quality of the present housing stock, which makes it less suitable for transferal to ownership without some basic improvements. The proportion of the population with an interest in homeownership (58 percent) is approximately the same as in other urban areas.

Households living in the low-density area of the town were not included in the survey. Council estimates indicate a total of 1,200 stands in the low-density area, of which approximately 150 are commercial stands. An estimated 70 percent of the low-density residential stands are occupied by both a main household and a domestic worker household.

#### B. CROWDEDNESS

Of all households in the survey, 35 percent (weighted) occupy only one room with their household (mostly the occupants of single quarters and the lodgers), while 25 and 23 percent occupy two and four rooms, respectively. The average household in the survey has 4.8 persons (weighted) and occupies 2.3 rooms. The ratio of persons per room is 2.0 persons.

Although larger households generally occupy more rooms than smaller households, still nearly half of all households of one to four members live in one-roomed dwellings. Households with seven or more members, however, seldom live in one room. The highest densities per room are found in the (one-roomed) single quarters, where the majority of resident households are couples with children and not single persons (see Table II).

Approximately 16 percent of the housing units are occupied by two or more households, the main occupant and one or more lodgers. There is no official sharing of rooms by several households in the single quarters.

#### C. TYPE AND LEVEL OF SERVICES

- All households have access to piped water:
  - 41% water tap inside the house
  - 28% water tap outside the house, but for individual use
  - 31% communal water tap (mostly in single quarters, temporary houses and detached houses).
  
- Of all households, 56 percent have the exclusive use of a bathroom/toilet, 26 percent share a bathroom with other households, and 40 percent share a toilet. In the detached houses, one-third of the households do not have access to a toilet at all. These figures are not weighted for the underrepresentation of lodgers; in reality, the proportion of households sharing facilities will be larger.
  
- Of all households, 68 percent have electricity in their dwellings, nearly all without individual meters. Temporary houses, terraced

houses, and the detached houses in the survey are mostly without electricity.

- Of all households, 44 percent have the exclusive use of a kitchen inside their homes, 17 percent have an outside covered kitchen, and 18 percent cook outside in the yard. Especially lodger households and households living in single quarters mostly cook in the living/bedroom.
- Close to half of the households use wood for fuel, one quarter use electricity, and 22 percent use kerosene.

The poorest facilities are thus found in the single quarters, detached houses and temporary houses. The highest room densities occur in the single quarters.

#### IV. SOCIO-DEMOGRAPHIC STRUCTURE

##### A. HOUSEHOLD CHARACTERISTICS

As for the other towns, the household characteristics have been detailed for the major categories of house occupants: owners, tenants of terraced and detached/semi-detached houses, tenants of single quarters and lodgers. The data on the lodgers have to be interpreted cautiously since only five lodgers were included. However, the characteristics of these lodger households are exceptionally consistent with those found for lodger households in other towns. This justifies the use of this small number of lodgers for weighting the data to correct for this underrepresentation.

In Table II the most important socio-demographic characteristics of each category have been summarized. A pattern consistent with other towns emerges:

- The great majority of heads of household are male.
- Tenant heads of household are the oldest on average. The owners are generally younger than the tenants in Kadoma since a relatively large proportion of homeowners (approximately half) are recent buyers of new low-cost core housing, while in other towns the buyers of existing previously rented homes predominate in the owner category. Lodgers and single quarters occupants are relatively younger.
- The majority of owner and tenant households are composed of a couple with their children and/or friends or relatives (63 percent). Single quarters occupants and especially lodgers have relatively more single person households than the owners and tenants.
- These differences in household characteristics are reflected in the average household size of each category. However, even though owners have smaller households than tenants, they occupy more rooms, and the single quarters residents have larger households than the lodgers, although both categories occupy one room only.
- Only a quarter of the households have land in the rural areas, and only 20 percent have part of their nuclear family living there. However, 43 percent have their own house in the rural area, and 21 percent plan to build a house there eventually. Only 37 percent of the households consider their residency in town as permanent, while others regard it as temporary (42 percent) or have not decided (21 percent). Also the majority of households (64 percent) send money to relatives in the rural areas, either regularly (26 percent) or whenever money is needed (38 percent). These data indicate a stronger focus on the rural area than in other small towns in the survey. This may be due to the fact that Kadoma is located close to and has attracted people from different provinces. Further difference with other urban areas is the slightly lower proportion of foreign-born heads of households (16 percent) in Kadoma, and the lower proportion of homeowners. Both categories show a stronger preference for permanent urban living.

- The estimated immigration ratio over the last two years is high, and is consistent with findings for other small towns in the survey. An average of 12 percent (weighted; 9 percent unweighted) of all heads of household in the survey mentioned that they arrived after Independence (April 1980). This immigration ratio is especially high among lodger households (40 percent of whom arrived within the last two years; however, because of the small number of lodger households in the survey, this figure must be interpreted with caution). The majority of the recent immigrants did not come directly from their rural home areas to Kadoma (compare Table II, 9 and 10), and on the basis of these figures no predictions can be made about future immigration trends.
- Mobility within the high-density areas of Kadoma seems to occur mostly within the same neighborhood. Excluding the new arrivals, approximately 10-15 percent of the households had moved into their present homes over the last two years.

#### B. ESTIMATE OF POPULATION INCREASE

Of the total population of the high-density areas, 44 percent is under 15 years of age. As for the other small towns, it is assumed that the natural growth rate of the Kadoma population will be close to the national average, the preliminary estimate of which is 4.3 percent (preliminary 1982 census estimate). Combined with an estimated maximum immigration figure of 6 percent, this would indicate a present growth figure of 10.3 percent.

The total number of households in Kadoma's Local Authority Areas is roughly estimated to be 8,350. (For this estimate, it is assumed that 16 percent of the housing units are occupied by the main occupant and one lodger household.) With an average (weighted) household size of 4.8 persons, the total population of the Rimuka and Ngezi areas would be 40,000 persons. If a growth figure of 10.3 percent is assumed for the coming year, about 850 new households will have to be accommodated over the next year. This does not account for the increase in the population presently living as domestic workers in the low-density areas and those presently housed in institutional housing and in the mining area of the larger Kadoma area.

#### C. HOUSING BACKLOG AND POTENTIAL DEMAND

Apart from the temporary housing (150 units) in Rimuka, which is in the process of being demolished, there is no other housing category easily identifiable as an indicator of backlog in housing provision. There are, however, a great number of structures of various types in a poor state of repair, with inadequate sanitary facilities or with relatively high-density figures. These include temporary houses (150), single quarters presently shared by more than two persons (1000), part of the old detached houses (250) and an estimated number of lodger households presently sharing a housing unit with other households (1,100) -- a backlog figure of approximately 2,500 dwellings. However, it is more meaningful to take into account whether present occupants of these housing units are indeed dissatisfied with their dwellings, are actively looking for other housing are prepared to pay more for improved housing conditions. Especially the occupants of single quarters expressed

dissatisfaction with their present house. The majority are looking for other housing and have placed their names on the waiting list. Most (78 percent) are prepared to pay more for housing than they do now, and half would prefer to own a house; this would indicate a number of 750 to 1,100 households that want new or improved housing, and this from the single quarters alone.

This same pattern is evident for the lodger households, of whom 80 percent would prefer to have their own house and are prepared to spend more on housing than they do now. Thus, there is a potential demand for other dwellings by approximately 900 out of an assumed total of 1,100 lodger households. This would mean a total estimate of potential demand for 2,000 to 2,300 housing units, which is in accordance with the number of households presently on the waiting list.

As for the other small towns, the financially independent children and relatives presently living as part of an extended family but interested in acquiring their own house are not incorporated in this housing backlog figure. Only 12 percent of the households mentioned that they have more than one income earner, including earning wives and financially independent household members not interested in moving away from the main family. Nearly all of these households lived in larger housing units.

## V. EMPLOYMENT AND INCOME STRUCTURE

### A. EMPLOYMENT STRUCTURE AND SOURCES OF INCOME

The main characteristics of the employment structure of the population of the high density areas of Kadoma are given in Table III:

- The majority (87 percent) of the heads of household in the survey are full-time permanently employed, and more than half have had their present job for more than five years. The majority of heads of household living in the temporary houses have had their jobs for less than two years, this despite the fact that on the average they have lived in town for a very long time. Also, a relatively high proportion of heads of household living in single quarters have had their present job for less than five years. The majority of unemployed heads of household are elderly people laid off from work for reasons of health or old age, and not first-time job seekers.
- Sixty-three percent of heads of household are employed in the private sector, the great majority as production and transportation workers (22 percent of all heads of household are general laborers).
- Eleven percent of heads of household are self-employed. As in the other small towns in the survey, the self-employed tend to live in the least desirable house types. Characteristically, they work alone and do not employ others.
- Close to half of the heads of household work in the industrial area of the town, 15 percent work in the town center, and 12 percent have their employment within the same neighborhood.
- Hardly any head of household has a second job, and only 3 percent have any additional income apart from farm income and rental income. Although 25 percent of the heads of household have access to rural land, only 2.5 percent mentioned that they have some income from farm produce.
- Only 8 percent of the main occupants admitted to having one or more lodgers. Of those, the majority receive \$8 per month. Subletting occurs mostly in detached and semi-detached houses.
- In 12 percent of the households there is more than one income earner, mostly in the larger extended households with relatives and/or friends living with the main family.

This picture of a community of predominantly full-time, stably employed wage earners is in agreement with data from other urban areas. Wages of the head of household are mostly the only source of income (apart from subletting). Although relatively more households compared to other towns have land and cattle in the rural area (25 percent), these resources are not often used for income generation.

**B. INCOME STRUCTURE**

Income distributions (shown in Table IV) have been prepared for heads of household (weighted for underrepresentation of lodgers) and for households as a whole, both including unemployed and households without income. The median income for the heads of household in the survey is Z\$116 and for the households as a whole Z\$121. One quarter of all heads of household earn the minimum wage (Z\$105). This is in accordance with the employment structure, showing a predominance of private-sector-employed general laborers.

No data are available on the total number and income distribution of households living in the low density areas of the town, or on households in institutional, employer and mining housing in the larger Kadoma area. It is therefore not possible to estimate the median income the town as a whole. It may however be assumed that the median income will be somewhat lower than that of Harare, since the median income for the high density areas which represent the majority of the population is lower than in Harare,\* and the higher income group is assumed to be relatively smaller.

There are some noticeable differences in the monthly median and modal incomes of different categories of heads of household of the survey population. These are summarized below:

	<u>Median</u> <u>Monthly Income</u> Head of HH	<u>Modal</u> <u>Monthly Income</u> Head of HH
<b>● <u>Tenure Groups</u></b>		
Owners	Z\$136	Z\$91-110
Tenants	Z\$115	Z\$91-110
Single Quarters Occupants	Z\$113	Z\$91-110
Lodgers	- * *	- * *
<b>● <u>Sex</u></b>		
Male	Z\$119	Z\$91-110
Female	Z\$ 35	Z\$11- 50
<b>● <u>Employment Sector***</u></b>		
Public Sector	Z\$128	Z\$111-130
Private Sector	Z\$122	Z\$ 91-110
Self-Employed	Z\$ 65	Z\$ 31- 50

- The correlation between level of income and level of education of the head of household is highly significant (similar to findings in other urban areas).
- Fifty-eight percent of all heads of household mentioned not having any savings; 39 percent have savings and 3 percent did not want to disclose the amount. The higher income groups have both higher amounts of savings and a

\*Median income in Harare Local Authority Areas is Z\$125 per month for heads of household and Z\$130 for households.

\*\*Too few cases to make a meaningful assessment.

\*\*\*These figures do not incorporate the unemployed and are thus relatively high.

greater proportion of households with savings (see Table V). The majority of households with savings deposit their savings with building societies. Another sizable group use post office account (see Table V).

Since all housing in the high-density areas is financed by the Council or by private corporations, homeowners have never taken out a private loan in order to acquire or build their homes.

## VI. HOUSING PREFERENCES

### A. PRESENT HOUSING EXPENDITURE

The provision and administration of low-cost housing in Kadoma is the task of the Municipal Council (sometimes in cooperation with private employers). It is also the Council which sets the level of monthly payments for the different house types, including costs of water, electricity and other services. Households looking for a house enroll on a waiting list. The survey data show that there is some internal mobility within neighborhoods, suggesting that the Council allows people to apply for another house, even though they already occupy a Council house. For that reason it is assumed that the present monthly housing payments as a proportion of income can provide some indication of a household's priorities and preferences for housing. In Tables VI and VII present housing payments are shown for the different tenure and income groups and the amounts which households would be willing to pay for better housing (both for improved structural housing conditions and homeownership). Some of the findings will be discussed here briefly:

- Although there is a significant correlation between income level and present housing expenditures, this relationship is not linear, and lower income households pay a larger proportion of their incomes for housing than higher income households. Within the limited income range predominant in the high density area, therefore, the actual amounts paid for housing do not differ very much per income group. At the minimum-wage level of Z\$91-110, present housing expenditures (including payments for utilities, etc.) are an average of Z\$13.50, i.e., 14 percent of the monthly income. At the median income level of Z\$111-130, households pay an average of Z\$12.75 for housing, i.e., 11 percent of the monthly income, and households with incomes of Z\$131-150 pay an average of Z\$14.50, i.e., 10 percent of their income (see Table VII). These figures are very similar to those found in other small towns in the survey.
- The amount of monthly housing payments is significantly related to the tenure status of the household. Owners pay the highest amounts (they also have the highest median incomes), although variations are considerable. For tenants the rental payments differ significantly per house type, with the tenants of detached, temporary and small terraced houses paying only Z\$4, while the tenants of semi-detached houses mostly pay Z\$16-20. Tenants of single quarters and lodgers pay an intermediate amount. The data in Table VI show the variation in housing expenditure, especially for owners and tenants.
- The amount of the monthly payment is not related to the size of the household, nor do larger households have higher incomes than smaller households.
- Owners estimate the rental value of their houses to be very similar to the monthly payments they pay themselves. This is to be expected in the controlled housing situation in the urban area.

**B. SATISFACTION WITH PRESENT DWELLING AND WILLINGNESS TO INCREASE HOUSING PAYMENTS**

The satisfaction or dissatisfaction with the present dwelling and the priorities for improvement expressed by the heads of household depend strongly on the type of housing presently occupied.

- The inadequate floorspace of present dwellings is one of the most often mentioned problems (by 44 percent of the households), especially by occupants of single quarters and temporary houses. But more than one-third of the occupants of terraced, semi-detached and core houses also mentioned a lack of internal space as the most important concern.
- The poor physical quality of the housing structure is another very important concern (mentioned by 24 percent of all households), especially by households living in terraced and detached houses and by the owners of core houses.
- The quality of sanitary facilities was clearly of less concern (mentioned by 10 percent of the households), even though quite a large part of the population share facilities with several households. Apparently, in a situation where each household has at least access to clean water and sanitary facilities, space and constructional requirements of the dwelling are of greater concern than individual or inside water and sewer connections/facilities.
- The great majority of households said that their present house was the only one they could get. Those households stating a specific reason for selecting this area or house most often were attracted to the area because of the low rent (especially in the detached housing area) or because it was employer-provided housing.
- The house types most preferred are the four-roomed rental houses in Rimuka (mentioned by 20 percent of the households). However, 64 percent of the households are satisfied to live in their present neighborhood/house, and only 19 percent were actively looking for another house, predominantly the households living in the single quarters (58 percent of these households).
- Over 40 percent of all households in the the survey are prepared to spend more on housing than they do at the moment if they could improve their housing situation (especially the lodgers and tenants of single quarters; see Table VI). For the majority of these households (64 percent), the highest priority for improvement would be to get a larger house; as a second priority, better sanitary facilities and a better quality of the structure were mentioned most often.
- Especially households with poor housing conditions are prepared to pay more for better housing. These are also the households presently paying the least in housing expenditures. There is thus a certain leveling of differences between income groups in actual housing expenditures which households are prepared to pay in Z\$ per month. Consequently, when

expressed as a proportion of income, there are marked differences in what households of different income levels are willing to spend. Almost 30 percent of households at the minimum-wage level are prepared to pay more for such improved housing conditions and would be willing to pay an average of 25 percent of their monthly income. At the median income level (Z\$111-130), 38 percent of the households are prepared to pay more, up to an average of 18 percent of their income (see Table VII).

### C. PREFERENCE FOR HOMEOWNERSHIP

It is present Government policy to make low-cost housing available on an ownership basis, both present rental housing of an appropriate standard and new housing. It is therefore important to understand the factors influencing the potential demand for homeownership of the lower income households and their willingness to pay for their own house. In Tables VIII and IX some of this information is detailed.

In Kadoma there is, however, only a limited experience with homeownership for lower income households; fewer than 14 percent of the housing units in the survey are owned by the occupants. Half of these are new standard core houses, which are not liked very much as shown by the fact that they were not mentioned once as houses preferred by the households interviewed. The other half of ownership houses are (mostly older) better quality semi-detached houses. This lack of experience with homeownership has influenced the answers people gave to the questions related to ownership.

- Approximately 60 percent of all households prefer ownership of a future better home to renting. In other words, 40 percent of the households prefer to rent their dwelling. The Kadoma data strengthen the hypothesis made in the Chinhoya report that the relative preference for homeownership in various urban areas is related, among other factors, to the overall income level and the relative proportion of homeowners within the population.
- The relationship between the type of tenure of the household and the preference for renting or owning is quite complex, and can only be understood when related to the type of house occupied. The relatively low preference for ownership by present homeowners is influenced by the fact that the majority of owners of core houses would prefer to rent a house in the future. This is consistent with other indicators showing that the core housing is not well liked, not even by the owner. Generally, tenants have a higher preference for homeownership; this is especially the case for tenants of semi-detached houses. Of tenants of lower quality houses like terraced and detached houses and single quarters, 50 percent prefer to own, and 50 percent prefer to rent again. This difference may be influenced by relative lower income levels, socio-demographic differences and by the fact that the semi-detached houses are more readily transferred to ownership because of their better quality. Lodgers show the greatest interest in homeownership (80 percent; however, only five lodger households were interviewed).
- Within the limited income range represented in the Kadoma high density areas (70 percent of heads of household earn between Z\$91 to Z\$200),

there is no significant relationship between preference for ownership and level of income (see Table IX).

- The preference for ownership as expressed in the interview also did not appear to be influenced to a great extent by socio-demographic characteristics of the household (see Table VIII). This elusiveness of correlational patterns may well be due to the lack of experience with and exposure to homeownership housing in Kadoma. The majority of the population has never seriously considered alternatives to rental housing, and some did not have an answer to this question at all.
- Approximately half of all households which are interested in homeownership, are prepared to pay more for their own house than for a rental house. The proportion of households prepared to pay more for homeownership increases with level of income. In the relevant income brackets (Z\$91-130) households willing to pay more for ownership mentioned average amounts of around Z\$34 in monthly payments, which is 30-35 percent of the household income (see Table VII).
- The majority (76 percent) of households preferring ownership would pay a downpayment, and nearly all would use their savings for this purpose. Again, the proportion of households prepared to pay downpayments as well as the amount of downpayment people are willing to pay increases with income level. In the income range of Z\$91-130 most households mentioned an amount of Z\$75 (see Table IX).
- Slightly more than 50 percent of the households preferring ownership would like to be involved in the building process of their own homes. Similar to the situation in Harare and other small towns, this preference is not related to the level of income (see Table IX). It is interesting to note, that especially the present homeowners reject self-help house-building methods (nearly 80 percent in both categories of owners; core-house owners and owners of semi-detached Council-built houses). This is another indication of the lack of successful implementation of the only self-help expandable housing project in the town. It seems worthwhile to investigate which factors contributed to this attitude: a dislike for this particular house type because of its smallness and its unsuitability for self-help type extensions; a lack of assistance in the implementation of extensions; or a general dislike for self-help building methods. Most households interested in self-help housebuilding would use a contractor (60 percent), build with the help of friends (24 percent) or would use direct labor (24 percent). Very few of them felt that they could build a house with their own household.
- Although over 50 percent of the households who prefer homeownership expressed an interest in self-help housebuilding, the great majority (77 percent) would prefer an existing house, when they were asked to choose from different options, including several new self-help housing alternatives as well as an existing house. Only 13 percent would prefer any of the self-help housing options which were explained during the interview: core house, stand with toilet or empty stand. Of the three options presented, the core house was the most popular. Housing choices were not significantly related to income, household size or composition,

or present tenure status (however, owners were again more decidedly rejecting any new self-help housing options). The negative experience with the only self-help housing project in the town will no doubt have influenced the attitude of the population on the attractiveness of new low-cost housing.

Table I

DENSITY AND OCCUPANCY PATTERNS  
KADOMA HIGH DENSITY AREAS, 1982

Housetypes	Percentage of Total Housing Units	Percentage of Housing Units in Sample	External Measurements of Housing Units Mode in m <sup>2</sup>	Modal Number of Rooms per Unit	Owner Occupied Housing % of Hsng. Units
- Temporary house	2	3	< 20m <sup>2</sup>	1	-
- Single quarters*	21	20	< 20m <sup>2</sup>	1	-
- Terraced house	7	10	< 20m <sup>2**</sup>	4**	-
- Core house	6	6	< 20m <sup>2</sup>	2	83
- Semi-detached house	64	45	45m <sup>2</sup>	4	19
- Detached house		16	25m <sup>2</sup>	2	-
- Total	100	100	45m <sup>2</sup>	4	14

n = 214

\*one-roomed terraced tenant houses with communal facilities.

\*\*a wide range of house-sizes and number of rooms.

Table II

HOUSEHOLD CHARACTERISTICS PER TENURE GROUP  
KADOMA HIGH DENSITY AREAS, 1982

	Owner n = 29	Tenant n=145	Single Quarter Occupant n=40	Lodger n = 5	Total Unweighted n = 219	Total Weighted n = 249
<u>1. Age Head of Household</u>	%	%	%	%	%	%
- < 25 years	3	4	13	40	7	10
- 25-34 years	45	26	53	40	33	34
- 35-44 years	24	24	22	-	23	21
- > 44 years	28	46	12	20	37	35
<u>2. Sex Head of Household</u>						
- Male	93	91	95	60	91	88
- Female	7	9	5	40	9	12
<u>3. HH Composition</u>						
- Single head	7	5	23	60	10	16
- Single + Children	14	8	2	-	7	6
- Couple	3	3	13	-	5	4
- Couple + Children	49	58	55	20	55	51
- Single + Rela- tives/Children	3	11	7	20	10	11
- Couple + Rela- tives/Children	24	15	-	-	14	12
<u>4. Average HH size</u>	4.7	5.8	3.3	2.2	5.1	4.8
<u>5. Habitable Rooms</u>						
- 1 room	3	8	100	100	27	35
- 2 rooms	42	34	-	-	28	25
- 3 rooms	-	26	-	-	17	15
- 4 rooms	52	30	-	-	27	23
- 5 rooms	3	2	-	-	1	2
<u>6. Average # of Rooms Per HH</u>	3.1	2.8	1.0	1.0	2.5	2.3

Table II continued

	Owner n = 29 %	Tenant n=145 %	Single Quarter Occupant n=40 %	Lodger n = 5 %	Total Unweighted n = 219 %	Total Weighted n = 249 %
<b>7. <u>Nuclear Family in Rural Area</u></b>						
- none	83	76	75	100	77	80
- spouse only	-	1	2	..	1	1
- spouse & children	14	10	10	-	11	9
- children only	3	13	13	-	11	10
<b>8. <u>Land Ownership in Rural Area</u></b>						
- no land	76	71	85	80	74	75
- communal land	7	8	2	20	6	8
- < 5 acres	10	10	13	-	10	9
- 5-10 acres	3	7	-	-	6	5
- 11-15 acres	-	2	-	-	1	1
- > 15 acres	3	1	-	-	1	1
no answer	-	1	-	-	1	1
<b>9. <u>Length of Residence in Town</u></b>						
- < 1 year	3	2	3	20	3	5
- 1-2 years	4	5	7	20	6	7
- 3-5 years	35	9	23	60	16	22
- 6-10 years	31	16	25	-	19	17
- 11-15 years	10	12	18	-	12	11
- 16-20 years	10	7	12	-	8	7
- 21-25 years	-	12	5	-	9	8
- > 25 years	7	37	7	-	27	23
<b>10. <u>Number of Years since left Rural Areas</u></b>						
- < 1 year	-	-	3	-	1	-
- 1-2 years	3	-	2	20	1	4
- 3-5 years	7	2	3	-	3	3
- 6-10 years	21	9	15	60	13	19
- 11-15 years	7	13	25	-	14	12
- 16-20 years	10	8	23	-	11	89
- 21-25 years	11	12	2	-	9	8
- > 25 years	24	55	22	20	44	41
- no answer	17	1	5	-	4	4

Table III

EMPLOYMENT STRUCTURE  
KADOMA HIGH DENSITY AREAS, 1982

<u>1. Employment Head of Household</u>	<u>Percentage</u>
- unemployed	8
- wage employed Public Sector	12
- wage employed Private Sector	63
- self-employed*	11

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<u>2. Sector of Economy</u>	
- unemployed	8
- professional and technical workers	6
- legislative workers	-
- clerical workers	5
- sales workers	5
- service workers (incl. domestics)	13
- farm workers	1
- production and transportation workers	62

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<u>3. Job Security</u>	
- unemployed	8
- permanent full-time	87
- permanent part-time	1
- temporary	1
- casual/seasonal	3

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n = 219 (not weighted for lodger underrepresentation)

\*nearly all self-employed work alone; one-third are not licensed.

Table IV

INCOME STRUCTURE  
KADOMA HIGH DENSITY AREAS, 1982

Income in Z\$ per month	<u>Income Head of HH</u>			<u>Total HH Income</u>	
	%	Cum. %	Weighted Cum. %	%	Cum. %
Unemployed/no income	5	5	4	2	2
< 10	1	6	5	1	3
11-30	4	10	11	3	6
31-50	4	14	17	5	11
51-70	2	16	19	2	13
71-90	5	21	23	6	19
91-110	24	45	44	21	40
111-130	16	61	60	18	58
131-150	14	75	75	14	72
151-200	10	85	83	11	83
201-250	6	91	89	5	88
251-300	1	92	90	3	91
301-350	1	93	91	1	92
351-400	3	96	93	2	94
401-450	1	97	94	1	95
451-500	-	97	94	-	95
501-550	1	98	98	1	96
551-600	1	99	99	-	96
> 600	1	100	100	4	100

n = 219 (249 for weighted cum. percentages)

Median Wage: Z\$ 116 (for both weighted and unweighted data)

Median of Total Household Income: Z\$ 121

Table V

SAVINGS  
KADOMA HIGH DENSITY AREAS, 1982

Income of Head of HH Z\$ per month	Average Amount of Savings per Inc. Gr. (of HHs w/ savings) Z\$	Percentage of Income Group Without Savings
11-30	50	88
31-50	50	75
51-70	-	80
71-90	85	70
91-110	85	70
111-130	80	70
131-150	90	40
151-200	135	35
201-250	400	50
>250	475	20

n = 86 (3% did not answer and 58% did not have any savings)

p < .001

Place where savings are kept	Percentage of Total
- no savings	58
- post office	16
- bank	5
- building society	19
- at home	1
- no answer	1

n = 219

Table VI

MONTHLY PAYMENTS AND WILLINGNESS TO PAY  
BY TENURE GROUP  
KADOMA HIGH DENSITY AREAS, 1982

	Owner n = 29	Tenant n = 145	Single Quarter Resident n = 40	Lodger n = 5	Total Unweighted n = 219	Total Weighted n = 249
1. Modal Value of Monthly Payment in Z\$	21-25	<5* 16-20	5-10	5-15	5-10	5-10
% of tenure group in modal bracket	35%	23% 21%	95%	80%	31%	32%
2. Percentage of HH willing to pay more	21%	32%	78%	80%	39%	44%
3. Modal Value of Monthly Payments Prepared to Pay in Z\$	no modal value	<20	<20	<20	<20	<20
% of tenure group in modal bracket	-	15%	53%	60%	22%	26%

\*two modal values are found; the lower for tenants of detached and temporary houses, the higher for the semi-detached houses.

Table VII

INCOME BY MONTHLY HOUSING PAYMENTS  
KADOMA HIGH DENSITY AREAS, 1982

Total Income Head of HH	%*	Monthly Housing Paymts. Average per Inc. Grp.		Prepared to Spend on Better House / Average per Inc. Grp.			Willing to Pay More for Ownership / Average per Inc. Gr.**						
		Z\$	% of Inc.	Z\$	% of Inc.	% of Inc. Gr.	Z\$	% of Inc.	% of In. Gr.				
Unemployed/no inc.	5	8.00	-	18.75	-	18	22.50	-	33				
< 10	1	4.25	-	-	-	-	-	-	-				
10-30	4	8.75	44	15.00	75	13	-	-	-				
31-50	4	12.25	30	20.00	50	75	32.50	81	29				
51-70	2	7.50	13	21.25	35	40	-	-	-				
71-90	5	10.00	13	15.00	19	40	27.50	34	20				
91-110	24	13.50	14	25.50	25	29	33.50	34	50				
111-130	16	12.75	11	21.25	18	38	34.50	29	69				
131-150	14	14.50	10	18.75	13	61	27.25	20	68				
151-200	10	14.75	8	20.50	12	43	24.00	14	30				
201-250	6	20.00	9	28.75	13	43	42.75	19	73				
> 250	9	25.00	-	46.75	-	52	49.50	-	100				
		n = 219		n = 88 (40%)			n = 219			n = 64 (55%)		n = 116	

\*unweighted

\*\*only those households who prefer to own; a total of 127HH, 11 missing observations

Table VIII

PREFERENCE FOR HOME OWNERSHIP  
KADOMA HIGH DENSITY AREAS, 1982

Household Characteristics	Ownership Preferred %	Renting Preferred %	Undecided %
Total percentage (unweighted)	58	39	3
Total percentage (weighted)	61	34	5
<u>1. Tenure Status</u>			
- owners	52	45	3
- tenants	60	37	3
- single quarter resid.	50	48	2
- lodgers	80	-	20
<u>2. Household Size</u>			
- 1pp	64	36	-
- 2pp	53	41	6
- 3pp	44	48	8
- 4pp	73	24	3
- 5pp	50	50	-
- 6pp	62	38	-
- 7pp	47	47	6
- 8pp	62	31	7
- 9pp	71	29	-
- > 9pp	69	31	-
<u>3. Sex Head of Household</u>			
- male	59	39	2
- female	47	42	11
<u>4. Household Composition</u>			
- single	67	33	-
- single w/children	50	44	6
- couple	60	40	-
- couple w/children	62	36	2
- single w/relatives/frds. and/or children	38	57	5
- couple w/relatives/frds. and/or children	53	37	10

Table VIII continued

Household Characteristics	Ownership Preferred %	Renting Preferred %	Undecided %
<u>5. No. of Years since left Rural Area</u>			
- < 1 year	-	-	-
- 1-2 years	67	33	-
- 3-5 years	50	33	17
- 6-10 years	57	36	7
- 11-15 years	55	39	6
- 16-20 years	65	35	-
- 21-25 years	43	57	-
- > 25 years	58	40	2

n = 219

Table IX

DOWN PAYMENT AND SELF-HELP CONSTRUCTION BY MONTHLY INCOME  
KADOMA HIGH DENSITY AREA, 1982

Income of Head of HH	Ownership Preferred	Preferred Dwn. Payment*	Not Willing to pay Down Paymt.*	Preferred Self-Help Own House*
Z\$	% of Inc. Gr.	Z\$	% of Inc. Gr.	% of Inc. Gr.
Unemployed/ no income	36	75	50**	50**
< 30	45	50	40	80
30-50	88	65	15**	57
51-70	40	100	-	100**
71-90	50	65	40	60
91-110	57	120	20	53
111-130	56	85	20	63
131-150	65	110	30	50
151-200	52	135	25	64
201-250	79	100	15	58
> 250	57	450	15	45
	n = 219 p = not significant	n = 127 p < .001		n = 126 p = not significant

\*Only for HH preferring homeownership

\*\*number of cases fewer than 5

S E C T I O N   T W O

HOUSING PREFERENCES AND POTENTIAL HOUSING DEMAND  
OF LOW-INCOME URBAN HOUSEHOLDS  
IN  
MARONDERA

I. SUMMARY AND RECOMMENDATIONS

A. EXPECTED POPULATION GROWTH

The total number of households presently living in the Local Authority Area of Marondera is approximately 3,800. Based on an estimated growth figure of 10.8 percent, the expected increase in the number of households in the high density area alone is approximately 400 for next year (excluding increase in the number of households presently living in institutional housing); thus, at least 400 dwellings have to be built in this coming year in order to accommodate this population increase.

B. HOUSING BACKLOG AND POTENTIAL DEMAND

Taking into account relative standards of physical quality and privacy requirements in the assessment of the backlog in housing, the only groups indicating an existing backlog are the approximately 700 lodger households sharing housing units with main occupants and the residents of one-roomed rentals sharing the room with more than two persons.

If the potential demand for new housing of these categories is taken into account, the following picture emerges: 50 percent of the lodger households are looking for another dwelling and are enrolled on the waiting list (i.e., 350 households) so are 35 percent of the occupants of one-roomed rentals (i.e., 150 households). This would indicate a potential demand of 500 housing units for these categories alone.

C. PRIORITIES FOR IMPROVEMENT

Increased floor space is the overwhelming priority of households interested in improving their housing situation, especially of households in terraced houses. This latter category most often mentioned a larger stand as second priority, while homeowners mostly felt the physical quality of their homes to be the next most important item; for hostel occupants it is the improvement of sanitary facilities. However, any choice or trade-off between different housing characteristics for new or improved low-cost housing should take the high priority for more floor space into account relative to the other housing attributes.

**D. EMPLOYMENT AND INCOME**

The great majority of heads of household in the high density area are full-time permanently employed, and only 11 percent of the households have more than one income earner. The median income for heads of household included in the survey is Z\$130, and the median total household income is Z\$135. Approximately 25 percent of the households have an income below the minimum wage of Z\$105.

No data are available to estimate the median income of Marondera Municipality as a whole.

<u>Quartiles Households in High Density Area according to Income</u>	<u>Household Income in Z\$ per month</u>	<u>Head of Household Income in Z\$ per month</u>
25%	101	98
50%	135	135
75%	178	175

**E. AFFORDABILITY AND WILLINGNESS TO PAY**

In general, higher income households spend more on housing than lower income households. The relationship between income level and housing expenditure is, however, not linear; lower income households spend a larger proportion of their income on housing than higher income households do.

<u>Income Head of Household Z\$ per month</u>	<u>Present Housing Expenditure % of Income</u>	<u>Prepared to Spend for Improved Housing % of Income</u>
Z\$ 91 - 110	16% (Z\$16.00)	20% (Z\$19.75)
Z\$111 - 130	13% (Z\$15.00)	15% (Z\$18.50)
Z\$131 - 150	13% (Z\$17.50)	16% (Z\$23.00)
Z\$151 - 200	12% (Z\$20.00)	14% (Z\$23.75)
	n = 219	n = 72 (38%)

A similar picture emerges when households indicate the amount they are prepared to pay for improved housing conditions. The actual amounts households are willing to commit themselves to for homeownership vary even less across income lines, and the majority of households interested in homeownership is prepared to pay Z\$25 to Z\$30 per month.

**F. PREFERENCE FOR HOMEOWNERSHIP**

Presently nearly 60 percent of all housing units are owned. Of present tenant and lodger households more than 50 percent prefer to own their home, the only exception being the tenants of hostel accommodation. The interest in homeownership is not closely related to income, within the limited income range

predominant in the high density area, but rather to socio-demographic characteristics of the household (sex of head of household, household size, length of residence in town). The effective demand for new low-cost housing will thus come from a variety of income groups.

The great majority of tenant and lodger heads of household interested in ownership would prefer to acquire a house in an existing neighborhood in the high density area, rather than a self-help house in a new housing project. However, approximately 65 percent of these households would most likely apply for new self-help housing if it became available (500 to 600 households), although their preference would be for a self-help option which would provide them with a relatively complete basic structure (core house).

#### G. RECOMMENDATIONS

Some preliminary recommendations could be made on the basis of these findings, taking into account the present strategy of providing new housing on the basis of ownership only:

- Close to 50 percent of the households living in the high density area have a total household income of between Z\$91 - 150, and 17 percent have an income below Z\$91. New low-cost housing options should be affordable for this target income range, based on an expressed willingness to spend up to Z\$30 per month on an own home by the majority of households preferring homeownership.
- Since households within this target income range vary considerably in the proportion of income they are prepared to spend on housing, a flexible allocation system for new housing should be assumed concerning affordability levels, and a variety of house types and self-help options should be made available to suit the various housing preferences.
- Important in relation to the high immigration rate is the observation that recent migrants overwhelmingly prefer to rent a house. With a policy concentrating on the provision of ownership housing, rental housing for immigrants can become available only if present lodgers and tenants with well established households move into new ownership housing, thus vacating existing rental accommodation. However, upward (housing) mobility will probably be limited because of the awareness that the monthly payments for the older housing stock are well below the "market" rent and are also less than the monthly payments for new housing of a similar quality. To cope with an ongoing population growth (possibly exceeding economic growth in the urban areas), housing units in new housing areas could be flexibly designed to allow for the intake of a lodger household with the minimum loss of privacy for the main occupant.

## II. BACKGROUND

This study of the potential housing demand for low-cost housing in Marondera is part of a larger study covering Harare and several smaller towns in Zimbabwe. It is a collaborative effort between the Ministry of Housing of the Government of Zimbabwe and USAID, undertaken to provide insight in the housing preferences and potential housing demand of the below-median income groups. The study is based on a random sample survey of households presently living in the Local Authority Area of Marondera. Mr. T. Zinyandu of the Housing Development Services Branch of the Ministry of Housing directed the fieldwork which took place at the end of July, beginning of August, 1982.\* This report contains a brief description of the main findings of the survey.

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\*The methodology and the questionnaire used in the survey are the same as for Harare and are elaborated in the study on Harare. The same effort was made to include in the sample-frame all households living in the Local Authority Area of Marondera, homeowners, tenants and lodgers. The only difference is the fact that in the smaller urban areas like Marondera, the sample was stratified according to house-types (hostels, terraced-tenant houses, semi-detached houses, detached houses), rather than according to neighborhoods. The total sample comprised 175 housing units; 191 households were interviewed - 103 owners, 64 tenants and 21 lodgers (the number of lodger households in the survey being probably a slight underrepresentation).

### III. HOUSING PATTERN

#### A. HOUSING CATEGORIES AND OCCUPANCY PATTERN

There is one Local Authority Area in Marondera, called Dombo-Tombo, comprised of various distinct sections. The following housing categories can be distinguished:

1. Hostels (high-rise rental housing, consisting of one-roomed dwellings with communal facilities). The hostels are rented out per room and not per berth, as in several other cities.
2. Terraced-houses (low-rise row-housing, consisting of one-roomed dwellings with shared or communal facilities), locally called flats. There are approximately 440 housing units in categories 1 and 2.
3. Older semi-detached houses (low-rise most four-roomed houses, each provided with bathroom and toilet facilities and kitchen). Most houses in this category are in ownership through the recent lease-purchase program. Approximately one-quarter to one-third of the housing units are occupied by both a main-tenant and one or more lodger households. There are about 2,300 houses in this category.
4. Recently built high-density, detached and semi-detached houses in the Chitepo area, on lease-purchase basis (new self-contained three or four-roomed houses, built under the direct labor system). At the time of the survey, there were approximately 60 to 80 houses. Some owners have rented out rooms to lodgers.
5. Council-provided detached houses in the low-density areas of Ruware and Ruvimbo Park, all in ownership (higher quality houses for middle and higher income groups). There are approximately 225 housing units in this category. These houses are typically occupied by one household only.

All of these housing units ( 3,050) were included in the sample-frame. Of the total sample, 59 percent of the houses were in ownership (see Table I).

In the low-density area of the town, which was not included in the survey, there are 440 stands. Local Authorities estimate that on 97 percent of these stands one domestic worker household is housed in separate quarters apart from the main occupant. The domestic worker households were not included in the survey either (see Harare report).

#### B. CROWDEDNESS

Compared to other cities in the survey, Marondera's Local Authority housing has a low ratio of persons per room, 1.7 persons. This is due to the high frequency of four-roomed housing units (70 percent of the sample) occupied by one household, and to the fact that no sharing of rooms by several households occurs in the hostels or terraced houses. Approximately 17 percent of the

housing units are occupied by the main household and one or more lodger households. The average number of rooms per household is 2.9, with an average household size of 4.8 persons.

The larger households generally occupy more rooms; 82 percent of all one-person households occupy one room, while 76 percent of the larger extended families occupy at least four rooms (see further Tables I and II).

C. TYPE AND LEVEL OF SERVICES

All households have access to piped water and fully waterborne sanitation. While 41 percent of households in the survey share their bathroom/toilet facilities, and 13 percent use communal facilities (households in hostels and part of the terraced houses), 46 percent of all households have the exclusive use of bathroom and toilet.

- Seventy-seven percent of the households have electricity in their dwelling.
- Fifty-three percent of the households have exclusive use of a kitchen, while 26 percent cook in their living-bedroom (hostel occupants and lodgers), and 13 percent use a covered outside area. The most common source of fuel is wood (used as the main fuel in 44 percent of the households); 25 percent of the households use kerosene, and 27 percent use electricity.

Thus, people are used to a high level of infrastructural facilities and a relatively low level of crowding.

#### IV. SOCIO-DEMOGRAPHIC STRUCTURE

##### A. SOCIO-DEMOGRAPHIC HOUSEHOLD CHARACTERISTICS

The socio-demographic characteristics and related housing demand attributes of the Dombu-Tombo population vary markedly for the different tenure groups, e.g., owners, tenants and lodgers. Moreover, within the tenant category, the tenants of hostel accommodation are clearly distinct from tenants of terraced-tenant houses or semi-detached houses in both sets of variables. For these reasons most data have been specified for each of the following groups: owners, tenants, hostel occupants, and lodgers.

In Table II, the most important socio-demographic characteristics have been summarized. Generally, the same patterns emerge as found in other survey towns:

- There is a predominance of male heads of household.
- Most owner and tenant heads of household are older than heads of lodger households or hostel occupants.
- The majority of households in the three categories of owners, tenants and lodgers are composed of a couple with their children. Owners have relatively more extended households, and lodgers more singles.
- These differences are reflected in the average size of the households and in the number of rooms occupied by the different tenure categories.
- The majority of heads of household have no land in the rural area, nor are there many who have a nuclear family member living there. Consequently, 68 percent of heads of household never send money to the rural areas, or only when needed. In Marondera, this situation is influenced by the fact that more than a quarter of the population of the Local Authority Area originate from outside Zimbabwe. This group of people has lived in Zimbabwe for a long time and cannot easily claim right to land in their home countries. They are mostly owners or renters of semi-detached houses (one-third of all occupants of semi-detached houses are of foreign origin).

The marked difference with Harare is the composition of the group of hostel occupants. In Marondera more than half of the heads of household living in hostels are women who either live alone or with their children. They have the smallest average household size (2.3 persons).

Another important difference with the Harare data, but similar to findings in other small urban areas is the much higher immigration rate over the last two years. An average of 13 percent (6.5 percent per year) of heads of household only arrived in town after Independence.\* Although the higher immigration ratio occurs in all categories, it is especially pronounced among the hostel occupants. One-quarter of the households in the hostels arrived in Marondera within the last year. It must be noted, however, that the majority of the heads of household had left the rural area much earlier (compare Table II, 9 and 10)

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\*This figure is only an approximation, since the data are not weighted to correct for possible biases in the survey population. There are indications of a slight overrepresentation of hostel occupants and a slight underrepresentation of lodgers in the sample. In this case, these biases would cancel each other.

and did not directly come to Marondera. No migration histories were recorded because of the potential sensitivity of that topic, so no information exists on the previous places of residence.

The Marondera households have been allowed to apply for another house if their present house was not satisfactory, e.g., because of family changes, even if one already occupied a Council house. The data suggest a considerable number of moves within the Local Authority Area. This is an important consideration in the interpretation of housing demand indicators (see Section V and Harare report).

#### B. ESTIMATE OF POPULATION INCREASE

With 48 percent of the total population under 15 years of age, of the Local Authority Areas, it can be assumed that, as for Harare, the natural growth figures will be around the national average, which is assumed to be 4.3 percent (preliminary census data 1982). This would indicate a present growth figure of 10.8 percent for Marondera, a very high figure, indeed.

It is estimated that the total number of households in Marondera's Local Authority Area is approximately 3,760 (including lodgers), and the total population of Dombo-Tombo can be estimated to be 18,050 (on the basis of an average household size of 4.8 persons). If a population increase of 10.8 percent is assumed for the coming year, about 400 new households will have to be accommodated. This does not account for the increase in the population presently housed in institutional housing (e.g., railroad housing) and in domestic worker quarters.

#### C. HOUSING BACKLOG AND POTENTIAL DEMAND

In Marondera, high density area houses are of relatively high quality, and overcrowding or sharing of present dwellings does not form a major problem. The only indication of a backlog in housing is the fact that approximately 700 lodgers share housing units with main occupant households, and the fact that many of the one-roomed housing-units especially in the terraced-tenant houses are occupied by households with more than 2 members.

A more realistic indication of housing backlog is derived at by taking the potential demand for other housing as expressed by the present residents of potentially substandard housing: 50 percent of the lodger households are looking for another house. This is consistent with the number of lodgers presently enrolled on the waiting list (approximately 350 households). Of present residents of hostels and terraced houses, the majority are satisfied with their dwelling, but 35 percent of those households are actively looking for another house (i.e., approximately 150 households). This would indicate a potential demand of 500 housing units for these categories of residents alone. This excludes financially independent children and other relatives presently living as part of an extended family, but interested to acquire independent living quarters. Although no detailed analysis of this category has yet been carried out, there are strong indications that it is smaller than in Harare. Only 11 percent of the households mentioned a second income-earner apart from the head, including wives and household members not interested to move away from the main household.

Given the socio-demographic structure of the population and the relatively high standards of housing (see also Part VI), the focus for a potential need assessment should be on the yearly increase in numbers of households, rather than on a housing backlog estimate.

## V. EMPLOYMENT AND INCOME STRUCTURE

### A. EMPLOYMENT STRUCTURE AND SOURCES OF INCOME

The main characteristics of the employment structure of the population of the high density area of Marondera are given in Table III:

- The majority (83 percent) of heads of household are full-time permanently employed, and close to half have had their present job for more than five years. Of those which only have had their jobs for less than a year, the majority are the recent arrivals living in the hostels. The hostel occupants are also less often permanently employed. Of the unemployed heads of household (8 percent), most are elderly, living with relatives (see also Harare report).
- Of all heads of household, 58 percent are employed in the private sector, mostly as production or transportation workers.
- Ten percent of heads of household are self-employed. Half of all self-employed are women living in the hostels. The high proportion of female-headed households in the hostels and the instability of their jobs influences their priorities and preferences for housing.
- Very few heads of households have a second job (2 percent) or any additional source of income (4 percent). Also income from farms was only mentioned by 3 percent. An estimated 25 to 30 percent of households in semi-detached houses sublet one or more rooms to complement their income.
- In 89 percent of all households there is one income earner. Only in the larger households more than one earning household member was found. Normally, wives of heads of households do not have separate employment.

The general picture emerging from this analysis is that of a community of predominantly full-time, stably employed wage-workers, who mostly have their wages as the only source of income (apart from subletting). Less than one-third has other assets such as land or cattle, which are not often used for income-generation, but provide security and some additional food for the urban-based household.

### B. INCOME STRUCTURE

Income distributions (shown in table IV) have been prepared for heads of household, for households as a whole and for the employed heads of household only, excluding the unemployed.\* The median incomes of the survey population for these different categories are: Z\$130 for heads of household; Z\$135 for households as a whole; Z\$133 for employed heads of household only.

No income figures are available for the total number of households and on the income level of the Marondera population living in the low density areas of the town or in institutional or employer housing, outside the high density area.

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\*This latter income differentiation is important to establish median income figures for the working population only, often used by the Central Statistics Office.

It is, therefore, not possible to estimate the median income for the town as a whole. Even though the median household income of the high density area is comparable to that of Harare (Some higher income areas within Dombo-Tombo were included in the survey in Marondera, driving up the median income level.) The median income of Marondera is most likely lower because of the relatively smaller proportion of higher income households.

There are some noticeable differences in the median income of different categories of heads of household of the survey population which will be summarized below:

● <u>Tenure Groups</u>	<u>Median Income</u>	<u>Modal Income</u>
Owners	Z\$132	Z\$ 91-110/150-200
Tenants	Z\$135	Z\$131-150
Hostel Occupants	Z\$120	Z\$ 51- 70
Lodgers	Z\$125	Z\$ 91-110
● <u>Sex of Head of Household</u>		
Male	Z\$135	Z\$131-150
Female	Z\$ 68	Z\$ 51- 70
● <u>Employment Sector</u>		
Public Sector	Z\$150	Z\$131-150
Private Sector	Z\$135	Z\$ 91-110/150-200
Self-Employed	Z\$ 85	Z\$ 51- 70

- The correlation between level of income and the level of education of the head of household is highly significant, and is a contributing factor in some of the above-mentioned relations.
- Approximately half of all heads of household have some cash savings. The higher income groups have both higher amounts of savings and a greater proportion of households with savings. There is no correlation between level of income or savings and the type of savings institution used (see Table V). Hardly any head of household has taken out a loan (either commercially or privately) in order to finance the building or extension of his house. The great majority of houses are financed and built via the Council, and no experience in self-help construction by the home-owner is available.\* Only a small number of owners of detached houses in Ruvimbo (higher cost houses) had acquired loans; they have their savings mostly with building societies.

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\*Instead, new low-cost housing is built by direct labor groups organized by small contractors and hired by the Council. They receive materials from the Council stores and a fixed sum of money for each house they build.

## VI. HOUSING PREFERENCES

### A. PRESENT HOUSING EXPENDITURES

In Marondera, as in other urban areas, the provision of low-cost housing has been the task of the Municipal Council (sometimes in cooperation with employers). The levels of monthly payments, whether for rental or tenant-purchase housing, are set by the Council. For older housing, prices depend on quality of the house and services provided; newer housing is priced according to actual building and infra-structural costs. Households are allowed to apply for another house, even though they already occupy Council (provided) housing. For that reason, it was assumed that the present monthly payments for housing as a proportion of income could provide some indication of a household's priorities and preferences for housing. In Tables VI and VII present housing payments are shown for the different tenure and income groups and the amount that heads of household would be willing to pay for better housing (both for improved structural housing conditions and home-ownership). Some of the findings will be discussed briefly:

- A significant correlation exists between income level and housing expenditures. However, in the limited income range relevant for this study, this relationship is not always clear. Present housing expenditures (including payments for utilities, etc.) as a fraction of income form 16 percent in the Z\$91-110 income bracket (Z\$16), and 13 percent at the income levels of Z\$111-130 (Z\$15) and Z\$131-150 (Z\$17.50).
- A high correlation is found between the tenure status of the household and its housing expenditures, with owners paying most and hostel occupants paying least for housing (see Table VIII).
- While the size of the household is not related to the income level, e.g., larger households generally do not have higher incomes than smaller households, larger households do pay more for housing; 1 person households pay an average of Z\$9 p.m., 4 person households pay Z\$16.50 on average, and 8 person households Z\$19.50.
- Owners of semi-detached and detached houses estimate the rental value of their homes to be considerably higher than their present housing payments. This observation will make them less inclined to move to new housing, which is relatively expensive.

### B. SATISFACTION WITH PRESENT DWELLING AND WILLINGNESS TO INCREASE HOUSING PAYMENTS

- Throughout the section of the questionnaire dealing with housing preferences, the importance attached to adequate floorspace and the frustration with the small sizes of present houses was brought up, especially by tenants of terraced houses. This latter category expressed a strong preference to acquire semi-detached 4-roomed houses in Dombo-Tombo (68 percent).

- Dissatisfaction with the physical quality of the house was most often mentioned by home-owners. The importance of home-ownership was clearly expressed by the owner-groups, and they were generally satisfied with their house and not interested to look for other housing.
- Although overall not many households expressed an interest in acquiring housing in Chitepo (8 percent), about half of the lodgers and 21 percent of the hostel occupants would prefer to live there; and, as mentioned above, it is predominantly the lodgers who have enrolled on the waiting list.
- Thirty-eight percent of all households are prepared to spend more on housing than they do at the moment (mostly main tenants and lodgers; see Table VI), if they could improve their housing situation. For 55 percent of all households, the highest priority would be to get a larger house, and most gave a larger stand as their second priority. Households with an income of Z\$91-100 would be prepared to pay an average of 20 percent of their income (Z\$19.75) for such a better house, and households earning Z\$111-130 would pay 15 percent (Z\$18.50). (See Table VII.)

#### C. PREFERENCE FOR HOMEOWNERSHIP

Since new low-cost housing will continue to be provided on ownership basis, it is especially important to understand the factors influencing the potential demand for homeownership. In Table VIII some of those factors are detailed.

- Homeownership is preferred over renting by 71 percent of all households interviewed. However, this figure differs markedly for the different tenure groups. Of the main tenants and lodgers, slightly more than 50 percent would prefer to own, as compared to only a fifth of the hostel occupants. These three categories are the most interested in acquiring better housing. The low interest in homeownership by the hostel occupants is influenced by the fact that half of the heads of household are women, with a low preference for owning. Moreover, hostel occupants are the most recent migrants from the rural area and have the lowest average income.
- The urban household composition and size are the dominant determinants for ownership preference (similar to findings for Harare and other urban areas; see Table VIII).
- A feeling of some degree of permanent residence in urban areas is important for a decision in favor of ownership; for that reason the length of residence away from the rural area is a more important indicator of preference for homeownership than the length of residence in this town (see further Table VIII).
- Within the income range represented in the Dombo-Tombo area (concentrated in the income groups of Z\$90 to Z\$200, with the lower and higher income groups numerically very small), there is no significant correlation between the preference for homeownership and income level;

other factors than income determine people's preferences (see also Harare report, where the same trend is found for this income range).

- Less than half (44 percent) of all households preferring to own a home are prepared to pay more for homeownership than for better housing conditions in rental housing (see Table VII). The majority would pay a downpayment; the higher income households are prepared to pay higher amounts than the lower income households (see Table IX). Most households would use their savings, but 11 percent expect to get assistance from their employer.
- The majority of heads of household would like to be involved in the building process of their own house (61 percent, which again corresponds to findings for this income range in Harare); but they would hire a contractor to do the actual building.
- Those heads of household interested in homeownership were asked to indicate their preference for several housing options. The options included a choice between a house in one of the older high density neighborhoods and a house/stand in a new self-help housing project in Nyameni; furthermore, a choice between several self-help housing alternatives: an empty stand (plus a loan of Z\$1,500 for the construction of at least one room and toilet), a toilet only (plus a loan of Z\$750), or a core house (one room plus toilet without a building loan).\*

The overwhelming majority (87 percent) of heads of households prefer to acquire a house in existing high density neighborhoods, and only 11 percent would choose a house or stand in a new housing area in Nyameni. This is also the case if present homeowners are excluded. However, only 35 percent of tenants, lodgers and hostel occupants interested in homeownership would refuse any of the options in a new self-help housing project. In other words, 65 percent would apply for new self-help housing if it became available. About one-third of these groups would prefer a core house, and one-fifth would opt for an empty stand. The alternative of being provided with a toilet only appeals least of all (to only 5 percent). Housing choices were not significantly related to income, tenure status, or household characteristics.

It should be pointed out that the population of Marondera has so far had little experience with self-help housing. Although the interviewers carefully explained the options to the heads of household during the interview, it is possible that this lack of familiarity with the self-help approach is at least in part responsible for the generally negative attitude expressed in these responses.

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\*These options were worked out with the staff of the HDSB of the Ministry of Housing and were considered realistic alternatives available to below median income groups at the time of survey preparation.

DENSITY AND OCCUPANCY PATTERNS BY HOUSETYPES

TABLE I

Marondera High Density Areas, 1982

Housetypes	Extern. Measurement of Housing Units Mode in m <sup>2</sup>	Persons per room	House Occupied by one HH only % of HH's	Owner Occupied Housing as % of Total Housing Units
- Hostel	<20 m <sup>2</sup>	2.6	100	---
- Terraced Tenant House (flats)	<20 m <sup>2</sup>	2.8	100	---
- Semi-detached House	45 m <sup>2</sup>	1.6	64*	80
- Detached House	65 m <sup>2</sup>	1.0	100	77
Total		1.7	75	59
	n = 191			n = 175

\* If expressed in percentage of housing units in the sample, rather than HH, this figure is 75%.  
In nearly all housing units with lodgers there is only one lodger household.

HOUSEHOLD CHARACTERISTICS PER TENURE GROUP

TABLE II

Marondera High Density Areas, 1982

	Owner n=103	Main Ten. n=48	Hostel n=19	Lodger n=21	Total n=191
<u>1. Age h.h.*</u>	%	%	%	%	%
- < 25 years	3	8	16	38	9
- 25-34	26	46	53	43	36
- 35-44	40	52	26	10	33
- > 44 years	31	14	5	9	22
<u>2. Sex h.h.</u>					
- Male	94	98	42	95	90
- Female	6	2	58	5	10
<u>3. Household Composition**</u>					
- Single	5	17	47	24	14
- Single w/children	15	4	32	--	13
- Couple	2	4	5	19	5
- Couple w/children	55	58	11	48	51
- Single w/children, relatives	5	4	11	5	4
- Couple w/relatives	18	13	--	5	13
<u>4. Ave. Household Size**</u>	5.9	4.4	2.3	3.0	4.8

\*Significant at <.001 level.

\*\*Significant at <.005 level.

Table II Continued

	Owner n=103	Main Ten. n=48	Hostel n=19	Lodger n=21	Total n=191
<b>5. Habitable Rooms*</b>					
1 room	1	48	100	86	32
2 rooms	1	8	---	5	3
3 rooms	25	8	---	---	16
4 rooms	61	36	---	9	43
5 rooms	5	---	---	---	2
6 rooms	2	---	---	---	1
> 6 rooms	5	---	---	---	3
<b>6. Average Rooms per HH</b>					
	3.9	2.3	1	1.3	2.9
<b>7. Nuclear Family in Rural Areas</b>					
- none	74	79	79	71	75
- spouse only	---	---	5	---	1
- spouse and children	14	8	16	10	13
- children only	12	13	---	19	11
<b>8. Land Ownership in Rural Areas</b>					
- no land	63	67	84	43	64
- communal land	5	6	5	5	5
- < 5 acres	19	19	5	33	19
- 5-10 acres	8	4	---	10	6
- 11-15 acres	4	2	---	5	3
- 16-20 acres	1	---	---	---	1
- no answer	---	2	5	4	2

\*Significant at &lt;.001 level.

Table II Continued

	Owner n=103	Main Ten. n=48	Hostel n=19	Lodger n=21	Total n=191
<b>9. <u>Length of Residence*</u></b>					
<b><u>in Town</u></b>					
- < 1 year	1	4	26	5	5
- 1-2 years	2	10	11	24	7
- 3-5 years	18	15	21	38	19
- 6-10 years	28	42	21	24	30
- 11-15 years	12	8	11	5	10
- 16-20 years	10	4	5	---	7
- 21-25 years	7	13	---	---	7
- > 25 years	23	4	5	5	15
<b>10. <u>Number of Years Since</u></b>					
<b><u>Left Rural Area</u></b>					
- < 1 year	1	---	---	---	1
- 1-2 years	---	2	---	5	1
- 3-5 years	1	2	16	10	4
- 6-10 years	7	11	32	14	11
- 11-15 years	13	30	16	29	19
- 16-20 years	8	8	16	9	9
- 21-25 years	20	11	5	9	15
- > 25 years	50	36	15	24	40

\*Significant at the &lt;.001 level.

EMPLOYMENT STRUCTURE

TABLE III

Marondera High Density Areas, 1982

<u>1. Employment Head of Household</u>	<u>Percentages</u>
- Unemployed	8
- Public Sector	24
- Private Sector	58
- Self-Employed*	10

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<u>2. Sector of Economy</u>	
- Unemployed	8
- Professional & Technical Workers	4
- Legislative and (higher) Government Workers	2
- Clerical Workers	6
- Sales Workers	6
- Service Workers	26
- Farm Workers	1
- Production and Transportation Workers	47

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<u>3. Job Security</u>	
- Unemployed	8
- Permanent Full Time	83
- Permanent Part Time	5
- Temporary	3
- Casual	1

n=191

\*Nearly all self-employed have a one-person enterprise.

INCOME STRUCTURE

TABLE IV

Marondera High Density Areas, 1982

Z \$ per month	<u>Including Unemployed</u>				<u>Excluding Unemployed</u>	
	Household Income		Income Head of HH		Income Head of HH	
	%	Cum %	%	Cum %	%	Cum %
Unemployed	2	2	4	4	---	---
< 10	1	3	1	5	1	1
10 - 30	2	5	2	7	2	3
31 - 50	4	9	3	10	3	6
51 - 70	5	14	6	16	7	13
71 - 90	3	17	3	19	3	16
91 - 110	15	32	16	35	17	33
111 - 130	14	46	14	49	15	48
131 - 150	19	65	19	68	20	68
151 - 200	18	83	18	86	18	86
201 - 250	4	87	4	90	4	90
251 - 300	1	88	1	91	1	91
301 - 350	2	90	1	92	1	92
351 - 400	2	92	2	94	2	94
401 - 450	2	94	2	96	2	96
451 - 500	1	95	1	97	1	97
501 - 550	1	96	1	98	1	98
551 - 600	1	97	1	99	---	98
>600	3	100	1	100	2	100
		n=186		n=187		n=179

Non-response not included (2-6%).

SAVINGS

TABLE V

Marondera High Density Areas, 1982

Income of HHH in Z\$ per month	Average amount of Savings per Income Group in Z\$ (of those with savings)	Percentage of Income Group without Savings
< 10	---	---
10 - 30	---	---
31 - 50	---	100
51 - 70	85	75
71 - 90	50	80
91 - 110	110	67
111 - 130	135	70
131 - 150	155	40
151 - 200	250	49
201 - 250	325	43
> 250	550	20

\*No answer 3%.

\*\*p < 0.001

Place where Savings are kept	Percentage of Total
- No savings	52
- Post Office	18
- Bank	11
- Building Society	18
- No answer	1

n=191

MONTHLY HOUSING PAYMENTS AND HOUSING PREFERENCES BY TENURE STATUS

TABLE VI

Marondera High Density Areas, 1982

	Owner n=103	Main Tenant n=48	Hostel Occupant n=19	Lodger n=21	Total n=191
1. Modal Value of Monthly Payments in Z\$	15-20	5-10	5-10	5-10	5-10
% of tenure group in modal bracket	30%	46%	95%	52%	28%
2. Percentage of HH willing to pay more	17%	57%	32%	71%	38%
3. Modal Value of Monthly Payment prepared to pay in Z\$	< 20.00	< 20.00	22.50*	< 20.00	< 20.00
% of tenure group in modal bracket	6%	27%	16%	38%	15%

n = 191

\*n is fewer than 5 cases

INCOME BY MONTHLY HOUSING PAYMENTS

TABLE VII

Marondera High Density Areas, 1982

Total Income Head of HH		Monthly Housing Payments (Average Per Income Group)		Prepared to Spend on Better House*(Average per Income Group)			Willing to pay more for ownership*(Average per Income Group)			
Z\$ per month	%	Z\$	% of Income	Z\$	% of Inc.	% of Inc.gp.	Z\$	% of Inc.	% of Inc. gp.	
Unemployed	4	21.25	-	-	-	-	-	-	-	
< 30	3	16.00	80	15.00	75	40	-	-	-	
31-50	3	17.50	30	22.50	55	20	-	-	-	
51-70	6	13.75	23	15.00	25	15	-	-	-	
71-90	3	12.50	16	20.00	25	60	-	-	-	
91-110	16	16.00	16	19.75	20	30	27.00	27	40	
111-130	14	15.00	13	18.50	15	35	25.00	21	22	
131-150	18	17.50	13	23.00	16	50	28.75	21	17	
151-200	17	20.00	12	23.75	14	40	26.00	15	48	
201-250	4	18.00	8	28.25	13	45	-	-	-	
> 250	8	28.50	-	44.00	-	45	-	-	-	
no answer	2									
		n = 191		n = 72 (38%)			n = 60 (44%)			n=135**

\*only for those households that are willing to pay more

\*\*only households preferring ownership

PREFERENCE FOR HOME OWNERSHIP

TABLE VIII

Marondera High Density Areas, 1982

	Ownership Preferred	Renting Preferred	
Total	71	29	n = 191
<b>1. <u>Tenure Status</u></b>			
-owners	90	10	
-main-tenants	58	42	
-hostel occupants	21	79	
-lodgers	52	48	p < .001
<b>2. <u>Household Size</u></b>			
- 1pp	38	62	
- 2pp	72	28	
- 3pp	57	43	
- 4pp	83	17	
- 5pp	70	30	
- 6pp	93	7	
- > 6pp	79	21	p < .001
<b>3. <u>Sex of Head of HH</u></b>			
-Male	76	24	
-Female	26	74	p < .002
<b>4. <u>Household Composition</u></b>			
-Single	41	59	
-Single w/children	67	33	
-Couple	67	33	
-Couple w/children	78	22	
-Single w/chil. & rela./friends	57	43	
-Couple w/chil. & rela./friends	88	12	
<b>5. <u>No. of yrs. since left rural area</u></b>			
- < 1 yr.	-	100	
- 1-2 yrs.	-	100	
- 3-5 yrs.	14	86	
- 6-10 yrs.	67	33	
-11-15 yrs.	67	33	
- > 15 yrs.	79	21	p < .002

PREFERRED HOUSING PAYMENTS OF HOUSEHOLDS PREFERRING OWNERSHIP  
BY MONTHLY INCOME

TABLE IX

Marondera High Density Areas, 1982

Income of Head of HH Z\$	Ownership Preferred % of Income Gp.	Preferred Down payment** Z\$	Not willing to pay down payment % of Income Group	Preferred self-help Own house** % of Income Group
-Unemployed	75	240	50	33
< 30	40	-	-	-
30-50	40	-	-	-
51-70	50	30	50	67
71-90	60	100***	35	67
91-110	60	60	35	50
111-130	70	55	40	53
131-150	71	75	40	80
151-200	85	95	35	70
201-250	86	140	35	67
> 250	90	260	25	44
-Percentage of Total	71		37	61
	n =191	n = 135		n = 135
	p <.5*	p <.001		p <.5

\*No significant relation between income and preference for ownership was established with the  $\chi^2$  test. There seems, however, to be an observable trend.

\*\*Only for those households preferring ownership.

\*\*\*Number of cases fewer than 5.

## S E C T I O N   T H R E E

### HOUSING PREFERENCES AND POTENTIAL HOUSING DEMAND OF LOW-INCOME HOUSEHOLDS IN CHINHOYI

#### I. SUMMARY AND RECOMMENDATIONS

##### A. EXPECTED POPULATION GROWTH

A preliminary estimate of the total number of households in the high density areas of Chinhoyi is 3,600. Based on an estimated growth figure of 11.3 percent, the expected increase in the number of households in the high density areas is approximately 400 households over the next year. This high growth figure is influenced by the high immigration rate into Chinhoyi after Independence and may not be indicative of a future immigration rate of that level.

##### B. HOUSING BACKLOG AND POTENTIAL DEMAND

The most obvious indication of a housing backlog in Chinhoyi is the existence of 400 temporary housing units without sanitary facilities. Taking the level of crowding and sharing in the other housing units into consideration, the following categories could also have to be considered in a housing backlog figure: approximately 550 lodger households and an estimated 50 households living in single quarters with households of more than two members. Thus, the total housing backlog in Chinhoyi amounts to approximately 1,000 housing units.

However, a more meaningful figure is arrived at if one includes only those lodger households and occupants of single quarters (approximately 400 households) who are presently looking for other housing and are prepared to pay more. Added to the number of temporary housing units, the potential demand figure for the households with the poorest housing situation is approximately 800 housing units.

##### C. PRIORITIES FOR IMPROVEMENT

As in the other urban areas in the survey, priorities for improvement of housing conditions vary with the structural characteristics of the house presently occupied. However, increased floorspace is the highest priority for the majority of households irrespective of type of house presently occupied. A better quality of the structure, a larger stand size and improved sanitary facilities were mostly mentioned only as secondary priorities, even by occupants of temporary houses lacking sanitary facilities. It can be concluded that the size of the housing unit (or the potential size in case of self-help housing) and the floorspace of individual rooms will, to a large extent, determine the desirability of new housing.

**D. EMPLOYMENT AND INCOME**

The great majority of heads of household are full-time permanently employed, and only 9 percent of the households have more than one income earner in the household.

The median income of heads of household in the Local Authority Areas of Chinhoyi is estimated at Z\$118, and the median total household income at Z\$120 (including unemployed heads of household).

No data are available to estimate the median income of Chinhoyi Municipality as a whole. It may be assumed that the Chinhoyi median income will be below that of Harare (estimated at Z\$175 p.m.), given the relatively lower median income of the high density areas, where the majority of the population lives.

<u>Quartiles</u> <u>Households in high Density</u> <u>Areas according to Income</u>	<u>Household</u> <u>Income</u> <u>Z\$ per month</u>	<u>Head of Household</u> <u>Income</u> <u>Z\$ per month</u>
25%	Z\$ 96	Z\$ 96
50%	Z\$120	Z\$118
75%	Z\$168	Z\$164

**E. HOUSING EXPENDITURES**

There is a significant correlation between income level and housing expenditures. Within the income range predominant in the high density area (Z\$90-200), the proportion of income ranging from 12 to 14 percent spent on housing is not very different for different income brackets.

<u>Income</u> <u>Head of Household</u> <u>Z\$ per month</u>	<u>Present</u> <u>Housing Expenditures</u> <u>% of Income</u>	<u>Prepared to Spend</u> <u>for Improved Housing</u> <u>% of Income</u>
Z\$ 91-110	14% (Z\$14.00)	20% (Z\$19.75)
Z\$111-130	12% (Z\$14.25)	16% (Z\$19.75)
Z\$131-150	13% (Z\$18.25)	14% (Z\$19.00)
Z\$151-200	12% (Z\$20.25)	15% (Z\$25.75)
	n = 173	n = 66

The data concerning housing payments in relation to income level suggest that:

- The high mobility within the high density areas of Chinhoyi may have contributed to a situation where more households acquired housing of a price related to their income than in other urban areas where mobility is more restricted.

- The small proportion of very low quality and low priced housing units Chinhoyi relative to other urban areas may have a similar effect of forcing and stimulating a larger segment of the households to choose housing according to their income level.
- There is a large variation in the proportion of income that households are prepared to pay for improved housing conditions, especially for homeownership (the majority of those prepared to pay more for ownership consider amounts of Z\$20 to Z\$30 to be acceptable, irrespective of income level).

#### F. PREFERENCE FOR HOMEOWNERSHIP

The preference for homeownership differs most markedly per tenure group. Presently, 40 percent of the housing units are owned by the occupants. Of lodger households, the majority (65 percent) would like to own a home in town, while the majority of tenant households, including single quarter residents, prefer to rent. Also, the overwhelming majority (82 percent) of occupants of temporary houses prefer to rent a permanent house.

Another important point related to the high immigration rate is the fact that recent migrants are not interested in homeownership and prefer to rent. Related to this is the fact that one-person households have a low preference for homeownership.

Preference for homeownership is not related to income within the limited income range predominant in the high density areas (Z\$91-150), and potential demand for low-cost ownership housing will come from a variety of income groups. However, households with incomes below Z\$90 are clearly less interested in ownership.

#### G. RECOMMENDATIONS

Some preliminary recommendations could be made on the basis of these findings:

- Close to 70 percent of the households in the high density areas have incomes of below Z\$150 per month, and 50 percent at the Z\$91-150 income level. New low-cost housing options should be affordable for this target income group, based on the expressed willingness of the majority of the households to pay at the most Z\$20 per month for improved rental housing and at the most Z\$30 for homeownership.
- Neither the preferred monthly payments, nor the preference for ownership are strongly related to the household income in the relevant income bracket; thus, allocation criteria for new low-cost housing should not focus rigidly on matching housing expenditures and income level on the basis of a fixed percentage of income.
- The low preference for homeownership and the low level of housing payments acceptable to the occupants of temporary houses are of immediate concern for planners. In order to provide this group of households with acceptable housing, the following alternatives may be considered.

- Present housing could be improved, specifically by providing sanitary and other facilities to the area.
- New low-cost rental housing could be made available.
- Present tenants of relatively low priced houses could be stimulated to acquire housing in new home ownership projects, and the vacated housing units could be rented out to the residents of temporary houses. However, most tenants of semi-detached houses expect to become owners of their present houses and are most likely not willing to acquire a new more expensive house, unless it would have some very desirable features (especially more (potential) floorspace).
- Given the high immigration rate and the preference for renting by recent migrants, the filtering process would have to be relied upon to provide the immigrants with cheap rental housing. Rental housing could be vacated by lodgers and present tenants willing to move to new housing projects. However, the present housing stock of very cheap rentals is relatively small, and it may therefore be desirable to adopt house designs in the new housing areas, which allow for lodging in a less disruptive way than is possible in the existing housing stock.

## II. BACKGROUND

This study of the potential demand for low-cost housing in Chinhoyi is part of a larger study covering Harare and several smaller towns in Zimbabwe. It is a collaborative effort between the Ministry of Housing of the Government of Zimbabwe and of USAID, undertaken to provide insight in the present housing situation and housing preferences and potential demand of the below median income groups. The study is based on a random sample survey of households presently living in the Local Authority Areas of Chinhoyi, including the temporary housing area. Mr. T. Zinyandu of the Housing Development Services Branch of the Ministry of Housing directed the fieldwork, the main part of which took place in the beginning of August 1982, with a short re-visit in September.\* This report contains a brief description of the main findings of the survey in Chinhoyi. It will follow as closely as possible the structure of reports prepared for other urban areas in order to facilitate comparisons of the data.

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\*The methodology and questionnaire used in the survey are the same as for Harare and are elaborated in the report on Harare. The same effort was made to include in the sample frame all households living in the high density areas of Chinhoyi. The only difficulty, as in the other towns appeared to be to find all of the lodgers at home, and even though a special re-visit was made to interview the lodgers in selected units, they are still slightly underrepresented. The sample was stratified according to house types (single quarters, temporary houses, standard core houses, semi-detached houses, detached houses). The total sample comprised 150 housing units, and a total number of 173 interviews were carried out; 59 owners, 94 tenants and 20 lodgers.

### III. HOUSING PATTERNS

#### A. HOUSING CATEGORIES AND OCCUPANCY PATTERNS

Chinhoyi has two Local Authority Areas, the older one called Chinhoyi and a more recently developed area called Chikonohono. The following housing categories can be distinguished in these two areas:

1. Single quarters (single storey, row or detached houses, rented out per room or per berth, with communal facilities). All single quarters are located in the older Chinhoyi area. There are approximately 120 housing units in this category.
2. Temporary houses (one-to four-roomed houses of temporary material without toilet/bathroom facilities). These houses are located in the Chikonohono area, on plots given out by the Council to households removed from squatter areas in other parts of the town. There are approximately 400 temporary housing units. Most houses are owned by the occupants.
3. New standard core houses (two-roomed low-cost houses with individual facilities, on ownership basis) located in the Chikonohono area.
4. Detached and semi-detached houses in both older and newer high density areas (predominantly four-roomed houses with individual bathroom/toilet facilities; a mixture of rental and homeownership). At least 20 percent of these houses are occupied by both the main household and a lodger household.
5. Detached houses in lower-density neighborhoods of Chikonohono and Chinhoyi (Hunyani) (higher quality houses for middle income groups, most on ownership basis).

There are approximately 2,500 housing units in categories 3, 4 and 5.

All of these housing units, a total of approximately 3,070, were included in the sample frame. Of the total sample, 41 percent of all houses were in ownership (see Table I).

Excluded from the sample were all below-median income households living in the low-density areas of the town (e.g., domestic workers living in domestic quarters). At the time of writing, no data were available on the number of low-density residential stands in town or the estimated number of domestic workers.

## B. CROWDEDNESS

Of all households in the survey, 44 percent occupy 4 rooms with their households, while 24 percent live in one room only (mostly smaller households living in single quarters and lodgers). There were no households sharing one-roomed housing units in the sample. The average household in the survey has 5 persons and occupies 2.8 rooms (1.8 persons/room). The overall occupancy rate is 1.7 persons per room, when calculated from data concerning the total number of people per housing unit. The slight discrepancy between the two figures is due to an underrepresentation of lodger households in the survey (see Tables I and II). It is estimated that approximately 15 - 18 percent of the housing units (especially the low-cost detached and semi-detached houses) are occupied by the main occupant and one or more lodger households.

## C. TYPE AND LEVEL OF SERVICES

- All households have access to piped water, either individually connected to each stand (65 percent) or by way of communal stand-pipes (35 percent; mostly in single quarters and in the temporary housing area).
- More than half of all households have the exclusive use of a bathroom and toilet, while 30 percent share their facilities. However, 12 percent of the households (all living in the temporary housing area) have no toilet facilities at all.
- Slightly more than one-third of the households have electricity in their dwelling. None or few electricity connections are found in the single quarters, temporary housing area, and core-houses.
- Of all households, 58 percent have the exclusive use of a kitchen inside the house, while 21 percent cook in the living/bedroom, and 18 percent cook outside. Most households use wood as the primary source of fuel (61 percent), and 21 percent use kerosene. because of the low number of electricity connections, only 12 percent of households use electricity.

The worst housing conditions in terms of quality of sanitary facilities are thus found in the temporary housing area. Densities per room are highest in the single quarters, where one-roomed units are sometimes shared by two or more households.

#### IV. SOCIO-DEMOGRAPHIC STRUCTURE

##### A. SOCIO-DEMOGRAPHIC HOUSEHOLD CHARACTERISTICS

In the high density areas of Chinhoyi one can distinguish five categories of house-occupants with remarkably different household characteristics and related housing demand attributes. These are: owners of (semi-)detached houses, tenants of (semi-)detached houses, tenants of single quarters, lodgers and owners/tenants of temporary houses. All relevant data have therefore been specified for each of these categories.

In Table II the most important socio-demographic characteristics of each category have been summarized:

- The majority of heads of household are male, and only in single quarters and temporary housing are there relatively more female-headed households.
- Heads of lodger households and of households living in single quarters are generally younger than owner and tenant heads of household (both of regular and temporary housing).
- The majority (62 percent) of households are composed of a couple and their children. Only in the single quarters is there a high proportion of one-person households (50 percent). Extended families are more predominant in owner and tenant households.
- These differences are reflected in the differences in average size of households and in the number of rooms occupied by the different categories.
- Few heads of household (17 percent) have land in the rural area or have part of their own nuclear family living there, and close to 80 percent do not send money regularly to the rural areas. This lack of rural ties is most outspoken for those households living in temporary housing. As in Marondera, this situation is influenced by the fact that a fifth of the population of the high density areas originates from outside the country, specifically the occupants of temporary housing (46 percent).
- However, only 47 percent of all heads of household have decided to stay permanently in town, and especially the occupants of single quarters see their stay in the urban area as a temporary one or are undecided (75 percent).
- The estimated immigration rate over the last two years is very high. An average of 14 percent of all heads of household in the survey mentioned to have arrived after Independence (in 1980). This high immigration rate is especially pronounced among occupants of singles quarters and among lodgers (respectively 44 and 40 percent of whom arrived within the last two years). Although the majority of recent immigrants had left the rural area earlier, there is a substantial proportion that came to

Chinhoyi directly from the rural area. However, no head of household mentioned having left the rural area within the last year (see Table II, 9 and 10). There is no information available on the previous places of residence.

- Although precise information on reasons for immigration cannot be obtained from the data, it is of interest that a far smaller proportion of households arrived within the last year; this finding may be an indication that the high rate of immigration was due to the fact that many people left the rural area during the last years of the liberation struggle and to an influx after Independence (which for various reasons might be larger in Chinhoyi than in other urban areas). Thus, one should be cautious interpreting these data as an indication of a continued future immigration rate of that high level.
- A further analysis of the mobility data shows that there are a considerable number of moves within the Local Authority Areas; while 14 percent of all households had lived in town for less than 2 years, 29 percent had lived in their present area for that long and 43 percent had lived in their present house for only 2 years or less. Thus, excluding new arrivals, nearly 30 percent of the households had moved into their present homes over the last 2 years.

#### B. ESTIMATE OF POPULATION INCREASE

Of the total population of the high density areas 42 percent is presently under 15 years of age. Since no data are yet available of the 1982 census, the present national figure of the proportion of the population under age 15 is not known. The 1969 census gave a figure of 50 percent of the population under age 15; compared to this number, the figure found in Chinhoyi is low. This could, in the short term, have the effect of a higher than average natural increase. However, until more accurate data are available, we will use the same natural growth rate as the basis of a calculation of population increase as was used in the other urban areas, i.e., 4.3 percent, an estimate based on preliminary census data. Combined with an estimated maximum of 7 percent immigration per year, this would indicate a present growth figure of 11.3 percent per year.

The total number of households (including lodgers) in Chinhoyi's Local Authority Areas is roughly estimated to be 3,600 (for this estimate, it is assumed that approximately 20 percent of the semi-detached houses are occupied by the main occupant and one or more lodgers\*). Hence, the total population in the high density areas would be 18,000 (on the basis of an average household size of 5 persons). If a growth figure of 11.3 percent is assumed for the coming year, about 400 new households will have to be accommodated over the next year. This does not account for the increase in population presently living in domestic worker quarters and those presently housed in institutional housing, or in the mining housing estates in the larger Chinhoyi area.

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\*Although this seems to be rather a low figure, there is no substantial evidence to warrant using a higher percentage. As explained in the Harare report, under-reporting of lodgers is likely in cases where lodgers pay more in rent than the legal maximum of Z\$8.

C. HOUSING BACKLOG AND POTENTIAL DEMAND

In Chinhoyi the obvious problem area to be considered as an indication of housing backlog is the temporary housing area; not so much because the structures per se would be inadequate, but because of the relatively low level of services provided. More households in this area are looking for other housing than in any other housing category in town, and indeed, over 40 percent of interviewed households in this area have enrolled on the waiting list, and are prepared to pay more for alternative housing (however, few of these households are interested in ownership of a future home).

As for the other towns, an argument could be made to include the lodger households in a housing backlog figure, and especially that part of the lodger population (and of occupants of single quarters) which indicates an interest to acquire another dwelling (by being prepared to pay more for housing, by enrollment on the waiting list and/or by actively looking for housing). Sixty-five percent, of the lodger households and 35 percent of the occupants of the single quarters would fall in this category. Assuming an estimated 550 lodger households and approximately 150 households living in single quarters, this would indicate a potential demand for 400 houses of these categories alone, and a total of approximately 800.

This figure excludes the financially independent children and relatives presently living as part of an extended family, but interested to acquire their own dwelling. No detailed analysis of this category has been carried out, but the available figures indicate this group to be much smaller than in Harare. Only 9 percent of the households mentioned more than one income-earner (including wives), and all lived in the detached or semi-detached larger houses.

## V. EMPLOYMENT AND INCOME STRUCTURE

### A. EMPLOYMENT STRUCTURE AND SOURCES OF INCOME

The main characteristics of the employment structure of the population of the high density areas of Chinhoyi are given in Table III:

- The majority (81 percent) of the heads of household are full-time permanently employed, and about half have had their present job for more than five years. The hostel occupants and heads of household in the temporary housing area have less job security; 31 percent of hostel occupants are part-time or casually employed, and close to a quarter of those in temporary housing are unemployed, mostly older laid-off workers.
- Of all heads of household in the survey, 53 percent are employed in the private sector, mostly as production or transportation workers, (e.g., drivers, factory laborers, machine operators).
- Ten percent of heads of household are self-employed. A high proportion of hostel occupants is self-employed (31 percent). Nearly all self-employed run a one-person enterprise and do not employ other people.
- An approximately equal number of heads of household work in the town center, in the industrial area and in the high density area where they live. A small proportion work at home (4 percent) or has no fixed place of work.
- Few heads of household have a second job (2 percent), any additional source of income (4 percent), or income from farm produce (2 percent).
- Few households admitted to having lodgers. Of those who did, the majority receive between Z\$10-30 per month for subletting one or two rooms.
- In 9 percent of all households there is more than one income earner, mostly in the larger extended families. Normally, wives of heads of household are not employed outside the home.

Generally, this picture of a community of predominantly full-time employed wage-workers is in agreement with data from other urban areas. Compared to other urban areas, however, there are fewer households (less than 20 percent) in Chinhoyi with significant assets outside the urban area, such as land, or cattle. This is not due to a difference in age distribution or in the number of foreigners among the survey population. The survey data give no direct indication of other reasons for this different pattern obtained in Chinhoyi.

**B. INCOME STRUCTURE**

Income distributions for the high density areas (shown in Table IV) have been prepared for heads of household, for households as a whole and for the employed heads of household only, excluding the unemployed. The median incomes for these different categories are: Z\$118 for heads of household; Z\$120 for households as a whole, and Z\$123 for employed heads of household only.

No data are available on the number of households living outside the Chinhoyi Local Authority Areas, i.e., in the low density areas of town (either as main occupant or as domestic worker) or in the institutional housing. Neither is the income distribution known for those housing areas in Chinhoyi. It is thus impossible to establish an accurate value for the median income for the town as a whole.

There are some noticeable differences in the median and modal incomes of different categories of heads of household of the survey population which will be summarized below:

<u>Tenure Groups</u>	<u>Median Income</u>	<u>Modal Income*</u>
Owners	Z\$140	Z\$ 91 - 100
Tenants	Z\$130	Z\$150 - 200
Single Quarter Occupants	Z\$100	Z\$ 91 - 110
Lodgers	Z\$128	Z\$111 - 130
Temporary Hsg. Occupants	Z\$ 90	Z\$ 91 - 110
 <u>- Sex of Head of Household</u>		
Male	Z\$124	Z\$ 91 - 110
Female	Z\$ 70	Z\$ ---- **
 <u>- Employment Sector</u>		
Public Sector	Z\$147	Z\$91 - 110/151-200***
Private Sector	Z\$121	Z\$91 - 110
Self Employed	Z\$120	Z\$91 - 110/111-131***

- The correlation between level of income and level of education of the head of household is highly significant (similar to findings in other urban areas).
- Slightly over 50 percent of all heads of household mentioned not having any savings, while 13 percent did not want to answer the question on the amount of savings. One-third of the heads of household in the survey had savings and disclosed the amount (see Table V). The higher income groups have both higher amounts of savings and a greater proportion of households with savings. The households with higher incomes (especially above Z\$200-250) deposit their savings most often with building societies, while lower income groups use the post office or commercial banks.

\*The marked differences between the median and the modal incomes, e.g., for owners and tenants and for public sector employment are indicative of a wide range of incomes in these categories.

\*\*No clear modal value because of small numbers.

\*\*\*Two modes in this category.

Since nearly all housing in the high density areas is financed and built by the Council, homeowners have never in the past had to take out a loan in order to acquire or build their homes.

## VI. HOUSING PREFERENCES

### A. PRESENT HOUSING EXPENDITURES

The provision and administration of low-cost housing has been, and still is, the task of the Municipal Council (sometimes in cooperation with employers). It is also the Council which sets the level of monthly payments for the different house-types. Households looking for a house enroll on a waiting list. Even occupants of rental Council housing can apply for another house, and moves within the Local Authority Area are frequent. For that reason, it is assumed that the present monthly payments for housing as a proportion of income could provide some indication of a household's priorities and preferences for housing. In Tables VI and VII present housing payments are shown for the different tenure and income groups and the amount that heads of household would be willing to pay for better housing (both for improved structural housing conditions and home ownership). Here, some findings will be discussed briefly:

- As in the other towns in the survey, there is a significant correlation between income level and housing expenditure and in the limited income range predominant in the Local Authority Areas, households pay 14 to 12 percent of their income for housing. At the minimum wage level of Z\$91-110, present housing expenditures (including payments for utilities, etc.) are an average of Z\$14, i.e., 14 percent of the monthly income. At the medium income level of Z\$111-130 households pay an average of Z\$14.25 for housing, which is 12 percent of the monthly income, and Z\$18.25 at the Z\$131-150 income level (13 percent of monthly income) (see Table VII).
- The tenure status of the household and the type of house occupied are significantly related to the amount of monthly housing payments. Owners and tenants of (semi-) detached houses pay most, and occupants of temporary houses pay the least (Z\$3 per month). However, from the data in Table VI, it can be seen that the variation in housing expenditures is great, specifically for the owner and tenant group.
- As in the other urban areas, larger households pay more for housing than smaller households, yet larger households do not necessarily have a higher income.

### B. SATISFACTION WITH PRESENT DWELLING AND WILLINGNESS TO INCREASE HOUSING PAYMENTS

The satisfaction and dissatisfaction with the present dwelling and the preferences for improvement expressed by the different households depends strongly on the type of housing presently occupied.

- The inadequate floorspace of present dwellings is one of the most often mentioned problems especially by occupants of single quarters and core houses, but also by a majority of occupants of semi-detached houses.

- Poor facilities posed another problem that was often mentioned, especially by occupants of detached houses and of temporary houses; however, the latter group mentioned even more often the physical quality of the structure as the most important concern about their present housing.
- The majority of lodger households would prefer having a house of their own. More than any other category the lodger household appears to be prepared to pay more for better housing.
- The residential areas most preferred are the areas of four-roomed houses in both Chinhoyi and Chikonohono. However, 60 percent of the households are satisfied to live in their present neighborhood; mostly occupants of single quarters and temporary houses and lodgers mentioned they were looking for another house.
- Thirty-eight percent of all households are prepared to spend more on housing than they do at the moment (mostly lodgers and tenants of single quarters; see Table VI), if they could improve their housing situation. For more than half of those households, the highest priority would be to get a larger house; as second priority, the better quality of the structure and a larger stand were mentioned equally frequently (by about 20 percent of those households).
- Especially households living as lodgers or as tenants in single quarters are willing to pay more for improved housing conditions. These are the households presently paying the least (apart from the temporary housing occupants). In the relevant income range, the mean amount that those households are willing to pay does not vary much, Z\$19-20 per month. Of households at the minimum wage level (Z\$91-110), 35 percent are prepared to pay more for improved housing conditions and would be willing to pay an average of 20 percent of their monthly income, and 50 percent of households in the median income bracket of Z\$111-130 would pay a mean of 16 percent of their income. A similar pattern of preferences for housing conditions and payments was found in other urban areas.

### C. PREFEERENCE FOR HOMEOWNERSHIP

It is present Government policy to make low cost housing available on an ownership basis. It is therefore important to understand the factors influencing the potential demand for homeownership of the lower income households. In Table VIII, some of those factors are detailed.

- Of all households interviewed, 57 percent prefer ownership of a future better home to renting. This means that 43 percent of the households prefer to rent their dwellings, a higher figure than that found in some other urban areas. The proportion of households preferring ownership in the high density areas of the various urban areas seems to be related specifically to the relative income level and the relative proportion of homeowners among the population.
- The different tenure groups show a significant difference in their preference for homeownership. Apart from present owners, it is the lodgers who have the greatest interest in ownership (65 percent); and while both the households living in single quarters and in temporary housing are potentially very interested in other housing (see Table VI), the majority is interested in renting (63 and 82 percent respectively). This low interest in homeownership appears to be influenced by the relatively low income levels in these two categories. Of present tenants of (semi-) detached houses, close to 50 percent would prefer to own.
- The lower income groups in the survey population (below minimum wage level) have a lower preference for homeownership than those at and above the minimum wage bracket. Especially of the income group between Z\$151-250 the great majority of households are interested in acquiring their own house. For the income groups around median income, the income level does not appear to have a marked influence on the preference for homeownership.
- Although the size and composition of the household did not show a statistically significant influence on the choice for renting or owning, a few relationships stand out: The one-person households are the least interested in homeownership, and households with children are the most interested.
- Of heads of household who had left the rural area only less than two years ago, few prefer homeownership at this point.
- Of those heads of household who are interested in homeownership, the majority (64 percent) are prepared to pay more for their housing if they can have their own house. Monthly payments mentioned by this group varied between 25 to 33 percent of the income for the relevant income brackets (Z\$91-150), but were not related to income level.
- Two-thirds of households interested in homeownership would pay a down payment; mostly of Z\$75 for the income groups of Z\$91-150. The higher income groups were prepared to pay larger amounts, and a higher proportion would be prepared to come up with a down payment. The

majority of households would use their savings, but 20 percent expect to get a loan from their employer.

- Slightly more than half of the heads of household (55 percent) would like to be involved in the building process of their own house. This preference was not related to the income-level of the households (see Table IX), nor did it vary for the different tenure groups, with the exception of present occupants of temporary housing. This latter category rejected self-help as a potential way of home-construction, and showed only interest in acquiring ready-built existing housing. Those heads of household interested in self-help would either use a contractor (34 percent), build with help of their friends (24 percent) or use other ways, but few of them felt they could build a house with their own family, if only because of lack of time.
- Even with this fairly great interest in self-help building processes, it was difficult for interviewees to choose from various options of self-help explained during the interview (core house, stand with toilet or empty stand). This same situation was found in other small urban areas where self-help house-building processes have never before been implemented; hence, the population has not had an opportunity to gain experience with this approach. In such situations, people tend to choose the familiar, which in this case is expressed in a preference for existing housing.

DENSITY AND OCCUPANCY PATTERN

BY HOUSETYPE

TABLE I

Chinhoyi High Density Areas, 1982

Housetypes	External Measurement of Housing Units Mode in m <sup>2</sup>	Persons per room	Average number of rooms per housing unit	Owner Occupied Housing as % of Total Housing Units
-Temporary House	<20 m <sup>2</sup>	2.3	2.5	68
-Single Quarter*	<20 m <sup>2</sup>	3.9	1.0	-
-Core house	21-30 m <sup>2</sup>	2.2	2.4	100
-Semi-detached house	40-50 m <sup>2</sup>	1.5	3.4	36
-Detached house	30-40 m <sup>2</sup>	1.6	4.4	26
Total		1.7		41
				n=153

\*Mostly detached-or terraced-one roomed tenant houses with communal facilities; there are no multi-storey hostels in Chinhoyi.

HOUSEHOLD CHARACTERISTICS

PER TENURE GROUP

TABLE II

Chinhoyi High Density Areas, 1982

	Owner	Tenant	Single Quarter Occupant	Lodger	Temp. House Occup.	Total
	n=44	n=76	n=16	n=20	n=17	n=173
<u>1. Age Head of HH</u>						
- <25 yrs.	-	8	37	30	-	10
- 25-34	25	25	31	55	41	31
- 35-44	41	24	13	5	18	24
- >44 yrs.	34	43	19	10	41	35
<u>2. Sex Head of HH</u>						
- Male	100	97	81	90	82	94
- Female	-	3	19	10	18	6
<u>3. HH Composition</u>						
- Single	2	8	50	20	12	12
- Single & Chil.	4	3	6	-	-	3
- Couple	7	4	6	10	24	8
- Couple & Chil.	71	63	25	65	65	62
- Single + Chil./ Relative	-	1	6	5	-	2
- Couple + Chil./ Relative	16	21	6	-	-	13
<u>4. Average HH size</u>						
	6.1	5.5	2.7	3.0	4.2	5.0
<u>5. Habitable Rooms</u>						
- 1 Room	-	-	100	85	41	24
- 2 Rooms	20	16	-	15	23	16
- 3 Rooms	21	18	-	-	18	14
- 4 Rooms	57	64	-	-	18	44
- 5 Rooms	-	1	-	-	-	1
- 6 Rooms	2	-	-	-	-	1

TABLE II CONTINUED

	Owner	Tenant	Single Quarter Occupant	Lodger	Temp. House Occup.	Total
6. <u>Average Number of rooms per HH</u>	3.4	3.5	1.0	1.2	2.1	2.8
7. <u>Nuclear Fam. in Rural Area</u>						
- None	75	86	81	90	100	86
- spouse only	-	-	-	-	-	-
- spouse & Chil.	7	8	13	5	-	6
- Children only	18	6	6	5	-	8
8. <u>Land Ownership in Rural Area</u>						
- no land	69	87	88	90	94	83
- communal land	3	1	-	-	-	1
- <5 acres	18	11	6	10	6	12
- 5-10 acres	9	1	6	-	-	4
9. <u>Length of Residence in Town</u>						
-< 1 Year	-	1	13	5	-	2
- 1-2 years	5	6	31	35	18	12
- 3-5 years	9	15	19	25	35	17
- 6-10 years	23	26	19	10	24	23
- 11-15 years	11	13	6	5	-	11
- 16-20 years	18	7	-	10	6	9
- 21-25 years	9	7	6	5	-	6
-> 25 years	25	25	6	5	17	20
10. <u>Number of years since left Rural Area</u>						
- 1-2 years	-	1	19	10	6	4
- 3-5 years	2	3	13	5	6	4
- 6-10 years	5	8	12	20	6	9
- 11-15 years	18	14	6	15	12	15
- 16-20 years	2	11	6	15	12	9
- 21-25 years	14	14	19	10	-	13
-> 25 years	57	46	25	25	53	45
- no answer	2	3	-	-	5	2

EMPLOYMENT STRUCTURE

TABLE III

Chinhoyi High Density Areas, 1982

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<u>1. Employment Head of Household</u>	<u>Percentage</u>
- Unemployed	9
- Wage Employed Public Sector	28
- Wage Employed Private Sector	53
- Self-Employed*	10

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<u>2. Sector of Economy</u>	
- Unemployed	9
- Professional & Technical Workers	5
- Legislative & Government Workers	1
- Clerical Workers	6
- Sales Workers	6
- Service Workers (including domestics)	19
- Farm Workers	1
- Production & Transportation Workers	53

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<u>3. Job Security</u>	
- Unemployed	9
- Permanent Full time	81
- Permanent Part Time	6
- Temporary	2
- Casual	2

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n=173

\*Nearly all self-employed have a one-person enterprise; most are licensed or do not need a license for the activity they are involved in.

INCOME STRUCTURE

TABLE IV

Chinhoyi High Density Areas, 1982

Income in Z\$ Per Month	<u>Including Unemployed</u>				<u>Excluding Unemployment</u>	
	Household Income		Income Head of HH		Income Head of HH	
	%	Cum%	%	Cum%	%	Cum %
Unemployed	4	4	5	5	-	
11 - 30	2	6	4	9	4	4
31 - 50	5	11	3	12	3	7
51 - 70	3	14	3	15	3	10
71 - 90	5	19	4	19	4	14
91 - 110	26	45	26	45	27	41
111 - 130	12	57	13	58	14	55
131 - 150	11	68	12	70	13	68
151 - 200	19	87	18	88	19	87
201 - 250	5	92	5	93	6	93
> 250	8	100	7	100	7	100

n=166

n=158

non-response not included (4%)

SAVINGS

TABLE V

Chinhoyi High Density Areas, 1982

Income of Head of HH Z\$ per month	Average Amount of Savings per Income Group (of those with savings)* Z\$	Percentage of Income Group without savings
10 - 30	-	-
31 - 50	-	-
51 - 70	-	-
71 - 90	-	-
91 - 110	100	72
111 - 130	130	45
131 - 150	105	45
151 - 200	200	45
201 - 250	375	33
> 250	400	10

\*n = 57  
no answer 13%  
p < .001

Place where savings are kept	Percentage of Total
No savings	53
Post Office	22
Bank	5
Building Society	14
At home	1
No answer	5

n = 173

MONTHLY PAYMENTS AND WILLINGNESS TO PAY

BY TENURE GROUP

TABLE VI

Chinhoyi High Density Areas, 1982

	Owner	Tenant	Single Quarter Occ.	Lodger	Temporary House Occup.	Total
1. -Modal Value of Monthly Payments in Z\$	16 - 20	16 - 20	11 - 15	5 - 10	< 5	11 - 20
-% of Tenure group in modal bracket	36%	22%	50%	70%	87%	38%
2. -Percentage of HH's willing to pay more	16%	26%	81%	35%	47%	38%
3. -Modal value of Monthly Payments prepared to pay in Z\$	21 - 25	21 - 25	< 20	< 20	< 20*	< 20
-% of Tenure group in modal bracket	5%	13%	44%	35%	20%	16%
	n=44	n=76	n=16	n=20	n=17	n=173

\*n is fewer than 5 cases

INCOME BY MONTHLY HOUSING PAYMENTS

TABLE VII

Chinhoyi High Density Areas, 1982

Total Income Head of HH		Monthly Housing Payments (Average per Inc. Gr.)		Prepared to Spend on Better House* (Average per Inc. Gr.)			Willing to Pay more for Ownership (Average per Inc. Gr.)			
Z\$ per month	%	Z\$	% of Income	Z\$	% of Inc.	% of Inc. Gr.	Z\$	% of Inc.	% of Inc. Gr.	
Unemployed	5	9.50	-	-	-	75	-	-	-	
11 - 30	3	11.25	56	-	-	-	-	-	-	
31 - 50	3	6.50	16	16.50	41	100	-	-	-	
51 - 70	3	15.00	25	-	-	-	-	-	-	
71 - 90	4	11.00	14	18.00	23	70	-	-	-	
91 - 110	25	14.00	14	19.75	20	35	30.00	30	67	
111 - 130	13	14.25	12	19.75	16	50	28.25	24	67	
131 - 150	12	18.25	13	19.00	14	35	46.25	33	50	
151 - 200	17	20.25	12	25.75	15	25	33.25	19	86	
201 - 250	5	14.00	6	17.50	8	55	25.00	11	75	
> 250	6	17.00	-	50.00	-	55	52.50	-	86	
nc answer	4									
		n=173		n=66 (38%)			n=63 (64%)			n=90

\*only for those households that are willing to pay more

PREFERENCE FOR HOME OWNERSHIP

TABLE VIII

Chinhoyi High Density Areas, 1982

Household Characteristics	Ownership Preferred %	Renting Preferred %
<b>1. <u>Tenure Status**</u></b>		
--owners	91	9
-tenants	47	53
-single quarter occ.	37	63
-lodgers	65	35
-temporary hsn. occ.	18	82
<b>2. <u>Household Size*</u></b>		
-1 pp	29	71
-2 pp	50	50
-3 pp	54	46
-4 pp	73	27
-5 pp	56	44
-6 pp	50	50
-7 pp	65	35
-8 pp	73	27
-9 pp	63	38
-> 9 pp	89	11
<b>3. <u>Sex Head of Household*</u></b>		
-Male	58	42
-Female	30	70
<b>4. <u>Household Composition*</u></b>		
-Single	33	67
-Single with Children	60	40
-Couple	46	54
-Couple with Children	62	38
-Single with Children & Relatives and Friends	33	67
-Couple with Children & Relatives and Friends	61	40

TABLE VIII CONTINUED

Household Characteristics	Ownership Preferred %	Renting Preferred %
<hr/>		
5. <u>No. of years since*</u> <u>left rural area</u>		
- < 1 yr	-	..
- 1 - 2 yrs	14	86
- 3 - 5 yrs	43	57
- 6 - 10 yrs	60	40
- 11 - 15 yrs	56	44
- 16 - 20 yrs	67	33
- 21 - 25 yrs	50	50
- > 25 yrs	62	39

\*not significant at relevant levels

\*\*significant at p < .001 level.

PREFERRED HOUSING PAYMENTS OF HOUSEHOLDS PREFERRING OWNERSHIP

BY MONTHLY INCOME

TABLE IX

Chinhoyi High Density Areas, 1982

Income of Head of HH	Ownership Preferred	Preferred Down Payment*	Not willing to Pay Down Payment*	Preferred Self-Help Own House*
Z\$	% of Income Gr.	Z\$	% of Income Group	% of Income Group
-Unemployed	25	138**	-	50**
< 30	17	-	-	-
31 - 50	20	-	-	-
51 - 70	60	75**	67	67**
71 - 90	29	75**	50	50**
91 - 110	49	90	50	45
111 - 130	73	75	19	56
131 - 150	50	75	70	80
151 - 200	83	190	32	60
201 - 250	89	205	13	63
> 250	64	650	1	42
-Percentage of Total	57	-	35	55
	n =173 p < .005	n=97 p < .001		n=97 not significant

\*Only for those households preferring ownership

\*\*Number of cases fewer than 5.